



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Tuesday, August 23, 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

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:
 8/23/2022 8:32:17 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					
6.125	103.191	103.071	102.830	6.125	103.441	103.321	103.080	5.875	102.626	102.367	101.630	6.000	102.851	102.731	102.490	6.000	103.112	102.981	102.740	5.750	103.170	103.066	102.842	5.875	102.626	102.371	102.131	5.875	102.876	102.621	102.381	5.625	104.083	103.951	103.816
5.750	103.120	103.016	102.792	5.750	103.370	103.284	103.042	5.500	103.602	103.470	103.335	5.625	102.930	102.817	102.408	5.625	103.180	103.067	102.677	5.375	103.097	102.964	102.829	5.500	102.742	102.629	101.980	5.500	102.992	102.879	102.299	5.250	102.567	102.435	102.300
5.375	102.438	102.324	101.573	5.375	102.688	102.574	101.876	5.125	102.397	102.281	102.223	5.250	102.409	102.302	102.119	5.250	102.706	102.706	102.581	5.125	103.097	102.964	102.829	5.375	102.438	102.324	101.573	5.375	102.688	102.574	101.876	5.125	102.397	102.281	102.223
5.250	102.409	102.302	102.119	5.250	102.706	102.706	102.581	5.000	101.990	101.909	101.691	5.125	102.299	102.218	101.712	5.125	102.549	102.468	102.198	5.000	101.990	101.909	101.691	5.000	102.299	102.218	101.712	5.000	102.549	102.468	102.198	4.875	101.339	101.258	101.011
5.000	101.990	101.909	101.280	5.000	102.240	102.159	101.780	4.875	101.339	101.258	101.011	4.875	101.339	101.258	100.693	4.875	101.589	101.508	101.193	4.750	101.120	101.039	100.831	4.750	101.120	101.039	100.831	4.750	101.585	101.486	101.390	4.625	100.786	100.687	100.590
4.875	101.339	101.258	100.693	4.875	101.589	101.508	101.193	4.750	101.120	101.039	100.831	4.625	100.445	100.356	100.255	4.625	100.839	100.740	100.644	4.500	100.099	100.011	99.910	4.500	100.099	100.011	99.910	4.500	100.349	100.287	100.160	4.375	99.608	99.519	99.419
4.750	101.120	101.039	100.831	4.750	101.585	101.486	101.390	4.625	100.786	100.687	100.590	4.500	100.099	100.011	99.910	4.500	100.349	100.287	100.160	4.375	99.608	99.519	99.419	4.375	99.608	99.519	99.419	4.375	99.858	99.799	99.669	4.250	99.102	99.018	98.912
4.375	99.608	99.519	99.419	4.375	99.858	99.799	99.669	4.250	99.102	99.018	98.912	4.250	99.102	99.018	98.912	4.250	99.102	99.018	98.912	4.250	99.102	99.018	98.912	4.250	99.102	99.018	98.912	4.250	99.102	99.018	98.912	4.250	99.102	99.018	98.912

