

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Monday, January 10, 2022

Rate Sheet # 1

8:46 AM

LOCK DESK

E-mail: lockdesk@memortgage.com

Lock Desk Closes at 4:00 PM PST

APPRAISAL ORDER PROCEDURES

[AMC selection can be made by clicking here.](#)
[meMortgage accepts transferred appraisals.](#)

TABLE OF CONTENTS

Government Products

FHA, VA, USDA Page 2
theNADA Page 3
FHA, VA, USDA STRETCH Page 4

Conventional Products

Clarity Conventional Fixed Page 5
Conventional Fixed Page 6
HEM Jumbo Page 7
Home Ready Page 8
Home Possible Page 9
Conventional ARM Page 10

Underwriting Fees

Underwriting fee may be included in price.

[Please refer to State Fee Matrix for State Fees](#)

EXTENSION FEES

5 day	-0.125
7 day	-0.150
10 day	-0.250
15 day	-0.375

APPROVED STATES

AL, AR, AZ, CA, CO, CT, DE, DC, FL, GA, IA, IL, IN, KS, KY, LA, MA, MD, MI, MN, MO, MS, NC, NH, NJ, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WA, WI, WV

LOSS PAYEE

Hometown Equity Mortgage, LLC dba meMortgage its successors and/or assigns
25531 Commercentre Dr #250, Lake Forest, Ca., 92630

For use by mortgage professionals only. Mortgage Financing Provided by Hometown Equity Mortgage, LLC dba theLending NMLS #133519 . Rates, terms and programs subject to change without notice.



Lock Desk Hours: 8am – 4:00pm PST
 Email: lockdesk@memortgage.com
 NMLS # 133519

Effective Time:
 1/10/2022 8:07:33 AM

Government																															
GFFX30				GFFX25				FHA 30 Yr Fixed				GVFX30				GVFX25				VA 30 Yr Fixed				GUF30				USDA 30 Yr Fixed			
Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day	
3.875	104.789	104.607	104.531	3.875	104.555	104.401	104.398	3.875	105.936	105.843	105.725	3.750	105.794	105.701	105.583	3.625	105.944	105.552	105.448	3.500	105.399	105.007	104.903	3.375	104.832	104.440	104.337	3.250	104.516	104.117	104.017
3.750	104.945	104.764	104.664	3.750	104.717	104.536	104.520	3.750	105.794	105.701	105.583	3.625	105.944	105.552	105.448	3.500	105.399	105.007	104.903	3.375	104.832	104.440	104.337	3.250	104.516	104.117	104.017	3.125	103.825	103.654	103.565
3.625	104.223	104.087	104.001	3.625	103.864	103.765	103.668	3.625	105.944	105.552	105.448	3.500	105.399	105.007	104.903	3.375	104.832	104.440	104.337	3.250	104.516	104.117	104.017	3.125	103.825	103.654	103.565	3.000	103.386	103.216	103.126
3.500	103.812	103.675	103.589	3.500	103.731	103.592	103.537	3.500	105.399	105.007	104.903	3.375	104.832	104.440	104.337	3.250	104.516	104.117	104.017	3.125	103.825	103.654	103.565	3.000	103.386	103.216	103.126	2.875	102.883	102.712	102.622
3.375	103.608	103.508	103.409	3.375	103.358	103.258	103.159	3.375	104.832	104.440	104.337	3.250	104.516	104.117	104.017	3.125	103.825	103.654	103.565	3.000	103.386	103.216	103.126	2.875	102.883	102.712	102.622	2.750	102.346	102.175	102.085
3.250	103.617	103.517	103.418	3.250	103.533	103.434	103.362	3.250	104.516	104.117	104.017	3.125	103.825	103.654	103.565	3.000	103.386	103.216	103.126	2.875	102.883	102.712	102.622	2.750	102.346	102.175	102.085	2.625	100.788	100.681	100.605
3.125	102.704	102.604	102.532	3.125	102.819	102.719	102.647	3.125	104.204	103.913	103.807	3.000	103.672	103.571	103.465	2.875	102.883	102.712	102.622	2.750	102.346	102.175	102.085	2.625	100.788	100.681	100.605	2.500	100.341	100.233	100.158
3.000	102.273	102.181	102.088	3.000	102.360	102.260	102.188	3.000	104.044	103.913	103.807	2.875	102.883	102.712	102.622	2.750	102.346	102.175	102.085	2.625	100.788	100.681	100.605	2.500	100.341	100.233	100.158	2.375	99.669	99.561	99.485
2.875	101.902	101.809	101.717	2.875	101.804	101.705	101.633	2.875	103.794	103.663	103.558	2.750	102.346	102.175	102.085	2.625	100.788	100.681	100.605	2.500	100.341	100.233	100.158	2.375	99.669	99.561	99.485	2.250	99.094	98.987	98.911
2.750	101.725	101.633	101.540	2.750	101.629	101.547	101.489	2.750	103.514	103.413	103.307	2.625	100.788	100.681	100.605	2.500	100.341	100.233	100.158	2.375	99.669	99.561	99.485	2.250	99.094	98.987	98.911	2.125	98.597	98.515	98.457
2.625	100.186	100.104	100.046	2.625	100.270	100.188	100.130	2.625	103.258	103.159	103.053	2.500	100.341	100.233	100.158	2.375	99.669	99.561	99.485	2.250	99.094	98.987	98.911	2.125	98.597	98.515	98.457	2.000	98.011	97.929	97.871
2.500	99.621	99.539	99.481	2.500	99.801	99.719	99.661	2.500	103.000	102.901	102.802	2.375	99.669	99.561	99.485	2.250	99.094	98.987	98.911	2.125	98.597	98.515	98.457	2.000	98.011	97.929	97.871	1.875	97.484	97.402	97.344
2.375	99.171	99.086	99.001	2.375	99.242	99.160	99.101	2.375	102.746	102.647	102.542	2.250	99.094	98.987	98.911	2.125	98.597	98.515	98.457	2.000	98.011	97.929	97.871	1.875	97.484	97.402	97.344	1.750	96.951	96.869	96.811
2.250	98.689	98.602	98.515	2.250	98.597	98.515	98.457	2.250	102.524	102.429	102.351	2.125	98.597	98.515	98.457	2.000	98.011	97.929	97.871	1.875	97.484	97.402	97.344	1.750	96.951	96.869	96.811	1.625	96.418	96.336	96.278

