



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Friday, January 14, 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:
 1/14/2022 7:51:52 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	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	104.709	104.566	104.563	3.875	104.591	104.448	104.445	3.875	105.704	105.472	105.345																				
3.750	104.731	104.617	104.612	3.750	104.711	104.573	104.570	3.750	105.561	105.330	105.202																				
3.625	104.224	104.126	104.033	3.625	104.023	103.889	103.860	3.625	105.373	105.118	105.006																				
3.500	103.881	103.751	103.717	3.500	103.899	103.769	103.733	3.500	104.828	104.572	104.460																				
3.375	103.670	103.597	103.519	3.375	103.504	103.379	103.338	3.375	104.261	104.006	103.894																				
3.250	103.679	103.606	103.528	3.250	103.548	103.467	103.317	3.250	103.930	103.678	103.569																				
3.125	102.803	102.713	102.633	3.125	102.894	102.813	102.663	3.125	103.349	103.255	103.158																				
3.000	102.376	102.267	102.206	3.000	102.446	102.365	102.215	3.000	102.900	102.806	102.709																				
2.875	101.896	101.804	101.704	2.875	101.895	101.814	101.701	2.875	102.397	102.303	102.206																				
2.750	101.720	101.627	101.527	2.750	101.926	101.862	101.738	2.750	101.865	101.775	101.681																				
2.625	100.507	100.443	100.319	2.625	100.594	100.530	100.406	2.625	100.818	100.741	100.659																				
2.500	99.943	99.879	99.755	2.500	100.125	100.061	99.937	2.500	100.370	100.293	100.211																				
2.375	99.390	99.311	99.233	2.375	99.566	99.501	99.378	2.375	99.698	99.621	99.539																				
2.250	98.928	98.855	98.777	2.250	98.921	98.857	98.733	2.250	99.123	99.046	98.964																				

GFFX15				FHA 15 Yr Fixed				GVFX15				VA 15 Yr Fixed				GFAL05				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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.375				4.375				3.875	98.855	98.762	98.662												
4.250				4.250				3.750	98.761	98.668	98.569												
4.125	104.063	103.952	104.114	4.125				3.625	101.057	100.978	100.892												
4.000	103.813	103.702	103.863	4.000	103.847	103.736	103.897	3.500	99.382	99.302	99.217												
3.875	103.468	103.357	103.519	3.875	103.579	103.468	103.629	3.375	98.925	98.845	98.760												
3.750	103.540	103.446	103.536	3.750	103.290	103.196	103.304	3.250	98.486	98.406	98.321												
3.625	103.828	103.734	103.773	3.625	103.661	103.567	103.606	3.125	99.825	99.745	99.660												
3.500	103.671	103.577	103.615	3.500	103.589	103.495	103.534	3.000	98.463	98.383	98.298												
3.375	103.214	103.120	103.159	3.375	103.249	103.155	103.193	2.875	97.853	97.774	97.689												
3.250	102.965	102.895	102.734	3.250	102.886	102.792	102.830																
3.125	102.982	102.905	102.883	3.125	102.697	102.620	102.598																
3.000	102.482	102.405	102.383	3.000	102.330	102.253	102.231																
2.875	101.945	101.875	101.826	2.875	101.932	101.855	101.833																
2.750	101.925	101.847	101.826	2.750	101.930	101.852	101.831																

GVAL05				VA 5/1 ARM				GFAL03				FHA 3/1 ARM				GVAL03				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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
3.875	98.605	98.512	98.412	3.125	97.347	97.241	97.127	3.125	97.097	96.991	96.877												
3.750	98.511	98.418	98.319	3.000	96.526	96.420	96.307	3.000	96.276	96.170	96.057												
3.625	100.807	100.728	100.642	2.875	95.843	95.737	95.623	2.875	95.593	95.487	95.373												
3.500	99.132	99.052	98.967	2.750	95.395	95.289	95.176	2.750	95.145	95.039	94.926												
3.375	98.675	98.595	98.510	2.625	96.703	96.597	96.484	2.625	96.453	96.347	96.234												
3.250	98.236	98.156	98.071	2.500	95.856	95.750	95.637	2.500	95.606	95.500	95.387												
3.125	99.575	99.495	99.410	2.375	95.163	95.057	94.943	2.375	94.913	94.807	94.693												
3.000	98.213	98.133	98.048	2.250	94.730	94.624	94.511	2.250	94.480	94.374	94.261												
2.875	97.603	97.524	97.439	2.125	0.000	0.000	0.000	2.125	0.000	0.000	0.000												

