

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Tuesday, August 30, 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:
 8/30/2022 8:16:43 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	103.532	103.247	103.059	6.125	103.787	103.501	103.315	5.875	102.600	102.342	102.078	6.000	103.118	102.827	102.645	6.000	103.484	103.193	103.012	5.750	103.011	102.899	102.645	5.875	102.700	102.402	102.225	5.875	103.176	102.878	102.702	5.625	103.779	103.649	103.482
5.750	102.961	102.849	102.595	5.750	103.211	103.099	102.845	5.500	103.298	103.169	103.002	5.625	102.813	102.708	102.445	5.625	103.063	102.958	102.689	5.375	102.793	102.664	102.497	5.500	102.575	102.470	102.082	5.500	102.825	102.720	102.389	5.250	102.348	102.216	102.079
5.625	102.813	102.708	102.445	5.625	103.063	102.958	102.689	5.375	102.961	102.849	102.595	5.375	102.290	102.185	101.608	5.375	102.540	102.435	102.020	5.125	102.063	101.984	101.882	5.250	102.242	102.137	101.778	5.250	102.492	102.387	102.028	5.125	101.532	101.453	101.351
5.500	102.575	102.470	102.082	5.500	102.825	102.720	102.389	5.125	102.961	102.849	102.595	5.125	102.242	102.137	101.778	5.125	101.995	101.906	101.781	5.000	101.532	101.453	101.351	5.000	101.745	101.656	101.499	5.000	101.686	101.597	101.399	4.875	100.852	100.772	100.671
5.375	102.290	102.185	101.608	5.375	102.540	102.435	102.020	5.000	102.961	102.849	102.595	5.000	101.436	101.347	101.045	5.000	101.686	101.597	101.399	4.750	100.698	100.623	100.428	5.000	101.043	100.954	100.797	4.750	101.597	101.508	101.310	4.750	100.698	100.623	100.428
5.250	102.242	102.137	101.778	5.250	102.492	102.387	102.028	4.875	100.785	100.696	100.409	4.875	100.785	100.696	100.409	4.875	101.035	100.946	100.829	4.625	100.358	100.250	100.166	4.875	100.785	100.696	100.409	4.625	100.946	100.857	100.669	4.625	100.358	100.250	100.166
5.125	101.745	101.656	101.499	5.125	101.995	101.906	101.781	4.750	100.648	100.559	100.272	4.750	100.648	100.559	100.272	4.750	101.107	100.999	100.915	4.500	99.776	99.668	99.584	4.750	100.648	100.559	100.272	4.500	100.999	100.910	100.722	4.500	99.776	99.668	99.584
5.000	101.436	101.347	101.045	5.000	101.686	101.597	101.399	4.625	100.500	100.411	100.124	4.625	100.500	100.411	100.124	4.625	100.358	100.251	100.166	4.375	99.175	99.068	98.984	4.625	100.500	100.411	100.124	4.375	100.358	100.270	100.082	4.375	99.175	99.068	98.984
4.875	100.785	100.696	100.409	4.875	101.035	100.946	100.829	4.500	99.543	99.454	99.167	4.500	99.543	99.454	99.167	4.500	99.838	99.766	99.673	4.250	98.559	98.452	98.368	4.500	99.543	99.454	99.167	4.250	99.766	99.677	99.489	4.250	98.559	98.452	98.368
4.750	100.648	100.559	100.272	4.750	101.107	100.999	100.915	4.375	99.008	98.919	98.632	4.375	99.008	98.919	98.632	4.375	99.838	99.766	99.673	4.125	97.537	97.429	97.343	4.375	99.008	98.919	98.632	4.125	99.766	99.677	99.489	4.125	97.537	97.429	97.343
4.625	100.008	99.919	99.632	4.625	100.358	100.251	100.166	4.125	97.412	97.323	97.036	4.125	97.412	97.323	97.036	4.125	99.838	99.766	99.673	3.875	96.787	96.679	96.593	4.125	97.412	97.323	97.036	3.875	97.625	97.536	97.348	3.875	96.787	96.679	96.593
4.500	99.543	99.454	99.167	4.500	99.838	99.766	99.673	4.000	96.456	96.367	96.080	4.000	96.456	96.367	96.080	4.000	99.838	99.766	99.673	3.750	96.379	96.271	96.185	4.000	96.456	96.367	96.080	3.750	97.517	97.428	97.240	3.750	96.379	96.271	96.185
4.375	99.052	98.963	98.676	4.375	99.374	99.293	99.207	3.750	95.379	95.290	95.003	3.750	95.379	95.290	95.003	3.750	97.852	97.777	97.691	3.500	95.036	94.928	94.842	3.750	95.379	95.290	95.003	3.500	97.777	97.688	97.500	3.500	95.036	94.928	94.842