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					
4.625	100.305	100.240	100.167	4.625	100.055	99.990	99.917	4.500	97.817	97.752	97.679	4.500	99.964	99.899	99.826	4.500	99.714	99.649	99.576	4.375	97.442	97.377	97.304	4.375	99.598	99.533	99.460	4.375	99.348	99.283	99.210	4.250	97.067	97.002	96.929
4.375	99.598	99.533	99.460	4.375	99.348	99.283	99.210	4.250	97.067	97.002	96.929	4.250	99.672	99.607	99.538	4.250	99.422	99.357	99.138	4.125	97.027	96.979	96.924	4.125	99.672	99.607	99.538	4.125	99.422	99.357	99.138	4.000	96.652	96.604	96.549
4.250	99.672	99.607	99.538	4.250	99.422	99.357	99.138	4.125	97.027	96.979	96.924	4.125	99.214	99.149	98.930	4.125	98.964	98.899	98.680	4.000	96.652	96.604	96.549	4.000	99.214	99.149	98.930	4.000	98.964	98.899	98.680	3.875	96.277	96.229	96.174
4.125	99.214	99.149	98.930	4.125	98.964	98.899	98.680	4.000	96.652	96.604	96.549	4.000	98.764	98.698	98.507	4.000	98.514	98.448	98.294	3.875	96.277	96.229	96.174	3.875	98.764	98.698	98.507	3.875	98.514	98.448	98.294	3.750	95.902	95.854	95.799
4.000	98.764	98.698	98.507	4.000	98.514	98.448	98.294	3.875	96.277	96.229	96.174	3.875	98.433	98.377	98.312	3.875	98.183	98.127	98.062	3.750	95.902	95.854	95.799	3.750	98.433	98.377	98.312	3.750	98.183	98.127	98.062	3.625	95.683	95.635	95.580
3.875	98.433	98.377	98.312	3.875	98.183	98.127	98.062	3.750	95.902	95.854	95.799	3.750	98.556	98.487	98.276	3.750	98.306	98.237	98.026	3.625	95.683	95.635	95.580	3.625	98.556	98.487	98.276	3.625	98.306	98.237	98.026	3.500	95.308	95.260	95.205
3.750	98.556	98.487	98.276	3.750	98.306	98.237	98.026	3.625	95.683	95.635	95.580	3.625	98.090	98.021	97.810	3.625	97.840	97.771	97.560	3.500	95.308	95.260	95.205	3.500	98.090	98.021	97.810	3.500	97.840	97.771	97.560	3.500	97.382	97.313	97.106
3.625	98.090	98.021	97.810	3.625	97.840	97.771	97.560	3.500	95.308	95.260	95.205	3.500	97.632	97.563	97.352	3.500	97.382	97.313	97.106	3.500	97.382	97.313	97.106	3.500	97.632	97.563	97.352	3.500	97.382	97.313	97.106	3.500	97.382	97.313	97.106

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					
4.500	97.567	97.502	97.429	4.500	97.567	97.502	97.429	3.125	95.070	94.941	94.794	3.125	94.820	94.691	94.544	3.125	94.820	94.691	94.544	3.000	94.445	94.316	94.169	3.000	94.820	94.691	94.544	3.000	94.445	94.316	94.169	2.875	94.031	93.902	93.755
4.375	97.192	97.127	97.054	4.375	97.192	97.127	97.054	3.000	94.695	94.566	94.419	3.000	94.445	94.316	94.169	2.875	94.031	93.902	93.755	2.875	94.031	93.902	93.755	2.875	94.445	94.316	94.169	2.875	94.031	93.902	93.755	2.750	93.648	93.518	93.372
4.250	96.817	96.752	96.679	4.250	96.817	96.752	96.679	2.875	94.281	94.152	94.005	2.875	94.031	93.902	93.755	2.750	93.648	93.518	93.372	2.750	93.648	93.518	93.372	2.750	94.316	94.169	94.013	2.750	93.648	93.518	93.372	2.625	93.265	93.135	92.988
4.125	96.777	96.729	96.674	4.125	96.777	96.729	96.674	2.750	93.898	93.768	93.622	2.750	93.648	93.518	93.372	2.625	93.265	93.135	92.988	2.625	93.265	93.135	92.988	2.625	94.169	94.013	93.857	2.625	93.265	93.135	92.988	2.500	92.882	92.752	92.605
4.000	96.402	96.354	96.299	4.000	96.402	96.354	96.299	2.625	93.733	93.604	93.457	2.625	93.518	93.372	93.225	2.500	93.135	93.005	92.858	2.500	93.135	93.005	92.858	2.500	94.013	93.857	93.701	2.500	93.135	93.005	92.858	2.375	92.701	92.571	92.424
3.875	96.027	95.979	95.924	3.875	96.027	95.979	95.924	2.500	93.350	93.221	93.074	2.500	93.005	92.858	92.711	2.375	92.424	92.294	92.147	2.375	92.424	92.294	92.147	2.375	93.857	93.701	93.545	2.375	92.424	92.294	92.147	2.250	92.294	92.147	92.000
3.750	95.652	95.604	95.549	3.750	95.652	95.604	95.549	2.375	92.998	92.869	92.722	2.375	92.711	92.564	92.417	2.250	92.000	91.853	91.706	2.250	92.000	91.853	91.706	2.250	93.701	93.545	93.389	2.250	92.000	91.853	91.706	2.125	91.706	91.559	91.412
3.625	95.433	95.385	95.330	3.625	95.433	95.385	95.330	2.250	92.678	92.548	92.402	2.250	92.564	92.417	92.270	2.125	91.412	91.265	91.118	2.125	91.412	91.265	91.118	2.125	93.545	93.389	93.233	2.125	91.412	91.265	91.118	2.000	91.118	90.971	90.824
3.500	95.058	95.010	94.955	3.500	95.058	95.010	94.955	2.125	92.294	92.147	92.000	2.125	92.417	92.270	92.123	2.000	90.824	90.677	90.530	2.000	90.824	90.677	90.530	2.000	93.233	93.077	92.921	2.000	90.824	90.677	90.530	1.875	90.530	90.383	90.236

