

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Friday, September 23, 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

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

Effective Time:
 9/23/2022 8:40:28 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	
6.125	101.361	101.241	101.044			6.125	101.611	101.491	101.294		6.000	101.089	100.870	100.610	
6.000	101.089	100.870	100.576			6.000	101.339	101.120	100.947		5.875	100.841	100.623	100.110	
5.875	100.841	100.623	100.140			5.875	101.091	100.873	100.585		5.750	100.795	100.727	100.562	
5.750	100.680	100.577	100.412			5.750	100.930	100.827	100.662		5.625	100.312	100.250	100.045	
5.625	100.312	100.250	99.995			5.625	100.562	100.500	100.245		5.500	99.967	99.906	99.525	
5.500	99.967	99.906	99.475			5.500	100.217	100.156	99.725		5.375	99.448	99.386	99.005	
5.375	99.448	99.386	98.955			5.375	99.698	99.636	99.205		5.250	99.094	99.032	98.678	
5.250	99.094	99.032	98.578			5.250	99.344	99.282	98.901		5.125	98.437	98.396	98.207	
5.125	98.437	98.396	98.157			5.125	98.687	98.646	98.444		5.000	98.074	98.033	97.678	
5.000	98.074	98.033	97.504			5.000	98.324	98.283	97.934		4.875	97.245	97.204	97.022	
4.875	97.245	97.204	96.826			4.875	97.495	97.454	97.253		4.750	97.000	96.959	96.707	
4.750	97.000	96.959	96.365			4.750	97.250	97.209	96.950		4.625	96.141	96.100	95.976	
4.625	96.029	96.001	95.972			4.625	96.292	96.251	96.222		4.500	95.632	95.605	95.575	
4.500	95.632	95.605	95.575			4.500	95.882	95.855	95.825		4.375	94.990	94.963	94.933	
4.375	94.990	94.963	94.933			4.375	95.240	95.213	95.183						
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				
4.625	98.196	98.121	98.040	4.625	97.946	97.871	97.790	4.625	96.286	96.232	96.173				
4.500	97.842	97.767	97.686	4.500	97.592	97.517	97.436	4.500	95.911	95.857	95.798				
4.375	97.458	97.383	97.302	4.375	97.208	97.133	97.052	4.375	95.536	95.482	95.423				
4.250	97.367	97.292	97.212	4.250	97.117	97.042	96.962	4.250	95.161	95.107	95.048				
4.125	95.766	95.748	95.624	4.125	95.516	95.498	95.374	4.125	95.121	95.080	95.036				
4.000	95.286	95.259	95.230	4.000	95.036	95.009	94.980	4.000	94.746	94.705	94.661				
3.875	94.888	94.860	94.831	3.875	94.638	94.610	94.581	3.875	94.371	94.330	94.286				
3.750	94.533	94.506	94.476	3.750	94.283	94.256	94.226	3.750	93.996	93.955	93.911				
3.625	93.935	93.886	93.721	3.625	93.685	93.636	93.471	3.625	93.778	93.737	93.693				
3.500	93.441	93.391	93.227	3.500	93.191	93.141	92.977								
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				
4.625	96.036	95.982	95.923	3.125	93.665	93.556	93.439	3.125	93.415	93.306	93.189				
4.500	95.661	95.607	95.548	3.000	93.290	93.181	93.064	3.000	93.040	92.931	92.814				
4.375	95.286	95.232	95.173	2.875	92.876	92.767	92.649	2.875	92.626	92.517	92.399				
4.250	94.911	94.857	94.798	2.750	92.493	92.383	92.266	2.750	92.243	92.133	92.016				
4.125	94.871	94.830	94.786	2.625	92.328	92.219	92.102	2.625	92.078	91.969	91.852				
4.000	94.496	94.455	94.411	2.500	91.945	91.836	91.719	2.500	91.695	91.586	91.469				
3.875	94.121	94.080	94.036	2.375	91.593	91.484	91.367	2.375	91.343	91.234	91.117				
3.750	93.746	93.705	93.661	2.250	91.273	91.163	91.046	2.250	91.023	90.913	90.796				
3.625	93.528	93.487	93.443												
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	100.555	100.459	100.289	6.125	100.305	100.209	100.012								
6.000	100.156	100.025	99.905	6.000	99.905	99.773	99.655								
5.875	99.758	99.622	99.508	5.875	99.601	99.465	99.352								
5.750	99.989	99.921	99.756	5.750	99.739	99.671	99.506								
5.625	99.836	99.774	99.338	5.625	99.586	99.524	99.088								
5.500	99.356	99.295	98.819	5.500	99.106	99.045	98.569								
5.375	98.712	98.650	98.299	5.375	98.462	98.400	98.049								
5.250	98.508	98.446	97.830	5.250	98.258	98.196	97.580								
5.125	97.315	97.243	97.121	5.125	96.929	96.888	96.294								
5.000	96.851	96.779	96.657	5.000	96.237	96.196	95.782								
4.875	96.320	96.248	96.126	4.875	95.539	95.476	95.407								
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:
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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	98.750		8.750	100.00
	6.625	98.500		8.625	100.00
	6.500	98.250		8.500	100.00
	6.375	98.000		8.375	100.00
	6.250	97.750		8.250	100.00
	6.125	97.031		8.125	100.00
	6.000	96.781		8.000	100.00
	5.875	96.531		7.875	100.00
	5.750	96.281		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	100.986	100.852	100.719	6.125	100.736	100.518	100.083	6.125	100.736	100.518	100.083	6.125	100.736	100.518	100.083	6.125	100.736	100.518	100.083	6.125	100.736	100.518	100.083
6.000	100.714	100.580	100.446	6.000	100.464	100.245	99.742	6.000	100.464	100.245	99.742	6.000	100.464	100.245	99.742	6.000	100.464	100.245	99.742	6.000	100.464	100.245	99.742
5.875	100.466	100.332	100.199	5.875	100.216	99.998	99.438	5.875	100.216	99.998	99.438	5.875	100.216	99.998	99.438	5.875	100.216	99.998	99.438	5.875	100.216	99.998	99.438
5.750	100.305	100.172	100.038	5.750	100.055	99.837	99.317	5.750	100.055	99.837	99.317	5.750	100.055	99.837	99.317	5.750	100.055	99.837	99.317	5.750	100.055	99.837	99.317
5.625	99.937	99.803	99.669	5.625	99.687	99.625	99.071	5.625	99.687	99.625	99.071	5.625	99.687	99.625	99.071	5.625	99.687	99.625	99.071	5.625	99.687	99.625	99.071
5.500	99.592	99.458	99.324	5.500	99.342	99.281	98.680	5.500	99.342	99.281	98.680	5.500	99.342	99.281	98.680	5.500	99.342	99.281	98.680	5.500	99.342	99.281	98.680
5.375	99.073	98.939	98.805	5.375	98.823	98.761	98.240	5.375	98.823	98.761	98.240	5.375	98.823	98.761	98.240	5.375	98.823	98.761	98.240	5.375	98.823	98.761	98.240
5.250	98.844	98.710	98.576	5.250	98.594	98.532	98.151	5.250	98.594	98.532	98.151	5.250	98.594	98.532	98.151	5.250	98.594	98.532	98.151	5.250	98.594	98.532	98.151
5.125	98.187	98.053	97.919	5.125	97.937	97.896	97.694	5.125	97.937	97.896	97.694	5.125	97.937	97.896	97.694	5.125	97.937	97.896	97.694	5.125	97.937	97.896	97.694
5.000	97.824	97.690	97.556	5.000	97.574	97.533	97.184	5.000	97.574	97.533	97.184	5.000	97.574	97.533	97.184	5.000	97.574	97.533	97.184	5.000	97.574	97.533	97.184
4.875	96.995	96.861	96.727	4.875	96.745	96.704	96.503	4.875	96.745	96.704	96.503	4.875	96.745	96.704	96.503	4.875	96.745	96.704	96.503	4.875	96.745	96.704	96.503
4.750	96.750	96.616	96.482	4.750	96.500	96.459	96.200	4.750	96.500	96.459	96.200	4.750	96.500	96.459	96.200	4.750	96.500	96.459	96.200	4.750	96.500	96.459	96.200
4.625	96.029	95.895	95.761	4.625	95.792	95.751	95.722	4.625	95.792	95.751	95.722	4.625	95.792	95.751	95.722	4.625	95.792	95.751	95.722	4.625	95.792	95.751	95.722

