

meMortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Wednesday, January 12, 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.](#)

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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

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Lock Desk Hours: 8am – 4:00pm PST

Email: lockdesk@memortgage.com

NMLS # 133519

Effective Time:
1/12/2022 8:10:29 AM

Government											
GFFX30				GFFX25				FHA 30 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	104.712	104.507	104.458	3.875	104.508	104.354	104.342	3.875	105.628	105.361	105.251
3.750	104.874	104.669	104.561	3.750	104.639	104.475	104.463	3.750	105.485	105.218	105.107
3.625	104.367	104.247	104.168	3.625	104.094	103.997	103.918	3.625	105.547	105.228	105.131
3.500	103.978	103.881	103.802	3.500	103.848	103.704	103.663	3.500	105.000	104.682	104.585
3.375	103.838	103.741	103.661	3.375	103.588	103.491	103.411	3.375	104.433	104.114	104.017
3.250	103.846	103.750	103.670	3.250	103.858	103.741	103.657	3.250	104.123	103.808	103.714
3.125	103.095	102.978	102.894	3.125	103.197	103.080	102.996	3.125	103.564	103.448	103.364
3.000	102.651	102.547	102.460	3.000	102.748	102.631	102.547	3.000	103.124	103.008	102.924
2.875	102.280	102.175	102.089	2.875	102.196	102.079	101.995	2.875	102.620	102.504	102.420
2.750	102.103	101.999	101.912	2.750	102.201	102.104	102.035	2.750	102.105	101.999	101.912
2.625	100.769	100.672	100.603	2.625	100.855	100.758	100.689	2.625	100.815	100.720	100.655
2.500	100.277	100.181	100.108	2.500	100.387	100.290	100.221	2.500	100.367	100.271	100.207
2.375	99.820	99.732	99.659	2.375	99.827	99.731	99.661	2.375	99.820	99.732	99.659
2.250	99.350	99.246	99.173	2.250	99.183	99.086	99.016	2.250	99.350	99.246	99.173

GFFX15				GVFX15				GFAL05			
FHA 15 Yr Fixed				VA 15 Yr Fixed				FHA 5/1 ARM			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.375				4.375				3.875	98.874	98.762	98.669
4.250				4.250				3.750	98.781	98.668	98.575
4.125	104.115	103.998	104.124	4.125				3.625	101.074	100.978	100.898
4.000	103.883	103.767	103.892	4.000	103.917	103.800	103.925	3.500	99.399	99.302	99.222
3.875	103.551	103.435	103.560	3.875	103.662	103.545	103.670	3.375	98.942	98.845	98.766
3.750	104.247	104.144	103.949	3.750	103.997	103.894	103.699	3.250	98.503	98.406	98.327
3.625	104.149	104.027	104.005	3.625	103.981	103.860	103.838	3.125	99.842	99.745	99.665
3.500	103.991	103.869	103.847	3.500	103.909	103.787	103.766	3.000	98.480	98.383	98.303
3.375	103.534	103.412	103.390	3.375	103.568	103.446	103.424	2.875	97.871	97.774	97.694
3.250	103.122	102.993	102.891	3.250	103.204	103.083	103.061				
3.125	103.144	103.031	102.955	3.125	102.859	102.747	102.670				
3.000	102.642	102.530	102.453	3.000	102.491	102.379	102.302				
2.875	102.101	101.973	101.895	2.875	102.091	101.979	101.902				
2.750	102.082	101.970	101.894	2.750	102.088	101.976	101.899				

GVAL05				GFAL03				GVAL03			
VA 5/1 ARM				FHA 3/1 ARM				VA 3/1 ARM			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	98.624	98.512	98.419	3.125	97.369	97.241	97.135	3.125	97.119	96.991	96.885
3.750	98.531	98.418	98.325	3.000	96.549	96.420	96.314	3.000	96.299	96.170	96.064
3.625	100.824	100.728	100.648	2.875	95.866	95.737	95.631	2.875	95.616	95.487	95.381
3.500	99.149	99.052	98.972	2.750	95.418	95.289	95.183	2.750	95.168	95.039	94.933
3.375	98.692	98.595	98.516	2.625	96.726	96.597	96.491	2.625	96.476	96.347	96.241
3.250	98.253	98.156	98.077	2.500	95.879	95.750	95.644	2.500	95.629	95.500	95.394
3.125	99.592	99.495	99.415	2.375	95.186	95.057	94.951	2.375	94.936	94.807	94.701
3.000	98.230	98.133	98.053	2.250	94.753	94.624	94.518	2.250	94.503	94.374	94.268
2.875	97.621	97.524	97.444	2.125	0.000	0.000	0.000	2.125	0.000	0.000	0.000

