



NMLS 133519

HUD Lender ID# 1976400007

### Borrower Paid Rate Sheet

Monday, August 22, 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.](#)

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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.



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

Effective Time:  
 8/22/2022 8:06:47 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	103.380	103.121	102.662	6.125	103.630	103.371	102.912	5.875	103.100	102.841	102.033	6.000	103.216	102.957	102.267	6.000	103.466	103.207	102.517	5.750	103.129	102.870	102.583	5.875	103.100	102.841	102.033	5.750	103.129	102.870	102.583
5.875	103.100	102.841	102.033	5.875	103.350	103.091	102.283	5.625	103.832	103.711	103.563	5.750	103.129	102.870	102.533	5.750	103.379	103.120	102.910	5.500	103.352	103.231	103.083	5.625	103.832	103.711	103.563	5.500	103.352	103.231	103.083
5.750	103.129	102.870	102.533	5.625	103.132	103.003	102.580	5.500	102.847	102.726	102.579	5.625	102.882	102.753	102.324	5.625	103.132	103.003	102.580	5.375	102.847	102.726	102.579	5.500	102.699	102.569	102.005	5.250	102.699	102.569	102.005
5.625	102.882	102.753	102.324	5.500	102.949	102.819	102.300	5.250	102.396	102.267	102.097	5.375	102.699	102.569	102.005	5.250	102.949	102.819	102.300	5.125	102.396	102.267	102.097	5.375	102.409	102.280	101.600	5.125	102.409	102.280	101.600
5.500	102.699	102.569	102.005	5.375	102.659	102.530	101.964	5.125	102.396	102.267	102.097	5.250	102.882	102.753	102.324	5.125	102.659	102.530	101.964	5.000	102.396	102.267	102.097	5.375	102.409	102.280	101.600	5.000	102.409	102.280	101.600
5.375	102.409	102.280	101.600	5.250	102.646	102.517	102.265	5.000	102.396	102.267	102.097	5.125	102.153	102.072	101.753	5.250	102.646	102.517	102.265	4.875	101.852	101.771	101.548	5.250	102.396	102.267	102.097	5.125	102.153	102.072	101.753
5.250	102.396	102.267	101.963	5.125	102.403	102.322	102.087	5.000	101.852	101.771	101.548	5.125	102.153	102.072	101.753	5.000	102.403	102.322	102.087	4.750	101.852	101.771	101.548	5.125	102.153	102.072	101.753	5.000	101.852	101.771	101.548
5.125	102.153	102.072	101.753	5.000	102.102	102.021	101.738	4.875	101.214	101.133	100.893	5.000	101.852	101.771	101.548	4.750	102.102	102.021	101.738	4.625	100.795	100.705	100.601	5.000	101.852	101.771	101.548	4.750	101.214	101.133	100.893
5.000	101.852	101.771	101.548	4.875	101.464	101.383	101.200	4.750	101.214	101.133	100.942	4.875	101.214	101.133	100.942	4.625	101.464	101.383	101.200	4.500	100.795	100.705	100.601	4.875	101.214	101.133	100.942	4.625	100.795	100.705	100.601
4.875	101.214	101.133	100.942	4.750	101.810	101.720	101.615	4.625	101.214	101.133	100.942	4.500	101.214	101.133	100.942	4.500	101.810	101.720	101.615	4.375	100.215	100.124	100.020	4.750	101.214	101.133	100.942	4.375	100.215	100.124	100.020
4.750	101.168	101.078	100.973	4.625	101.081	100.991	100.887	4.500	100.215	100.124	100.020	4.375	101.168	101.078	100.973	4.375	101.081	100.991	100.887	4.250	99.667	99.578	99.489	4.625	101.081	100.991	100.887	4.250	99.667	99.578	99.489
4.625	100.513	100.409	100.362	4.500	100.544	100.454	100.349	4.375	99.667	99.578	99.489	4.250	100.513	100.409	100.362	4.250	100.544	100.454	100.349	4.125	99.203	99.145	99.009	4.500	100.513	100.409	100.362	4.125	99.203	99.145	99.009
4.500	100.150	100.061	99.972	4.375	100.029	99.936	99.877	4.250	99.203	99.145	99.009	4.125	100.150	100.061	99.972	4.125	100.029	99.936	99.877	4.000	99.203	99.145	99.009	4.375	100.150	100.061	99.972	4.000	99.203	99.145	99.009
4.375	99.667	99.578	99.489	4.125	99.972	99.883	99.814	4.000	99.203	99.145	99.009	3.875	99.667	99.578	99.489	3.875	99.972	99.883	99.814	3.750	99.203	99.145	99.009	4.125	99.667	99.578	99.489	3.750	99.203	99.145	99.009

