



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Friday, January 21, 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, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, MI, MN, MO, MS, NC, NH, NJ, NM, NV, 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:
 1/21/2022 7:57:42 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	Rate	15 Day	30 Day	45 Day
3.875	104.317	104.313	104.185	3.875	104.330	104.326	104.199	3.875	105.107	104.982	104.979																								
3.750	104.332	104.327	104.201	3.750	104.434	104.429	104.303	3.750	104.912	104.787	104.784																								
3.625	103.996	103.883	103.761	3.625	103.746	103.633	103.511	3.625	104.648	104.537	104.491																								
3.500	103.662	103.549	103.427	3.500	103.485	103.450	103.310	3.500	104.050	103.939	103.892																								
3.375	103.360	103.247	103.125	3.375	103.110	103.033	102.897	3.375	103.470	103.359	103.313																								
3.250	103.278	103.165	103.043	3.250	103.332	103.240	103.167	3.250	103.278	103.165	103.043																								
3.125	102.513	102.399	102.310	3.125	102.612	102.520	102.447	3.125	102.515	102.418	102.375																								
3.000	102.113	101.999	101.878	3.000	102.137	102.044	101.972	3.000	102.113	101.999	101.912																								
2.875	101.646	101.533	101.411	2.875	101.563	101.470	101.397	2.875	101.646	101.533	101.411																								
2.750	101.398	101.284	101.163	2.750	101.528	101.450	101.396	2.750	101.398	101.284	101.163																								
2.625	100.045	99.967	99.913	2.625	100.151	100.072	100.019	2.625	100.116	100.033	99.994																								
2.500	99.469	99.391	99.337	2.500	99.664	99.586	99.532	2.500	99.653	99.571	99.531																								
2.375	99.048	98.959	98.864	2.375	98.798	98.709	98.614	2.375	99.048	98.959	98.864																								
2.250	98.611	98.521	98.426	2.250	98.361	98.271	98.176	2.250	98.611	98.521	98.426																								

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	Rate	15 Day	30 Day	45 Day
4.375				4.375				4.375				3.875	98.999	98.885	98.764								
4.250				4.250				4.250				3.750	98.905	98.792	98.670								
4.125	103.854	103.735	103.823	4.125				4.125				3.625	101.181	101.084	100.980								
4.000	103.576	103.457	103.545	4.000	103.604	103.486	103.573	4.000	103.604	103.486	103.573	3.500	99.505	99.408	99.304								
3.875	103.209	103.091	103.178	3.875	103.316	103.197	103.285	3.875	103.316	103.197	103.285	3.375	99.049	98.952	98.847								
3.750	103.722	103.632	103.444	3.750	103.472	103.382	103.194	3.750	103.472	103.382	103.194	3.250	98.610	98.512	98.408								
3.625	103.519	103.415	103.380	3.625	103.344	103.240	103.205	3.625	103.344	103.240	103.205	3.125	99.948	99.851	99.747								
3.500	103.355	103.251	103.216	3.500	103.268	103.163	103.128	3.500	103.268	103.163	103.128	3.000	98.586	98.489	98.385								
3.375	102.892	102.787	102.752	3.375	102.922	102.818	102.782	3.375	102.922	102.818	102.782	2.875	97.977	97.880	97.776								
3.250	102.852	102.752	102.564	3.250	102.602	102.502	102.413	3.250	102.602	102.502	102.413												
3.125	102.740	102.650	102.538	3.125	102.450	102.360	102.249	3.125	102.450	102.360	102.249												
3.000	102.230	102.140	102.028	3.000	102.076	101.986	101.875	3.000	102.076	101.986	101.875												
2.875	101.776	101.676	101.488	2.875	101.669	101.579	101.467	2.875	101.669	101.579	101.467												
2.750	101.651	101.561	101.450	2.750	101.657	101.567	101.456	2.750	101.657	101.567	101.456												

