



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Monday, January 24, 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, 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:
 1/24/2022 8:05:26 AM

Government																																																															
GFFX30				GFFX25				FHA 30 Yr Fixed				GVFX30				GVFX25				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	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	105.211	105.081	105.049	3.750	105.017	104.887	104.854	3.625	104.750	104.636	104.544	3.500	104.153	104.039	103.947	3.375	103.368	103.247	103.125	3.250	103.286	103.165	103.043	3.125	102.521	102.399	102.320	3.000	102.121	101.999	101.878	2.875	101.655	101.533	101.411	2.750	101.406	101.284	101.163	2.625	100.087	100.008	99.939	2.500	99.512	99.433	99.364	2.375	99.055	98.959	98.864	2.250	98.617	98.521	98.426
3.750	104.332	104.327	104.201	3.750	104.434	104.429	104.303	3.750	105.017	104.887	104.854	3.625	104.750	104.636	104.544	3.500	104.153	104.039	103.947	3.375	103.368	103.247	103.125	3.250	103.286	103.165	103.043	3.125	102.521	102.399	102.320	3.000	102.121	101.999	101.878	2.875	101.655	101.533	101.411	2.750	101.406	101.284	101.163	2.625	100.087	100.008	99.939	2.500	99.512	99.433	99.364	2.375	99.055	98.959	98.864	2.250	98.617	98.521	98.426				
3.625	104.004	103.883	103.761	3.625	103.754	103.633	103.511	3.625	104.750	104.636	104.544	3.500	104.153	104.039	103.947	3.375	103.575	103.460	103.368	3.250	103.286	103.165	103.061	3.125	102.743	102.644	102.572	3.000	102.281	102.182	102.110	2.875	101.764	101.665	101.592	2.750	101.406	101.284	101.163	2.625	100.193	100.109	100.024	2.500	99.731	99.647	99.562	2.375	99.055	98.960	98.875	2.250	98.617	98.521	98.426								
3.500	103.670	103.549	103.427	3.500	103.487	103.450	103.310	3.500	104.153	104.039	103.947	3.375	103.575	103.460	103.368	3.250	103.286	103.165	103.061	3.125	102.743	102.644	102.572	3.000	102.281	102.182	102.110	2.875	101.764	101.665	101.592	2.750	101.406	101.284	101.163	2.625	100.193	100.109	100.024	2.500	99.731	99.647	99.562	2.375	99.055	98.960	98.875	2.250	98.617	98.521	98.426												
3.375	103.368	103.247	103.125	3.375	103.118	103.033	102.897	3.375	103.575	103.460	103.368	3.250	103.286	103.165	103.061	3.125	102.743	102.644	102.572	3.000	102.281	102.182	102.110	2.875	101.764	101.665	101.592	2.750	101.406	101.284	101.163	2.625	100.193	100.109	100.024	2.500	99.731	99.647	99.562	2.375	99.055	98.960	98.875	2.250	98.617	98.521	98.426																
3.250	103.286	103.165	103.043	3.250	103.252	103.158	103.086	3.250	103.286	103.165	103.061	3.125	102.743	102.644	102.572	3.000	102.281	102.182	102.110	2.875	101.764	101.665	101.592	2.750	101.406	101.284	101.163	2.625	100.193	100.109	100.024	2.500	99.731	99.647	99.562	2.375	99.055	98.960	98.875	2.250	98.617	98.521	98.426																				
3.125	102.521	102.399	102.320	3.125	102.582	102.488	102.416	3.125	102.743	102.644	102.572	3.000	102.281	102.182	102.110	2.875	101.764	101.665	101.592	2.750	101.406	101.284	101.163	2.625	100.193	100.109	100.024	2.500	99.731	99.647	99.562	2.375	99.055	98.960	98.875	2.250	98.617	98.521	98.426																								
3.000	102.121	101.999	101.878	3.000	102.126	102.031	101.959	3.000	102.281	102.182	102.110	2.875	101.764	101.665	101.592	2.750	101.406	101.284	101.163	2.625	100.193	100.109	100.024	2.500	99.731	99.647	99.562	2.375	99.055	98.960	98.875	2.250	98.617	98.521	98.426																												
2.875	101.655	101.533	101.411	2.875	101.563	101.469	101.397	2.875	101.764	101.665	101.592	2.750	101.406	101.284	101.163	2.625	100.193	100.109	100.024	2.500	99.731	99.647	99.562	2.375	99.055	98.960	98.875	2.250	98.617	98.521	98.426																																
2.750	101.406	101.284	101.163	2.750	101.546	101.467	101.398	2.750	101.406	101.284	101.163	2.625	100.193	100.109	100.024	2.500	99.731	99.647	99.562	2.375	99.055	98.960	98.875	2.250	98.617	98.521	98.426																																				
