



NMLS 133519

HUD Lender ID# 1976400007

### Borrower Paid Rate Sheet

Thursday, August 25, 2022

Rate Sheet # 1

8:46 AM

#### LOCK DESK

E-mail: [lockdesk@memortgage.com](mailto: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.





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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	101.219	6.750	97.156	8.750	100.00
	6.625	100.969	6.625	96.906	8.625	100.00
	6.500	100.719	6.500	96.656	8.500	100.00
	6.375	100.469	6.375	96.406	8.375	100.00
	6.250	100.219	6.250	96.156	8.250	100.00
	6.125	99.703	6.125	97.828	8.125	100.00
	6.000	99.453	6.000	97.578	8.000	100.00
	5.875	99.203	5.875	97.328	7.875	100.00
	5.750	98.953	5.750	97.078	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"> <li>theNADA 2nd is 3.50% of Purchase Price or Appraised Value whichever is less</li> <li>10Yr Fixed Fully Amortized and 2.0% greater than rate on 1st lien</li> <li>1-4 units</li> <li>SFR, CONDO (HUD APPROVED), PUD, or Manufactured Homes</li> <li>theNADA is not available in the State Washington (WA)</li> <li>Brokers need a valid license to originate 2nds in the state of Michigan (MI)               <ul style="list-style-type: none"> <li>Minimum FICO Score 580</li> <li>Admin Fee is \$395 (2nd Lien)</li> <li>Minimum Loan Amounts for 2nd's in AZ and SC is \$5,000</li> </ul> </li> </ul> <p><b>Note: Loan must be U/W Approved status before you can request your lock.</b></p>





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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
6.500	103.282	103.118	102.961	6.500	103.529	103.344	103.221	5.000	101.186	101.016	100.967
6.375	102.982	102.819	102.662	6.375	103.180	102.996	102.871	4.875	100.888	100.776	100.714
6.250	102.637	102.474	102.316	6.250	102.801	102.619	102.491	4.750	100.580	100.474	100.330
6.125	102.293	102.130	101.971	6.125	102.404	102.224	102.106	4.625	100.274	100.195	100.112
6.000	102.000	101.837	101.678	6.000	102.004	101.824	101.706	4.500	100.132	100.053	99.970
5.875	101.707	101.544	101.385	5.875	101.607	101.427	101.309	4.375	99.745	99.621	99.580
5.750	101.414	101.251	101.092	5.750	101.210	101.030	100.912	4.250	99.354	99.278	99.203
5.625	101.121	100.958	100.799	5.625	100.813	100.633	100.515	4.125	99.211	99.144	99.068
5.500	100.828	100.665	100.506	5.500	100.416	100.236	100.118	4.000	99.116	99.049	98.973
5.375	100.535	100.372	100.213	5.375	100.019	99.839	99.721	3.875	98.638	98.550	98.479
5.250	100.242	100.079	99.920	5.250	99.622	99.442	99.324	3.750	98.237	98.096	98.076
5.125	100.000	99.837	99.678	5.125	99.225	99.045	98.927	3.625	97.744	97.605	97.582
5.000	99.864	99.701	99.542	5.000	98.828	98.648	98.530				
4.875	99.331	99.168	99.009	4.875	98.431	98.251	98.133				

  

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
4.875	100.789	100.656	100.565	6.000	102.244	102.031	101.892	4.875	100.688	100.555	100.467
4.750	100.475	100.337	100.252	5.875	101.951	101.733	101.599	4.750	100.412	100.275	100.193
4.625	100.111	99.969	99.889	5.750	101.599	101.464	101.202	4.625	99.972	99.831	99.754
4.500	100.173	100.114	99.968	5.625	101.394	101.324	101.203	4.500	99.945	99.852	99.779
4.375	99.857	99.798	99.651	5.500	101.136	101.011	100.867	4.375	99.686	99.589	99.521
4.250	99.489	99.430	99.284	5.375	100.816	100.692	100.421	4.250	99.303	99.203	99.140
4.125	99.072	99.013	98.866	5.250	100.380	100.255	100.015	4.125	98.900	98.795	98.737
4.000	99.203	99.140	98.986	5.125	99.900	99.775	99.330	4.000	98.595	98.532	98.379
3.875	98.832	98.769	98.616	5.000	99.376	99.252	98.861	3.875	98.252	98.189	98.036
3.750	98.404	98.341	98.187	4.875	98.476	98.421	98.342	3.750	97.805	97.743	97.589
3.625	97.955	97.892	97.738	4.750	97.877	97.818	97.744	3.625	97.285	97.222	97.069
3.500	97.436	97.373	97.220	4.625	97.075	96.985	96.889				

### 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	CLTV
>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



Effective Time: 8/25/2022 8:35:39 AM

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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: Code, Description. Includes ARFX30, ARFX25, ARFX20, ARFX15, ARFX10, ARFX30SC, ARFX15SC.

LPMI Product Codes table with columns: FNMA, FHLMC, Description. Includes AMFX30LPMI, AMFX30BLPMI, AMFX30SLPMI, AMFX15LPMI, AMFX15BLPMI, AMFX15SLPMI.

Conventional Adjustment

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

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

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

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

\*High Balance Loan Adjusters: Cash-out refinance. Table with columns: LTV, FICO, 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, Adjustment values.

Loan Amount Adjustments table with columns: LTV, FICO, Adjustment values.

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

Adjustments table with columns: Description, LTV, FICO, Adjustment values.

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



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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		
5.875	101.336	101.090	100.981	5.625	100.446	100.424	100.303		
5.750	100.912	100.667	100.556	5.500	100.111	100.087	99.967		
5.625	100.954	100.895	100.808	5.375	99.665	99.636	99.521		
5.500	100.588	100.530	100.440	5.250	99.259	99.225	99.115		
5.375	100.056	99.999	99.907	5.125	98.528	98.465	98.399		
5.250	99.619	99.563	99.470	5.000	98.022	97.960	97.892		
5.125	99.440	99.390	99.317	4.875	97.502	97.442	97.370		
5.000	98.991	98.943	98.867	4.750	96.948	96.891	96.814		

**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				
5.875	101.336	101.090	100.981	5.625	100.446	100.424	100.303				
5.750	100.912	100.667	100.556	5.500	100.111	100.087	99.967				
5.625	100.954	100.895	100.808	5.375	99.665	99.636	99.521				
5.500	100.588	100.530	100.440	5.250	99.259	99.225	99.115				
5.375	100.056	99.999	99.907	5.125	97.963	97.924	97.820				
5.250	99.619	99.563	99.470	5.000	97.392	97.367	97.276				
5.125	99.440	99.390	99.317	4.875	96.942	96.918	96.827				
5.000	98.991	98.943	98.867	4.750	96.424	96.398	96.307				

**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
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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