

# 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](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:  
 9/21/2022 1:25:23 PM

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	
6.125	102.493	102.339	102.219	6.125	102.776	102.623	102.503	6.000	102.326	102.183	102.035	6.000	102.326	102.183	102.035	5.875	101.940	101.601	101.301	
6.000	102.151	101.888	101.774	6.000	102.439	102.281	102.167	5.875	101.940	101.601	101.301	5.750	101.834	101.495	101.249	5.625	101.429	101.273	101.140	
5.875	101.940	101.601	101.347	5.875	102.190	101.926	101.816	5.625	101.679	101.523	101.417	5.500	101.077	100.921	100.695	5.375	100.546	100.390	100.239	
5.750	101.834	101.495	101.120	5.750	102.084	101.745	101.480	5.500	101.327	101.171	101.072	5.250	100.182	100.025	99.787	5.125	99.575	99.452	99.271	
5.625	101.429	101.273	101.133	5.625	101.679	101.523	101.417	5.125	100.187	100.082	99.991	5.000	99.242	99.169	99.095	4.875	98.433	98.334	98.261	
5.500	101.077	100.921	100.708	5.500	101.327	101.171	101.072	4.875	98.571	98.494	98.425	4.750	98.203	98.080	97.758	4.625	97.261	97.220	97.185	
5.375	100.546	100.390	100.216	5.375	100.858	100.749	100.659	4.625	97.322	97.234	97.185	4.500	96.864	96.823	96.789	4.375	96.265	96.181	96.147	
5.250	100.182	100.025	99.775	5.250	100.603	100.499	100.408	4.500	96.864	96.823	96.789	4.375	96.265	96.181	96.147					
5.125	99.701	99.633	99.555	5.125	100.187	100.082	99.991													
5.000	99.242	99.169	99.095	5.000	99.706	99.601	99.511													
4.875	98.571	98.494	98.425	4.875	99.044	98.940	98.853													
4.750	98.203	98.080	97.873	4.750	98.813	98.725	98.640													
4.625	97.322	97.234	97.185	4.625	98.007	97.918	97.834													
4.500	96.864	96.823	96.789	4.500	97.424	97.336	97.251													
4.375	96.265	96.181	96.147	4.375	96.819	96.730	96.646													

  

GFFX15	FHA 15 Yr Fixed			GVFX15	VA 15 Yr Fixed			GVAL05	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
4.625	98.973	98.906	98.852	4.625	98.723	98.656	98.602	4.625	96.544	96.478	96.423
4.500	98.616	98.550	98.495	4.500	98.366	98.300	98.245	4.500	96.169	96.103	96.048
4.375	98.228	98.162	98.107	4.375	97.978	97.912	97.857	4.375	95.794	95.728	95.673
4.250	97.997	97.930	97.876	4.250	97.747	97.680	97.626	4.250	95.419	95.353	95.298
4.125	96.640	96.591	96.550	4.125	96.563	96.459	96.422	4.125	95.377	95.327	95.286
4.000	96.305	96.256	96.215	4.000	96.159	96.054	96.018	4.000	95.002	94.952	94.911
3.875	95.907	95.857	95.816	3.875	95.729	95.624	95.588	3.875	94.627	94.577	94.536
3.750	95.552	95.502	95.461	3.750	95.302	95.252	95.211	3.750	94.252	94.202	94.161
3.625	94.675	94.634	94.514	3.625	94.668	94.572	94.549	3.625	94.033	93.984	93.943
3.500	94.181	94.140	94.020	3.500	94.210	94.113	94.091				

  

GVAL05	VA 5/1 ARM			GVAL03	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
4.625	96.294	96.228	96.173	3.125	93.900	93.767	93.657	3.125	93.650	93.517	93.407
4.500	95.919	95.853	95.798	3.000	93.525	93.392	93.282	3.000	93.275	93.142	93.032
4.375	95.544	95.478	95.423	2.875	93.110	92.977	92.868	2.875	92.860	92.727	92.618
4.250	95.169	95.103	95.048	2.750	92.727	92.594	92.485	2.750	92.477	92.344	92.235
4.125	95.127	95.077	95.036	2.625	92.563	92.430	92.321	2.625	92.313	92.180	92.071
4.000	94.752	94.702	94.661	2.500	92.180	92.047	91.938	2.500	91.930	91.797	91.688
3.875	94.377	94.327	94.286	2.375	91.828	91.695	91.586	2.375	91.578	91.445	91.336
3.750	94.002	93.952	93.911	2.250	91.507	91.374	91.265	2.250	91.257	91.124	91.015
3.625	93.783	93.734	93.693								

  