2.625	100.087	100.008	99.939	2.625	100.190	100.111	100.041	2.625	100.193	100.109	100.024	2.500	99.731	99.647	99.562	2.375	99.055	98.960	98.875	2.250	98.617	98.521	98.426																																								
2.500	99.512	99.433	99.364	2.500	99.707	99.628	99.558	2.500	99.731	99.647	99.562	2.375	99.055	98.960	98.875	2.250	98.617	98.521	98.426																																												
2.375	99.055	98.959	98.864	2.375	98.805	98.709	98.614	2.375	99.055	98.960	98.875	2.250	98.617	98.521	98.426																																																
2.250	98.617	98.521	98.426	2.250	98.367	98.271	98.176	2.250	98.617	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				4.375				3.875	99.007	98.885	98.764	3.750	98.913	98.792	98.670	3.625	101.188	101.084	100.980	3.500	99.512	99.408	99.304	3.375	99.056	98.952	98.847	3.250	98.617	98.512	98.408	3.125	99.955	99.851	99.747	3.000	98.593	98.489	98.385	2.875	97.984	97.880	97.776
4.250				4.250				4.250				4.250				3.750	98.913	98.792	98.670	3.625	101.188	101.084	100.980	3.500	99.512	99.408	99.304	3.375	99.056	98.952	98.847	3.250	98.617	98.512	98.408	3.125	99.955	99.851	99.747	3.000	98.593	98.489	98.385	2.875	97.984	97.880	97.776				
4.125	103.761	103.889	103.758	4.125				4.125				4.125				3.625	101.188	101.084	100.980	3.500	99.512	99.408	99.304	3.375	99.056	98.952	98.847	3.250	98.617	98.512	98.408	3.125	99.955	99.851	99.747	3.000	98.593	98.489	98.385	2.875	97.984	97.880	97.776								
4.000	103.490	103.619	103.488	4.000	103.523	103.651	103.520	4.000	103.523	103.651	103.520	4.000	103.523	103.651	103.520	3.500	99.512	99.408	99.304	3.375	99.056	98.952	98.847	3.250	98.617	98.512	98.408	3.125	99.955	99.851	99.747	3.000	98.593	98.489	98.385	2.875	97.984	97.880	97.776												
3.875	103.131	103.259	103.128	3.875	103.240	103.368	103.237	3.875	103.240	103.368	103.237	3.875	103.240	103.368	103.237	3.750	99.056	98.952	98.847	3.625	101.188	101.084	100.980	3.500	99.512	99.408	99.304	3.375	99.056	98.952	98.847	3.250	98.617	98.512	98.408	3.125	99.955	99.851	99.747	3.000	98.593	98.489	98.385	2.875	97.984	97.880	97.776				
3.750	103.754	103.691	103.525	3.750	103.504	103.441	103.275	3.750	103.504	103.441	103.275	3.750	103.504	103.441	103.275	3.625	101.188	101.084	100.980	3.500	99.512	99.408	99.304	3.375	99.056	98.952	98.847	3.250	98.617	98.512	98.408	3.125	99.955	99.851	99.747	3.000	98.593	98.489	98.385	2.875	97.984	97.880	97.776								
3.625	103.496	103.501	103.385	3.625	103.326	103.332	103.216	3.625	103.326	103.332	103.216	3.625	103.326	103.332	103.216	3.500	99.512	99.408	99.304	3.375	99.056	98.952	98.847	3.250	98.617	98.512	98.408	3.125	99.955	99.851	99.747	3.000	98.593	98.489	98.385	2.875	97.984	97.880	97.776												
3.500	103.335	103.340	103.225	3.500	103.252	103.257	103.141	3.500	103.252	103.257	103.141	3.500	103.252	103.257	103.141	3.400	99.056	98.952	98.847	3.300	99.056	98.952	98.847	3.200	99.056	98.952	98.847	3.100	99.056	98.952	98.847	3.000	99.056	98.952	98.847	2.900	99.056	98.952	98.847	2.800	99.056	98.952	98.847								
3.375	102.876	102.881	102.765	3.375	102.908	102.914	102.798	3.375	102.908	102.914	102.798	3.375	102.908	102.914	102.798	3.250	98.617	98.512	98.408	3.150	98.617	98.512	98.408	3.050	98.617	98.512	98.408	2.950	98.617	98.512	98.408	2.850	98.617	98.512	98.408	2.750	98.617	98.512	98.408	2.650	98.617	98.512	98.408	2.550	98.617	98.512	98.408				
3.250	102.920	102.811	102.608	3.250	102.670	102.561	102.432	3.250	102.670	102.561	102.432	3.250	102.670	102.561	102.432	3.150	98.617	98.512	98.408	3.050	98.617	98.512	98.408	2.950	98.617	98.512	98.408	2.850	98.617	98.512	98.408	2.750	98.617	98.512	98.408	2.650	98.617	98.512	98.408	2.550	98.617	98.512	98.408								
3.125	102.763	102.660	102.560	3.125	102.473	102.371	102.270	3.125	102.473	102.371	102.270	3.125	102.473	102.371	102.270	3.050	98.617	98.512	98.408	2.950	98.617	98.512	98.408	2.850	98.617	98.512	98.408	2.750	98.617	98.512	98.408	2.650	98.617	98.512	98.408	2.550	98.617	98.512	98.408												
3.000	102.260	102.158	102.057	3.000	102.104	102.002	101.901	3.000	102.104	102.002	101.901	3.0																																							



