

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Wednesday, August 31, 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.](#)

TABLE OF CONTENTS

Government Products	
FHA, VA, USDA	Page 2
theNADA	Page 3
FHA, VA, USDA STRETCH	Page 4
Conventional Products	
Conventional Fixed	Page 5
Home Ready	Page 6
Home Possible	Page 7

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:
 8/31/2022 8:29:08 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	103.568	103.263	103.114	6.125	103.826	103.519	103.372	5.875	102.974	102.607	102.126	6.000	103.154	102.844	102.699	6.000	103.524	103.212	103.068	5.750	103.072	102.771	102.583	5.875	102.974	102.607	102.281	5.875	103.224	102.899	102.760	5.625	103.744	103.634	103.489
5.750	103.072	102.721	102.533	5.750	103.322	103.035	102.816	5.500	103.264	103.154	103.009	4.375	99.147	99.021	98.842	4.375	98.973	98.920	98.851	4.250	96.720	96.647	96.586	5.625	102.822	102.640	102.521	5.625	103.072	102.887	102.767	5.375	102.773	102.649	102.514
5.500	102.583	102.373	102.157	5.500	102.833	102.623	102.466	5.250	102.352	102.203	102.091	4.125	98.987	98.870	98.683	4.125	98.737	98.620	98.492	4.000	96.689	96.634	96.589	5.500	102.583	102.373	102.157	5.500	102.833	102.623	102.466	5.250	102.352	102.203	102.091
5.375	102.299	102.088	101.685	5.375	102.549	102.338	102.098	5.125	102.199	102.047	101.879	4.000	98.079	97.962	97.889	4.000	97.896	97.790	97.734	3.875	95.939	95.884	95.839	5.375	102.299	102.088	101.685	5.375	102.549	102.338	102.098	5.125	102.199	102.047	101.879
5.250	102.211	102.000	101.604	5.250	102.461	102.250	102.047	5.000	102.067	101.955	101.856	3.750	97.708	97.635	97.574	3.750	97.503	97.397	97.341	3.750	95.564	95.509	95.464	5.250	102.211	102.000	101.604	5.250	102.461	102.250	102.047	5.000	102.067	101.955	101.856
5.125	101.817	101.671	101.572	5.125	102.067	101.955	101.856	5.000	101.508	101.343	101.120	3.625	97.351	97.243	97.062	3.625	97.101	96.993	96.840	3.625	95.345	95.290	95.245	5.125	101.817	101.671	101.572	5.125	102.067	101.955	101.856	5.000	101.508	101.343	101.120
5.000	101.508	101.343	101.120	5.000	101.758	101.593	101.474	4.875	100.857	100.692	100.569	3.500	96.892	96.785	96.604	3.500	96.642	96.535	96.415	3.500	94.970	94.915	94.870	5.000	101.508	101.343	101.120	5.000	101.758	101.593	101.474	4.875	100.857	100.692	100.569
4.875	100.857	100.692	100.484	4.875	101.107	100.996	100.906	4.750	100.625	100.460	100.234	3.500	96.892	96.785	96.604	3.500	96.642	96.535	96.415	3.500	94.970	94.915	94.870	4.875	100.857	100.692	100.484	4.875	101.107	100.996	100.906	4.750	100.625	100.460	100.234
4.750	100.625	100.460	100.184	4.750	100.927	100.850	100.775	4.625	100.263	100.183	100.102	3.500	96.892	96.785	96.604	3.500	96.642	96.535	96.415	3.500	94.970	94.915	94.870	4.750	100.625	100.460	100.184	4.750	100.927	100.850	100.775	4.625	100.263	100.183	100.102
4.625	100.015	99.935	99.854	4.625	100.263	100.183	100.102	4.500	99.545	99.460	99.383	3.500	96.892	96.785	96.604	3.500	96.642	96.535	96.415	3.500	94.970	94.915	94.870	4.625	100.015	99.935	99.854	4.625	100.263	100.183	100.102	4.500	99.545	99.460	99.383
4.500	99.545	99.460	99.383	4.500	99.849	99.763	99.687	4.500	99.545	99.460	99.383	3.500	96.892	96.785	96.604	3.500	96.642	96.535	96.415	3.500	94.970	94.915	94.870	4.500	99.545	99.460	99.383	4.500	99.849	99.763	99.687	4.500	99.545	99.460	99.383
4.375	99.030	98.938	98.865	4.375	99.385	99.294	99.221	4.375	99.030	98.938	98.865	3.500	96.892	96.785	96.604	3.500	96.642	96.535	96.415	3.500	94.970	94.915	94.870	4.375	99.030	98.938	98.865	4.375	99.385	99.294	99.221	4.375	99.030	98.938	98.865