GFFX30HB				GVFX30HB			
FHA 30 Yr Fixed HB				VA 30 Yr Fixed HB			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.125	102.509	102.395	102.203	4.125	102.259	102.145	101.953
4.000	102.177	102.063	101.871	4.000	101.927	101.813	101.621
3.875	101.841	101.706	101.678	3.875	101.569	101.456	101.264
3.750	103.235	103.103	102.903	3.750	102.985	102.853	102.653
3.625	103.381	103.234	103.199	3.625	102.622	102.490	102.385
3.500	102.943	102.800	102.762	3.500	102.272	102.175	102.096
3.375	102.586	102.448	102.404	3.375	101.902	101.805	101.725
3.250	102.530	102.434	102.354	3.250	102.280	102.184	102.104
3.125	101.942	101.812	101.755	3.125	101.615	101.511	101.424
3.000	101.510	101.386	101.323	3.000	101.240	101.136	101.049
2.875	101.095	100.990	100.904	2.875	100.845	100.740	100.654
2.750	100.822	100.718	100.631	2.750	100.572	100.468	100.381
2.625	99.875	99.751	99.556	2.625	99.625	99.501	99.306
2.500	99.415	99.291	99.096	2.500	99.165	99.041	98.846
2.375	98.948	98.825	98.629	2.375	98.698	98.575	98.379
2.250	98.488	98.364	98.169	2.250	98.238	98.114	97.919

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

Government Adjustments

Government Adjusters		FICO Adjusters	FHA	VA	USDA
DTI >= 55%	-0.500	≥740	0.250	0.125	0.125
FHA Streamline	-0.250	700-739	0.000	0.000	0.000
AUS Refer/Manual UW	-0.375	680-699	0.000	0.000	0.000
LA >= \$50,000 - \$99,999	-0.750	660-679	-0.500	-0.750	-0.750
LA >= \$100,000 - \$124,999	-0.375	640-659	-0.750	-1.250	-1.250
LA > \$124,999 - LIMIT	0.000	620-639	-2.000	-2.250	-2.250
2 units	-0.500				
3-4 units	-1.000				
Manufactured Home	-1.250				

VA IRRL Adjustments	
VA IRRL (95.01-110.00)	-1.000
VA IRRL (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

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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	
<ul style="list-style-type: none"> 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) <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>	



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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	103.737	103.603	103.469	4.250	103.487	103.393	103.393				
4.125	103.325	103.191	103.057	4.125	103.075	102.903	102.903				
4.000	103.116	102.982	102.848	4.000	102.866	102.694	102.694				
3.875	102.941	102.807	102.673	3.875	102.691	102.519	102.519				
3.750	102.773	102.639	102.505	3.750	102.523	102.304	102.304				
3.625	102.708	102.574	102.440	3.625	102.458	102.239	102.239				
3.500	102.444	102.310	102.177	3.500	102.194	101.976	101.976				
3.375	102.133	101.999	101.865	3.375	101.883	101.665	101.665				
3.250	101.756	101.622	101.488	3.250	101.506	101.287	101.287				
3.125	101.590	101.456	101.322	3.125	101.340	101.153	101.153				
3.000	101.206	101.072	100.938	3.000	100.956	100.768	100.768				
2.875	100.821	100.688	100.554	2.875	100.571	100.384	100.384				
2.750	100.382	100.248	100.114	2.750	100.132	99.945	99.945				
2.625	99.980	99.846	99.712	2.625	99.730	99.542	99.542				
2.500	99.542	99.408	99.274	2.500	99.292	99.105	99.105				
2.375	99.096	98.962	98.828	2.375	98.846	98.658	98.658				
2.250	98.627	98.493	98.359	2.250	98.377	98.190	98.190				
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	103.558	103.558	103.558	3.500	103.308	103.308	103.308				
3.375	103.244	103.244	103.244	3.375	102.994	102.994	102.994				
3.250	103.264	103.264	103.264	3.250	103.014	103.014	103.014				
3.125	102.707	102.707	102.707	3.125	102.457	102.457	102.457				
3.000	102.350	102.350	102.350	3.000	102.100	102.100	102.100				
2.875	101.985	101.985	101.985	2.875	101.735	101.735	101.735				
2.750	101.608	101.608	101.608	2.750	101.358	101.358	101.358				
2.625	101.087	101.087	101.087	2.625	100.837	100.837	100.837				
2.500	100.711	100.711	100.711	2.500	100.461	100.461	100.461				
2.375	100.335	100.335	100.335	2.375	100.085	100.085	100.085				
2.250	99.953	99.953	99.953	2.250	99.703	99.703	99.703				
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	101.634	101.520	101.328	4.125	101.384	101.270	101.078				
4.000	101.302	101.188	100.996	4.000	101.052	100.938	100.746				
3.875	100.944	100.831	100.639	3.875	100.694	100.581	100.389				
3.750	102.360	102.228	102.028	3.750	102.110	101.978	101.778				
3.625	101.997	101.865	101.667	3.625	101.747	101.615	101.417				
3.500	101.647	101.550	101.471	3.500	101.397	101.300	101.221				
3.375	101.277	101.180	101.100	3.375	101.027	100.930	100.850				
3.250	101.655	101.559	101.479	3.250	101.405	101.309	101.229				
3.125	100.990	100.886	100.799	3.125	100.740	100.636	100.549				
3.000	100.615	100.511	100.424	3.000	100.365	100.261	100.174				
2.875	100.220	100.115	100.029	2.875	99.970	99.865	99.779				
2.750	99.947	99.843	99.756	2.750	99.697	99.593	99.506				