Streamline/IRRRL Product Codes											
GFFX30SL	FHA 30 Year Fixed Streamline	GVFX30IR	VA 30 Year IRRRL								
GFFX30SLHB	FHA 30 Year Fixed Streamline HB	GVFX30IRHB	VA 30 Year IRRRL HB								
GFFX15SL	FHA 15 Year Fixed Streamline	GVFX15IR	VA 15 Year IRRRL								

Government Adjustments

Government Adjusters	FICO Adjusters	FHA	VA	USDA
DTI >= 55%	≥740	0.250	0.125	0.125
FHA Streamline	700-739	0.000	0.000	0.000
AUS Refer/Manual UW	680-699	0.000	0.000	0.000
LA >=\$50,000 - \$99,999	660-679	-0.500	-0.750	-0.750
LA >=\$100,000 - \$124,999	640-659	-0.750	-1.250	-1.250
LA > \$124,999 - LIMIT	620-639	-2.000	-2.250	-2.250
2 units				
3-4 units				
Manufactured Home				
VA IRRRL Adjustments				
VA IRRRL (95.01-110.00)				-1.000
VA IRRRL (110.01-125% LTV)				-2.250
Purchase Special				
FHA Fixed Programs Only (excludes High Balance and ARMS)				0.250



Lock Desk Hours: 8am – 4:00pm PST
 Email: lockdesk@memortgage.com
 NMLS # 133519

Effective Time:
 1/10/2022 8:07:33 AM

theNADA FHA 100% PROGRAM								
TNFHA30	theNADA FHA 30 Yr Fixed		TNFHAHB30	theNADA FHA High Balance 30 Yr Fixed		TN2nd10	theNADA 2nd	
	Rate	30 Day		Rate	30 Day		10 Yr Fixed Rate 6.000% Par Price	
	4.750	102.125		4.750	99.625			
	4.625	102.000		4.625	99.500			
	4.500	101.875		4.500	99.375			
	4.375	101.750		4.375	99.250			
	4.250	101.500		4.250	99.000			
	4.125	101.000		4.125	99.000			
	4.000	100.750		4.000	98.750			
	3.875	100.500		3.875	98.500			
	3.750	100.125		3.750	98.125			
	3.625	99.000		3.625	97.438			
	3.500	98.750		3.500	97.188			
	3.375	98.500		3.375	96.938			
	3.250	98.250		3.250	96.688			

Fixed Price Adjustments		
FICO	Adjustment	
FICO 660-679	-0.250	
FICO 640-659	-0.500	
FICO 620-639	-1.250	
FICO 600-619	-1.500	
FICO 580-599	-2.000	
theNADA Adjusters	Adjustment	
DTI >= 50%	-1.000	
DTI >= 45% & <50%	-0.500	
Manufactured Home	-1.000	

Program Highlights
<ul style="list-style-type: none"> theNADA 2nd is 3.50% of Purchase Price or Appraised Value whichever is less • 10Yr Fixed Fully Amortized <ul style="list-style-type: none"> 1-4 units • SFR, CONDO (HUD APPROVED), PUD, or Manufactured Homes <ul style="list-style-type: none"> theNADA is not available in the State Washington (WA) Brokers need a valid license to originate 2nds in the state of Michigan (MI) <ul style="list-style-type: none"> Minimum FICO Score 580 • Admin Fee is \$395 (2nd Lien) <p>Note: Loan must be U/W Approved status before you can request your lock.</p>



