

# me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

## Borrower Paid Rate Sheet

Wednesday, September 14, 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.](#)

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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:  
 9/14/2022 8:28:45 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	102.763	102.583	102.272	6.125	103.055	102.875	102.563	6.000	102.741	102.579	102.459	6.000	102.741	102.579	102.459	5.875	102.173	101.845	101.726	5.875	102.173	101.845	101.726	5.750	102.097	101.889	101.669	5.625	101.997	101.847	101.758	5.625	101.997	101.847	101.758	5.500	101.630	101.503	101.408	5.375	101.214	101.058	100.960	5.250	100.813	100.699	100.512	5.125	100.538	100.391	100.217	5.000	100.129	99.983	99.764	4.875	99.418	99.271	99.099	4.750	99.170	99.023	98.850	4.625	98.160	98.013	97.841	4.500	97.746	97.612	97.481	4.375	97.154	97.031	96.911
6.000	102.325	102.150	101.835	6.000	102.728	102.554	102.238	6.000	102.741	102.579	102.459	6.000	102.741	102.579	102.459	5.875	102.173	101.845	101.726	5.875	102.173	101.845	101.726	5.750	102.097	101.889	101.669	5.625	101.997	101.847	101.758	5.625	101.997	101.847	101.758	5.500	101.630	101.503	101.408	5.375	101.214	101.058	100.960	5.250	100.813	100.699	100.512	5.125	100.538	100.391	100.217	5.000	100.129	99.983	99.764	4.875	99.418	99.271	99.099	4.750	99.170	99.023	98.850	4.625	98.160	98.013	97.841	4.500	97.746	97.612	97.481	4.375	97.154	97.031	96.911
5.875	102.173	101.807	101.441	5.875	102.423	102.219	101.900	5.875	102.423	102.219	101.900	5.875	102.423	102.219	101.900	5.750	102.347	102.089	102.034	5.750	102.347	102.089	102.034	5.625	102.247	102.082	101.788	5.625	102.247	102.082	101.788	5.500	101.851	101.686	101.456	5.375	101.464	101.299	101.055	5.250	101.241	101.163	101.088	5.125	100.869	100.792	100.716	5.000	100.424	100.346	100.271	4.875	99.788	99.711	99.635	4.750	99.671	99.611	99.554	4.625	98.886	98.826	98.769	4.500	98.317	98.257	98.200	4.375	97.718	97.658	97.601				
5.750	102.097	101.839	101.619	5.750	102.347	102.089	102.034	5.750	102.347	102.089	102.034	5.750	102.347	102.089	102.034	5.625	102.247	102.082	101.788	5.625	102.247	102.082	101.788	5.500	101.851	101.686	101.456	5.375	101.464	101.299	101.055	5.250	101.241	101.163	101.088	5.125	100.869	100.792	100.716	5.000	100.424	100.346	100.271	4.875	99.788	99.711	99.635	4.750	99.671	99.611	99.554	4.625	98.886	98.826	98.769	4.500	98.317	98.257	98.200	4.375	97.718	97.658	97.601												
5.625	101.997	101.832	101.497	5.625	102.247	102.082	101.788	5.625	102.247	102.082	101.788	5.625	102.247	102.082	101.788	5.500	101.851	101.686	101.456	5.375	101.464	101.299	101.055	5.250	101.241	101.163	101.088	5.125	100.869	100.792	100.716	5.000	100.424	100.346	100.271	4.875	99.788	99.711	99.635	4.750	99.671	99.611	99.554	4.625	98.886	98.826	98.769	4.500	98.317	98.257	98.200	4.375	97.718	97.658	97.601																				