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	104.261	104.109	103.932	4.250	104.713	104.581	104.470	3.750	104.665	104.523	104.415				
4.000	103.854	103.715	103.561	4.125	105.367	105.213	105.015	3.625	104.256	104.154	103.999				
3.875	103.457	103.315	103.145	4.000	104.852	104.698	104.503	3.500	103.840	103.738	103.543				
3.750	103.243	103.101	102.945	3.875	104.393	104.252	104.092	3.375	103.425	103.296	103.200				
3.625	102.878	102.719	102.601	3.750	103.995	103.851	103.666	3.250	103.069	102.941	102.865				
3.500	102.336	102.187	102.083	3.625	104.066	103.912	103.714	3.125	102.683	102.554	102.468				
3.375	101.926	101.778	101.674	3.500	103.694	103.541	103.342	3.000	102.442	102.319	102.222				
3.250	101.428	101.279	101.176	3.375	103.281	103.127	102.929	2.875	102.312	102.189	102.092				
3.125	100.808	100.678	100.589	3.250	102.812	102.658	102.460	2.750	101.912	101.789	101.692				
3.000	100.306	100.176	100.087	3.125	102.261	102.108	101.909	2.625	101.472	101.350	101.252				
2.875	99.781	99.651	99.562	3.000	101.585	101.434	101.251	2.500	100.992	100.869	100.772				
2.750	99.093	98.963	98.875	2.875	101.090	100.955	100.771	2.375	100.483	100.379	100.296				
2.625	97.925	97.790	97.682	2.750	100.524	100.390	100.206	2.250	100.012	99.908	99.825				
2.500	97.043	96.929	96.888	2.625	99.874	99.740	99.556	2.125	99.490	99.386	99.303				
2.375	96.242	96.152	96.116	2.500	99.098	98.963	98.779	2.000	98.886	98.782	98.699				
2.250	95.502	95.413	95.327	2.375	98.264	98.129	97.950	1.990	98.802	98.698	98.615				
				2.250	97.440	97.350	97.251	1.875	98.121	98.027	97.946				

CLARITY HIGHLIGHTS												
CAMFX30				CAMFX30HB				CAMFX15HB				
Clarity Conforming 10 Yr Fixed				Clarity Conforming 30 Yr Fixed HB				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	105.488	105.385	105.190	4.250	103.563	103.412	103.238	3.875	103.756	103.654	103.459	
3.750	105.128	105.025	104.830	4.125	103.471	103.340	103.238	3.750	103.533	103.430	103.235	
3.625	104.650	104.548	104.353	4.000	103.266	103.122	103.003	3.625	103.216	103.113	102.918	
3.500	104.234	104.132	103.937	3.875	102.928	102.783	102.664	3.500	102.848	102.746	102.551	
3.375	103.988	103.859	103.659	3.750	102.451	102.306	102.187	3.375	102.572	102.443	102.243	
3.250	103.649	103.521	103.320	3.625	102.636	102.465	102.320	3.250	102.289	102.160	101.960	
3.125	103.170	103.042	102.841	3.500	102.121	101.950	101.805	3.125	101.928	101.799	101.599	
3.000	102.721	102.592	102.391	3.375	101.774	101.603	101.457	3.000	101.887	101.723	101.515	
2.875	102.440	102.319	102.217	3.250	101.271	101.099	100.954	2.875	101.598	101.434	101.226	
2.750	102.083	101.961	101.859	3.125	100.685	100.514	100.368	2.750	101.241	101.077	100.869	
2.625	101.659	101.537	101.435	3.000	100.188	100.035	99.904	2.625	100.831	100.667	100.459	
2.500	101.246	101.124	101.022	2.875	99.653	99.500	99.369	2.500	100.512	100.339	100.123	
2.375	101.176	101.082	101.001	2.750	98.961	98.809	98.678	2.375	100.139	99.966	99.750	
2.250	100.783	100.690	100.608	2.625	98.017	97.864	97.733	2.250	99.716	99.543	99.328	
2.125	100.355	100.262	100.180	2.500	97.217	97.079	96.876					
2.000	99.893	99.800	99.718	2.375	96.453	96.315	96.112					
1.875	99.348	99.254	99.172	2.250	95.674	95.536	95.333					