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	100.040	99.915	99.720	4.625	99.790	99.665	99.482	4.500	97.470	97.397	97.336	4.375	97.095	97.022	96.961	4.500	97.470	97.397	97.336	4.375	97.095	97.022	96.961	4.625	100.040	99.915	99.720	4.625	99.790	99.665	99.482	4.500	97.470	97.397	97.336
4.500	99.602	99.477	99.282	4.500	99.352	99.250	99.181	4.375	97.095	97.022	96.961	4.250	96.720	96.647	96.586	4.250	96.720	96.647	96.586	4.125	96.689	96.634	96.589	4.500	99.602	99.477	99.282	4.500	99.352	99.250	99.181	4.375	97.095	97.022	96.961
4.375	99.147	99.021	98.842	4.375	98.973	98.920	98.851	4.250	96.720	96.647	96.586	4.125	96.689	96.634	96.589	4.125	96.689	96.634	96.589	4.000	96.314	96.259	96.214	4.375	99.147	99.021	98.842	4.375	98.973	98.920	98.851	4.250	96.720	96.647	96.586
4.250	98.987	98.870	98.683	4.250	98.737	98.620	98.492	4.125	96.689	96.634	96.589	4.000	96.314	96.259	96.214	4.000	96.314	96.259	96.214	3.875	95.939	95.884	95.839	4.250	98.987	98.870	98.683	4.250	98.737	98.620	98.492	4.125	96.689	96.634	96.589
4.125	98.529	98.413	98.225	4.125	98.279	98.163	98.097	4.000	96.314	96.259	96.214	3.875	95.939	95.884	95.839	4.000	96.314	96.259	96.214	3.875	95.939	95.884	95.839	4.125	98.529	98.413	98.225	4.125	98.279	98.163	98.097	4.000	96.314	96.259	96.214
4.000	98.079	97.962	97.889	4.000	97.896	97.790	97.734	3.875	95.939	95.884	95.839	3.750	95.564	95.509	95.464	3.875	95.939	95.884	95.839	3.750	95.564	95.509	95.464	4.000	98.079	97.962	97.889	4.000	97.896	97.790	97.734	3.875	95.939	95.884	95.839
3.875	97.708	97.635	97.574	3.875	97.503	97.397	97.341	3.750	95.564	95.509	95.464	3.625	95.345	95.290	95.245	3.750	95.564	95.509	95.464	3.625	95.345	95.290	95.245	3.875	97.708	97.635	97.574	3.875	97.503	97.397	97.341	3.750	95.564	95.509	95.464
3.750	97.817	97.709	97.528	3.750	97.567	97.459	97.278	3.625	95.345	95.290	95.245	3.500	94.970	94.915	94.870	3.625	95.345	95.290	95.245	3.500	94.970	94.915	94.870	3.750	97.817	97.709	97.528	3.750	97.567	97.459	97.278	3.625	95.345	95.290	95.245
3.625	97.351	97.243	97.062	3.625	97.101	96.993	96.840	3.500	94.970	94.915	94.870	3.500	94.970	94.915	94.870	3.500	94.970	94.915	94.870	3.500	94.970	94.915	94.870	3.625	97.351	97.243	97.062	3.625	97.101	96.993	96.840	3.500	94.970	94.915	94.870
3.500	96.892	96.785	96.604	3.500	96.642	96.535	96.415	3.500	94.970	94.915	94.870	3.500	94.970	94.915	94.870	3.500	94.970	94.915	94.870	3.500	94.970	94.915	94.870	3.500	96.892	96.785	96.604	3.500	96.642	96.535	96.415	3.500	94.970	94.915	94.870

