



NMLS 133519

HUD Lender ID# 1976400007

### Borrower Paid Rate Sheet

Tuesday, September 6, 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.](#)

#### TABLE OF CONTENTS

|                              |        |
|------------------------------|--------|
| <b>Government Products</b>   |        |
| FHA, VA, USDA                | Page 2 |
| theNADA                      | Page 3 |
| FHA, VA, USDA STRETCH        | Page 4 |
| <b>Conventional Products</b> |        |
| 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:  
 9/6/2022 8:21:17 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                       |       |        |
|  | 6.750                   | 99.906            |           | 6.750                                | 95.844                       | 8.750 | 100.00 |
|  | 6.625                   | 99.656            |           | 6.625                                | 95.594                       | 8.625 | 100.00 |
|  | 6.500                   | 99.406            |           | 6.500                                | 95.344                       | 8.500 | 100.00 |
|  | 6.375                   | 99.156            |           | 6.375                                | 95.094                       | 8.375 | 100.00 |
|  | 6.250                   | 98.906            |           | 6.250                                | 94.844                       | 8.250 | 100.00 |
|  | 6.125                   | 98.688            |           | 6.125                                | 96.813                       | 8.125 | 100.00 |
|  | 6.000                   | 98.438            |           | 6.000                                | 96.563                       | 8.000 | 100.00 |
|  | 5.875                   | 98.188            |           | 5.875                                | 96.313                       | 7.875 | 100.00 |
|  | 5.750                   | 97.938            |           | 5.750                                | 96.063                       | 7.750 | 100.00 |
| <b>theNADA 30 Yr Fixed Price Adjustments</b>   |                         |                   |           |                                      |                              |       |        |
| <b>FICO</b>  |                         | <b>Adjustment</b> |           |                                      |                              |       |        |
| 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                       |       |        |
| <b>theNADA Adjusters</b>   |                         | <b>Adjustment</b> |           |                                      |                              |       |        |
| DTI >= 50%   |                         |                   |           |                                      | -1.000                       |       |        |
| DTI >= 45% & <50%  |                         |                   |           |                                      | -0.500                       |       |        |
| Manufactured Home  |                         |                   |           |                                      | -1.000                       |       |        |
| <b>Program Highlights</b>  |                         |                   |           |                                      |                              |       |        |
| <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  |  |  |  |  |
| 6.125                           | 102.755 | 102.621 | 102.487 | 6.125                          | 102.651 | 102.501 | 102.331 |  |  |  |  |
| 6.000                           | 102.608 | 102.474 | 102.340 | 6.000                          | 102.439 | 102.289 | 102.119 |  |  |  |  |
| 5.875                           | 102.528 | 102.394 | 102.260 | 5.875                          | 102.295 | 102.145 | 101.975 |  |  |  |  |
| 5.750                           | 102.534 | 102.400 | 102.266 | 5.750                          | 102.284 | 102.025 | 101.712 |  |  |  |  |
| 5.625                           | 102.074 | 101.940 | 101.806 | 5.625                          | 101.824 | 101.703 | 101.475 |  |  |  |  |
| 5.500                           | 101.749 | 101.615 | 101.481 | 5.500                          | 101.657 | 101.507 | 101.337 |  |  |  |  |
| 5.375                           | 101.451 | 101.318 | 101.184 | 5.375                          | 101.270 | 101.120 | 100.950 |  |  |  |  |
| 5.250                           | 101.423 | 101.289 | 101.155 | 5.250                          | 101.185 | 101.103 | 100.990 |  |  |  |  |
| 5.125                           | 101.011 | 100.877 | 100.744 | 5.125                          | 100.957 | 100.874 | 100.762 |  |  |  |  |
| 5.000                           | 100.695 | 100.562 | 100.428 | 5.000                          | 100.527 | 100.445 | 100.332 |  |  |  |  |
| 4.875                           | 100.032 | 99.898  | 99.764  | 4.875                          | 99.907  | 99.825  | 99.713  |  |  |  |  |
| 4.750                           | 99.791  | 99.657  | 99.523  | 4.750                          | 100.060 | 99.935  | 99.837  |  |  |  |  |
| 4.625                           | 99.231  | 99.097  | 98.963  | 4.625                          | 99.502  | 99.377  | 99.278  |  |  |  |  |