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

Effective Time:
 1/24/2022 8:05:26 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	
<ul style="list-style-type: none"> theNADA 2nd is 3.50% of Purchase Price or Appraised Value whichever is less 10Yr Fixed Fully Amortized 1-4 units SFR, CONDO (HUD APPROVED), PUD, or Manufactured Homes theNADA is not available in the State Washington (WA) Brokers need a valid license to originate 2nds in the state of Michigan (MI) <ul style="list-style-type: none"> Minimum FICO Score 580 Admin Fee is \$395 (2nd Lien) <p>Note: Loan must be U/W Approved status before you can request your lock.</p>	



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

Effective Time:
 1/24/2022 8:05:26 AM

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	103.112	102.978	102.844	4.250	102.862	102.862	102.799				
4.125	102.981	102.848	102.714	4.125	102.731	102.731	102.513				
4.000	102.773	102.639	102.505	4.000	102.523	102.523	102.304				
3.875	102.597	102.464	102.330	3.875	102.347	102.347	102.129				
3.750	102.332	102.198	102.064	3.750	102.082	102.082	101.863				
3.625	102.021	101.887	101.753	3.625	101.771	101.771	101.474				
3.500	101.757	101.623	101.489	3.500	101.507	101.507	101.210				
3.375	101.446	101.312	101.178	3.375	101.196	101.196	100.899				
3.250	101.069	100.935	100.801	3.250	100.819	100.819	100.575				
3.125	100.887	100.753	100.619	3.125	100.637	100.637	100.465				
3.000	100.503	100.369	100.235	3.000	100.253	100.253	100.081				
2.875	100.118	99.984	99.850	2.875	99.868	99.868	99.696				
2.750	99.679	99.545	99.411	2.750	99.429	99.429	99.257				
2.625	99.183	99.049	98.915	2.625	98.933	98.933	98.808				
2.500	98.745	98.611	98.477	2.500	98.495	98.495	98.370				
2.375	98.299	98.165	98.031	2.375	98.049	98.049	97.924				
2.250	97.830	97.697	97.563	2.250	97.580	97.580	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	103.277	103.277	103.152	3.500	103.027	103.027	102.902				
3.375	102.962	102.962	102.837	3.375	102.712	102.712	102.587				
3.250	103.061	103.061	102.826	3.250	102.811	102.811	102.576				
3.125	102.504	102.504	102.270	3.125	102.254	102.254	102.020				
3.000	102.147	102.147	101.913	3.000	101.897	101.897	101.663				
2.875	101.782	101.782	101.547	2.875	101.532	101.532	101.297				
2.750	101.405	101.405	101.170	2.750	101.155	101.155	100.920				
2.625	100.696	100.696	100.493	2.625	100.446	100.446	100.243				
2.500	100.320	100.320	100.117	2.500	100.070	100.070	99.867				
2.375	99.944	99.944	99.741	2.375	99.694	99.694	99.491				
2.250	99.563	99.563	99.360	2.250	99.313	99.313	99.110				
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	101.918	101.797	101.675	4.125	101.668	101.547	101.425				
4.000	102.325	102.203	102.082	4.000	102.075	101.953	101.832				
3.875	102.152	102.030	101.909	3.875	101.902	101.780	101.659				
3.750	102.697	102.575	102.454	3.750	102.447	102.325	102.204				
3.625	102.003	101.882	101.760	3.625	101.753	101.632	101.510				
3.500	101.869	101.748	101.626	3.500	101.619	101.498	101.376				
3.375	101.337	101.216	101.094	3.375	101.087	100.966	100.844				
3.250	101.245	101.124	101.002	3.250	100.995	100.874	100.752				
3.125	100.277	100.156	100.034	3.125	100.027	99.906	99.784				
3.000	100.147	100.026	99.904	3.000	99.897	99.776	99.654				
2.875	99.657	99.535	99.414	2.875	99.407	99.285	99.164				
2.750	99.312	99.191	99.069	2.750	99.062	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



