



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Wednesday, September 7, 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.](#)

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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:
 9/7/2022 8:21:50 AM

Government																																			
GFFX30				GFFX25				FHA 30 Yr Fixed				GVFX30				GVFX25				VA 30 Yr Fixed				GUFX30				USDA 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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
6.125	103.344	103.155	102.853	6.125	103.636	103.447	103.145	5.875	102.574	102.347	102.188	6.000	102.909	102.725	102.419	6.000	103.310	103.126	102.820	5.750	102.603	102.465	102.262	5.875	102.574	102.317	102.006	5.875	102.974	102.795	102.484	5.625	102.834	102.687	102.571
5.750	102.565	102.415	102.212	5.750	102.815	102.665	102.561	5.500	102.486	102.344	102.224	5.625	102.581	102.370	102.175	5.625	102.831	102.620	102.466	5.375	102.036	101.900	101.775	5.500	102.251	102.040	101.762	5.500	102.501	102.290	102.136	5.250	101.770	101.560	101.329
5.375	101.939	101.728	101.282	5.375	102.189	101.978	101.738	5.125	101.241	101.085	100.751	5.375	101.939	101.728	101.282	5.125	101.522	101.467	101.377	5.125	101.241	101.085	100.751	5.375	101.939	101.728	101.282	5.125	101.522	101.467	101.377	5.000	100.918	100.763	100.533
5.250	101.770	101.560	101.142	5.250	102.020	101.810	101.642	5.000	100.918	100.763	100.533	5.250	101.770	101.560	101.142	5.000	101.168	101.024	100.934	5.000	100.918	100.763	100.533	5.250	101.770	101.560	101.142	5.000	101.168	101.024	100.934	4.875	100.165	100.009	99.871
5.125	101.241	101.085	100.990	5.125	101.522	101.467	101.377	4.875	100.165	100.009	99.729	5.125	101.241	101.085	100.990	4.875	100.501	100.398	100.315	4.875	99.077	98.976	98.893	5.125	101.241	101.085	100.990	4.875	100.501	100.398	100.315	4.750	99.945	99.789	99.415
5.000	100.918	100.763	100.533	5.000	101.168	101.024	100.934	4.750	99.945	99.789	99.415	5.000	100.918	100.763	100.533	4.750	100.517	100.421	100.343	4.750	99.077	98.976	98.893	5.000	100.918	100.763	100.533	4.750	100.517	100.421	100.343	4.625	99.185	99.092	99.018
4.875	100.165	100.009	99.871	4.875	100.501	100.398	100.315	4.625	99.185	99.092	99.018	4.875	100.165	100.009	99.871	4.625	99.700	99.604	99.527	4.625	98.703	98.603	98.523	4.875	100.165	100.009	99.871	4.625	99.700	99.604	99.527	4.500	98.703	98.603	98.523
4.750	99.945	99.789	99.415	4.750	100.517	100.421	100.343	4.500	98.703	98.603	98.523	4.750	99.945	99.789	99.415	4.500	99.146	99.050	98.973	4.500	98.703	98.603	98.523	4.750	99.945	99.789	99.415	4.500	99.146	99.050	98.973	4.375	98.190	98.090	98.007
4.625	99.185	99.092	99.018	4.625	99.700	99.604	99.527	4.375	98.190	98.090	98.007	4.625	99.185	99.092	99.018	4.375	98.565	98.469	98.392	4.375	98.190	98.090	98.007	4.625	99.185	99.092	99.018	4.375	98.565	98.469	98.392				
4.500	98.703	98.603	98.523	4.500	99.146	99.050	98.973	4.250	97.693	97.592	97.509	4.500	98.703	98.603	98.523									4.500	98.703	98.603	98.523								
4.375	98.190	98.090	98.007	4.375	98.565	98.469	98.392					4.375	98.190	98.090	98.007									4.375	98.190	98.090	98.007								