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	
6.000	102.339	101.895	101.732	6.000	102.339	101.895	101.732	6.000	102.346	101.903	101.740	6.000	102.346	101.903	101.740
5.875	102.009	101.568	101.400	5.875	102.009	101.568	101.400	5.875	102.116	101.676	101.509	5.875	102.116	101.676	101.509
5.750	102.401	102.297	102.073	5.750	102.401	102.297	102.073	5.750	102.151	102.047	101.823	5.750	102.151	102.047	101.823
5.625	102.198	102.085	101.689	5.625	102.198	102.085	101.689	5.625	101.948	101.835	101.439	5.625	101.948	101.835	101.439
5.500	101.874	101.761	101.261	5.500	101.874	101.761	101.261	5.500	101.624	101.511	101.011	5.500	101.624	101.511	101.011
5.37															



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

Effective Time:
 8/23/2022 8:32:17 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
	6.750	101.563		6.750	97.500
	6.625	101.313		6.625	97.250
	6.500	101.063		6.500	97.000
	6.375	100.813		6.375	96.750
	6.250	100.563		6.250	96.500
	6.125	100.047		6.125	98.172
	6.000	99.797		6.000	97.922
	5.875	99.547		5.875	97.672
	5.750	99.297		5.750	97.422
				8.750	100.00
				8.625	100.00
				8.500	100.00
				8.375	100.00
				8.250	100.00
				8.125	100.00
				8.000	100.00
				7.875	100.00
				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>					