Effective Time:
1/24/2022 8:05:26 AM

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

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	103.947	103.825	103.618	4.250	104.479	104.362	104.252	3.750	104.777	104.152	104.027	
4.000	103.386	103.305	103.205	4.125	104.260	104.155	104.055	3.625	103.901	103.776	103.651	
3.875	102.947	102.874	102.774	4.000	103.923	103.835	103.735	3.500	103.628	103.503	103.378	
3.750	102.715	102.612	102.512	3.875	103.551	103.458	103.358	3.375	103.285	103.160	103.035	
3.625	102.288	102.168	102.066	3.750	103.110	102.980	102.847	3.250	102.918	102.793	102.668	
3.500	101.838	101.726	101.624	3.625	102.633	102.525	102.324	3.125	102.495	102.370	102.245	
3.375	101.364	101.251	101.150	3.500	102.242	102.134	102.032	3.000	102.048	101.923	101.798	
3.250	100.823	100.710	100.608	3.375	102.799	102.692	102.490	2.875	101.750	101.650	101.555	
3.125	100.369	100.268	100.174	3.250	102.277	102.169	101.968	2.750	101.337	101.237	101.142	
3.000	99.853	99.764	99.678	3.125	101.681	101.573	101.371	2.625	100.958	100.879	100.791	
2.875	99.309	99.208	99.115	3.000	100.960	100.852	100.651	2.500	100.571	100.491	100.403	
2.750	98.598	98.497	98.403	2.875	100.192	100.084	99.925	2.375	100.124	100.044	99.956	
2.625	97.397	97.296	97.202	2.750	99.535	99.443	99.315	2.250	99.650	99.571	99.483	
2.500	96.927	96.833	96.740	2.625	98.849	98.757	98.607	2.125	99.128	99.048	98.960	
2.375	96.149	96.056	95.962	2.500	98.140	98.047	97.924	2.000	98.526	98.446	98.358	
2.250	95.388	95.295	95.201	2.375	97.566	97.472	97.358	1.990	98.441	98.362	98.274	
				2.250	96.862	96.768	96.648	1.875	97.601	97.516	97.442	

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	105.273	105.211	105.045	4.250	103.521	103.405	103.305	3.875	103.412	103.349	103.183
3.750	104.876	104.814	104.648	4.125	103.280	103.242	103.142	3.750	103.166	103.104	102.938
3.625	104.344	104.282	104.116	4.000	102.912	102.855	102.765	3.625	102.839	102.777	102.611
3.500	103.892	103.829	103.663	3.875	102.546	102.439	102.339	3.500	102.648	102.539	102.336
3.375	103.543	103.434	103.231	3.750	102.099	101.986	101.886	3.375	102.404	102.295	102.092
3.250	103.176	103.066	102.864	3.625	101.752	101.633	101.415	3.250	102.092	101.982	101.780
3.125	102.658	102.548	102.346	3.500	101.556	101.410	101.262	3.125	101.719	101.609	101.407
3.000	102.387	102.286	102.090	3.375	101.173	101.028	100.879	3.000	101.550	101.448	101.253
2.875	102.111	102.009	101.892	3.250	100.657	100.512	100.364	2.875	101.211	101.109	100.914
2.750	101.752	101.650	101.518	3.125	99.778	99.686	99.500	2.750	100.820	100.718	100.523
2.625	101.300	101.199	101.068	3.000	99.286	99.194	99.008	2.625	100.402	100.301	100.105
2.500	101.064	100.962	100.809	2.875	98.742	98.650	98.464	2.500	100.259	100.177	100.003
2.375	100.969	100.884	100.811	2.750	98.120	98.027	97.842	2.375	99.845	99.763	99.590
2.250	100.565	100.480	100.407	2.625	97.322	97.207	96.992	2.250	99.404	99.322	99.149
2.125	100.116	100.030	99.957	2.500	96.533	96.418	96.201				
2.000	99.641	99.556	99.483	2.375	95.734	95.619	95.402				
1.875	99.092	99.007	98.934	2.250	94.930	94.815	94.589				

