

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Tuesday, September 13, 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.](#)

TABLE OF CONTENTS

Government Products	
FHA, VA, USDA	Page 2
theNADA	Page 3
FHA, VA, USDA STRETCH	Page 4
Conventional Products	
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:
 9/13/2022 8:30:48 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	102.864	102.730	102.367	6.125	103.146	103.011	102.648	5.875	102.221	102.016	101.873	6.000	102.427	102.299	101.930	6.000	102.823	102.694	102.326	5.750	102.161	101.920	101.647	5.875	102.221	101.962	101.556	5.875	102.489	102.365	101.994	5.625	102.029	101.940	101.790	5.500	101.676	101.562	101.443	5.625	102.029	101.940	101.547	5.625	102.279	102.190	101.828	5.375	101.267	101.178	100.996	5.500	101.639	101.550	101.134	5.500	101.889	101.800	101.501	5.250	100.841	100.775	100.691	5.250	101.292	101.227	101.142	5.000	100.097	100.033	99.726	5.125	100.592	100.498	100.382	5.125	101.041	100.976	100.891	4.875	99.424	99.360	99.082	4.750	99.154	99.089	98.717	4.750	99.729	99.679	99.610	4.750	99.154	99.089	98.717	4.625	98.427	98.356	98.263	4.625	98.924	98.875	98.805	4.625	98.274	98.201	98.119	4.500	97.937	97.872	97.774	4.500	98.341	98.291	98.222	4.500	97.937	97.872	97.774	4.375	97.372	97.312	97.209	4.375	97.783	97.724	97.622	4.375	97.307	97.235	97.152	4.250	96.790	96.717	96.635	4.250	96.790	96.717	96.635
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	99.319	99.238	99.147	4.625	99.069	98.988	98.897	4.500	97.070	97.006	96.932	4.500	98.971	98.891	98.799	4.375	96.695	96.631	96.557	4.375	98.595	98.515	98.423	4.375	98.345	98.265	98.173	4.250	96.320	96.256	96.182	4.250	98.375	98.294	98.203	4.125	96.303	96.254	96.200	4.125	97.348	97.309	97.167	4.125	97.315	97.286	97.145	4.000	95.928	95.879	95.825	4.000	96.905	96.867	96.784	4.000	96.917	96.888	96.747	3.875	96.513	96.456	96.392	3.875	96.491	96.462	96.321	3.875	95.928	95.879	95.825	3.875	96.513	96.456	96.392	3.750	96.388	96.332	96.088	3.750	96.138	96.082	95.872	3.750	95.918	95.861	95.617	3.625	95.918	95.861	95.617	3.625	95.668	95.611	95.372	3.625	94.959	94.911	94.856	3.500	95.445	95.388	95.144	3.500	95.195	95.138	94.916	3.500	94.584	94.536	94.481	3.500	94.584	94.536	94.481																								
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																																																																																																																								
4.500	96.820	96.756	96.682	3.125	94.483	94.354	94.207	3.125	94.233	94.104	93.957	4.375	96.445	96.381	96.307	3.000	93.858	93.729	93.582	4.250	96.070	96.006	95.932	2.875	93.694	93.564	93.418	2.875	93.444	93.314	93.168	2.875	96.053	96.004	95.950	2.750	93.060	92.931	92.785	2.750	95.678	95.629	95.575	2.750	93.310	93.181	93.035	2.750	93.060	92.931	92.785	2.625	92.896	92.767	92.620	2.625	93.146	93.017	92.870	2.625	92.896	92.767	92.620	2.500	92.763	92.634	92.487	2.500	92.513	92.384	92.237	2.500	92.763	92.634	92.487	2.375	92.411	92.282	92.135	2.375	92.161	92.032	91.885	2.375	92.411	92.282	92.135	2.250	92.090	91.961	91.815	2.250	91.840	91.711	91.565	2.250	91.840	91.711	91.565																																								
GFFX30HB				FHA 30 Yr Fixed HB				GVFX30HB				VA 30 Yr Fixed HB																																																																																																																															
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day																																																																																																																												
6.000	101.613	101.489	101.121	6.000	101.314	101.190	100.823	6.000	101.314	101.190	100.823	5.875	101.240	101.122	100.749	5.875	101.044	100.925	100.554	5.750	101.441	101.214	100.941	5.750	101.191	100.964	100.691	5.625	101.703	101.614	100.890	5.625	101.453	101.364	100.640	5.500	101.178	101.089	100.365	5.500	100.928	100.839	100.115	5.500	100.928	100.839	100.115	5.375	100.761	100.672	99.985	5.375	100.511	100.422	99.740	5.375	100.511	100.422	99.740	5.250	100.452	100.364	99.639	5.250	100.202	100.114	99.404	5.250	100.202	100.114	99.404	5.125	99.625	99.560	99.471	5.125	99.276	99.188	98.965	5.125	99.276	99.188	98.965	5.000	99.181	99.116	99.027	5.000	98.838	98.755	98.636	5.000	98.838	98.755	98.636	4.875	98.660	98.595	98.506	4.875	98.486	98.409	98.286	4.875	98.486	98.409	98.286	4.750	98.112	98.040	97.912	4.750	98.114	98.042	97.915	4.750	98.114	98.042	97.915																				
Streamline/IRRRL Product Codes																																																																																																																																											
GFFX30SL	FHA 30 Year Fixed Streamline	GVFX30IR	VA 30 Year IRRRL	GFFX30SLHB	FHA 30 Year Fixed Streamline HB	GVFX30IRHB	VA 30 Year IRRRL HB	GFFX15SL	FHA 15 Year Fixed Streamline	GVFX15IR	VA 15 Year IRRRL																																																																																																																																
Government Adjustments																																																																																																																																											
Government Adjusters				FICO Adjusters				FHA	VA	USDA																																																																																																																																	
DTI >= 55%			-0.500	>=740			0.250	0.125	0.125																																																																																																																																		
FHA Streamline			-0.250	700-739			0.000	0.000	0.000																																																																																																																																		
AUS Refer/Manual UW			-0.375	680-699			0.000	0.000	0.000																																																																																																																																		
LA >=\$50,000 - \$99,999			-0.750	660-679			-0.500	-0.500	-0.500																																																																																																																																		
LA >=\$100,000 - \$124,999			-0.375	640-659			-0.750	-0.750	-0.750																																																																																																																																		
LA > \$124,999 - LIMIT			0.000	620-639			-1.250	-1.250	-1.250																																																																																																																																		
2 units			-0.500																																																																																																																																								
3-4 units			-1.000																																																																																																																																								
Manufactured Home			-1.250																																																																																																																																								
VA Cash Out > 90% LTV			-2.000																																																																																																																																								
VA IRRRL Adjustments																																																																																																																																											
VA IRRRL (95.01-110.00)			-1.000																																																																																																																																								
VA IRRRL (110.01-125% LTV)			-2.250																																																																																																																																								
Purchase Special																																																																																																																																											
FHA Fixed Programs Only (excludes High Balance and ARMS)			0.250																																																																																																																																								