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	Rate	15 Day	30 Day	45 Day
3.875	98.749	98.635	98.514	3.125	97.512	97.382	97.243	3.125	97.262	97.132	96.993												
3.750	98.655	98.542	98.420	3.000	96.691	96.562	96.423	3.000	96.441	96.312	96.173												
3.625	100.931	100.834	100.730	2.875	96.008	95.878	95.739	2.875	95.758	95.628	95.489												
3.500	99.255	99.158	99.054	2.750	95.560	95.431	95.292	2.750	95.310	95.181	95.042												
3.375	98.799	98.702	98.597	2.625	96.868	96.739	96.600	2.625	96.618	96.489	96.350												
3.250	98.360	98.262	98.158	2.500	96.021	95.892	95.753	2.500	95.771	95.642	95.503												
3.125	99.698	99.601	99.497	2.375	95.328	95.198	95.060	2.375	95.078	94.948	94.810												
3.000	98.336	98.239	98.135	2.250	94.895	94.766	94.627	2.250	94.645	94.516	94.377												
2.875	97.727	97.630	97.526	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	102.785	102.672	102.550	4.125	102.535	102.422	102.300	4.125	102.535	102.422	102.300				
4.000	103.192	103.078	102.957	4.000	102.942	102.828	102.707	4.000	102.942	102.828	102.707				
3.875	103.019	102.905	102.784	3.875	102.769	102.655	102.534	3.875	102.769	102.655	102.534				
3.750	103.564	103.450	103.329	3.750	103.314	103.200	103.079	3.750	103.314	103.200	103.079				
3.625	103.049	103.021	102.878	3.625	102.620	102.507	102.385	3.625	102.620	102.507	102.385				
3.500	102.736	102.623	102.501	3.500	102.486	102.373	102.251	3.500	102.486	102.373	102.251				
3.375	102.242	102.204	102.070	3.375	101.954	101.841	101.719	3.375	101.954	101.841	101.719				
3.250	102.112	101.999	101.877	3.250	101.862	101.749	101.627	3.250	101.862	101.749	101.627				
3.125	101.319	101.267	101.142	3.125	100.894	100.781	100.659	3.125	100.894	100.781	100.659				
3.000	101.014	100.901	100.779	3.000	100.764	100.651	100.529	3.000	100.764	100.651	100.529				
2.875	100.524	100.410	100.289	2.875	100.274	100.160	100.039	2.875	100.274	100.160	100.039				
2.750	100.179	100.066	99.944	2.750	99.929	99.816	99.694	2.750	99.929	99.816	99.694				
2.625	98.969	98.874	98.706	2.625	98.719	98.624	98.456	2.625	98.719	98.624	98.456				
2.500	98.504	98.409	98.241	2.500	98.254	98.159	97.991	2.500	98.254	98.159	97.991				
2.375	98.045	97.950	97.782	2.375	97.795	97.700	97.532	2.375	97.795	97.700	97.532				
2.250	97.573	97.478	97.378	2.250	97.323	97.228	97.128	2.250	97.323	97.228	97.128				

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

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

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



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

Effective Time:
 1/21/2022 7:57:42 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	101.125		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		

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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 NMLS # 133519

