

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Thursday, September 8, 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:
 9/8/2022 8:21:34 AM

Government																																																																																			
GFFX30				GFFX25				FHA 30 Yr Fixed				GVFX30				GVFX25				VA 30 Yr Fixed				GUF30				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	103.401	103.253	102.938	6.125	103.693	103.545	103.230	5.875	102.941	102.784	102.654	6.000	102.967	102.824	102.503	5.750	102.857	102.611	102.409	5.875	102.866	102.588	102.126	5.625	102.650	102.501	102.339	5.625	102.900	102.751	102.631	5.625	102.973	102.852	102.736	5.500	102.625	102.508	102.388	5.375	102.177	102.066	101.940	5.250	101.730	101.624	101.492	5.125	101.414	101.320	101.247	5.000	100.996	100.891	100.789	4.875	100.322	100.218	100.127	4.750	100.102	100.218	99.978	4.625	99.998	99.998	99.618	4.500	98.899	98.827	98.747	4.375	98.386	98.295	98.205	4.375	98.757	98.690	98.605	4.250	97.838	97.748	97.657

GFFX15				FHA 15 Yr Fixed				GVFX15				VA 15 Yr Fixed				GFAL05				FHA 5/1 ARM																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
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4.625	99.695	99.619	99.544	4.625	99.445	99.369	99.294	4.500	97.146	97.085	97.025	4.375	96.771	96.710	96.650	4.250	96.396	96.335	96.275	4.125	96.375	96.330	96.285	4.000	96.000	95.955	95.910	3.875	95.625	95.580	95.535	3.750	95.250	95.205	95.160	3.625	94.875	94.830	94.785	3.500	94.500	94.455	94.410	3.375	94.125	94.080	94.035	3.250	93.750	93.705	93.660	3.125	93.375	93.330	93.285	3.000	92.925	92.880	92.835	2.875	92.550	92.505	92.460	2.750	92.175	92.130	92.085	2.625	91.800	91.755	91.710	2.500	91.425	91.380	91.335	2.375	91.050	91.005	90.960	2.250	90.675	90.630	90.585	2.125	90.300	90.255	90.210	2.000	89.825	89.780	89.735	1.875	89.450	89.405	89.360	1.750	88.975	88.930	88.885	1.625	88.500	88.455	88.410	1.500	88.025	87.980	87.935	1.375	87.550	87.505	87.460	1.250	87.075	87.030	86.985	1.125	86.600	86.555	86.510	1.000	86.125	86.080	86.035	0.875	85.650	85.605	85.560	0.750	85.175	85.130	85.085	0.625	84.700	84.655	84.610	0.500	84.225	84.180	84.135	0.375	83.750	83.705	83.660	0.250	83.275	83.230	83.185	0.125	82.800	82.755	82.710	0.000	82.325	82.280	82.235	-0.125	81.850	81.805	81.760	-0.250	81.375	81.330	81.285	-0.375	80.900	80.855	80.810	-0.500	80.425	80.380	80.335	-0.625	79.950	79.905	79.860	-0.750	79.475	79.430	79.385	-0.875	78.900	78.855	78.810	-1.000	78.425	78.380	78.335	-1.125	77.950	77.905	77.860	-1.250	77.475	77.430	77.385	-1.375	76.900	76.855	76.810	-1.500	76.425	76.380	76.335	-1.625	75.950	75.905	75.860	-1.750	75.475	75.430	75.385	-1.875	74.900	74.855	74.810	-2.000	74.425	74.380	74.335	