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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	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
6.125	103.051	102.917	102.783	6.125	103.051	102.901	102.731	6.125	103.051	102.901	102.731	6.125	103.051	102.901	102.731	6.125	103.051	102.901	102.731	6.125	103.051	102.901	102.731
6.000	102.864	102.730	102.596	6.000	102.864	102.714	102.544	6.000	102.864	102.714	102.544	6.000	102.864	102.714	102.544	6.000	102.864	102.714	102.544	6.000	102.864	102.714	102.544
5.875	102.670	102.536	102.402	5.875	102.670	102.520	102.350	5.875	102.670	102.520	102.350	5.875	102.670	102.520	102.350	5.875	102.670	102.520	102.350	5.875	102.670	102.520	102.350
5.750	102.507	102.373	102.240	5.750	102.507	102.357	102.187	5.750	102.507	102.357	102.187	5.750	102.507	102.357	102.187	5.750	102.507	102.357	102.187	5.750	102.507	102.357	102.187
5.625	102.555	102.421	102.287	5.625	102.470	102.320	102.150	5.625	102.470	102.320	102.150	5.625	102.470	102.320	102.150	5.625	102.470	102.320	102.150	5.625	102.470	102.320	102.150
5.500	102.407	102.273	102.140	5.500	102.407	102.257	102.087	5.500	102.407	102.257	102.087	5.500	102.407	102.257	102.087	5.500	102.407	102.257	102.087	5.500	102.407	102.257	102.087
5.375	102.063	101.929	101.795	5.375	101.970	101.820	101.650	5.375	101.970	101.820	101.650	5.375	101.970	101.820	101.650	5.375	101.970	101.820	101.650	5.375	101.970	101.820	101.650
5.250	102.159	102.025	101.892	5.250	101.909	101.796	101.606	5.250	101.909	101.796	101.606	5.250	101.909	101.796	101.606	5.250	101.909	101.796	101.606	5.250	101.909	101.796	101.606
5.125	102.049	101.915	101.781	5.125	101.799	101.718	101.279	5.125	101.799	101.718	101.279	5.125	101.799	101.718	101.279	5.125	101.799	101.718	101.279	5.125	101.799	101.718	101.279
5.000	101.740	101.606	101.472	5.000	101.490	101.409	101.104	5.000	101.490	101.409	101.104	5.000	101.490	101.409	101.104	5.000	101.490	101.409	101.104	5.000	101.490	101.409	101.104
4.875	101.089	100.955	100.821	4.875	100.851	100.758	100.531	4.875	100.851	100.758	100.531	4.875	100.851	100.758	100.531	4.875	100.851	100.758	100.531	4.875	100.851	100.758	100.531
4.750	100.857	100.723	100.589	4.750	100.835	100.736	100.640	4.750	100.835	100.736	100.640	4.750	100.835	100.736	100.640	4.750	100.835	100.736	100.640	4.750	100.835	100.736	100.640
4.625	100.445	100.311	100.177	4.625	100.339	100.240	100.144	4.625	100.339	100.240	100.144	4.625	100.339	100.240	100.144	4.625	100.339	100.240	100.144	4.625	100.339	100.240	100.144

GSFFX15				FHA 15 Yr Fixed				GSVFX15				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	Rate	15 Day	30 Day	45 Day
3.500	95.930	95.930	95.773	3.500	95.930	95.930	95.773	3.500	95.930	95.930	95.773	3.500	95.930	95.930	95.773
3.375	95.887	95.887	95.731	3.375	95.887	95.887	95.731	3.375	95.887	95.887	95.731	3.375	95.887	95.887	95.731
3.250	95.844	95.844	95.688	3.250	95.844	95.844	95.688	3.250	95.844	95.844	95.688	3.250	95.844	95.844	95.688
3.125	93.968	93.968	93.921	3.125	93.968	93.968	93.921	3.125	93.968	93.968	93.921	3.125	93.968	93.968	93.921
3.000	93.930	93.930	93.883	3.000	93.930	93.930	93.883	3.000	93.930	93.930	93.883	3.000	93.930	93.930	93.883
2.875	93.887	93.887	93.840	2.875	93.887	93.887	93.840	2.875	93.887	93.887	93.840	2.875	93.887	93.887	93.840
2.750	93.844	93.844	93.798	2.750	93.844	93.844	93.798	2.750	93.844	93.844	93.798	2.750	93.844	93.844	93.798
2.625	91.906	91.906	91.859	2.625	91.906	91.906	91.859	2.625	91.906	91.906	91.859	2.625	91.906	91.906	91.859
2.500	91.867	91.867	91.820	2.500	91.867	91.867	91.820	2.500	91.867	91.867	91.820	2.500	91.867	91.867	91.820
2.375	91.825	91.825	91.778	2.375	91.825	91.825	91.778	2.375	91.825	91.825	91.778	2.375	91.825	91.825	91.778
2.250	91.782	91.782	91.735	2.250	91.782	91.782	91.735	2.250	91.782	91.782	91.735	2.250	91.782	91.782	91.735