GFFX30HB				FHA 30 Yr Fixed HB				GVFX30HB				VA 30 Yr Fixed HB			
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
4.125	102.955	102.908	102.859	4.125	102.705	102.658	102.609								
4.000	103.345	103.298	103.249	4.000	103.095	103.048	102.999								
3.875	103.209	103.162	103.113	3.875	102.959	102.912	102.863								
3.750	103.717	103.671	103.621	3.750	103.467	103.421	103.371								
3.625	103.428	103.295	103.266	3.625	102.800	102.727	102.649								
3.500	102.996	102.867	102.832	3.500	102.604	102.531	102.453								
3.375	102.642	102.518	102.478	3.375	102.234	102.161	102.083								
3.250	102.863	102.790	102.712	3.250	102.613	102.540	102.462								
3.125	101.886	101.770	101.714	3.125	101.217	101.104	101.020								
3.000	101.457	101.347	101.285	3.000	100.919	100.826	100.727								
2.875	100.862	100.757	100.690	2.875	100.524	100.431	100.332								
2.750	100.501	100.408	100.309	2.750	100.251	100.158	100.059								
2.625	99.554	99.458	99.369	2.625	99.090	99.001	98.790								
2.500	99.042	98.951	98.855	2.500	98.630	98.541	98.344								
2.375	98.414	98.324	98.136	2.375	98.164	98.074	97.886								
2.250	97.953	97.864	97.729	2.250	97.703	97.614	97.479								

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	
DTI >= 55%	-0.500
FHA Streamline	-0.250
AUS Refer/Manual UW	-0.375
LA >=\$50,000 - \$99,999	-0.750
LA >=\$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000
2 units	-0.500
3-4 units	-1.000
Manufactured Home	-1.250

FICO Adjusters	FHA	VA	USDA
≥740	0.250	0.125	0.125
700-739	0.000	0.000	0.000
680-699	0.000	0.000	0.000
660-679	-0.500	-0.750	-0.750
640-659	-0.750	-1.250	-1.250
620-639	-2.000	-2.250	-2.250

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:
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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	103.659	103.525	103.391	4.250	103.409	103.346	103.346
4.125	103.231	103.098	102.964	4.125	102.981	102.841	102.841
4.000	103.023	102.889	102.755	4.000	102.773	102.632	102.632
3.875	102.847	102.714	102.580	3.875	102.597	102.457	102.457
3.750	102.601	102.467	102.333	3.750	102.351	102.191	102.191
3.625	102.536	102.402	102.268	3.625	102.286	102.052	102.052
3.500	102.273	102.139	102.005	3.500	102.023	101.788	101.788
3.375	101.961	101.828	101.694	3.375	101.711	101.477	101.477
3.250	101.584	101.450	101.316	3.250	101.334	101.100	101.100
3.125	101.168	101.034	100.901	3.125	100.918	100.700	100.700
3.000	100.784	100.650	100.516	3.000	100.534	100.315	100.315
2.875	100.400	100.266	100.132	2.875	100.150	99.931	99.931
2.750	99.960	99.826	99.692	2.750	99.710	99.491	99.491
2.625	99.511	99.377	99.243	2.625	99.261	99.089	99.089
2.500	99.073	98.940	98.806	2.500	98.823	98.652	98.652
2.375	98.627	98.493	98.359	2.375	98.377	98.205	98.205
2.250	98.159	98.025	97.891	2.250	97.909	97.737	97.737
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	103.527	103.527	103.496	3.500	103.277	103.277	103.246
3.375	103.212	103.212	103.181	3.375	102.962	102.962	102.931
3.250	103.233	103.233	103.108	3.250	102.983	102.983	102.858
3.125	102.676	102.676	102.551	3.125	102.426	102.426	102.301
3.000	102.319	102.319	102.194	3.000	102.069	102.069	101.944
2.875	101.954	101.954	101.829	2.875	101.704	101.704	101.579
2.750	101.577	101.577	101.452	2.750	101.327	101.327	101.202
2.625	100.759	100.759	100.571	2.625	100.509	100.509	100.321
2.500	100.383	100.383	100.195	2.500	100.133	100.133	99.945
2.375	100.006	100.006	99.819	2.375	99.756	99.756	99.569
2.250	99.625	99.625	99.438	2.250	99.375	99.375	99.188
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	102.080	102.033	101.984	4.125	101.830	101.783	101.734
4.000	102.470	102.423	102.374	4.000	102.220	102.173	102.124
3.875	102.334	102.287	102.238	3.875	102.084	102.037	101.988
3.750	102.842	102.796	102.746	3.750	102.592	102.546	102.496
3.625	102.175	102.102	102.024	3.625	101.925	101.852	101.774
3.500	101.979	101.906	101.828	3.500	101.729	101.656	101.578
3.375	101.609	101.536	101.458	3.375	101.359	101.286	101.208
3.250	101.988	101.915	101.837	3.250	101.738	101.665	101.587
3.125	100.592	100.479	100.257	3.125	100.342	100.229	100.007
3.000	100.294	100.201	100.102	3.000	100.044	99.951	99.852
2.875	99.899	99.806	99.707	2.875	99.649	99.556	99.457
2.750	99.626	99.533	99.434	2.750	99.376	99.283	99.184

