



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Tuesday, January 25, 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

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

Effective Time:
 1/25/2022 11:42:54 AM

Government																							
GFFX30				GFFX25				FHA 30 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	104.301	104.296	104.169	3.875	104.395	104.389	104.263	3.875	105.118	104.993	104.911												
3.750	104.323	104.318	104.190	3.750	104.512	104.506	104.379	3.750	104.925	104.800	104.718												
3.625	103.970	103.850	103.728	3.625	103.720	103.598	103.460	3.625	104.701	104.591	104.473												
3.500	103.645	103.524	103.386	3.500	103.476	103.439	103.292	3.500	104.105	103.995	103.878												
3.375	103.354	103.232	103.094	3.375	103.104	103.036	102.893	3.375	103.528	103.418	103.301												
3.250	103.287	103.166	103.028	3.250	103.352	103.263	103.164	3.250	103.325	103.219	103.106												
3.125	102.515	102.422	102.323	3.125	102.636	102.547	102.448	3.125	102.771	102.677	102.590												
3.000	102.122	102.000	101.863	3.000	102.163	102.074	101.975	3.000	102.311	102.217	102.130												
2.875	101.667	101.546	101.408	2.875	101.589	101.501	101.402	2.875	101.755	101.661	101.574												
2.750	101.429	101.307	101.170	2.750	101.682	101.613	101.533	2.750	101.429	101.307	101.170												
2.625	100.198	100.129	100.049	2.625	100.305	100.236	100.156	2.625	100.153	100.074	99.990												
2.500	99.621	99.553	99.473	2.500	99.818	99.750	99.669	2.500	99.752	99.673	99.589												
2.375	99.090	98.997	98.801	2.375	98.840	98.747	98.551	2.375	99.143	99.056	98.958												
2.250	98.618	98.526	98.330	2.250	98.368	98.276	98.080	2.250	98.690	98.603	98.505												
GFFX15				GVFX15				GFAL05															
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day												
4.375				4.375				3.875	98.975	98.853	98.715												
4.250				4.250				3.750	98.881	98.759	98.622												
4.125	103.746	103.789	103.672	4.125				3.625	101.160	101.056	100.938												
4.000	103.476	103.519	103.402	4.000	103.507	103.550	103.433	3.500	99.484	99.380	99.262												
3.875	103.115	103.158	103.041	3.875	103.224	103.267	103.150	3.375	99.028	98.924	98.806												
3.750	103.750	103.687	103.492	3.750	103.500	103.437	103.242	3.250	98.589	98.485	98.367												
3.625	103.516	103.385	103.200	3.625	103.345	103.157	103.029	3.125	99.927	99.823	99.705												
3.500	103.355	103.167	103.039	3.500	103.270	103.082	102.954	3.000	98.565	98.461	98.343												
3.375	102.894	102.745	102.578	3.375	102.926	102.738	102.610	2.875	97.956	97.852	97.734												
3.250	102.975	102.862	102.619	3.250	102.725	102.612	102.369																
3.125	102.864	102.742	102.639	3.125	102.574	102.452	102.349																
3.000	102.359	102.237	102.133	3.000	102.204	102.082	101.979																
2.875	101.926	101.814	101.571	2.875	101.801	101.679	101.575																
2.750	101.789	101.667	101.563	2.750	101.793	101.671	101.568																
GVAL05				GFAL03				GVAL03															
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day												
3.875	98.725	98.603	98.465	3.125	97.484	97.345	97.188	3.125	97.234	97.095	96.938												
3.750	98.631	98.509	98.372	3.000	96.664	96.525	96.367	3.000	96.414	96.275	96.117												
3.625	100.910	100.806	100.688	2.875	95.980	95.841	95.684	2.875	95.730	95.591	95.434												
3.500	99.234	99.130	99.012	2.750	95.532	95.394	95.236	2.750	95.282	95.144	94.986												
3.375	98.778	98.674	98.556	2.625	96.841	96.702	96.544	2.625	96.591	96.452	96.294												
3.250	98.339	98.235	98.117	2.500	95.994	95.855	95.697	2.500	95.744	95.605	95.447												
3.125	99.677	99.573	99.455	2.375	95.300	95.161	95.004	2.375	95.050	94.911	94.754												
3.000	98.315	98.211	98.093	2.250	94.867	94.729	94.571	2.250	94.617	94.479	94.321												
2.875	97.706	97.602	97.484	2.125	0.000	0.000	0.000	2.125	0.000	0.000	0.000												
GFFX30HB				GVFX30HB																			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day																
4.125	102.693	102.572	102.434	4.125	102.443	102.322	102.184																
4.000	103.099	102.977	102.840	4.000	102.849	102.727	102.590																
3.875	103.095	102.974	102.836	3.875	102.845	102.724	102.586																
3.750	103.648	103.526	103.389	3.750	103.398	103.276	103.139																
3.625	103.043	103.014	102.863	3.625	102.594	102.472	102.334																
3.500	102.719	102.598	102.460	3.500	102.469	102.348	102.210																
3.375	102.255	102.215	102.073	3.375	101.948	101.826	101.688																
3.250	102.121	102.000	101.862	3.250	101.871	101.750	101.612																
3.125	101.363	101.306	101.172	3.125	100.896	100.775	100.637																
3.000	101.023	100.902	100.764	3.000	100.773	100.652	100.514																
2.875	100.341	100.273	100.148	2.875	99.878	99.810	99.685																
2.750	99.831	99.757	99.636	2.750	99.312	99.223	99.102																
2.625	98.995	98.903	98.765	2.625	98.745	98.653	98.457																
2.500	98.530	98.438	98.254	2.500	98.280	98.188	97.992																
2.375	98.071	97.979	97.783	2.375	97.821	97.729	97.533																
2.250	97.599	97.507	97.311	2.250	97.349	97.257	97.061																
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				FICO Adjusters				FHA				VA				USDA							
				≥740				0.250				0.125				0.125							
DTI >= 55%								700-739				0.000				0.000				0.000			
FHA Streamline								680-699				0.000				0.000				0.000			
AUS Refer/Manual UW								660-679				-0.500				-0.750				-0.750			
LA >= \$50,000 - \$99,999								640-659				-0.750				-1.250				-1.250			
LA >= \$100,000 - \$124,999								620-639				-2.000				-2.250				-2.250			
LA > \$124,999 - LIMIT																							
2 units																							
3-4 units																							
Manufactured Home																							
VA IRRRL Adjustments																							
VA IRRRL (95.01-110.00)																							
VA IRRRL (110.01-125% LTV)																							
Purchase Special																							
FHA Fixed Programs Only (excludes High Balance and ARMS)																0.250							



