

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Friday, September 16, 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
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Effective Time:
 9/16/2022 8:26:28 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	102.534	102.412	102.279	6.125	102.832	102.711	102.577	6.000	102.273	102.149	101.994	6.000	102.504	102.388	102.249	5.875	101.766	101.525	101.261	5.750	101.770	101.701	101.456	5.625	101.649	101.573	101.297	5.500	101.252	101.177	100.948	5.375	100.906	100.830	100.499	5.250	100.384	100.308	100.052	5.125	99.966	99.914	99.804	5.000	99.658	99.605	99.521	4.875	98.847	98.794	98.686	4.750	98.669	98.616	98.505	4.625	97.578	97.515	97.451	4.500	97.236	97.191	97.142	4.375	96.644	96.598	96.550	4.375	97.049	97.003	96.919

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																																																												
4.625	98.691	98.593	98.518	4.625	98.569	98.526	98.451	4.625	96.678	96.618	96.553	4.500	98.341	98.242	98.140	4.500	96.303	96.243	96.178	4.375	97.960	97.862	97.757	4.375	95.928	95.868	95.803	4.250	97.736	97.638	97.532	4.250	95.553	95.493	95.428	4.125	96.965	96.874	96.707	4.125	95.540	95.495	95.446	4.000	96.507	96.416	96.249	4.000	95.165	95.120	95.071	3.875	96.034	95.943	95.776	3.875	94.790	94.745	94.696	3.750	95.937	95.876	95.711	3.750	94.415	94.370	94.321	3.625	95.463	95.402	95.238	3.625	94.196	94.151	94.103	3.500	94.998	94.937	94.773

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																																																																								
4.625	96.428	96.368	96.303	3.125	93.823	93.703	93.573	3.125	93.573	93.453	93.323	4.500	96.053	95.993	95.928	3.000	93.198	93.078	92.948	4.375	95.678	95.618	95.553	2.875	93.034	92.913	92.784	2.875	92.784	92.663	92.534	4.250	95.303	95.243	95.178	2.750	92.401	92.280	92.151	4.125	95.290	95.245	95.196	2.625	92.487	92.366	92.237	2.625	92.237	92.116	91.987	4.000	94.915	94.870	94.821	2.500	92.103	91.983	91.853	2.500	91.853	91.733	91.603	3.875	94.540	94.495	94.446	2.375	91.752	91.631	91.502	2.375	91.502	91.381	91.252	3.750	94.165	94.120	94.071	2.250	91.431	91.310	91.181	2.250	91.181	91.060	90.931	3.625	93.946	93.901	93.853

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																																																																												
6.125	101.941	101.823	101.690	6.125	101.557	101.438	101.307	6.125	101.557	101.438	101.307	6.000	101.574	101.461	101.324	6.000	101.290	101.178	101.041	5.875	101.196	101.089	100.946	5.875	101.011	100.904	100.762	5.750	100.970	100.895	100.650	5.750	100.720	100.645	100.467	5.625	101.172	101.097	100.466	5.625	100.922	100.847	100.216	5.500	100.641	100.565	99.995	5.500	100.391	100.315	99.825	5.375	100.169	100.094	99.588	5.375	99.919	99.844	99.562	5.250	99.797	99.722	99.162	5.250	99.547	99.472	99.216	5.125	99.021	98.961	98.900	5.125	98.659	98.605	98.497	5.000	98.591	98.530	98.470	5.000	98.291	98.218	98.160	4.875	98.079	98.019	97.959	4.875	97.934	97.867	97.804

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	Value
DTI >= 55%	-0.500
FHA Streamline	-0.250
AUS Refer/Manual UW	-0.375
LA >=\$50,000 - \$99,999	-0.750
LA >=\$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000
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

FICO Adjusters	FHA	VA	USDA
≥740	0.250	0.125	0.125
700-739	0.000	0.000	0.000
680-699	0.000	0.000	0.000
660-679	-0.500	-0.500	-0.500
640-659	-0.750	-0.750	-0.750
620-639	-1.250	-1.250	-1.250