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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	103.018	102.884	102.750	4.250	102.768	102.768	102.659
4.125	102.778	102.644	102.510	4.125	102.528	102.528	102.310
4.000	102.569	102.435	102.302	4.000	102.319	102.319	102.101
3.875	102.394	102.260	102.127	3.875	102.144	102.144	101.926
3.750	102.226	102.092	101.958	3.750	101.976	101.976	101.757
3.625	102.161	102.027	101.893	3.625	101.911	101.911	101.693
3.500	101.898	101.764	101.630	3.500	101.648	101.648	101.429
3.375	101.586	101.453	101.319	3.375	101.336	101.336	101.118
3.250	101.209	101.075	100.941	3.250	100.959	100.959	100.740
3.125	100.950	100.816	100.682	3.125	100.700	100.700	100.512
3.000	100.565	100.431	100.297	3.000	100.315	100.315	100.128
2.875	100.181	100.047	99.913	2.875	99.931	99.931	99.743
2.750	99.741	99.608	99.474	2.750	99.491	99.491	99.304
2.625	99.214	99.080	98.946	2.625	98.964	98.964	98.808
2.500	98.777	98.643	98.509	2.500	98.527	98.527	98.370
2.375	98.330	98.196	98.062	2.375	98.080	98.080	97.924
2.250	97.862	97.728	97.594	2.250	97.612	97.612	97.455
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	103.308	103.308	103.183	3.500	103.058	103.058	102.933
3.375	102.994	102.994	102.869	3.375	102.744	102.744	102.619
3.250	103.092	103.092	102.889	3.250	102.842	102.842	102.639
3.125	102.535	102.535	102.332	3.125	102.285	102.285	102.082
3.000	102.178	102.178	101.975	3.000	101.928	101.928	101.725
2.875	101.813	101.813	101.610	2.875	101.563	101.563	101.360
2.750	101.436	101.436	101.233	2.750	101.186	101.186	100.983
2.625	100.618	100.618	100.415	2.625	100.368	100.368	100.165
2.500	100.242	100.242	100.039	2.500	99.992	99.992	99.789
2.375	99.866	99.866	99.663	2.375	99.616	99.616	99.413
2.250	99.485	99.485	99.281	2.250	99.235	99.235	99.031
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	101.910	101.797	101.675	4.125	101.660	101.547	101.425
4.000	102.317	102.203	102.082	4.000	102.067	101.953	101.832
3.875	102.144	102.030	101.909	3.875	101.894	101.780	101.659
3.750	102.689	102.575	102.454	3.750	102.439	102.325	102.204
3.625	101.995	101.882	101.760	3.625	101.745	101.632	101.510
3.500	101.861	101.748	101.626	3.500	101.611	101.498	101.376
3.375	101.329	101.216	101.094	3.375	101.079	100.966	100.844
3.250	101.237	101.124	101.002	3.250	100.987	100.874	100.752
3.125	100.269	100.156	100.034	3.125	100.019	99.906	99.784
3.000	100.139	100.026	99.904	3.000	99.889	99.776	99.654
2.875	99.649	99.535	99.414	2.875	99.399	99.285	99.164
2.750	99.304	99.191	99.069	2.750	99.054	98.941	98.819

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	103.880	103.753	103.543	4.250	104.430	104.319	104.226	3.750	104.317	104.200	104.075	
4.000	103.317	103.212	103.112	4.125	104.274	104.147	104.043	3.625	103.933	103.816	103.691	
3.875	102.889	102.780	102.680	4.000	103.931	103.823	103.723	3.500	103.539	103.422	103.297	
3.750	102.664	102.546	102.429	3.875	103.559	103.445	103.345	3.375	103.257	103.140	103.015	
3.625	102.280	102.168	102.066	3.750	103.117	102.997	102.835	3.250	102.900	102.783	102.658	
3.500	101.831	101.726	101.624	3.625	103.591	103.486	103.285	3.125	102.424	102.307	102.182	
3.375	101.356	101.251	101.150	3.500	103.200	103.095	102.893	3.000	101.942	101.825	101.700	
3.250	100.815	100.710	100.608	3.375	102.757	102.652	102.451	2.875	101.688	101.578	101.475	
3.125	100.362	100.268	100.174	3.250	102.235	102.130	101.929	2.750	101.291	101.181	101.078	
3.000	99.845	99.751	99.665	3.125	101.639	101.534	101.332	2.625	100.953	100.879	100.791	
2.875	99.302	99.208	99.115	3.000	100.918	100.813	100.612	2.500	100.565	100.491	100.403	
2.750	98.591	98.497	98.403	2.875	100.209	100.119	99.933	2.375	100.119	100.044	99.956	
2.625	97.390	97.296	97.202	2.750	99.601	99.510	99.324	2.250	99.645	99.571	99.483	
2.500	96.696	96.687	96.718	2.625	98.914	98.824	98.638	2.125	99.122	99.048	98.960	
2.375	95.916	95.907	95.939	2.500	98.093	98.003	97.916	2.000	98.521	98.446	98.358	
2.250	95.154	95.145	95.176	2.375	97.361	97.312	97.343	1.990	98.436	98.362	98.274	
				2.250	96.657	96.599	96.631	1.875	97.623	97.542	97.461	

