



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Wednesday, January 19, 2022

Rate Sheet # 1

8:46 AM

LOCK DESK

E-mail: lockdesk@memortgage.com

Lock Desk Closes at 4:00 PM PST

APPRAISAL ORDER PROCEDURES

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

TABLE OF CONTENTS

Government Products	
FHA, VA, USDA	Page 2
theNADA	Page 3
FHA, VA, USDA STRETCH	Page 4
Conventional Products	
Clarity Conventional Fixed	Page 5
Conventional Fixed	Page 6
HEM Jumbo	Page 7
Home Ready	Page 8
Home Possible	Page 9
Conventional ARM	Page 10

Underwriting Fees

Underwriting fee may be included in price.

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

EXTENSION FEES

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

APPROVED STATES

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

LOSS PAYEE

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

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

Effective Time:
 1/19/2022 8:02:31 AM

Government																							
GFFX30				FHA 30 Yr Fixed				GVFX30				VA 30 Yr Fixed				GUFX30				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				
3.875	104.109	103.976	103.986	3.875	103.948	103.927	103.817	3.875	104.860	104.716	104.700	3.875	104.860	104.716	104.700	3.875	104.860	104.716	104.700				
3.750	104.241	104.107	104.117	3.750	104.060	104.039	103.929	3.750	104.665	104.520	104.505	3.750	104.665	104.520	104.505	3.750	104.665	104.520	104.505				
3.625	103.839	103.711	103.663	3.625	103.466	103.338	103.290	3.625	104.229	104.089	103.998	3.625	104.229	104.089	103.998	3.625	104.229	104.089	103.998				
3.500	103.386	103.258	103.210	3.500	103.197	103.069	103.021	3.500	103.630	103.490	103.400	3.500	103.630	103.490	103.400	3.500	103.630	103.490	103.400				
3.375	102.929	102.801	102.753	3.375	102.831	102.703	102.655	3.375	103.050	102.910	102.820	3.375	103.050	102.910	102.820	3.375	103.050	102.910	102.820				
3.250	102.871	102.758	102.665	3.250	103.085	102.975	102.946	3.250	102.871	102.758	102.665	3.250	102.871	102.758	102.665	3.250	102.871	102.758	102.665				
3.125	102.090	101.980	101.951	3.125	102.279	102.168	102.139	3.125	102.037	101.912	101.802	3.125	102.037	101.912	101.802	3.125	102.037	101.912	101.802				
3.000	101.553	101.442	101.413	3.000	101.770	101.660	101.631	3.000	101.574	101.448	101.352	3.000	101.574	101.448	101.352	3.000	101.574	101.448	101.352				
2.875	101.114	101.018	100.938	2.875	101.178	101.067	101.038	2.875	101.114	101.018	100.938	2.875	101.114	101.018	100.938	2.875	101.114	101.018	100.938				
2.750	100.965	100.870	100.846	2.750	101.354	101.259	101.235	2.750	100.875	100.779	100.699	2.750	100.875	100.779	100.699	2.750	100.875	100.779	100.699				
2.625	99.847	99.753	99.728	2.625	99.950	99.855	99.831	2.625	99.625	99.511	99.427	2.625	99.625	99.511	99.427	2.625	99.625	99.511	99.427				
2.500	99.270	99.175	99.151	2.500	99.461	99.366	99.342	2.500	99.166	99.049	98.965	2.500	99.166	99.049	98.965	2.500	99.166	99.049	98.965				
2.375	98.694	98.567	98.447	2.375	98.444	98.317	98.197	2.375	98.694	98.567	98.447	2.375	98.694	98.567	98.447	2.375	98.694	98.567	98.447				
2.250	98.222	98.095	97.995	2.250	97.972	97.845	97.745	2.250	98.222	98.095	97.995	2.250	98.222	98.095	97.995	2.250	98.222	98.095	97.995				
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				4.375	98.828	98.715	98.623	4.375	98.828	98.715	98.623	3.875	98.828	98.715	98.623				
4.250				4.250				4.250	98.734	98.622	98.529	4.250	98.734	98.622	98.529	3.750	98.734	98.622	98.529				
4.125	103.882	103.771	103.917	4.125				4.125	101.035	100.938	100.858	4.125	101.035	100.938	100.858	3.625	101.035	100.938	100.858				
4.000	103.568	103.457	103.603	4.000	103.586	103.475	103.622	4.000	99.359	99.262	99.183	4.000	99.359	99.262	99.183	3.500	99.359	99.262	99.183				
3.875	103.178	103.067	103.214	3.875	103.278	103.167	103.314	3.875	98.902	98.806	98.726	3.875	98.902	98.806	98.726	3.375	98.902	98.806	98.726				
3.750	103.659	103.566	103.415	3.750	103.409	103.316	103.165	3.750	98.463	98.367	98.287	3.750	98.463	98.367	98.287	3.250	98.463	98.367	98.287				
3.625	103.542	103.426	103.441	3.625	103.353	103.237	103.252	3.625	99.802	99.705	99.626	3.625	99.802	99.705	99.626	3.125	99.802	99.705	99.626				