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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.000	100.473	100.215	99.345	6.000	100.223	99.965	99.048	6.000	100.223	99.965	99.048	6.000	100.223	99.965	99.048
5.875	100.211	99.952	99.125	5.875	99.961	99.702	98.785	5.875	99.961	99.702	98.785	5.875	99.961	99.702	98.785
5.750	101.526	101.422	101.198	5.750	101.276	101.172	100.948	5.750	101.276	101.172	100.948	5.750	101.276	101.172	100.948
5.625	101.323	101.210	100.814	5.625	101.073	100.960	100.564	5.625	101.073	100.960	100.564	5.625	101.073	100.960	100.564
5.500	100.999	100.886	100.386	5.500	100.749	100.636	100.136	5.500	100.749	100.636	100.136	5.500	100.749	100.636	100.136
5.375	100.780	100.667	99.948	5.375	100.530	100.417	99.698	5.375	100.530	100.417	99.698	5.375	100.530	100.417	99.698
5.250	101.002	100.889	100.431	5.250	100.752	100.639	100.181	5.250	100.752	100.639	100.181	5.250	100.752	100.639	100.181
5.125	100.285	100.207	100.024	5.125	100.035	99.957	99.774	5.125	100.035	99.957	99.774	5.125	100.035	99.957	99.774
5.000	99.804	99.726	99.543	5.000	99.554	99.476	99.293	5.000	99.554	99.476	99.293	5.000	99.554	99.476	99.293
4.875	99.315	99.237	99.054	4.875	99.065	98.987	98.804	4.875	99.065	98.987	98.804	4.875	99.065	98.987	98.804
4.750	99.110	99.029	98.484	4.750	98.860	98.779	98.234	4.750	98.860	98.779	98.234	4.750	98.860	98.779	98.234

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:
8/23/2022 8:32:17 AM

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

Conventional															
CAMFX30		CAMFX25		Clarity Conforming 30 Yr Fixed			CAMFX20				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	Rate	15 Day	30 Day	45 Day
6.500	103.296	103.069	102.837	6.500	103.466	103.090	102.928	5.000	101.344	101.238	101.185	4.875	101.201	101.148	101.074
6.375	103.006	102.779	102.547	6.375	103.139	102.766	102.599	4.875	101.201	101.148	101.074	4.750	100.728	100.569	100.515
6.250	102.674	102.448	102.215	6.250	102.767	102.397	102.228	4.750	100.728	100.569	100.515	4.625	100.282	100.319	100.251
6.125	103.029	102.950	102.867	6.125	102.958	102.884	102.780	4.625	100.282	100.319	100.251	4.500	100.438	100.373	100.308
6.000	102.755	102.675	102.199	6.000	102.660	102.589	102.481	4.500	100.438	100.373	100.308	4.375	100.122	100.057	99.914
5.875	102.506	102.427	101.891	5.875	102.563	102.478	102.255	4.375	100.122	100.057	99.914	4.250	99.736	99.673	99.581
5.750	102.092	102.013	101.476	5.750	102.145	102.060	101.837	4.250	99.736	99.673	99.581	4.125	99.478	99.409	99.317
5.625	102.089	102.020	101.575	5.625	102.221	102.157	101.969	4.125	99.478	99.409	99.317	4.000	99.411	99.342	99.229
5.500	101.685	101.617	101.231	5.500	101.910	101.846	101.659	4.000	99.411	99.342	99.229	3.875	99.041	98.972	98.761
5.375	101.338	101.270	100.742	5.375	101.548	101.483	101.296	3.875	99.041	98.972	98.761	3.750	98.576	98.507	98.297
5.250	100.911	100.842	100.314	5.250	101.083	101.019	100.831	3.750	98.576	98.507	98.297	3.625	98.077	97.983	97.925
5.125	100.702	100.645	100.242	5.125	101.066	101.017	100.845	3.625	98.077	97.983	97.925				
5.000	100.315	100.258	99.823	5.000	100.742	100.693	100.521								
4.875	99.726	99.669	99.344	4.875	100.346	100.297	100.125								

