



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Monday, August 22, 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
Home Ready	Page 7
Home Possible	Page 8

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

AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, ME, MD, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WA, WI, WV, WY

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:
 8/22/2022 8:06:47 AM

theNADA FHA 100% PROGRAM				TN2nd10	theNADA 2nd	
TNFHA30	theNADA FHA 30 Yr Fixed		TNFHAHB30	theNADA FHA High Balance 30 Yr Fixed	10Yr Fully Amortizing Second	
	Rate	30 Day	Rate	30 Day	Rate	30 Day
	6.750	101.375	6.750	97.313	8.750	100.00
	6.625	101.125	6.625	97.063	8.625	100.00
	6.500	100.875	6.500	96.813	8.500	100.00
	6.375	100.625	6.375	96.563	8.375	100.00
	6.250	100.375	6.250	96.313	8.250	100.00
	6.125	99.859	6.125	97.984	8.125	100.00
	6.000	99.609	6.000	97.734	8.000	100.00
	5.875	99.359	5.875	97.484	7.875	100.00
	5.750	99.109	5.750	97.234	7.750	100.00
theNADA 30 Yr 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 and 2.0% greater than rate on 1st lien <ul style="list-style-type: none"> • 1-4 units • SFR, CONDO (HUD APPROVED), PUD, or Manufactured Homes <ul style="list-style-type: none"> • 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) • Minimum Loan Amounts for 2nd's in AZ and SC is \$5,000 <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:
 8/22/2022 8:06:47 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				
6.125	103.005	102.871	102.737	6.125	102.907	102.757	102.607				
6.000	102.841	102.707	102.573	6.000	102.720	102.570	102.420				
5.875	102.725	102.591	102.457	5.875	102.526	102.376	102.226				
5.750	102.754	102.620	102.486	5.750	102.504	102.264	102.114				
5.625	102.507	102.373	102.239	5.625	102.376	102.226	102.076				
5.500	102.324	102.190	102.056	5.500	102.314	102.164	102.014				
5.375	102.034	101.900	101.766	5.375	102.026	101.876	101.726				
5.250	102.146	102.012	101.878	5.250	101.896	101.767	101.499				
5.125	101.903	101.769	101.635	5.125	101.653	101.572	101.252				
5.000	101.602	101.468	101.334	5.000	101.377	101.271	101.077				
4.875	100.964	100.830	100.696	4.875	100.804	100.654	100.504				
4.750	100.918	100.784	100.650	4.750	101.060	100.970	100.865				
4.625	100.491	100.357	100.223	4.625	100.581	100.491	100.387				

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	95.780	95.780	95.624	3.500	95.780	95.780	95.624				
3.375	95.746	95.746	95.590	3.375	95.746	95.746	95.590				
3.250	95.704	95.704	95.548	3.250	95.704	95.704	95.548				
3.125	93.952	93.952	93.906	3.125	93.952	93.952	93.906				
3.000	93.914	93.914	93.867	3.000	93.914	93.914	93.867				
2.875	93.871	93.871	93.825	2.875	93.871	93.871	93.825				
2.750	93.829	93.829	93.782	2.750	93.829	93.829	93.782				
2.625	91.827	91.827	91.781	2.625	91.827	91.827	91.781				
2.500	91.789	91.789	91.742	2.500	91.789	91.789	91.742				
2.375	91.746	91.746	91.700	2.375	91.746	91.746	91.700				
2.250	91.704	91.704	91.657	2.250	91.704	91.704	91.657				