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

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
------------------------------	--------

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



Effective Time:
1/24/2022 8:05:26 AM

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

Conventional															
AMFX30				AMFX25				AMFX20				AMFX15			
Conforming 30 Yr Fixed				Conforming 20 Yr Fixed				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	103.947	103.825	103.618	4.250	104.479	104.362	104.252	3.750	104.277	104.152	104.027				
4.000	103.386	103.305	103.205	4.125	104.260	104.155	104.055	3.625	103.901	103.776	103.651				
3.875	102.947	102.874	102.774	4.000	103.923	103.835	103.735	3.500	103.628	103.503	103.378				
3.750	102.715	102.612	102.512	3.875	103.551	103.458	103.358	3.375	103.285	103.160	103.035				
3.625	102.288	102.168	102.066	3.750	103.110	102.980	102.847	3.250	102.918	102.793	102.668				
3.500	101.838	101.726	101.624	3.625	103.633	103.525	103.324	3.125	102.495	102.370	102.245				
3.375	101.364	101.251	101.150	3.500	103.242	103.134	102.932	3.000	102.048	101.923	101.798				
3.250	100.823	100.710	100.608	3.375	102.799	102.692	102.490	2.875	101.750	101.650	101.555				
3.125	100.369	100.268	100.174	3.250	102.277	102.169	101.968	2.750	101.337	101.237	101.142				
3.000	99.853	99.764	99.678	3.125	101.681	101.573	101.371	2.625	100.958	100.879	100.791				
2.990	99.802	99.701	99.607	3.000	100.960	100.852	100.651	2.500	100.571	100.491	100.403				
2.875	99.309	99.208	99.115	2.875	100.192	100.084	99.925	2.375	100.124	100.044	99.956				
2.750	98.598	98.497	98.403	2.750	99.535	99.443	99.315	2.250	99.650	99.571	99.483				
2.625	97.397	97.296	97.202	2.625	98.849	98.757	98.607	2.125	99.128	99.048	98.960				
2.500	96.927	96.833	96.740	2.500	98.140	98.047	97.924	2.000	98.526	98.446	98.358				
2.375	96.149	96.056	95.962	2.375	97.566	97.472	97.358	1.990	98.441	98.362	98.274				
2.250	95.388	95.295	95.201	2.250	96.862	96.768	96.648	1.875	97.601	97.516	97.442				

FHLMC Codes															
AMFX30				AMFX25				AMFX20				AMFX15			
Conforming 10 Yr Fixed				Conforming 10 Yr Fixed HB				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	105.273	105.211	105.045	4.250	103.396	103.280	103.180	3.875	103.287	103.224	103.058				
3.750	104.876	104.814	104.648	4.125	103.155	103.117	103.017	3.750	103.041	102.979	102.813				
3.625	104.344	104.282	104.116	4.000	102.787	102.740	102.640	3.625	102.714	102.652	102.486				
3.500	103.892	103.829	103.663	3.875	102.421	102.314	102.214	3.500	102.523	102.414	102.211				
3.375	103.543	103.434	103.321	3.750	101.974	101.861	101.761	3.375	102.279	102.170	101.967				
3.250	103.176	103.066	102.864	3.625	101.627	101.508	101.290	3.250	101.967	101.857	101.655				
3.125	102.658	102.548	102.346	3.500	101.431	101.285	101.137	3.125	101.594	101.484	101.282				
3.000	102.387	102.286	102.090	3.375	101.048	100.903	100.754	3.000	101.425	101.323	101.128				
2.875	102.111	102.009	101.892	3.250	100.532	100.387	100.239	2.875	101.086	100.984	100.789				
2.750	101.752	101.650	101.518	3.125	99.653	99.561	99.375	2.750	100.695	100.593	100.398				
2.625	101.300	101.199	101.068	3.000	99.161	99.069	98.883	2.625	100.277	100.176	99.980				
2.500	101.064	100.962	100.809	2.875	98.617	98.525	98.339	2.500	100.134	100.052	99.878				
2.375	100.969	100.884	100.811	2.750	97.995	97.902	97.717	2.375	99.720	99.638	99.465				
2.250	100.565	100.480	100.407	2.625	97.197	97.082	96.867	2.250	99.279	99.197	99.024				
2.125	100.116	100.030	99.957	2.500	96.408	96.293	96.076								
2.000	99.641	99.556	99.483	2.375	95.609	95.494	95.277								
1.875	99.092	99.007	98.934	2.250	94.805	94.690	94.464								