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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day												
4.625	100.119	100.054	99.981	4.625	99.869	99.804	99.731	4.500	97.537	97.472	97.399	4.500	99.778	99.713	99.640	4.500	99.528	99.463	99.390	4.375	97.162	97.097	97.024	4.500	99.778	99.713	99.640	4.375	99.097	99.024	98.951	4.375	97.162	97.097	97.024
4.500	99.778	99.713	99.640	4.500	99.528	99.463	99.390	4.375	96.787	96.722	96.649	4.375	99.412	99.347	99.274	4.375	99.162	99.097	99.024	4.250	96.787	96.722	96.649	4.375	99.412	99.347	99.274	4.250	99.097	99.024	98.951	4.250	96.787	96.722	96.649
4.375	99.412	99.347	99.274	4.375	99.162	99.097	99.024	4.250	96.593	96.528	96.455	4.250	99.200	99.136	99.062	4.250	98.950	98.886	98.812	4.125	96.593	96.528	96.455	4.250	99.200	99.136	99.062	4.125	98.886	98.812	98.738	4.125	96.593	96.528	96.455
4.250	99.200	99.136	99.062	4.250	98.950	98.886	98.812	4.125	96.409	96.344	96.271	4.125	99.100	99.036	98.962	4.125	98.700	98.636	98.562	4.000	96.409	96.344	96.271	4.125	99.100	99.036	98.962	4.000	98.636	98.562	98.488	4.000	96.409	96.344	96.271
4.125	98.725	98.633	98.403	4.125	98.476	98.383	98.211	4.000	96.215	96.150	96.077	4.000	98.725	98.633	98.403	4.000	98.025	97.932	97.848	3.875	96.215	96.150	96.077	4.000	98.725	98.633	98.403	3.875	97.848	97.755	97.583	3.875	96.215	96.150	96.077
4.000	98.275	98.182	98.015	4.000	98.025	97.932	97.848	3.875	96.024	95.959	95.886	3.875	98.275	98.182	98.015	3.875	97.625	97.517	97.456	3.750	96.024	95.959	95.886	3.875	98.275	98.182	98.015	3.750	97.517	97.428	97.240	3.750	96.024	95.959	95.886
3.875	97.821	97.764	97.700	3.875	97.625	97.517	97.456	3.750	95.811	95.746	95.673	3.750	98.100	98.036	97.962	3.750	97.250	97.142	97.081	3.625	95.811	95.746	95.673	3.750	98.100	98.036	97.962	3.625	97.142	97.053	96.865	3.625	95.811	95.746	95.673
3.750	98.102	98.027	97.813	3.750	97.852	97.777	97.563	3.625	95.629	95.564	95.491	3.625	98.000	97.936	97.862	3.625	97.000	96.892	96.831	3.500	95.629	95.564	95.491	3.625	98.000	97.936	97.862	3.500	96.831	96.742	96.554	3.500	95.629	95.564	95.491
3.625	97.636	97.561	97.348	3.625	97.386	97.311	97.098	3.500	95.437	95.372	95.299	3.500	97.500	97.436	97.362	3.500	96.500	96.392	96.331	3.500	95.437	95.372	95.299	3.500	97.500	97.436	97.362	3.500	96.331	96.242	96.054	3.500	95.437	95.372	95.299
3.500	97.177	97.103	96.889	3.500	96.927	96.853	96.639	3.500	95.241	95.176	95.103	3.500	97.400	97.336	97.262	3.500	96.400	96.292	96.231	3.500	95.241	95.176	95.103	3.500	97.400	97.336	97.262	3.500	96.231	96.142	95.954	3.500	95.241	95.176	95.103

