

# me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

## Borrower Paid Rate Sheet

Friday, September 2, 2022

Rate Sheet # 1

8:46 AM

### LOCK DESK

E-mail: [lockdesk@memortgage.com](mailto: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:  
 9/2/2022 8:35:13 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	99.578	6.125	97.703	8.125	100.00
6.000	99.328	6.000	97.453	8.000	100.00
5.875	99.078	5.875	97.203	7.875	100.00
5.750	98.828	5.750	96.953	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"> <li>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"> <li>1-2 units • SFR, CONDO (HUD APPROVED), PUD, or Manufactured Homes                   <ul style="list-style-type: none"> <li>theNADA is not available in the State Washington (WA)</li> </ul> </li> <li>Brokers need a valid license to originate 2nds in the state of Michigan (MI)                   <ul style="list-style-type: none"> <li>Minimum FICO Score 580 • Admin Fee is \$395 (2nd Lien)</li> <li>Minimum Loan Amounts for 2nd's in AZ and SC is \$5,000</li> </ul> </li> </ul> </li> </ul> <p><b>Note: Loan must be U/W Approved status before you can request your lock.</b></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	103.126	102.992	102.858	6.125	103.126	102.986	102.836	6.125	103.126	102.986	102.836	6.125	103.126	102.986	102.836	6.125	103.126	102.986	102.836	6.125	103.126	102.986	102.836
6.000	102.913	102.779	102.645	6.000	102.913	102.773	102.623	6.000	102.913	102.773	102.623	6.000	102.913	102.773	102.623	6.000	102.913	102.773	102.623	6.000	102.913	102.773	102.623
5.875	102.769	102.635	102.501	5.875	102.769	102.629	102.479	5.875	102.769	102.629	102.479	5.875	102.769	102.629	102.479	5.875	102.769	102.629	102.479	5.875	102.769	102.629	102.479
5.750	102.773	102.639	102.505	5.750	102.773	102.637	102.517	5.750	102.773	102.637	102.517	5.750	102.773	102.637	102.517	5.750	102.773	102.637	102.517	5.750	102.773	102.637	102.517
5.625	102.378	102.244	102.110	5.625	102.269	102.129	101.979	5.625	102.269	102.129	101.979	5.625	102.269	102.129	101.979	5.625	102.269	102.129	101.979	5.625	102.269	102.129	101.979
5.500	102.133	101.999	101.865	5.500	102.132	101.992	101.842	5.500	102.132	101.992	101.842	5.500	102.132	101.992	101.842	5.500	102.132	101.992	101.842	5.500	102.132	101.992	101.842
5.375	101.835	101.701	101.567	5.375	101.744	101.604	101.454	5.375	101.744	101.604	101.454	5.375	101.744	101.604	101.454	5.375	101.744	101.604	101.454	5.375	101.744	101.604	101.454
5.250	101.807	101.673	101.539	5.250	101.557	101.443	101.027	5.250	101.557	101.443	101.027	5.250	101.557	101.443	101.027	5.250	101.557	101.443	101.027	5.250	101.557	101.443	101.027
5.125	101.415	101.281	101.147	5.125	101.214	101.090	100.924	5.125	101.214	101.090	100.924	5.125	101.214	101.090	100.924	5.125	101.214	101.090	100.924	5.125	101.214	101.090	100.924
5.000	101.099	100.965	100.831	5.000	100.914	100.774	100.624	5.000	100.914	100.774	100.624	5.000	100.914	100.774	100.624	5.000	100.914	100.774	100.624	5.000	100.914	100.774	100.624
4.875	100.436	100.302	100.168	4.875	100.341	100.201	100.051	4.875	100.341	100.201	100.051	4.875	100.341	100.201	100.051	4.875	100.341	100.201	100.051	4.875	100.341	100.201	100.051
4.750	100.194	100.060	99.926	4.750	100.008	99.993	99.934	4.750	100.008	99.993	99.934	4.750	100.008	99.993	99.934	4.750	100.008	99.993	99.934	4.750	100.008	99.993	99.934
4.625	99.732	99.598	99.465	4.625	99.732	99.592	99.442	4.625	99.732	99.592	99.442	4.625	99.732	99.592	99.442	4.625	99.732	99.592	99.442	4.625	99.732	99.592	99.442

  