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	91.195	91.195	91.148	3.500	91.195	91.195	91.148	3.500	91.195	91.195	91.148
3.375	91.153	91.153	91.106	3.375	91.153	91.153	91.106	3.375	91.153	91.153	91.106
3.250	91.110	91.110	91.063	3.250	91.110	91.110	91.063	3.250	91.110	91.110	91.063
3.125	88.984	88.984	88.999	3.125	88.984	88.984	88.999	3.125	88.984	88.984	88.999
3.000	88.945	88.945	88.961	3.000	88.945	88.945	88.961	3.000	88.945	88.945	88.961
2.875	88.903	88.903	88.918	2.875	88.903	88.903	88.918	2.875	88.903	88.903	88.918
2.750	88.860	88.860	88.876	2.750	88.860	88.860	88.876	2.750	88.860	88.860	88.876
2.625	87.077	87.077	87.156	2.625	87.077	87.077	87.156	2.625	87.077	87.077	87.156
2.500	87.039	87.039	87.117	2.500	87.039	87.039	87.117	2.500	87.039	87.039	87.117
2.375	86.996	86.996	87.075	2.375	86.996	86.996	87.075	2.375	86.996	86.996	87.075
2.250	86.954	86.954	87.032	2.250	86.954	86.954	87.032	2.250	86.954	86.954	87.032