3.500	103.368	103.252	103.267	3.500	103.272	103.156	103.171	3.500	98.440	98.343	98.264	3.500	98.440	98.343	98.264	3.000	98.440	98.343	98.264				
3.375	102.892	102.776	102.791	3.375	102.920	102.804	102.818	3.375	97.831	97.734	97.655	3.375	97.831	97.734	97.655	2.875	97.831	97.734	97.655				
3.250	102.651	102.540	102.377	3.250	102.541	102.425	102.439	3.250				3.250				2.875	97.831	97.734	97.655				
3.125	102.605	102.500	102.492	3.125	102.318	102.214	102.205	3.125				3.125				2.750	97.831	97.734	97.655				
3.000	102.077	101.973	101.964	3.000	101.931	101.826	101.818	3.000				3.000				2.750	97.831	97.734	97.655				
2.875	101.576	101.464	101.381	2.875	101.509	101.404	101.395	2.875				2.875				2.750	97.831	97.734	97.655				
2.750	101.471	101.366	101.358	2.750	101.483	101.378	101.369	2.750				2.750				2.750	97.831	97.734	97.655				
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	98.578	98.465	98.373	3.125	97.316	97.188	97.082	3.125	97.066	96.938	96.832	3.125	97.066	96.938	96.832	3.125	97.066	96.938	96.832				
3.750	98.484	98.372	98.279	3.000	96.496	96.367	96.261	3.000	96.246	96.117	96.011	3.000	96.246	96.117	96.011	3.000	96.246	96.117	96.011				
3.625	100.785	100.688	100.608	2.875	95.813	95.684	95.578	2.875	95.563	95.434	95.328	2.875	95.563	95.434	95.328	2.875	95.563	95.434	95.328				
3.500	99.109	99.012	98.933	2.750	95.365	95.236	95.130	2.750	95.115	94.986	94.880	2.750	95.115	94.986	94.880	2.750	95.115	94.986	94.880				
3.375	98.652	98.556	98.476	2.625	96.673	96.544	96.438	2.625	96.423	96.294	96.188	2.625	96.423	96.294	96.188	2.625	96.423	96.294	96.188				
3.250	98.213	98.117	98.037	2.500	95.826	95.697	95.591	2.500	95.576	95.447	95.341	2.500	95.576	95.447	95.341	2.500	95.576	95.447	95.341				
3.125	99.552	99.455	99.376	2.375	95.133	95.004	94.898	2.375	94.883	94.754	94.648	2.375	94.883	94.754	94.648	2.375	94.883	94.754	94.648				
3.000	98.190	98.093	98.014	2.250	94.700	94.571	94.465	2.250	94.450	94.321	94.215	2.250	94.450	94.321	94.215	2.250	94.450	94.321	94.215				
2.875	97.581	97.484	97.405	2.125	0.000	0.000	0.000	2.125	0.000	0.000	0.000	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	102.358	102.278	102.212	4.125	102.108	102.028	101.962	4.125	102.108	102.028	101.962	4.125	102.108	102.028	101.962								
4.000	102.764	102.683	102.617	4.000	102.514	102.433	102.367	4.000	102.514	102.433	102.367	4.000	102.514	102.433	102.367								
3.875	102.610	102.530	102.463	3.875	102.360	102.280	102.213	3.875	102.360	102.280	102.213	3.875	102.360	102.280	102.213								
3.750	103.113	103.032	102.966	3.750	102.863	102.782	102.716	3.750	102.863	102.782	102.716	3.750	102.863	102.782	102.716								
3.625	102.491	102.406	102.315	3.625	102.197	102.084	101.992	3.625	102.197	102.084	101.992	3.625	102.197	102.084	101.992								
3.500	102.213	102.100	102.007	3.500	101.963	101.850	101.757	3.500	101.963	101.850	101.757	3.500	101.963	101.850	101.757								
3.375	101.696	101.617	101.518	3.375	101.441	101.328	101.236	3.375	101.441	101.328	101.236	3.375	101.441	101.328	101.236								
3.250	101.705	101.592	101.499	3.250	101.455	101.342	101.249	3.250	101.455	101.342	101.249	3.250	101.455	101.342	101.249								
3.125	100.779	100.639	100.445	3.125	100.529	100.389	100.195	3.125	100.529	100.389	100.195	3.125	100.529	100.389	100.195								
3.000	100.430	100.333	100.254	3.000	100.180	100.083	100.004	3.000	100.180	100.083	100.004	3.000	100.180	100.083	100.004								
2.875	99.992	99.895	99.816	2.875	99.742	99.645	99.566	2.875	99.742	99.645	99.566	2.875	99.742	99.645	99.566								
2.750	99.657	99.560	99.481	2.750	99.407	99.310	99.231	2.750	99.407	99.310	99.231	2.750	99.407	99.310	99.231								
2.625	98.793	98.666	98.506	2.625	98.543	98.416	98.256	2.625	98.543	98.416	98.256	2.625	98.543	98.416	98.256								
2.500	98.335	98.208	98.047	2.500	98.085	97.958	97.797	2.500	98.085	97.958	97.797	2.500	98.085	97.958	97.797								
2.375	97.862	97.735	97.575	2.375	97.612	97.485	97.325	2.375	97.612	97.485	97.325	2.375	97.612	97.485	97.325								
2.250	97.391	97.264	97.103	2.250	97.141	97.014	96.853	2.250	97.141	97.014	96.853	2.250	97.141	97.014	96.853								

