



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Monday, August 29, 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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Lock Desk Hours: 8am – 4:00pm PST
 Email: lockdesk@memortgage.com
 NMLS # 133519

Effective Time:
 8/29/2022 8:30:52 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	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	103.341	103.082	102.892	6.125	103.591	103.332	103.142	6.125	103.111	102.852	102.662	5.875	103.111	102.852	102.662	5.875	103.111	102.852	102.662	5.875	103.111	102.852	102.662	5.875	103.111	102.852	102.662	5.875	103.111	102.852	102.662
6.000	103.177	102.918	102.481	6.000	103.427	103.168	102.844	6.000	103.140	102.881	102.500	5.750	103.140	102.881	102.500	5.750	103.140	102.881	102.500	5.750	103.140	102.881	102.500	5.750	103.140	102.881	102.500	5.750	103.140	102.881	102.500
5.875	103.111	102.852	102.066	5.875	103.361	103.102	102.541	5.875	103.177	102.918	102.122	5.625	103.177	102.918	102.122	5.625	103.177	102.918	102.122	5.625	103.177	102.918	102.122	5.625	103.177	102.918	102.122	5.625	103.177	102.918	102.122
5.750	103.140	102.881	102.276	5.750	103.390	103.131	102.660	5.750	103.140	102.881	102.276	5.500	103.140	102.881	102.276	5.500	103.140	102.881	102.276	5.500	103.140	102.881	102.276	5.500	103.140	102.881	102.276	5.500	103.140	102.881	102.276
5.625	102.841	102.728	102.146	5.625	103.091	102.978	102.383	5.625	102.841	102.728	102.146	5.375	102.841	102.728	102.146	5.375	102.841	102.728	102.146	5.375	102.841	102.728	102.146	5.375	102.841	102.728	102.146	5.375	102.841	102.728	102.146
5.500	102.608	102.495	101.831	5.500	102.858	102.745	102.092	5.500	102.608	102.495	101.831	5.250	102.608	102.495	101.831	5.250	102.608	102.495	101.831	5.250	102.608	102.495	101.831	5.250	102.608	102.495	101.831	5.250	102.608	102.495	101.831
5.375	102.338	102.225	101.562	5.375	102.588	102.475	101.812	5.375	102.338	102.225	101.562	5.125	102.338	102.225	101.562	5.125	102.338	102.225	101.562	5.125	102.338	102.225	101.562	5.125	102.338	102.225	101.562	5.125	102.338	102.225	101.562
5.250	102.305	102.192	101.577	5.250	102.555	102.442	102.031	5.250	102.305	102.192	101.577	5.000	102.305	102.192	101.577	5.000	102.305	102.192	101.577	5.000	102.305	102.192	101.577	5.000	102.305	102.192	101.577	5.000	102.305	102.192	101.577
5.125	102.052	101.972	101.381	5.125	102.302	102.222	101.658	5.125	102.052	101.972	101.381	4.875	102.052	101.972	101.381	4.875	102.052	101.972	101.381	4.875	102.052	101.972	101.381	4.875	102.052	101.972	101.381	4.875	102.052	101.972	101.381
5.000	101.751	101.671	101.040	5.000	102.001	101.921	101.290	5.000	101.751	101.671	101.040	4.750	101.751	101.671	101.040	4.750	101.751	101.671	101.040	4.750	101.751	101.671	101.040	4.750	101.751	101.671	101.040	4.750	101.751	101.671	101.040
4.875	101.113	101.033	100.402	4.875	101.363	101.283	100.723	4.875	101.113	101.033	100.402	4.625	101.113	101.033	100.402	4.625	101.113	101.033	100.402	4.625	101.113	101.033	100.402	4.625	101.113	101.033	100.402	4.625	101.113	101.033	100.402
4.750	100.894	100.813	100.205	4.750	101.144	101.063	100.791	4.750	100.894	100.813	100.205	4.500	100.894	100.813	100.205	4.500	100.894	100.813	100.205	4.500	100.894	100.813	100.205	4.500	100.894	100.813	100.205	4.500	100.894	100.813	100.205
4.625	100.307	100.226	100.146	4.625	100.557	100.476	100.396	4.625	100.307	100.226	100.146	4.375	100.307	100.226	100.146	4.375	100.307	100.226	100.146	4.375	100.307	100.226	100.146	4.375	100.307	100.226	100.146	4.375	100.307	100.226	100.146
4.500	99.936	99.855	99.774	4.500	100.186	100.105	100.024	4.500	99.936	99.855	99.774	4.250	99.936	99.855	99.774	4.250	99.936	99.855	99.774	4.250	99.936	99.855	99.774	4.250	99.936	99.855	99.774	4.250	99.936	99.855	99.774
4.375	99.453	99.372	99.291	4.375	99.703	99.622	99.541	4.375	99.453	99.372	99.291	4.125	99.453	99.372	99.291	4.125	99.453	99.372	99.291	4.125	99.453	99.372	99.291	4.125	99.453	99.372	99.291	4.125	99.453	99.372	99.291