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	Rate	15 Day	30 Day	45 Day				
4.625	100.363	100.258	100.153	4.625	100.113	100.008	99.903	4.500	98.103	98.038	97.973	4.625	100.363	100.258	100.153	4.500	99.774	99.669	99.564	4.375	97.728	97.663	97.598	4.625	100.363	100.258	100.153	4.375	97.728	97.663	97.598
4.500	100.024	99.919	99.814	4.500	99.774	99.669	99.564	4.375	97.728	97.663	97.598	4.375	99.663	99.558	99.453	4.375	99.413	99.308	99.203	4.250	97.353	97.288	97.223	4.500	100.024	99.919	99.814	4.250	97.353	97.288	97.223
4.375	99.663	99.558	99.453	4.375	99.413	99.308	99.203	4.250	97.353	97.288	97.223	4.250	99.599	99.601	99.412	4.250	99.349	99.351	99.162	4.125	97.312	97.263	97.215	4.375	99.663	99.558	99.453	4.125	97.312	97.263	97.215
4.250	99.599	99.601	99.412	4.250	99.349	99.351	99.162	4.125	97.312	97.263	97.215	4.125	99.145	99.146	98.957	4.125	98.895	98.896	98.707	4.000	96.937	96.888	96.840	4.250	99.599	99.601	99.412	4.000	96.937	96.888	96.840
4.125	99.145	99.146	98.957	4.125	98.895	98.896	98.707	4.000	96.937	96.888	96.840	4.000	98.685	98.687	98.498	4.000	98.435	98.437	98.248	3.875	96.562	96.513	96.465	4.125	99.145	99.146	98.957	3.875	96.562	96.513	96.465
4.000	98.685	98.687	98.498	4.000	98.435	98.437	98.248	3.875	96.562	96.513	96.465	3.875	98.321	98.264	98.208	3.875	98.071	98.014	97.958	3.750	96.187	96.138	96.090	4.000	98.685	98.687	98.498	3.750	96.187	96.138	96.090
3.875	98.321	98.264	98.208	3.875	98.071	98.014	97.958	3.750	96.187	96.138	96.090	3.750	98.143	98.078	97.881	3.750	98.356	98.291	98.094	3.625	95.968	95.919	95.871	3.875	98.321	98.264	98.208	3.625	95.968	95.919	95.871
3.750	98.143	98.078	97.881	3.750	98.356	98.291	98.094	3.625	95.968	95.919	95.871	3.625	98.006	97.941	97.744	3.625	98.356	98.291	98.094	3.500	95.593	95.544	95.496	3.750	98.143	98.078	97.881	3.500	95.593	95.544	95.496
3.625	98.006	97.941	97.744	3.625	98.356	98.291	98.094	3.500	95.593	95.544	95.496	3.500	97.676	97.611	97.414	3.500	97.426	97.361	97.164	3.375	95.228	95.179	95.131	3.625	98.006	97.941	97.744	3.375	95.228	95.179	95.131
3.500	97.676	97.611	97.414	3.500	97.426	97.361	97.164	3.375	95.228	95.179	95.131	3.375	97.676	97.611	97.414	3.375	97.426	97.361	97.164	3.250	95.063	95.014	94.966	3.500	97.676	97.611	97.414	3.250	95.063	95.014	94.966