GFFX15				FHA 15 Yr Fixed				GVFX15				VA 15 Yr Fixed				GFAL05				FHA 5/1 ARM																			
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																
4.625	99.906	99.832	99.772	4.625	99.656	99.582	99.522	4.500	97.096	97.023	96.962	4.625	99.906	99.832	99.772	4.500	96.721	96.648	96.587	4.625	99.906	99.832	99.772	4.500	97.096	97.023	96.962	4.375	96.273	96.212	96.151	4.375	96.151	96.090	96.029	4.375	96.273	96.212	96.151
4.500	99.558	99.485	99.425	4.500	99.308	99.235	99.175	4.250	96.346	96.273	96.212	4.500	99.558	99.485	99.425	4.250	96.346	96.273	96.212	4.250	96.346	96.273	96.212	4.500	99.558	99.485	99.425	4.250	96.346	96.273	96.212	4.125	96.222	96.161	96.100	4.125	96.222	96.161	96.100
4.375	99.182	99.109	99.049	4.375	98.932	98.859	98.799	4.250	96.346	96.273	96.212	4.375	99.182	99.109	99.049	4.250	96.346	96.273	96.212	4.125	96.222	96.161	96.100	4.375	99.182	99.109	99.049	4.125	96.222	96.161	96.100	4.000	95.947	95.892	95.837	4.000	95.947	95.892	95.837
4.250	98.962	98.888	98.828	4.250	98.712	98.638	98.578	4.125	95.947	95.892	95.837	4.250	98.962	98.888	98.828	4.125	95.947	95.892	95.837	4.000	95.947	95.892	95.837	4.250	98.962	98.888	98.828	4.000	95.947	95.892	95.837	3.875	95.472	95.417	95.362	3.875	95.472	95.417	95.362
4.125	97.869	97.780	97.682	4.125	97.672	97.595	97.541	4.000	95.947	95.892	95.837	4.125	97.869	97.780	97.682	4.000	95.947	95.892	95.837	3.875	95.472	95.417	95.362	4.125	97.869	97.780	97.682	3.875	95.472	95.417	95.362	3.750	95.197	95.142	95.087	3.750	95.197	95.142	95.087
4.000	97.475	97.411	97.358	4.000	97.290	97.212	97.159	3.875	95.472	95.417	95.362	4.000	97.475	97.411	97.358	3.875	95.472	95.417	95.362	3.750	95.197	95.142	95.087	4.000	97.475	97.411	97.358	3.750	95.197	95.142	95.087	3.625	94.979	94.924	94.878	3.625	94.979	94.924	94.878
3.875	97.082	97.018	96.966	3.875	96.880	96.802	96.749	3.750	95.197	95.142	95.087	3.875	97.082	97.018	96.966	3.750	95.197	95.142	95.087	3.625	94.979	94.924	94.878	3.875	97.082	97.018	96.966	3.625	94.979	94.924	94.878	3.500	94.604	94.549	94.503	3.500	94.604	94.549	94.503
3.750	97.114	97.034	96.860	3.750	96.864	96.784	96.610	3.625	94.979	94.924	94.878	3.750	97.114	97.034	96.860	3.625	94.979	94.924	94.878	3.500	94.604	94.549	94.503	3.750	97.114	97.034	96.860	3.500	94.604	94.549	94.503								
3.625	96.644	96.563	96.389	3.625	96.394	96.313	96.160	3.500	94.604	94.549	94.503	3.625	96.644	96.563	96.389	3.500	94.604	94.549	94.503					3.625	96.644	96.563	96.389												
3.500	96.171	96.090	95.916	3.500	95.921	95.840	95.720					3.500	96.171	96.090	95.916									3.500	96.171	96.090	95.916												