Streamline/IRRRL Product Codes			
GFFX30SL	FHA 30 Year Fixed Streamline	GVFX30IR	VA 30 Year IRRRL
GFFX30SLHB			



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

Effective Time:
 1/19/2022 8:02:31 AM

theNADA FHA 100% PROGRAM					
TNFHA30	theNADA FHA 30 Yr Fixed		TNFHAHB30	theNADA FHA High Balance 30 Yr Fixed	
	Rate	30 Day		Rate	30 Day
	4.750	101.125		4.750	98.938
	4.625	101.000		4.625	98.813
	4.500	100.875		4.500	98.688
	4.375	100.750		4.375	98.563
	4.250	100.500		4.250	98.313
	4.125	100.000		4.125	98.438
	4.000	99.750		4.000	98.188
	3.875	99.500		3.875	97.938
	3.750	99.125		3.750	97.563
	3.625	98.000		3.625	96.750
	3.500	97.750		3.500	96.500
	3.375	97.500		3.375	96.250
	3.250	97.250		3.250	96.000

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	103.737	103.603	103.469	4.250	103.487	103.487	104.159				
4.125	102.622	102.488	102.354	4.125	102.372	102.372	102.247				
4.000	102.413	102.279	102.145	4.000	102.163	102.163	102.038				
3.875	102.238	102.104	101.970	3.875	101.988	101.988	101.863				
3.750	101.972	101.839	101.705	3.750	101.722	101.722	101.597				
3.625	101.818	101.684	101.550	3.625	101.568	101.568	101.349				
3.500	101.554	101.420	101.286	3.500	101.304	101.304	101.085				
3.375	101.243	101.109	100.975	3.375	100.993	100.993	100.774				
3.250	100.865	100.732	100.598	3.250	100.615	100.615	100.397				
3.125	100.356	100.222	100.088	3.125	100.106	100.106	99.903				
3.000	99.972	99.838	99.704	3.000	99.722	99.722	99.518				
2.875	99.587	99.453	99.319	2.875	99.337	99.337	99.134				
2.750	99.148	99.014	98.880	2.750	98.898	98.898	98.695				
2.625	98.776	98.643	98.509	2.625	98.526	98.526	98.370				
2.500	98.339	98.205	98.071	2.500	98.089	98.089	97.933				
2.375	97.893	97.759	97.625	2.375	97.643	97.643	97.487				
2.250	97.424	97.290	97.156	2.250	97.174	97.174	97.018				
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	103.277	103.277	103.136	3.500	103.027	103.027	102.886				
3.375	102.962	102.962	102.822	3.375	102.712	102.712	102.572				
3.250	102.889	102.889	102.701	3.250	102.639	102.639	102.451				
3.125	102.332	102.332	102.145	3.125	102.082	102.082	101.895				
3.000	101.975	101.975	101.788	3.000	101.725	101.725	101.538				
2.875	101.610	101.610	101.422	2.875	101.360	101.360	101.172				
2.750	101.233	101.233	101.045	2.750	100.983	100.983	100.795				
2.625	100.337	100.337	100.118	2.625	100.087	100.087	99.868				
2.500	99.961	99.961	99.742	2.500	99.711	99.711	99.492				
2.375	99.585	99.585	99.366	2.375	99.335	99.335	99.116				
2.250	99.203	99.203	98.985	2.250	98.953	98.953	98.735				
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	101.483	101.403	101.337	4.125	101.233	101.153	101.087				
4.000	101.889	101.808	101.742	4.000	101.639	101.558	101.492				
3.875	101.735	101.655	101.588	3.875	101.485	101.405	101.338				
3.750	102.238	102.157	102.091	3.750	101.988	101.907	101.841				
3.625	101.572	101.459	101.367	3.625	101.322	101.209	101.117				
3.500	101.338	101.225	101.132	3.500	101.088	100.975	100.882				
3.375	100.816	100.703	100.611	3.375	100.566	100.453	100.361				
3.250	100.830	100.717	100.624	3.250	100.580	100.467	100.374				
3.125	99.904	99.764	99.570	3.125	99.654	99.514	99.320				
3.000	99.555	99.458	99.379	3.000	99.305	99.208	99.129				
2.875	99.117	99.020	98.941	2.875	98.867	98.770	98.691				
2.750	98.782	98.685	98.606	2.750	98.532	98.435	98.356				