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
6.125	101.816	101.664	101.548	6.125	101.407	101.255	101.140
6.000	101.441	101.285	101.174	6.000	101.131	100.975	100.865
5.875	101.055	100.894	100.787	5.875	100.842	100.682	100.575
5.750	100.802	100.619	100.442	5.750	100.552	100.372	100.270
5.625	100.953	100.796	100.372	5.625	100.703	100.546	99.965
5.500	100.466	100.310	100.073	5.500	100.216	100.060	99.483
5.375	99.939	99.815	99.698	5.375	99.560	99.403	99.209
5.250	99.596	99.439	99.221	5.250	99.346	99.189	98.855
5.125	98.958	98.851	98.742	5.125	98.068	97.965	97.892
5.000	98.511	98.404	98.295	5.000	97.687	97.616	97.547
4.875	97.989	97.882	97.773	4.875	97.323	97.247	97.183

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		FICO Adjusters	FHA	VA	USDA
DTI >= 55%	-0.500	>740	0.250	0.125	0.125
FHA Streamline	-0.250	700-739	0.000	0.000	0.000
AUS Refer/Manual UW	-0.375	680-699	0.000	0.000	0.000
LA >=\$50,000 - \$99,999	-0.750	660-679	-0.500	-0.500	-0.500
LA >=\$100,000 - \$124,999	-0.375	640-659	-0.750	-0.750	-0.750
LA > \$124,999 - LIMIT	0.000	620-639	-1.250	-1.250	-1.250
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				



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

Effective Time:  
 9/21/2022 1:25:23 PM

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	
<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>					



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

Effective Time:  
 9/21/2022 1:25:23 PM

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	102.055	101.922	101.788			6.125	101.805	101.569	101.429		
6.000	101.776	101.642	101.508			6.000	101.526	101.356	101.216		
5.875	101.565	101.431	101.298			5.875	101.315	100.976	100.697		
5.750	101.459	101.325	101.191			5.750	101.209	100.870	100.605		
5.625	101.054	100.920	100.786			5.625	100.804	100.648	100.472		
5.500	100.702	100.569	100.435			5.500	100.495	100.325	100.185		
5.375	100.171	100.037	99.903			5.375	99.932	99.765	99.622		
5.250	99.932	99.798	99.664			5.250	99.853	99.749	99.658		
5.125	99.325	99.191	99.057			5.125	99.437	99.332	99.241		
5.000	98.958	98.824	98.690			5.000	98.956	98.851	98.761		
4.875	98.183	98.049	97.915			4.875	98.294	98.190	98.099		
4.750	97.953	97.819	97.685			4.750	98.063	97.975	97.890		
4.625	97.261	97.127	96.993			4.625	97.507	97.418	97.334		
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	92.570	92.570	92.640			3.500	92.570	92.570	92.640		
3.375	92.528	92.528	92.597			3.375	92.528	92.528	92.597		
3.250	92.485	92.485	92.554			3.250	92.485	92.485	92.554		
3.125	90.343	90.343	90.584			3.125	90.343	90.343	90.584		
3.000	90.305	90.305	90.545			3.000	90.305	90.305	90.545		
2.875	90.262	90.262	90.503			2.875	90.262	90.262	90.503		
2.750	90.219	90.219	90.460			2.750	90.219	90.219	90.460		
2.625	88.452	88.452	88.657			2.625	88.452	88.452	88.657		
2.500	88.414	88.414	88.619			2.500	88.414	88.414	88.619		
2.375	88.371	88.371	88.576			2.375	88.371	88.371	88.576		
2.250	88.329	88.329	88.534			2.250	88.329	88.329	88.534		
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	100.034	99.875	99.697			6.000	99.784	99.445	98.713		
5.875	99.745	99.597	99.419			5.875	99.463	99.124	98.392		
5.750	99.927	99.744	99.567			5.750	99.677	99.494	99.317		
5.625	100.078	99.921	99.497			5.625	99.828	99.671	99.090		
5.500	99.591	99.435	99.198			5.500	99.341	99.185	98.603		
5.375	99.064	98.940	98.823			5.375	98.685	98.528	97.947		
5.250	98.721	98.564	98.346			5.250	98.471	98.314	97.733		
5.125	98.083	97.976	97.867			5.125	97.193	97.070	96.578		
5.000	97.636	97.529	97.420			5.000	96.496	96.372	96.160		
4.875	97.114	97.007	96.898			4.875	95.870	95.870	95.698		
4.750	96.467	96.360	96.251			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