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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day												
4.500	97.287	97.222	97.149	4.500	97.287	97.222	97.149	3.125	94.822	94.693	94.547	3.125	94.822	94.693	94.547	3.125	94.572	94.443	94.297	3.125	94.572	94.443	94.297	3.125	94.572	94.443	94.297	3.000	94.447	94.318	94.172	3.125	94.572	94.443	94.297
4.375	96.912	96.847	96.774	4.375	96.912	96.847	96.774	3.000	94.447	94.318	94.172	3.000	96.912	96.847	96.774	3.000	94.197	94.068	93.922	3.000	94.197	94.068	93.922	3.000	94.197	94.068	93.922	2.875	94.033	93.904	93.757	3.000	94.197	94.068	93.922
4.250	96.537	96.472	96.399	4.250	96.537	96.472	96.399	2.875	94.033	93.904	93.757	2.875	96.537	96.472	96.399	2.875	93.783	93.654	93.507	2.875	93.783	93.654	93.507	2.875	93.783	93.654	93.507	2.750	93.650	93.521	93.374	2.875	93.783	93.654	93.507
4.125	96.504	96.456	96.401	4.125	96.504	96.456	96.401	2.750	93.650	93.521	93.374	2.750	96.409	96.361	96.313	2.750	93.400	93.271	93.124	2.750	93.400	93.271	93.124	2.750	93.400	93.271	93.124	2.625	93.485	93.356	93.210	2.750	93.400	93.271	93.124
4.000	96.129	96.081	96.026	4.000	96.129	96.081	96.026	2.625	93.485	93.356	93.210	2.625	96.313	96.265	96.217	2.625	93.235	93.106	92.960	2.625	93.235	93.106	92.960	2.625	93.235										



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

Effective Time:
 8/30/2022 8:16:43 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	Rate	30 Day
6.750	100.969	6.750	96.906	8.750	100.00
6.625	100.719	6.625	96.656	8.625	100.00
6.500	100.469	6.500	96.406	8.500	100.00
6.375	100.219	6.375	96.156	8.375	100.00
6.250	99.969	6.250	95.906	8.250	100.00
6.125	99.484	6.125	97.609	8.125	100.00
6.000	99.234	6.000	97.359	8.000	100.00
5.875	98.984	5.875	97.109	7.875	100.00
5.750	98.734	5.750	96.859	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	103.167	103.033	102.899	6.125	103.167	103.017	102.847	6.125	103.167	103.033	102.899	6.125	103.167	103.017	102.847	6.125	103.167	103.017	102.847	6.125	103.167	103.017	102.847
6.000	102.979	102.845	102.711	6.000	102.979	102.829	102.659	6.000	102.979	102.845	102.711	6.000	102.979	102.829	102.659	6.000	102.979	102.829	102.659	6.000	102.979	102.829	102.659
5.875	102.786	102.652	102.518	5.875	102.786	102.636	102.466	5.875	102.786	102.652	102.518	5.875	102.786	102.636	102.466	5.875	102.786	102.636	102.466	5.875	102.786	102.636	102.466
5.750	102.523	102.389	102.255	5.750	102.523	102.373	102.203	5.750	102.523	102.389	102.255	5.750	102.523	102.373	102.203	5.750	102.523	102.373	102.203	5.750	102.523	102.373	102.203
5.625	102.486	102.352	102.218	5.625	102.486	102.336	102.166	5.625	102.486	102.352	102.218	5.625	102.486	102.336	102.166	5.625	102.486	102.336	102.166	5.625	102.486	102.336	102.166
5.500	102.200	102.066	101.932	5.500	102.048	101.898	101.728	5.500	102.048	102.066	101.932	5.500	102.048	101.898	101.728	5.500	102.048	101.898	101.728	5.500	102.048	101.898	101.728
5.375	101.915	101.782	101.648	5.375	101.861	101.711	101.541	5.375	101.861	101.782	101.648	5.375	101.861	101.711	101.541	5.375	101.861	101.711	101.541	5.375	101.861	101.711	101.541
5.250	101.992	101.858	101.724	5.250	101.742	101.637	101.363	5.250	101.742	101.858	101.724	5.250	101.742	101.637	101.363	5.250	101.742	101.637	101.363	5.250	101.742	101.637	101.363
5.125	101.495	101.361	101.227	5.125	101.245	101.156	100.919	5.125	101.245	101.361	101.227	5.125	101.245	101.156	100.919	5.125	101.245	101.156	100.919	5.125	101.245	101.156	100.919
5.000	101.186	101.052	100.918	5.000	100.939	100.847	100.619	5.000	100.939	101.052	100.918	5.000	100.939	100.847	100.619	5.000	100.939	100.847	100.619	5.000	100.939	100.847	100.619
4.875	100.535	100.401	100.267	4.875	100.367	100.217	100.047	4.875	100.367	100.401	100.267	4.875	100.367	100.217	100.047	4.875	100.367	100.217	100.047	4.875	100.367	100.217	100.047
4.750	100.303	100.169	100.035	4.750	100.357	100.249	100.165	4.750	100.357	100.303	100.169	4.750	100.357	100.249	100.165	4.750	100.357	100.249	100.165	4.750	100.357	100.249	100.165
4.625	99.918	99.784	99.650	4.625	99.858	99.751	99.666	4.625	99.858	99.918	99.650	4.625	99.858	99.751	99.666	4.625	99.858	99.751	99.666	4.625	99.858	99.751	99.666