Streamline/IRRRL Product Codes											
GFFX30SL	FHA 30 Year Fixed Streamline	GVFX30IR	VA 30 Year IRRRL								
GFFX30SLHB	FHA 30 Year Fixed Streamline HB	GVFX30IRHB	VA 30 Year IRRRL HB								
GFFX15SL	FHA 15 Year Fixed Streamline	GVFX15IR	VA 15 Year IRRRL								

Government Adjustments

Government Adjusters	FICO Adjusters	FHA	VA	USDA
DTI >= 55%	≥740	0.250	0.125	0.125
FHA Streamline	700-739	0.000	0.000	0.000
AUS Refer/Manual UW	680-699	0.000	0.000	0.000
LA >=\$50,000 - \$99,999	660-679	-0.500	-0.500	-0.500
LA >=\$100,000 - \$124,999	640-659	-0.750	-0.750	-0.750
LA > \$124,999 - LIMIT	620-639	-1.250	-1.250	-1.250
2 units				
3-4 units				
Manufactured Home				
VA Cash Out > 90% LTV				

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

Purchase Special	
FHA Fixed Programs Only (excludes High Balance and ARMS)	0.250

FICO Adjusters	FHA	VA	USDA
≥740	0.250	0.125	0.125
700-739	0.000	0.000	0.000
680-699	0.000	0.000	0.000
660-679	-0.500	-0.500	-0.500
640-659	-0.750	-0.750	-0.750
620-639	-1.250	-1.250	-1.250



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theNADA FHA 100% PROGRAM				TN2nd10	theNADA 2nd
TNFHA30	theNADA FHA 30 Yr Fixed		TNFHAHB30	10Yr Fully Amortizing Second	
	Rate	30 Day	Rate	Rate	30 Day
	6.750	100.969	6.750	8.750	100.00
	6.625	100.719	6.625	8.625	100.00
	6.500	100.469	6.500	8.500	100.00
	6.375	100.219	6.375	8.375	100.00
	6.250	99.969	6.250	8.250	100.00
	6.125	99.484	6.125	8.125	100.00
	6.000	99.234	6.000	8.000	100.00
	5.875	98.984	5.875	7.875	100.00
	5.750	98.734	5.750	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				
6.125	103.042	102.908	102.774	6.125	103.042	102.892	102.742				
6.000	102.854	102.720	102.586	6.000	102.854	102.704	102.554				
5.875	102.736	102.602	102.468	5.875	102.661	102.511	102.361				
5.750	102.765	102.631	102.497	5.750	102.515	102.256	102.098				
5.625	102.466	102.332	102.198	5.625	102.361	102.211	102.061				
5.500	102.233	102.099	101.965	5.500	101.983	101.870	101.623				
5.375	101.963	101.829	101.695	5.375	101.861	101.711	101.561				
5.250	102.055	101.921	101.787	5.250	101.805	101.692	101.308				
5.125	101.802	101.668	101.534	5.125	101.552	101.472	101.127				
5.000	101.501	101.367	101.234	5.000	101.252	101.171	100.952				
4.875	100.863	100.729	100.595	4.875	100.613	100.533	100.129				
4.750	100.644	100.510	100.376	4.750	100.394	100.313	100.041				
4.625	100.307	100.173	100.039	4.625	100.067	99.976	99.896				

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	95.211	95.117	95.117	3.500	95.211	95.117	95.117				
3.375	95.168	95.075	95.075	3.375	95.168	95.075	95.075				
3.250	95.126	95.032	95.032	3.250	95.126	95.032	95.032				
3.125	93.124	93.124	93.124	3.125	93.124	93.124	93.124				
3.000	93.086	93.086	93.086	3.000	93.086	93.086	93.086				
2.875	93.043	93.043	93.043	2.875	93.043	93.043	93.043				
2.750	93.001	93.001	93.001	2.750	93.001	93.001	93.001				
2.625	91.327	91.374	91.374	2.625	91.327	91.374	91.374				
2.500	91.289	91.336	91.336	2.500	91.289	91.336	91.336				
2.375	91.246	91.293	91.293	2.375	91.246	91.293	91.293				
2.250	91.204	91.251	91.251	2.250	91.204	91.251	91.251				