-2.125	73.950	73.905	73.860	-2.250	73.475	73.430	73.385	-2.375	72.900	72.855	72.810	-2.500	72.425	72.380	72.335	-2.625	71.950	71.905	71.860	-2.750	71.475	71.430	71.385	-2.875	70.900	70.855	70.810	-3.000	70.425	70.380	70.335	-3.125	69.950	69.905	69.860	-3.250	69.475	69.430	69.385	-3.375	68.900	68.855	68.810	-3.500	68.425	68.380	68.335	-3.625	67.950	67.905	67.860	-3.750	67.475	67.430	67.385	-3.875	66.900	66.855	66.810	-4.000	66.425	66.380	66.335	-4.125	65.950	65.905	65.860	-4.250	65.475	65.430	65.385	-4.375	64.900	64.855	64.810	-4.500	64.425	64.380	64.335	-4.625	63.950	63.905	63.860	-4.750	63.475	63.430	63.385	-4.875	62.900	62.855	62.810	-5.000	62.425	62.380	62.335	-5.125	61.950	61.905	61.860	-5.250	61.475	61.430	61.385	-5.375	60.900	60.855	60.810	-5.500	60.425	60.380	60.335	-5.625	59.950	59.905	59.860	-5.750	59.475	59.430	59.385	-5.875	58.900	58.855	58.810	-6.000	58.425	58.380	58.335	-6.125	57.950	57.905	57.860	-6.250	57.475	57.430	57.385	-6.375	56.900	56.855	56.810	-6.500	56.425	56.380	56.335	-6.625	55.950	55.905	55.860	-6.750	55.475	55.430	55.385	-6.875	54.900	54.855	54.810	-7.000	54.425	54.380	54.335	-7.125	53.950	53.905	53.860	-7.250	53.475	53.430	53.385	-7.375	52.900	52.855	52.810	-7.500	52.425	52.380	52.335	-7.625	51.950	51.905	51.860	-7.750	51.475	51.430	51.385	-7.875	50.900	50.855	50.810	-8.000	50.425	50.380	50.335	-8.125	49.950	49.905	49.860	-8.250	49.475	49.430	49.385	-8.375	48.900	48.855	48.810	-8.500	48.425	48.380	48.335	-8.625	47.950	47.905	47.860	-8.750	47.475	47.430	47.385	-8.875	46.900	46.855	46.810	-9.000	46.425	46.380	46.335	-9.125	45.950	45.905	45.860	-9.250	45.475	45.430	45.385	-9.375	44.900	44.855	44.810	-9.500	44.425	44.380	44.335	-9.625	43.950	43.905	43.860	-9.750	43.475	43.430	43.385	-9.875	42.900	42.855	42.810	-10.000	42.425	42.380	42.335	-10.125	41.950	41.905	41.860	-10.250	41.475	41.430	41.385	-10.375	40.900	40.855	40.810	-10.500	40.425	40.380	40.335	-10.625	39.950	39.905	39.860	-10.750	39.475	39.430	39.385	-10.875	38.900	38.855	38.810	-11.000	38.425	38.380	38.335	-11.125	37.950	37.905	37.860	-11.250	37.475	37.430	37.385	-11.375	36.900	36.855	36.810	-11.500	36.425	36.380	36.335	-11.625	35.950	35.905	35.860	-11.750	35.475	35.430	35.385	-11.875	34.900	34.855	34.810	-12.000	34.425	34.380	34.335	-12.125	33.950	33.905	33.860	-12.250	33.475	33.430	33.385	-12.375	32.900	32.855	32.810	-12.500	32.425	32.380	32.335	-12.625	31.950	31.905	31.860	-12.750	31.475	31.430	31.385	-12.875	30.900	30.855	30.810	-13.000	30.425	30.380	30.335	-13.125	29.950	29.905	29.860	-13.250	29.475	29.430	29.385	-13.375	28.900	28.855	28.810	-13.500	28.425	28.380	28.335	-13.625	27.950	27.905	27.860	-13.750	27.475	27.430	27.385	-13.875	26.900	26.855	26.810	-14.000	