  

| GSFFX15 FHA 15 Yr Fixed |        |        |        | GSVFX15 VA 15 Yr Fixed |        |        |        |  |  |  |  |
|-------------------------|--------|--------|--------|------------------------|--------|--------|--------|--|--|--|--|
| Rate                    | 15 Day | 30 Day | 45 Day | Rate                   | 15 Day | 30 Day | 45 Day |  |  |  |  |
| 3.500                   | 94.289 | 94.133 | 94.133 | 3.500                  | 94.289 | 94.133 | 94.133 |  |  |  |  |
| 3.375                   | 94.246 | 94.090 | 94.090 | 3.375                  | 94.246 | 94.090 | 94.090 |  |  |  |  |
| 3.250                   | 94.204 | 94.048 | 94.048 | 3.250                  | 94.204 | 94.048 | 94.048 |  |  |  |  |
| 3.125                   | 92.015 | 91.968 | 91.968 | 3.125                  | 92.015 | 91.968 | 91.968 |  |  |  |  |
| 3.000                   | 91.977 | 91.930 | 91.930 | 3.000                  | 91.977 | 91.930 | 91.930 |  |  |  |  |
| 2.875                   | 91.934 | 91.887 | 91.887 | 2.875                  | 91.934 | 91.887 | 91.887 |  |  |  |  |
| 2.750                   | 91.891 | 91.844 | 91.844 | 2.750                  | 91.891 | 91.844 | 91.844 |  |  |  |  |
| 2.625                   | 89.906 | 89.843 | 89.843 | 2.625                  | 89.906 | 89.843 | 89.843 |  |  |  |  |
| 2.500                   | 89.867 | 89.805 | 89.805 | 2.500                  | 89.867 | 89.805 | 89.805 |  |  |  |  |
| 2.375                   | 89.825 | 89.762 | 89.762 | 2.375                  | 89.825 | 89.762 | 89.762 |  |  |  |  |
| 2.250                   | 89.782 | 89.719 | 89.719 | 2.250                  | 89.782 | 89.719 | 89.719 |  |  |  |  |

  

| 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  |  |  |  |  |
| 6.000                        | 101.208 | 100.949 | 100.033 | 6.000                      | 100.958 | 100.699 | 99.783  |  |  |  |  |
| 5.875                        | 100.988 | 100.729 | 99.813  | 5.875                      | 100.738 | 100.479 | 99.563  |  |  |  |  |
| 5.750                        | 101.314 | 101.055 | 100.462 | 5.750                      | 101.064 | 100.805 | 100.212 |  |  |  |  |
| 5.625                        | 101.404 | 101.283 | 100.522 | 5.625                      | 101.154 | 101.033 | 100.272 |  |  |  |  |
| 5.500                        | 100.944 | 100.823 | 100.062 | 5.500                      | 100.694 | 100.573 | 99.812  |  |  |  |  |
| 5.375                        | 100.631 | 100.510 | 99.750  | 5.375                      | 100.381 | 100.260 | 99.500  |  |  |  |  |
| 5.250                        | 100.728 | 100.607 | 99.846  | 5.250                      | 100.478 | 100.357 | 99.596  |  |  |  |  |
| 5.125                        | 99.223  | 99.164  | 98.973  | 5.125                      | 98.973  | 98.914  | 98.723  |  |  |  |  |
| 5.000                        | 98.741  | 98.682  | 98.491  | 5.000                      | 98.491  | 98.432  | 98.241  |  |  |  |  |
| 4.875                        | 98.221  | 98.162  | 97.971  | 4.875                      | 97.971  | 97.912  | 97.721  |  |  |  |  |
| 4.750                        | 98.043  | 97.970  | 97.390  | 4.750                      | 97.793  | 97.720  | 97.140  |  |  |  |  |