Lock Desk Hours: 8am – 4:00pm PST
 Email: lockdesk@memortgage.com
 NMLS # 133519

Effective Time:
 1/10/2022 8:07:33 AM

Government STRETCH											
GSFFX30 GSFFX25 FHA 30 Yr Fixed				GSVFX30 GSVFX25 VA 30 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	103.596	103.462	103.328	4.250	103.346	103.151	103.151				
4.125	103.388	103.254	103.120	4.125	103.138	103.028	103.028				
4.000	103.179	103.045	102.911	4.000	102.929	102.819	102.819				
3.875	103.004	102.870	102.736	3.875	102.754	102.644	102.644				
3.750	102.738	102.604	102.470	3.750	102.488	102.379	102.379				
3.625	102.536	102.402	102.268	3.625	102.286	102.083	102.083				
3.500	102.273	102.139	102.005	3.500	102.023	101.819	101.819				
3.375	101.961	101.828	101.694	3.375	101.711	101.508	101.508				
3.250	101.584	101.450	101.316	3.250	101.334	101.131	101.131				
3.125	101.247	101.113	100.979	3.125	100.997	100.778	100.778				
3.000	100.862	100.728	100.594	3.000	100.612	100.393	100.393				
2.875	100.478	100.344	100.210	2.875	100.228	100.009	100.009				
2.750	100.038	99.904	99.770	2.750	99.788	99.570	99.570				
2.625	99.261	99.127	98.993	2.625	99.011	98.823	98.823				
2.500	98.823	98.690	98.556	2.500	98.573	98.386	98.386				
2.375	98.377	98.243	98.109	2.375	98.127	97.940	97.940				
2.250	97.909	97.775	97.641	2.250	97.659	97.471	97.471				
GSFFX15 FHA 15 Yr Fixed				GSVFX15 VA 15 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
3.500	103.793	103.605	103.605	3.500	103.543	103.355	103.355				
3.375	103.478	103.291	103.291	3.375	103.228	103.041	103.041				
3.250	103.326	103.076	103.076	3.250	103.076	102.826	102.826				
3.125	102.770	102.520	102.520	3.125	102.520	102.270	102.270				
3.000	102.413	102.163	102.163	3.000	102.163	101.913	101.913				
2.875	102.047	101.797	101.797	2.875	101.797	101.547	101.547				
2.750	101.670	101.420	101.420	2.750	101.420	101.170	101.170				
2.625	101.212	101.009	101.009	2.625	100.962	100.759	100.759				
2.500	100.836	100.633	100.633	2.500	100.586	100.383	100.383				
2.375	100.460	100.256	100.256	2.375	100.210	100.006	100.006				
2.250	100.078	99.875	99.875	2.250	99.828	99.625	99.625				
2.125				2.125							
2.000				2.000							
1.875				1.875							
GSFFX30HB FHA 30 Yr Fixed HB				GSVFX30HI VA 30 Yr Fixed HB							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.500				4.500							
4.375				4.375							
4.250				4.250							
4.125	101.707	101.638	101.451	4.125	101.457	101.388	101.201				
4.000	101.375	101.306	101.119	4.000	101.125	101.056	100.869				
3.875	101.018	100.948	100.762	3.875	100.768	100.698	100.512				
3.750	102.121	102.017	101.807	3.750	101.871	101.767	101.557				
3.625	101.758	101.654	101.444	3.625	101.508	101.404	101.194				
3.500	101.370	101.268	101.169	3.500	101.120	101.018	100.919				
3.375	100.997	100.897	100.798	3.375	100.747	100.647	100.548				
3.250	101.426	101.326	101.227	3.250	101.176	101.076	100.977				
3.125	100.657	100.510	100.377	3.125	100.407	100.260	100.127				
3.000	100.272	100.124	100.002	3.000	100.022	99.874	99.752				
2.875	99.792	99.699	99.607	2.875	99.542	99.449	99.357				
2.750	99.569	99.477	99.384	2.750	99.319	99.227	99.134				

Government STRETCH Streamline/IRRRL Product Codes			
GSFFX30SL	FHA 30 Year Fixed Streamline	GSVFX30IR	VA 30 Year IRRRL
GSFFX30SLHB	FHA 30 Year Fixed Streamline HB	GSVFX30IRHB	VA 30 Year IRRRL HB
GSFFX15SL	FHA 15 Year Fixed Streamline	GSVFX15IR	VA 15 Year IRRRL

Government Adjustment

Government Adjusters

DTI >= 50% & <55%	-0.250
DTI >= 55%	-0.500
FHA Streamline	-0.250
LA >=\$50,000 - \$99,999	-0.750
LA >=\$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000
2-4 Units	-1.000

