



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Friday, August 26, 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

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Effective Time:
8/26/2022 8:11:31 AM

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

theNADA FHA 100% PROGRAM				TN2nd10	theNADA 2nd	
TNFHA30	theNADA FHA 30 Yr Fixed		TNFHAB30	theNADA FHA High Balance 30 Yr Fixed	10Yr Fully Amortizing Second	
	Rate	30 Day	Rate	30 Day	Rate	30 Day
	6.750	101.469	6.750	97.406	8.750	100.00
	6.625	101.219	6.625	97.156	8.625	100.00
	6.500	100.969	6.500	96.906	8.500	100.00
	6.375	100.719	6.375	96.656	8.375	100.00
	6.250	100.469	6.250	96.406	8.250	100.00
	6.125	99.953	6.125	98.078	8.125	100.00
	6.000	99.703	6.000	97.828	8.000	100.00
	5.875	99.453	5.875	97.578	7.875	100.00
	5.750	99.203	5.750	97.328	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 • 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	103.407	103.273	103.139	6.125	103.407	103.267	103.117	6.125	103.407	103.273	103.139	6.125	103.407	103.267	103.117	6.125	103.407	103.267	103.117	6.125	103.407	103.273	103.139
6.000	103.219	103.085	102.951	6.000	103.219	103.079	102.929	6.000	103.219	103.085	102.951	6.000	103.219	103.079	102.929	6.000	103.219	103.079	102.929	6.000	103.219	103.085	102.951
5.875	103.026	102.892	102.758	5.875	103.026	102.886	102.736	5.875	103.026	102.892	102.758	5.875	103.026	102.886	102.736	5.875	103.026	102.886	102.736	5.875	103.026	102.892	102.758
5.750	102.794	102.660	102.526	5.750	102.794	102.623	102.473	5.750	102.794	102.660	102.526	5.750	102.794	102.623	102.473	5.750	102.794	102.623	102.473	5.750	102.794	102.660	102.526
5.625	102.726	102.592	102.458	5.625	102.726	102.586	102.436	5.625	102.726	102.592	102.458	5.625	102.726	102.586	102.436	5.625	102.726	102.586	102.436	5.625	102.726	102.592	102.458
5.500	102.663	102.529	102.395	5.500	102.663	102.523	102.373	5.500	102.663	102.529	102.395	5.500	102.663	102.523	102.373	5.500	102.663	102.523	102.373	5.500	102.663	102.529	102.395
5.375	102.226	102.092	101.958	5.375	102.226	102.086	101.936	5.375	102.226	102.092	101.958	5.375	102.226	102.086	101.936	5.375	102.226	102.086	101.936	5.375	102.226	102.092	101.958
5.250	102.229	102.095	101.961	5.250	102.098	101.958	101.808	5.250	102.229	102.095	101.961	5.250	102.229	102.095	101.961	5.250	102.229	102.095	101.961	5.250	102.229	102.095	101.961
5.125	101.922	101.788	101.654	5.125	101.823	101.683	101.533	5.125	101.922	101.788	101.654	5.125	101.922	101.683	101.533	5.125	101.922	101.683	101.533	5.125	101.922	101.788	101.654
5.000	101.648	101.514	101.380	5.000	101.648	101.508	101.358	5.000	101.648	101.514	101.380	5.000	101.648	101.508	101.358	5.000	101.648	101.508	101.358	5.000	101.648	101.514	101.380
4.875	101.076	100.942	100.808	4.875	101.076	100.936	100.786	4.875	101.076	100.942	100.808	4.875	101.076	100.936	100.786	4.875	101.076	100.936	100.786	4.875	101.076	100.942	100.808
4.750	100.773	100.639	100.505	4.750	100.809	100.722	100.668	4.750	100.773	100.639	100.505	4.750	100.773	100.668	100.618	4.750	100.773	100.668	100.618	4.750	100.773	100.639	100.505
4.625	100.573	100.439	100.305	4.625	100.573	100.433	100.283	4.625	100.573	100.439	100.305	4.625	100.573	100.433	100.283	4.625	100.573	100.433	100.283	4.625	100.573	100.439	100.305

