



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Wednesday, August 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.](#)

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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:
 8/24/2022 8:26:43 AM

theNADA FHA 100% PROGRAM				TN2nd10	theNADA 2nd
TNFHA30	theNADA FHA 30 Yr Fixed		TNFHAHB30	theNADA FHA High Balance 30 Yr Fixed	
Rate	30 Day		Rate	30 Day	10Yr Fully Amortizing Second
6.750	101.250		6.750	97.188	8.750 100.00
6.625	101.000		6.625	96.938	8.625 100.00
6.500	100.750		6.500	96.688	8.500 100.00
6.375	100.500		6.375	96.438	8.375 100.00
6.250	100.250		6.250	96.188	8.250 100.00
6.125	99.734		6.125	97.859	8.125 100.00
6.000	99.484		6.000	97.609	8.000 100.00
5.875	99.234		5.875	97.359	7.875 100.00
5.750	98.984		5.750	97.109	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	102.831	102.697	102.563	6.125	102.817	102.647	102.507	6.125	102.817	102.647	102.507	6.125	102.817	102.647	102.507	6.125	102.817	102.647	102.507	6.125	102.817	102.647	102.507
6.000	102.683	102.549	102.415	6.000	102.629	102.459	102.319	6.000	102.629	102.459	102.319	6.000	102.629	102.459	102.319	6.000	102.629	102.459	102.319	6.000	102.629	102.459	102.319
5.875	102.560	102.426	102.292	5.875	102.436	102.266	102.126	5.875	102.436	102.266	102.126	5.875	102.436	102.266	102.126	5.875	102.436	102.266	102.126	5.875	102.436	102.266	102.126
5.750	102.579	102.445	102.311	5.750	102.329	102.103	101.963	5.750	102.329	102.103	101.963	5.750	102.329	102.103	101.963	5.750	102.329	102.103	101.963	5.750	102.329	102.103	101.963
5.625	102.515	102.381	102.247	5.625	102.265	102.066	101.926	5.625	102.265	102.066	101.926	5.625	102.265	102.066	101.926	5.625	102.265	102.066	101.926	5.625	102.265	102.066	101.926
5.500	102.327	102.193	102.059	5.500	102.173	102.003	101.863	5.500	102.173	102.003	101.863	5.500	102.173	102.003	101.863	5.500	102.173	102.003	101.863	5.500	102.173	102.003	101.863
5.375	102.022	101.889	101.755	5.375	101.772	101.571	101.426	5.375	101.772	101.571	101.426	5.375	101.772	101.571	101.426	5.375	101.772	101.571	101.426	5.375	101.772	101.571	101.426
5.250	102.119	101.985	101.851	5.250	101.869	101.668	101.298	5.250	101.869	101.668	101.298	5.250	101.869	101.668	101.298	5.250	101.869	101.668	101.298	5.250	101.869	101.668	101.298
5.125	101.757	101.623	101.489	5.125	101.507	101.351	100.961	5.125	101.507	101.351	100.961	5.125	101.507	101.351	100.961	5.125	101.507	101.351	100.961	5.125	101.507	101.351	100.961
5.000	101.448	101.314	101.180	5.000	101.198	101.042	100.786	5.000	101.198	101.042	100.786	5.000	101.198	101.042	100.786	5.000	101.198	101.042	100.786	5.000	101.198	101.042	100.786
4.875	100.797	100.663	100.529	4.875	100.547	100.391	100.213	4.875	100.547	100.391	100.213	4.875	100.547	100.391	100.213	4.875	100.547	100.391	100.213	4.875	100.547	100.391	100.213
4.750	100.535	100.401	100.268	4.750	100.485	100.365	100.261	4.750	100.485	100.365	100.261	4.750	100.485	100.365	100.261	4.750	100.485	100.365	100.261	4.750	100.485	100.365	100.261
4.625	100.119	99.985	99.851	4.625	99.987	99.867	99.762	4.625	99.987	99.867	99.762	4.625	99.987	99.867	99.762	4.625	99.987	99.867	99.762	4.625	99.987	99.867	99.762

