meMortgage
NMLS 133519

Efffective Date: 8/26/2022

Lock Desk Hours: 8am – 3:00pm PST

Email: lockdesk@thelender.com

NMLS # 133519

Full Doc: NQHEM+

Note Rate	7/6 ARM	10/6 ARM	30 Yr Fix
6.1250	97.350	97.213	97.213
6.2500	97.975	97.838	97.838
6.3750	98.600	98.463	98.463
6.5000	98.975	98.838	98.838
6.6250	99.288	99.150	99.150
6.7500	99.600	99.463	99.463
6.8750	99.913	99.775	99.775
7.0000	100.225	100.088	100.088
7.1250	100.538	100.400	100.400
7.2500	100.788	100.650	100.650
7.3750	101.038	100.900	100.900
7.5000	101.288	101.150	101.150
7.6250	101.538	101.400	101.400
7.7500	101.788	101.650	101.650
7.8750	102.038	101.900	101.900
8.0000	102.288	102.150	102.150
8.1250	102.538	102.400	102.400
8.2500	102.788	102.650	102.650
8.3750	103.038	102.900	102.900
8.5000	103.288	103.150	103.150
8.6250	103.538	103.400	103.400
8.7500	103.788	103.650	103.650
8.8750	104.038	103.900	103.900
9.0000	104.288	104.150	104.150
9.1250	104.538	104.400	104.400
9.2500	104.788	104.650	104.650
9.3750	105.038	104.900	104.900
9.5000	105.288	105.150	105.150
9.6250	105.538	105.400	105.400

Alt Doc: NQHEM+

Note Rate	7/6 ARM	10/6 ARM	30 Yr Fix
6.1250	97.363	97.263	97.263
6.2500	97.988	97.888	97.888
6.3750	98.613	98.513	98.513
6.5000	98.988	98.888	98.888
6.6250	99.300	99.200	99.200
6.7500	99.613	99.513	99.513
6.8750	99.925	99.825	99.825
7.0000	100.238	100.138	100.138
7.1250	100.550	100.450	100.450
7.2500	100.863	100.763	100.763
7.3750	101.175	101.075	101.075
7.5000	101.425	101.325	101.325
7.6250	101.675	101.575	101.575
7.7500	101.925	101.825	101.825
7.8750	102.175	102.075	102.075
8.0000	102.425	102.325	102.325
8.1250	102.675	102.575	102.575
8.2500	102.925	102.825	102.825
8.3750	103.175	103.075	103.075
8.5000	103.425	103.325	103.325
8.6250	103.675	103.575	103.575
8.7500	103.925	103.825	103.825
8.8750	104.175	104.075	104.075
9.0000	104.425	104.325	104.325
9.1250	104.675	104.575	104.575
9.2500	104.925	104.825	104.825
9.3750	105.175	105.075	105.075
9.5000	105.425	105.325	105.325
9.6250	105.675	105.575	105.575

MAX PRICE AND LOCK TERM

Max Price	101.000
15 Lock Period	0.0000
30 Lock Period	-0.3750

TERM ADD-ONs (Price Adjustments)	
40-Year Term	-1.0000

Extension Fees	
5 days	-0.250
7 days	-0.325
10 days	-0.550
15 days	-0.650

*2 total lock extensions allowed

ARM Notes
ARM Index: SOFR
Margin: 5.000%
CAPS: 5/1/5
Floor Rate = Note Rate

PREPAY PENALTY LLPAs (Investor Only)

36 Months	0.0000
24 Months	-0.2500
12 Months	-0.5000
0 Months	-0.7500

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI

2) Prepayment penalties not allowed on loans vested to individuals in IL & NJ

3) Prepayment penalties not allowed on loan amounts less than $278,204 in PA

Full/Alt Doc FICO/LTV LLPAs (Price Adjustments)