GSFFX30HB FHA 30 Yr Fixed HB				GSVFX30H VA 30 Yr Fixed HB							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
6.000	100.941	100.682	99.874	6.000	100.691	100.432	99.624				
5.875	100.685	100.426	99.618	5.875	100.435	100.176	99.368				
5.750	101.199	101.072	100.877	5.750	100.949	100.822	100.627				
5.625	101.274	101.145	100.516	5.625	101.024	100.895	100.266				
5.500	100.956	100.827	100.148	5.500	100.706	100.577	99.898				
5.375	100.752	100.622	99.943	5.375	100.502	100.372	99.693				
5.250	100.989	100.859	100.182	5.250	100.739	100.609	99.932				
5.125	100.065	99.976	99.788	5.125	99.815	99.726	99.538				
5.000	99.597	99.508	99.320	5.000	99.347	99.258	99.070				
4.875	99.105	99.016	98.829	4.875	98.855	98.766	98.579				
4.750	98.997	98.916	98.360	4.750	98.747	98.666	98.110				

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
VA Cash Out > 90% LTV	-2.000
Manufactured Home	-1.250

FICO Adjusters

	FHA	VA
600-619	-1.500	-1.500
550-599 (Min FICO 580 for VA)	-2.750	-2.750

High Balance FICO Adjusters

	FHA	VA
600-619	-2.500	-2.500
580-599	-3.000	-3.000

VA IRRRL Adjustments

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



Effective Time:
8/22/2022 8:06:47 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			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
6.500	103.124	102.894	102.689	6.500	103.491	103.116	103.005	5.000	101.562	101.361	101.323				
6.375	102.841	102.611	102.406	6.375	103.166	102.794	102.679	4.875	101.283	101.086	101.043				
6.250	102.503	102.273	102.068	6.250	102.807	102.438	102.319	4.750	100.957	100.766	100.718				
6.125	102.883	102.803	102.730	6.125	103.200	103.131	103.040	4.625	100.595	100.409	100.356				
6.000	102.615	102.539	102.443	6.000	102.899	102.833	102.738	4.500	100.631	100.472	100.452				
5.875	102.372	102.291	102.092	5.875	102.572	102.510	102.411	4.375	100.318	100.163	100.139				
5.750	101.966	101.885	101.689	5.750	102.196	102.136	102.033	4.250	99.934	99.785	99.755				
5.625	102.078	102.009	101.937	5.625	102.368	102.298	102.227	4.125	99.493	99.350	99.315				
5.500	101.744	101.678	101.602	5.500	102.051	101.985	101.909	4.000	99.580	99.402	99.393				
5.375	101.242	101.179	101.099	5.375	101.698	101.634	101.555	3.875	99.231	99.058	99.049				
5.250	100.827	100.768	100.683	5.250	101.298	101.238	101.154	3.750	98.837	98.669	98.659				
5.125	100.839	100.776	100.719	5.125	101.163	101.101	101.044	3.625	98.349	98.186	98.171				
5.000	100.433	100.374	100.313	5.000	100.837	100.778	100.717								
4.875	99.960	99.904	99.839	4.875	100.466	100.410	100.345								

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	Rate	15 Day	30 Day	45 Day		
4.875	101.204	101.008	100.965	6.000	102.579	102.519	102.425	4.875	101.051	100.859	100.815						
4.750	100.893	100.702	100.654	5.875	102.310	102.252	102.154	4.750	100.797	100.610	100.562						
4.625	100.534	100.348	100.296	5.750	101.937	101.882	101.781	4.625	100.367	100.185	100.132						
4.500	100.430	100.419	100.252	5.625	101.916	101.851	101.782	4.500	100.467	100.312	100.293						
4.375	100.177	100.101	99.999	5.500	101.617	101.556	101.482	4.375	100.231	100.082	100.058						
4.250	99.865	99.735	99.687	5.375	101.206	101.148	101.070	4.250	99.862	99.717	99.689						
4.125	99.470	99.327	99.294	5.250	100.827	100.772	100.690	4.125	99.467	99.327	99.294						
4.000	99.545	99.480	99.283	5.125	100.306	100.205	100.125	4.000	99.031	98.966	98.769						
3.875	99.176	99.112	98.915	5.000	99.935	99.885	99.830	3.875	98.690	98.626	98.429						
3.750	98.767	98.702	98.541	4.875	99.514	99.467	99.407	3.750	98.262	98.198	98.001						
3.625	98.318	98.253	98.140	4.750	99.020	98.977	98.913	3.625	97.742	97.677	97.548						
3.500	97.888	97.735	97.711	4.625	98.285	98.048	98.013										

