

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Thursday, September 1, 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

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

Effective Time:
 9/1/2022 8:30:41 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 | 100.719 | 6.750 | 96.656 | 8.750 | 100.00 |
| 6.625 | 100.469 | 6.625 | 96.406 | 8.625 | 100.00 |
| 6.500 | 100.219 | 6.500 | 96.156 | 8.500 | 100.00 |
| 6.375 | 99.969 | 6.375 | 95.906 | 8.375 | 100.00 |
| 6.250 | 99.719 | 6.250 | 95.656 | 8.250 | 100.00 |
| 6.125 | 99.359 | 6.125 | 97.484 | 8.125 | 100.00 |
| 6.000 | 99.109 | 6.000 | 97.234 | 8.000 | 100.00 |
| 5.875 | 98.859 | 5.875 | 96.984 | 7.875 | 100.00 |
| 5.750 | 98.609 | 5.750 | 96.734 | 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"> 1-2 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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| 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 | 100.772 | 100.690 | 100.595 | 5.625 | 99.903 | 99.816 | 99.733 | | | |
| 5.750 | 100.403 | 100.318 | 100.227 | 5.500 | 99.362 | 99.303 | 99.208 | | | |
| 5.625 | 100.187 | 100.129 | 100.024 | 5.375 | 99.023 | 98.961 | 98.870 | | | |
| 5.500 | 99.790 | 99.728 | 99.627 | 5.250 | 98.622 | 98.555 | 98.468 | | | |
| 5.375 | 99.380 | 99.313 | 99.217 | 5.125 | 98.044 | 97.948 | 97.893 | | | |
| 5.250 | 98.958 | 98.887 | 98.795 | 5.000 | 97.564 | 97.469 | 97.417 | | | |
| 5.125 | 98.654 | 98.610 | 98.500 | 4.875 | 97.084 | 96.991 | 96.936 | | | |
| 5.000 | 98.193 | 98.143 | 98.038 | 4.750 | 96.572 | 96.482 | 96.421 | | | |

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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| 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 | 100.772 | 100.690 | 100.595 | 5.625 | 99.903 | 99.816 | 99.733 | | | | |
| 5.750 | 100.403 | 100.318 | 100.227 | 5.500 | 99.362 | 99.303 | 99.208 | | | | |
| 5.625 | 100.187 | 100.129 | 100.024 | 5.375 | 99.023 | 98.961 | 98.870 | | | | |
| 5.500 | 99.790 | 99.728 | 99.627 | 5.250 | 98.622 | 98.555 | 98.468 | | | | |
| 5.375 | 99.380 | 99.313 | 99.217 | 5.125 | 97.336 | 97.264 | 97.182 | | | | |
| 5.250 | 98.958 | 98.887 | 98.795 | 5.000 | 96.629 | 96.585 | 96.486 | | | | |
| 5.125 | 98.654 | 98.610 | 98.500 | 4.875 | 96.165 | 96.116 | 96.022 | | | | |
| 5.000 | 98.193 | 98.143 | 98.038 | 4.750 | 95.640 | 95.587 | 95.497 | | | | |

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 |