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	<70	≥70
>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		
HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed		
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	100.858	100.742	4.250	100.733	100.617
4.125	100.733	100.617	4.125	100.483	100.367
4.000	100.483	100.367	4.000	100.233	100.117
3.875	99.983	99.867	3.875	99.858	99.742
3.750	99.608	99.492	3.750	99.483	99.367
3.625	99.358	99.242	3.625	98.983	98.867
3.500	98.983	98.867	3.500	98.483	98.367
3.375	98.483	98.367	3.375	97.733	97.617
3.250	97.983	97.867	3.250	96.858	96.742
3.125	97.358	97.242	3.125		
3.000	96.733	96.617	3.000		
2.875	95.983	95.867	2.875		
2.750			2.750		

HEMJAS			HEMJAS7			HEMJAS10		
HEM Jumbo 5/6 SOFR ARM			HEM Jumbo 7/6 SOFR ARM			HEM Jumbo 10/6 SOFR ARM		
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	100.108	99.992
4.125			4.125			4.125	99.858	99.742
4.000			4.000	101.733	101.617	4.000	99.608	99.492
3.875	101.733	101.617	3.875	101.733	101.617	3.875	99.358	99.242
3.750	101.733	101.617	3.750	101.608	101.492	3.750	98.983	98.867
3.625	101.608	101.492	3.625	101.483	101.367	3.625	98.608	98.492
3.500	101.483	101.367	3.500	101.358	101.242	3.500	98.108	97.992
3.375	101.358	101.242	3.375	101.108	100.992	3.375	97.608	97.492
3.250			3.250	100.858	100.742	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	HEM Jumbo 30 Yr Fixed	HEMJAS	HEM Jumbo 5/6 SOFR ARM
HEMJF15	HEM Jumbo 15 Yr Fixed	HEMJAS7	HEM Jumbo 7/6 SOFR ARM
		HEMJAS10	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	104.231	104.125	104.179	4.250	101.652	101.531	101.564		
4.125	103.794	103.690	103.743	4.125	101.969	101.784	101.716		
4.000	103.332	103.229	103.191	4.000	102.918	102.784	102.677		
3.875	102.919	102.740	102.655	3.875	102.471	102.340	102.235		
3.750	102.437	102.279	102.192	3.750	102.019	101.888	101.786		
3.625	101.859	101.690	101.605	3.625	101.748	101.578	101.483		
3.500	101.339	101.201	101.096	3.500	100.955	100.835	100.709		
3.375	100.786	100.689	100.583	3.375	100.517	100.385	100.261		
3.250	100.237	100.127	100.022	3.250	100.036	99.880	99.771		
3.125	99.674	99.592	99.496	3.125	99.305	99.154	99.041		
3.000	99.154	99.072	98.975	3.000	98.828	98.686	98.599		
2.875	98.578	98.497	98.400	2.875	98.304	98.167	98.076		
2.750	97.892	97.812	97.715	2.750	97.641	97.508	97.412		
2.625	97.054	96.975	96.877	2.625	96.833	96.743	96.634		
2.500	95.975	95.852	95.752	2.500	94.819	94.694	94.592		

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



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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	104.231	104.125	104.179	4.250	101.690	101.585	101.633				
4.125	103.794	103.690	103.743	4.125	101.969	101.784	101.716				
4.000	103.332	103.229	103.191	4.000	102.661	102.482	102.410				
3.875	102.919	102.740	102.655	3.875	102.368	102.193	102.116				
3.750	102.437	102.279	102.192	3.750	102.019	101.848	101.767				
3.625	101.859	101.690	101.605	3.625	101.748	101.578	101.483				
3.500	101.339	101.201	101.096	3.500	100.942	100.776	100.676				
3.375	100.786	100.689	100.583	3.375	100.517	100.355	100.251				
3.250	100.237	100.127	100.022	3.250	100.036	99.880	99.771				
3.125	99.674	99.592	99.496	3.125	99.305	99.153	99.041				
3.000	99.154	99.072	98.975	3.000	98.828	98.686	98.599				
2.875	98.578	98.497	98.400	2.875	98.304	98.167	98.076				
2.750	97.892	97.812	97.715	2.750	97.641	97.508	97.412				
2.625	97.054	96.975	96.877	2.625	96.432	96.353	96.254				
2.500	95.975	95.852	95.752	2.500	94.819	94.694	94.592				

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



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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