| 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                                | 102.940 | 102.757 | 102.541 | 6.500                         | 102.861 | 102.757 | 102.377 | 5.000                         | 100.777 | 100.633 | 100.460 |  |
| 6.375                                | 102.638 | 102.455 | 102.239 | 6.375                         | 102.516 | 102.408 | 102.029 | 4.875                         | 100.429 | 100.363 | 100.284 |  |
| 6.250                                | 102.284 | 102.081 | 101.865 | 6.250                         | 102.142 | 102.030 | 101.655 | 4.750                         | 100.175 | 100.078 | 99.805  |  |
| 6.125                                | 102.215 | 102.135 | 102.036 | 6.125                         | 102.433 | 102.349 | 102.221 | 4.625                         | 99.842  | 99.745  | 99.632  |  |
| 6.000                                | 101.855 | 101.774 | 101.513 | 6.000                         | 102.062 | 101.973 | 101.858 | 4.500                         | 99.653  | 99.556  | 99.444  |  |
| 5.875                                | 101.576 | 101.496 | 101.163 | 5.875                         | 101.723 | 101.631 | 101.519 | 4.375                         | 99.067  | 98.987  | 98.897  |  |
| 5.750                                | 101.124 | 101.043 | 100.794 | 5.750                         | 101.338 | 101.243 | 101.133 | 4.250                         | 98.676  | 98.595  | 98.501  |  |
| 5.625                                | 100.994 | 100.928 | 100.628 | 5.625                         | 101.259 | 101.192 | 101.084 | 4.125                         | 98.395  | 98.346  | 98.289  |  |
| 5.500                                | 100.575 | 100.509 | 100.241 | 5.500                         | 100.896 | 100.825 | 100.719 | 4.000                         | 98.258  | 98.210  | 98.152  |  |
| 5.375                                | 100.203 | 100.138 | 99.810  | 5.375                         | 100.498 | 100.424 | 100.320 | 3.875                         | 97.774  | 97.725  | 97.668  |  |
| 5.250                                | 99.749  | 99.683  | 99.388  | 5.250                         | 100.089 | 100.011 | 99.911  | 3.750                         | 97.248  | 97.199  | 97.142  |  |
| 5.125                                | 99.530  | 99.479  | 99.200  | 5.125                         | 99.806  | 99.757  | 99.662  | 3.625                         | 96.775  | 96.726  | 96.669  |  |
| 5.000                                | 99.081  | 99.030  | 98.719  | 5.000                         | 99.422  | 99.363  | 99.287  |                               |         |         |         |  |
| 4.875                                | 98.541  | 98.490  | 98.174  | 4.875                         | 99.008  | 98.950  | 98.860  |                               |         |         |         |  |

| 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                         | 100.183 | 100.149 | 99.979 | 6.000                              | 101.398 | 101.313 | 101.203 | 4.875                              | 99.918 | 99.885 | 99.718 |
| 4.750                         | 99.871  | 99.833  | 99.667 | 5.875                              | 101.125 | 101.036 | 100.929 | 4.750                              | 99.640 | 99.602 | 99.439 |
| 4.625                         | 99.517  | 99.474  | 99.311 | 5.750                              | 100.778 | 100.685 | 100.581 | 4.625                              | 99.208 | 99.165 | 99.006 |
| 4.500                         | 99.388  | 99.299  | 99.065 | 5.625                              | 100.598 | 100.502 | 100.400 | 4.500                              | 98.931 | 98.919 | 98.761 |
| 4.375                         | 99.073  | 98.984  | 98.750 | 5.500                              | 100.217 | 100.107 | 99.957  | 4.375                              | 98.663 | 98.645 | 98.490 |
| 4.250                         | 98.700  | 98.611  | 98.378 | 5.375                              | 99.891  | 99.781  | 99.616  | 4.250                              | 98.279 | 98.258 | 98.105 |
| 4.125                         | 98.275  | 98.186  | 97.952 | 5.250                              | 99.426  | 99.316  | 99.213  | 4.125                              | 97.880 | 97.854 | 97.706 |
| 4.000                         | 98.242  | 98.161  | 97.933 | 5.125                              | 98.978  | 98.922  | 98.832  | 4.000                              | 97.478 | 97.397 | 97.170 |
| 3.875                         | 97.853  | 97.772  | 97.544 | 5.000                              | 98.540  | 98.459  | 98.386  | 3.875                              | 97.116 | 97.036 | 96.808 |
| 3.750                         | 97.424  | 97.343  | 97.115 | 4.875                              | 98.015  | 97.940  | 97.863  | 3.750                              | 96.670 | 96.589 | 96.361 |
| 3.625                         | 96.975  | 96.894  | 96.666 | 4.750                              | 97.441  | 97.376  | 97.292  | 3.625                              | 96.149 | 96.068 | 95.841 |
| 3.500                         | 96.457  | 96.376  | 96.148 | 4.625                              | 95.988  | 95.893  | 95.777  |                                    |        |        |        |