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	95.367	95.367	95.211	3.500	95.367	95.367	95.211	3.500	95.367	95.367	95.211	3.500	95.367	95.367	95.211
3.375	95.325	95.325	95.168	3.375	95.325	95.325	95.168	3.375	95.325	95.325	95.168	3.375	95.325	95.325	95.168
3.250	95.282	95.282	95.126	3.250	95.282	95.282	95.126	3.250	95.282	95.282	95.126	3.250	95.282	95.282	95.126
3.125	93.265	93.265	93.218	3.125	93.265	93.265	93.218	3.125	93.265	93.265	93.218	3.125	93.265	93.265	93.218
3.000	93.227	93.227	93.180	3.000	93.227	93.227	93.180	3.000	93.227	93.227	93.180	3.000	93.227	93.227	93.180
2.875	93.184	93.184	93.137	2.875	93.184	93.184	93.137	2.875	93.184	93.184	93.137	2.875	93.184	93.184	93.137
2.750	93.141	93.141	93.094	2.750	93.141	93.141	93.094	2.750	93.141	93.141	93.094	2.750	93.141	93.141	93.094
2.625	91.406	91.406	91.406	2.625	91.406	91.406	91.406	2.625	91.406	91.406	91.406	2.625	91.406	91.406	91.406
2.500	91.367	91.367	91.367	2.500	91.367	91.367	91.367	2.500	91.367	91.367	91.367	2.500	91.367	91.367	91.367
2.375	91.325	91.325	91.325	2.375	91.325	91.325	91.325	2.375	91.325	91.325	91.325	2.375	91.325	91.325	91.325
2.250	91.282	91.282	91.282	2.250	91.282	91.282	91.282	2.250	91.282	91.282	91.282	2.250	91.282	91.282	91.282

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	100.998	100.757	99.948	6.000	100.748	100.507	99.698	6.000	100.998	100.757	99.948	6.000	100.998	100.757	99.948
5.875	100.736	100.494	99.686	5.875	100.486	100.244	99.436	5.875	100.736	100.494	99.686	5.875	100.736	100.494	99.686
5.750	101.209	101.102	100.885	5.750	100.959	100.852	100.635	5.750	101.209	101.102	100.885	5.750	101.209	101.102	100.885
5.625	101.393	101.287	100.624	5.625	101.143	101.037	100.374	5.625	101.393	101.287	100.624	5.625	101.393	101.287	100.624
5.500	101.019	100.914	100.251	5.500	100.769	100.664	100.001	5.500	101.019	100.914	100.251	5.500	101.019	100.914	100.251
5.375	100.850	100.744	100.081	5.375	100.600	100.494	99.831	5.375	100.850	100.744	100.081	5.375	100.850	100.744	100.081
5.250	101.072	100.966	100.303	5.250	100.822	100.716	100.053	5.250	101.072	100.966	100.303	5.250	101.072	100.966	100.303
5.125	100.039	99.964	99.772	5.125	99.789	99.714	99.522	5.125	100.039	99.964	99.772	5.125	100.039	99.964	99.772
5.000	99.541	99.463	99.304	5.000	99.291	99.213	99.054	5.000	99.541	99.463	99.304	5.000	99.541	99.463	99.304
4.875	99.050	98.972	98.813	4.875	98.800	98.722	98.563	4.875	99.050	98.972	98.813	4.875	99.050	98.972	98.813
4.750	98.953	98.877	98.269	4.750	98.703	98.627	98.019	4.750	98.953	98.877	98.269	4.750	98.953	98.877	98.269