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	95.039	94.914	94.914	3.500	95.039	94.914	94.914	3.500	95.039	94.914	94.914	3.500	95.039	94.914	94.914
3.375	94.996	94.871	94.871	3.375	94.996	94.871	94.871	3.375	94.996	94.871	94.871	3.375	94.996	94.871	94.871
3.250	94.954	94.829	94.829	3.250	94.954	94.829	94.829	3.250	94.954	94.829	94.829	3.250	94.954	94.829	94.829
3.125	92.906	92.843	92.843	3.125	92.906	92.843	92.843	3.125	92.906	92.843	92.843	3.125	92.906	92.843	92.843
3.000	92.867	92.805	92.805	3.000	92.867	92.805	92.805	3.000	92.867	92.805	92.805	3.000	92.867	92.805	92.805
2.875	92.825	92.762	92.762	2.875	92.825	92.762	92.762	2.875	92.825	92.762	92.762	2.875	92.825	92.762	92.762
2.750	92.782	92.719	92.719	2.750	92.782	92.719	92.719	2.750	92.782	92.719	92.719	2.750	92.782	92.719	92.719
2.625	91.077	91.077	91.077	2.625	91.077	91.077	91.077	2.625	91.077	91.077	91.077	2.625	91.077	91.077	91.077
2.500	91.039	91.039	91.039	2.500	91.039	91.039	91.039	2.500	91.039	91.039	91.039	2.500	91.039	91.039	91.039
2.375	90.996	90.996	90.996	2.375	90.996	90.996	90.996	2.375	90.996	90.996	90.996	2.375	90.996	90.996	90.996
2.250	90.954	90.954	90.954	2.250	90.954	90.954	90.954	2.250	90.954	90.954	90.954	2.250	90.954	90.954	90.954

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	100.398	100.139	99.596	6.000	100.148	99.889	98.973	6.000	100.398	100.139	99.596	6.000	100.148	99.889	98.973
5.875	100.185	99.927	99.374	5.875	99.935	99.677	98.760	5.875	100.185	99.927	99.374	5.875	99.935	99.677	98.760
5.750	101.368	101.255	101.001	5.750	101.118	101.005	100.751	5.750	101.368	101.255	101.001	5.750	101.118	101.005	100.751
5.625	101.206	101.101	100.617	5.625	100.956	100.851	100.367	5.625	101.206	101.101	100.617	5.625	100.956	100.851	100.367
5.500	100.832	100.727	100.189	5.500	100.582	100.477	99.939	5.500	100.832	100.727	100.189	5.500	100.582	100.477	99.939
5.375	100.583	100.478	99.752	5.375	100.333	100.228	99.502	5.375	100.583	100.478	99.752	5.375	100.333	100.228	99.502
5.250	100.785	100.680	100.185	5.250	100.535	100.430	99.935	5.250	100.785	100.680	100.185	5.250	100.535	100.430	99.935
5.125	100.044	99.972	99.777	5.125	99.794	99.722	99.527	5.125	100.044	99.972	99.777	5.125	99.794	99.722	99.527
5.000	99.563	99.491	99.296	5.000	99.313	99.241	99.046	5.000	99.563	99.491	99.296	5.000	99.313	99.241	99.046
4.875	99.074	99.002	98.807	4.875	98.824	98.752	98.557	4.875	99.074	99.002	98.807	4.875	98.824	98.752	98.557
4.750	98.555	98.467	98.237	4.750	98.305	98.217	97.987	4.750	98.555	98.467	98.237	4.750	98.305	98.217	97.987