FICO Adjusters

	FHA	VA
600-619	-2.000	-2.000
580-599	-3.000	n/a

High Balance FICO Adjusters

	FHA	VA
600-619	-3.500	-3.750
580-599	-5.000	-5.000

VA IRRRL Adjustments

VA IRRRL (95.01-110.00)	-1.000
VA IRRRL (110.01-125% LTV)	-2.250



Effective Time:
1/10/2022 8:07:33 AM

Lock Desk Hours: 8am – 4:00pm PST
Email: lockdesk@memortgage.com
NMLS # 133519

Conventional												
CAMFX30 CAMFX25 Clarity Conforming 30 Yr Fixed				CAMFX20 Clarity Conforming 20 Yr Fixed				CAMFX15 Clarity Conforming 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125	104.491	104.345	104.286	4.250	105.206	105.086	105.024	3.750	104.581	104.456	104.331	
4.000	103.943	103.804	103.716	4.125	105.293	105.201	104.983	3.625	104.173	104.073	103.910	
3.875	103.420	103.288	103.163	4.000	104.778	104.686	104.468	3.500	104.537	104.433	104.351	
3.750	103.235	103.098	102.977	3.875	104.231	104.181	103.981	3.375	104.169	104.065	103.993	
3.625	102.749	102.609	102.492	3.750	103.773	103.727	103.527	3.250	103.753	103.648	103.577	
3.500	102.069	101.963	101.811	3.625	103.446	103.354	103.135	3.125	103.361	103.254	103.186	
3.375	101.519	101.433	101.256	3.500	103.074	102.982	102.803	3.000	102.914	102.802	102.738	
3.250	101.023	100.889	100.756	3.375	102.666	102.584	102.406	2.875	102.375	102.313	102.159	
3.125	100.354	100.289	100.137	3.250	102.192	102.099	101.881	2.750	101.978	101.915	101.763	
3.000	99.824	99.757	99.607	3.125	101.641	101.549	101.331	2.625	101.492	101.395	101.262	
2.875	99.249	99.181	99.032	3.000	101.148	101.085	100.933	2.500	101.012	100.895	100.782	
2.750	98.578	98.508	98.361	2.875	100.690	100.626	100.475	2.375	100.474	100.382	100.293	
2.625	97.500	97.432	97.285	2.750	100.051	99.985	99.835	2.250	100.005	99.936	99.823	
2.500	96.604	96.538	96.390	2.625	99.401	99.293	99.089	2.125	99.484	99.417	99.302	
2.375	95.730	95.696	95.565	2.500	98.625	98.516	98.294	2.000	98.880	98.788	98.699	
2.250	94.740	94.698	94.659	2.375	97.791	97.682	97.529	1.990	98.795	98.718	98.614	
				2.250	97.021	96.988	96.856	1.875	98.156	98.105	97.969	

CAMFX10 Clarity Conforming 10 Yr Fixed				CAMFX30HB Clarity Conforming 30 Yr Fixed HB				CAMFX15HB Clarity Conforming 15 Yr Fixed HB			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	105.342	105.242	105.021	4.250	103.490	103.468	103.268	3.875	103.673	103.573	103.362
3.750	104.982	104.882	104.671	4.125	103.233	103.233	103.033	3.750	103.450	103.349	103.139
3.625	104.504	104.404	104.194	4.000	102.895	102.895	102.695	3.625	103.133	103.032	102.822
3.500	104.089	103.988	103.841	3.875	103.640	103.598	103.312	3.500	102.765	102.665	102.454
3.375	103.796	103.727	103.646	3.750	103.225	103.088	102.217	3.375	102.317	102.216	102.006
3.250	103.371	103.300	103.221	3.625	102.638	102.498	101.653	3.250	101.975	101.883	101.676
3.125	102.820	102.744	102.669	3.500	101.950	101.844	101.090	3.125	101.614	101.522	101.315
3.000	102.401	102.321	102.230	3.375	101.418	101.330	100.746	3.000	101.811	101.694	101.106
2.875	102.091	102.041	101.880	3.250	100.894	100.808	100.244	2.875	101.460	101.355	100.817
2.750	101.673	101.621	101.462	3.125	100.189	100.109	99.659	2.750	101.090	100.984	100.460
2.625	101.278	101.208	101.062	3.000	99.708	99.641	99.051	2.625	100.591	100.481	100.050
2.500	100.983	100.951	100.799	2.875	99.187	99.120	98.566	2.500	100.180	100.096	99.919
2.375	100.709	100.676	100.525	2.750	98.502	98.433	97.875	2.375	99.807	99.723	99.546
2.250	100.333	100.299	100.149	2.625	97.732	97.664	96.984	2.250	99.385	99.301	99.123
2.125	99.829	99.777	99.640	2.500	96.843	96.777	96.257				
2.000	99.317	99.264	99.128	2.375	95.844	95.718	95.493				
1.875	98.680	98.626	98.493	2.250	95.065	94.939	94.714				

CLARITY HIGHLIGHTS

PROPERTY TYPE	SFR, PUD, CONDO	MIN FICO	680 (FNMA ONLY)
OCCUPANCY	O/O	MAX LTV	80%
INCOME TYPE	W-2	PURPOSE	PUR, R/T, C/O
FINANCED PROP	1	LOAN AMOUNT	STANDARD, HIGH

Clarity Conventional Adjustment

LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤60	60.01-70	70.01-75	75.01-80
≥ 740	0.000	-0.250	-0.250	-0.500
720-739	0.000	-0.250	-0.500	-0.750
700-719	0.000	-0.500	-1.000	-1.250
680-699	0.000	-0.500	-1.250	-1.750

FICO Special

FICO ≥ 740 (excludes High Balance)	0.250
------------------------------------	-------

LTV/FICO Adjusters: Cash-Out Refinance (all Terms)