		<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Full Doc	780+	0.5000	0.5000	0.3750	0.2500	0.1250	0.0000	-0.3750	-1.3750	-2.3750
	760-779	0.5000	0.5000	0.3750	0.2500	0.1250	0.0000	-0.3750	-1.3750	-2.5000
	740-759	0.3750	0.3750	0.2500	0.1250	0.0000	-0.1250	-0.5000	-1.6250	-2.8750
	720-739	0.2500	0.2500	0.1250	0.0000	-0.1250	-0.3750	-0.7500	-2.0000	-3.3750
	700-719	0.1250	0.1250	0.0000	-0.1250	-0.5000	-0.8750	-1.2500	-2.8750	-4.2500
	680-699	0.1250	0.1250	-0.1250	-0.3750	-0.7500	-1.1250	-1.5000	-3.1250	NA
	660-679	-0.3750	-0.3750	-0.3750	-0.6250	-1.0000	-1.3750	-1.7500	NA	NA
Alt Doc Bank Statement - 12/24 Months 3 Month Bank Statement/ CPA Prepared P&L - 12 Months 1099 - 12/24 Months Asset Utilization WVOE	780+	0.6250	0.6250	0.5000	0.3750	0.2500	0.0000	-0.5000	-1.5000	-2.6250
	760-779	0.6250	0.6250	0.5000	0.3750	0.2500	0.0000	-0.5000	-1.5000	-2.7500
	740-759	0.5000	0.5000	0.3750	0.2500	0.1250	-0.1250	-0.6250	-1.8750	-3.2500
	720-739	0.3750	0.3750	0.2500	0.1250	0.0000	-0.5000	-1.0000	-2.3750	-3.7500
	700-719	0.2500	0.2500	0.1250	0.0000	-0.3750	-1.0000	-1.5000	-3.2500	-4.7500
	680-699	0.1250	0.1250	-0.1250	-0.3750	-0.7500	-1.3750	-1.8750	-3.5000	NA
	660-679	-0.6250	-0.6250	-0.6250	-0.8750	-1.2500	-1.6250	-2.1250	NA	NA
Alt Doc	Bank Statement - 12 Months	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.5000	-0.6250
	1099 - 12 Months	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.5000	-0.6250
Additional Adjustments	3 Bank Statement/ CPA Prepared P&L - 12 Months	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-2.3750	-2.6250

OTHER LLPAs (Price Adjustments)

		<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
DTI	43.01%-50%	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	-0.1250	-0.1250
	>50%	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	NA	NA
Loan Balance	<=$250,000	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-0.6250	-0.6250	-0.7500	-0.8750
	$250,001 - $750,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	$750,001 - $1,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	$1,000,001 - $1,500,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	$1,500,001 - $2,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA	NA
	$2,000,001 - $2,500,000	-0.1250	-0.1250	-0.1250	-0.1250	-0.2500	-0.2500	NA	NA	NA
	$2,500,001 - $3,000,000	-0.3750	-0.3750	-0.3750	-0.3750	-0.5000	-0.5000	NA	NA	NA
	$3,000,001 - $3,500,000	-0.5000	-0.5000	-0.5000	-0.5000	-0.7500	NA	NA	NA	NA
	$3,500,001 - $4,000,000	-1.2500	-1.2500	-1.2500	-1.2500	-1.5000	NA	NA	NA	NA
Purpose	Purchase	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	R/T Refi	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	NA	NA
	Cash-Out Refi	-0.6250	-0.6250	-0.6250	-0.6250	-0.6250	-0.6250	-0.7500	NA	NA
Occupancy	2nd Home	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	NA	NA
	Investor	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	NA	NA
Property Type	Condo	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.3750
	2-4 Unit	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.3750	-0.3750	-0.7500
Amortization	Interest Only - 30 Year Term	-0.2500	-0.2500	-0.2500	-0.2500	-0.3750	-0.3750	-0.5000	-0.5000	-0.7500
	Interest Only - 40 Year Term	-0.3750	-0.3750	-0.3750	-0.3750	-0.5000	-0.5000	-0.7500	-0.7500	-1.0000
Other	Escrow Waiver	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250

