meMortgage
NMLS 133519

Efffective Date: **9/7/2022**

Lock Desk Hours: 8am – 3:00pm PST

Email: lockdesk@thelender.com

NMLS # 133519

Full Doc: NQHEM+

Note Rate	7/6 ARM	10/6 ARM	30 Yr Fix
6.1250	97.100	96.963	96.963
6.2500	97.725	97.588	97.588
6.3750	98.350	98.213	98.213
6.5000	98.725	98.588	98.588
6.6250	99.038	98.900	98.900
6.7500	99.350	99.213	99.213
6.8750	99.663	99.525	99.525
7.0000	99.975	99.838	99.838
7.1250	100.288	100.150	100.150
7.2500	100.538	100.400	100.400
7.3750	100.788	100.650	100.650
7.5000	101.038	100.900	100.900
7.6250	101.288	101.150	101.150
7.7500	101.538	101.400	101.400
7.8750	101.788	101.650	101.650
8.0000	102.038	101.900	101.900
8.1250	102.288	102.150	102.150
8.2500	102.538	102.400	102.400
8.3750	102.788	102.650	102.650
8.5000	103.038	102.900	102.900
8.6250	103.288	103.150	103.150
8.7500	103.538	103.400	103.400
8.8750	103.788	103.650	103.650
9.0000	104.038	103.900	103.900
9.1250	104.288	104.150	104.150
9.2500	104.538	104.400	104.400
9.3750	104.788	104.650	104.650
9.5000	105.038	104.900	104.900
9.6250	105.288	105.150	105.150

Alt Doc: NQHEM+

Note Rate	7/6 ARM	10/6 ARM	30 Yr Fix
6.1250	97.113	97.013	97.013
6.2500	97.738	97.638	97.638
6.3750	98.363	98.263	98.263
6.5000	98.738	98.638	98.638
6.6250	99.050	98.950	98.950
6.7500	99.363	99.263	99.263
6.8750	99.675	99.575	99.575
7.0000	99.988	99.888	99.888
7.1250	100.300	100.200	100.200
7.2500	100.613	100.513	100.513
7.3750	100.925	100.825	100.825
7.5000	101.175	101.075	101.075
7.6250	101.425	101.325	101.325
7.7500	101.675	101.575	101.575
7.8750	101.925	101.825	101.825
8.0000	102.175	102.075	102.075
8.1250	102.425	102.325	102.325
8.2500	102.675	102.575	102.575
8.3750	102.925	102.825	102.825
8.5000	103.175	103.075	103.075
8.6250	103.425	103.325	103.325
8.7500	103.675	103.575	103.575
8.8750	103.925	103.825	103.825
9.0000	104.175	104.075	104.075
9.1250	104.425	104.325	104.325
9.2500	104.675	104.575	104.575
9.3750	104.925	104.825	104.825
9.5000	105.175	105.075	105.075
9.6250	105.425	105.325	105.325

MAX PRICE AND LOCK TERM

Max Price	101.000
15 Lock Period	0.0000
30 Lock Period	-0.3750

TERM ADD-ONs (Price Adjustments)	
40-Year Term	-0.2500

Extension Fees	
5 days	-0.250
7 days	-0.325
10 days	-0.550
15 days	-0.650

*2 total lock extensions allowed

ARM Notes
ARM Index: SOFR
Margin: 5.000%
CAPS: 5/1/5
Floor Rate = Note Rate

PREPAY PENALTY LLPAs (Investor Only)

36 Months	0.0000
24 Months	-0.2500
12 Months	-0.5000
0 Months	-0.7500

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI

2) Prepayment penalties not allowed on loans vested to individuals in IL & NJ

3) Prepayment penalties not allowed on loan amounts less than $278,204 in PA

Full/Alt Doc FICO/LTV LLPAs (Price Adjustments)

		<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Full Doc	780+	0.7500	0.7500	0.5000	0.3750	0.1250	0.0000	-0.1250	-1.3750	-2.3750
	760-779	0.7500	0.7500	0.5000	0.3750	0.1250	0.0000	-0.2500	-1.3750	-2.5000
	740-759	0.6250	0.6250	0.3750	0.2500	0.0000	-0.1250	-0.3750	-1.6250	-2.8750
	720-739	0.5000	0.5000	0.2500	0.1250	-0.1250	-0.3750	-0.7500	-2.0000	-3.3750
	700-719	0.3750	0.3750	0.1250	0.0000	-0.5000	-0.8750	-1.2500	-2.8750	-4.2500
	680-699	0.3750	0.3750	0.0000	-0.2500	-0.7500	-1.1250	-1.5000	-3.1250	-4.5000
	660-679	0.0000	0.0000	-0.2500	-0.5000	-1.0000	-1.3750	-1.8750	-3.3750	NA
Alt Doc Bank Statement - 12/24 Months 3 Month Bank Statement/ CPA Prepared P&L - 12 Months 1099 - 12/24 Months Asset Utilization WVOE	780+	0.8750	0.8750	0.6250	0.5000	0.2500	0.0000	-0.2500	-1.5000	-2.6250
	760-779	0.8750	0.8750	0.6250	0.5000	0.2500	0.0000	-0.3750	-1.5000	-2.7500
	740-759	0.7500	0.7500	0.5000	0.3750	0.1250	-0.1250	-0.5000	-1.8750	-3.2500
	720-739	0.6250	0.6250	0.3750	0.2500	0.0000	-0.5000	-1.0000	-2.3750	-3.7500
	700-719	0.5000	0.5000	0.2500	0.1250	-0.3750	-1.0000	-1.5000	-3.2500	-4.7500
	680-699	0.3750	0.3750	0.0000	-0.2500	-0.7500	-1.3750	-1.8750	-3.5000	-5.0000
	660-679	0.0000	0.0000	-0.3750	-0.6250	-1.2500	-1.6250	-2.1250	-3.7500	NA
Alt Doc Additional Adjustments	Bank Statement - 12 Months	0.0000	0.0000	0.0000	0.0000	-0.1250	-0.1250	-0.1250	-0.2500	-0.3750
	1099 - 12 Months	0.0000	0.0000	0.0000	0.0000	-0.1250	-0.1250	-0.1250	-0.2500	-0.3750
	WVOE	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-2.2500	-2.5000
	3 Bank Statement/ CPA Prepared P&L - 12 Months	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-2.3750	-2.6250

