

# meMortgage

NMLS 133519

HUD Lender ID# 1976400007

## Borrower Paid Rate Sheet

Thursday, September 15, 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.





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Effective Time:  
 9/15/2022 8:28:23 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	100.156		8.750	100.00
	6.625	99.906		8.625	100.00
	6.500	99.656		8.500	100.00
	6.375	99.406		8.375	100.00
	6.250	99.156		8.250	100.00
	6.125	98.438		8.125	100.00
	6.000	98.188		8.000	100.00
	5.875	97.938		7.875	100.00
	5.750	97.688		7.750	100.00
<b>theNADA 30 Yr Fixed Price Adjustments</b>					
<b>FICO</b>		<b>Adjustment</b>			
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			
<b>theNADA Adjusters</b>		<b>Adjustment</b>			
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	102.100	101.966	101.832	6.125	102.100	101.960	101.820	6.125	102.100	101.966	101.832	6.125	102.100	101.960	101.820	6.125	102.100	101.966	101.832	6.125	102.100	101.966	101.832
6.000	101.887	101.753	101.620	6.000	101.887	101.747	101.607	6.000	101.887	101.753	101.620	6.000	101.887	101.747	101.607	6.000	101.887	101.753	101.620	6.000	101.887	101.753	101.620
5.875	101.594	101.461	101.327	5.875	101.369	101.229	101.089	5.875	101.594	101.461	101.327	5.875	101.369	101.229	101.089	5.875	101.594	101.461	101.327	5.875	101.369	101.229	101.089
5.750	101.519	101.385	101.251	5.750	101.269	101.091	100.974	5.750	101.519	101.385	101.251	5.750	101.269	101.091	100.974	5.750	101.519	101.385	101.251	5.750	101.269	101.091	100.974
5.625	101.539	101.405	101.271	5.625	101.289	101.177	100.864	5.625	101.539	101.405	101.271	5.625	101.289	101.177	100.864	5.625	101.539	101.405	101.271	5.625	101.289	101.177	100.864
5.500	101.143	101.009	100.875	5.500	100.893	100.781	100.576	5.500	101.143	101.009	100.875	5.500	100.893	100.781	100.576	5.500	101.143	101.009	100.875	5.500	100.893	100.781	100.576
5.375	100.796	100.662	100.528	5.375	100.546	100.434	100.056	5.375	100.796	100.662	100.528	5.375	100.546	100.434	100.056	5.375	100.796	100.662	100.528	5.375	100.546	100.434	100.056
5.250	100.429	100.295	100.161	5.250	100.323	100.262	100.196	5.250	100.429	100.295	100.161	5.250	100.323	100.262	100.196	5.250	100.429	100.295	100.161	5.250	100.323	100.262	100.196
5.125	100.043	99.909	99.775	5.125	99.951	99.890	99.824	5.125	100.043	99.909	99.775	5.125	99.951	99.890	99.824	5.125	100.043	99.909	99.775	5.125	99.951	99.890	99.824
5.000	99.755	99.621	99.487	5.000	99.506	99.445	99.379	5.000	99.755	99.621	99.487	5.000	99.506	99.445	99.379	5.000	99.755	99.621	99.487	5.000	99.506	99.445	99.379
4.875	98.924	98.790	98.656	4.875	98.871	98.810	98.744	4.875	98.924	98.790	98.656	4.875	98.871	98.810	98.744	4.875	98.924	98.790	98.656	4.875	98.871	98.810	98.744
4.750	98.746	98.612	98.478	4.750	98.709	98.661	98.586	4.750	98.746	98.612	98.478	4.750	98.709	98.661	98.586	4.750	98.746	98.612	98.478	4.750	98.709	98.661	98.586
4.625	97.914	97.780	97.646	4.625	98.175	98.126	98.051	4.625	97.914	97.780	97.646	4.625	98.175	98.126	98.051	4.625	97.914	97.780	97.646	4.625	98.175	98.126	98.051

  