Lock Desk Hours: 8am – 4:00pm PST
 Email: lockdesk@memortgage.com
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theNADA FHA 100% PROGRAM								
TNFHA30	theNADA FHA 30 Yr Fixed		TNFHAHB30	theNADA FHA High Balance 30 Yr Fixed		TN2nd10	theNADA 2nd	
	Rate	30 Day		Rate	30 Day		10 Yr Fixed Rate 6.000% Par Price	
	4.750	101.250		4.750	99.063			
	4.625	101.125		4.625	98.938			
	4.500	101.000		4.500	98.813			
	4.375	100.875		4.375	98.688			
	4.250	100.625		4.250	98.438			
	4.125	100.125		4.125	98.875			
	4.000	99.875		4.000	98.625			
	3.875	99.625		3.875	98.375			
	3.750	99.250		3.750	98.000			
	3.625	98.125		3.625	97.188			
	3.500	97.875		3.500	96.938			
	3.375	97.625		3.375	96.688			
	3.250	97.375		3.250	96.438			

Fixed Price Adjustments		
FICO	Adjustment	
FICO 660-679	-0.250	
FICO 640-659	-0.500	
FICO 620-639	-1.250	
FICO 600-619	-1.500	
FICO 580-599	-2.000	
theNADA Adjusters	Adjustment	
DTI >= 50%	-1.000	
DTI >= 45% & <50%	-0.500	
Manufactured Home	-1.000	