Effective Time:  
9/21/2022 1:25:23 PM

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

Conventional												
AMFX30	AMFX25				AMFX20				AMFX15			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
6.500	102.359	102.228	102.115	6.500	102.434	102.262	102.162	6.500	100.867	100.703	100.561	
6.375	101.991	101.860	101.747	6.375	102.072	101.903	101.800	5.375	100.500	100.383	100.213	
6.250	101.589	101.459	101.346	6.250	101.661	101.494	101.389	5.250	100.138	99.974	99.823	
6.125	101.434	101.342	101.262	6.125	102.074	101.981	101.903	5.125	99.719	99.477	99.415	
6.000	100.989	100.899	100.818	6.000	101.680	101.589	101.509	5.000	99.708	99.480	99.251	
5.875	100.653	100.562	100.400	5.875	101.308	101.221	101.138	4.875	99.265	99.020	98.903	
5.750	100.163	100.071	99.944	5.750	100.885	100.801	100.715	4.750	98.898	98.700	98.547	
5.625	99.795	99.715	99.651	5.625	100.477	100.396	100.333	4.625	98.548	98.438	98.348	
5.500	99.325	99.247	99.181	5.500	100.084	100.006	99.941	4.500	98.321	98.212	98.121	
5.375	98.893	98.819	98.696	5.375	99.658	99.582	99.515	4.375	97.758	97.648	97.557	
5.250	98.365	98.290	98.206	5.250	99.216	99.143	99.073	4.250	97.212	97.132	97.064	
5.125	97.916	97.845	97.799	5.125	98.741	98.671	98.599	4.125	96.822	96.758	96.690	
5.000	97.395	97.334	97.195	5.000	97.757	97.700	97.603					
4.875	96.847	96.786	96.648	4.875	97.230	97.173	97.134					

AMFX10	AMFX30HB				AMFX15HB						
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.500	100.679	100.383	100.315	6.500	102.030	101.865	101.768	5.500	99.447	99.214	99.043
5.375	100.263	100.078	100.034	6.375	101.728	101.565	101.466	5.375	99.217	98.972	98.802
5.250	99.879	99.761	99.717	6.250	101.357	101.198	101.096	5.250	98.942	98.600	98.465
5.125	99.491	99.422	99.379	6.125	101.218	101.134	101.059	5.125	98.619	98.212	98.143
5.000	99.372	99.086	99.011	6.000	100.957	100.875	100.799	5.000	99.216	98.903	98.860
4.875	99.065	98.750	98.704	5.875	100.605	100.526	100.448	4.875	98.884	98.573	98.529
4.750	98.731	98.419	98.370	5.750	100.172	100.095	100.014	4.750	98.563	98.255	98.208
4.625	98.347	98.038	97.987	5.625	99.806	99.732	99.649	4.625	98.093	97.789	97.739
4.500	97.912	97.607	97.576	5.500	99.202	99.134	99.072	4.500	97.674	97.558	97.490
4.375	97.360	97.187	97.162	5.375	98.798	98.732	98.668	4.375	97.365	97.205	97.181
4.250	97.023	96.854	96.828	5.250	98.317	98.254	98.189	4.250	96.945	96.780	96.758
4.125	96.612	96.441	96.414	5.125	97.541	97.469	97.426				

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	-1.500	-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 add's 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	-1.125	-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				
85 - & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190				
	6%	-0.610	-0.660	-0.710	-0.770	-0.870	-1.120	-1.170	-1.280				

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:  
9/21/2022 1:25:23 PM

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	101.676	101.504	101.403	6.500	101.255	101.090	100.993			
6.375	101.311	101.143	101.039	6.375	100.953	100.790	100.691			
6.250	100.933	100.767	100.661	6.250	100.582	100.423	100.321			
6.125	100.784	100.692	100.612	6.125	100.443	100.359	100.284			
6.000	100.339	100.249	100.168	6.000	100.182	100.100	100.024			
5.875	99.906	99.819	99.735	5.875	99.830	99.751	99.673			
5.750	99.464	99.379	99.294	5.750	99.397	99.320	99.239			
5.625	99.145	99.065	99.001	5.625	99.031	98.957	98.874			

**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:  
9/21/2022 1:25:23 PM

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	101.676	101.504	101.403	6.500	101.255	101.090	100.993				
6.375	101.311	101.143	101.039	6.375	100.953	100.790	100.691				
6.250	100.933	100.767	100.661	6.250	100.582	100.423	100.321				
6.125	100.784	100.692	100.612	6.125	100.443	100.359	100.284				
6.000	100.339	100.249	100.168	6.000	100.182	100.100	100.024				
5.875	99.906	99.819	99.735	5.875	99.830	99.751	99.673				
5.750	99.464	99.379	99.294	5.750	99.397	99.320	99.239				
5.625	99.145	99.065	99.001	5.625	99.031	98.957	98.874				

**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