5.500	101.601	101.436	101.081	5.500	101.851	101.686	101.456	5.500	101.851	101.686	101.456	5.500	101.851	101.686	101.456	5.375	101.464	101.299	101.055	5.250	101.241	101.163	101.088	5.125	100.869	100.792	100.716	5.000	100.424	100.346	100.271	4.875	99.788	99.711	99.635	4.750	99.671	99.611	99.554	4.625	98.886	98.826	98.769	4.500	98.317	98.257	98.200	4.375	97.718	97.658	97.601																								
5.375	101.214	101.049	100.596	5.375	101.464	101.299	101.055	5.375	101.464	101.299	101.055	5.375	101.464	101.299	101.055	5.250	101.241	101.163	101.088	5.125	100.869	100.792	100.716	5.000	100.424	100.346	100.271	4.875	99.788	99.711	99.635	4.750	99.671	99.611	99.554	4.625	98.886	98.826	98.769	4.500	98.317	98.257	98.200	4.375	97.718	97.658	97.601																												
5.250	100.763	100.649	100.536	5.250	101.241	101.163	101.088	5.250	101.241	101.163	101.088	5.250	101.241	101.163	101.088	5.125	100.869	100.792	100.716	5.000	100.424	100.346	100.271	4.875	99.788	99.711	99.635	4.750	99.671	99.611	99.554	4.625	98.886	98.826	98.769	4.500	98.317	98.257	98.200	4.375	97.718	97.658	97.601																																
5.125	100.538	100.391	100.217	5.125	100.869	100.792	100.716	5.125	100.869	100.792	100.716	5.125	100.869	100.792	100.716	5.000	100.424	100.346	100.271	4.875	99.788	99.711	99.635	4.750	99.671	99.611	99.554	4.625	98.886	98.826	98.769	4.500	98.317	98.257	98.200	4.375	97.718	97.658	97.601																																				
5.000	100.129	99.983	99.764	5.000	100.424	100.346	100.271	5.000	100.424	100.346	100.271	5.000	100.424	100.346	100.271	4.875	99.788	99.711	99.635	4.750	99.671	99.611	99.554	4.625	98.886	98.826	98.769	4.500	98.317	98.257	98.200	4.375	97.718	97.658	97.601																																								
4.875	99.418	99.271	99.099	4.875	99.788	99.711	99.635	4.875	99.788	99.711	99.635	4.875	99.788	99.711	99.635	4.750	99.671	99.611	99.554	4.625	98.886	98.826	98.769	4.500	98.317	98.257	98.200	4.375	97.718	97.658	97.601																																												
4.750	99.170	99.023	98.663	4.750	99.671	99.611	99.554	4.750	99.671	99.611	99.554	4.750	99.671	99.611	99.554	4.625	98.886	98.826	98.769	4.500	98.317	98.257	98.200	4.375	97.718	97.658	97.601																																																
4.625	98.160	98.013	98.009	4.625	98.886	98.826	98.769	4.625	98.886	98.826	98.769	4.625	98.886	98.826	98.769	4.500	98.317	98.257	98.200	4.375	97.718	97.658	97.601																																																				
4.500	97.746	97.673	97.612	4.500	98.317	98.257	98.200	4.500	98.317	98.257	98.200	4.500	98.317	98.257	98.200	4.375	97.718	97.658	97.601																																																								
4.375	97.154	97.081	97.020	4.375	97.718	97.658	97.601																																																																				