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	103.481	103.317	103.149	6.500	103.736	103.401	103.267	5.000	101.901	101.175	101.133	4.875	101.901	101.175	101.133	4.875	101.169	101.106	101.096
6.375	103.181	103.018	102.849	6.375	103.396	103.062	102.926	4.750	100.671	100.554	100.470	4.625	100.671	100.554	100.470	4.625	100.326	100.248	100.195
6.250	102.836	102.672	102.504	6.250	103.037	102.704	102.567	4.500	100.353	100.218	100.180	4.375	100.353	100.218	100.180	4.375	100.033	99.903	99.861
6.125	102.994	102.930	102.847	6.125	102.267	101.934	101.797	4.250	99.645	99.573	99.526	4.125	99.645	99.573	99.526	4.125	99.309	99.243	99.162
6.000	102.712	102.638	102.282	6.000	102.904	102.840	102.722	4.000	99.312	99.160	99.142	3.875	99.312	99.160	99.142	3.875	98.946	98.795	98.776
5.875	102.450	102.376	101.963	5.875	102.580	102.517	102.398	3.750	98.548	98.398	98.377	3.625	98.548	98.398	98.377	3.625	98.069	97.922	97.898
5.750	102.021	101.946	101.635	5.750	102.217	102.154	102.034	3.500	98.225	98.075	98.054	3.375	98.225	98.075	98.054	3.375	97.746	97.599	97.575
5.625	102.074	102.011	101.718	5.625	102.377	102.317	102.221	3.250	97.902	97.752	97.731	3.125	97.902	97.752	97.731	3.125	97.423	97.276	97.252
5.500	101.659	101.596	101.343	5.500	102.030	101.972	101.874	3.000	97.579	97.429	97.408	2.875	97.579	97.429	97.408	2.875	97.044	96.897	96.873
5.375	101.298	101.235	100.966	5.375	101.673	101.615	101.516	2.750	97.256	97.106	97.085	2.625	97.256	97.106	97.085	2.625	96.721	96.574	96.550
5.250	100.856	100.792	100.583	5.250	101.284	101.227	101.126	2.500	96.933	96.783	96.762	2.375	96.933	96.783	96.762	2.375	96.398	96.251	96.227
5.125	100.719	100.663	100.450	5.125	101.080	101.040	100.960	2.250	96.610	96.460	96.439	2.125	96.610	96.460	96.439	2.125	96.175	96.028	96.004
5.000	100.321	100.265	100.009	5.000	100.677	100.658	100.597	2.000	96.287	96.137	96.116	1.875	96.287	96.137	96.116	1.875	95.852	95.705	95.681
4.875	99.788	99.732	99.535	4.875	100.306	100.287	100.226	1.750	95.964	95.814	95.793	1.625	95.964	95.814	95.793	1.625	95.529	95.382	95.358

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	Rate	15 Day	30 Day	45 Day
4.875	100.838	100.729	100.649	6.000	102.388	102.357	102.212	4.875	100.706	100.597	100.507	4.750	100.706	100.597	100.507	4.750	100.447	100.332	100.248
4.750	100.524	100.416	100.349	5.875	102.145	102.110	101.970	4.625	100.030	99.911	99.832	4.500	100.030	99.911	99.832	4.500	100.124	100.028	99.954
4.625	100.173	100.074	100.008	5.750	101.873	101.798	101.664	4.375	99.870	99.770	99.700	4.250	99.870	99.770	99.700	4.250	99.498	99.393	99.329
4.500	100.404	100.336	100.156	5.625	101.770	101.672	101.486	4.125	99.111	99.001	98.943	4.000	99.111	99.001	98.943	4.000	98.829	98.772	98.615
4.375	100.086	100.019	99.838	5.500	101.518	101.420	101.092	3.875	98.488	98.431	98.275	3.750	98.488	98.431	98.275	3.750	98.060	98.003	97.847
4.250	99.720	99.653	99.472	5.375	101.198	101.101	100.806	3.625	97.746	97.689	97.533	3.500	97.746	97.689	97.533	3.500	97.321	97.264	97.108
4.125	99.310	99.243	99.062	5.250	100.762	100.664	100.398	3.375	97.094	97.037	96.881	3.250	97.094	97.037	96.881	3.250	96.660	96.603	96.447
4.000	99.374	99.317	99.160	5.125	100.282	100.220	100.166	3.125	96.771	96.714	96.558	3.000	96.771	96.714	96.558	3.000	96.346	96.289	96.133
3.875	99.005	98.949	98.792	5.000	99.857	99.833	99.764	2.875	96.019	95.962	95.806	2.750	96.019	95.962	95.806	2.750	95.587	95.530	95.374
3.750	98.596	98.539	98.382	4.875	99.389	99.369	99.295	2.625	95.264	95.207	95.051	2.500	95.264	95.207	95.051	2.500	94.832	94.775	94.619
3.625	98.147	98.090	97.933	4.750	98.818	98.792	98.727	2.375	94.509	94.452	94.296	2.250	94.509	94.452	94.296	2.250	94.077	94.020	93.864
3.500	97.628	97.571	97.415	4.625	97.535	97.445	97.342	2.125	93.754	93.697	93.541	2.000	93.754	93.697	93.541	2.000	93.322	93.265	93.109