GSFFX15				GSVFX15				FHA 15 Yr Fixed				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	93.320	93.320	93.195	3.500	93.320	93.320	93.195	3.500	93.320	93.320	93.195	3.500	93.320	93.320	93.195
3.375	93.278	93.278	93.153	3.375	93.278	93.278	93.153	3.375	93.278	93.278	93.153	3.375	93.278	93.278	93.153
3.250	93.235	93.235	93.110	3.250	93.235	93.235	93.110	3.250	93.235	93.235	93.110	3.250	93.235	93.235	93.110
3.125	90.906	90.906	90.843	3.125	90.906	90.906	90.843	3.125	90.906	90.906	90.843	3.125	90.906	90.906	90.843
3.000	90.867	90.867	90.805	3.000	90.867	90.867	90.805	3.000	90.867	90.867	90.805	3.000	90.867	90.867	90.805
2.875	90.825	90.825	90.762	2.875	90.825	90.825	90.762	2.875	90.825	90.825	90.762	2.875	90.825	90.825	90.762
2.750	90.782	90.782	90.719	2.750	90.782	90.782	90.719	2.750	90.782	90.782	90.719	2.750	90.782	90.782	90.719
2.625	88.999	88.999	88.999	2.625	88.999	88.999	88.999	2.625	88.999	88.999	88.999	2.625	88.999	88.999	88.999
2.500	88.961	88.961	88.961	2.500	88.961	88.961	88.961	2.500	88.961	88.961	88.961	2.500	88.961	88.961	88.961
2.375	88.918	88.918	88.918	2.375	88.918	88.918	88.918	2.375	88.918	88.918	88.918	2.375	88.918	88.918	88.918
2.250	88.876	88.876	88.876	2.250	88.876	88.876	88.876	2.250	88.876	88.876	88.876	2.250	88.876	88.876	88.876

  

GSFFX30HB				GSVFX30H				FHA 30 Yr Fixed HB				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	100.197	99.919	99.345	6.000	99.947	99.669	99.153	6.000	100.197	99.919	99.345	6.000	99.947	99.669	99.153
5.875	100.004	99.726	99.095	5.875	99.754	99.476	98.775	5.875	100.004	99.726	99.095	5.875	99.754	99.476	98.775
5.750	100.299	100.141	99.916	5.750	100.049	99.891	99.666	5.750	100.299	100.141	99.916	5.750	100.049	99.891	99.666
5.625	100.713	100.601	100.012	5.625	100.463	100.351	99.762	5.625	100.713	100.601	100.012	5.625	100.463	100.351	99.762
5.500	100.181	100.069	99.481	5.500	99.931	99.819	99.231	5.500	100.181	100.069	99.481	5.500	99.931	99.819	99.231
5.375	99.710	99.598	99.025	5.375	99.460	99.348	98.759	5.375	99.710	99.598	99.025	5.375	99.460	99.348	98.759
5.250	99.368	99.256	98.667	5.250	99.118	99.006	98.417	5.250	99.368	99.256	98.667	5.250	99.118	99.006	98.417
5.125	98.453	98.392	98.326	5.125	98.128	98.064	97.881	5.125	98.453	98.392	98.326	5.125	98.128	98.064	97.881
5.000	98.030	97.969	97.903	5.000	97.597	97.533	97.350	5.000	98.030	97.969	97.903	5.000	97.597	97.533	97.350
4.875	97.523	97.462	97.396	4.875	96.370	96.245	96.245	4.875	97.523	97.462	97.396	4.875	96.370	96.245	96.245
4.750	96.998	96.909	96.756	4.750	96.748	96.659	96.093	4.750	96.998	96.909	96.756	4.750	96.748	96.659	96.093

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



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Table with columns: Conventional, AMFX30, AMFX25, Conforming 30 Yr Fixed, AMFX20, Conforming 20 Yr Fixed, AMFX15, Conforming 15 Yr Fixed. Rows include Rate, 15 Day, 30 Day, 45 Day for various interest rates.