CAMFX10		Clarity Conforming 10 Yr Fixed			CAMFX30HB				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	
4.875	100.965	100.770	100.703	6.000	102.421	102.357	102.251	4.875	100.838	100.645	100.577	
4.750	100.655	100.464	100.393	5.875	102.149	102.087	101.977	4.750	100.577	100.389	100.317	
4.625	100.297	100.129	100.057	5.750	101.950	101.837	101.603	4.625	100.146	99.963	99.887	
4.500	100.564	100.498	100.279	5.625	101.796	101.694	101.465	4.500	100.158	100.067	99.964	
4.375	100.247	100.182	99.963	5.500	101.551	101.450	101.153	4.375	99.912	99.791	99.717	
4.250	99.880	99.814	99.595	5.375	101.243	101.142	100.734	4.250	99.537	99.404	99.344	
4.125	99.462	99.396	99.178	5.250	100.822	100.721	100.351	4.125	99.141	99.000	98.949	
4.000	99.568	99.499	99.288	5.125	100.388	100.287	99.709	4.000	99.023	98.954	98.743	
3.875	99.197	99.128	98.918	5.000	99.852	99.750	99.206	3.875	98.680	98.611	98.400	
3.750	98.769	98.700	98.489	4.875	98.868	98.814	98.730	3.750	98.233	98.164	97.953	
3.625	98.320	98.251	98.040	4.750	98.351	98.305	98.233	3.625	97.713	97.644	97.433	
3.500	97.801	97.733	97.544	4.625	97.768	97.655	97.593					

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	-0.375		
The below adds also apply:			
LTV	<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



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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				
6.500	103.296	103.069	102.837	6.500	103.466	103.090	102.928	5.000	101.344	101.238	101.185				
6.375	103.006	102.779	102.547	6.375	103.139	102.766	102.599	4.875	101.201	101.148	101.074				
6.250	102.674	102.448	102.215	6.250	102.767	102.397	102.228	4.750	100.728	100.569	100.515				
6.125	103.029	102.950	102.867	6.125	102.958	102.884	102.780	4.625	100.382	100.319	100.251				
6.000	102.755	102.675	102.199	6.000	102.660	102.589	102.481	4.500	100.438	100.373	100.208				
5.875	102.506	102.427	101.891	5.875	102.563	102.478	102.255	4.375	100.122	100.057	99.914				
5.750	102.092	102.013	101.476	5.750	102.145	102.060	101.837	4.250	99.736	99.673	99.581				
5.625	102.089	102.020	101.575	5.625	102.221	102.157	101.969	4.125	99.478	99.409	99.317				
5.500	101.685	101.617	101.231	5.500	101.910	101.846	101.659	4.000	99.411	99.342	99.229				
5.375	101.338	101.270	100.742	5.375	101.548	101.483	101.296	3.875	99.041	98.972	98.761				
5.250	100.911	100.842	100.314	5.250	101.083	101.019	100.831	3.750	98.576	98.507	98.297				
5.125	100.702	100.645	100.242	5.125	101.066	101.017	100.845	3.625	98.077	97.983	97.925				
5.000	100.315	100.258	99.823	5.000	100.742	100.693	100.521								
4.875	99.726	99.669	99.344	4.875	100.346	100.297	100.125								