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	99.219	99.128	99.052	4.625	98.969	98.878	98.802	4.625	97.066	96.993	96.932	4.625	97.066	96.993	96.932	4.500	96.691	96.618	96.557	4.500	96.691	96.618	96.557	4.375	96.488	96.397	96.321	4.375	96.488	96.397	96.321	4.250	96.264	96.172	96.097	4.250	96.264	96.172	96.097	4.125	97.348	97.238	97.097	4.125	97.348	97.238	97.097	4.000	96.883	96.799	96.761	4.000	96.883	96.799	96.761	3.875	96.446	96.400	96.363	3.875	96.446	96.400	96.363	3.750	96.388	96.304	96.105	3.750	96.388	96.304	96.105	3.625	95.918	95.833	95.634	3.625	95.918	95.833	95.634	3.500	95.445	95.360	95.161	3.500	95.445	95.360	95.161
4.500	98.869	98.777	98.702	4.500	98.619	98.531	98.452	4.500	96.691	96.618	96.557	4.500	96.691	96.618	96.557	4.375	96.316	96.243	96.182	4.375	96.316	96.243	96.182	4.250	96.264	96.172	96.097	4.250	96.264	96.172	96.097	4.125	97.348	97.238	97.097	4.125	97.348	97.238	97.097	4.000	96.883	96.799	96.761	4.000	96.883	96.799	96.761	3.875	96.446	96.400	96.363	3.875	96.446	96.400	96.363	3.750	96.388	96.304	96.105	3.750	96.388	96.304	96.105	3.625	95.918	95.833	95.634	3.625	95.918	95.833	95.634	3.500	95.445	95.360	95.161	3.500	95.445	95.360	95.161								
4.375	98.488	98.397	98.321	4.375	98.238	98.153	98.079	4.375	96.316	96.243	96.182	4.375	96.316	96.243	96.182	4.250	96.264	96.172	96.097	4.250	96.264	96.172	96.097	4.125	97.348	97.238	97.097	4.125	97.348	97.238	97.097	4.000	96.883	96.799	96.761	4.000	96.883	96.799	96.761	3.875	96.446	96.400	96.363	3.875	96.446	96.400	96.363	3.750	96.388	96.304	96.105	3.750	96.388	96.304	96.105	3.625	95.918	95.833	95.634	3.625	95.918	95.833	95.634	3.500	95.445	95.360	95.161	3.500	95.445	95.360	95.161																
4.250	98.264	98.172	98.097	4.250	98.014	97.922	97.847	4.250	96.264	96.172	96.097	4.250	96.264	96.172	96.097	4.125	97.348	97.238	97.097	4.125	97.348	97.238	97.097	4.000	96.883	96.799	96.761	4.000	96.883	96.799	96.761	3.875	96.446	96.400	96.363	3.875	96.446	96.400	96.363	3.750	96.388	96.304	96.105	3.750	96.388	96.304	96.105	3.625	95.918	95.833	95.634	3.625	95.918	95.833	95.634	3.500	95.445	95.360	95.161	3.500	95.445	95.360	95.161																								
4.125	97.348	97.238	97.097	4.125	97.215	97.167	97.066	4.125	96.264	96.172	96.097	4.125	96.264	96.172	96.097	4.000	96.883	96.799	96.761	4.000	96.883	96.799	96.761	3.875	96.446	96.400	96.363	3.875	96.446	96.400	96.363	3.750	96.388	96.304	96.105	3.750	96.388	96.304	96.105	3.625	95.918	95.833	95.634	3.625	95.918	95.833	95.634	3.500</																																							