Table with columns: AMFX10, Conforming 10 Yr Fixed, AMFX30HB, Conforming 30 Yr Fixed HB, AMFX15HB, Conforming 15 Yr Fixed HB. Rows include Rate, 15 Day, 30 Day, 45 Day for various interest rates.

Table with columns: FHLMC Codes, ARFX30, ARFX25, ARFX20, ARFX15, CF 30yr fix, CF 25yr fix, CF 20yr fix, CF 15yr fix, ARFX10, ARFX30SC, ARFX15SC, CF 10yr fix, CF 30yr fix Super Conforming, CF 15yr fix Super Conforming.

Table with columns: LPMI Product Codes, FNMA, FHLMC, AMFX30LPMI, ARFX30LPMI, CF 30yr fix LPMI, AMFX30HLPMI, ARFX30SLPMI, CF 30yr fix High Balance LPMI, AMFX15LPMI, ARFX15LPMI, CF 15yr fix LPMI, AMFX15HLPMI, ARFX15SLPMI, CF 15yr fix High Balance LPMI.

Conventional Adjustment

Table with columns: LTV / FICO Adjusters: All Products w/Terms > 15 years only. Rows include LTV ranges and corresponding FICO score adjustments.

Table with columns: LTV/FICO Adjusters: Cash-Out Refinance (all Terms). Rows include LTV ranges and corresponding FICO score adjustments.

Table with columns: Loans with Secondary Financing. Rows include LTV and CLTV ranges and corresponding adjustments.

Table with columns: High Balance Loan Adjusters: Purchase or limited cash-out refinance. Rows include LTV ranges and corresponding adjustments.

Table with columns: High Balance Loan Adjusters: Cash-out refinance. Rows include LTV ranges and corresponding adjustments.

\*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.

Table with columns: General Adjustments. Rows include DESCRIPTION, INVESTMENT PROPERTY, MANUFACTURED HOMES, Second Home, 2 UNITS, 3-4 UNITS, CONDO (>15 YR, EXCLUDES DETACHED), NON-ESCROWED LOANS - CA, NON-ESCROWED LOANS - OTHER STATES.

Table with columns: Loan Amount Adjustments. Rows include LA >= \$50,000 - \$99,999, LA >= \$100,000 - \$124,999, LA > \$124,999 - LIMIT.

Table with columns: LPMI Adjustments - Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable. Rows include >25 Yr Term, Base LTV, Coverage, Credit Scores, and various LTV ranges.

Table with columns: Adjustments. Rows include Cash-out Refinance, Investment Property, Manufactured Housing, Rate & Term Refinance, Relocation, Second Home, 3- to 4-Unit Property, 25 Years and Under, >45% DTI, Borrower's, and 85% LTV and under.

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



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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	101.911	101.750	101.670	6.500	101.516	101.360	101.283				
6.375	101.572	101.415	101.331	6.375	101.242	101.090	101.008				
6.250	101.225	101.072	100.984	6.250	100.902	100.755	100.669				
6.125	101.043	100.930	100.869	6.125	100.509	100.402	100.345				
6.000	100.620	100.510	100.445	6.000	100.277	100.174	100.112				
5.875	100.213	100.107	100.038	5.875	99.956	99.856	99.791				
5.750	99.795	99.694	99.620	5.750	99.549	99.453	99.383				
5.625	99.515	99.425	99.379	5.625	99.248	99.151	99.011				

**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



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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	101.911	101.750	101.670	6.500	101.516	101.360	101.283				
6.375	101.572	101.415	101.331	6.375	101.242	101.090	101.008				
6.250	101.225	101.072	100.984	6.250	100.902	100.755	100.669				
6.125	101.043	100.930	100.869	6.125	100.509	100.402	100.345				
6.000	100.620	100.510	100.445	6.000	100.277	100.174	100.112				
5.875	100.213	100.107	100.038	5.875	99.956	99.856	99.791				
5.750	99.795	99.694	99.620	5.750	99.549	99.453	99.383				
5.625	99.515	99.425	99.379	5.625	99.248	99.151	99.011				

**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