

# me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

## Borrower Paid Rate Sheet

Thursday, January 13, 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.





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

Effective Time:  
 1/13/2022 7:59:05 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	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	103.784	103.650	103.516	4.250	103.534	103.518	103.518
4.125	103.466	103.332	103.198	4.125	103.216	103.060	103.060
4.000	103.257	103.123	102.989	4.000	103.007	102.851	102.851
3.875	103.082	102.948	102.814	3.875	102.832	102.676	102.676
3.750	102.816	102.682	102.548	3.750	102.566	102.410	102.410
3.625	102.677	102.543	102.409	3.625	102.427	102.208	102.208
3.500	102.413	102.279	102.145	3.500	102.163	101.944	101.944
3.375	102.102	101.968	101.834	3.375	101.852	101.633	101.633
3.250	101.725	101.591	101.457	3.250	101.475	101.256	101.256
3.125	101.356	101.222	101.088	3.125	101.106	100.903	100.903
3.000	100.972	100.838	100.704	3.000	100.722	100.518	100.518
2.875	100.587	100.453	100.319	2.875	100.337	100.134	100.134
2.750	100.148	100.014	99.880	2.750	99.898	99.695	99.695
2.625	99.745	99.611	99.477	2.625	99.495	99.323	99.323
2.500	99.308	99.174	99.040	2.500	99.058	98.886	98.886
2.375	98.862	98.728	98.594	2.375	98.612	98.440	98.440
2.250	98.393	98.259	98.125	2.250	98.143	97.971	97.971
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	103.746	103.746	3.500	103.496	103.496	103.496
3.375	103.431	103.431	103.431	3.375	103.181	103.181	103.181
3.250	103.373	103.373	103.373	3.250	103.123	103.123	103.123
3.125	102.817	102.817	102.817	3.125	102.567	102.567	102.567
3.000	102.460	102.460	102.460	3.000	102.210	102.210	102.210
2.875	102.094	102.094	102.094	2.875	101.844	101.844	101.844
2.750	101.717	101.717	101.717	2.750	101.467	101.467	101.467
2.625	100.946	100.946	100.946	2.625	100.696	100.696	100.696
2.500	100.570	100.570	100.570	2.500	100.320	100.320	100.320
2.375	100.194	100.194	100.194	2.375	99.944	99.944	99.944
2.250	99.813	99.813	99.813	2.250	99.563	99.563	99.563
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	102.271	102.212	102.152	4.125	102.021	101.962	101.902
4.000	102.662	102.602	102.542	4.000	102.412	102.352	102.292
3.875	102.526	102.466	102.406	3.875	102.276	102.216	102.156
3.750	103.034	102.975	102.915	3.750	102.784	102.725	102.665
3.625	102.283	102.190	102.097	3.625	102.033	101.940	101.847
3.500	102.087	101.995	101.902	3.500	101.837	101.745	101.652
3.375	101.717	101.624	101.531	3.375	101.467	101.374	101.281
3.250	102.096	102.003	101.910	3.250	101.846	101.753	101.660
3.125	100.810	100.717	100.624	3.125	100.560	100.467	100.374
3.000	100.435	100.342	100.249	3.000	100.185	100.092	99.999
2.875	100.040	99.947	99.854	2.875	99.790	99.697	99.604
2.750	99.767	99.674	99.581	2.750	99.517	99.424	99.331