26.425	26.380	26.335	-14.125	25.950	25.905	25.860	-14.250	25.475	25.430	25.385	-14.375	24.900	24.855	24.810	-14.500	24.425	24.380	24.335	-14.625	23.950	23.905	23.860	-14.750	23.475	23.430	23.385	-14.875	22.900	22.855	22.810	-15.000	22.425	22.380	22.335	-15.125	21.950	21.905	21.860	-15.250	21.475	21.430	21.385	-15.375	20.900	20.855	20.810	-15.500	20.425	20.380	20.335	-15.625	19.950	19.905	19.860	-15.750	19.475	19.430	19.385	-15.875	18.900	18.855	18.810	-16.000	18.425	18.380	18.335	-16.125	17.950	17.905	17.860	-16.250	17.475	17.430	17.385	-16.375	16.900	16.855	16.810	-16.500	16.425	16.380	16.335	-16.625	15.950	15.905	15.860	-16.750	15.475	15.430	15.385	-16.875	14.900	14.855	14.810	-17.000	14.425	14.380	14.335	-17.125	13.950	13.905	13.860	-17.250	13.475	13.430	13.385	-17.375	12.900	12.855	12.810	-17.500	12.425	12.380	12.335	-17.625	11.950	11.905	11.860	-17.750	11.475	11.430	11.385	-17.875	10.900	10.855	10.810	-18.000	10.425	10.380	10.335	-18.125	9.950	9.905	9.860	-18.250	9.475	9.430	9.385	-18.375	8.900	8.855	8.810	-18.500	8.425	8.380	8.335	-18.625	7.950	7.905	7.860	-18.750	7.475	7.430	7.385	-18.875	6.900	6.855	6.810	-19.000	6.425	6.380	6.335	-19.125	5.950	5.905	5.860	-19.250	5.475	5.430	5.385	-19.375	4.900	4.855	4.810	-19.500	4.425	4.380	4.335	-19.625	3.950	3.905	3.860	-19.750	3.475	3.430	3.385	-19.875	2.900	2.855	2.810	-20.000	2.425	2.380	2.335	-20.125	1.950	1.905	1.860	-20.250	1.475	1.430	1.385	-20.375	0.900	0.855	0.810	-20.500	0.425	0.380	0.335	-20.625	-0.050	-0.055	-0.110	-20.750	-0.525	-0.530	-0.585	-20.875	-1.000	-1.005	-1.060	-21.000	-1.475	-1.480	-1.535	-21.125	-1.950	-1.955	-2.010	-21.250	-2.425	-2.430	-2.485	-21.375	-2.900	-2.905	-2.960	-21.500	-3.375	-3.380	-3.435	-21.625	-3.850	-3.855	-3.910	-21.750	-4.325	-4.330	-4.385	-21.875	-4.800	-4.805	-4.860	-22.000	-5.275	-5.280	-5.335	-22.125	-5.750	-5.755	-5.810	-22.250	-6.225	-6.230	-6.285	-22.375	-6.700	-6.705	-6.760	-22.500	-7.175	-7.180	-7.235	-22.625	-7.650	-7.655	-7.710	-22.750	-8.125	-8.130	-8.185	-22.875	-8.600	-8.605	-8.660	-23.000	-9.075	-9.080	-9.135	-23.125	-9.550	-9.555	-9.610	-23.250	-10.025	-10.030	-10.085	-23.375	-10.500	-10.505	-10.560	-23.500	-10.975	-10.980	-11.035	-23.625	-11.450	-11.455	-11.510	-23.750	-11.925	-11.930	-11.985	-23.875	-12.400	-12.405	-12.460	-24.000	-12.875	-12.880	-12.935	-24.125	-13.350	-13.355	-13.410	-24.250	-13.825	-13.830	-13.885	-24.375	-14.300	-14.305	-14.360	-24.500	-14.775	-14.780	-14.835	-24.625	-15.250	-15.255	-15.310	-24.750	-15.725	-15.730	-15.785	-24.875	-16.200	-16.205	-16.260	-25.000	-16.675	-16.680	-16.735	-25.125	-17.150	-17.155	-17.210	-25.250	-17.625	-17.630	-17.685	-25.375	-18.100	-18.105	-18.160	-25.500	-18.575	-18.580	-18.635	-25.625	-19.0