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	Rate	15 Day	30 Day	45 Day								
4.500	97.853	97.788	97.723	4.500	97.853	97.788	97.723	3.125	95.266	95.137	95.008	3.125	95.016	94.887	94.758	3.125	95.016	94.887	94.758	3.000	94.641	94.512	94.383	4.500	97.853	97.788	97.723	3.000	94.641	94.512	94.383
4.375	97.478	97.413	97.348	4.375	97.478	97.413	97.348	3.000	94.891	94.762	94.633	3.000	94.641	94.512	94.383	2.875	94.227	94.098	93.968	2.875	94.227	94.098	93.968	4.375	97.478	97.413	97.348	2.875	94.227	94.098	93.968
4.250	97.103	97.038	96.973	4.250	97.103	97.038	96.973	2.875	94.477	94.348	94.218	2.875	94.227	94.098	93.968	2.750	94.094	93.965	93.835	2.750	94.094	93.965	93.835	4.250	97.103	97.038	96.973	2.750	94.094	93.965	93.835
4.125	97.062	97.013	96.965	4.125	97.062	97.013	96.965	2.750	94.094	93.965	93.835	2.750	93.844	93.715	93.585	2.625	93.679	93.550	93.421	2.625	93.679	93.550	93.421	4.125	97.062	97.013	96.965	2.625	93.679	93.550	93.421
4.000	96.687	96.638	96.590	4.000	96.687	96.638	96.590	2.625	93.929	93.800	93.671	2.625	93.679	93.550	93.421	2.500	93.546	93.417	93.288	2.500	93.296	93.167	93.038	4.000	96.687	96.638	96.590	2.500	93.546	93.417	93.288
3.875	96.312	96.263	96.215	3.875	96.312	96.263	96.215	2.500	93.546	93.417	93.288	2.500	93.296	93.167	93.038	2.375	93.194	93.065	92.936	2.375	92.944	92.815	92.686	3.875	96.312	96.263	96.215	2.375	93.194	93.065	92.936
3.750	95.937	95.888	95.840	3.750	95.937	95.888	95.840	2.375	93.194	93.065	92.936	2.375	92.944	92.815	92.686	2.250	92.874	92.745	92.615	2.250	92.624	92.495	92.365	3.750	95.937	95.888					





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

Effective Time:  
 8/22/2022 8:06:47 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	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	103.005	102.871	102.737	6.125	102.907	102.757	102.607	6.125	102.907	102.757	102.607	6.125	102.907	102.757	102.607	6.125	102.907	102.757	102.607	6.125	102.907	102.757	102.607
6.000	102.841	102.707	102.573	6.000	102.720	102.570	102.420	6.000	102.720	102.570	102.420	6.000	102.720	102.570	102.420	6.000	102.720	102.570	102.420	6.000	102.720	102.570	102.420
5.875	102.725	102.591	102.457	5.875	102.526	102.376	102.226	5.875	102.526	102.376	102.226	5.875	102.526	102.376	102.226	5.875	102.526	102.376	102.226	5.875	102.526	102.376	102.226
5.750	102.754	102.620	102.486	5.750	102.504	102.264	102.114	5.750	102.504	102.264	102.114	5.750	102.504	102.264	102.114	5.750	102.504	102.264	102.114	5.750	102.504	102.264	102.114
5.625	102.507	102.373	102.239	5.625	102.376	102.226	102.076	5.625	102.376	102.226	102.076	5.625	102.376	102.226	102.076	5.625	102.376	102.226	102.076	5.625	102.376	102.226	102.076
5.500	102.324	102.190	102.056	5.500	102.314	102.164	102.014	5.500	102.314	102.164	102.014	5.500	102.314	102.164	102.014	5.500	102.314	102.164	102.014	5.500	102.314	102.164	102.014
5.375	102.034	101.900	101.766	5.375	102.026	101.876	101.726	5.375	102.026	101.876	101.726	5.375	102.026	101.876	101.726	5.375	102.026	101.876	101.726	5.375	102.026	101.876	101.726
5.250	102.146	102.012	101.878	5.250	101.896	101.767	101.499	5.250	101.896	101.767	101.499	5.250	101.896	101.767	101.499	5.250	101.896	101.767	101.499	5.250	101.896	101.767	101.499
5.125	101.903	101.769	101.635	5.125	101.653	101.572	101.252	5.125	101.653	101.572	101.252	5.125	101.653	101.572	101.252	5.125	101.653	101.572	101.252	5.125	101.653	101.572	101.252
5.000	101.602	101.468	101.334	5.000	101.377	101.271	101.077	5.000	101.377	101.271	101.077	5.000	101.377	101.271	101.077	5.000	101.377	101.271	101.077	5.000	101.377	101.271	101.077
4.875	100.964	100.830	100.696	4.875	100.804	100.654	100.504	4.875	100.804	100.654	100.504	4.875	100.804	100.654	100.504	4.875	100.804	100.654	100.504	4.875	100.804	100.654	100.504
4.750	100.918	100.784	100.650	4.750	101.060	100.970	100.865	4.750	101.060	100.970	100.865	4.750	101.060	100.970	100.865	4.750	101.060	100.970	100.865	4.750	101.060	100.970	100.865
4.625	100.491	100.357	100.223	4.625	100.581	100.491	100.387	4.625	100.581	100.491	100.387	4.625	100.581	100.491	100.387	4.625	100.581	100.491	100.387	4.625	100.581	100.491	100.387

