

# me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

## Borrower Paid Rate Sheet

Friday, September 9, 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

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:  
 9/9/2022 8:01:25 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	100.438		8.750	100.00	
6.625	100.188		8.625	100.00	
6.500	99.938		8.500	100.00	
6.375	99.688		8.375	100.00	
6.250	99.438		8.250	100.00	
6.125	99.094		8.125	100.00	
6.000	98.844		8.000	100.00	
5.875	98.594		7.875	100.00	
5.750	98.344		7.750	100.00	
<b>theNADA 30 Yr Fixed Price Adjustments</b>					
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			
<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>					



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

Effective Time:  
 9/9/2022 8:01:25 AM

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	102.884	102.750	102.616	6.125	102.634	102.486	102.336				
6.000	102.737	102.603	102.469	6.000	102.487	102.273	102.123				
5.875	102.648	102.514	102.380	5.875	102.398	102.156	101.979				
5.750	102.638	102.504	102.370	5.750	102.388	102.147	101.717				
5.625	102.380	102.246	102.112	5.625	102.130	102.032	101.479				
5.500	102.050	101.916	101.782	5.500	101.800	101.702	101.342				
5.375	101.688	101.554	101.420	5.375	101.438	101.340	100.810				
5.250	101.514	101.380	101.247	5.250	101.264	101.166	100.959				
5.125	101.159	101.025	100.891	5.125	100.926	100.845	100.755				
5.000	100.756	100.622	100.488	5.000	100.521	100.439	100.350				
4.875	100.083	99.949	99.815	4.875	99.914	99.833	99.744				
4.750	99.862	99.728	99.595	4.750	99.852	99.786	99.714				
4.625	99.127	98.993	98.859	4.625	99.341	99.276	99.203				

  

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	94.602	94.508	94.508	3.500	94.602	94.508	94.508				
3.375	94.559	94.465	94.465	3.375	94.559	94.465	94.465				
3.250	94.516	94.423	94.423	3.250	94.516	94.423	94.423				
3.125	92.187	92.171	92.171	3.125	92.187	92.171	92.171				
3.000	92.148	92.133	92.133	3.000	92.148	92.133	92.133				
2.875	92.106	92.090	92.090	2.875	92.106	92.090	92.090				
2.750	92.063	92.048	92.048	2.750	92.063	92.048	92.048				
2.625	90.296	90.312	90.312	2.625	90.296	90.312	90.312				
2.500	90.258	90.273	90.273	2.500	90.258	90.273	90.273				
2.375	90.215	90.231	90.231	2.375	90.215	90.231	90.231				
2.250	90.173	90.188	90.188	2.250	90.173	90.188	90.188				

  

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	101.257	101.016	100.207	6.000	101.007	100.766	99.957				
5.875	101.058	100.816	100.008	5.875	100.808	100.566	99.758				
5.750	101.418	101.177	100.956	5.750	101.168	100.927	100.706				
5.625	101.554	101.456	100.801	5.625	101.304	101.206	100.551				
5.500	101.088	100.990	100.335	5.500	100.838	100.740	100.085				
5.375	100.712	100.614	99.959	5.375	100.462	100.364	99.709				
5.250	100.563	100.465	99.810	5.250	100.313	100.215	99.560				
5.125	99.612	99.550	99.375	5.125	99.362	99.300	99.125				
5.000	99.130	99.068	98.893	5.000	98.880	98.818	98.643				
4.875	98.594	98.486	98.397	4.875	97.485	97.410	97.276				
4.750	98.115	98.039	97.765	4.750	97.865	97.789	97.159				

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

**VA IRRRL Adjustments**

VA IRRRL (95.01-110.00)	-1.000
VA IRRRL (110.01-125% LTV)	-2.250

**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





Effective Time:  
9/9/2022 8:01:25 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	100.993	100.894	100.801	5.625	100.057	99.947	99.870				
5.750	100.627	100.526	100.435	5.500	99.541	99.435	99.379				
5.625	100.328	100.250	100.160	5.375	99.187	99.086	99.025				
5.500	99.884	99.803	99.715	5.250	98.774	98.679	98.612				
5.375	99.448	99.365	99.278	5.125	98.263	98.237	98.148				
5.250	99.026	98.942	98.856	5.000	97.796	97.770	97.681				
5.125	98.674	98.611	98.532	4.875	97.301	97.272	97.186				
5.000	98.192	98.128	98.050	4.750	95.680	95.605	95.545				

**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:  
9/9/2022 8:01:25 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	100.993	100.894	100.801	5.625	100.057	99.947	99.870				
5.750	100.627	100.526	100.435	5.500	99.541	99.435	99.379				
5.625	100.328	100.250	100.160	5.375	99.187	99.086	99.025				
5.500	99.884	99.803	99.715	5.250	98.774	98.679	98.612				
5.375	99.448	99.365	99.278	5.125	97.476	97.386	97.314				
5.250	99.026	98.942	98.856	5.000	96.698	96.612	96.563				
5.125	98.674	98.611	98.532	4.875	96.216	96.136	96.081				
5.000	98.192	98.128	98.050	4.750	95.680	95.605	95.545				

**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