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Full Doc: NQHEM

Note Rate	7/6 ARM	10/6 ARM	30 Yr Fix
6.5000	97.788	97.638	97.638
6.6250	98.288	98.138	98.138
6.7500	98.663	98.513	98.513
6.8750	99.038	98.888	98.888
7.0000	99.350	99.200	99.200
7.1250	99.663	99.513	99.513
7.2500	99.975	99.825	99.825
7.3750	100.288	100.138	100.138
7.5000	100.538	100.388	100.388
7.6250	100.788	100.638	100.638
7.7500	101.038	100.888	100.888
7.8750	101.288	101.138	101.138
8.0000	101.538	101.388	101.388
8.1250	101.788	101.638	101.638
8.2500	102.038	101.888	101.888
8.3750	102.288	102.138	102.138
8.5000	102.538	102.388	102.388
8.6250	102.788	102.638	102.638
8.7500	103.038	102.888	102.888
8.8750	103.288	103.138	103.138
9.0000	103.538	103.388	103.388
9.1250	103.788	103.638	103.638
9.2500	104.038	103.888	103.888
9.3750	104.288	104.138	104.138
9.5000	104.538	104.388	104.388
9.6250	104.788	104.638	104.638
9.7500	105.038	104.888	104.888
9.8750	105.256	105.106	105.106
10.0000	105.475	105.325	105.325

Alt Doc: NQHEM

Note Rate	7/6 ARM	10/6 ARM	30 Yr Fix
6.5000	98.013	97.863	97.863
6.6250	98.513	98.363	98.363
6.7500	98.888	98.738	98.738
6.8750	99.263	99.113	99.113
7.0000	99.575	99.425	99.425
7.1250	99.888	99.738	99.738
7.2500	100.200	100.050	100.050
7.3750	100.513	100.363	100.363
7.5000	100.825	100.675	100.675
7.6250	101.138	100.988	100.988
7.7500	101.450	101.300	101.300
7.8750	101.700	101.550	101.550
8.0000	101.950	101.800	101.800
8.1250	102.200	102.050	102.050
8.2500	102.450	102.300	102.300
8.3750	102.700	102.550	102.550
8.5000	102.950	102.800	102.800
8.6250	103.200	103.050	103.050
8.7500	103.450	103.300	103.300
8.8750	103.700	103.550	103.550
9.0000	103.950	103.800	103.800
9.1250	104.200	104.050	104.050
9.2500	104.450	104.300	104.300
9.3750	104.700	104.550	104.550
9.5000	104.950	104.800	104.800
9.6250	105.200	105.050	105.050
9.7500	105.450	105.300	105.300
9.8750	105.669	105.519	105.519
10.0000	105.888	105.738	105.738

MAX PRICE AND LOCK TERM

Max Price	101.000
15 Lock Period	0.0000
30 Lock Period	-0.3750

TERM ADD-ONs (Price Adjustments)	
40-Year Term	-1.0000

Extension Fees	
5 days	-0.250
7 days	-0.325
10 days	-0.550
15 days	-0.650

*2 total lock extensions allowed

ARM Notes
ARM Index: SOFR
Margin: 5.000%
CAPS: 5/1/5
Floor Rate = Note Rate

PREPAY PENALTY LLPAs (Investment Only)

36 Months	0.0000
24 Months	-0.2500
12 Months	-0.5000
0 Months	-0.7500

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI

2) Prepayment penalties not allowed on loans vested to individuals in IL & NJ

3) Prepayment penalties not allowed on loan amounts less than $278,204 in PA

Full/Alt Doc FICO/LTV LLPAs (Price Adjustments)

