

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Wednesday, September 21, 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.



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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	100.031		8.750	100.00	
6.625	99.781		8.625	100.00	
6.500	99.531		8.500	100.00	
6.375	99.281		8.375	100.00	
6.250	99.031		8.250	100.00	
6.125	98.406		8.125	100.00	
6.000	98.156		8.000	100.00	
5.875	97.906		7.875	100.00	
5.750	97.656		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	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	102.055	101.922	101.788	6.125	101.864	101.694	101.554	6.125	101.864	101.694	101.554	6.125	101.864	101.694	101.554	6.125	101.864	101.694	101.554	6.125	101.864	101.694	101.554
6.000	101.776	101.642	101.508	6.000	101.651	101.481	101.341	6.000	101.651	101.481	101.341	6.000	101.651	101.481	101.341	6.000	101.651	101.481	101.341	6.000	101.651	101.481	101.341
5.875	101.565	101.431	101.298	5.875	101.315	100.976	100.822	5.875	101.315	100.976	100.822	5.875	101.315	100.976	100.822	5.875	101.315	100.976	100.822	5.875	101.315	100.976	100.822
5.750	101.459	101.325	101.191	5.750	101.209	100.870	100.685	5.750	101.209	100.870	100.685	5.750	101.209	100.870	100.685	5.750	101.209	100.870	100.685	5.750	101.209	100.870	100.685
5.625	101.054	100.920	100.786	5.625	100.907	100.737	100.597	5.625	100.907	100.737	100.597	5.625	100.907	100.737	100.597	5.625	100.907	100.737	100.597	5.625	100.907	100.737	100.597
5.500	100.702	100.569	100.435	5.500	100.620	100.450	100.310	5.500	100.620	100.450	100.310	5.500	100.620	100.450	100.310	5.500	100.620	100.450	100.310	5.500	100.620	100.450	100.310
5.375	100.171	100.037	99.903	5.375	100.057	99.887	99.747	5.375	100.057	99.887	99.747	5.375	100.057	99.887	99.747	5.375	100.057	99.887	99.747	5.375	100.057	99.887	99.747
5.250	99.932	99.798	99.664	5.250	99.830	99.660	99.520	5.250	99.830	99.660	99.520	5.250	99.830	99.660	99.520	5.250	99.830	99.660	99.520	5.250	99.830	99.660	99.520
5.125	99.325	99.191	99.057	5.125	99.289	99.185	99.094	5.125	99.289	99.185	99.094	5.125	99.289	99.185	99.094	5.125	99.289	99.185	99.094	5.125	99.289	99.185	99.094
5.000	98.958	98.824	98.690	5.000	98.933	98.763	98.623	5.000	98.933	98.763	98.623	5.000	98.933	98.763	98.623	5.000	98.933	98.763	98.623	5.000	98.933	98.763	98.623
4.875	98.183	98.049	97.915	4.875	98.147	98.043	97.952	4.875	98.147	98.043	97.952	4.875	98.147	98.043	97.952	4.875	98.147	98.043	97.952	4.875	98.147	98.043	97.952
4.750	97.953	97.819	97.685	4.750	97.947	97.856	97.758	4.750	97.947	97.856	97.758	4.750	97.947	97.856	97.758	4.750	97.947	97.856	97.758	4.750	97.947	97.856	97.758
4.625	97.261	97.127	96.993	4.625	97.390	97.300	97.202	4.625	97.390	97.300	97.202	4.625	97.390	97.300	97.202	4.625	97.390	97.300	97.202	4.625	97.390	97.300	97.202

GSFFX15				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
3.500	92.508	92.508	92.445	3.500	92.508	92.508	92.445	3.500	92.508	92.508	92.445
3.375	92.465	92.465	92.403	3.375	92.465	92.465	92.403	3.375	92.465	92.465	92.403
3.250	92.423	92.423	92.360	3.250	92.423	92.423	92.360	3.250	92.423	92.423	92.360
3.125	90.296	90.296	90.374	3.125	90.296	90.296	90.374	3.125	90.296	90.296	90.374
3.000	90.258	90.258	90.336	3.000	90.258	90.258	90.336	3.000	90.258	90.258	90.336
2.875	90.215	90.215	90.293	2.875	90.215	90.215	90.293	2.875	90.215	90.215	90.293
2.750	90.173	90.173	90.251	2.750	90.173	90.173	90.251	2.750	90.173	90.173	90.251
2.625	88.343	88.343	88.437	2.625	88.343	88.343	88.437	2.625	88.343	88.343	88.437
2.500	88.305	88.305	88.398	2.500	88.305	88.305	88.398	2.500	88.305	88.305	88.398
2.375	88.262	88.262	88.356	2.375	88.262	88.262	88.356	2.375	88.262	88.262	88.356
2.250	88.219	88.219	88.313	2.250	88.219	88.219	88.313	2.250	88.219	88.219	88.313

GSFFX30HB				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
6.000	100.034	99.808	99.643	6.000	99.784	99.445	98.713	6.000	99.784	99.445	98.713
5.875	99.713	99.530	99.365	5.875	99.463	99.124	98.392	5.875	99.463	99.124	98.392
5.750	100.014	99.916	99.739	5.750	99.764	99.666	99.489	5.750	99.764	99.666	99.489
5.625	100.078	99.921	99.412	5.625	99.828	99.671	99.090	5.625	99.828	99.671	99.090
5.500	99.591	99.435	99.113	5.500	99.341	99.185	98.603	5.500	99.341	99.185	98.603
5.375	98.947	98.828	98.738	5.375	98.685	98.528	98.032	5.375	98.685	98.528	98.032
5.250	98.721	98.564	98.261	5.250	98.471	98.314	97.733	5.250	98.471	98.314	97.733
5.125	97.935	97.828	97.720	5.125	97.193	97.070	96.607	5.125	97.193	97.070	96.607
5.000	97.488	97.381	97.272	5.000	96.496	96.372	96.189	5.000	96.496	96.372	96.189
4.875	96.966	96.859	96.751	4.875	95.792	95.792	95.726	4.875	95.792	95.792	95.726
4.750	96.319	96.212	96.103	4.750	95.956	95.832	95.278	4.750	95.956	95.832	95.278

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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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	101.622	101.450	101.349	6.500	101.201	101.036	100.939		
6.375	101.257	101.089	100.985	6.375	100.899	100.736	100.637		
6.250	100.879	100.713	100.607	6.250	100.528	100.369	100.267		
6.125	100.643	100.531	100.450	6.125	100.302	100.198	100.122		
6.000	100.198	100.088	100.006	6.000	100.041	99.939	99.861		
5.875	99.765	99.658	99.573	5.875	99.689	99.590	99.510		
5.750	99.323	99.218	99.131	5.750	99.256	99.159	99.077		
5.625	99.036	98.933	98.867	5.625	98.890	98.796	98.712		

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	101.622	101.450	101.349	6.500	101.201	101.036	100.939				
6.375	101.257	101.089	100.985	6.375	100.899	100.736	100.637				
6.250	100.879	100.713	100.607	6.250	100.528	100.369	100.267				
6.125	100.643	100.531	100.450	6.125	100.302	100.198	100.122				
6.000	100.198	100.088	100.006	6.000	100.041	99.939	99.861				
5.875	99.765	99.658	99.573	5.875	99.689	99.590	99.510				
5.750	99.323	99.218	99.131	5.750	99.256	99.159	99.077				
5.625	99.036	98.933	98.867	5.625	98.890	98.796	98.712				

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