

# meMortgage

NMLS 133519

HUD Lender ID# 1976400007

## Borrower Paid Rate Sheet

Tuesday, January 11, 2022

Rate Sheet # 1

8:46 AM

### LOCK DESK

E-mail: [lockdesk@memortgage.com](mailto: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.](#)

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### 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.





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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	101.875		4.750	99.375		
	4.625	101.750		4.625	99.250		
	4.500	101.625		4.500	99.125		
	4.375	101.500		4.375	99.000		
	4.250	101.250		4.250	98.750		
	4.125	100.750		4.125	98.750		
	4.000	100.500		4.000	98.500		
	3.875	100.250		3.875	98.250		
	3.750	99.875		3.750	97.875		
	3.625	98.750		3.625	97.188		
	3.500	98.500		3.500	96.938		
	3.375	98.250		3.375	96.688		
	3.250	98.000		3.250	96.438		

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**

- theNADA 2nd is 3.50% of Purchase Price or Appraised Value whichever is less
- 10Yr Fixed Fully Amortized
- 1-4 units
- SFR, CONDO (HUD APPROVED), PUD, or Manufactured Homes
- theNADA is not available in the State Washington (WA)
- Brokers need a valid license to originate 2nds in the state of Michigan (MI)
- Minimum FICO Score 580
- Admin Fee is \$395 (2nd Lien)

**Note: Loan must be U/W Approved status before you can request your lock.**



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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	103.167	103.033	102.899	4.250	102.917	102.807	102.807
4.125	103.044	102.910	102.776	4.125	102.794	102.685	102.685
4.000	102.835	102.701	102.567	4.000	102.585	102.476	102.476
3.875	102.660	102.526	102.392	3.875	102.410	102.301	102.301
3.750	102.444	102.310	102.177	3.750	102.194	102.085	102.085
3.625	102.380	102.246	102.112	3.625	102.130	102.021	102.021
3.500	102.116	101.982	101.848	3.500	101.866	101.757	101.757
3.375	101.805	101.671	101.537	3.375	101.555	101.446	101.446
3.250	101.428	101.294	101.160	3.250	101.178	101.069	101.069
3.125	101.153	101.019	100.885	3.125	100.903	100.684	100.684
3.000	100.768	100.635	100.501	3.000	100.518	100.300	100.300
2.875	100.384	100.250	100.116	2.875	100.134	99.915	99.915
2.750	99.945	99.811	99.677	2.750	99.695	99.476	99.476
2.625	99.433	99.299	99.165	2.625	99.183	99.026	99.026
2.500	98.995	98.861	98.727	2.500	98.745	98.589	98.589
2.375	98.549	98.415	98.281	2.375	98.299	98.143	98.143
2.250	98.080	97.947	97.813	2.250	97.830	97.674	97.674
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	103.746	103.558	103.558	3.500	103.496	103.308	103.308
3.375	103.431	103.244	103.244	3.375	103.181	102.994	102.994
3.250	103.233	103.045	103.045	3.250	102.983	102.795	102.795
3.125	102.676	102.488	102.488	3.125	102.426	102.238	102.238
3.000	102.319	102.131	102.131	3.000	102.069	101.881	101.881
2.875	101.954	101.766	101.766	2.875	101.704	101.516	101.516
2.750	101.577	101.389	101.389	2.750	101.327	101.139	101.139
2.625	101.071	100.915	100.915	2.625	100.821	100.665	100.665
2.500	100.695	100.539	100.539	2.500	100.445	100.289	100.289
2.375	100.319	100.163	100.163	2.375	100.069	99.913	99.913
2.250	99.938	99.781	99.781	2.250	99.688	99.531	99.531
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	101.626	101.565	101.348	4.125	101.376	101.315	101.098
4.000	101.294	101.233	101.016	4.000	101.044	100.983	100.766
3.875	100.937	100.876	100.658	3.875	100.687	100.626	100.408
3.750	102.055	101.968	101.735	3.750	101.805	101.718	101.485
3.625	101.692	101.605	101.371	3.625	101.442	101.355	101.121
3.500	101.304	101.217	101.086	3.500	101.054	100.967	100.836
3.375	100.928	100.828	100.716	3.375	100.678	100.578	100.466
3.250	101.356	101.257	101.144	3.250	101.106	101.007	100.894
3.125	100.621	100.500	100.343	3.125	100.371	100.250	100.093
3.000	100.236	100.114	99.968	3.000	99.986	99.864	99.718
2.875	99.770	99.677	99.573	2.875	99.520	99.427	99.323
2.750	99.547	99.455	99.350	2.750	99.297	99.205	99.100

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



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Conventional															
CAMFX30				CAMFX25				CAMFX20				CAMFX15			
Clarity Conforming 30 Yr Fixed				Clarity Conforming 20 Yr Fixed				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	104.131	104.016	103.775	4.250	104.599	104.482	104.337	3.750	104.603	104.542	104.353				
4.000	103.612	103.495	103.238	4.125	105.238	105.120	104.863	3.625	104.214	104.189	103.970				
3.875	103.050	103.015	102.774	4.000	104.723	104.605	104.348	3.500	103.798	103.773	103.554				
3.750	102.861	102.801	102.577	3.875	104.175	104.058	103.801	3.375	103.293	103.268	103.050				
3.625	102.533	102.399	102.249	3.750	103.640	103.571	103.330	3.250	102.870	102.787	102.577				
3.500	101.926	101.792	101.649	3.625	103.628	103.494	103.234	3.125	102.484	102.400	102.180				
3.375	101.515	101.381	101.238	3.500	103.256	103.122	102.863	3.000	102.267	102.141	102.007				
3.250	101.016	100.882	100.739	3.375	102.842	102.708	102.449	2.875	102.104	101.995	101.876				
3.125	100.309	100.175	100.032	3.250	102.373	102.240	101.980	2.750	101.702	101.593	101.475				
3.000	99.729	99.620	99.488	3.125	101.823	101.689	101.430	2.625	101.262	101.153	101.034				
2.875	99.203	99.094	98.963	3.000	101.146	101.012	100.755	2.500	100.780	100.671	100.553				
2.750	98.514	98.405	98.274	2.875	100.641	100.532	100.276	2.375	100.227	100.135	100.033				
2.625	97.351	97.242	97.080	2.750	100.075	99.967	99.711	2.250	99.755	99.663	99.561				
2.500	96.474	96.390	96.184	2.625	99.425	99.317	99.061	2.125	99.231	99.139	99.038				
2.375	95.816	95.732	95.526	2.500	98.649	98.540	98.284	2.000	98.626	98.534	98.433				
2.250	95.076	94.686	94.577	2.375	97.815	97.728	97.522	1.990	98.542	98.450	98.348				
				2.250	97.139	97.055	96.849	1.875	97.701	97.609	97.492				