GVAL05				VA 5/1 ARM				GFAL03				FHA 3/1 ARM				GVAL03				VA 3/1 ARM																			
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																
4.500	96.846	96.773	96.712	4.500	96.846	96.773	96.712	3.125	94.503	94.357	94.236	4.500	96.846	96.773	96.712	3.125	94.253	94.107	93.986	4.500	96.846	96.773	96.712	3.125	94.503	94.357	94.236	3.000	93.878	93.732	93.611	3.000	93.878	93.732	93.611				
4.375	96.471	96.398	96.337	4.375	96.471	96.398	96.337	3.000	94.128	93.982	93.861	4.375	96.471	96.398	96.337	2.875	93.464	93.317	93.197	4.375	96.471	96.398	96.337	3.000	94.128	93.982	93.861	2.875	93.464	93.317	93.197	2.875	93.464	93.317	93.197				
4.250	96.096	96.023	95.962	4.250	96.096	96.023	95.962	2.875	93.714	93.567	93.447	4.250	96.096	96.023	95.962	2.750	93.081	92.934	92.814	4.250	96.096	96.023	95.962	2.875	93.714	93.567	93.447	2.750	93.081	92.934	92.814	2.625	92.917	92.770	92.649	2.625	92.917	92.770	92.649
4.125	96.072	96.017	95.972	4.125	96.072	96.017	95.972	2.750	93.331	93.184	93.064	4.125	96.072	96.017	95.972	2.625	93.167	93.020	92.899	4.125	96.072	96.017	95.972	2.750	93.331	93.184	93.064	2.500	92.783	92.637	92.516	2.500	92.783	92.637	92.516				
4.000	95.697	95.642	95.597	4.000	95.697	95.642	95.597	2.625	93.167	93.020	92.899	4.000	95.697	95.642	95.597	2.500	92.432	92.285	92.164	4.000	95.697	95.642	95.597	2.625	93.167	93.020	92.899	2.375	92.432	92.285	92.164	2.375	92.432	92.285	92.164				
3.875	95.322	95.267	95.222	3.875	95.322	95.267	95.222	2.500	92.783	92.637	92.516	3.875	95.322	95.267	95.222	2.250	92.111	91.964	91.844	3.875	95.322	95.267	95.222	2.500	92.783	92.637	92.516	2.250	92.111	91.964	91.844	2.125	91.861	91.714	91.594	2.125	91.861	91.714	91.594
3.750	94.947	94.892	94.847	3.750	94.947	94.892	94.847	2.250	92.432	92.285	92.164	3.750	94.947	94.892	94.847	2.125	91.861	91.714	91.594	3.750	94.947	94.892	94.847	2.250	92.432	92.285	92.164	2.000	91.714	91.567	91.446	2.000	91.714	91.567	91.446				
3.625	94.729	94.674	94.628	3.625	94.729	94.674	94.6																																



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

Effective Time:
 9/7/2022 8:21:50 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	100.000		6.750	95.938
	6.625	99.750		6.625	95.688
	6.500	99.500		6.500	95.438
	6.375	99.250		6.375	95.188
	6.250	99.000		6.250	94.938
	6.125	98.688		6.125	96.813
	6.000	98.438		6.000	96.563
	5.875	98.188		5.875	96.313
	5.750	97.938		5.750	96.063
				8.750	100.00
				8.625	100.00
				8.500	100.00
				8.375	100.00
				8.250	100.00
				8.125	100.00
				8.000	100.00
				7.875	100.00
				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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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	102.714	102.580	102.446	6.125	102.714	102.544	102.404				
6.000	102.501	102.367	102.233	6.000	102.501	102.331	102.191				
5.875	102.357	102.223	102.090	5.875	102.357	102.187	102.047				
5.750	102.190	102.056	101.922	5.750	102.095	101.925	101.785				
5.625	102.206	102.072	101.938	5.625	101.956	101.745	101.547				
5.500	101.876	101.742	101.608	5.500	101.720	101.550	101.410				
5.375	101.564	101.430	101.296	5.375	101.332	101.162	101.022				
5.250	101.520	101.386	101.253	5.250	101.270	101.060	100.866				
5.125	100.991	100.857	100.723	5.125	100.772	100.717	100.627				
5.000	100.668	100.534	100.400	5.000	100.424	100.274	100.184				
4.875	99.915	99.781	99.647	4.875	99.851	99.681	99.554				
4.750	99.695	99.561	99.427	4.750	99.767	99.671	99.593				
4.625	99.077	98.943	98.809	4.625	99.200	99.104	99.027				