  

GSFFX15				GSVFX15				FHA 15 Yr Fixed				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	Rate	15 Day	30 Day	45 Day
3.500	95.780	95.780	95.624	3.500	95.780	95.780	95.624	3.500	95.780	95.780	95.624	3.500	95.780	95.780	95.624
3.375	95.746	95.746	95.590	3.375	95.746	95.746	95.590	3.375	95.746	95.746	95.590	3.375	95.746	95.746	95.590
3.250	95.704	95.704	95.548	3.250	95.704	95.704	95.548	3.250	95.704	95.704	95.548	3.250	95.704	95.704	95.548
3.125	93.952	93.952	93.906	3.125	93.952	93.952	93.906	3.125	93.952	93.952	93.906	3.125	93.952	93.952	93.906
3.000	93.914	93.914	93.867	3.000	93.914	93.914	93.867	3.000	93.914	93.914	93.867	3.000	93.914	93.914	93.867
2.875	93.871	93.871	93.825	2.875	93.871	93.871	93.825	2.875	93.871	93.871	93.825	2.875	93.871	93.871	93.825
2.750	93.829	93.829	93.782	2.750	93.829	93.829	93.782	2.750	93.829	93.829	93.782	2.750	93.829	93.829	93.782
2.625	91.827	91.827	91.781	2.625	91.827	91.827	91.781	2.625	91.827	91.827	91.781	2.625	91.827	91.827	91.781
2.500	91.789	91.789	91.742	2.500	91.789	91.789	91.742	2.500	91.789	91.789	91.742	2.500	91.789	91.789	91.742
2.375	91.746	91.746	91.700	2.375	91.746	91.746	91.700	2.375	91.746	91.746	91.700	2.375	91.746	91.746	91.700
2.250	91.704	91.704	91.657	2.250	91.704	91.704	91.657	2.250	91.704	91.704	91.657	2.250	91.704	91.704	91.657

  

GSFFX30HB				GSVFX30H				FHA 30 Yr Fixed HB				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
6.000	100.941	100.682	99.874	6.000	100.691	100.432	99.624	6.000	100.691	100.432	99.624	6.000	100.691	100.432	99.624
5.875	100.685	100.426	99.618	5.875	100.435	100.176	99.368	5.875	100.435	100.176	99.368	5.875	100.435	100.176	99.368
5.750	101.199	101.072	100.877	5.750	100.949	100.822	100.627	5.750	100.949	100.822	100.627	5.750	100.949	100.822	100.627
5.625	101.274	101.145	100.516	5.625	101.024	100.895	100.266	5.625	101.024	100.895	100.266	5.625	101.024	100.895	100.266
5.500	100.956	100.827	100.148	5.500	100.706	100.577	99.898	5.500	100.706	100.577	99.898	5.500	100.706	100.577	99.898
5.375	100.752	100.622	99.943	5.375	100.502	100.372	99.693	5.375	100.502	100.372	99.693	5.375	100.502	100.372	99.693
5.250	100.989	100.859	100.182	5.250	100.739	100.609	99.932	5.250	100.739	100.609	99.932	5.250	100.739	100.609	99.932
5.125	100.065	99.976	99.788	5.125	99.815	99.726	99.538	5.125	99.815	99.726	99.538	5.125	99.815	99.726	99.538
5.000	99.597	99.508	99.320	5.000	99.347	99.258	99.070	5.000	99.347	99.258	99.070	5.000	99.347	99.258	99.070
4.875	99.105	99.016	98.829	4.875	98.855	98.766	98.579	4.875	98.855	98.766	98.579	4.875	98.855	98.766	98.579
4.750	98.997	98.916	98.360	4.750	98.747	98.666	98.110	4.750	98.747	98.666	98.110	4.750	98.747	98.666	98.110