GSFFX15				GSVFX15				FHA 15 Yr Fixed				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	95.445	95.445	95.305	3.500	95.445	95.445	95.305	3.500	95.445	95.445	95.305	3.500	95.445	95.445	95.305
3.375	95.403	95.403	95.262	3.375	95.403	95.403	95.262	3.375	95.403	95.403	95.262	3.375	95.403	95.403	95.262
3.250	95.360	95.360	95.219	3.250	95.360	95.360	95.219	3.250	95.360	95.360	95.219	3.250	95.360	95.360	95.219
3.125	93.452	93.452	93.468	3.125	93.452	93.452	93.468	3.125	93.452	93.452	93.468	3.125	93.452	93.452	93.468
3.000	93.414	93.414	93.430	3.000	93.414	93.414	93.430	3.000	93.414	93.414	93.430	3.000	93.414	93.414	93.430
2.875	93.371	93.371	93.387	2.875	93.371	93.371	93.387	2.875	93.371	93.371	93.387	2.875	93.371	93.371	93.387
2.750	93.329	93.329	93.344	2.750	93.329	93.329	93.344	2.750	93.329	93.329	93.344	2.750	93.329	93.329	93.344
2.625	91.531	91.531	91.546	2.625	91.531	91.531	91.546	2.625	91.531	91.531	91.546	2.625	91.531	91.531	91.546
2.500	91.492	91.492	91.508	2.500	91.492	91.492	91.508	2.500	91.492	91.492	91.508	2.500	91.492	91.492	91.508
2.375	91.450	91.450	91.465	2.375	91.450	91.450	91.465	2.375	91.450	91.450	91.465	2.375	91.450	91.450	91.465
2.250	91.407	91.407	91.423	2.250	91.407	91.407	91.423	2.250	91.407	91.407	91.423	2.250	91.407	91.407	91.423

GSFFX30HB				GSVFX30H				FHA 30 Yr Fixed HB				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	100.783	100.416	99.662	6.000	100.533	100.166	99.412	6.000	100.533	100.166	99.412	6.000	100.533	100.166	99.412
5.875	100.520	100.154	99.399	5.875	100.270	99.904	99.149	5.875	100.270	99.904	99.149	5.875	100.270	99.904	99.149
5.750	101.229	101.071	100.826	5.750	100.979	100.821	100.576	5.750	100.979	100.821	100.576	5.750	100.979	100.821	100.576
5.625	101.283	101.081	100.462	5.625	101.033	100.831	100.212	5.625	101.033	100.831	100.212	5.625	101.033	100.831	100.212
5.500	100.959	100.758	100.139	5.500	100.709	100.508	99.889	5.500	100.709	100.508	99.889	5.500	100.709	100.508	99.889
5.375	100.740	100.538	99.919	5.375	100.490	100.288	99.669	5.375	100.490	100.288	99.669	5.375	100.490	100.288	99.669
5.250	100.962	100.760	100.204	5.250	100.712	100.510	99.954	5.250	100.712	100.510	99.954	5.250	100.712	100.510	99.954
5.125	100.013	99.948	99.797	5.125	99.763	99.698	99.547	5.125	99.763	99.698	99.547	5.125	99.763	99.698	99.547
5.000	99.532	99.467	99.316	5.000	99.282	99.217	99.066	5.000	99.282	99.217	99.066	5.000	99.282	99.217	99.066
4.875	99.043	98.978	98.827	4.875	98.793	98.728	98.577	4.875	98.793	98.728	98.577	4.875	98.793	98.728	98.577
4.750	98.788	98.632	98.257	4.750	98.538	98.382	98.007	4.750	98.538	98.382	98.007	4.750	98.538	98.382	98.007