Program Highlights	
<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>	



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Government STRETCH											
GSFFX30				GSFFX25				FHA 30 Yr Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250	103.499	103.365	103.231	4.250	103.249	103.249	103.046				
4.125	103.568	103.434	103.300	4.125	103.318	103.318	103.115				
4.000	103.309	103.175	103.041	4.000	103.059	103.059	102.855				
3.875	102.995	102.861	102.727	3.875	102.745	102.745	102.542				
3.750	102.706	102.572	102.438	3.750	102.456	102.456	102.253				
3.625	102.780	102.646	102.512	3.625	102.530	102.530	102.327				
3.500	102.381	102.247	102.113	3.500	102.131	102.131	101.928				
3.375	101.955	101.821	101.687	3.375	101.705	101.705	101.502				
3.250	101.525	101.391	101.257	3.250	101.275	101.275	101.072				
3.125	101.436	101.302	101.168	3.125	101.186	101.186	101.030				
3.000	100.970	100.836	100.702	3.000	100.720	100.720	100.564				
2.875	100.496	100.362	100.228	2.875	100.246	100.246	100.090				
2.750	100.014	99.880	99.746	2.750	99.764	99.764	99.608				
2.625	99.623	99.489	99.355	2.625	99.373	99.373	99.185				
2.500	99.126	98.992	98.858	2.500	98.876	98.876	98.688				
2.375	98.623	98.489	98.355	2.375	98.373	98.373	98.185				
2.250	98.098	97.964	97.830	2.250	97.848	97.848	97.660				
GSFFX15				GSFFX15				VA 15 Yr Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.500	103.628	103.628	103.503	3.500	103.378	103.378	103.253				
3.375	103.246	103.246	103.121	3.375	102.996	102.996	102.871				
3.250	103.432	103.432	103.197	3.250	103.182	103.182	102.947				
3.125	102.799	102.799	102.564	3.125	102.549	102.549	102.314				
3.000	102.406	102.406	102.172	3.000	102.156	102.156	101.922				
2.875	102.009	102.009	101.775	2.875	101.759	101.759	101.525				
2.750	101.610	101.610	101.376	2.750	101.360	101.360	101.126				
2.625	100.905	100.905	100.702	2.625	100.655	100.655	100.452				
2.500	100.507	100.507	100.304	2.500	100.257	100.257	100.054				
2.375	100.105	100.105	99.902	2.375	99.855	99.855	99.652				
2.250	99.704	99.704	99.501	2.250	99.454	99.454	99.251				
2.125				2.125							
2.000				2.000							
1.875				1.875							
GSFFX30HB				GSFFX30HB				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
4.500				4.500							
4.375				4.375							
4.250				4.250							
4.125	101.818	101.697	101.559	4.125	101.568	101.447	101.309				
4.000	102.224	102.102	101.965	4.000	101.974	101.852	101.715				
3.875	102.220	102.099	101.961	3.875	101.970	101.849	101.711				
3.750	102.773	102.651	102.514	3.750	102.523	102.401	102.264				
3.625	101.969	101.847	101.709	3.625	101.719	101.597	101.459				
3.500	101.844	101.723	101.585	3.500	101.594	101.473	101.335				
3.375	101.323	101.201	101.063	3.375	101.073	100.951	100.813				
3.250	101.246	101.125	100.987	3.250	100.996	100.875	100.737				
3.125	100.271	100.150	100.012	3.125	100.021	99.900	99.762				
3.000	100.148	100.027	99.889	3.000	99.898	99.777	99.639				
2.875	99.148	99.037	98.816	2.875	98.898	98.787	98.566				
2.750	98.687	98.576	98.355	2.750	98.437	98.326	98.105				