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	94.445	94.336	94.336	3.500	94.445	94.336	94.336				
3.375	94.403	94.293	94.293	3.375	94.403	94.293	94.293				
3.250	94.360	94.251	94.251	3.250	94.360	94.251	94.251				
3.125	92.124	92.109	92.109	3.125	92.124	92.109	92.109				
3.000	92.086	92.070	92.070	3.000	92.086	92.070	92.070				
2.875	92.043	92.028	92.028	2.875	92.043	92.028	92.028				
2.750	92.001	91.985	91.985	2.750	92.001	91.985	91.985				
2.625	90.296	90.296	90.296	2.625	90.296	90.296	90.296				
2.500	90.258	90.258	90.258	2.500	90.258	90.258	90.258				
2.375	90.215	90.215	90.215	2.375	90.215	90.215	90.215				
2.250	90.173	90.173	90.173	2.250	90.173	90.173	90.173				

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	100.809	100.442	99.876	6.000	100.559	100.192	99.571				
5.875	100.609	100.243	99.652	5.875	100.359	99.993	99.238				
5.750	100.970	100.603	99.848	5.750	100.720	100.353	99.848				
5.625	101.536	101.325	100.699	5.625	101.286	101.075	100.449				
5.500	101.071	100.860	100.234	5.500	100.821	100.610	99.984				
5.375	100.744	100.533	99.907	5.375	100.494	100.283	99.657				
5.250	100.825	100.615	99.988	5.250	100.575	100.365	99.738				
5.125	99.283	99.195	99.034	5.125	99.033	98.945	98.784				
5.000	98.763	98.675	98.556	5.000	98.513	98.425	98.264				
4.875	98.245	98.157	98.065	4.875	97.982	97.894	97.733				
4.750	97.947	97.792	97.445	4.750	97.697	97.542	97.152				

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



Effective Time:
9/7/2022 8:21:50 AM

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

Conventional															
AMFX30				AMFX25				AMFX20				AMFX15			
Conforming 30 Yr Fixed				Conforming 20 Yr Fixed				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	102.994	102.785	102.606	6.500	102.995	102.837	102.525	5.000	100.775	100.709	100.562				
6.375	102.679	102.471	102.291	6.375	102.651	102.490	102.180	4.875	100.443	100.384	100.240				
6.250	102.300	102.091	101.912	6.250	102.276	102.113	101.804	4.750	100.098	100.035	99.893				
6.125	102.288	102.184	102.100	6.125	102.672	102.569	102.484	4.625	99.746	99.636	99.543				
6.000	101.869	101.762	101.679	6.000	102.294	102.188	102.105	4.500	99.553	99.443	99.350				
5.875	101.576	101.430	101.298	5.875	101.950	101.841	101.760	4.375	99.053	98.990	98.883				
5.750	101.117	100.997	100.919	5.750	101.562	101.449	101.371	4.250	98.659	98.604	98.489				
5.625	100.970	100.841	100.744	5.625	101.413	101.329	101.252	4.125	98.322	98.258	98.202				
5.500	100.542	100.413	100.294	5.500	101.037	100.949	100.873	4.000	98.179	98.114	98.059				
5.375	100.167	100.039	99.848	5.375	100.630	100.539	100.465	3.875	97.693	97.629	97.573				
5.250	99.704	99.576	99.416	5.250	100.218	100.125	100.053	3.750	97.225	97.190	97.061				
5.125	99.530	99.418	99.191	5.125	99.878	99.813	99.743	3.625	96.737	96.702	96.572				
5.000	99.067	98.955	98.703	5.000	99.458	99.390	99.322								
4.875	98.523	98.411	98.181	4.875	99.023	98.952	98.885								