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

Effective Time:
 9/13/2022 8:30:48 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	100.375		8.750	100.00
	6.625	100.125		8.625	100.00
	6.500	99.875		8.500	100.00
	6.375	99.625		8.375	100.00
	6.250	99.375		8.250	100.00
	6.125	98.625		8.125	100.00
	6.000	98.375		8.000	100.00
	5.875	98.125		7.875	100.00
	5.750	97.875		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>					



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

Effective Time:
 9/13/2022 8:30:48 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	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	102.292	102.158	102.024	6.125	102.292	102.142	101.972	6.000	102.079	101.945	101.811	6.000	102.079	101.929	101.759	5.875	101.846	101.712	101.578	5.875	101.596	101.411	101.241	5.750	101.786	101.652	101.518	5.750	101.536	101.278	101.103	5.625	101.654	101.520	101.386	5.625	101.404	101.315	101.016	5.500	101.264	101.130	100.996	5.500	101.173	101.023	100.853	5.375	100.892	100.758	100.624	5.375	100.736	100.586	100.416	5.250	100.591	100.457	100.323	5.250	100.542	100.477	100.392	5.125	100.250	100.116	99.982	5.125	100.291	100.226	100.141	5.000	100.002	99.868	99.734	5.000	100.002	99.852	99.682	4.875	99.174	99.040	98.906	4.875	99.167	99.101	99.017	4.750	98.904	98.770	98.636	4.750	98.979	98.929	98.860	4.625	98.367	98.233	98.100	4.625	98.424	98.375	98.305