Government STRETCH Streamline/IRRRL Product Codes			
GSFFX30SL	FHA 30 Year Fixed Streamline	GSVFX30IR	VA 30 Year IRRRL
GSFFX30SLHB	FHA 30 Year Fixed Streamline HB	GSVFX30IRHB	VA 30 Year IRRRL HB
GSFFX15SL	FHA 15 Year Fixed Streamline	GSVFX15IR	VA 15 Year IRRRL

Government Adjustment

Government Adjusters

DTI >= 50% & <55%	-0.250
DTI >= 55%	-0.500
FHA Streamline	-0.250
LA >=\$50,000 - \$99,999	-0.750
LA >=\$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000
2-4 Units	-1.000

FICO Adjusters

	FHA	VA
600-619	-2.000	-2.000
580-599	-3.000	n/a

High Balance FICO Adjusters

	FHA	VA
600-619	-3.500	-3.750
580-599	-5.000	-5.000

VA IRRRL Adjustments

VA IRRRL (95.01-110.00)	-1.000
VA IRRRL (110.01-125% LTV)	-2.250



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Conventional															
CAMFX30				CAMFX25				CAMFX20				CAMFX15			
Clarity Conforming 30 Yr Fixed				Clarity Conforming 20 Yr Fixed				Clarity Conforming 15 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.125	103.855	103.741	103.556	4.250	104.417	104.332	104.223	3.750	104.135	104.072	103.957				
4.000	103.379	103.276	103.146	4.125	104.168	104.053	103.914	3.625	103.736	103.673	103.543				
3.875	103.030	102.884	102.725	4.000	103.820	103.742	103.611	3.500	103.553	103.428	103.303				
3.750	102.784	102.638	102.478	3.875	103.461	103.375	103.245	3.375	103.205	103.193	103.056				
3.625	102.433	102.319	102.204	3.750	103.019	102.889	102.734	3.250	102.941	102.825	102.691				
3.500	101.996	101.888	101.772	3.625	102.594	102.486	102.252	3.125	102.520	102.395	102.270				
3.375	101.534	101.426	101.311	3.500	102.223	102.115	102.880	3.000	102.140	102.015	101.890				
3.250	101.004	100.896	100.781	3.375	101.794	102.686	102.451	2.875	101.939	101.831	101.715				
3.125	100.480	100.389	100.292	3.250	102.275	102.167	101.932	2.750	101.553	101.444	101.328				
3.000	99.971	99.881	99.783	3.125	101.681	101.573	101.339	2.625	101.126	101.018	100.902				
2.875	99.437	99.347	99.249	3.000	100.964	100.856	100.621	2.500	100.575	100.477	100.381				
2.750	98.736	98.646	98.548	2.875	100.198	100.104	99.986	2.375	100.097	100.011	99.920				
2.625	97.469	97.382	97.264	2.750	99.582	99.495	99.377	2.250	99.633	99.548	99.456				
2.500	96.950	96.864	96.746	2.625	98.876	98.788	98.670	2.125	99.138	99.053	98.961				
2.375	96.174	96.087	95.969	2.500	98.128	98.042	97.924	2.000	98.543	98.458	98.366				
2.250	95.413	95.326	95.208	2.375	97.565	97.479	97.361	1.990	98.288	98.201	98.081				
				2.250	96.857	96.771	96.653	1.875	97.695	97.608	97.488				

