

# me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

## Borrower Paid Rate Sheet

Monday, September 19, 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:  
 9/19/2022 8:24:37 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	102.395	102.266	102.132	6.125	102.662	102.534	102.399	6.000	102.334	102.211	102.071	6.000	102.166	102.057	101.936	5.875	101.559	101.323	101.201	5.875	101.559	101.323	101.201	5.750	101.684	101.596	101.323	5.625	101.524	101.443	101.138	5.500	101.150	101.069	100.683	5.375	100.640	100.560	100.172	5.250	100.236	100.155	99.909	5.125	99.810	99.754	99.446	5.000	99.448	99.391	98.990	4.875	98.678	98.622	98.316	4.750	98.454	98.398	97.817	4.625	97.417	97.377	97.337	4.500	97.021	96.980	96.940	4.375	96.379	96.338	96.298	4.375	96.379	96.338	96.298	4.375	96.891	96.828	96.763	4.375	96.891	96.828	96.763
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	98.862	98.781	98.701	4.625	98.612	98.531	98.451	4.625	96.701	96.636	96.571	4.500	96.326	96.261	96.196	4.375	95.951	95.886	95.821	4.250	95.576	95.511	95.446	4.125	95.565	95.516	95.468	4.000	95.190	95.141	95.093	3.875	94.815	94.766	94.718	3.750	94.440	94.391	94.343	3.625	94.221	94.173	94.124	3.500	94.826	94.775	94.659	3.500	94.826	94.775	94.659																																
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	96.451	96.386	96.321	3.125	93.837	93.708	93.579	3.125	93.587	93.458	93.329	4.500	96.076	96.011	95.946	3.000	93.212	93.083	92.954	2.875	93.048	92.919	92.789	2.750	92.665	92.536	92.406	2.625	92.501	92.371	92.242	2.500	92.117	91.988	91.859	2.375	91.766	91.636	91.507	2.250	91.445	91.316	91.186	2.250	91.445	91.316	91.186																																				
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	101.733	101.606	101.473	6.125	101.317	101.192	101.058	6.000	101.051	100.932	100.793	5.875	100.988	100.873	100.729	5.750	100.878	100.790	100.517	5.625	100.848	100.717	100.586	5.500	100.539	100.458	99.827	5.375	99.904	99.823	99.397	5.250	99.650	99.569	98.996	5.125	98.912	98.833	98.792	5.000	98.468	98.389	98.348	4.875	97.947	97.869	97.827	4.875	97.736	97.665	97.602	4.875	97.736	97.665	97.602																												

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				
<b>Government Adjusters</b>				
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		
<b>VA IRRRL Adjustments</b>				
VA IRRRL (95.01-110.00)		-1.000		
VA IRRRL (110.01-125% LTV)		-2.250		
<b>Purchase Special</b>				
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



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

Effective Time:  
 9/19/2022 8:24:37 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	100.000		8.750	100.00
	6.625	99.750		8.625	100.00
	6.500	99.500		8.500	100.00
	6.375	99.250		8.375	100.00
	6.250	99.000		8.250	100.00
	6.125	98.281		8.125	100.00
	6.000	98.031		8.000	100.00
	5.875	97.781		7.875	100.00
	5.750	97.531		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>					