	≤60	>60-70	>70-75	>75-80
≥ 740	-0.375	-0.625	-0.625	-0.875
720-739	-0.375	-1.000	-1.000	-1.125
700-719	-0.375	-1.000	-1.000	-1.125
680-699	-0.375	-1.125	-1.125	-1.750

High Balance Loan Adjusters

Cash-Out Refinance	-1.000
Purchase or Rate and Term Refinance	-0.250

Loans with Secondary Financing

All Loans with Sub Financing	-0.375
------------------------------	--------

The below adds also apply:

LTV	CLTV	<720	≥720
>75 & ≤80	>76 & ≤80	-1.000	-0.750

General Adjustments

DESCRIPTION	≤60	>60-70	>70-75	>75-80
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250

Loan Amount Adjustments

LA ≥ \$50,000 - \$99,999	-0.750
LA ≥ \$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000

CONVENTIONAL LENDER FEE BUYOUT

50,000-74,999	-2.190	190,000-249,999	-0.576
75,000-99,999	-1.460	250,000-299,999	-0.438
100,000-139,999	-1.095	300,000-349,999	-0.365
140,000-189,999	-0.782	350,000-499,999	-0.313
		≥500,000	-0.219



Effective Time:
1/10/2022 8:07:33 AM

Lock Desk Hours: 8am – 4:00pm PST
Email: lockdesk@memortgage.com
NMLS # 133519

Conventional															
AMFX30	AMFX25	Conforming 30 Yr Fixed				AMFX20	Conforming 20 Yr Fixed				AMFX15	Conforming 15 Yr Fixed			
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		
4.125	104.491	104.345	104.286		4.250	105.206	105.086	105.024		3.750	104.581	104.456	104.331		
4.000	103.943	103.804	103.716		4.125	105.293	105.201	104.983		3.625	104.173	104.073	103.910		
3.875	103.420	103.288	103.163		4.000	104.778	104.686	104.468		3.500	104.537	104.433	104.351		
3.750	103.235	103.098	102.977		3.875	104.231	104.181	103.981		3.375	104.169	104.065	103.993		
3.625	102.749	102.609	102.492		3.750	103.773	103.727	103.527		3.250	103.753	103.648	103.577		
3.500	102.069	101.963	101.811		3.625	103.446	103.354	103.135		3.125	103.361	103.254	103.186		
3.375	101.519	101.433	101.256		3.500	103.074	102.982	102.803		3.000	102.914	102.802	102.738		
3.250	101.023	100.889	100.756		3.375	102.666	102.584	102.406		2.875	102.375	102.313	102.159		
3.125	100.354	100.289	100.137		3.250	102.192	102.099	101.881		2.750	101.978	101.915	101.763		
3.000	99.824	99.757	99.607		3.125	101.641	101.549	101.331		2.625	101.492	101.395	101.262		
2.990	99.852	99.785	99.635		3.000	101.148	101.085	100.933		2.500	101.012	100.895	100.782		
2.875	99.249	99.181	99.032		2.875	100.690	100.626	100.475		2.375	100.474	100.382	100.293		
2.750	98.578	98.508	98.361		2.750	100.051	99.985	99.835		2.250	100.005	99.936	99.823		
2.625	97.500	97.432	97.285		2.625	99.401	99.293	99.089		2.125	99.484	99.417	99.302		
2.500	96.604	96.538	96.390		2.500	98.625	98.516	98.294		2.000	98.880	98.788	98.699		
2.375	95.730	95.696	95.565		2.375	97.791	97.682	97.529		1.990	98.795	98.718	98.614		
2.250	94.740	94.698	94.659		2.250	97.021	96.988	96.856		1.875	98.156	98.105	97.969		

AMFX30	AMFX25	Conforming 30 Yr Fixed				AMFX20	Conforming 20 Yr Fixed				AMFX15	Conforming 15 Yr Fixed			
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		
3.875	105.342	105.242	105.021		4.250	103.365	103.343	103.143		3.875	103.548	103.448	103.237		
3.750	104.982	104.882	104.671		4.125	103.108	103.108	102.908		3.750	103.325	103.224	103.014		
3.625	104.504	104.404	104.194		4.000	102.770	102.770	102.570		3.625	103.008	102.907	102.697		
3.500	104.089	103.988	103.841		3.875	103.515	103.384	102.187		3.500	102.640	102.540	102.329		
3.375	103.796	103.727	103.646		3.750	103.100	102.963	102.092		3.375	102.192	102.091	101.881		
3.250	103.371	103.300	103.221		3.625	102.513	102.373	101.528		3.250	101.850	101.758	101.551		
3.125	102.820	102.744	102.669		3.500	101.825	101.719	100.965		3.125	101.489	101.397	101.190		
3.000	102.401	102.321	102.230		3.375	101.293	101.205	100.621		3.000	101.686	101.569	100.981		
2.875	102.091	102.041	101.880		3.250	100.769	100.683	100.119		2.875	101.335	101.230	100.692		
2.750	101.673	101.621	101.462		3.125	100.064	99.984	99.534		2.750	100.965	100.859	100.335		
2.625	101.278	101.208	101.062		3.000	99.583	99.516	98.926		2.625	100.466	100.356	99.925		
2.500	100.983	100.951	100.799		2.875	99.062	98.995	98.441		2.500	100.055	99.971	99.794		
2.375	100.709	100.676	100.525		2.750	98.377	98.308	97.750		2.375	99.682	99.598	99.421		
2.250	100.333	100.299	100.149		2.625	97.607	97.539	96.859		2.250	99.260	99.176	98.998		
2.125	99.829	99.777	99.640		2.500	96.718	96.652	96.132							
2.000	99.317	99.264	99.128		2.375	95.719	95.593	95.368							
1.875	98.680	98.626	98.493		2.250	94.940	94.814	94.589							