FHLMC Codes												
AMFX10				AMFX30HB				AMFX15HB				
Conforming 10 Yr Fixed				Conforming 30 Yr Fixed HB				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	100.246	100.192	100.082	6.000	101.580	101.484	101.437	4.875	100.011	99.957	99.845	
4.750	99.933	99.873	99.759	5.875	101.293	101.192	101.141	4.750	99.722	99.664	99.548	
4.625	99.574	99.512	99.393	5.750	100.933	100.829	100.774	4.625	99.285	99.222	99.101	
4.500	99.169	99.100	98.976	5.625	100.738	100.630	100.569	4.500	99.024	98.994	98.892	
4.375	98.795	98.755	98.625	5.500	100.211	100.133	100.092	4.375	98.740	98.705	98.599	
4.250	98.475	98.432	98.315	5.375	99.870	99.772	99.728	4.250	98.346	98.306	98.195	
4.125	98.078	98.031	97.916	5.250	99.441	99.355	99.306	4.125	97.942	97.897	97.782	
4.000	97.962	97.881	97.707	5.125	98.967	98.919	98.870	4.000	97.604	97.524	97.350	
3.875	97.572	97.492	97.318	5.000	98.517	98.448	98.414	3.875	97.243	97.162	96.988	
3.750	97.144	97.063	96.889	4.875	97.999	97.932	97.896	3.750	96.796	96.715	96.541	
3.625	96.695	96.614	96.468	4.750	97.406	97.351	97.306	3.625	96.275	96.195	96.021	
3.500	96.196	96.162	96.039	4.625	96.457	96.384	96.340					

LPMI Product Codes												
FNMA	FHLMC	CF 30yr fix LPMI		FNMA	FHLMC	CF 30yr fix High Balance LPMI						
AMFX30LPMI	ARFX30LPMI	CF 30yr fix LPMI	AMFX30HBLPMI	ARFX30SLPMI	CF 30yr fix High Balance LPMI	AMFX15LPMI	ARFX15LPMI					
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HBLPMI	ARFX15SLPMI	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	-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 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	-1.125	-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										
Base LTV		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			
	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750			
95 - 90.01%	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			
85 - & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190			
	6%	-0.610	-0.660	-0.710	-0.770	-0.870	-1.120	-1.170	-1.280			

**LPMI Adjustments subject to change at time of MI Approval												
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				
	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				
>> 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230				
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190				
	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				



Effective Time:
9/7/2022 8:21:50 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	100.839	100.729	100.648	5.625	99.963	99.855	99.794	
5.750	100.460	100.347	100.269	5.500	99.436	99.358	99.317	
5.625	100.257	100.172	100.094	5.375	99.079	98.997	98.953	
5.500	99.808	99.719	99.644	5.250	98.666	98.580	98.531	
5.375	99.363	99.272	99.198	5.125	98.132	98.090	98.037	
5.250	98.931	98.837	98.766	5.000	97.614	97.572	97.519	
5.125	98.677	98.611	98.541	4.875	97.099	97.053	97.002	
5.000	98.191	98.122	98.053	4.750	96.573	96.521	96.474	

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:
9/7/2022 8:21:50 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	100.839	100.729	100.648	5.625	99.963	99.855	99.794				
5.750	100.460	100.347	100.269	5.500	99.436	99.358	99.317				
5.625	100.257	100.172	100.094	5.375	99.079	98.997	98.953				
5.500	99.808	99.719	99.644	5.250	98.666	98.580	98.531				
5.375	99.363	99.272	99.198	5.125	97.365	97.275	97.221				
5.250	98.931	98.837	98.766	5.000	96.670	96.609	96.574				
5.125	98.677	98.611	98.541	4.875	96.188	96.124	96.083				
5.000	98.191	98.122	98.053	4.750	95.650	95.581	95.536				

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