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	104.415	104.292	104.090	4.250	104.857	104.735	104.618	3.750	104.284	104.167	104.102				
4.000	103.895	103.772	103.571	4.125	105.490	105.367	105.165	3.625	103.808	103.722	103.730				
3.875	103.340	103.210	103.141	4.000	104.974	104.852	104.650	3.500	103.630	103.560	103.399				
3.750	103.109	102.986	102.909	3.875	104.427	104.304	104.102	3.375	103.298	103.228	103.067				
3.625	102.724	102.592	102.467	3.750	103.846	103.723	103.522	3.250	102.936	102.866	102.705				
3.500	102.046	101.923	101.813	3.625	103.744	103.628	103.427	3.125	102.549	102.479	102.318				
3.375	101.640	101.516	101.407	3.500	103.373	103.257	103.055	3.000	102.256	102.163	102.058				
3.250	101.139	101.016	100.906	3.375	102.959	102.843	102.641	2.875	102.018	101.925	101.829				
3.125	100.512	100.411	100.318	3.250	102.490	102.374	102.173	2.750	101.629	101.535	101.439				
3.000	100.008	99.907	99.814	3.125	101.940	101.824	101.622	2.625	101.203	101.109	101.013				
2.875	99.474	99.373	99.280	3.000	101.263	101.147	100.946	2.500	100.730	100.636	100.558				
2.750	98.773	98.672	98.579	2.875	100.565	100.452	100.409	2.375	100.268	100.190	100.115				
2.625	97.576	97.475	97.369	2.750	99.987	99.887	99.728	2.250	99.803	99.725	99.650				
2.500	96.727	96.646	96.603	2.625	99.337	99.237	99.051	2.125	99.287	99.209	99.135				
2.375	96.070	95.989	95.873	2.500	98.561	98.461	98.275	2.000	98.690	98.611	98.537				
2.250	95.330	95.249	95.133	2.375	97.753	97.672	97.556	1.990	98.605	98.527	98.453				
				2.250	97.080	96.999	96.883	1.875	97.711	97.634	97.553				

CAMFX10				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	104.839	104.746	104.836	4.250	103.686	103.563	103.387	3.875	103.123	103.029	103.119
3.750	104.474	104.380	104.470	4.125	103.299	103.190	103.090	3.750	102.896	102.802	102.892
3.625	103.997	103.904	103.993	4.000	103.043	102.913	102.774	3.625	102.569	102.475	102.565
3.500	104.092	104.021	103.861	3.875	102.705	102.575	102.436	3.500	102.662	102.591	102.431
3.375	103.893	103.822	103.662	3.750	102.229	102.113	101.957	3.375	102.462	102.392	102.231
3.250	103.547	103.477	103.316	3.625	102.344	102.203	102.047	3.250	102.174	102.103	101.942
3.125	103.068	102.998	102.837	3.500	101.829	101.688	101.531	3.125	101.801	101.730	101.570
3.000	102.618	102.548	102.387	3.375	101.504	101.363	101.207	3.000	101.713	101.620	101.417
2.875	102.085	102.012	101.875	3.250	100.998	100.857	100.701	2.875	101.421	101.328	101.126
2.750	101.730	101.637	101.518	3.125	100.404	100.262	100.106	2.750	101.057	100.964	100.761
2.625	101.309	101.215	101.094	3.000	99.885	99.767	99.626	2.625	100.635	100.541	100.339
2.500	101.073	100.995	100.814	2.875	99.339	99.220	99.080	2.500	100.328	100.250	100.069
2.375	100.766	100.688	100.608	2.750	98.636	98.518	98.378	2.375	99.951	99.873	99.692
2.250	100.386	100.308	100.215	2.625	97.678	97.560	97.419	2.250	99.522	99.444	99.263
2.125	99.946	99.868	99.788	2.500	96.867	96.765	96.548				
2.000	99.484	99.406	99.326	2.375	96.103	96.001	95.784				
1.875	98.938	98.861	98.780	2.250	95.325	95.222	95.005				

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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Table with 3 main sections: Conventional, AMFX10, and AMFX15HB. Each section contains columns for Rate, 15 Day, 30 Day, and 45 Day for different loan terms (AMFX30, AMFX25, AMFX20, AMFX15).