FHLMC Codes				
ARFX30	CF 30yr fix	ARFX10	CF 10yr fix	
ARFX25	CF 25yr fix	ARFX30SC	CF 30yr fix Super Conforming	
ARFX20	CF 20yr fix	ARFX15SC	CF 15yr fix Super Conforming	
ARFX15	CF 15yr fix			

LPMI Product Codes				
AMFX30LPMI	ARFX30LPMI	CF 30yr fix LPMI	AMFX30HLPMI	ARFX30SCLPMI
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HLPMI	ARFX15SCLPMI
				CF 30yr fix High Balance LPMI
				CF 15yr fix High Balance LPMI

Conventional Adjustment								
LTV / FICO Adjusters: All Products w/Terms > 15 years only								
	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-1.250	-2.250	-2.250	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

FICO Special	
FICO ≥ 740 (excludes High Balance)	0.250

LTV/FICO Adjusters: Cash-Out Refinance (all Terms)				
	≤60	>60-70	>70-75	>75-80
≥ 740	-0.375	-0.625	-0.625	-0.875
720-739	-0.375	-1.000	-1.000	-1.125
700-719	-0.375	-1.000	-1.000	-1.125
680-699	-0.375	-1.125	-1.125	-1.750
660-679	-0.625	-1.125	-1.125	-1.875
640-659	-0.625	-1.625	-1.625	-2.625
620-639	-0.625	-1.625	-1.625	-3.125

Loans with Secondary Financing			
All Loans with Sub Financing			-0.375
The below adds also apply:			
LTV	CLTV	<720	≥720
≤65	>80 & ≤95	-0.500	-0.250
>65 & ≤75	>80 & ≤95	-0.750	-0.500
>75 & ≤95	>90 & ≤95	-1.000	-0.750
>75 & ≤90	>76 & ≤90	-1.000	-0.750
≤95	>95 & ≤97	-1.500	-1.500

High Balance Loan Adjusters	
Cash-Out Refinance	-1.000
Purchase or Rate and Term Refinance	-0.250

General Adjustments								
DESCRIPTION	≤60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
INVESTMENT PROPERTY	-2.125	-2.125	-2.125	-3.375	-4.125	n/a	n/a	n/a
MANUFACTURED HOMES	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	n/a
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	n/a	n/a
2 UNITS	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 UNITS	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	n/a
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Loan Amount Adjustments	
LA ≥ \$50,000 - \$99,999	-0.750
LA ≥ \$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000

LPMI Adjustments - Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable									
>25 Yr Term	Coverage	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-655	620-639
97 - 95.01%	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
	18%	-1.430	-1.990	-2.450	-2.910	-3.770	-4.690	-5.150	-5.710
95 - 90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	16%	-1.220	-1.680	-2.040	-2.400	-2.910	-3.770	-4.080	-4.590
90 - 85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	12%	-0.970	-1.220	-1.480	-1.730	-2.040	-2.700	-2.910	-3.160
	6%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
85 - & Below	6%	-0.610	-0.660	-0.710	-0.770	-0.870	-1.120	-1.170	-1.280

Adjustments	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-655	620-639
Cash-out Refinance	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Investment Property	-1.190	-1.190	-1.330	-1.750	-1.750	N/A	N/A	N/A
Manufactured Housing	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Rate & Term Refinance	0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050
Relocation	0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Second Home	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
3- to 4-Unit Property	-1.190	-1.190	-1.330	-1.750	N/A	N/A	N/A	N/A
25 Years and Under	0.180	0.180	0.180	0.280	0.280	0.390	0.390	0.390
>45% DTI	95.01%-97% LTV	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	N/A	N/A	N/A
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	N/A	N/A	N/A
>= 2 Borrowers	85% LTV and under	-0.110	-0.170	-0.220	-0.300	N/A	N/A	N/A
	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.220
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190
5	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.120	0.150
	85% LTV and under	0.030	0.030	0.030	0.03			