OTHER LLPAs (Price Adjustments)

		<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
DTI	43.01%-50%	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	-0.1250	-0.1250
	>50%	0.0000	-0.1250	-0.1250	-0.1250	-0.2500	-0.2500	-0.2500	NA	NA
Loan Balance	<=$250,000	-0.2500	-0.2500	-0.2500	-0.2500	-0.5000	-0.6250	-0.6250	-0.7500	-0.8750
	$250,001 - $750,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	$750,001 - $1,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	$1,000,001 - $1,500,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	$1,500,001 - $2,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	-0.5000
	$2,000,001 - $2,500,000	0.0000	0.0000	0.0000	0.0000	-0.2500	-0.2500	-0.3750	NA	NA
	$2,500,001 - $3,000,000	-0.3750	-0.3750	-0.3750	-0.3750	-0.5000	-0.5000	-0.6250	NA	NA
	$3,000,001 - $3,500,000	-0.5000	-0.5000	-0.5000	-0.5000	-0.7500	-0.8750	NA	NA	NA
	$3,500,001 - $4,000,000	-1.2500	-1.2500	-1.2500	-1.2500	-1.5000	-1.6250	NA	NA	NA
Purpose	Purchase	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	R/T Refi	0.0000	0.0000	-0.1250	-0.1250	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750
	Cash-Out Refi	-0.2500	-0.2500	-0.3750	-0.3750	-0.6250	-0.6250	-0.7500	-1.0000	NA
Occupancy	2nd Home	0.0000	0.0000	0.0000	-0.1250	-0.2500	-0.2500	-0.2500	-0.3750	-1.0000
	Investor	0.0000	0.0000	-0.1250	-0.2500	-0.3750	-0.3750	-0.3750	-0.3750	NA
Property Type	Condo	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.3750
	2-4 Unit	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.3750	-0.3750	-0.7500
Amortization	Interest Only - 30 Year Term	-0.2500	-0.2500	-0.2500	-0.2500	-0.3750	-0.3750	-0.5000	-0.5000	-0.7500
	Interest Only - 40 Year Term	-0.2500	-0.2500	-0.2500	-0.2500	-0.3750	-0.3750	-0.5000	-0.5000	-0.7500
Other	Escrow Waiver	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250

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6.8750	99.050	98.950	98.950
7.0000	99.363	99.263	99.263
7.1250	99.675	99.575	99.575
7.2500	99.988	99.888	99.888
7.3750	100.300	100.200	100.200
7.5000	100.613	100.513	100.513
7.6250	100.925	100.825	100.825
7.7500	101.175	101.075	101.075
7.8750	101.425	101.325	101.325
8.0000	101.675	101.575	101.575
8.1250	101.925	101.825	101.825
8.2500	102.175	102.075	102.075
8.3750	102.425	102.325	102.325
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8.7500	103.175	103.075	103.075
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9.8750	105.425	105.325	105.325

MAX PRICE AND LOCK TERM

Max Price	101.000
15 Lock Period	0.0000
30 Lock Period	-0.3750

TERM ADD-ONs (Price Adjustments)	
40-Year Term	-0.3750

Extension Fees	
5 days	-0.250
7 days	-0.325
10 days	-0.550
15 days	-0.650

*2 total lock extensions allowed

ARM Notes
ARM Index: SOFR
Margin: 5.000%
CAPS: 5/1/5
Floor Rate = Note Rate

PREPAY PENALTY LLPAs (Investment Only)

36 Months	0.0000
24 Months	-0.2500
12 Months	-0.5000
0 Months	-0.7500

1) Prepayment penalties not allowed in AK, KS, MI, MN, NM, OH, and RI

2) Prepayment penalties not allowed on loans vested to individuals in IL & NJ

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Full/Alt Doc FICO/LTV LLPAs (Price Adjustments)