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 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	104.501	104.374	104.134	4.250	104.915	104.818	104.803	3.750	104.348	104.269	104.115	
4.000	103.981	103.855	103.609	4.125	105.607	105.481	105.234	3.625	103.980	103.915	103.737	
3.875	103.419	103.296	103.090	4.000	105.092	104.965	104.719	3.500	103.661	103.582	103.388	
3.750	103.164	103.043	102.901	3.875	104.544	104.418	104.172	3.375	103.330	103.250	103.105	
3.625	102.838	102.706	102.582	3.750	103.963	103.838	103.598	3.250	102.967	102.888	102.771	
3.500	102.196	102.080	101.978	3.625	103.838	103.715	103.520	3.125	102.580	102.501	102.374	
3.375	101.791	101.675	101.573	3.500	103.466	103.343	103.148	3.000	102.320	102.227	102.143	
3.250	101.298	101.182	101.080	3.375	103.052	102.930	102.734	2.875	102.194	102.101	102.016	
3.125	100.599	100.483	100.380	3.250	102.583	102.461	102.265	2.750	101.795	101.702	101.617	
3.000	99.997	99.897	99.809	3.125	102.033	101.910	101.715	2.625	101.361	101.268	101.184	
2.875	99.479	99.379	99.291	3.000	101.356	101.234	101.038	2.500	100.885	100.792	100.707	
2.750	98.795	98.695	98.607	2.875	100.724	100.618	100.444	2.375	100.387	100.309	100.239	
2.625	97.622	97.516	97.419	2.750	100.159	100.053	99.879	2.250	99.918	99.841	99.770	
2.500	96.785	96.760	96.760	2.625	99.509	99.403	99.229	2.125	99.399	99.321	99.251	
2.375	96.013	95.988	95.988	2.500	98.732	98.626	98.452	2.000	98.797	98.720	98.649	
2.250	95.225	95.200	95.200	2.375	97.898	97.792	97.618	1.990	98.713	98.635	98.565	
				2.250	97.023	96.925	96.744	1.875	97.838	97.760	97.691	

  

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	105.248	105.183	104.992	4.250	103.804	103.683	103.512	3.875	103.531	103.467	103.275
3.750	104.882	104.818	104.626	4.125	103.401	103.285	103.183	3.750	103.304	103.240	103.048
3.625	104.405	104.341	104.149	4.000	103.133	103.006	102.879	3.625	102.977	102.913	102.721
3.500	104.123	104.044	103.849	3.875	102.801	102.674	102.547	3.500	102.693	102.614	102.419
3.375	103.924	103.845	103.650	3.750	102.329	102.202	102.075	3.375	102.493	102.414	102.219
3.250	103.579	103.499	103.305	3.625	102.492	102.358	102.212	3.250	102.205	102.125	101.931
3.125	103.099	103.020	102.825	3.500	101.979	101.845	101.700	3.125	101.832	101.753	101.558
3.000	102.649	102.570	102.375	3.375	101.656	101.522	101.376	3.000	101.745	101.643	101.444
2.875	102.221	102.127	102.045	3.250	101.158	101.024	100.878	2.875	101.453	101.352	101.152
2.750	101.864	101.771	101.688	3.125	100.577	100.443	100.298	2.750	101.089	100.988	100.788
2.625	101.440	101.347	101.264	3.000	99.880	99.762	99.630	2.625	100.667	100.565	100.366
2.500	101.105	101.020	100.857	2.875	99.348	99.230	99.098	2.500	100.359	100.275	100.111
2.375	100.892	100.814	100.745	2.750	98.660	98.542	98.410	2.375	99.983	99.898	99.735
2.250	100.500	100.422	100.353	2.625	97.719	97.601	97.470	2.250	99.554	99.469	99.306
2.125	100.072	99.994	99.925	2.500	96.914	96.805	96.612				
2.000	99.610	99.532	99.463	2.375	96.150	96.042	95.839				
1.875	99.064	98.987	98.918	2.250	95.371	95.263	95.060				