FNMA				FHLMC				FNMA				FHLMC			
AMFX30LPMI				AMFX30LPMI				AMFX30HBLPMI				AMFX30SCLPMI			
AMFX15LPMI				AMFX15LPMI				AMFX15HBLPMI				AMFX15SCLPMI			
				CF 30yr fix								CF 10yr fix			
				CF 25yr fix								CF 30yr fix Super Conforming			
				CF 20yr fix								CF 15yr fix Super Conforming			
				CF 15yr fix											

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	-0.250	-0.500	-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	-2.250	-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

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	>70-75	>75-80	>80-85	>85-90	>90-95	>95
INVESTMENT PROPERTY	-2.125	-2.125	-2.125	-3.375	-4.125	n/a	n/a	n/a
MANUFACTURED HOMES	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	n/a
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	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

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

LPMI Adjustments - Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable									
>25 Yr Term	Coverage	Credit Scores							
		FICO 760+	740-759	720-739	700-719	680-699	660-679	640-655	620-639
Base LTV	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
	18%	-1.430	-1.990	-2.450	-2.910	-3.770	-4.690	-5.150	-5.710
97 - 95.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	16%	-1.220	-1.680	-2.040	-2.400	-2.910	-3.770	-4.080	-4.590
95 - 90.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	12%	-0.970	-1.220	-1.480	-1.730	-2.040	-2.700	-2.910	-3.160
	6%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
90 - 85.01%	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	6%	-0.610	-0.660	-0.710	-0.770	-0.870	-1.120	-1.170	-1.280
	6%	-0.610	-0.660	-0.710	-0.770	-0.870	-1.120	-1.170	-1.280
>2	Adjustments	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-655	620-639
	Cash-out Refinance	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
	Investment Property	-1.190	-1.190	-1.330	-1.750	-1.750	N/A	N/A	N/A
	Manufactured Housing	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
	Rate & Term Refinance	0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050
	Relocation	0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
	Second Home	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
	3- to 4-Unit Property	-1.190	-1.190	-1.330	-1.750	N/A	N/A	N/A	N/A
	25 Years and Under	0.180	0.180	0.180	0.280	0.280	0.390	0.390	0.390
	>45% DTI	95.01%-97% LTV	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Borrower	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	N/A	N/A	N/A	N/A
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	N/A	N/A	N/A	N/A
	85% LTV and under	-0.110	-0.170	-0.220					



Effective Time:
1/24/2022 8:05:26 AM

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

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	100.500	100.375	4.500	101.500	101.375			
4.375	100.375	100.250	4.375	101.125	101.000			
4.250	100.375	100.250	4.250	100.750	100.625			
4.125	100.375	100.250	4.125	100.500	100.375			
4.000	100.250	100.125	4.000	100.250	100.125			
3.875	100.125	100.000	3.875	99.875	99.750			
3.750	99.875	99.750	3.750	99.500	99.375			
3.625	99.500	99.375	3.625	99.000	98.875			
3.500	99.250	99.125	3.500	98.500	98.375			
3.375	98.625	98.500	3.375	97.750	97.625			
3.250	98.000	97.875	3.250	96.875	96.750			
3.125	97.250	97.125	3.125					
3.000	96.500	96.375	3.000					
2.875	95.875	95.750	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	100.625	100.500
4.375			4.375			4.375	100.375	100.250
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	HEM Jumbo 30 Yr Fixed	HEMJF15	HEM Jumbo 15 Yr Fixed
HEMJF30	HEM Jumbo 30 Yr Fixed	HEMJF15	HEM Jumbo 15 Yr Fixed
HEMJF15	HEM Jumbo 15 Yr Fixed	HEMJF30	HEM Jumbo 30 Yr Fixed
HEMJF15	HEM Jumbo 15 Yr Fixed	HEMJF30	HEM Jumbo 30 Yr Fixed