Effective Time:
1/10/2022 8:07:33 AM

Lock Desk Hours: 8am – 4:00pm PST
Email: lockdesk@memortgage.com
NMLS # 133519

Jumbo								
HEMJF30			HEMJF15			HEMJF30		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750			4.750					
4.625			4.625					
4.500			4.500					
4.375			4.375					
4.250	100.875	100.750	4.250	100.750	100.625			
4.125	100.750	100.625	4.125	100.500	100.375			
4.000	100.500	100.375	4.000	100.250	100.125			
3.875	100.250	100.125	3.875	99.875	99.750			
3.750	99.875	99.750	3.750	99.500	99.375			
3.625	99.625	99.500	3.625	99.000	98.875			
3.500	99.250	99.125	3.500	98.500	98.375			
3.375	98.750	98.625	3.375	97.750	97.625			
3.250	98.250	98.125	3.250	96.875	96.750			
3.125	97.625	97.500	3.125					
3.000	97.000	96.875	3.000					
2.875	96.250	96.125	2.875					
2.750			2.750					

HEMJF30			HEMJF15			HEMJF30		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750			4.750					
4.625			4.625					
4.500			4.500					
4.375			4.375					
4.250			4.250					
4.125			4.125					
4.000			4.000	101.750	101.625			
3.875	101.750	101.625	3.875	101.750	101.625			
3.750	101.750	101.625	3.750	101.625	101.500			
3.625	101.625	101.500	3.625	101.500	101.375			
3.500	101.500	101.375	3.500	101.375	101.250			
3.375	101.375	101.250	3.375	101.125	101.000			
3.250			3.250	100.875	100.750			
3.125			3.125					
3.000			3.000					
2.875			2.875					
2.750			2.750					

HEMJF30			HEMJF15			HEMJF30		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750			4.750			4.750		
4.625			4.625			4.625		
4.500			4.500			4.500		
4.375			4.375			4.375		
4.250			4.250			4.250	100.125	100.000
4.125			4.125			4.125	99.875	99.750
4.000			4.000	101.750	101.625	4.000	99.625	99.500
3.875	101.750	101.625	3.875	101.750	101.625	3.875	99.375	99.250
3.750	101.750	101.625	3.750	101.625	101.500	3.750	99.000	98.875
3.625	101.625	101.500	3.625	101.500	101.375	3.625	98.625	98.500
3.500	101.500	101.375	3.500	101.375	101.250	3.500	98.125	98.000
3.375	101.375	101.250	3.375	101.125	101.000	3.375	97.625	97.500
3.250			3.250	100.875	100.750	3.250		
3.125			3.125			3.125		
3.000			3.000			3.000		
2.875			2.875			2.875		
2.750			2.750			2.750		

Jumbo Product Codes			
HEMJF30	HEMJF15	HEMJF30	HEMJF15
HEMJF30	HEMJF15	HEMJF30	HEMJF15
HEMJF30	HEMJF15	HEMJF30	HEMJF15

JUMBO PRICE ADJUSTMENTS					
Adjustors	<=65	>65-70	>70-75	>75-80	>80-85
Credit Score ≥ 740	0.250	0.125		-0.250	-1.000
Credit Score 720 -739				-0.375	-1.250
Credit Score 700 -719				-0.500	-1.500
Second Home			-0.500	-0.500	N/A
Investment	-1.000	-1.500	N/A	N/A	N/A
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	N/A
Cash Out	-0.250	-0.750	-1.000	-1.250	N/A
Condo			-0.500	-0.750	-1.000
Purchase Special	0.250	0.250	0.250	0.250	0.250

*Price Cap: 101.00

** Loan must be Approved with appraisal to lock



Effective Time:
1/10/2022 8:07:33 AM

Lock Desk Hours: 8am – 4:00pm PST
Email: lockdesk@memortgage.com
NMLS # 133519

Fannie Mae HomeReady											
AMFX30HR HomeReady 30 Yr Fixed				AMFX30HBHR HomeReady 30 Yr Fixed High Balance							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	104.247	104.082	104.022	4.250	101.848	101.554	100.726				
4.125	103.812	103.646	103.586	4.125	101.932	101.759	101.769				
4.000	103.276	103.107	103.107	4.000	102.733	102.617	102.220				
3.875	102.794	102.625	102.553	3.875	102.294	102.175	101.918				
3.750	102.295	102.131	102.061	3.750	101.858	101.735	101.558				
3.625	101.707	101.549	101.480	3.625	101.309	101.152	101.057				
3.500	100.989	100.844	100.727	3.500	100.499	100.408	100.247				
3.375	100.358	100.260	100.086	3.375	100.066	99.952	99.813				
3.250	99.791	99.692	99.518	3.250	99.575	99.434	99.322				
3.125	99.156	99.076	98.929	3.125	98.843	98.707	98.590				
3.000	98.631	98.551	98.404	3.000	98.241	98.163	98.032				
2.875	98.056	97.976	97.828	2.875	97.714	97.636	97.504				
2.750	97.370	97.290	97.142	2.750	97.050	96.967	96.841				
2.625	96.529	96.449	96.301	2.625	96.285	96.221	95.320				
2.500	95.388	95.279	95.176	2.500	94.241	94.132	94.032				

HomeReady Adjustments

LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

LLPAs by Product Feature

Attached Condo >75 LTV & Term > 15yrs	-0.750
HighBal Purchase & No Cashout Refi	-0.250
2 Units	-1.000
3-4 Units	-2.000