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	94.852	94.742	94.742	3.500	94.852	94.742	94.742	3.500	94.852	94.742	94.742	3.500	94.852	94.742	94.742
3.375	94.809	94.700	94.700	3.375	94.809	94.700	94.700	3.375	94.809	94.700	94.700	3.375	94.809	94.700	94.700
3.250	94.766	94.657	94.657	3.250	94.766	94.657	94.657	3.250	94.766	94.657	94.657	3.250	94.766	94.657	94.657
3.125	92.624	92.593	92.593	3.125	92.624	92.593	92.593	3.125	92.624	92.593	92.593	3.125	92.624	92.593	92.593
3.000	92.586	92.555	92.555	3.000	92.586	92.555	92.555	3.000	92.586	92.555	92.555	3.000	92.586	92.555	92.555
2.875	92.543	92.512	92.512	2.875	92.543	92.512	92.512	2.875	92.543	92.512	92.512	2.875	92.543	92.512	92.512
2.750	92.501	92.469	92.469	2.750	92.501	92.469	92.469	2.750	92.501	92.469	92.469	2.750	92.501	92.469	92.469
2.625	90.827	90.812	90.812	2.625	90.827	90.812	90.812	2.625	90.827	90.812	90.812	2.625	90.827	90.812	90.812
2.500	90.789	90.773	90.773	2.500	90.789	90.773	90.773	2.500	90.789	90.773	90.773	2.500	90.789	90.773	90.773
2.375	90.746	90.731	90.731	2.375	90.746	90.731	90.731	2.375	90.746	90.731	90.731	2.375	90.746	90.731	90.731
2.250	90.704	90.688	90.688	2.250	90.704	90.688	90.688	2.250	90.704	90.688	90.688	2.250	90.704	90.688	90.688

  

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	101.367	101.125	100.317	6.000	101.117	100.875	100.067	6.000	101.117	100.875	100.067	6.000	101.117	100.875	100.067
5.875	101.147	100.906	100.097	5.875	100.897	100.656	99.847	5.875	100.897	100.656	99.847	5.875	100.897	100.656	99.847
5.750	101.553	101.311	101.082	5.750	101.303	101.061	100.832	5.750	101.303	101.061	100.832	5.750	101.303	101.061	100.832
5.625	101.708	101.595	100.923	5.625	101.458	101.345	100.673	5.625	101.458	101.345	100.673	5.625	101.458	101.345	100.673
5.500	101.328	101.215	100.543	5.500	101.078	100.965	100.293	5.500	101.078	100.965	100.293	5.500	101.078	100.965	100.293
5.375	101.065	100.952	100.281	5.375	100.815	100.702	100.031	5.375	100.815	100.702	100.031	5.375	100.815	100.702	100.031
5.250	101.162	101.048	100.377	5.250	100.912	100.798	100.127	5.250	100.912	100.798	100.127	5.250	100.912	100.798	100.127
5.125	99.975	99.905	99.732	5.125	99.725	99.655	99.482	5.125	99.725	99.655	99.482	5.125	99.725	99.655	99.482
5.000	99.455	99.385	99.212	5.000	99.205	99.135	98.962	5.000	99.205	99.135	98.962	5.000	99.205	99.135	98.962
4.875	98.924	98.854	98.681	4.875	98.674	98.604	98.431	4.875	98.674	98.604	98.431	4.875	98.674	98.604	98.431
4.750	98.447	98.371	98.099	4.750	98.197	98.121	97.849	4.750	98.197	98.121	97.849	4.750	98.197	98.121	97.849

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



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Conventional															
AMFX30	AMFX25	Conforming 30 Yr Fixed				AMFX20	Conforming 20 Yr Fixed				AMFX15	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	103.386	103.236	103.073		6.500	103.285	103.190	102.908		5.000	101.205	101.080	100.901		
6.375	103.080	102.930	102.767		6.375	102.943	102.844	102.510		4.875	100.890	100.759	100.585		
6.250	102.700	102.550	102.387		6.250	102.573	102.470	102.250		4.750	100.549	100.413	100.243		
6.125	102.308	102.158	101.995		6.125	102.199	102.093	101.862		4.625	100.152	100.012	99.906		
6.000	102.003	101.853	101.690		6.000	101.884	101.775	101.548		4.500	99.909	99.820	99.723		
5.875	101.715	101.565	101.402		5.875	101.595	101.486	101.259		4.375	99.508	99.433	99.352		
5.750	101.470	101.320	101.157		5.750	101.306	101.197	100.970		4.250	99.130	99.048	98.967		
5.625	101.175	101.025	100.862		5.625	101.017	100.908	100.681		4.125	98.768	98.693	98.612		
5.500	100.880	100.730	100.567		5.500	100.728	100.619	100.392		4.000	98.371	98.608	98.478		
5.375	100.585	100.435	100.272		5.375	100.439	100.330	100.103		3.875	98.355	98.226	98.056		
5.250	100.340	100.190	100.027		5.250	100.150	100.041	99.814		3.750	97.947	97.814	97.649		
5.125	100.145	100.090	99.927		5.125	100.430	100.388	100.270		3.625	97.462	97.324	97.163		
5.000	99.691	99.636	99.262		5.000	100.000	99.953	99.839							
4.875	99.150	99.096	98.754		4.875	99.601	99.551	99.442							