CAMFX10				CAMFX30HB				CAMFX15HB			
Clarity Conforming 10 Yr Fixed				Clarity Conforming 30 Yr Fixed HB				Clarity Conforming 15 Yr Fixed HB			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	105.211	105.148	104.953	4.250	103.360	103.260	103.130	3.875	103.366	103.303	103.108
3.750	104.819	104.756	104.561	4.125	103.194	103.164	103.034	3.750	103.123	103.060	102.865
3.625	104.286	104.223	104.029	4.000	102.835	102.804	102.674	3.625	102.806	102.743	102.548
3.500	103.834	103.771	103.576	3.875	102.461	102.388	102.257	3.500	102.657	102.544	102.301
3.375	103.537	103.424	103.217	3.750	102.031	101.934	101.804	3.375	102.413	102.300	102.057
3.250	103.176	103.063	102.860	3.625	101.748	101.627	101.376	3.250	102.105	101.992	101.750
3.125	102.658	102.546	102.346	3.500	101.653	101.504	101.336	3.125	101.744	101.631	101.389
3.000	102.374	102.270	102.044	3.375	101.279	101.130	100.961	3.000	101.626	101.522	101.295
2.875	102.168	102.067	101.939	3.250	100.773	100.624	100.456	2.875	101.289	101.185	100.959
2.750	101.797	101.696	101.567	3.125	99.777	99.686	99.467	2.750	100.917	100.813	100.586
2.625	101.348	101.247	101.118	3.000	99.300	99.209	98.991	2.625	100.505	100.401	100.175
2.500	101.050	100.963	100.842	2.875	98.763	98.672	98.453	2.500	100.220	100.140	99.939
2.375	101.061	100.975	100.854	2.750	98.142	98.051	97.832	2.375	99.811	99.730	99.530
2.250	100.659	100.572	100.452	2.625	97.346	97.231	96.988	2.250	99.376	99.295	99.095
2.125	100.209	100.123	100.002	2.500	96.572	96.457	96.206				
2.000	99.735	99.649	99.528	2.375	95.774	95.658	95.414				
1.875	99.187	99.100	98.980	2.250	94.970	94.854	94.613				

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	<70	≥70
>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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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	Rate	15 Day	30 Day	45 Day	
4.125	103.855	103.741	103.556	4.250	104.417	104.332	104.223	3.750	104.135	104.072	103.957	3.625	103.736	103.673	103.543	
4.000	103.379	103.276	103.146	4.125	103.168	103.053	103.914	3.500	103.553	103.428	103.303	3.375	103.053	102.919	102.056	
3.875	103.030	102.884	102.725	4.000	103.820	103.742	103.611	3.250	102.941	102.825	102.691	3.125	102.520	102.395	102.270	
3.750	102.784	102.638	102.478	3.875	103.461	103.375	103.245	3.000	102.140	102.015	101.890	2.875	101.939	101.831	101.715	
3.625	102.433	102.319	102.204	3.750	103.019	102.889	102.734	2.750	101.553	101.444	101.328	2.625	101.126	101.018	100.902	
3.500	101.996	101.888	101.772	3.625	103.594	103.486	103.252	2.500	100.575	100.477	100.381	2.375	100.097	100.011	99.920	
3.375	101.534	101.426	101.311	3.500	103.223	103.115	102.880	2.250	99.633	99.548	99.456	2.125	99.138	99.053	98.961	
3.250	101.004	100.896	100.781	3.375	102.794	102.686	102.451	2.000	98.543	98.458	98.366	1.875	97.695	97.608	97.488	
3.125	100.480	100.389	100.292	3.250	102.275	102.167	101.932	1.990	98.288	98.201	98.081					
3.000	99.971	99.881	99.783	3.125	101.681	101.573	101.339									
2.990	99.921	99.831	99.733	3.000	100.964	100.856	100.621									
2.875	99.437	99.347	99.249	2.875	100.198	100.104	99.986									
2.750	98.736	98.646	98.548	2.750	99.582	99.495	99.377									
2.625	97.469	97.382	97.264	2.625	98.876	98.788	98.670									
2.500	96.950	96.864	96.746	2.500	98.128	98.042	97.924									
2.375	96.174	96.087	95.969	2.375	97.565	97.479	97.361									
2.250	95.413	95.326	95.208	2.250	96.857	96.771	96.653									