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



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Conventional																					
CAMFX30		CAMFX25		Clarity Conforming 30 Yr Fixed				CAMFX20				Clarity Conforming 20 Yr Fixed				CAMFX15		Clarity Conforming 15 Yr Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
6.500	103.323	103.123	102.966	6.500	103.482	103.091	102.962	5.000	101.362	101.155	101.104	4.875	101.362	101.155	101.104	4.875	101.067	100.941	100.882		
6.375	103.026	102.826	102.669	6.375	103.138	102.748	102.617	4.750	100.730	100.530	100.473	4.625	100.730	100.530	100.473	4.625	100.562	100.166	100.105		
6.250	102.674	102.474	102.317	6.250	102.760	102.373	102.239	4.500	100.308	100.145	100.112	4.375	99.979	99.820	99.783	4.250	99.589	99.433	99.394		
6.125	102.796	102.693	102.611	6.125	102.926	102.841	102.848	4.125	99.224	99.143	99.068	4.000	99.269	99.096	99.075	3.875	98.913	98.739	98.718		
6.000	102.518	102.362	102.262	6.000	102.728	102.644	102.549	3.750	98.513	98.341	98.317	3.625	98.020	97.852	97.825	3.500	97.557	97.472	97.353		
5.875	102.261	102.105	101.895	5.875	102.395	102.314	102.216	3.500	97.971	97.903	97.838	3.375	97.989	97.904	97.739	3.250	97.513	97.440	97.275		
5.750	101.838	101.683	101.477	5.750	102.010	101.930	101.831	3.125	97.279	97.200	97.125	3.000	97.279	97.200	97.125	2.875	96.826	96.751	96.586		
5.625	101.761	101.675	101.597	5.625	102.052	101.966	101.889	2.750	97.079	97.000	96.925	2.625	97.079	97.000	96.925	2.500	96.626	96.551	96.386		
5.500	101.400	101.317	101.236	5.500	101.723	101.639	101.559	2.500	96.826	96.751	96.676	2.375	96.826	96.751	96.676	2.250	96.376	96.301	96.136		
5.375	100.966	100.836	100.710	5.375	101.356	101.274	101.191	2.250	96.626	96.551	96.476	2.125	96.626	96.551	96.476	2.000	96.176	96.101	95.936		
5.250	100.533	100.403	100.278	5.250	100.948	100.868	100.783	2.000	96.476	96.401	96.326	1.875	96.476	96.401	96.326	1.750	95.976	95.901	95.736		
5.125	100.417	100.346	100.284	5.125	100.780	100.709	100.648	1.875	96.326	96.251	96.176	1.750	96.326	96.251	96.176	1.625	95.876	95.801	95.636		
5.000	99.971	99.903	99.838	5.000	100.437	100.368	100.304	1.625	96.176	96.101	96.026	1.500	96.176	96.101	96.026	1.375	95.726	95.651	95.486		
4.875	99.481	99.415	99.347	4.875	100.057	99.990	99.923	1.500	96.026	95.951	95.876	1.375	96.026	95.951	95.876	1.250	95.276	95.201	95.036		

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	100.964	100.760	100.710	6.000	102.445	102.368	102.278	4.875	100.861	100.662	100.612	4.750	100.588	100.394	100.339		
4.750	100.651	100.452	100.396	5.875	102.159	102.085	101.992	4.625	100.148	99.957	99.899	4.500	100.172	100.014	99.986		
4.625	100.289	100.093	100.034	5.750	101.770	101.698	101.602	4.375	99.914	99.759	99.727	4.250	99.534	99.383	99.348		
4.500	100.279	100.201	100.051	5.625	101.645	101.565	101.495	4.125	99.130	98.983	98.943	4.000	98.779	98.694	98.529		
4.375	99.962	99.884	99.735	5.500	101.316	101.239	101.166	3.875	98.436	98.351	98.186	3.750	97.989	97.904	97.739		
4.250	99.594	99.517	99.367	5.375	100.879	100.805	100.728	3.625	97.469	97.384	97.219	3.500	97.557	97.472	97.353		
4.125	99.177	99.099	98.949	5.250	100.481	100.408	100.328	3.375	96.826	96.751	96.676	3.250	96.925	96.850	96.775		
4.000	99.324	99.239	99.074	5.125	100.002	99.831	99.392	3.125	96.626	96.551	96.476	3.000	96.626	96.551	96.476		
3.875	98.953	98.868	98.704	5.000	99.464	99.293	98.817	2.875	96.426	96.351	96.276	2.750	96.426	96.351	96.276		
3.750	98.525	98.440	98.275	4.875	98.447	98.337	98.257	2.625	96.226	96.151	96.076	2.500	96.226	96.151	96.076		
3.625	98.076	97.991	97.826	4.750	97.853	97.737	97.663	2.375	96.026	95.951	95.876	2.250	96.026	95.951	95.876		
3.500	97.557	97.472	97.353	4.625	97.314	97.211	97.169	2.125	95.826	95.751	95.676	2.000	95.826	95.751	95.676		