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

Effective Time:  
 9/19/2022 8:24:37 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	101.554	101.420	101.286	6.125	101.417	101.267	101.117
6.000	101.281	101.147	101.013	6.000	101.204	101.054	100.904
5.875	101.184	101.050	100.916	5.875	100.934	100.675	100.398
5.750	101.093	100.959	100.825	5.750	100.843	100.631	100.556
5.625	101.149	101.015	100.881	5.625	100.899	100.818	100.340
5.500	100.775	100.641	100.507	5.500	100.525	100.444	99.988
5.375	100.265	100.131	99.997	5.375	100.015	99.935	99.590
5.250	99.986	99.852	99.718	5.250	99.939	99.861	99.819
5.125	99.560	99.427	99.293	5.125	99.532	99.454	99.412
5.000	99.198	99.064	98.930	5.000	99.057	98.979	98.937
4.875	98.428	98.295	98.161	4.875	98.399	98.320	98.279
4.750	98.204	98.070	97.936	4.750	98.134	98.071	98.006
4.625	97.417	97.284	97.150	4.625	97.579	97.516	97.451
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	92.883	92.883	92.832	3.500	92.883	92.883	92.832
3.375	92.840	92.840	92.789	3.375	92.840	92.840	92.789
3.250	92.798	92.798	92.747	3.250	92.798	92.798	92.747
3.125	90.702	90.702	90.744	3.125	90.702	90.702	90.744
3.000	90.664	90.664	90.706	3.000	90.664	90.664	90.706
2.875	90.621	90.621	90.663	2.875	90.621	90.621	90.663
2.750	90.579	90.579	90.621	2.750	90.579	90.579	90.621
2.625	88.812	88.812	88.948	2.625	88.812	88.812	88.948
2.500	88.773	88.773	88.910	2.500	88.773	88.773	88.910
2.375	88.731	88.731	88.867	2.375	88.731	88.731	88.867
2.250	88.688	88.688	88.825	2.250	88.688	88.688	88.825
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	99.801	99.543	99.069	6.000	99.551	99.293	98.621
5.875	99.594	99.335	98.800	5.875	99.344	99.085	98.277
5.750	100.003	99.915	99.642	5.750	99.753	99.665	99.392
5.625	100.173	100.092	99.461	5.625	99.923	99.842	99.211
5.500	99.664	99.583	98.952	5.500	99.414	99.333	98.702
5.375	99.029	98.948	98.522	5.375	98.779	98.698	98.067
5.250	98.775	98.694	98.121	5.250	98.525	98.444	97.871
5.125	98.037	97.958	97.917	5.125	97.732	97.658	97.440
5.000	97.593	97.514	97.473	5.000	96.735	96.679	96.301
4.875	97.072	96.994	96.952	4.875	95.948	95.948	95.838
4.750	96.457	96.400	96.305	4.750	96.207	96.150	95.543

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:  
9/19/2022 8:24:37 AM

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

AMFX30		AMFX25		Conforming 30 Yr Fixed				AMFX20		Conforming 20 Yr Fixed				AMFX15		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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.500	102.394	102.286	102.165	6.500	102.169	101.992	101.903	5.500	101.151	101.057	100.884	5.500	101.151	101.057	100.884	5.500	101.151	101.057	100.884
6.375	102.003	101.895	101.774	6.375	101.813	101.640	101.547	5.375	100.833	100.740	100.567	5.375	100.833	100.740	100.567	5.375	100.833	100.740	100.567
6.250	101.609	101.502	101.381	6.250	101.408	101.239	101.142	5.250	100.463	100.349	100.176	5.250	100.463	100.349	100.176	5.250	100.463	100.349	100.176
6.125	101.393	101.325	101.252	6.125	101.178	101.028	100.911	5.125	100.044	99.880	99.708	5.125	100.044	99.880	99.708	5.125	100.044	99.880	99.708
6.000	100.972	100.905	100.732	6.000	101.393	101.271	101.198	5.000	99.799	99.689	99.549	5.000	99.799	99.689	99.549	5.000	99.799	99.689	99.549
5.875	100.678	100.610	100.438	5.875	101.028	100.911	100.834	4.875	99.410	99.349	99.209	4.875	99.410	99.349	99.209	4.875	99.410	99.349	99.209
5.750	100.197	100.129	99.957	5.750	100.610	100.497	100.416	4.750	98.998	98.937	98.797	4.750	98.998	98.937	98.797	4.750	98.998	98.937	98.797
5.625	99.659	99.591	99.493	5.625	100.295	100.197	100.144	4.625	98.636	98.541	98.460	4.625	98.636	98.541	98.460	4.625	98.636	98.541	98.460
5.500	99.179	99.111	99.027	5.500	99.905	99.834	99.754	4.500	98.415	98.320	98.239	4.500	98.415	98.320	98.239	4.500	98.415	98.320	98.239
5.375	98.702	98.612	98.551	5.375	99.480	99.414	99.329	4.375	97.857	97.762	97.682	4.375	97.857	97.762	97.682	4.375	97.857	97.762	97.682
5.250	98.233	98.147	98.082	5.250	99.044	98.957	98.894	4.250	97.345	97.236	97.139	4.250	97.345	97.236	97.139	4.250	97.345	97.236	97.139
5.125	97.951	97.913	97.773	5.125	98.577	98.495	98.427	4.125	96.927	96.865	96.768	4.125	96.927	96.865	96.768	4.125	96.927	96.865	96.768
5.000	97.470	97.432	97.292	5.000	98.080	98.042	97.902												
4.875	96.906	96.868	96.728	4.875	97.554	97.516	97.376												