		<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Full Doc	740+	0.6250	0.6250	0.3750	0.2500	0.0000	-0.1250	-0.5000	-2.0000	-4.1250
	720-739	0.5000	0.5000	0.2500	0.1250	-0.1250	-0.3750	-0.8750	-2.3750	-4.3750
	700-719	0.3750	0.3750	0.1250	0.0000	-0.5000	-0.8750	-1.3750	-3.2500	-5.0000
	680-699	0.3750	0.3750	0.0000	-0.2500	-0.7500	-1.1250	-1.6250	-3.5000	-5.5000
	660-679	0.0000	0.0000	-0.2500	-0.5000	-1.0000	-1.3750	-2.1250	NA	-5.7500
	640-659	-0.7500	-0.7500	-0.7500	-1.0000	-1.5000	-2.0000	-2.6250	NA	NA
	620-639	-1.5000	-1.5000	-1.5000	-1.7500	-2.2500	-3.0000	-3.7500	NA	NA
	600-619	-2.2500	-2.2500	-2.5000	-3.0000	-3.7500	NA	NA	NA	NA
Alt Doc Bank Statement - 12/24 Months 3 Month Bank Statement/ CPA Prepared P&L - 12 Months 1099 - 12/24 Months Asset Utilization WVOE	740+	0.7500	0.7500	0.5000	0.3750	0.1250	-0.1250	-0.6250	-2.2500	-4.5000
	720-739	0.6250	0.6250	0.3750	0.2500	0.0000	-0.5000	-1.1250	-2.7500	-4.7500
	700-719	0.5000	0.5000	0.2500	0.1250	-0.3750	-1.0000	-1.6250	-3.6250	-5.3750
	680-699	0.3750	0.3750	0.0000	-0.2500	-0.7500	-1.3750	-2.0000	-3.8750	-5.8750
	660-679	0.0000	0.0000	-0.3750	-0.6250	-1.2500	-1.6250	-2.3750	NA	-6.0000
	640-659	-0.7500	-0.7500	-0.7500	-1.0000	-1.6250	-2.1250	-3.3750	NA	NA
	620-639	-1.6250	-1.6250	-1.6250	-1.8750	-2.3750	-3.1250	-4.7500	NA	NA
	600-619	-2.5000	-2.8750	-3.2500	-3.8750	-5.0000	NA	NA	NA	NA
Alt Doc Additional Adjustments	Bank Statement - 12 Months	0.0000	0.0000	0.0000	0.0000	-0.1250	-0.1250	-0.2500	-0.3750	-0.6250
	1099 - 12 Months	0.0000	0.0000	0.0000	0.0000	-0.1250	-0.1250	-0.2500	-0.3750	-0.6250
	WVOE	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-2.5000	-2.7500
	3 Bank Statement/ CPA Prepared P&L - 12 Months	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-2.6250	-2.8750

OTHER LLPAs (Price Adjustments)

		<=50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Housing History	1x30x12	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	-0.2500
	0x60x12	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	-0.3750	NA
	0x90x12	-0.7500	-0.7500	-0.7500	-0.7500	-0.7500	NA	NA	NA	NA
Housing Event Seasoning	>=36 Mo	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	24 - 35 Mo	-0.2500	-0.2500	-0.2500	-0.2500	-0.3750	-0.3750	-0.3750	-0.5000	NA
	12 - 23 Mo	-0.3750	-0.3750	-0.3750	-0.3750	-0.5000	-1.5000	-2.0000	NA	NA
DTI	>43%	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	-0.1250	-0.2500	-0.3750
Loan Balance	<=$250,000	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-0.6250	-0.6250	-0.6250	-0.6250
	$250,001 - $750,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	$750,001 - $1,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	$1,000,001 - $1,500,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	-0.1500
	$1,500,001 - $2,000,000	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.1250	-0.2500	-1.5000	-2.0000
	$2,000,001 - $2,500,000	-0.3750	-0.3750	-0.3750	-0.3750	-0.5000	-0.5000	-1.0000	NA	NA
	$2,500,001 - $3,000,000	-0.5000	-0.5000	-0.5000	-0.5000	-0.7500	-0.8750	-1.3750	NA	NA
Purpose	Cash-Out Refi	-0.2500	-0.2500	-0.2500	-0.3750	-0.5000	-0.6250	-0.7500	NA	NA
Occupancy	2nd Home	0.0000	0.0000	-0.1250	-0.2500	-0.2500	-0.2500	-0.2500	NA	NA
	Investor	0.0000	0.0000	-0.2500	-0.3750	-0.3750	-0.3750	-0.3750	NA	NA
Property Type	Condo	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	NA
	2-4 Unit	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-0.5000	-0.6250	-0.6250	NA
Amortization	Interest Only - 30 Year Term	-0.2500	-0.2500	-0.2500	-0.2500	-0.3750	-0.3750	-0.5000	-0.5000	NA
	Interest Only - 40 Year Term	-0.2500	-0.2500	-0.2500	-0.2500	-0.3750	-0.3750	-0.5000	-0.5000	NA
Other	Escrow Waiver	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	-0.2500	NA