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

Effective Time:
 9/8/2022 8:21:34 AM

theNADA FHA 100% PROGRAM			TN2nd10	theNADA 2nd	
TNFHA30	theNADA FHA 30 Yr Fixed		10Yr Fully Amortizing Second		
	Rate	30 Day		Rate	30 Day
	6.750	100.313		8.750	100.00
	6.625	100.063		8.625	100.00
	6.500	99.813		8.500	100.00
	6.375	99.563		8.375	100.00
	6.250	99.313		8.250	100.00
	6.125	98.844		8.125	100.00
	6.000	98.594		8.000	100.00
	5.875	98.344		7.875	100.00
	5.750	98.094		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	102.866	102.732	102.598	6.125	102.866	102.726	102.586	6.125	102.866	102.732	102.598	6.125	102.866	102.726	102.586	6.125	102.866	102.726	102.586	6.125	102.866	102.726	102.586								
6.000	102.653	102.519	102.385	6.000	102.653	102.513	102.373	6.000	102.653	102.513	102.373	6.000	102.653	102.513	102.373	6.000	102.653	102.513	102.373	6.000	102.653	102.513	102.373								
5.875	102.509	102.375	102.241	5.875	102.509	102.369	102.229	5.875	102.509	102.369	102.229	5.875	102.509	102.369	102.229	5.875	102.509	102.369	102.229	5.875	102.509	102.369	102.229								
5.750	102.482	102.348	102.214	5.750	102.482	102.342	102.210	5.750	102.482	102.342	102.210	5.750	102.482	102.342	102.210	5.750	102.482	102.342	102.210	5.750	102.482	102.342	102.210								
5.625	102.275	102.142	102.008	5.625	102.275	102.136	101.972	5.625	102.275	102.136	101.972	5.625	102.275	102.136	101.972	5.625	102.275	102.136	101.972	5.625	102.275	102.136	101.972								
5.500	101.945	101.811	101.677	5.500	101.945	101.805	101.671	5.500	101.945	101.805	101.671	5.500	101.945	101.805	101.671	5.500	101.945	101.805	101.671	5.500	101.945	101.805	101.671								
5.375	101.584	101.450	101.316	5.375	101.584	101.444	101.310	5.375	101.584	101.444	101.310	5.375	101.584	101.444	101.310	5.375	101.584	101.444	101.310	5.375	101.584	101.444	101.310								
5.250	101.410	101.276	101.142	5.250	101.410	101.270	101.136	5.250	101.410	101.270	101.136	5.250	101.410	101.270	101.136	5.250	101.410	101.270	101.136	5.250	101.410	101.270	101.136								
5.125	101.148	101.014	100.880	5.125	101.148	101.008	100.876	5.125	101.148	101.008	100.876	5.125	101.148	101.008	100.876	5.125	101.148	101.008	100.876	5.125	101.148	101.008	100.876								
5.000	100.746	100.612	100.478	5.000	100.746	100.610	100.476	5.000	100.746	100.610	100.476	5.000	100.746	100.610	100.476	5.000	100.746	100.610	100.476	5.000	100.746	100.610	100.476								
4.875	100.072	99.938	99.804	4.875	100.072	99.932	99.798	4.875	100.072	99.932	99.798	4.875	100.072	99.932	99.798	4.875	100.072	99.932	99.798	4.875	100.072	99.932	99.798								
4.750	99.852	99.718	99.584	4.750	99.852	99.716	99.580	4.750	99.852	99.716	99.580	4.750	99.852	99.716	99.580	4.750	99.852	99.716	99.580	4.750	99.852	99.716	99.580								
4.625	99.272	99.138	99.004	4.625	99.272	99.136	98.998	4.625	99.272	99.136	98.998	4.625	99.272	99.136	98.998	4.625	99.272	99.136	98.998	4.625	99.272	99.136	98.998								

