meMortgage
NMLS 133519

Efffective Date: 8/30/2022

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	97.200	97.063	97.063
6.2500	97.825	97.688	97.688
6.3750	98.450	98.313	98.313
6.5000	98.825	98.688	98.688
6.6250	99.138	99.000	99.000
6.7500	99.450	99.313	99.313
6.8750	99.763	99.625	99.625
7.0000	100.075	99.938	99.938
7.1250	100.388	100.250	100.250
7.2500	100.638	100.500	100.500
7.3750	100.888	100.750	100.750
7.5000	101.138	101.000	101.000
7.6250	101.388	101.250	101.250
7.7500	101.638	101.500	101.500
7.8750	101.888	101.750	101.750
8.0000	102.138	102.000	102.000
8.1250	102.388	102.250	102.250
8.2500	102.638	102.500	102.500
8.3750	102.888	102.750	102.750
8.5000	103.138	103.000	103.000
8.6250	103.388	103.250	103.250
8.7500	103.638	103.500	103.500
8.8750	103.888	103.750	103.750
9.0000	104.138	104.000	104.000
9.1250	104.388	104.250	104.250
9.2500	104.638	104.500	104.500
9.3750	104.888	104.750	104.750
9.5000	105.138	105.000	105.000
9.6250	105.388	105.250	105.250

Alt Doc: NQHEM+

Note Rate	7/6 ARM	10/6 ARM	30 Yr Fix
6.1250	97.213	97.113	97.113
6.2500	97.838	97.738	97.738
6.3750	98.463	98.363	98.363
6.5000	98.838	98.738	98.738
6.6250	99.150	99.050	99.050
6.7500	99.463	99.363	99.363
6.8750	99.775	99.675	99.675
7.0000	100.088	99.988	99.988
7.1250	100.400	100.300	100.300
7.2500	100.713	100.613	100.613
7.3750	101.025	100.925	100.925
7.5000	101.275	101.175	101.175
7.6250	101.525	101.425	101.425
7.7500	101.775	101.675	101.675
7.8750	102.025	101.925	101.925
8.0000	102.275	102.175	102.175
8.1250	102.525	102.425	102.425
8.2500	102.775	102.675	102.675
8.3750	103.025	102.925	102.925
8.5000	103.275	103.175	103.175
8.6250	103.525	103.425	103.425
8.7500	103.775	103.675	103.675
8.8750	104.025	103.925	103.925
9.0000	104.275	104.175	104.175
9.1250	104.525	104.425	104.425
9.2500	104.775	104.675	104.675
9.3750	105.025	104.925	104.925
9.5000	105.275	105.175	105.175
9.6250	105.525	105.425	105.425

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	-0.2500

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+	0.7500	0.7500	0.5000	0.3750	0.1250	0.0000	-0.1250	-1.3750	-2.3750
	760-779	0.7500	0.7500	0.5000	0.3750	0.1250	0.0000	-0.2500	-1.3750	-2.5000
	740-759	0.6250	0.6250	0.3750	0.2500	0.0000	-0.1250	-0.3750	-1.6250	-2.8750
	720-739	0.5000	0.5000	0.2500	0.1250	-0.1250	-0.3750	-0.7500	-2.0000	-3.3750
	700-719	0.3750	0.3750	0.1250	0.0000	-0.5000	-0.8750	-1.2500	-2.8750	-4.2500
	680-699	0.3750	0.3750	0.0000	-0.2500	-0.7500	-1.1250	-1.5000	-3.1250	-4.5000
	660-679	0.0000	0.0000	-0.2500	-0.5000	-1.0000	-1.3750	-1.8750	-3.3750	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+	0.8750	0.8750	0.6250	0.5000	0.2500	0.0000	-0.2500	-1.5000	-2.6250
	760-779	0.8750	0.8750	0.6250	0.5000	0.2500	0.0000	-0.3750	-1.5000	-2.7500
	740-759	0.7500	0.7500	0.5000	0.3750	0.1250	-0.1250	-0.5000	-1.8750	-3.2500
	720-739	0.6250	0.6250	0.3750	0.2500	0.0000	-0.5000	-1.0000	-2.3750	-3.7500
	700-719	0.5000	0.5000	0.2500	0.1250	-0.3750	-1.0000	-1.5000	-3.2500	-4.7500
	680-699	0.3750	0.3750	0.0000	-0.2500	-0.7500	-1.3750	-1.8750	-3.5000	-5.0000
	660-679	0.0000	0.0000	-0.3750	-0.6250	-1.2500	-1.6250	-2.1250	-3.7500	NA
Additional Adjustments	Bank Statement - 12 Months	0.0000	0.0000	0.0000	0.0000	-0.1250	-0.1250	-0.1250	-0.2500	-0.3750
	1099 - 12 Months	0.0000	0.0000	0.0000	0.0000	-0.1250	-0.1250	-0.1250	-0.2500	-0.3750
	WVOE	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-2.2500	-2.5000
	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%	0.0000	-0.1250	-0.1250	-0.1250	-0.2500	-0.2500	-0.2500	NA	NA
Loan Balance	<=$250,000	-0.2500	-0.2500	-0.2500	-0.2500	-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	0.0000	-0.5000
	$2,000,001 - $2,500,000	0.0000	0.0000	0.0000	0.0000	-0.2500	-0.2500	-0.3750	NA	NA
	$2,500,001 - $3,000,000	-0.3750	-0.3750	-0.3750	-0.3750	-0.5000	-0.5000	-0.6250	NA	NA
	$3,000,001 - $3,500,000	-0.5000	-0.5000	-0.5000	-0.5000	-0.7500	-0.8750	NA	NA	NA
	$3,500,001 - $4,000,000	-1.2500	-1.2500	-1.2500	-1.2500	-1.5000	-1.6250	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	0.0000	0.0000	-0.1250	-0.1250	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750
	Cash-Out Refi	-0.2500	-0.2500	-0.3750	-0.3750	-0.6250	-0.6250	-0.7500	-1.0000	NA
Occupancy	2nd Home	0.0000	0.0000	0.0000	-0.1250	-0.2500	-0.2500	-0.2500	-0.3750	-1.0000
	Investor	0.0000	0.0000	-0.1250	-0.2500	-0.3750	-0.3750	-0.3750	-0.3750	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	-0.2500	-0.2500	-0.2500	-0.2500	-0.3750	-0.3750	-0.5000	-0.5000	-0.7500
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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7.0000	99.463	99.363	99.363
7.1250	99.775	99.675	99.675
7.2500	100.088	99.988	99.988
7.3750	100.400	100.300	100.300
7.5000	100.713	100.613	100.613
7.6250	101.025	100.925	100.925
7.7500	101.275	101.175	101.175
7.8750	101.525	101.425	101.425
8.0000	101.775	101.675	101.675
8.1250	102.025	101.925	101.925
8.2500	102.275	102.175	102.175
8.3750	102.525	102.425	102.425
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8.7500	103.275	103.175	103.175
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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	-0.3750