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	103.938	103.771	103.604	103.437	103.270	103.103	102.936	4.250	104.190	104.023	103.856	103.689	103.522	103.355	103.188	103.021	3.750	104.214	104.047	103.880	103.713	103.546	103.379
4.000	103.348	103.181	103.014	102.847	102.680	102.513	102.346	4.000	104.821	104.654	104.487	104.320	104.153	103.986	103.819	103.652	3.500	103.359	103.192	103.025	102.858	102.691	102.524
3.875	102.715	102.548	102.381	102.214	102.047	101.880	101.713	3.875	104.276	104.109	103.942	103.775	103.608	103.441	103.274	103.107	3.375	103.071	102.904	102.737	102.570	102.403	102.236
3.750	102.518	102.351	102.184	102.017	101.850	101.683	101.516	3.750	103.834	103.667	103.500	103.333	103.166	103.000	102.833	102.666	3.250	102.708	102.541	102.374	102.207	102.040	101.873
3.625	102.186	102.019	101.852	101.685	101.518	101.351	101.184	3.625	103.538	103.371	103.204	103.037	102.870	102.703	102.536	102.369	3.125	102.227	102.060	101.893	101.726	101.559	101.392
3.500	101.457	101.290	101.123	100.956	100.789	100.622	100.455	3.500	103.127	102.960	102.793	102.626	102.459	102.292	102.125	101.958	3.000	101.755	101.588	101.421	101.254	101.087	100.920
3.375	101.026	100.859	100.692	100.525	100.358	100.191	100.024	3.375	102.671	102.504	102.337	102.170	102.003	101.836	101.669	101.502	2.875	101.624	101.457	101.290	101.123	100.956	100.789
3.250	100.512	100.345	100.178	100.011	99.844	99.677	99.510	3.250	102.146	101.979	101.812	101.645	101.478	101.311	101.144	100.977	2.750	101.228	101.061	100.894	100.727	100.560	100.393
3.125	99.980	99.813	99.646	99.479	99.312	99.145	98.978	3.125	101.547	101.380	101.213	101.046	100.879	100.712	100.545	100.378	2.625	100.788	100.621	100.454	100.287	100.120	99.953
3.000	99.459	99.292	99.125	98.958	98.791	98.624	98.457	3.000	100.825	100.658	100.491	100.324	100.157	99.990	99.823	99.656	2.500	100.371	100.204	100.037	99.870	99.703	99.536
2.875	98.912	98.745	98.578	98.411	98.244	98.077	97.910	2.875	100.115	99.948	99.781	99.614	99.447	99.280	99.113	98.946	2.375	99.923	99.756	99.589	99.422	99.255	99.088
2.750	98.191	98.024	97.857	97.690	97.523	97.356	97.189	2.750	99.504	99.337	99.170	99.003	98.836	98.669	98.502	98.335	2.250	99.448	99.281	99.114	98.947	98.780	98.613
2.625	96.988	96.821	96.654	96.487	96.320	96.153	95.986	2.625	98.802	98.635	98.468	98.301	98.134	97.967	97.800	97.633	2.125	98.924	98.757	98.590	98.423	98.256	98.089
2.500	96.109	95.942	95.775	95.608	95.441	95.274	95.107	2.500	97.981	97.814	97.647	97.480	97.313	97.146	96.979	96.812	2.000	98.321	98.154	97.987	97.820	97.653	97.486
2.375	95.375	95.208	95.041	94.874	94.707	94.540	94.373	2.375	97.181	97.014	96.847	96.680	96.513	96.346	96.179	96.012	1.990	98.236	98.069	97.902	97.735	97.568	97.401
2.250	94.599	94.432	94.265	94.098	93.931	93.764	93.597	2.250	96.477	96.310	96.143	95.976	95.809	95.642	95.475	95.308	1.875	97.265	97.098	96.931	96.764	96.597	96.430