GSFFX15				FHA 15 Yr Fixed				GSVFX15				VA 15 Yr Fixed																																																																											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day																																																																								
3.500	93.383	93.383	93.195	3.500	93.383	93.383	93.195	3.375	93.340	93.340	93.153	3.375	93.340	93.340	93.153	3.250	93.298	93.298	93.110	3.250	93.298	93.298	93.110	3.125	91.093	91.093	91.015	3.125	91.093	91.093	91.015	3.000	91.055	91.055	90.977	3.000	91.055	91.055	90.977	2.875	91.012	91.012	90.934	2.875	91.012	91.012	90.934	2.750	90.969	90.969	90.891	2.750	90.969	90.969	90.891	2.625	89.202	89.202	89.171	2.625	89.202	89.202	89.171	2.500	89.164	89.164	89.133	2.500	89.164	89.164	89.133	2.375	89.121	89.121	89.090	2.375	89.121	89.121	89.090	2.250	89.079	89.079	89.048	2.250	89.079	89.079	89.048

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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day																																																																								
6.000	100.475	100.217	99.640	6.000	100.225	99.967	99.278	5.875	100.256	99.997	99.386	5.875	100.006	99.747	98.900	5.750	100.566	100.339	100.066	5.750	100.316	100.089	99.816	5.625	100.828	100.739	100.015	5.625	100.578	100.489	99.765	5.500	100.303	100.214	99.490	5.500	100.053	99.964	99.240	5.375	99.886	99.797	99.110	5.375	99.636	99.547	98.823	5.250	99.577	99.489	98.764	5.250	99.327	99.239	98.514	5.125	98.750	98.685	98.596	5.125	98.401	98.313	98.075	5.000	98.306	98.241	98.152	5.000	97.881	97.793	97.555	4.875	97.785	97.720	97.631	4.875	96.651	96.512	96.495	4.750	97.157	97.092	96.983	4.750	96.907	96.842	96.145

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: 9/13/2022 8:30:48 AM

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

Table with columns for AMFX30, AMFX25, Conforming 30 Yr Fixed, AMFX20, Conforming 20 Yr Fixed, AMFX15, and Conforming 15 Yr Fixed. Includes sub-tables for AMFX10, AMFX30HB, and AMFX15HB.

FHLMC Codes table with columns for ARFX30, ARFX25, ARFX20, ARFX15 and corresponding codes like CF 30yr fix, ARFX10, CF 10yr fix, etc.

LPMI Product Codes table with columns for FNMA, FHLMC and corresponding codes like AMFX30LPMI, ARFX30LPMI, CF 30yr fix LPMI, etc.

Conventional Adjustment

LTV / FICO Adjusters: All Products w/Terms > 15 years only. Table with columns for LTV ranges and FICO score ranges, showing adjustment values.

LTV/FICO Adjusters: Cash-Out Refinance (all Terms). Table with columns for LTV ranges and FICO score ranges, showing adjustment values.

Loans with Secondary Financing. Table with columns for LTV and CLTV ranges, showing adjustment values.

High Balance Loan Adjusters: Purchase or limited cash-out refinance. Table with columns for LTV ranges and FICO score ranges, showing adjustment values.

High Balance Loan Adjusters: Cash-out refinance. Table with columns for LTV ranges and FICO score ranges, showing adjustment values.

*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 table with columns for Description, LTV ranges, and FICO score ranges, showing adjustment values for various property types.

Loan Amount Adjustments table with columns for LA ranges, showing adjustment values.

LPMI Adjustments - Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable. Large table with columns for Base LTV, Coverage, Credit Scores, and various LTV ranges.

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



Effective Time:
9/13/2022 8:30:48 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	100.424	100.317	100.241	5.625	99.487	99.377	99.120		
5.750	100.029	99.920	99.841	5.500	98.903	98.796	98.722		
5.625	99.686	99.600	99.524	5.375	98.526	98.425	98.346		
5.500	99.236	99.149	99.068	5.250	98.086	97.992	97.907		
5.375	98.780	98.692	98.607	5.125	97.377	97.353	97.261		
5.250	98.334	98.244	98.155	5.000	96.871	96.847	96.754		
5.125	97.950	97.882	97.822	4.875	96.359	96.332	96.241		
5.000	97.464	97.394	97.330	4.750	94.949	94.875	94.804		

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:
9/13/2022 8:30:48 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	100.424	100.317	100.241	5.625	99.487	99.377	99.120				
5.750	100.029	99.920	99.841	5.500	98.903	98.796	98.722				
5.625	99.686	99.600	99.524	5.375	98.526	98.425	98.346				
5.500	99.236	99.149	99.068	5.250	98.086	97.992	97.907				
5.375	98.780	98.692	98.607	5.125	96.388	96.300	96.243				
5.250	98.334	98.244	98.155	5.000	96.010	95.924	95.864				
5.125	97.950	97.882	97.822	4.875	95.511	95.431	95.365				
5.000	97.464	97.394	97.330	4.750	94.949	94.875	94.804				

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