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

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

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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	0.3750	0.2500	0.0000	-0.1250	-0.5000	-2.0000	-4.1250
	720-739	0.5000	0.5000	0.2500	0.1250	-0.1250	-0.3750	-0.8750	-2.3750	-4.3750
	700-719	0.3750	0.3750	0.1250	0.0000	-0.5000	-0.8750	-1.3750	-3.2500	-5.0000
	680-699	0.3750	0.3750	0.0000	-0.2500	-0.7500	-1.1250	-1.6250	-3.5000	-5.5000
	660-679	0.0000	0.0000	-0.2500	-0.5000	-1.0000	-1.3750	-2.1250	NA	-5.7500
	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+	0.7500	0.7500	0.5000	0.3750	0.1250	-0.1250	-0.6250	-2.2500	-4.5000
	720-739	0.6250	0.6250	0.3750	0.2500	0.0000	-0.5000	-1.1250	-2.7500	-4.7500
	700-719	0.5000	0.5000	0.2500	0.1250	-0.3750	-1.0000	-1.6250	-3.6250	-5.3750
	680-699	0.3750	0.3750	0.0000	-0.2500	-0.7500	-1.3750	-2.0000	-3.8750	-5.8750
	660-679	0.0000	0.0000	-0.3750	-0.6250	-1.2500	-1.6250	-2.3750	NA	-6.0000
	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	0.0000	0.0000	0.0000	0.0000	-0.1250	-0.1250	-0.2500	-0.3750	-0.6250
	1099 - 12 Months	0.0000	0.0000	0.0000	0.0000	-0.1250	-0.1250	-0.2500	-0.3750	-0.6250
	WVOE	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-2.5000	-2.7500
	3 Bank Statement/ CPA Prepared P&L - 12 Months	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-2.6250	-2.8750

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	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	-0.2500
	0x60x12	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	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	0.0000
	24 - 35 Mo	-0.2500	-0.2500	-0.2500	-0.2500	-0.3750	-0.3750	-0.3750	-0.5000	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	0.0000	0.0000	0.0000	0.0000	-0.1250	-0.2500	-0.3750
Loan Balance	<=$250,000	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-0.6250	-0.6250	-0.6250	-0.6250
	$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	-0.1500
	$1,500,001 - $2,000,000	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.2500	-1.5000	-2.0000
	$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	-0.2500	-0.2500	-0.2500	-0.3750	-0.5000	-0.6250	-0.7500	NA	NA
Occupancy	2nd Home	0.0000	0.0000	-0.1250	-0.2500	-0.2500	-0.2500	-0.2500	NA	NA
	Investor	0.0000	0.0000	-0.2500	-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	-0.2500	-0.2500	-0.2500	-0.2500	-0.3750	-0.3750	-0.5000	-0.5000	NA
Other	Escrow Waiver	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	NA