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																
4.500	97.220	97.147	97.086	4.500	97.220	97.147	97.086	3.125	94.501	94.355	94.234	3.125	94.501	94.355	94.234	3.125	94.501	94.355	94.234	3.125	94.501	94.355	94.234	4.500	97.220	97.147	97.086	4.500	97.220	97.147	97.086	3.125	94.501	94.355	94.234
4.375	96.845	96.772	96.711	4.375	96.845	96.772	96.711	3.000	94.376	94.230	94.109	3.000	94.126	93.980	93.859	3.000	94.126	93.980	93.859	2.875	93.712	93.565	93.445	4.375	96.845	96.772	96.711	4.375	96.845	96.772	96.711	3.000	94.376	94.230	94.109
4.250	96.470	96.397	96.336	4.250	96.470	96.397	96.336	2.875	93.962	93.815	93.695	2.875	93.712	93.565	93.445	2.875	93.712	93.565	93.445	2.750	93.329	93.182	93.062	4.250	96.470	96.397	96.336	4.250	96.470	96.397	96.336	2.875	93.962	93.815	93.695
4.125	96.439	96.384	96.339	4.125	96.439	96.384	96.339	2.750	93.579	93.432	93.312	2.750	93.329	93.182	93.062	2.750	93.329	93.182	93.062	2.625	93.164	93.018	92.897	4.125	96.439	96.384	96.339	4.125	96.439	96.384	96.339	2.750	93.579	93.432	93.312
4.000	96.064	96.009	95.964	4.000	96.064	96.009	95.964	2.625	93.164	93.018	92.897	2.625	93.164	93.018	92.897	2.625	93.164	93.018	92.897	2.500	92.781	92.635	92.514	4.000	96.064	96.009	95.964	4.000	96.064	96.009	95.964	2.625	93.164	93.018	92.897
3.875	95.689	95.634	95.589	3.875	95.689	95.634	95.589	2.500	93.031	92.885	92.764	2.500	92.781	92.635	92.514	2.500	92.781	92.635	92.514	2.375	92.429	92.283	92.162	3.875	95.689	95.634	95.589	3.875	95.689	95.634	95.589	2.			



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

Effective Time:
 8/31/2022 8:29:08 AM

theNADA FHA 100% PROGRAM				TN2nd10	theNADA 2nd
TNFHA30	theNADA FHA 30 Yr Fixed		TNFHAHB30	theNADA FHA High Balance 30 Yr Fixed	
Rate	30 Day	Rate	30 Day	Rate	30 Day
6.750	101.375	6.750	97.313	8.750	100.00
6.625	101.125	6.625	97.063	8.625	100.00
6.500	100.875	6.500	96.813	8.500	100.00
6.375	100.625	6.375	96.563	8.375	100.00
6.250	100.375	6.250	96.313	8.250	100.00
6.125	99.609	6.125	97.734	8.125	100.00
6.000	99.359	6.000	97.484	8.000	100.00
5.875	99.109	5.875	97.234	7.875	100.00
5.750	98.859	5.750	96.984	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>