		<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Full Doc	740+	0.6250	0.6250	0.5000	0.3750	0.2500	-0.1250	-0.5000	-2.0000	NA
	720-739	0.5000	0.5000	0.3750	0.2500	0.1250	-0.2500	-0.6250	-2.5000	NA
	700-719	0.2500	0.2500	0.1250	0.0000	-0.3750	-0.8750	-1.2500	-3.2500	NA
	680-699	0.1250	0.1250	-0.1250	-0.3750	-0.8750	-1.2500	-1.6250	-3.6250	NA
	660-679	-0.6250	-0.6250	-0.6250	-1.0000	-1.5000	-2.0000	-2.3750	NA	NA
	640-659	-0.7500	-0.7500	-0.7500	-1.0000	-1.5000	-2.0000	-2.6250	NA	NA
	620-639	-1.5000	-1.5000	-1.5000	-1.7500	-2.2500	-3.0000	-3.7500	NA	NA
	600-619	-2.2500	-2.2500	-2.5000	-3.0000	-3.7500	NA	NA	NA	NA
Alt Doc Bank Statement - 12/24 Months 3 Month Bank Statement/ CPA Prepared P&L - 12 Months 1099 - 12/24 Months Asset Utilization WVOE	740+	0.6250	0.6250	0.5000	0.3750	0.2500	-0.2500	-0.6250	-2.1250	NA
	720-739	0.5000	0.5000	0.3750	0.2500	0.1250	-0.5000	-0.7500	-2.6250	NA
	700-719	0.2500	0.2500	0.1250	0.0000	-0.3750	-1.1250	-1.3750	-3.3750	NA
	680-699	0.1250	0.1250	-0.1250	-0.3750	-0.8750	-1.3750	-1.7500	-3.7500	NA
	660-679	-0.6250	-0.6250	-0.6250	-1.0000	-1.6250	-2.1250	-2.6250	NA	NA
	640-659	-0.7500	-0.7500	-0.7500	-1.0000	-1.6250	-2.1250	-3.3750	NA	NA
	620-639	-1.6250	-1.6250	-1.6250	-1.8750	-2.3750	-3.1250	-4.7500	NA	NA
	600-619	-2.5000	-2.8750	-3.2500	-3.8750	-5.0000	NA	NA	NA	NA
Alt Doc Additional Adjustments	Bank Statement - 12 Months	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.5000	NA
	1099 - 12 Months	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.5000	NA
	3 Bank Statement/ CPA Prepared P&L - 12 Months	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-2.3750	NA

OTHER LLPAs (Price Adjustments)

		<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Housing History	1x30x12	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	NA
	0x60x12	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	NA	NA
	0x90x12	-0.7500	-0.7500	-0.7500	-0.7500	-0.7500	NA	NA	NA	NA
Housing Event Seasoning	>=36 Mo	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA
	24 - 35 Mo	-0.2500	-0.2500	-0.2500	-0.2500	-0.3750	-0.3750	-0.3750	NA	NA
	12 - 23 Mo	-0.3750	-0.3750	-0.3750	-0.3750	-0.5000	-1.5000	-2.0000	NA	NA
DTI	>43%	0.0000	0.0000	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.2500	NA
Loan Balance	<=$250,000	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-0.6250	-0.6250	-0.6250	NA
	$250,001 - $750,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA
	$750,001 - $1,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA
	$1,000,001 - $1,500,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	NA
	$1,500,001 - $2,000,000	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.2500	NA	NA
	$2,000,001 - $2,500,000	-0.3750	-0.3750	-0.3750	-0.3750	-0.5000	-0.5000	-1.0000	NA	NA
	$2,500,001 - $3,000,000	-0.5000	-0.5000	-0.5000	-0.5000	-0.7500	-0.8750	-1.3750	NA	NA
Purpose	Cash-Out Refi	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-0.6250	-0.7500	NA	NA
Occupancy	2nd Home	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	NA	NA
	Investor	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	NA	NA
Property Type	Condo	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	NA
	2-4 Unit	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-0.6250	-0.6250	NA
Amortization	Interest Only - 30 Year Term	-0.2500	-0.2500	-0.2500	-0.2500	-0.3750	-0.3750	-0.5000	-0.5000	NA
	Interest Only - 40 Year Term	-0.3750	-0.3750	-0.3750	-0.3750	-0.5000	-0.5000	-0.7500	-0.7500	NA
Other	Escrow Waiver	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	NA