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

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: Purchase or limited cash-out refinance

	≤60	>60-70	>70-75	>75-80
≥ 680	-0.500	-0.750	-0.750	-1.000

*High Balance Loan Adjusters: Cash-out refinance

	≤60	>60-70	>70-75	>75-80
≥ 680	-1.250	-1.500	-1.500	-1.750

*The high-balance LLPA will not apply if any borrower on the loan is a first-time homebuyer and total qualifying income of all borrowers is less than or equal to 100% of the applicable area median income limit for the subject property's location. Please contact Lock Desk to make adjustments.

Loans with Secondary Financing

All Loans with Sub Financing

The below adds also apply:			
LTV	CLTV	<720	≥720
>75 & ≤80	>75 & ≤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



Effective Time: 8/22/2022 8:06:47 AM

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

Table with columns for AMFX30, AMFX25, Conforming 30 Yr Fixed, AMFX20, Conforming 20 Yr Fixed, AMFX15, Conforming 15 Yr Fixed. Includes rate and 15 Day, 30 Day, 45 Day columns.

Table with columns for AMFX10, Conforming 10 Yr Fixed, AMFX30HB, Conforming 30 Yr Fixed HB, AMFX15HB, Conforming 15 Yr Fixed HB. Includes rate and 15 Day, 30 Day, 45 Day columns.

FHLMC Codes table with columns for ARFX30, ARFX25, ARFX10, ARFX15 and their corresponding CF codes.

LPMI Product Codes table with columns for FNMA, FHLMC, AMFX30LPMI, AMFX30SLPMI, AMFX15LPMI, AMFX15SLPMI.

Conventional Adjustment table with columns for LTV / FICO Adjusters: All Products w/Terms > 15 years only. Includes rate and various LTV/FICO categories.

LTV/FICO Adjusters: Cash-Out Refinance (all Terms) table with columns for LTV and FICO categories.

Loans with Secondary Financing table with columns for LTV and FICO categories.

High Balance Loan Adjusters: Purchase or limited cash-out refinance table with columns for LTV and FICO categories.

High Balance Loan Adjusters: Cash-out refinance table with columns for LTV and FICO categories.

General Adjustments table with columns for Description, LTV, and FICO categories.

Loan Amount Adjustments table with columns for LTV and FICO categories.

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

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



Effective Time:
8/22/2022 8:06:47 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		
5.875	101.604	101.541	101.442	5.625	101.016	100.951	100.882		
5.750	101.202	101.143	101.039	5.500	100.717	100.656	100.582		
5.625	101.428	101.359	101.287	5.375	100.306	100.248	100.170		
5.500	101.094	101.028	100.952	5.250	99.927	99.872	99.790		
5.375	100.592	100.529	100.449	5.125	99.330	99.276	99.225		
5.250	100.177	100.118	100.033	5.000	99.035	98.985	98.930		
5.125	100.189	100.126	100.069	4.875	98.614	98.567	98.507		
5.000	99.783	99.724	99.663	4.750	98.120	98.077	98.013		

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:
8/22/2022 8:06:47 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				
5.875	101.604	101.541	101.442	5.625	101.016	100.951	100.882				
5.750	101.202	101.143	101.039	5.500	100.717	100.656	100.582				
5.625	101.428	101.359	101.287	5.375	100.306	100.248	100.170				
5.500	101.094	101.028	100.952	5.250	99.927	99.872	99.790				
5.375	100.592	100.529	100.449	5.125	99.330	99.276	99.225				
5.250	100.177	100.118	100.033	5.000	99.035	98.985	98.930				
5.125	100.189	100.126	100.069	4.875	98.614	98.567	98.507				
5.000	99.783	99.724	99.663	4.750	98.120	98.077	98.013				

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