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	100.902	100.643	99.835	6.000	100.652	100.393	99.585				
5.875	100.696	100.437	99.629	5.875	100.446	100.187	99.379				
5.750	101.045	100.892	100.682	5.750	100.795	100.642	100.432				
5.625	101.233	101.120	100.457	5.625	100.983	100.870	100.207				
5.500	100.865	100.752	100.089	5.500	100.615	100.502	99.839				
5.375	100.630	100.517	99.854	5.375	100.380	100.267	99.604				
5.250	100.847	100.734	100.071	5.250	100.597	100.484	99.821				
5.125	99.920	99.839	99.514	5.125	99.670	99.589	99.264				
5.000	99.289	99.208	99.033	5.000	99.039	98.958	98.783				
4.875	98.783	98.710	98.544	4.875	98.533	98.460	98.294				
4.750	98.896	98.815	98.185	4.750	98.646	98.565	97.935				

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
6.500	103.430	103.267	103.106	6.500	103.370	103.011	102.877	5.000	101.281	101.172	100.999
6.375	103.135	102.972	102.811	6.375	103.029	102.671	102.535	4.875	100.969	100.888	100.699
6.250	102.786	102.623	102.462	6.250	102.671	102.314	102.177	4.750	100.761	100.680	100.364
6.125	102.870	102.794	102.720	6.125	102.740	102.686	102.571	4.625	100.462	100.381	100.301
6.000	102.595	102.518	102.045	6.000	102.377	102.325	102.207	4.500	100.338	100.247	100.166
5.875	102.339	102.263	101.790	5.875	102.054	102.002	101.883	4.375	99.849	99.777	99.696
5.750	101.920	101.843	101.370	5.750	101.690	101.639	101.518	4.250	99.513	99.441	99.360
5.625	101.866	101.798	101.333	5.625	101.850	101.802	101.706	4.125	99.301	99.229	99.148
5.500	101.468	101.401	100.935	5.500	101.502	101.456	101.358	4.000	99.212	99.140	99.059
5.375	101.112	101.045	100.579	5.375	101.145	101.100	100.999	3.875	98.745	98.673	98.592
5.250	100.682	100.615	100.149	5.250	100.757	100.712	100.611	3.750	98.235	98.163	98.082
5.125	100.474	100.420	99.969	5.125	100.568	100.524	100.445	3.625	97.777	97.705	97.624
5.000	100.056	100.002	99.551	5.000	100.159	100.116	100.035				
4.875	99.585	99.531	99.080	4.875	99.783	99.740	99.658				

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	100.735	100.603	100.509	6.000	102.137	102.023	101.647	4.875	100.600	100.468	100.378
4.750	100.422	100.284	100.196	5.875	101.950	101.835	101.405	4.750	100.342	100.204	100.120
4.625	100.071	99.929	99.846	5.750	101.724	101.609	101.099	4.625	99.928	99.785	99.706
4.500	99.999	99.916	99.727	5.625	101.523	101.413	100.971	4.500	99.782	99.665	99.590
4.375	99.683	99.599	99.410	5.500	101.277	101.171	100.661	4.375	99.529	99.406	99.337
4.250	99.315	99.232	99.043	5.375	100.966	100.860	100.350	4.250	99.160	99.031	98.967
4.125	98.898	98.814	98.625	5.250	100.538	100.432	99.923	4.125	98.775	98.641	98.583
4.000	98.992	98.941	98.793	5.125	100.071	99.966	99.457	4.000	98.510	98.459	98.310
3.875	98.622	98.571	98.422	5.000	99.617	99.511	99.101	3.875	98.167	98.116	97.967
3.750	98.193	98.142	97.994	4.875	98.823	98.743	98.664	3.750	97.720	97.669	97.521
3.625	97.744	97.693	97.545	4.750	98.272	98.184	98.116	3.625	97.200	97.149	97.000
3.500	97.226	97.175	97.026	4.625	97.361	97.268	97.173				