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:
8/30/2022 8:16:43 AM

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

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	
6.500	103.241	103.088	102.913	6.500	103.297	103.207	102.811	5.000	101.213	101.068	100.953	4.875	100.907	100.757	100.646	
6.375	102.942	102.788	102.614	6.375	102.963	102.867	102.475	4.875	100.907	100.757	100.646	4.750	100.573	100.473	100.312	
6.250	102.587	102.434	102.259	6.250	102.604	102.502	102.114	4.750	100.573	100.473	100.312	4.625	100.224	100.079	100.015	
6.125	102.760	102.692	102.586	6.125	103.080	103.013	102.894	4.625	100.224	100.079	100.015	4.500	100.066	99.929	99.851	
6.000	102.462	102.389	102.205	6.000	102.717	102.644	102.529	4.500	100.066	99.929	99.851	4.375	99.739	99.596	99.506	
5.875	102.205	102.131	101.879	5.875	102.392	102.313	102.203	4.375	99.739	99.596	99.506	4.250	99.346	99.211	99.120	
5.750	101.777	101.703	101.541	5.750	102.023	101.939	101.833	4.250	99.346	99.211	99.120	4.125	98.932	98.855	98.763	
5.625	101.653	101.594	101.376	5.625	102.033	101.983	101.880	4.125	98.932	98.855	98.763	4.000	98.957	98.883	98.689	
5.500	101.248	101.189	100.989	5.500	101.680	101.624	101.526	4.000	98.957	98.883	98.689	3.875	98.587	98.512	98.317	
5.375	100.891	100.832	100.601	5.375	101.314	101.252	101.159	3.875	98.587	98.512	98.317	3.750	98.122	98.048	97.913	
5.250	100.443	100.385	100.206	5.250	100.920	100.852	100.763	3.750	98.122	98.048	97.913	3.625	97.632	97.524	97.431	
5.125	100.358	100.314	100.025	5.125	100.703	100.669	100.567	3.625	97.632	97.524	97.431					
5.000	99.931	99.887	99.570	5.000	100.326	100.282	100.149									
4.875	99.421	99.377	99.081	4.875	99.930	99.886	99.763									

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	100.687	100.540	100.428	8.000	102.227	102.146	102.006	4.875	100.584	100.434	100.328	4.750	100.317	100.161	100.060
4.750	100.374	100.219	100.113	5.875	101.938	101.862	101.757	4.750	100.317	100.161	100.060	4.625	99.898	99.737	99.641
4.625	100.023	99.863	99.762	5.750	101.624	101.542	101.441	4.625	99.898	99.737	99.641	4.500	99.810	99.673	99.584
4.500	100.169	100.076	99.846	5.625	101.484	101.396	101.301	4.500	99.810	99.673	99.584	4.375	99.545	99.402	99.318
4.375	99.852	99.759	99.529	5.500	101.049	100.979	100.788	4.375	99.545	99.402	99.318	4.250	99.167	99.019	98.940
4.250	99.485	99.392	99.162	5.375	100.740	100.638	100.406	4.250	99.167	99.019	98.940	4.125	98.778	98.625	98.550
4.125	99.067	98.974	98.744	5.250	100.293	100.191	100.033	4.125	98.778	98.625	98.550	4.000	98.631	98.557	98.343
4.000	99.207	99.133	98.919	5.125	99.791	99.698	99.625	4.000	98.631	98.557	98.343	3.875	98.288	98.214	98.000
3.875	98.837	98.763	98.549	5.000	99.422	99.343	99.252	3.875	98.288	98.214	98.000	3.750	97.842	97.767	97.553
3.750	98.408	98.334	98.120	4.875	98.939	98.857	98.770	3.750	97.842	97.767	97.553	3.625	97.321	97.247	97.033
3.625	97.959	97.885	97.671	4.750	98.379	98.292	98.212	3.625	97.321	97.247	97.033				
3.500	97.441	97.367	97.153	4.625	97.441	97.441	97.308								

CLARITY HIGHLIGHTS

PROPERTY TYPE	SFR, PUD, CONDO	MIN FICO	680 (FNMBA 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:
8/30/2022 8:16:43 AM

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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	103.241	103.088	102.913	6.500	103.297	103.207	102.811	5.000	101.213	101.068	100.953				
6.375	102.982	102.788	102.614	6.375	102.963	102.867	102.475	4.875	100.907	100.757	100.646				
6.250	102.587	102.434	102.259	6.250	102.604	102.502	102.114	4.750	100.573	100.473	100.312				
6.125	102.760	102.692	102.586	6.125	103.080	103.013	102.894	4.625	100.224	100.079	100.015				
6.000	102.462	102.389	102.205	6.000	102.717	102.644	102.529	4.500	100.066	99.929	99.851				
5.875	102.205	102.131	101.879	5.875	102.392	102.313	102.203	4.375	99.739	99.596	99.506				
5.750	101.777	101.703	101.541	5.750	102.023	101.939	101.833	4.250	99.346	99.211	99.120				
5.625	101.653	101.594	101.376	5.625	102.033	101.983	101.880	4.125	98.932	98.855	98.763				
5.500	101.248	101.189	100.989	5.500	101.680	101.624	101.526	4.000	98.957	98.883	98.689				
5.375	100.891	100.832	100.601	5.375	101.314	101.252	101.159	3.875	98.587	98.512	98.317				
5.250	100.443	100.385	100.206	5.250	100.920	100.852	100.763	3.750	98.122	98.048	97.913				
5.125	100.358	100.314	100.025	5.125	100.703	100.669	100.567	3.625	97.632	97.524	97.431				
5.000	99.931	99.887	99.570	5.000	100.326	100.282	100.149								
4.875	99.421	99.377	99.081	4.875	99.930	99.886	99.763								