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	105.163	105.070	104.920	104.780	104.640	104.500	104.360	4.250	103.451	103.296	103.167	103.048	102.929	102.810	102.691	3.875	103.248	103.155	103.062	102.969	102.876	102.783	
3.750	104.760	104.667	104.517	104.377	104.237	104.097	103.957	4.125	103.084	102.991	102.898	102.805	102.712	102.619	102.526	3.750	102.999	102.906	102.813	102.720	102.627	102.534	
3.625	104.228	104.135	103.985	103.845	103.705	103.565	103.425	4.000	102.722	102.600	102.501	102.402	102.303	102.204	102.105	3.625	102.661	102.568	102.475	102.382	102.289	102.196	
3.500	103.776	103.683	103.532	103.392	103.252	103.112	102.972	3.875	102.347	102.201	102.075	101.956	101.837	101.718	101.600	3.500	102.285	102.174	102.081	101.988	101.895	101.802	
3.375	103.514	103.403	103.240	103.100	102.960	102.820	102.680	3.750	101.880	101.735	101.609	101.490	101.371	101.252	101.133	3.375	102.041	101.930	101.837	101.744	101.651	101.558	
3.250	103.139	103.028	102.865	102.725	102.585	102.445	102.305	3.625	101.836	101.665	101.515	101.400	101.285	101.170	101.055	3.250	101.723	101.612	101.519	101.426	101.333	101.240	
3.125	102.621	102.510	102.347	102.207	102.067	101.927	101.787	3.500	101.236	101.072	100.933	100.818	100.703	100.588	100.473	3.125	101.339	101.227	101.134	101.041	100.948	100.855	
3.000	102.134	102.023	101.860	101.720	101.580	101.440	101.300	3.375	100.852	100.688	100.549	100.434	100.319	100.204	100.089	3.000	101.163	101.042	100.949	100.856	100.763	100.670	
2.875	101.838	101.717	101.547	101.407	101.267	101.127	100.987	3.250	100.334	100.169	100.031	99.916	99.801	99.686	99.571	2.875	100.820	100.700	100.607	100.514	100.421	100.328	
2.750	101.471	101.351	101.180	101.040	100.900	100.760	100.620	3.125	99.749	99.585	99.446	99.331	99.216	99.101	98.986	2.750	100.422	100.302	100.209	100.116	100.023	99.930	
2.625	101.018	100.897	100.727	100.587	100.447	100.307	100.167	3.000	99.327	99.177	99.046	98.931	98.816	98.701	98.586	2.625	99.988	99.868	99.765	99.662	99.559	99.456	
2.500	100.941	100.836	100.673	100.533	100.393	100.253	100.113	2.875	98.770	98.620	98.489	98.374	98.259	98.144	98.029	2.500	99.883	99.778	99.675	99.572	99.469	99.366	
2.375	100.615	100.510	100.347	100.207	100.067	99.927	99.787	2.750	98.051	97.900	97.769	97.654	97.539	97.424	97.309	2.375	99.465	99.361	99.258	99.155	99.052	98.949	
2.250	100.220	100.115	99.952	99.812	99.672	99.532	99.392	2.625	97.078	96.928	96.797	96.682	96.567	96.452	96.337	2.250	99.019	98.914	98.811	98.708	98.605	98.502	
2.125	99.736	99.631	99.468	99.328	99.188	99.048	98.908	2.500	96.197	96.046	95.915	95.800	95.685	95.570	95.455	2.125	98.793	98.688	98.585	98.482	98.379	98.276	
2.000	99.189	99.085	98.921	98.781	98.641	98.501	98.361	2.375	95.238	95.092	94.887	94.772	94.657	94.542	94.427	2.000	98.321	98.216	98.113	98.010	97.907	97.804	
1.875	98.300	98.200	98.032	97.892	97.752	97.612	97.472	2.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000	1.875	97.265	97.155	97.052	96.949	96.846	96.743	

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

Rate	≤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)