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

Effective Time:
 8/31/2022 8:29:08 AM

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	103.323	103.189	103.055	6.125	103.323	103.153	103.013	6.125	103.323	103.153	103.013	6.125	103.323	103.153	103.013	6.125	103.323	103.153	103.013	6.125	103.323	103.153	103.013
6.000	103.136	103.002	102.868	6.000	103.136	102.966	102.826	6.000	103.136	102.966	102.826	6.000	103.136	102.966	102.826	6.000	103.136	102.966	102.826	6.000	103.136	102.966	102.826
5.875	102.842	102.708	102.574	5.875	102.842	102.672	102.532	5.875	102.842	102.672	102.532	5.875	102.842	102.672	102.532	5.875	102.842	102.672	102.532	5.875	102.842	102.672	102.532
5.750	102.697	102.564	102.430	5.750	102.697	102.409	102.269	5.750	102.697	102.409	102.269	5.750	102.697	102.409	102.269	5.750	102.697	102.409	102.269	5.750	102.697	102.409	102.269
5.625	102.542	102.408	102.274	5.625	102.542	102.372	102.232	5.625	102.542	102.372	102.232	5.625	102.542	102.372	102.232	5.625	102.542	102.372	102.232	5.625	102.542	102.372	102.232
5.500	102.208	102.075	101.941	5.500	102.208	102.034	101.894	5.500	102.208	102.034	101.894	5.500	102.208	102.034	101.894	5.500	102.208	102.034	101.894	5.500	102.208	102.034	101.894
5.375	101.924	101.790	101.656	5.375	101.924	101.647	101.507	5.375	101.924	101.647	101.507	5.375	101.924	101.647	101.507	5.375	101.924	101.647	101.507	5.375	101.924	101.647	101.507
5.250	101.961	101.827	101.693	5.250	101.961	101.711	101.500	5.250	101.961	101.711	101.500	5.250	101.961	101.711	101.500	5.250	101.961	101.711	101.500	5.250	101.961	101.711	101.500
5.125	101.567	101.433	101.299	5.125	101.567	101.226	101.086	5.125	101.567	101.226	101.086	5.125	101.567	101.226	101.086	5.125	101.567	101.226	101.086	5.125	101.567	101.226	101.086
5.000	101.258	101.124	100.990	5.000	101.258	100.926	100.786	5.000	101.258	100.926	100.786	5.000	101.258	100.926	100.786	5.000	101.258	100.926	100.786	5.000	101.258	100.926	100.786
4.875	100.607	100.473	100.339	4.875	100.607	100.353	100.213	4.875	100.607	100.353	100.213	4.875	100.607	100.353	100.213	4.875	100.607	100.353	100.213	4.875	100.607	100.353	100.213
4.750	100.375	100.241	100.107	4.750	100.375	100.100	100.025	4.750	100.375	100.100	100.025	4.750	100.375	100.100	100.025	4.750	100.375	100.100	100.025	4.750	100.375	100.100	100.025
4.625	99.899	99.765	99.631	4.625	99.899	99.729	99.589	4.625	99.899	99.729	99.589	4.625	99.899	99.729	99.589	4.625	99.899	99.729	99.589	4.625	99.899	99.729	99.589

GSFFX15				FHA 15 Yr Fixed				GSVFX15				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	95.133	94.977	94.977	3.500	95.133	94.977	94.977	3.500	95.133	94.977	94.977	3.500	95.133	94.977	94.977
3.375	95.090	94.934	94.934	3.375	95.090	94.934	94.934	3.375	95.090	94.934	94.934	3.375	95.090	94.934	94.934
3.250	95.048	94.891	94.891	3.250	95.048	94.891	94.891	3.250	95.048	94.891	94.891	3.250	95.048	94.891	94.891
3.125	92.968	92.921	92.921	3.125	92.968	92.921	92.921	3.125	92.968	92.921	92.921	3.125	92.968	92.921	92.921
3.000	92.930	92.883	92.883	3.000	92.930	92.883	92.883	3.000	92.930	92.883	92.883	3.000	92.930	92.883	92.883
2.875	92.887	92.840	92.840	2.875	92.887	92.840	92.840	2.875	92.887	92.840	92.840	2.875	92.887	92.840	92.840
2.750	92.844	92.798	92.798	2.750	92.844	92.798	92.798	2.750	92.844	92.798	92.798	2.750	92.844	92.798	92.798
2.625	91.124	91.140	91.140	2.625	91.124	91.140	91.140	2.625	91.124	91.140	91.140	2.625	91.124	91.140	91.140
2.500	91.086	91.102	91.102	2.500	91.086	91.102	91.102	2.500	91.086	91.102	91.102	2.500	91.086	91.102	91.102
2.375	91.043	91.059	91.059	2.375	91.043	91.059	91.059	2.375	91.043	91.059	91.059	2.375	91.043	91.059	91.059
2.250	91.001	91.016	91.016	2.250	91.001	91.016	91.016	2.250	91.001	91.016	91.016	2.250	91.001	91.016	91.016