GSFFX15				FHA 15 Yr Fixed				GSVFX15				VA 15 Yr Fixed			
Rate				15 Day				30 Day				45 Day			
3.500	94.539	94.430	94.430	3.500	94.539	94.430	94.430	3.500	94.539	94.430	94.430	3.500	94.539	94.430	94.430
3.375	94.496	94.387	94.387	3.375	94.496	94.387	94.387	3.375	94.496	94.387	94.387	3.375	94.496	94.387	94.387
3.250	94.454	94.344	94.344	3.250	94.454	94.344	94.344	3.250	94.454	94.344	94.344	3.250	94.454	94.344	94.344
3.125	92.218	92.202	92.202	3.125	92.218	92.202	92.202	3.125	92.218	92.202	92.202	3.125	92.218	92.202	92.202
3.000	92.180	92.164	92.164	3.000	92.180	92.164	92.164	3.000	92.180	92.164	92.164	3.000	92.180	92.164	92.164
2.875	92.137	92.121	92.121	2.875	92.137	92.121	92.121	2.875	92.137	92.121	92.121	2.875	92.137	92.121	92.121
2.750	92.094	92.079	92.079	2.750	92.094	92.079	92.079	2.750	92.094	92.079	92.079	2.750	92.094	92.079	92.079
2.625	90.374	90.374	90.374	2.625	90.374	90.374	90.374	2.625	90.374	90.374	90.374	2.625	90.374	90.374	90.374
2.500	90.336	90.336	90.336	2.500	90.336	90.336	90.336	2.500	90.336	90.336	90.336	2.500	90.336	90.336	90.336
2.375	90.293	90.293	90.293	2.375	90.293	90.293	90.293	2.375	90.293	90.293	90.293	2.375	90.293	90.293	90.293
2.250	90.251	90.251	90.251	2.250	90.251	90.251	90.251	2.250	90.251	90.251	90.251	2.250	90.251	90.251	90.251

GSFFX30HB				FHA 30 Yr Fixed HB				GSVFX30H				VA 30 Yr Fixed HB			
Rate				15 Day				30 Day				45 Day			
6.000	101.101	100.823	100.189	6.000	100.851	100.573	99.818	6.000	100.851	100.573	99.818	6.000	100.851	100.573	99.818
5.875	100.901	100.623	99.945	5.875	100.651	100.373	99.619	5.875	100.651	100.373	99.619	5.875	100.651	100.373	99.619
5.750	101.262	100.984	100.765	5.750	101.012	100.734	100.515	5.750	101.012	100.734	100.515	5.750	101.012	100.734	100.515
5.625	101.449	101.299	100.673	5.625	101.199	101.049	100.423	5.625	101.199	101.049	100.423	5.625	101.199	101.049	100.423
5.500	100.984	100.834	100.208	5.500	100.734	100.584	99.958	5.500	100.734	100.584	99.958	5.500	100.734	100.584	99.958
5.375	100.607	100.458	99.831	5.375	100.357	100.208	99.581	5.375	100.357	100.208	99.581	5.375	100.357	100.208	99.581
5.250	100.459	100.309	99.682	5.250	100.209	100.059	99.432	5.250	100.209	100.059	99.432	5.250	100.209	100.059	99.432
5.125	99.470	99.402	99.243	5.125	99.220	99.152	98.993	5.125	99.220	99.152	98.993	5.125	99.220	99.152	98.993
5.000	98.988	98.920	98.761	5.000	98.738	98.670	98.511	5.000	98.738	98.670	98.511	5.000	98.738	98.670	98.511
4.875	98.468	98.400	98.241	4.875	98.218	98.150	97.991	4.875	98.218	98.150	97.991	4.875	98.218	98.150	97.991
4.750	98.105	98.000	97.660	4.750	97.855	97.750	97.410	4.750	97.855	97.750	97.410	4.750	97.855	97.750	97.410