| 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 |             |             |                              |
| FNMA               | FHLMC       | FNMA        | FHLMC                        |
| AMFX30LPMI         | ARFX30LPMI  | AMFX30HLPMI | ARFX30SLPMI                  |
| AMFX15LPMI         | ARFX15LPMI  | AMFX15HLPMI | ARFX15SLPMI                  |

| 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   | -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   | -1.250   | -1.750   | -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                            | 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 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  |
|   | 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  |
|   | 12%      | -0.710        | -0.870  | -1.020  | -1.170  | -1.380  | -1.840  | -2.040  | -2.190  |
| 85 - & Below  | 6%       | -0.610        | -0.660  | -0.710  | -0.770  | -0.870  | -1.120  | -1.170  | -1.280  |

| LPMI Adjustments - Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable |                   |         |         |         |         |         |         |         |                    |
|---|-------------------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| Adjustments   | FICO 760+         | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |                    |
|   |                   |         |         |         |         |         |         |         | Cash-out Refinance |
| 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     |                    |
|   | 95.01%-97% LTV    | 0.180   | 0.200   | 0.200   | 0.200   | 0.210   | 0.220   | 0.230   |                    |
| >> 2 Borrower's   | 90.01%-95% LTV    | 0.140   | 0.140   | 0.140   | 0.160   | 0.170   | 0.190   | 0.250   |                    |
|   | 85.01%-90% LTV    | 0.100   | 0.100   | 0.100   | 0.100   | 0.110   | 0.120   | 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:  
9/6/2022 8:21:17 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                | 100.717               | 100.624 | 100.513 | 5.625      | 99.823                             | 99.727 | 99.625 |  |  |
| 5.750                | 100.350               | 100.253 | 100.144 | 5.500      | 99.350                             | 99.282 | 99.182 |  |  |
| 5.625                | 100.153               | 100.086 | 99.978  | 5.375      | 99.010                             | 98.939 | 98.841 |  |  |
| 5.500                | 99.811                | 99.720  | 99.643  | 5.250      | 98.608                             | 98.533 | 98.438 |  |  |
| 5.375                | 99.364                | 99.274  | 99.196  | 5.125      | 98.146                             | 98.094 | 98.001 |  |  |
| 5.250                | 98.916                | 98.837  | 98.738  | 5.000      | 97.634                             | 97.583 | 97.490 |  |  |
| 5.125                | 98.747                | 98.673  | 98.607  | 4.875      | 97.124                             | 97.069 | 96.978 |  |  |
| 5.000                | 98.220                | 98.146  | 98.080  | 4.750      | 96.602                             | 96.542 | 96.455 |  |  |

**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:  
9/6/2022 8:21:17 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                              | 100.717 | 100.624 | 100.513 | 5.625   | 99.823 | 99.727 | 99.625 |  |  |  |  |
| 5.750                              | 100.350 | 100.253 | 100.144 | 5.500   | 99.350 | 99.282 | 99.182 |  |  |  |  |
| 5.625                              | 100.153 | 100.086 | 99.978  | 5.375   | 99.010 | 98.939 | 98.841 |  |  |  |  |
| 5.500                              | 99.811  | 99.720  | 99.643  | 5.250   | 98.608 | 98.533 | 98.438 |  |  |  |  |
| 5.375                              | 99.364  | 99.274  | 99.196  | 5.125   | 97.322 | 97.243 | 97.152 |  |  |  |  |
| 5.250                              | 98.916  | 98.837  | 98.738  | 5.000   | 96.582 | 96.532 | 96.446 |  |  |  |  |
| 5.125                              | 98.747  | 98.673  | 98.607  | 4.875   | 96.117 | 96.063 | 95.981 |  |  |  |  |
| 5.000                              | 98.220  | 98.146  | 98.080  | 4.750   | 95.593 | 95.535 | 95.455 |  |  |  |  |

**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   |