### 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			HEM Jumbo 30 Yr Fixed			HEMJF15			HEM Jumbo 15 Yr Fixed		
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	100.867	100.750	4.250	100.742	100.625	4.250	100.742	100.625	4.250	100.117	100.000
4.125	100.742	100.625	4.125	100.492	100.375	4.125	100.492	100.375	4.125	99.867	99.750
4.000	100.492	100.375	4.000	100.242	100.125	4.000	101.742	101.625	4.000	99.617	99.500
3.875	99.992	99.875	3.875	99.867	99.750	3.875	101.742	101.625	3.875	99.367	99.250
3.750	99.617	99.500	3.750	99.492	99.375	3.750	101.617	101.500	3.750	98.992	98.875
3.625	99.367	99.250	3.625	98.992	98.875	3.625	101.492	101.375	3.625	98.617	98.500
3.500	98.992	98.875	3.500	98.492	98.375	3.500	101.367	101.250	3.500	98.117	98.000
3.375	98.492	98.375	3.375	97.742	97.625	3.375	101.117	101.000	3.375	97.617	97.500
3.250	97.992	97.875	3.250	96.867	96.750	3.250	100.867	100.750	3.250		
3.125	97.367	97.250	3.125			3.125			3.125		
3.000	96.742	96.625	3.000			3.000			3.000		
2.875	95.992	95.875	2.875			2.875			2.875		
2.750			2.750			2.750			2.750		

Jumbo Product Codes								
HEMJJA5			HEMJJA7			HEMJJA10		
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	100.117	100.000
4.125			4.125			4.125	99.867	99.750
4.000			4.000	101.742	101.625	4.000	99.617	99.500
3.875	101.742	101.625	3.875	101.742	101.625	3.875	99.367	99.250
3.750	101.742	101.625	3.750	101.617	101.500	3.750	98.992	98.875
3.625	101.617	101.500	3.625	101.492	101.375	3.625	98.617	98.500
3.500	101.492	101.375	3.500	101.367	101.250	3.500	98.117	98.000
3.375	101.367	101.250	3.375	101.117	101.000	3.375	97.617	97.500
3.250			3.250	100.867	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 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	104.351	104.254	104.298	4.250	101.767	101.658	101.685
4.125	103.919	103.823	103.867	4.125	101.850	101.704	101.802
4.000	103.373	103.278	103.322	4.000	102.799	102.574	102.332
3.875	102.803	102.660	102.664	3.875	102.355	102.249	102.162
3.750	102.324	102.196	102.130	3.750	101.907	101.803	101.720
3.625	101.750	101.609	101.540	3.625	101.566	101.423	101.338
3.500	101.158	101.056	100.968	3.500	100.775	100.679	100.568
3.375	100.621	100.544	100.456	3.375	100.338	100.230	100.122
3.250	100.061	99.980	99.892	3.250	99.860	99.730	99.630
3.125	99.503	99.439	99.358	3.125	99.132	99.006	98.901
3.000	98.978	98.914	98.834	3.000	98.658	98.538	98.461
2.875	98.406	98.343	98.262	2.875	98.136	98.021	97.939
2.750	97.724	97.662	97.581	2.750	97.473	97.362	97.274
2.625	96.891	96.829	96.748	2.625	96.667	96.596	96.503
2.500	95.806	95.704	95.612	2.500	94.646	94.544	94.447

**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





Effective Time:  
1/13/2022 7:59:05 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	104.351	104.254	104.298	4.250	101.812	101.715	101.759
4.125	103.919	103.823	103.867	4.125	101.850	101.704	101.802
4.000	103.373	103.278	103.322	4.000	102.544	102.391	102.332
3.875	102.803	102.660	102.664	3.875	102.253	102.103	102.040
3.750	102.324	102.196	102.130	3.750	101.907	101.762	101.693
3.625	101.750	101.609	101.540	3.625	101.566	101.423	101.338
3.500	101.158	101.056	100.968	3.500	100.762	100.623	100.532
3.375	100.621	100.544	100.456	3.375	100.338	100.204	100.109
3.250	100.061	99.980	99.892	3.250	99.860	99.730	99.630
3.125	99.503	99.439	99.358	3.125	99.132	99.006	98.901
3.000	98.978	98.914	98.834	3.000	98.658	98.538	98.461
2.875	98.406	98.343	98.262	2.875	98.136	98.021	97.939
2.750	97.724	97.662	97.581	2.750	97.473	97.362	97.274
2.625	96.891	96.829	96.748	2.625	96.268	96.206	96.126
2.500	95.806	95.704	95.612	2.500	94.646	94.544	94.447

**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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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