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
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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, ARFX10, ARFX15 and corresponding CF 30yr fix, CF 25yr fix, CF 10yr fix, CF 15yr fix Super Conforming.

LPMI Product Codes table with columns: FNMA, FHLMC, AMFX30LPMI, AMFX30SLPMI, AMFX15LPMI, AMFX15SLPMI and corresponding CF 30yr fix LPMI, CF 15yr fix LPMI, CF 30yr fix High Balance LPMI, CF 15yr fix High Balance LPMI.

Conventional Adjustment

LTV / FICO Adjusters: All Products w/Terms > 15 years only

Table with columns: LTV ranges (≥60, 60.01-70, 70.01-75, 75.01-80, 80.01-85, 85.01-90, 90.01-95, 95.01-97) and corresponding adjustment values.

LTV/FICO Adjusters: Cash-Out Refinance (all Terms)

Table with columns: LTV ranges (≥60, >60-70, >70-75, >75-80) and corresponding adjustment values.

Loans with Secondary Financing

Table with columns: LTV, CLTV, and adjustment values for various LTV and CLTV ranges.

*High Balance Loan Adjusters: Purchase or limited cash-out refinance

Table with columns: LTV ranges (≥60, 60.01-70, 70.01-75, 75.01-80, 80.01-85, 85.01-90, 90.01-95, 95.01-97) and corresponding adjustment values.

*High Balance Loan Adjusters: Cash-out refinance

Table with columns: LTV ranges (≥60, 60.01-70, 70.01-75, 75.01-80) and corresponding 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 ranges (≤60, >60-70, >70-75, >75-80, >80-85, >85-90, >90-95, >95) and corresponding adjustment values for various property types.

Loan Amount Adjustments

Table with columns: Loan Amount ranges (LA >=\$50,000 - \$99,999, LA >=\$100,000 - \$124,999, LA > \$124,999 - LIMIT) and corresponding adjustment values.

LPMI Adjustments - Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable

Table with columns: >25 Yr Term, Base LTV, Coverage, Credit Scores (FICO 760+, 740-759, 720-739, 700-719, 680-699, 660-679, 640-659, 620-639) and corresponding adjustment values.

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



Effective Time:
8/26/2022 8:11:31 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	101.497	101.434	101.313	5.625	100.764	100.715	100.586			
5.750	101.169	101.107	100.985	5.500	100.311	100.284	100.160			
5.625	101.224	101.166	101.068	5.375	100.009	99.977	99.858			
5.500	100.850	100.792	100.693	5.250	99.649	99.611	99.498			
5.375	100.473	100.416	100.316	5.125	99.307	99.275	99.221			
5.250	100.092	100.035	99.933	5.000	98.842	98.811	98.756			
5.125	99.921	99.881	99.800	4.875	98.377	98.348	98.290			
5.000	99.481	99.442	99.359	4.750	97.872	97.847	97.783			

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	101.497	101.434	101.313	5.625	100.764	100.715	100.586				
5.750	101.169	101.107	100.985	5.500	100.311	100.284	100.160				
5.625	101.224	101.166	101.068	5.375	100.009	99.977	99.858				
5.500	100.850	100.792	100.693	5.250	99.649	99.611	99.498				
5.375	100.473	100.416	100.316	5.125	98.410	98.365	98.258				
5.250	100.092	100.035	99.933	5.000	97.815	97.799	97.704				
5.125	99.921	99.881	99.800	4.875	97.384	97.368	97.272				
5.000	99.481	99.442	99.359	4.750	96.898	96.877	96.785				

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