FHLMC Codes																
AMFX30		AMFX25		Conforming 10 Yr Fixed			AMFX20		Conforming 30 Yr Fixed HB			AMFX15		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	Rate	15 Day	30 Day	45 Day	
3.875	105.211	105.148	104.953	4.250	103.235	103.135	103.005	3.875	103.241	103.178	102.983	3.750	102.998	102.935	102.740	
3.750	104.819	104.756	104.561	4.125	103.069	102.939	102.909	3.750	102.681	102.618	102.423	3.500	102.532	102.419	102.176	
3.625	104.286	104.223	104.029	4.000	102.710	102.679	102.549	3.625	102.288	102.175	101.932	3.375	101.980	101.867	101.625	
3.500	103.834	103.771	103.576	3.875	102.336	102.236	102.132	3.250	101.619	101.506	101.264	3.000	101.501	101.397	101.170	
3.375	103.537	103.424	103.217	3.750	101.906	101.809	101.679	2.875	101.164	101.060	100.834	2.750	100.792	100.688	100.461	
3.250	103.176	103.063	102.860	3.625	101.623	101.502	101.251	2.625	100.380	100.276	100.050	2.500	100.095	100.015	99.814	
3.125	102.658	102.546	102.346	3.500	101.528	101.379	101.211	2.375	99.686	99.605	99.405	2.250	99.251	99.170	98.970	
3.000	102.374	102.270	102.044	3.375	101.154	101.005	100.836									
2.875	102.168	102.067	101.939	3.250	100.648	100.499	100.331									
2.750	101.797	101.696	101.567	3.125	99.652	99.561	99.342									
2.625	101.348	101.247	101.118	3.000	99.175	99.084	98.866									
2.500	101.050	100.963	100.842	2.875	98.638	98.547	98.328									
2.375	101.061	100.975	100.854	2.750	98.017	97.926	97.707									
2.250	100.659	100.572	100.452	2.625	97.221	97.106	96.863									
2.125	100.209	100.123	100.002	2.500	96.447	96.332	96.081									
2.000	99.735	99.649	99.528	2.375	95.649	95.533	95.289									
1.875	99.187	99.100	98.980	2.250	94.845	94.729	94.488									

LPMI Product Codes																
FNMA	FHLMC	CF 30yr fix LPMI			FNMA	FHLMC	CF 30yr fix High Balance LPMI									
AMFX30LPMI	ARFX30LPMI	AMFX30HLPMI	ARFX30SLPMI	ARFX30CLPMI	AMFX30HLPMI	ARFX30SLPMI	AMFX30HLPMI	ARFX30SLPMI	AMFX30HLPMI	ARFX30SLPMI	AMFX30HLPMI	ARFX30SLPMI	AMFX30HLPMI	ARFX30SLPMI	AMFX30HLPMI	ARFX30SLPMI
AMFX15LPMI	ARFX15LPMI	AMFX15HLPMI	ARFX15SLPMI	AMFX15CLPMI	AMFX15HLPMI	ARFX15SLPMI	AMFX15HLPMI	ARFX15SLPMI	AMFX15HLPMI	ARFX15SLPMI	AMFX15HLPMI	ARFX15SLPMI	AMFX15HLPMI	ARFX15SLPMI	AMFX15HLPMI	ARFX15SLPMI

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	-1.000	-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			-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

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
97 - 95.01%	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
95 - 90.01%	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
90 - 85.01%	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
	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
85 - & Below	6%	-0.610	-0.660	-0.710	-0.770	-0.870	-1.120	-1.170	-1.280

**LPMI Adjustments subject to change at time of MI Approval									
>2	Borrower	s	Adjustments						
			FICO 760+	740-759	720-739	700-719	680-699	660-679	640-655
Cash-out Refinance									
Investment Property									
Manufactured Housing									
Rate & Term Refinance									
Relocation									
Second Home									
3- to 4-Unit Property									
25 Years and Under									
45% DTI									
95.01%-97% LTV									
90.01%-95% LTV									
85.01%-90% LTV									
85% LTV and under									
95.01%-97% LTV									
90.01%-95% LTV									
85.01%-90% LTV									
85% LTV and under									