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	99.197	99.101	98.904	6.000	98.947	98.851	98.654	6.000	98.947	98.851	98.654
5.875	98.696	98.600	98.404	5.875	98.446	98.350	98.154	5.875	98.446	98.350	98.154
5.750	99.114	99.046	98.881	5.750	98.864	98.796	98.631	5.750	98.864	98.796	98.631
5.625	98.961	98.899	98.463	5.625	98.711	98.649	98.213	5.625	98.711	98.649	98.213
5.500	98.481	98.420	97.944	5.500	98.231	98.170	97.694	5.500	98.231	98.170	97.694
5.375	97.837	97.775	97.424	5.375	97.587	97.525	97.174	5.375	97.587	97.525	97.174
5.250	97.633	97.571	96.955	5.250	97.383	97.321	96.705	5.250	97.383	97.321	96.705
5.125	96.440	96.368	96.246	5.125	96.054	96.013	95.419	5.125	96.054	96.013	95.419
5.000	95.976	95.904	95.782	5.000	95.362	95.321	94.727	5.000	95.362	95.321	94.727
4.875	95.445	95.373	95.251	4.875	94.397	94.356	94.026	4.875	94.397	94.356	94.026
4.750	95.003	94.962	94.600	4.750	94.753	94.712	94.118	4.750	94.753	94.712	94.118

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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Conventional															
AMFX30				AMFX25				AMFX20				AMFX15			
Conforming 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
6.500	101.415	101.308	101.187	6.500	101.573	101.494	101.305	5.500	100.300	100.175	99.994	5.500	100.300	100.175	99.994
6.375	101.054	100.947	100.825	6.375	101.168	101.090	100.901	5.375	99.981	99.855	99.674	5.375	99.981	99.855	99.674
6.250	100.660	100.553	100.431	6.250	100.702	100.623	100.434	5.250	99.572	99.446	99.265	5.250	99.572	99.446	99.265
6.125	100.279	100.197	100.132	6.125	100.954	100.896	100.740	5.125	99.075	98.949	98.768	5.125	99.075	98.949	98.768
6.000	99.893	99.836	99.679	6.000	100.586	100.528	100.371	5.000	98.909	98.814	98.665	5.000	98.909	98.814	98.665
5.875	99.582	99.521	99.357	5.875	100.175	100.117	99.960	4.875	98.558	98.463	98.315	4.875	98.558	98.463	98.315
5.750	99.100	99.039	98.874	5.750	99.677	99.619	99.463	4.750	98.131	98.035	97.887	4.750	98.131	98.035	97.887
5.625	98.688	98.627	98.463	5.625	99.331	99.284	99.136	4.625	97.716	97.625	97.528	4.625	97.716	97.625	97.528
5.500	98.127	98.076	97.920	5.500	98.946	98.899	98.751	4.500	97.494	97.403	97.306	4.500	97.494	97.403	97.306
5.375	97.763	97.713	97.556	5.375	98.507	98.460	98.311	4.375	96.936	96.846	96.749	4.375	96.936	96.846	96.749
5.250	97.240	97.190	97.034	5.250	97.945	97.898	97.750	4.250	96.364	96.282	96.210	4.250	96.364	96.282	96.210
5.125	96.800	96.750	96.593	5.125	97.580	97.551	97.435	4.125	95.960	95.912	95.840	4.125	95.960	95.912	95.840
5.000	96.183	96.147	96.007	5.000	97.143	97.114	96.998								
4.875	95.641	95.605	95.465	4.875	96.616	96.587	96.470								