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

Effective Time:  
 9/14/2022 8:28:45 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
<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>					



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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	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	102.214	102.080	101.946	6.125	102.214	102.044	101.904	6.000	102.001	101.831	101.691	6.000	102.001	101.831	101.691	6.000	102.001	101.831	101.691	6.000	102.001	101.831	101.691
6.000	102.001	101.867	101.733	6.000	102.001	101.831	101.691	5.875	101.798	101.664	101.530	5.875	101.798	101.664	101.530	5.875	101.798	101.664	101.530	5.875	101.798	101.664	101.530
5.875	101.798	101.664	101.530	5.875	101.798	101.664	101.530	5.750	101.722	101.588	101.454	5.750	101.722	101.588	101.454	5.750	101.722	101.588	101.454	5.750	101.722	101.588	101.454
5.750	101.722	101.588	101.454	5.750	101.722	101.588	101.454	5.625	101.622	101.488	101.354	5.625	101.622	101.488	101.354	5.625	101.622	101.488	101.354	5.625	101.622	101.488	101.354
5.625	101.622	101.488	101.354	5.625	101.622	101.488	101.354	5.500	101.226	101.092	100.958	5.500	101.226	101.092	100.958	5.500	101.226	101.092	100.958	5.500	101.226	101.092	100.958
5.500	101.226	101.092	100.958	5.500	101.226	101.092	100.958	5.375	100.839	100.705	100.572	5.375	100.839	100.705	100.572	5.375	100.839	100.705	100.572	5.375	100.839	100.705	100.572
5.375	100.839	100.705	100.572	5.375	100.839	100.705	100.572	5.250	100.492	100.358	100.224	5.250	100.492	100.358	100.224	5.250	100.492	100.358	100.224	5.250	100.492	100.358	100.224
5.250	100.492	100.358	100.224	5.250	100.492	100.358	100.224	5.125	100.288	100.154	100.020	5.125	100.288	100.154	100.020	5.125	100.288	100.154	100.020	5.125	100.288	100.154	100.020
5.125	100.288	100.154	100.020	5.125	100.288	100.154	100.020	5.000	99.879	99.746	99.612	5.000	99.879	99.746	99.612	5.000	99.879	99.746	99.612	5.000	99.879	99.746	99.612
5.000	99.879	99.746	99.612	5.000	99.879	99.746	99.612	4.875	99.168	99.034	98.900	4.875	99.168	99.034	98.900	4.875	99.168	99.034	98.900	4.875	99.168	99.034	98.900
4.875	99.168	99.034	98.900	4.875	99.168	99.034	98.900	4.750	98.920	98.786	98.652	4.750	98.920	98.786	98.652	4.750	98.920	98.786	98.652	4.750	98.920	98.786	98.652
4.750	98.920	98.786	98.652	4.750	98.920	98.786	98.652	4.625	98.124	97.990	97.856	4.625	98.124	97.990	97.856	4.625	98.124	97.990	97.856	4.625	98.124	97.990	97.856
4.625	98.124	97.990	97.856	4.625	98.124	97.990	97.856																

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	93.617	93.617	93.508	3.500	93.617	93.617	93.508	3.375	93.575	93.575	93.465	3.375	93.575	93.575	93.465	3.375	93.575	93.575	93.465	3.375	93.575	93.575	93.465
3.375	93.575	93.575	93.465	3.375	93.575	93.575	93.465	3.250	93.532	93.532	93.423	3.250	93.532	93.532	93.423	3.250	93.532	93.532	93.423	3.250	93.532	93.532	93.423
3.250	93.532	93.532	93.423	3.250	93.532	93.532	93.423	3.125	91.234	91.234	91.218	3.125	91.234	91.234	91.218	3.125	91.234	91.234	91.218	3.125	91.234	91.234	91.218
3.125	91.234	91.234	91.218	3.125	91.234	91.234	91.218	3.000	91.195	91.195	91.180	3.000	91.195	91.195	91.180	3.000	91.195	91.195	91.180	3.000	91.195	91.195	91.180
3.000	91.195	91.195	91.180	3.000	91.195	91.195	91.180	2.875	91.153	91.153	91.137	2.875	91.153	91.153	91.137	2.875	91.153	91.153	91.137	2.875	91.153	91.153	91.137
2.875	91.153	91.153	91.137	2.875	91.153	91.153	91.137	2.750	91.110	91.110	91.094	2.750	91.110	91.110	91.094	2.750	91.110	91.110	91.094	2.750	91.110	91.110	91.094
2.750	91.110	91.110	91.094	2.750	91.110	91.110	91.094	2.625	89.312	89.312	89.312	2.625	89.312	89.312	89.312	2.625	89.312	89.312	89.312	2.625	89.312	89.312	89.312
2.625	89.312	89.312	89.312	2.625	89.312	89.312	89.312	2.500	89.273	89.273	89.273	2.500	89.273	89.273	89.273	2.500	89.273	89.273	89.273	2.500	89.273	89.273	89.273
2.500	89.273	89.273	89.273	2.500	89.273	89.273	89.273	2.375	89.231	89.231	89.231	2.375	89.231	89.231	89.231	2.375	89.231	89.231	89.231	2.375	89.231	89.231	89.231
2.375	89.231	89.231	89.231	2.375	89.231	89.231	89.231	2.250	89.188	89.188	89.188	2.250	89.188	89.188	89.188	2.250	89.188	89.188	89.188	2.250	89.188	89.188	89.188
2.250	89.188	89.188	89.188	2.250	89.188	89.188	89.188																