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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.000	100.771	100.405	99.650	6.000	100.771	100.405	99.650	6.000	100.521	100.155	99.400	6.000	100.521	100.155	99.400
5.875	100.559	100.192	99.438	5.875	100.559	100.192	99.438	5.875	100.309	99.942	99.188	5.875	100.309	99.942	99.188
5.750	101.254	101.127	100.940	5.750	101.254	101.127	100.940	5.750	101.004	100.877	100.690	5.750	101.004	100.877	100.690
5.625	101.214	101.003	100.556	5.625	101.214	101.003	100.556	5.625	100.964	100.753	100.306	5.625	100.964	100.753	100.306
5.500	100.841	100.630	100.128	5.500	100.841	100.630	100.128	5.500	100.591	100.380	99.878	5.500	100.591	100.380	99.878
5.375	100.592	100.381	99.754	5.375	100.592	100.381	99.754	5.375	100.342	100.131	99.504	5.375	100.342	100.131	99.504
5.250	100.753	100.543	100.010	5.250	100.753	100.543	100.010	5.250	100.503	100.293	99.760	5.250	100.503	100.293	99.760
5.125	99.867	99.768	99.603	5.125	99.867	99.768	99.603	5.125	99.617	99.518	99.353	5.125	99.617	99.518	99.353
5.000	99.386	99.287	99.122	5.000	99.386	99.287	99.122	5.000	99.136	99.037	98.872	5.000	99.136	99.037	98.872
4.875	98.897	98.798	98.633	4.875	98.897	98.798	98.633	4.875	98.647	98.548	98.383	4.875	98.647	98.548	98.383
4.750	98.628	98.463	98.063	4.750	98.628	98.463	98.063	4.750	98.378	98.213	97.813	4.750	98.378	98.213	97.813

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:
8/31/2022 8:29:08 AM

Lock Desk Hours: 8am - 4:00pm PST
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	103.306	103.166	102.988	6.500	103.503	103.383	103.182	6.500	101.209	101.065	100.973				
6.375	103.015	102.863	102.697	6.375	103.168	103.043	102.847	4.875	100.904	100.755	100.666				
6.250	102.704	102.573	102.380	6.250	102.806	102.675	102.483	4.750	100.569	100.416	100.332				
6.125	102.389	102.266	102.062	6.125	102.496	102.364	102.171	4.625	100.219	100.062	99.983				
6.000	102.069	101.953	101.735	6.000	102.175	102.043	101.847	4.500	99.983	99.877	99.786				
5.875	101.744	101.634	101.404	5.875	101.854	101.722	101.526	4.375	99.609	99.487	99.411				
5.750	101.419	101.314	101.076	5.750	101.529	101.397	101.201	4.250	99.217	99.125	99.050				
5.625	101.094	100.994	100.746	5.625	101.204	101.072	100.876	4.125	98.863	98.775	98.699				
5.500	100.769	100.674	100.416	5.500	100.879	100.747	100.551	4.000	98.483	98.405	98.329				
5.375	100.444	100.354	100.086	5.375	100.554	100.422	100.226	3.875	98.111	98.033	97.957				
5.250	100.119	100.034	99.758	5.250	100.229	100.097	99.901	3.750	97.739	97.661	97.585				
5.125	99.794	99.714	99.426	5.125	99.904	99.772	99.576	3.625	97.367	97.289	97.213				
5.000	99.469	99.394	99.096	5.000	99.579	99.447	99.251								
4.875	99.144	99.074	98.766	4.875	99.254	99.122	98.926								