FHLMC Codes												
AMFX10				AMFX30HB				AMFX15HB				
Conforming 10 Yr Fixed				Conforming 30 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	
4.875	100.965	100.770	100.703	6.000	102.296	102.232	102.126	4.875	100.713	100.520	100.452	
4.750	100.655	100.464	100.393	5.875	102.024	101.962	101.852	4.750	100.452	100.264	100.192	
4.625	100.297	100.129	100.057	5.750	101.825	101.712	101.478	4.625	100.021	99.838	99.762	
4.500	100.564	100.498	100.279	5.625	101.671	101.569	101.340	4.500	100.033	99.942	99.839	
4.375	100.247	100.182	99.963	5.500	101.426	101.325	101.028	4.375	99.787	99.666	99.592	
4.250	99.880	99.814	99.595	5.375	101.118	101.017	100.609	4.250	99.412	99.279	99.219	
4.125	99.462	99.396	99.178	5.250	100.697	100.596	100.226	4.125	99.016	98.875	98.824	
4.000	99.568	99.499	99.288	5.125	100.263	100.162	99.584	4.000	98.898	98.829	98.618	
3.875	99.197	99.128	98.918	5.000	99.727	99.625	99.081	3.875	98.555	98.486	98.275	
3.750	98.769	98.700	98.489	4.875	98.743	98.689	98.605	3.750	98.108	98.039	97.828	
3.625	98.320	98.251	98.040	4.750	98.226	98.180	98.108	3.625	97.588	97.519	97.308	
3.500	97.801	97.733	97.544	4.625	97.643	97.530	97.468					

LPMI Product Codes												
FNMA	FHLMC	CF 30yr fix LPMI	AMFX30HBLPMI	ARFX30SLPMI	CF 30yr fix High Balance LPMI							
AMFX30LPMI	ARFX30LPMI	CF 30yr fix LPMI	AMFX30HBLPMI	ARFX30SLPMI	CF 30yr fix High Balance LPMI							
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HBLPMI	ARFX15SLPMI	CF 15yr fix High Balance LPMI							

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	-1.250	-1.750	-2.250	-2.250	-2.250	-2.250				
640-659	-0.500	-1.250	-1.750	-2.250	-2.750	-2.750	-2.750	-2.750				
620-639	-0.500	-1.500	-2.000	-2.500	-3.000	-3.000	-3.000	-3.500				

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: Purchase or limited cash-out refinance												
	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97				
≥ 620	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000				

High Balance Loan Adjusters: Cash-out refinance												
	≤60	60.01-70	70.01-75	75.01-80								
≥ 620	-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.

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	-1.125	-1.625	-1.125	-3.375	-4.125	-4.125	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										
Base LTV		FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	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	-3.570	-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			
85 - & Below	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			

Adjustments												
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	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				
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	N/A	N/A	N/A				
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	N/A	N/A	N/A				
	85% LTV and under	-0.110	-0.170	-0.220	-0.300	N/A	N/A	N/A				
>> 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230				
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.170	0.190	0.250				
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.120	0.150				
	85% LTV and under	0.030	0.030	0.030	0.030	0.040	0.040	0.040				

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



Effective Time:
8/23/2022 8:32:17 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	101.374	101.306	101.195	5.625	100.712	100.648	100.565			
5.750	100.969	100.904	100.789	5.500	100.402	100.340	100.253			
5.625	101.082	101.012	100.925	5.375	99.982	99.923	99.834			
5.500	100.738	100.671	100.581	5.250	99.599	99.544	99.451			
5.375	100.228	100.164	100.070	5.125	98.877	98.810	98.729			
5.250	99.810	99.749	99.652	5.000	98.383	98.324	98.259			
5.125	99.724	99.661	99.592	4.875	97.948	97.898	97.830			
5.000	99.321	99.277	99.200	4.750	97.451	97.405	97.333			

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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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	101.374	101.306	101.195	5.625	100.712	100.648	100.565				
5.750	100.969	100.904	100.789	5.500	100.402	100.340	100.253				
5.625	101.082	101.012	100.925	5.375	99.982	99.923	99.834				
5.500	100.738	100.671	100.581	5.250	99.599	99.544	99.451				
5.375	100.228	100.164	100.070	5.125	98.687	98.632	98.570				
5.250	99.810	99.749	99.652	5.000	98.376	98.324	98.259				
5.125	99.724	99.661	99.592	4.875	97.948	97.898	97.830				
5.000	99.321	99.277	99.200	4.750	97.451	97.405	97.333				

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