AMFX10	Conforming 10 Yr Fixed				AMFX30HB	Conforming 30 Yr Fixed HB				AMFX15HB	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	100.723	100.592	100.419		6.000	101.895	101.818	101.708		4.875	100.466	100.333	100.165	
4.750	100.407	100.273	100.104		5.875	101.622	101.541	101.436		4.750	100.183	100.047	99.883	
4.625	100.054	99.913	99.749		5.750	101.280	101.195	101.094		4.625	99.751	99.610	99.451	
4.500	99.919	99.838	99.649		5.625	101.106	101.016	100.919		4.500	99.503	99.385	99.218	
4.375	99.605	99.523	99.335		5.500	100.726	100.624	100.424		4.375	99.227	99.104	98.942	
4.250	99.232	99.151	98.962		5.375	100.398	100.295	100.084		4.250	98.839	98.711	98.555	
4.125	98.806	98.725	98.536		5.250	99.930	99.828	99.685		4.125	98.439	98.306	98.155	
4.000	98.790	98.744	98.595		5.125	99.394	99.292	99.173		4.000	97.995	97.949	97.801	
3.875	98.401	98.355	98.206		5.000	98.929	98.859	98.778		3.875	97.633	97.587	97.439	
3.750	97.972	97.926	97.778		4.875	98.424	98.351	98.275		3.750	97.187	97.141	96.992	
3.625	97.523	97.477	97.329		4.750	97.840	97.763	97.695		3.625	96.666	96.620	96.472	
3.500	97.005	96.959	96.810		4.625	96.769	96.769	96.652						

FHLMC Codes			
ARFX30	CF 30yr fix	ARFX10	CF 10yr fix
ARFX25	CF 25yr fix	ARFX30SC	CF 30yr fix Super Conforming
ARFX20	CF 20yr fix	ARFX15SC	CF 15yr fix Super Conforming
ARFX15	CF 15yr fix		

LPMI Product Codes					
AMFX30LPMI	ARFX30LPMI	CF 30yr fix LPMI	AMFX30HBLPMI	ARFX30SCLPMI	CF 30yr fix High Balance LPMI
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	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	-1.000	-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
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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

	≤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 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.

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
	16%	-1.220	-1.680	-2.040	-2.400	-2.910	-3.770	-4.080	-4.590
90 - 85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	12%	-0.970	-1.220	-1.480	-1.730	-2.040	-2.700	-2.910	-3.160
	6%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
85 - & Below	12%	-0.610	-0.660	-0.710	-0.770	-0.870	-1.120	-1.170	-1.280
	6%								
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	N/A
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	N/A	N/A	N/A	N/A
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	N/A	N/A	N/A	N/A
	85% LTV and under	-0.110	-0.170	-0.220	-0.300	N/A	N/A	N/A	N/A
>= 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.230
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV and under	0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040

\*\*LPMI Adjustments subject to change at time of MI Approval



Effective Time:  
9/2/2022 8:35:13 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	101.240	101.156	101.044	5.625	100.331	100.241	100.144		
5.750	100.877	100.789	100.681	5.500	99.812	99.752	99.649		
5.625	100.676	100.617	100.502	5.375	99.471	99.408	99.309		
5.500	100.267	100.204	100.093	5.250	99.072	99.005	98.910		
5.375	99.856	99.788	99.682	5.125	98.482	98.398	98.342		
5.250	99.438	99.365	99.264	5.000	98.029	97.945	97.889		
5.125	99.227	99.183	99.066	4.875	97.536	97.453	97.395		
5.000	98.773	98.725	98.612	4.750	97.002	96.924	96.859		

**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:  
9/2/2022 8:35:13 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	101.240	101.156	101.044	5.625	100.331	100.241	100.144				
5.750	100.877	100.789	100.681	5.500	99.812	99.752	99.649				
5.625	100.676	100.617	100.502	5.375	99.471	99.408	99.309				
5.500	100.267	100.204	100.093	5.250	99.072	99.005	98.910				
5.375	99.856	99.788	99.682	5.125	97.790	97.718	97.628				
5.250	99.438	99.365	99.264	5.000	97.178	97.133	97.026				
5.125	99.227	99.183	99.066	4.875	96.710	96.661	96.559				
5.000	98.773	98.725	98.612	4.750	96.188	96.135	96.037				

**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