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
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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
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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





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Jumbo											
HEMJF30			HEMJF15			HEMJJA5			HEMJJA10		
HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed			HEM Jumbo 5/6 SOFR ARM			HEM Jumbo 10/6 SOFR ARM		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750			4.750			4.750			4.750		
4.625			4.625			4.625			4.625		
4.500			4.500			4.500			4.500		
4.375			4.375			4.375			4.375		
4.250	100.875	100.733	4.250	100.750	100.608	4.250	100.125	99.983	4.250	100.125	99.983
4.125	100.750	100.608	4.125	100.500	100.358	4.125	99.875	99.733	4.125	99.875	99.733
4.000	100.500	100.358	4.000	100.250	100.108	4.000	99.625	99.483	4.000	99.625	99.483
3.875	100.000	99.858	3.875	99.875	99.733	3.875	99.375	99.233	3.875	99.375	99.233
3.750	99.625	99.483	3.750	99.500	99.358	3.750	99.000	98.858	3.750	99.000	98.858
3.625	99.375	99.233	3.625	99.000	98.858	3.625	98.625	98.483	3.625	98.625	98.483
3.500	99.000	98.858	3.500	98.500	98.358	3.500	98.125	97.983	3.500	98.125	97.983
3.375	98.500	98.358	3.375	97.750	97.608	3.375	97.625	97.483	3.375	97.625	97.483
3.250	98.000	97.858	3.250	96.875	96.733	3.250			3.250		
3.125	97.375	97.233	3.125			3.125			3.125		
3.000	96.750	96.608	3.000			3.000			3.000		
2.875	96.000	95.858	2.875			2.875			2.875		
2.750			2.750			2.750			2.750		

Jumbo Product Codes			
HEMJF30	HEM Jumbo 30 Yr Fixed	HEMJJA5	HEM Jumbo 5/6 SOFR ARM
HEMJF15	HEM Jumbo 15 Yr Fixed	HEMJJA7	HEM Jumbo 7/6 SOFR ARM
		HEMJJA10	HEM Jumbo 10/6 SOFR ARM

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



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**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	104.140	104.025	103.905	4.250	101.579	101.450	101.305
4.125	103.698	103.584	103.463	4.125	101.721	101.548	101.472
4.000	103.140	103.026	102.906	4.000	102.625	102.507	102.329
3.875	102.577	102.409	102.305	3.875	102.174	102.058	101.882
3.750	102.089	101.957	101.822	3.750	101.723	101.611	101.439
3.625	101.504	101.401	101.245	3.625	101.339	101.182	101.053
3.500	100.925	100.843	100.634	3.500	100.579	100.477	100.246
3.375	100.405	100.323	100.114	3.375	100.120	100.020	99.808
3.250	99.836	99.754	99.545	3.250	99.609	99.467	99.325
3.125	99.211	99.143	98.965	3.125	98.878	98.742	98.595
3.000	98.688	98.620	98.441	3.000	98.315	98.231	98.029
2.875	98.106	98.039	97.860	2.875	97.782	97.699	97.500
2.750	97.418	97.352	97.172	2.750	97.107	97.029	96.833
2.625	96.599	96.549	96.383	2.625	96.358	96.284	96.092
2.500	95.401	95.290	95.162	2.500	94.257	94.147	94.016

**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**

LTV Range		
FICO	≤ 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





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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	104.140	104.025	103.905	4.250	101.617	101.501	101.372
4.125	103.698	103.584	103.463	4.125	101.721	101.548	101.472
4.000	103.140	103.026	102.906	4.000	102.321	102.150	102.063
3.875	102.577	102.409	102.305	3.875	102.024	101.858	101.767
3.750	102.089	101.957	101.822	3.750	101.672	101.512	101.416
3.625	101.504	101.401	101.245	3.625	101.339	101.182	101.053
3.500	100.925	100.843	100.634	3.500	100.524	100.372	100.239
3.375	100.405	100.323	100.114	3.375	100.093	99.946	99.808
3.250	99.836	99.754	99.545	3.250	99.609	99.467	99.325
3.125	99.211	99.143	98.965	3.125	98.878	98.742	98.595
3.000	98.688	98.620	98.441	3.000	98.252	98.121	98.009
2.875	98.106	98.039	97.860	2.875	97.725	97.599	97.482
2.750	97.418	97.352	97.172	2.750	97.062	96.941	96.820
2.625	96.599	96.549	96.383	2.625	95.956	95.891	95.708
2.500	95.401	95.290	95.162	2.500	94.257	94.147	94.016

**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
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**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:  
1/11/2022 8:09:28 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	
<b>The below adds also apply:</b>			
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