Rate	≤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	



Effective Time:
1/19/2022 8:02:31 AM

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

Conventional																							
AMFX30		AMFX25				Conforming 30 Yr Fixed				AMFX20		Conforming 20 Yr Fixed				AMFX15		Conforming 15 Yr Fixed					
Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day	
4.125	103.938	103.771	103.569	103.214	102.964	102.714	102.464	102.214	101.964	101.714	101.464	101.214	100.964	100.714	100.464	100.214	100.000	100.000	100.000	100.000	100.000	100.000	100.000
4.000	103.348	103.181	102.977	102.622	102.372	102.122	101.872	101.622	101.372	101.122	100.872	100.622	100.372	100.122	99.872	99.622	99.400	99.400	99.400	99.400	99.400	99.400	99.400
3.875	102.715	102.548	102.344	101.989	101.739	101.489	101.239	100.989	100.739	100.489	100.239	100.000	99.750	99.500	99.250	99.000	98.800	98.800	98.800	98.800	98.800	98.800	98.800
3.750	102.158	101.991	101.787	101.432	101.182	100.932	100.682	100.432	100.182	99.932	99.682	99.432	99.182	98.932	98.682	98.432	98.300	98.300	98.300	98.300	98.300	98.300	98.300
3.625	101.586	101.419	101.215	100.860	100.610	100.360	100.110	99.860	99.610	99.360	99.110	98.860	98.610	98.360	98.110	97.860	97.800	97.800	97.800	97.800	97.800	97.800	97.800
3.500	101.014	100.847	100.643	100.288	100.038	99.788	99.538	99.288	99.038	98.788	98.538	98.288	98.038	97.788	97.538	97.288	97.200	97.200	97.200	97.200	97.200	97.200	97.200
3.375	100.426	100.259	100.055	99.700	99.450	99.200	98.950	98.700	98.450	98.200	97.950	97.700	97.450	97.200	96.950	96.700	96.700	96.700	96.700	96.700	96.700	96.700	96.700
3.250	100.000	99.833	99.629	99.274	99.024	98.774	98.524	98.274	98.024	97.774	97.524	97.274	97.024	96.774	96.524	96.274	96.200	96.200	96.200	96.200	96.200	96.200	96.200
3.125	99.980	99.813	99.609	99.254	99.004	98.754	98.504	98.254	98.004	97.754	97.504	97.254	97.004	96.754	96.504	96.254	96.200	96.200	96.200	96.200	96.200	96.200	96.200
3.000	99.459	99.292	99.088	98.733	98.483	98.233	97.983	97.733	97.483	97.233	96.983	96.733	96.483	96.233	95.983	95.733	95.700	95.700	95.700	95.700	95.700	95.700	95.700
2.990	99.409	99.242	99.038	98.683	98.433	98.183	97.933	97.683	97.433	97.183	96.933	96.683	96.433	96.183	95.933	95.683	95.650	95.650	95.650	95.650	95.650	95.650	95.650
2.875	98.912	98.745	98.541	98.186	97.936	97.686	97.436	97.186	96.936	96.686	96.436	96.186	95.936	95.686	95.436	95.186	95.150	95.150	95.150	95.150	95.150	95.150	95.150
2.750	98.191	98.024	97.820	97.465	97.215	96.965	96.715	96.465	96.215	95.965	95.715	95.465	95.215	94.965	94.715	94.465	94.400	94.400	94.400	94.400	94.400	94.400	94.400
2.625	96.988	96.821	96.617	96.262	96.012	95.762	95.512	95.262	95.012	94.762	94.512	94.262	94.012	93.762	93.512	93.262	93.200	93.200	93.200	93.200	93.200	93.200	93.200
2.500	96.109	95.942	95.738	95.383	95.133	94.883	94.633	94.383	94.133	93.883	93.633	93.383	93.133	92.883	92.633	92.383	92.300	92.300	92.300	92.300	92.300	92.300	92.300
2.375	95.375	95.208	95.004	94.649	94.399	94.149	93.899	93.649	93.399	93.149	92.899	92.649	92.399	92.149	91.899	91.649	91.600	91.600	91.600	91.600	91.600	91.600	91.600
2.250	94.599	94.432	94.228	93.873	93.623	93.373	93.123	92.873	92.623	92.373	92.123	91.873	91.623	91.373	91.123	90.873	90.800	90.800	90.800	90.800	90.800	90.800	90.800