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:
1/24/2022 8:05:26 AM

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

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	103.894	103.820	103.670	4.250	101.179	101.083	100.986		
4.125	103.337	103.262	103.112	4.125	101.461	101.366	101.268		
4.000	102.814	102.698	102.573	4.000	102.422	102.280	102.188		
3.875	102.316	102.201	102.088	3.875	102.021	101.882	101.787		
3.750	101.828	101.680	101.599	3.750	101.498	101.363	101.261		
3.625	101.254	101.161	101.056	3.625	101.131	100.995	100.940		
3.500	100.772	100.679	100.574	3.500	100.403	100.283	100.211		
3.375	100.214	100.122	100.017	3.375	99.952	99.835	99.760		
3.250	99.660	99.566	99.461	3.250	99.383	99.270	99.189		
3.125	99.316	99.230	99.145	3.125	98.812	98.699	98.646		
3.000	98.788	98.702	98.617	3.000	98.338	98.225	98.172		
2.875	98.164	98.078	97.992	2.875	97.803	97.692	97.637		
2.750	97.290	97.168	97.127	2.750	97.088	96.965	96.926		
2.625	96.409	96.289	96.246	2.625	95.441	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

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:
1/24/2022 8:05:26 AM

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

Freddie Mac Home Possible											
ARFX30HP Home Possible 30 Yr Fixed				ARFX30HPSC Home Possible 30 Yr Fixed Super Conforming							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	103.894	103.820	103.670	4.250	101.179	101.083	100.986				
4.125	103.337	103.262	103.112	4.125	101.461	101.366	101.268				
4.000	102.814	102.698	102.573	4.000	102.095	101.945	101.870				
3.875	102.316	102.201	102.088	3.875	101.792	101.644	101.567				
3.750	101.828	101.680	101.599	3.750	101.428	101.282	101.203				
3.625	101.254	101.161	101.056	3.625	101.131	100.995	100.940				
3.500	100.772	100.679	100.574	3.500	100.313	100.180	100.123				
3.375	100.214	100.122	100.017	3.375	99.871	99.739	99.680				
3.250	99.660	99.566	99.461	3.250	99.367	99.238	99.177				
3.125	99.316	99.230	99.145	3.125	98.759	98.629	98.597				
3.000	98.788	98.702	98.617	3.000	98.333	98.206	98.171				
2.875	98.164	98.078	97.992	2.875	97.788	97.663	97.626				
2.750	97.290	97.168	97.127	2.750	97.088	96.965	96.926				
2.625	96.409	96.289	96.246	2.625	95.441	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
------------------------------	--------

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



Effective Time:
1/24/2022 8:05:26 AM

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

Conventional ARM											
AMAL05	5/1 Libor ARM (2/2/5 - 2.25 margin)			AMAL07	7/1 Libor ARM (5/2/5 - 2.25 margin)			AMAL10	10/1 Libor ARM (5/2/5 - 2.25 margin)		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250				4.375				4.375			
4.125				4.250				4.250			
4.000				4.125				4.125			
3.875				4.000				4.000			
3.750				3.875				3.875			
3.625				3.750				3.750			
3.500				3.625				3.625			
3.375				3.500				3.500			
3.250				3.375				3.375			

Conventional Adjustment

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

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

LTV/FICO Adjusters: Cash-Out Refinance (all Terms)

	≤60	>60-70	>70-75	>75-80
≥ 740	-0.625	-1.000	-1.000	-1.250
720-739	-0.625	-1.250	-1.375	-1.500
700-719	-0.750	-1.500	-1.500	-1.750
680-699	-0.875	-1.625	-1.750	-2.500
660-679	-2.500	-2.500	-2.500	-2.875
640-659	-2.750	-2.750	-2.750	-3.000
620-639	-4.750	-4.750	-4.750	-5.000

Loans with Secondary Financing

All Loans with Sub Financing	-0.375		
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