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	105.198	105.107	104.920	4.250	103.354	103.227	103.112	3.875	103.236	103.146	102.958
3.750	104.801	104.710	104.523	4.125	103.142	103.080	102.980	3.750	102.991	102.900	102.712
3.625	104.269	104.178	103.990	4.000	102.772	102.702	102.602	3.625	102.664	102.573	102.385
3.500	103.816	103.726	103.538	3.875	102.403	102.283	102.177	3.500	102.439	102.339	102.151
3.375	103.591	103.491	103.303	3.750	101.956	101.836	101.723	3.375	102.196	102.095	101.908
3.250	103.223	103.123	102.935	3.625	101.560	101.447	101.230	3.250	101.883	101.783	101.595
3.125	102.706	102.605	102.417	3.500	101.546	101.410	101.262	3.125	101.510	101.410	101.222
3.000	102.220	102.120	101.932	3.375	101.164	101.028	100.879	3.000	101.277	101.182	100.994
2.875	101.972	101.880	101.792	3.250	100.648	100.512	100.364	2.875	100.938	100.843	100.655
2.750	101.594	101.501	101.414	3.125	99.631	99.541	99.355	2.750	100.547	100.452	100.264
2.625	101.142	101.049	100.962	3.000	99.139	99.049	98.863	2.625	100.129	100.035	99.847
2.500	101.045	100.963	100.824	2.875	98.595	98.505	98.319	2.500	100.077	99.995	99.814
2.375	100.994	100.914	100.833	2.750	97.973	97.882	97.696	2.375	99.664	99.581	99.401
2.250	100.588	100.508	100.427	2.625	97.198	97.081	96.955	2.250	99.223	99.140	98.960
2.125	100.137	100.057	99.976	2.500	96.409	96.292	96.166				
2.000	99.662	99.582	99.501	2.375	95.613	95.496	95.370				
1.875	99.113	99.033	98.952	2.250	94.811	94.693	94.568				

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	100.500	100.375	4.500	101.500	101.375	4.500	101.500	101.375	4.500	100.625	100.500
4.375	100.375	100.250	4.375	101.125	101.000	4.375	101.125	101.000	4.375	100.375	100.250
4.250	100.375	100.250	4.250	100.750	100.625	4.250	100.750	100.625	4.250	100.125	100.000
4.125	100.375	100.250	4.125	100.500	100.375	4.125	100.500	100.375	4.125	99.875	99.750
4.000	100.250	100.125	4.000	100.250	100.125	4.000	101.750	101.625	4.000	99.625	99.500
3.875	100.125	100.000	3.875	99.875	99.750	3.875	101.750	101.625	3.875	99.375	99.250
3.750	99.875	99.750	3.750	99.500	99.375	3.750	101.625	101.500	3.750	99.000	98.875
3.625	99.500	99.375	3.625	99.000	98.875	3.625	101.500	101.375	3.625	98.625	98.500
3.500	99.250	99.125	3.500	98.500	98.375	3.500	101.375	101.250	3.500	98.125	98.000
3.375	98.625	98.500	3.375	97.750	97.625	3.375	101.125	101.000	3.375	97.625	97.500
3.250	98.000	97.875	3.250	96.875	96.750	3.250	100.875	100.750	3.250		
3.125	97.250	97.125	3.125			3.125			3.125		
3.000	96.500	96.375	3.000			3.000			3.000		
2.875	95.875	95.750	2.875			2.875			2.875		
2.750			2.750			2.750			2.750		

HEMJJA5			HEM Jumbo 5/6 SOFR ARM			HEMJJA7			HEM Jumbo 7/6 SOFR ARM			HEMJJA10			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			
4.750			4.750			4.750			4.750			4.750					
4.625			4.625			4.625			4.625			4.625					
4.500			4.500			4.500			4.500	100.625	100.500	4.500	100.625	100.500			
4.375			4.375			4.375			4.375	100.375	100.250	4.375	100.375	100.250			
4.250			4.250			4.250			4.250	100.125	100.000	4.250	100.125	100.000			
4.125			4.125			4.125			4.125	99.875	99.750	4.125	99.875	99.750			
4.000			4.000	101.750	101.625	4.000	101.750	101.625	4.000	99.625	99.500	4.000	99.625	99.500			
3.875	101.750	101.625	3.875	101.750	101.625	3.875	101.625	101.500	3.875	99.375	99.250	3.875	99.375	99.250			
3.750	101.750	101.625	3.750	101.625	101.500	3.750	101.625	101.500	3.750	99.000	98.875	3.750	99.000	98.875			
3.625	101.625	101.500	3.625	101.500	101.375	3.625	101.500	101.375	3.625	98.625	98.500	3.625	98.625	98.500			
3.500	101.500	101.375	3.500	101.375	101.250	3.500	101.375	101.250	3.500	98.125	98.000	3.500	98.125	98.000			
3.375	101.375	101.250	3.375	101.125	101.000	3.375	101.125	101.000	3.375	97.625	97.500	3.375	97.625	97.500			
3.250			3.250	100.875	100.750	3.250			3.250			3.250					
3.125			3.125			3.125			3.125			3.125					
3.000			3.000			3.000			3.000			3.000					
2.875			2.875			2.875			2.875			2.875					
2.750			2.750			2.750			2.750			2.750					