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	100.753	100.605	100.517	6.000	102.063	101.978	101.884	4.875	100.456	100.308	100.225	
4.750	100.440	100.287	100.204	5.875	101.809	101.719	101.629	4.750	100.188	100.036	99.957	
4.625	100.089	99.932	99.854	5.750	101.483	101.388	101.302	4.625	99.767	99.611	99.537	
4.500	99.737	99.556	99.468	5.625	101.229	101.128	101.042	4.500	99.555	99.408	99.337	
4.375	99.386	99.209	99.121	5.500	100.948	100.847	100.761	4.375	99.290	99.138	99.072	
4.250	99.035	98.854	98.766	5.375	100.645	100.544	100.458	4.250	98.912	98.756	98.694	
4.125	98.684	98.503	98.415	5.250	100.342	100.241	100.155	4.125	98.522	98.362	98.304	
4.000	98.333	98.152	98.064	5.125	100.039	99.938	99.852	4.000	98.132	97.969	97.911	
3.875	97.982	97.801	97.713	5.000	99.736	99.635	99.549	3.875	97.742	97.579	97.521	
3.750	97.631	97.450	97.362	4.875	98.663	98.562	98.476	3.750	97.352	97.189	97.131	
3.625	97.280	97.100	97.012	4.750	98.360	98.259	98.173	3.625	96.962	96.799	96.741	
3.500	96.929	96.749	96.661	4.625	98.057	97.956	97.870					

LPMI Product Codes												
FNMA	FHLMC	CF 30yr fix LPMI	AMFX30HBLPMI	ARFX30SCLPMI	CF 30yr fix High Balance LPMI							
AMFX30LPMI	ARFX30LPMI											
AMFX15LPMI	ARFX15LPMI		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	-1.500	-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	-2.250	-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

All Loans with Sub Financing	-0.375
The below adds also apply:	
LTV	<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
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	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	0.210	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:
8/31/2022 8:29:08 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	101.443	101.350	101.254	5.625	100.554	100.453	100.372				
5.750	101.096	100.998	100.906	5.500	100.036	99.970	99.884				
5.625	100.915	100.851	100.755	5.375	99.716	99.646	99.562				
5.500	100.530	100.461	100.367	5.250	99.334	99.258	99.178				
5.375	100.137	100.063	99.973	5.125	98.682	98.572	98.516				
5.250	99.734	99.655	99.569	5.000	98.242	98.134	98.081				
5.125	99.515	99.466	99.373	4.875	97.778	97.672	97.616				
5.000	99.062	99.008	98.919	4.750	97.281	97.178	97.117				

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:
8/31/2022 8:29:08 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	101.443	101.350	101.254	5.625	100.554	100.453	100.372				
5.750	101.096	100.998	100.906	5.500	100.036	99.970	99.884				
5.625	100.915	100.851	100.755	5.375	99.716	99.646	99.562				
5.500	100.530	100.461	100.367	5.250	99.334	99.258	99.178				
5.375	100.137	100.063	99.973	5.125	98.069	97.987	97.912				
5.250	99.734	99.655	99.569	5.000	97.404	97.355	97.273				
5.125	99.515	99.466	99.373	4.875	96.954	96.900	96.822				
5.000	99.062	99.008	98.919	4.750	96.447	96.388	96.313				

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
------------------------------	--------

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