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

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

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:
9/8/2022 8:21:34 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	103.063	102.955	102.794	6.500	103.251	103.144	102.983	5.000	100.826	100.767	100.612				
6.375	102.750	102.632	102.483	6.375	102.907	102.797	102.638	4.875	100.534	100.442	100.289				
6.250	102.431	102.317	102.162	6.250	102.531	102.419	102.262	4.750	100.150	100.092	99.943				
6.125	102.428	102.342	102.256	6.125	102.812	102.727	102.640	4.625	99.756	99.695	99.629				
6.000	102.008	101.920	101.835	6.000	102.433	102.346	102.261	4.500	99.566	99.504	99.435				
5.875	101.686	101.591	101.454	5.875	102.089	101.998	101.916	4.375	99.196	99.140	99.042				
5.750	101.248	101.154	101.075	5.750	101.700	101.606	101.527	4.250	98.801	98.755	98.647				
5.625	101.159	101.089	101.008	5.625	101.665	101.596	101.515	4.125	98.421	98.345	98.267				
5.500	100.710	100.636	100.558	5.500	101.289	101.216	101.137	4.000	98.231	98.170	98.016				
5.375	100.264	100.189	100.112	5.375	100.881	100.806	100.729	3.875	97.842	97.781	97.631				
5.250	99.832	99.754	99.680	5.250	100.469	100.392	100.317	3.750	97.380	97.357	97.219				
5.125	99.643	99.574	99.414	5.125	100.090	100.037	99.966	3.625	96.892	96.869	96.730				
5.000	99.189	99.121	98.927	5.000	99.669	99.614	99.545								
4.875	98.643	98.575	98.405	4.875	99.234	99.175	99.109								

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	100.288	100.247	100.134	6.000	101.720	101.639	101.595	4.875	100.052	100.012	99.897
4.750	99.973	99.929	99.810	5.875	101.432	101.348	101.299	4.750	99.764	99.719	99.599
4.625	99.615	99.567	99.444	5.750	101.072	100.984	100.931	4.625	99.326	99.278	99.153
4.500	99.233	99.155	99.027	5.625	100.877	100.786	100.726	4.500	99.302	99.211	99.036
4.375	98.932	98.804	98.768	5.500	100.463	100.397	100.358	4.375	99.025	98.934	98.743
4.250	98.612	98.581	98.458	5.375	100.106	100.037	99.993	4.250	98.628	98.537	98.346
4.125	98.214	98.179	98.060	5.250	99.692	99.620	99.571	4.125	98.124	98.045	97.925
4.000	98.231	98.170	97.997	5.125	99.054	99.010	98.950	4.000	97.905	97.844	97.671
3.875	97.842	97.781	97.608	5.000	98.644	98.582	98.538	3.875	97.544	97.483	97.309
3.750	97.414	97.353	97.179	4.875	98.142	98.081	98.035	3.750	97.097	97.036	96.862
3.625	96.965	96.904	96.730	4.750	97.069	97.043	96.885	3.625	96.576	96.515	96.342
3.500	96.446	96.385	96.212	4.625	96.106	96.023	95.933				

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	AMFX30HBLPMI	ARFX30SLPMI
AMFX15LPMI	ARFX15LPMI	AMFX15HBLPMI	ARFX15SLPMI
	CF 30yr fix LPMI		CF 30yr fix High Balance LPMI
	CF 15yr fix LPMI		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
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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	-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								
		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	
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	

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
Borrower s	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.220	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	0.110	0.120
	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:
9/8/2022 8:21:34 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	100.978	100.886	100.804	5.625	100.102	100.011	99.951			
5.750	100.598	100.504	100.425	5.500	99.688	99.622	99.583			
5.625	100.509	100.439	100.358	5.375	99.331	99.262	99.218			
5.500	100.060	99.986	99.908	5.250	98.917	98.845	98.796			
5.375	99.614	99.539	99.462	5.125	98.222	98.182	98.117			
5.250	99.182	99.104	99.030	5.000	97.745	97.706	97.641			
5.125	98.889	98.835	98.764	4.875	97.246	97.203	97.141			
5.000	98.402	98.346	98.277	4.750	95.861	95.803	95.761			

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:
9/8/2022 8:21:34 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	100.978	100.886	100.804	5.625	100.102	100.011	99.951				
5.750	100.598	100.504	100.425	5.500	99.688	99.622	99.583				
5.625	100.509	100.439	100.358	5.375	99.331	99.262	99.218				
5.500	100.060	99.986	99.908	5.250	98.917	98.845	98.796				
5.375	99.614	99.539	99.462	5.125	97.616	97.540	97.486				
5.250	99.182	99.104	99.030	5.000	96.882	96.831	96.799				
5.125	98.889	98.835	98.764	4.875	96.399	96.345	96.308				
5.000	98.402	98.346	98.277	4.750	95.861	95.803	95.761				

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