FHLMC Codes table mapping codes like ARFX30, ARFX25, ARFX20, ARFX15 to their respective terms (CF 30yr fix, CF 25yr fix, CF 20yr fix, CF 15yr fix).

LPMI Product Codes table mapping codes like AMFX30LPMI, AMFX30HBLPMI, AMFX30SCLPMI to their respective terms and balance types (CF 30yr fix High Balance LPMI).

Conventional Adjustment

LTV / FICO Adjusters: All Products w/Terms > 15 years only. Table with columns for LTV ranges and FICO score ranges, showing adjustment values.

FICO Special table showing adjustment for FICO >= 740 (excludes High Balance) as 0.250.

LTV/FICO Adjusters: Cash-Out Refinance (all Terms). Table with columns for LTV ranges and FICO score ranges, showing adjustment values.

Loans with Secondary Financing table showing adjustments for various LTV and CLTV scenarios.

High Balance Loan Adjusters table showing adjustments for Cash-Out Refinance and Purchase or Rate and Term Refinance.

General Adjustments table with columns for DESCRIPTION and various FICO score ranges (<=60, >60-70, etc.), showing adjustment values.

Loan Amount Adjustments table showing adjustments for different loan amount ranges (LA >=\$50,000 - \$99,999, etc.).

LPMI Adjustments - Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable. Large table with columns for Coverage, Credit Scores, and various LTV ranges.

Table showing Adjustments for various scenarios like Cash-out Refinance, Investment Property, Manufactured Housing, Rate & Term Refinance, Relocation, Second Home, etc.

**LPMI Adjustments subject to change at time of MI Approval



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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	101.000	100.875	4.250	100.750	100.625			
4.125	100.875	100.750	4.125	100.500	100.375			
4.000	100.625	100.500	4.000	100.250	100.125			
3.875	100.250	100.125	3.875	99.875	99.750			
3.750	100.000	99.875	3.750	99.500	99.375			
3.625	99.625	99.500	3.625	99.000	98.875			
3.500	99.125	99.000	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	96.875	96.750	3.000					
2.875	96.125	96.000	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



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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	104.274	104.160	104.104	4.250	101.719	101.590	101.519		
4.125	103.835	103.722	103.666	4.125	102.011	101.891	101.814		
4.000	103.281	103.168	103.144	4.000	102.792	102.673	102.571		
3.875	102.940	102.793	102.741	3.875	102.386	102.240	102.190		
3.750	102.459	102.316	102.259	3.750	102.037	101.896	101.842		
3.625	101.880	101.742	101.681	3.625	101.746	101.582	101.561		
3.500	101.346	101.185	101.160	3.500	100.947	100.786	100.761		
3.375	100.794	100.639	100.609	3.375	100.523	100.367	100.336		
3.250	100.246	100.095	100.060	3.250	100.043	99.892	99.857		
3.125	99.575	99.454	99.419	3.125	99.315	99.168	99.127		
3.000	99.135	98.985	98.979	3.000	98.824	98.673	98.668		
2.875	98.557	98.411	98.400	2.875	98.303	98.156	98.146		
2.750	97.838	97.696	97.681	2.750	97.641	97.498	97.483		
2.625	96.988	96.854	96.831	2.625	96.649	96.572	96.465		
2.500	95.979	95.846	95.820	2.500	94.822	94.689	94.665		

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	104.274	104.160	104.104	4.250	101.759	101.645	101.589
4.125	103.835	103.722	103.666	4.125	102.011	101.891	101.814
4.000	103.281	103.168	103.144	4.000	102.675	102.525	102.481
3.875	102.940	102.793	102.741	3.875	102.386	102.240	102.190
3.750	102.459	102.316	102.259	3.750	102.037	101.896	101.842
3.625	101.880	101.742	101.681	3.625	101.746	101.582	101.561
3.500	101.346	101.185	101.160	3.500	100.947	100.786	100.761
3.375	100.794	100.639	100.609	3.375	100.523	100.367	100.336
3.250	100.246	100.095	100.060	3.250	100.043	99.892	99.857
3.125	99.575	99.454	99.419	3.125	99.315	99.168	99.127
3.000	99.135	98.985	98.979	3.000	98.824	98.673	98.668
2.875	98.557	98.411	98.400	2.875	98.303	98.156	98.146
2.750	97.838	97.696	97.681	2.750	97.641	97.498	97.483
2.625	96.988	96.854	96.831	2.625	96.249	96.182	96.087
2.500	95.979	95.846	95.820	2.500	94.822	94.689	94.665

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