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
>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



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Table with columns: AMFX30, AMFX25, Conforming 30 Yr Fixed, AMFX20, Conforming 20 Yr Fixed, AMFX15, Conforming 15 Yr Fixed. Rows include Rate, 15 Day, 30 Day, 45 Day for various interest rates.

Table with columns: AMFX10, Conforming 10 Yr Fixed, AMFX30HB, Conforming 30 Yr Fixed HB, AMFX15HB, Conforming 15 Yr Fixed HB. Rows include Rate, 15 Day, 30 Day, 45 Day for various interest rates.

FHLMC Codes table with columns: ARFX30, ARFX25, ARFX20, ARFX15, ARFX10, ARFX30SC, ARFX15SC. Rows include CF 30yr fix, CF 25yr fix, CF 20yr fix, CF 15yr fix, CF 10yr fix, CF 30yr fix Super Conforming, CF 15yr fix Super Conforming.

LPMI Product Codes table with columns: FNMA, FHLMC, AMFX30LPMI, ARFX30LPMI, CF 30yr fix LPMI, AMFX30HLPMI, ARFX30SCLPMI, CF 30yr fix High Balance LPMI, AMFX15LPMI, ARFX15LPMI, CF 15yr fix LPMI, AMFX15HLPMI, ARFX15SCLPMI, CF 15yr fix High Balance LPMI.

Conventional Adjustment

LTV / FICO Adjusters: All Products w/Terms > 15 years only. Table with columns: LTV, FICO, and adjustment values.

LTV/FICO Adjusters: Cash-Out Refinance (all Terms). Table with columns: LTV, FICO, and adjustment values.

Loans with Secondary Financing. Table with columns: LTV, C/LTV, and adjustment values.

High Balance Loan Adjusters: Purchase or limited cash-out refinance. Table with columns: LTV, FICO, and adjustment values.

High Balance Loan Adjusters: Cash-out refinance. Table with columns: LTV, FICO, and adjustment values.

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 table with columns: DESCRIPTION, LTV, FICO, and adjustment values for various property types and units.

Loan Amount Adjustments table with columns: Loan Amount, and adjustment values.

LPMI Adjustments - Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable. Table with columns: Base LTV, Coverage, Credit Scores, and adjustment values.

Adjustments table with columns: Description, FICO 760+, and adjustment values for various scenarios like Cash-out Refinance, Investment Property, etc.

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



Effective Time:
8/24/2022 8:26:43 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	101.424	101.344	101.245	5.625	100.745	100.665	100.595		
5.750	101.006	100.927	100.827	5.500	100.416	100.339	100.266		
5.625	101.111	101.025	100.947	5.375	99.979	99.905	99.828		
5.500	100.750	100.667	100.586	5.250	99.581	99.508	99.428		
5.375	100.225	100.143	100.060	5.125	98.483	98.364	98.295		
5.250	99.793	99.713	99.628	5.000	97.985	97.868	97.797		
5.125	99.767	99.696	99.634	4.875	97.472	97.357	97.282		
5.000	99.321	99.253	99.188	4.750	96.924	96.813	96.733		

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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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	101.424	101.344	101.245	5.625	100.745	100.665	100.595				
5.750	101.006	100.927	100.827	5.500	100.416	100.339	100.266				
5.625	101.111	101.025	100.947	5.375	99.979	99.905	99.828				
5.500	100.750	100.667	100.586	5.250	99.581	99.508	99.428				
5.375	100.225	100.143	100.060	5.125	98.295	98.225	98.141				
5.250	99.793	99.713	99.628	5.000	97.678	97.618	97.561				
5.125	99.767	99.696	99.634	4.875	97.237	97.179	97.118				
5.000	99.321	99.253	99.188	4.750	96.727	96.671	96.607				

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