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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
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	101.969	101.835	101.701	6.125	101.969	101.829	101.679				
6.000	101.757	101.623	101.489	6.000	101.757	101.617	101.467				
5.875	101.391	101.257	101.124	5.875	101.238	101.098	100.948				
5.750	101.315	101.182	101.048	5.750	101.101	100.961	100.811				
5.625	101.274	101.140	101.006	5.625	101.024	100.948	100.723				
5.500	100.877	100.743	100.609	5.500	100.726	100.586	100.436				
5.375	100.531	100.397	100.263	5.375	100.281	100.205	99.873				
5.250	100.134	100.000	99.866	5.250	100.012	99.951	99.891				
5.125	99.716	99.583	99.449	5.125	99.621	99.561	99.500				
5.000	99.408	99.274	99.140	5.000	99.242	99.105	99.042				
4.875	98.597	98.463	98.329	4.875	98.518	98.458	98.397				
4.750	98.419	98.285	98.151	4.750	98.262	98.216	98.132				
4.625	97.545	97.411	97.277	4.625	97.721	97.675	97.591				
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	93.039	93.039	92.826	3.500	93.039	93.039	92.826				
3.375	92.996	92.996	92.783	3.375	92.996	92.996	92.783				
3.250	92.954	92.954	92.741	3.250	92.954	92.954	92.741				
3.125	90.859	90.859	90.718	3.125	90.859	90.859	90.718				
3.000	90.820	90.820	90.679	3.000	90.820	90.820	90.679				
2.875	90.778	90.778	90.637	2.875	90.778	90.778	90.637				
2.750	90.735	90.735	90.594	2.750	90.735	90.735	90.594				
2.625	88.921	88.921	88.697	2.625	88.921	88.921	88.697				
2.500	88.883	88.883	88.659	2.500	88.883	88.883	88.659				
2.375	88.840	88.840	88.616	2.375	88.840	88.840	88.616				
2.250	88.798	88.798	88.574	2.250	88.798	88.798	88.574				
GSFFX30HB FHA 30 Yr Fixed HB				GSVFX30HI VA 30 Yr Fixed HB							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
6.000	99.994	99.753	99.230	6.000	99.744	99.503	99.043				
5.875	99.801	99.560	98.966	5.875	99.551	99.310	98.666				
5.750	100.095	100.020	99.775	5.750	99.845	99.770	99.525				
5.625	100.297	100.222	99.591	5.625	100.047	99.972	99.341				
5.500	99.766	99.690	99.063	5.500	99.516	99.440	98.810				
5.375	99.294	99.219	98.702	5.375	99.044	98.969	98.338				
5.250	98.922	98.847	98.242	5.250	98.672	98.597	97.966				
5.125	98.146	98.086	98.025	5.125	97.784	97.730	97.529				
5.000	97.716	97.655	97.595	5.000	96.946	96.893	96.551				
4.875	97.204	97.144	97.084	4.875	96.198	96.088	96.088				
4.750	96.671	96.618	96.442	4.750	96.421	96.368	95.762				

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



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Table with 4 columns: AMFX30, AMFX25, Conforming 30 Yr Fixed, and AMFX15. Rows show rates for 15 Day, 30 Day, and 45 Day terms.

Table with 4 columns: AMFX10, AMFX30HB, AMFX15HB, and Conforming 15 Yr Fixed HB. Rows show rates for 15 Day, 30 Day, and 45 Day terms.

FHLMC Codes table with columns for ARFX30, ARFX25, ARFX20, ARFX15, ARFX10, ARFX30SC, ARFX15SC, and CF 10yr/30yr/15yr fix Super Conforming.

LPMI Product Codes table with columns for FNMA, FHLMC, AMFX30BLP/AMFX30SLP/AMFX15LP/AMFX15SLP, and CF 30yr/15yr fix High Balance LPMI.

Conventional Adjustment

LTV / FICO Adjusters: All Products w/Terms > 15 years only

Table with 9 columns representing LTV/FICO ranges and rows showing adjustment values.

LTV/FICO Adjusters: Cash-Out Refinance (all Terms)

Table with 4 columns representing LTV/FICO ranges and rows showing adjustment values.

Loans with Secondary Financing

Table with 4 columns representing LTV/CLTV ranges and rows showing adjustment values.

*High Balance Loan Adjusters: Purchase or limited cash-out refinance

Table with 9 columns representing LTV/FICO ranges and rows showing adjustment values.

*High Balance Loan Adjusters: Cash-out refinance

Table with 4 columns representing LTV/FICO ranges and rows showing adjustment values.

*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

Table with 9 columns representing LTV/FICO ranges and rows showing adjustment values for various property types.

Loan Amount Adjustments

Table with 2 columns representing loan amount ranges and rows showing adjustment values.

LPMI Adjustments - Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable

Table with 10 columns representing FICO scores and rows showing LTV/FICO ranges and adjustment values.

Table with 10 columns representing FICO scores and rows showing various adjustments like Cash-out Refinance, Investment Property, etc.

**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	101.649	101.483	101.394	6.500	101.257	101.097	101.010				
6.375	101.307	101.146	101.052	6.375	100.980	100.824	100.733				
6.250	100.957	100.800	100.702	6.250	100.639	100.488	100.393				
6.125	100.764	100.647	100.578	6.125	100.238	100.128	100.062				
6.000	100.335	100.222	100.149	6.000	99.996	99.890	99.820				
5.875	99.923	99.815	99.737	5.875	99.671	99.569	99.495				
5.750	99.503	99.399	99.317	5.750	99.261	99.163	99.085				
5.625	99.153	99.069	99.016	5.625	98.960	98.867	98.784				

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	101.649	101.483	101.394	6.500	101.257	101.097	101.010				
6.375	101.307	101.146	101.052	6.375	100.980	100.824	100.733				
6.250	100.957	100.800	100.702	6.250	100.639	100.488	100.393				
6.125	100.764	100.647	100.578	6.125	100.238	100.128	100.062				
6.000	100.335	100.222	100.149	6.000	99.996	99.890	99.820				
5.875	99.923	99.815	99.737	5.875	99.671	99.569	99.495				
5.750	99.503	99.399	99.317	5.750	99.261	99.163	99.085				
5.625	99.153	99.069	99.016	5.625	98.960	98.867	98.784				

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