Loans with Secondary Financing

LTV	CLTV	<720	≥720
≤ 75	≤ 80	-0.375	-0.375
≤ 65	80.01% - 95	-0.875	-0.625
65.01% - 75	80.01% - 95	-1.125	-0.875
75.01% - 95	76.01% - 95	-1.375	-1.125
≤ 95	95.01% - 97	-1.875	-1.875

HomeReady Cumulative LLPA Cap

FICO	LTV Range	
	≤ 80.00%	> 80.00%
≥ 680	-1.500	0.000
< 680	-1.500	-1.500

Loan Amount Adjustments

LA ≥\$50,000 - \$99,999	-0.750
LA ≥\$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000



Effective Time:
1/10/2022 8:07:33 AM

Lock Desk Hours: 8am – 4:00pm PST
Email: lockdesk@memortgage.com
NMLS # 133519

Freddie Mac Home Possible											
ARFX30HP Home Possible 30 Yr Fixed				ARFX30HPSC Home Possible 30 Yr Fixed Super Conforming							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	104.247	104.082	104.022	4.250	101.921	101.606	100.796				
4.125	103.812	103.646	103.586	4.125	101.932	101.759	101.769				
4.000	103.276	103.107	103.107	4.000	102.434	102.262	102.220				
3.875	102.794	102.625	102.553	3.875	102.133	101.966	101.918				
3.750	102.295	102.131	102.061	3.750	101.772	101.611	101.558				
3.625	101.707	101.549	101.480	3.625	101.309	101.152	101.057				
3.500	100.989	100.844	100.727	3.500	100.499	100.347	100.247				
3.375	100.358	100.260	100.086	3.375	100.066	99.919	99.813				
3.250	99.791	99.692	99.518	3.250	99.575	99.434	99.322				
3.125	99.156	99.076	98.929	3.125	98.843	98.707	98.590				
3.000	98.631	98.551	98.404	3.000	98.241	98.110	98.032				
2.875	98.056	97.976	97.828	2.875	97.714	97.588	97.504				
2.750	97.370	97.290	97.142	2.750	97.050	96.930	96.841				
2.625	96.529	96.449	96.301	2.625	95.922	95.828	95.251				
2.500	95.388	95.279	95.176	2.500	94.241	94.132	94.032				

Home Possible Adjustments

LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

LLPAs by Product Feature

Attached Condo >75 LTV & Term > 15yrs	-0.750
HighBal Purchase & No Cashout Refi	-0.250
2 Units	-1.000
3-4 Units	-2.000

Loans with Secondary Financing

All Loans with Sub Financing	-0.500
------------------------------	--------

Loan Amount Adjustments

LA ≥ \$50,000 - \$99,999	-0.750
LA ≥ \$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000

HomeReady Cumulative LLPA Cap

FICO	LTV Range	
	≤ 80.00%	> 80.00%
≥ 680	-1.500	0.000
< 680	-1.500	-1.500



Effective Time:
1/10/2022 8:07:33 AM

Lock Desk Hours: 8am – 4:00pm PST
Email: lockdesk@memortgage.com
NMLS # 133519

Conventional ARM											
AMAL05	5/1 Libor ARM (2/2/5 - 2.25 margin)			AMAL07	7/1 Libor ARM (5/2/5 - 2.25 margin)			AMAL10	10/1 Libor ARM (5/2/5 - 2.25 margin)		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250				4.375				4.375			
4.125				4.250				4.250			
4.000				4.125				4.125			
3.875				4.000				4.000			
3.750				3.875				3.875			
3.625				3.750				3.750			
3.500				3.625				3.625			
3.375				3.500				3.500			
3.250				3.375				3.375			

Conventional Adjustment

LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

LTV/FICO Adjusters: Cash-Out Refinance (all Terms)

	≤60	>60-70	>70-75	>75-80
≥ 740	-0.625	-1.000	-1.000	-1.250
720-739	-0.625	-1.250	-1.375	-1.500
700-719	-0.750	-1.500	-1.500	-1.750
680-699	-0.875	-1.625	-1.750	-2.500
660-679	-2.500	-2.500	-2.500	-2.875
640-659	-2.750	-2.750	-2.750	-3.000
620-639	-4.750	-4.750	-4.750	-5.000

Loans with Secondary Financing

All Loans with Sub Financing				-0.375
The below adds also apply:				
LTV	CLTV	<720	≥720	
≤65	>80 & ≤95	-0.500	-0.250	
>65 & ≤75	>80 & ≤95	-0.750	-0.500	
>75 & ≤95	>90 & ≤95	-1.000	-0.750	
>75 & ≤90	>76 & ≤90	-1.000	-0.750	
≤95	>95 & ≤97	-1.500	-1.500	

General Adjustments

DESCRIPTION	≤60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
Adverse Market Refinance Fee**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
INVESTMENT PROPERTY	-3.500	-3.625	-3.625	-5.000	-5.875	n/a	n/a	n/a
Second Home	-2.000	-2.000	-2.000	-2.000	-2.000	-2.250	n/a	n/a
2 UNITS	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 UNITS	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	n/a
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

**Exempt are Loan balances ≤ 125,000