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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day								
6.000	100.441	100.074	99.546	6.000	100.191	99.824	99.070	5.875	99.958	99.592	98.837	5.875	99.958	99.592	98.837	5.875	99.958	99.592	98.837	5.875	99.958	99.592	98.837
5.875	100.208	99.842	99.297	5.875	99.958	99.592	98.837	5.750	100.502	100.308	100.088	5.750	100.252	100.058	99.838	5.750	100.252	100.058	99.838	5.750	100.252	100.058	99.838
5.750	100.502	100.308	100.088	5.750	100.252	100.058	99.838	5.625	100.796	100.631	100.042	5.625	100.546	100.381	99.792	5.625	100.546	100.381	99.792	5.625	100.546	100.381	99.792
5.625	100.796	100.631	100.042	5.625	100.546	100.381	99.792	5.500	100.264	100.099	99.511	5.500	100.014	99.849	99.261	5.500	100.014	99.849	99.261	5.500	100.014	99.849	99.261
5.500	100.264	100.099	99.511	5.500	100.014	99.849	99.261	5.375	99.833	99.668	99.079	5.375	99.583	99.418	98.829	5.375	99.583	99.418	98.829	5.375	99.583	99.418	98.829
5.375	99.833	99.668	99.079	5.375	99.583	99.418	98.829	5.250	99.511	99.346	98.767	5.250	99.261	99.096	98.517	5.250	99.261	99.096	98.517	5.250	99.261	99.096	98.517
5.250	99.511	99.346	98.767	5.250	99.261	99.096	98.517	5.125	98.651	98.542	98.465	5.125	98.401	98.286	98.092	5.125	98.401	98.286	98.092	5.125	98.401	98.286	98.092
5.125	98.651	98.542	98.465	5.125	98.401	98.286	98.092	5.000	98.197	98.120	98.042	5.000	97.881	97.766	97.572	5.000	97.881	97.766	97.572	5.000	97.881	97.766	97.572
5.000	98.197	98.120	98.042	5.000	97.881	97.766	97.572	4.875	97.689	97.612	97.534	4.875	96.620	96.463	96.463	4.875	96.620	96.463	96.463	4.875	96.620	96.463	96.463
4.875	97.689	97.612	97.534	4.875	96.620	96.463	96.463	4.750	97.173	97.026	96.894	4.750	96.923	96.776	96.202	4.750	96.923	96.776	96.202	4.750	96.923	96.776	96.202
4.750	97.173	97.026	96.894	4.750	96.923	96.776	96.202																

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:  
9/14/2022 8:28:45 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	102.749	102.598	102.471	6.500	102.755	102.578	102.494	6.500	101.542	101.406	101.135				
6.375	102.466	102.316	102.188	6.375	102.400	102.227	102.139	6.375	101.257	101.126	100.862				
6.250	102.099	101.949	101.821	6.250	101.998	101.830	101.739	6.250	100.919	100.792	100.512				
6.125	101.833	101.748	101.680	6.125	101.775	101.620	101.566	6.125	100.502	100.380	100.097				
6.000	101.459	101.349	101.095	6.000	101.791	101.641	101.573	6.000	100.179	100.016	99.815				
5.875	101.166	101.056	100.802	5.875	101.428	101.283	101.212	5.875	99.816	99.723	99.522				
5.750	100.697	100.587	100.333	5.750	101.013	100.873	100.796	5.750	99.433	99.340	99.139				
5.625	100.221	100.115	100.047	5.625	100.799	100.674	100.626	5.625	99.106	99.014	98.939				
5.500	99.909	99.816	99.587	5.500	100.411	100.290	100.239	5.500	98.897	98.805	98.730				
5.375	99.495	99.402	99.163	5.375	99.986	99.870	99.814	5.375	98.326	98.232	98.145				
5.250	99.017	98.924	98.684	5.250	99.551	99.439	99.379	5.250	97.906	97.813	97.726				
5.125	98.639	98.562	98.350	5.125	99.087	98.980	98.917	5.125	97.525	97.432	97.344				
5.000	98.171	98.094	97.862	5.000	98.505	98.424	98.363								
4.875	97.622	97.544	97.313	4.875	98.055	97.984	97.914								