FHLMI Product Codes																							
AMFX30		AMFX25				Conforming 30 Yr Fixed				AMFX20		Conforming 20 Yr Fixed				AMFX15		Conforming 15 Yr Fixed					
Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day	
3.875	105.163	105.070	104.920	104.565	104.315	104.065	103.815	103.565	103.315	103.065	102.815	102.565	102.315	102.065	101.815	101.565	101.500	101.500	101.500	101.500	101.500	101.500	101.500
3.750	104.760	104.667	104.517	104.162	103.912	103.662	103.412	103.162	102.912	102.662	102.412	102.162	101.912	101.662	101.412	101.162	101.100	101.100	101.100	101.100	101.100	101.100	101.100
3.625	104.228	104.135	103.985	103.630	103.380	103.130	102.880	102.630	102.380	102.130	101.880	101.630	101.380	101.130	100.880	100.630	100.600	100.600	100.600	100.600	100.600	100.600	100.600
3.500	103.776	103.683	103.532	103.177	102.927	102.677	102.427	102.177	101.927	101.677	101.427	101.177	100.927	100.677	100.427	100.177	100.100	100.100	100.100	100.100	100.100	100.100	100.100
3.375	103.514	103.403	103.243	102.888	102.638	102.388	102.138	101.888	101.638	101.388	101.138	100.888	100.638	100.388	100.138	99.888	99.800	99.800	99.800	99.800	99.800	99.800	99.800
3.250	103.139	103.028	102.868	102.513	102.263	102.013	101.763	101.513	101.263	101.013	100.763	100.513	100.263	100.013	99.763	99.513	99.500	99.500	99.500	99.500	99.500	99.500	99.500
3.125	102.621	102.510	102.347	101.992	101.742	101.492	101.242	100.992	100.742	100.492	100.242	100.000	99.750	99.500	99.250	99.000	99.000	99.000	99.000	99.000	99.000	99.000	99.000
3.000	102.134	102.023	101.860	101.505	101.255	101.005	100.755	100.505	100.255	100.005	99.755	99.505	99.255	99.005	98.755	98.505	98.500	98.500	98.500	98.500	98.500	98.500	98.500
2.875	101.838	101.717	101.547	101.192	100.942	100.692	100.442	100.192	99.942	99.692	99.442	99.192	98.942	98.692	98.442	98.192	98.100	98.100	98.100	98.100	98.100	98.100	98.100
2.750	101.471	101.351	101.180	100.825	100.575	100.325	100.075	99.825	99.575	99.325	99.075	98.825	98.575	98.325	98.075	97.825	97.800	97.800	97.800	97.800	97.800	97.800	97.800
2.625	101.018	100.897	100.727	100.372	100.122	99.872	99.622	99.372	99.122	98.872	98.622	98.372	98.122	97.872	97.622	97.372	97.300	97.300	97.300	97.300	97.300	97.300	97.300
2.500	100.941	100.836	100.673	100.318	100.068	99.818	99.568	99.318	99.068	98.818	98.568	98.318	98.068	97.818	97.568	97.318	97.300	97.300	97.300	97.300	97.300	97.300	97.300
2.375	100.615	100.510	100.347	100.000	99.750	99.500	99.250	99.000	98.750	98.500	98.250	98.000	97.750	97.500	97.250	97.000	97.000	97.000	97.000	97.000	97.000	97.000	97.000
2.250	100.220	100.115	99.952	99.600	99.350	99.100	98.850	98.600	98.350	98.100	97.850	97.600	97.350	97.100	96.850	96.600	96.600	96.600	96.600	96.600	96.600	96.600	96.600
2.125	99.736	99.631	99.468	99.120	98.870	98.620	98.370	98.120	97.870	97.620	97.370	97.120	96.870	96.620	96.370	96.120	96.100	96.100	96.100	96.100	96.100	96.100	96.100
2.000	99.189	99.085	98.921	98.575	98.325	98.075	97.825	97.575	97.325	97.075	96.825	96.575	96.325	96.075	95.825	95.575	95.500	95.500	95.500	95.500	95.500	95.500	95.500
1.875	98.300	98.200	98.032	97.690	97.440	97.190	96.940	96.690	96.440	96.190	95.940	95.690	95.440	95.190	94.940	94.690	94.600	94.600	94.600	94.600	94.600	94.600	94.600

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	-1.000	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-1.250	-2.250	-2.000	-1.500	-1.250	-1.250
640-659	-0.500	-1.250	-2.250	-3.000	-2.750	-2.250	-1.750	-1.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

FICO Special	
FICO ≥ 740 (excludes High Balance)	0.250

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

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

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

General Adjustments								
DESCRIPTION	≤60	>60-70						



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1/19/2022 8:02:31 AM

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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	100.358	100.242	4.250	100.733	100.617	4.250	100.733	100.617	4.250	100.733	100.617
4.125	100.233	100.117	4.125	100.483	100.367	4.125	100.483	100.367	4.125	100.483	100.367
4.000	100.108	99.992	4.000	100.233	100.117	4.000	100.233	100.117	4.000	100.233	100.117
3.875	99.858	99.742	3.875	99.858	99.742	3.875	99.858	99.742	3.875	99.858	99.742
3.750	99.483	99.367	3.750	99.483	99.367	3.750	99.483	99.367	3.750	99.483	99.367
3.625	98.983	98.867	3.625	98.983	98.867	3.625	98.983	98.867	3.625	98.983	98.867
3.500	98.608	98.492	3.500	98.483	98.367	3.500	98.483	98.367	3.500	98.483	98.367
3.375	98.108	97.992	3.375	97.733	97.617	3.375	97.733	97.617	3.375	97.733	97.617
3.250	97.483	97.367	3.250	96.858	96.742	3.250	96.858	96.742	3.250	96.858	96.742
3.125	96.733	96.617	3.125			3.125			3.125		
3.000	95.983	95.867	3.000			3.000			3.000		
2.875	95.108	94.992	2.875			2.875			2.875		
2.750			2.750			2.750			2.750		