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

JUMBO PRICE ADJUSTMENTS					
Adjustors	<=65	>65-70	>70-75	>75-80	>80-85
Credit Score ≥ 740	0.250	0.125		-0.250	-1.000
Credit Score 720 -739				-0.375	-1.250
Credit Score 700 -719				-0.500	-1.500
Second Home			-0.500	-0.500	N/A
Investment	-1.000	-1.500	N/A	N/A	N/A
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	N/A
Cash Out	-0.250	-0.750	-1.000	-1.250	N/A
Condo			-0.500	-0.750	-1.000
Purchase Special	0.250	0.250	0.250	0.250	0.250

*Price Cap: 101.00

** Loan must be Approved with appraisal to lock



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Fannie Mae HomeReady									
AMFX30HR	HomeReady 30 Yr Fixed			AMFX30HBHR	HomeReady 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
4.250	103.837	103.746	103.648	4.250	101.173	101.083	100.986		
4.125	103.278	103.187	103.088	4.125	101.455	101.366	101.268		
4.000	102.713	102.594	102.495	4.000	102.302	102.178	102.085		
3.875	102.306	102.167	102.088	3.875	101.853	101.732	101.636		
3.750	101.818	101.680	101.599	3.750	101.418	101.282	101.203		
3.625	101.209	101.127	101.022	3.625	101.122	100.995	100.940		
3.500	100.715	100.633	100.528	3.500	100.351	100.248	100.175		
3.375	100.147	100.065	99.960	3.375	99.889	99.788	99.712		
3.250	99.581	99.500	99.395	3.250	99.358	99.238	99.177		
3.125	99.259	99.183	99.098	3.125	98.761	98.664	98.611		
3.000	98.724	98.649	98.563	3.000	98.325	98.206	98.171		
2.875	98.094	98.018	97.933	2.875	97.780	97.663	97.626		
2.750	97.282	97.168	97.127	2.750	97.080	96.965	96.926		
2.625	96.401	96.289	96.246	2.625	95.433	95.320	95.279		
2.500	0.000	0.000	0.000	2.500	0.000	0.000	0.000		

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	103.837	103.746	103.648	4.250	101.173	101.083	100.986
4.125	103.278	103.187	103.088	4.125	101.455	101.366	101.268
4.000	102.713	102.594	102.495	4.000	102.085	101.945	101.870
3.875	102.306	102.167	102.088	3.875	101.782	101.644	101.567
3.750	101.818	101.680	101.599	3.750	101.418	101.282	101.203
3.625	101.209	101.127	101.022	3.625	101.122	100.995	100.940
3.500	100.715	100.633	100.528	3.500	100.304	100.180	100.123
3.375	100.147	100.065	99.960	3.375	99.862	99.739	99.680
3.250	99.581	99.500	99.395	3.250	99.358	99.238	99.177
3.125	99.259	99.183	99.098	3.125	98.750	98.629	98.597
3.000	98.724	98.649	98.563	3.000	98.325	98.206	98.171
2.875	98.094	98.018	97.933	2.875	97.780	97.663	97.626
2.750	97.282	97.168	97.127	2.750	97.080	96.965	96.926
2.625	96.401	96.289	96.246	2.625	95.433	95.320	95.279
2.500	0.000	0.000	0.000	2.500	0.000	0.000	0.000

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