Conventional												
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	
5.500	101.129	100.993	100.723	5.500	102.315	102.145	102.063	5.500	100.064	99.932	99.658	
5.375	100.884	100.758	100.549	5.375	102.041	101.875	101.790	5.375	99.849	99.721	99.443	
5.250	100.557	100.431	100.222	5.250	101.703	101.542	101.452	5.250	99.586	99.462	99.181	
5.125	100.173	100.047	99.838	5.125	101.261	101.116	101.053	5.125	99.270	99.152	98.865	
5.000	99.869	99.766	99.565	5.000	101.023	100.881	100.817	5.000	99.614	99.519	99.377	
4.875	99.566	99.474	99.273	5.000	100.701	100.564	100.497	4.875	99.297	99.206	99.060	
4.750	99.219	99.126	98.929	5.000	100.387	100.230	100.089	4.750	98.986	98.900	98.750	
4.625	98.814	98.722	98.549	5.000	100.131	99.974	99.793	4.625	98.522	98.441	98.286	
4.500	98.376	98.278	98.118	5.000	99.598	99.458	99.376	4.500	98.445	98.335	98.131	
4.375	98.059	97.949	97.787	5.000	99.257	99.117	98.986	4.375	98.168	98.058	97.854	
4.250	97.681	97.595	97.452	5.000	98.774	98.634	98.534	4.250	97.771	97.661	97.456	
4.125	97.250	97.186	97.039	5.125	98.210	98.096	98.047					

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	CF 30yr fix LPMI	AMFX30HBLPMI	ARFX30SLPMI	CF 30yr fix High Balance LPMI
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	-1.000	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.500	-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

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
90 - 85.01%	16%	-1.220	-1.680	-2.040	-2.400	-2.910	-3.770	-4.080	-4.590
	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85 - & Below	12%	-0.970	-1.220	-1.480	-1.730	-2.040	-2.700	-2.910	-3.160
	6%	-0.610	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190

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	0.110	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:  
9/14/2022 8:28:45 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				
6.500	101.937	101.761	101.676	6.500	101.540	101.370	101.288				
6.375	101.597	101.425	101.336	6.375	101.266	101.100	101.015				
6.250	101.250	101.081	100.990	6.250	100.928	100.767	100.677				
6.125	101.040	100.887	100.822	6.125	100.486	100.341	100.278				
6.000	100.614	100.465	100.396	6.000	100.248	100.106	100.042				
5.875	100.206	100.059	99.988	5.875	99.926	99.789	99.722				
5.750	99.786	99.646	99.570	5.750	99.519	99.387	99.314				
5.625	99.571	99.446	99.397	5.625	99.222	99.094	99.018				

**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:  
9/14/2022 8:28:45 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				
6.500	101.937	101.761	101.676	6.500	101.540	101.370	101.288				
6.375	101.597	101.425	101.336	6.375	101.266	101.100	101.015				
6.250	101.250	101.081	100.990	6.250	100.928	100.767	100.677				
6.125	101.040	100.887	100.822	6.125	100.486	100.341	100.278				
6.000	100.614	100.465	100.396	6.000	100.248	100.106	100.042				
5.875	100.206	100.059	99.988	5.875	99.926	99.789	99.722				
5.750	99.786	99.646	99.570	5.750	99.519	99.387	99.314				
5.625	99.571	99.446	99.397	5.625	99.222	99.094	99.018				

**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