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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	
4.750					4.750			
4.625					4.625			
4.500	100.625	100.483			4.500	101.500	101.358	
4.375	100.625	100.483			4.375	101.125	100.983	
4.250	100.500	100.358			4.250	100.750	100.608	
4.125	100.375	100.233			4.125	100.500	100.358	
4.000	100.250	100.108			4.000	100.250	100.108	
3.875	100.125	99.983			3.875	99.875	99.733	
3.750	100.000	99.858			3.750	99.500	99.358	
3.625	99.750	99.608			3.625	99.000	98.858	
3.500	99.500	99.358			3.500	98.500	98.358	
3.375	98.875	98.733			3.375	97.750	97.608	
3.250	98.250	98.108			3.250	96.875	96.733	
3.125	97.500	97.358			3.125			
3.000	96.750	96.608			3.000			
2.875	96.000	95.858			2.875			
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		
4.750					4.750					4.750				
4.625					4.625					4.625				
4.500					4.500					4.500	100.625	100.483		
4.375					4.375					4.375	100.375	100.233		
4.250					4.250					4.250	100.125	99.983		
4.125					4.125					4.125	99.875	99.733		
4.000					4.000	101.750	101.608			4.000	99.625	99.483		
3.875	101.750	101.608			3.875	101.750	101.608			3.875	99.375	99.233		
3.750	101.750	101.608			3.750	101.625	101.483			3.750	99.000	98.858		
3.625	101.625	101.483			3.625	101.500	101.358			3.625	98.625	98.483		
3.500	101.500	101.358			3.500	101.375	101.233			3.500	98.125	97.983		
3.375	101.375	101.233			3.375	101.125	100.983			3.375	97.625	97.483		
3.250					3.250	100.875	100.733			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	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



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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	103.993	103.946	103.786	4.250	101.260	101.187	101.047				
4.125	103.434	103.388	103.228	4.125	101.540	101.461	101.325				
4.000	102.974	102.871	102.729	4.000	102.466	102.342	102.229				
3.875	102.473	102.369	102.227	3.875	102.064	101.943	101.827				
3.750	101.952	101.849	101.707	3.750	101.547	101.429	101.308				
3.625	101.447	101.365	101.246	3.625	101.266	101.172	101.049				
3.500	100.958	100.876	100.757	3.500	100.472	100.373	100.255				
3.375	100.395	100.313	100.195	3.375	100.036	99.932	99.817				
3.250	99.838	99.757	99.638	3.250	99.520	99.410	99.300				
3.125	99.534	99.458	99.360	3.125	98.876	98.782	98.712				
3.000	99.000	98.924	98.826	3.000	98.448	98.358	98.262				
2.875	98.374	98.298	98.200	2.875	97.894	97.799	97.708				
2.750	97.393	97.275	97.201	2.750	97.185	97.084	96.997				
2.625	96.517	96.401	96.326	2.625	95.545	95.440	95.358				
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



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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	103.993	103.946	103.786	4.250	101.260	101.187	101.047				
4.125	103.434	103.388	103.228	4.125	101.540	101.461	101.325				
4.000	102.974	102.871	102.729	4.000	102.195	102.075	101.935				
3.875	102.473	102.369	102.227	3.875	101.896	101.771	101.635				
3.750	101.952	101.849	101.707	3.750	101.524	101.393	101.263				
3.625	101.447	101.365	101.246	3.625	101.266	101.172	101.049				
3.500	100.958	100.876	100.757	3.500	100.472	100.373	100.255				
3.375	100.395	100.313	100.195	3.375	100.036	99.932	99.817				
3.250	99.838	99.757	99.638	3.250	99.520	99.410	99.300				
3.125	99.534	99.458	99.360	3.125	98.867	98.782	98.682				
3.000	99.000	98.924	98.826	3.000	98.448	98.358	98.262				
2.875	98.374	98.298	98.200	2.875	97.894	97.799	97.708				
2.750	97.393	97.275	97.201	2.750	97.185	97.084	96.997				
2.625	96.517	96.401	96.326	2.625	95.545	95.440	95.358				
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



Effective Time:
1/25/2022 11:42:54 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