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	>60-70	>70-75	>75-80
≥ 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	>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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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	103.430	103.267	103.106	6.500	103.370	103.011	102.877	5.000	101.281	101.172	100.993				
6.375	103.135	102.972	102.811	6.375	103.009	102.671	102.535	4.875	100.969	100.888	100.693				
6.250	102.786	102.623	102.462	6.250	102.671	102.314	102.177	4.750	100.761	100.680	100.364				
6.125	102.870	102.794	102.720	6.125	102.740	102.686	102.571	4.625	100.462	100.381	100.301				
6.000	102.595	102.518	102.045	6.000	102.377	102.325	102.207	4.500	100.328	100.247	100.166				
5.875	102.339	102.263	101.790	5.875	102.054	102.002	101.883	4.375	99.849	99.777	99.696				
5.750	101.920	101.843	101.370	5.750	101.690	101.639	101.518	4.250	99.513	99.441	99.360				
5.625	101.866	101.798	101.333	5.625	101.850	101.802	101.706	4.125	99.301	99.229	99.148				
5.500	101.468	101.401	100.935	5.500	101.502	101.456	101.358	4.000	99.212	99.140	99.059				
5.375	101.112	101.045	100.579	5.375	101.145	101.100	100.999	3.875	98.745	98.673	98.592				
5.250	100.682	100.615	100.149	5.250	100.757	100.712	100.611	3.750	98.235	98.163	98.082				
5.125	100.474	100.420	99.969	5.125	100.568	100.524	100.445	3.625	97.777	97.705	97.624				
5.000	100.056	100.002	99.551	5.000	100.159	100.116	100.035								
4.875	99.585	99.531	99.080	4.875	99.783	99.740	99.658								

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	100.735	100.603	100.509	6.000	102.012	101.898	101.523	4.875	100.475	100.343	100.253
4.750	100.422	100.284	100.196	5.875	101.825	101.710	101.280	4.750	100.217	100.079	99.995
4.625	100.071	99.929	99.846	5.750	101.599	101.484	100.974	4.625	99.803	99.660	99.581
4.500	99.999	99.916	99.727	5.625	101.398	101.288	100.846	4.500	99.657	99.540	99.465
4.375	99.683	99.599	99.410	5.500	101.152	101.046	100.536	4.375	99.404	99.281	99.212
4.250	99.315	99.232	99.043	5.375	100.841	100.735	100.225	4.250	99.035	98.906	98.842
4.125	98.898	98.814	98.625	5.250	100.413	100.307	99.798	4.125	98.650	98.516	98.458
4.000	98.992	98.941	98.793	5.125	99.946	99.841	99.332	4.000	98.385	98.334	98.185
3.875	98.622	98.571	98.422	5.000	99.492	99.386	98.876	3.875	98.042	97.991	97.842
3.750	98.193	98.142	97.994	4.875	98.698	98.618	98.539	3.750	97.595	97.544	97.396
3.625	97.744	97.693	97.545	4.750	98.147	98.059	97.991	3.625	97.075	97.024	96.875
3.500	97.226	97.175	97.026	4.625	97.236	97.143	97.048				

FHLMC Codes			
ARFX30	CF 30yr fix	ARFX10	CF 10yr fix
ARFX25	CF 25yr fix	ARFX30SC	CF 30yr fix Super Conforming
ARFX20	CF 20yr fix	ARFX15SC	CF 15yr fix Super Conforming
ARFX15	CF 15yr fix		

LPMI Product Codes							
FNMA		FHLMC		FNMA		FHLMC	
AMFX30LPMI	ARFX30LPMI	CF 30yr fix LPMI	AMFX30HBLPMI	ARFX30SCLPMI	CF 30yr fix High Balance LPMI		
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HBLPMI	ARFX15SCLPMI	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	-1.000	-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	-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

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

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 LPA 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	-2.125	-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								
		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	

	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
Borrower's	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.170	0.190	0.250
	85.01%-89% 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:
8/29/2022 8:30:52 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	101.022	100.971	100.851	5.625	100.234	100.199	100.071	
5.750	100.692	100.642	100.520	5.500	99.814	99.799	99.677	
5.625	100.702	100.655	100.557	5.375	99.512	99.493	99.375	
5.500	100.328	100.280	100.182	5.250	99.152	99.127	99.014	
5.375	99.950	99.903	99.804	5.125	98.660	98.563	98.504	
5.250	99.565	99.521	99.418	5.000	98.201	98.105	98.049	
5.125	99.414	99.371	99.290	4.875	97.772	97.678	97.620	
5.000	98.974	98.931	98.849	4.750	97.311	97.221	97.156	

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:
8/29/2022 8:30:52 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	101.022	100.971	100.851	5.625	100.234	100.199	100.071				
5.750	100.692	100.642	100.520	5.500	99.814	99.799	99.677				
5.625	100.702	100.655	100.557	5.375	99.512	99.493	99.375				
5.500	100.328	100.280	100.182	5.250	99.152	99.127	99.014				
5.375	99.950	99.903	99.804	5.125	97.912	97.880	97.774				
5.250	99.565	99.521	99.418	5.000	97.333	97.316	97.220				
5.125	99.414	99.371	99.290	4.875	96.901	96.884	96.788				
5.000	98.974	98.931	98.849	4.750	96.415	96.392	96.301				

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