AMFX10		Conforming 10 Yr Fixed				AMFX30HB		Conforming 30 Yr Fixed HB				AMFX15HB		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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.500	100.838	100.745	100.572	5.500	101.778	101.606	101.520	5.500	99.737	99.378	99.350	5.500	99.737	99.378	99.350	5.500	99.737	99.378	99.350
5.375	100.534	100.427	100.255	5.375	101.497	101.330	101.240	5.375	99.519	99.329	99.156	5.375	99.519	99.329	99.156	5.375	99.519	99.329	99.156
5.250	100.208	100.073	99.900	5.250	101.151	100.988	100.894	5.250	99.252	98.975	98.866	5.250	99.252	98.975	98.866	5.250	99.252	98.975	98.866
5.125	99.814	99.679	99.506	5.125	101.065	100.987	100.814	5.125	98.935	98.591	98.549	5.125	98.935	98.591	98.549	5.125	98.935	98.591	98.549
5.000	99.501	99.440	99.299	5.000	100.737	100.659	100.486	5.000	99.210	98.952	98.938	5.000	99.210	98.952	98.938	5.000	99.210	98.952	98.938
4.875	99.161	99.099	98.959	4.875	100.331	100.253	100.129	4.875	98.890	98.637	98.619	4.875	98.890	98.637	98.619	4.875	98.890	98.637	98.619
4.750	98.785	98.723	98.583	4.750	99.899	99.793	99.716	4.750	98.579	98.331	98.308	4.750	98.579	98.331	98.308	4.750	98.579	98.331	98.308
4.625	98.381	98.305	98.165	4.625	99.595	99.494	99.412	4.625	98.114	97.871	97.843	4.625	98.114	97.871	97.843	4.625	98.114	97.871	97.843
4.500	97.948	97.857	97.700	4.500	99.093	99.033	98.983	4.500	97.998	97.948	97.792	4.500	97.998	97.948	97.792	4.500	97.998	97.948	97.792
4.375	97.533	97.484	97.327	4.375	98.600	98.540	98.447	4.375	97.649	97.599	97.442	4.375	97.649	97.599	97.442	4.375	97.649	97.599	97.442
4.250	97.164	97.058	96.942	4.250	98.130	98.052	97.991	4.250	97.197	97.147	96.990	4.250	97.197	97.147	96.990	4.250	97.197	97.147	96.990
4.125	96.754	96.609	96.533	4.125	97.569	97.498	97.447												

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	ARFX30SCLPMI	CF 30yr fix High Balance LPMI
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HBLPMI	ARFX15SCLPMI	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	-1.000	-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	-2.250	-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								
Base LTV		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	
	16%	-1.220	-1.680	-2.040	-2.400	-2.910	-3.770	-4.080	-4.590	
90 - 85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870	
	12%	-0.970	-1.220	-1.480	-1.730	-2.040	-2.700	-2.910	-3.160	
	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190	
85 - & Below	12%	-0.610	-0.660	-0.710	-0.770	-0.870	-1.120	-1.170	-1.280	
	6%									
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	-			



Effective Time:  
9/19/2022 8:24:37 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	101.352	101.174	101.085	6.500	101.003	100.831	100.745				
6.375	101.006	100.833	100.740	6.375	100.722	100.555	100.465				
6.250	100.649	100.481	100.383	6.250	100.376	100.213	100.119				
6.125	100.575	100.449	100.379	6.125	100.110	99.991	99.926				
6.000	100.144	100.023	99.950	6.000	99.867	99.752	99.683				
5.875	99.729	99.612	99.535	5.875	99.538	99.427	99.354				
5.750	99.303	99.191	99.109	5.750	99.124	99.018	98.941				
5.625	98.995	98.895	98.843	5.625	98.820	98.719	98.637				

**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:  
9/19/2022 8:24:37 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	101.352	101.174	101.085	6.500	101.003	100.831	100.745				
6.375	101.006	100.833	100.740	6.375	100.722	100.555	100.465				
6.250	100.649	100.481	100.383	6.250	100.376	100.213	100.119				
6.125	100.575	100.449	100.379	6.125	100.110	99.991	99.926				
6.000	100.144	100.023	99.950	6.000	99.867	99.752	99.683				
5.875	99.729	99.612	99.535	5.875	99.538	99.427	99.354				
5.750	99.303	99.191	99.109	5.750	99.124	99.018	98.941				
5.625	98.995	98.895	98.843	5.625	98.820	98.719	98.637				

**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