HEMJAS			HEM Jumbo 5/6 SOFR ARM			HEMJAS7			HEM Jumbo 7/6 SOFR ARM			HEMJAS10			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	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750			4.750			4.750			4.750			4.750			4.750		
4.625			4.625			4.625			4.625			4.625			4.625		
4.500			4.500			4.500			4.500			4.500			4.500		
4.375			4.375			4.375			4.375			4.375			4.375		
4.250			4.250			4.250			4.250	100.108	99.992	4.250	100.108	99.992	4.250	100.108	99.992
4.125			4.125			4.125			4.125	99.858	99.742	4.125	99.858	99.742	4.125	99.858	99.742
4.000			4.000	101.733	101.617	4.000	101.733	101.617	4.000	99.608	99.492	4.000	99.608	99.492	4.000	99.608	99.492
3.875	101.733	101.617	3.875	101.733	101.617	3.875	101.733	101.617	3.875	99.358	99.242	3.875	99.358	99.242	3.875	99.358	99.242
3.750	101.733	101.617	3.750	101.608	101.492	3.750	101.608	101.492	3.750	98.983	98.867	3.750	98.983	98.867	3.750	98.983	98.867
3.625	101.608	101.492	3.625	101.483	101.367	3.625	101.483	101.367	3.625	98.608	98.492	3.625	98.608	98.492	3.625	98.608	98.492
3.500	101.483	101.367	3.500	101.358	101.242	3.500	101.358	101.242	3.500	98.108	97.992	3.500	98.108	97.992	3.500	98.108	97.992
3.375	101.358	101.242	3.375	101.108	100.992	3.375	101.108	100.992	3.375	97.608	97.492	3.375	97.608	97.492	3.375	97.608	97.492
3.250			3.250	100.858	100.742	3.250	100.858	100.742	3.250			3.250			3.250		
3.125			3.125			3.125			3.125			3.125			3.125		
3.000			3.000			3.000			3.000			3.000			3.000		
2.875			2.875			2.875			2.875			2.875			2.875		
2.750			2.750			2.750			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



Effective Time:
1/19/2022 8:02:31 AM

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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	103.691	103.623	103.484	4.250	100.950	100.858	100.652		
4.125	103.231	103.164	103.024	4.125	101.285	101.167	101.080		
4.000	102.666	102.600	102.459	4.000	102.156	102.035	101.940		
3.875	102.022	101.941	101.800	3.875	101.706	101.587	101.490		
3.750	101.584	101.479	101.360	3.750	101.258	101.143	101.041		
3.625	100.989	100.885	100.765	3.625	100.629	100.517	100.410		
3.500	100.416	100.320	100.219	3.500	100.120	100.009	99.932		
3.375	99.877	99.781	99.680	3.375	99.643	99.533	99.454		
3.250	99.295	99.200	99.098	3.250	99.056	98.949	98.865		
3.125	98.881	98.778	98.694	3.125	98.503	98.385	98.325		
3.000	98.354	98.251	98.167	3.000	98.008	97.890	97.830		
2.875	97.760	97.656	97.572	2.875	97.457	97.340	97.279		
2.750	96.540	96.397	96.361	2.750	96.339	96.197	96.162		
2.625	95.694	95.553	95.515	2.625	94.762	94.622	94.584		
2.500	94.693	94.557	94.515	2.500	93.564	93.428	93.387		

HomeReady Adjustments

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

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

LLPAs by Product Feature

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

Loans with Secondary Financing

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

HomeReady Cumulative LLPA Cap

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

Loan Amount Adjustments

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



Effective Time:
1/19/2022 8:02:31 AM

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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	103.691	103.623	103.484	4.250	100.985	100.905	100.682				
4.125	103.231	103.164	103.024	4.125	101.285	101.167	101.080				
4.000	102.666	102.600	102.459	4.000	101.666	101.551	101.462				
3.875	102.022	101.941	101.800	3.875	101.271	101.124	101.057				
3.750	101.584	101.479	101.360	3.750	100.913	100.770	100.701				
3.625	100.989	100.885	100.765	3.625	100.433	100.272	100.227				
3.500	100.416	100.320	100.219	3.500	99.619	99.460	99.412				
3.375	99.877	99.781	99.680	3.375	99.180	99.025	98.974				
3.250	99.295	99.200	99.098	3.250	98.692	98.540	98.488				
3.125	98.881	98.778	98.694	3.125	98.150	98.042	97.931				
3.000	98.354	98.251	98.167	3.000	97.713	97.605	97.495				
2.875	97.760	97.656	97.572	2.875	97.171	97.064	96.953				
2.750	96.540	96.397	96.361	2.750	96.339	96.197	96.162				
2.625	95.694	95.553	95.515	2.625	94.762	94.622	94.584				
2.500	94.693	94.557	94.515	2.500	93.564	93.428	93.387				

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