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	100.687	100.540	100.428	6.000	102.102	102.021	101.881	4.875	100.459	100.309	100.203	
4.750	100.374	100.219	100.113	5.875	101.813	101.737	101.632	4.750	100.192	100.036	99.935	
4.625	100.023	99.863	99.762	5.750	101.499	101.417	101.316	4.625	99.773	99.612	99.516	
4.500	100.169	100.076	99.846	5.625	101.359	101.271	101.176	4.500	99.685	99.548	99.459	
4.375	99.852	99.759	99.529	5.500	100.924	100.854	100.663	4.375	99.420	99.277	99.193	
4.250	99.485	99.392	99.162	5.375	100.615	100.513	100.281	4.250	99.042	98.894	98.815	
4.125	99.067	98.974	98.744	5.250	100.168	100.066	99.908	4.125	98.653	98.500	98.425	
4.000	99.207	99.133	98.919	5.125	99.666	99.573	99.500	4.000	98.506	98.432	98.218	
3.875	98.837	98.763	98.549	5.000	99.297	99.218	99.127	3.875	98.163	98.089	97.875	
3.750	98.408	98.334	98.120	4.875	98.814	98.732	98.645	3.750	97.717	97.642	97.428	
3.625	97.959	97.885	97.671	4.750	98.254	98.167	98.087	3.625	97.196	97.122	96.908	
3.500	97.441	97.367	97.153	4.625	97.316	97.316	97.183					

LPMI Product Codes												
FNMA	FHLMC	CF 30yr fix LPMI	AMFX30HBLPMI	ARFX30SCLPMI	CF 30yr fix High Balance LPMI							
AMFX30LPMI	ARFX30LPMI											
AMFX15LPMI	ARFX15LPMI											

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	-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				

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												
≥ 620	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97				
	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000				

High Balance Loan Adjusters: Cash-out refinance												
≥ 620	≤60	60.01-70	70.01-75	75.01-80								
	-1.250	-1.500	-1.500	-1.750								

*The high-balance LPPA 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										
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			
90 - 85.01%	16%	-1.220	-1.680	-2.040	-2.400	-2.910	-3.770	-4.080	-4.590			
	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870			
85 - & Below	12%	-0.970	-1.220	-1.480	-1.730	-2.040	-2.700	-2.910	-3.160			
	6%	-0.610	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190			

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	-1.750	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	0.210	0.220	0.230				
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190				
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	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:
8/30/2022 8:16:43 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	101.419	101.340	101.229	5.625	100.584	100.496	100.401		
5.750	101.082	100.997	100.891	5.500	99.964	99.911	99.821		
5.625	100.879	100.828	100.726	5.375	99.651	99.592	99.506		
5.500	100.493	100.437	100.339	5.250	99.279	99.214	99.133		
5.375	100.106	100.044	99.951	5.125	98.832	98.736	98.667		
5.250	99.713	99.644	99.556	5.000	98.399	98.303	98.234		
5.125	99.510	99.476	99.375	4.875	97.927	97.833	97.762		
5.000	99.057	99.016	98.920	4.750	97.416	97.327	97.250		

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	101.419	101.340	101.229	5.625	100.584	100.496	100.401				
5.750	101.082	100.997	100.891	5.500	99.964	99.911	99.821				
5.625	100.879	100.828	100.726	5.375	99.651	99.592	99.506				
5.500	100.493	100.437	100.339	5.250	99.279	99.214	99.133				
5.375	100.106	100.044	99.951	5.125	98.027	97.956	97.880				
5.250	99.713	99.644	99.556	5.000	97.395	97.359	97.272				
5.125	99.510	99.476	99.375	4.875	96.951	96.909	96.826				
5.000	99.057	99.016	98.920	4.750	96.455	96.406	96.328				

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