AMFX10				AMFX30HB				AMFX15HB				
Conforming 10 Yr Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
5.500	99.980	99.855	99.674	5.500	100.909	100.815	100.671	5.500	98.811	98.685	98.505	
5.375	99.661	99.535	99.354	5.375	100.579	100.480	100.341	5.375	98.570	98.444	98.263	
5.250	99.290	99.165	98.984	5.250	100.168	100.064	99.931	5.250	98.198	98.072	97.891	
5.125	98.873	98.748	98.567	5.125	100.261	100.203	100.047	5.125	97.704	97.578	97.397	
5.000	98.652	98.556	98.408	5.000	99.914	99.856	99.700	5.000	98.160	97.913	97.844	
4.875	98.301	98.206	98.057	4.875	99.484	99.426	99.270	4.875	97.822	97.597	97.506	
4.750	97.912	97.816	97.668	4.750	98.953	98.896	98.739	4.750	97.483	97.255	97.167	
4.625	97.483	97.388	97.239	4.625	98.402	98.343	98.220	4.625	96.982	96.720	96.668	
4.500	97.002	96.906	96.758	4.500	98.002	97.955	97.806	4.500	96.894	96.876	96.752	
4.375	96.521	96.426	96.277	4.375	97.499	97.452	97.304	4.375	96.542	96.524	96.400	
4.250	96.037	95.974	95.850	4.250	96.917	96.871	96.722	4.250	96.087	96.069	95.945	
4.125	95.542	95.524	95.400	4.125	96.075	95.997	95.779					

FHLMC Codes

Code	Description
ARFX30	CF 30yr fix
ARFX25	CF 25yr fix
ARFX20	CF 20yr fix
ARFX15	CF 15yr fix
ARFX10	CF 10yr fix
ARFX30SC	CF 30yr fix Super Conforming
ARFX15SC	CF 15yr fix Super Conforming

LPMI Product Codes

Code	Description
AMFX30LPMI	CF 30yr fix LPMI
AMFX30HLPMI	CF 30yr fix High Balance LPMI
AMFX15LPMI	CF 15yr fix LPMI
AMFX15HLPMI	CF 15yr fix High Balance LPMI

Conventional Adjustment

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

LTV	FICO	Adj
≥ 740	≤60	-0.250
720-739	60.01-70	-0.250
700-719	70.01-75	-0.500
680-699	75.01-80	-0.750
660-679	80.01-85	-1.000
640-659	85.01-90	-1.250
620-639	90.01-95	-1.500
≥ 740	95.01-97	-0.750

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

LTV	FICO	Adj
≥ 740	≤60	-0.375
720-739	>60-70	-0.625
700-719	>70-75	-1.000
680-699	>75-80	-1.125
660-679	>80-85	-1.125
640-659	>85-90	-1.125
620-639	>90-95	-1.125

Loans with Secondary Financing

LTV	FICO	Adj
≥ 740	≤60	-0.375
720-739	>60-70	-0.500
700-719	>70-75	-0.750
680-699	>75-80	-1.000
660-679	>80-85	-1.250
640-659	>85-90	-1.500
620-639	>90-95	-1.500

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

LTV	FICO	Adj
≥ 620	≤60	-0.500
	60.01-70	-0.750
	70.01-75	-1.000
	75.01-80	-1.000
	80.01-85	-1.000
	85.01-90	-1.000
	90.01-95	-1.000
	95.01-97	-1.000

*High Balance Loan Adjusters: Cash-out refinance

LTV	FICO	Adj
≥ 620	≤60	-1.250
	60.01-70	-1.500
	70.01-75	-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	Adj
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

Base LTV	Coverage	Credit Scores								
		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	
	6%	-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%									

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



Effective Time:
9/23/2022 8:40:28 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	100.653	100.521	100.406	6.500	100.134	100.040	99.896			
6.375	100.263	100.133	100.016	6.375	99.804	99.705	99.566			
6.250	99.846	99.719	99.600	6.250	99.393	99.289	99.156			
6.125	99.412	99.316	99.219	6.125	99.011	98.957	98.827			
6.000	98.951	98.857	98.758	6.000	98.726	98.667	98.542			
5.875	98.492	98.400	98.299	5.875	98.343	98.280	98.161			
5.750	98.026	97.935	97.833	5.750	97.883	97.814	97.701			
5.625	97.730	97.651	97.572	5.625	97.627	97.552	97.445			

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:
9/23/2022 8:40:28 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	100.653	100.521	100.406	6.500	100.134	100.040	99.896				
6.375	100.263	100.133	100.016	6.375	99.804	99.705	99.566				
6.250	99.846	99.719	99.600	6.250	99.393	99.289	99.156				
6.125	99.412	99.316	99.219	6.125	99.011	98.957	98.827				
6.000	98.951	98.857	98.758	6.000	98.726	98.667	98.542				
5.875	98.492	98.400	98.299	5.875	98.343	98.280	98.161				
5.750	98.026	97.935	97.833	5.750	97.883	97.814	97.701				
5.625	97.730	97.651	97.572	5.625	97.627	97.552	97.445				

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