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:  
8/22/2022 8:06:47 AM

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

Conventional																					
CAMFX30		CAMFX25		Clarity Conforming 30 Yr Fixed				CAMFX20				Clarity Conforming 20 Yr Fixed				CAMFX15		Clarity 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	103.124	102.894	102.689	6.500	103.491	103.116	103.005	5.000	101.562	101.361	101.323	4.875	101.283	101.086	101.043	4.750	100.957	100.766	100.718		
6.375	102.841	102.611	102.406	6.375	103.166	102.794	102.679	4.875	101.283	101.086	101.043	4.750	100.957	100.766	100.718	4.625	100.595	100.409	100.356		
6.250	102.503	102.273	102.068	6.250	102.807	102.438	102.319	4.750	100.957	100.766	100.718	4.625	100.595	100.409	100.356	4.500	100.631	100.472	100.452		
6.125	102.883	102.803	102.730	6.125	103.200	103.131	103.040	4.625	100.595	100.409	100.356	4.500	100.631	100.472	100.452	4.375	100.318	100.163	100.139		
6.000	102.615	102.539	102.443	6.000	102.899	102.833	102.738	4.500	100.631	100.472	100.452	4.375	100.318	100.163	100.139	4.250	99.934	99.785	99.755		
5.875	102.372	102.291	102.092	5.875	102.572	102.510	102.411	4.375	100.318	100.163	100.139	4.250	99.934	99.785	99.755	4.125	99.493	99.350	99.315		
5.750	101.966	101.885	101.689	5.750	102.196	102.136	102.033	4.250	99.934	99.785	99.755	4.125	99.493	99.350	99.315	4.000	99.580	99.402	99.393		
5.625	102.078	102.009	101.937	5.625	102.368	102.298	102.227	4.125	99.493	99.350	99.315	4.000	99.580	99.402	99.393	3.875	99.231	99.058	99.049		
5.500	101.744	101.678	101.602	5.500	102.051	101.985	101.909	4.000	99.580	99.402	99.393	3.875	99.231	99.058	99.049	3.750	98.837	98.669	98.659		
5.375	101.242	101.179	101.099	5.375	101.698	101.634	101.555	3.875	99.231	99.058	99.049	3.750	98.837	98.669	98.659	3.625	98.349	98.186	98.171		
5.250	100.827	100.768	100.683	5.250	101.298	101.238	101.154	3.750	98.837	98.669	98.659	3.625	98.349	98.186	98.171						
5.125	100.839	100.776	100.719	5.125	101.163	101.101	101.044														
5.000	100.433	100.374	100.313	5.000	100.837	100.778	100.717														
4.875	99.960	99.904	99.839	4.875	100.466	100.410	100.345														

CAMFX10		Clarity Conforming 10 Yr Fixed				CAMFX30HB		Clarity Conforming 30 Yr Fixed HB				CAMFX15HB		Clarity 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				
4.875	101.204	101.008	100.965	6.000	102.579	102.519	102.425	4.875	101.051	100.859	100.815	4.750	100.797	100.610	100.562				
4.750	100.893	100.702	100.654	5.875	102.310	102.252	102.154	4.750	100.797	100.610	100.562	4.625	100.367	100.185	100.132				
4.625	100.534	100.348	100.296	5.750	101.937	101.882	101.781	4.625	100.367	100.185	100.132	4.500	100.467	100.312	100.293				
4.500	100.430	100.419	100.252	5.625	101.916	101.851	101.782	4.500	100.467	100.312	100.293	4.375	100.231	100.082	100.058				
4.375	100.177	100.101	99.999	5.500	101.617	101.556	101.482	4.375	100.231	100.082	100.058	4.250	99.862	99.717	99.689				
4.250	99.865	99.735	99.687	5.375	101.206	101.148	101.070	4.250	99.862	99.717	99.689	4.125	99.467	99.327	99.294				
4.125	99.470	99.327	99.294	5.250	100.827	100.772	100.690	4.125	99.467	99.327	99.294	4.000	99.031	98.966	98.769				
4.000	99.545	99.480	99.283	5.125	100.306	100.205	100.125	4.000	99.031	98.966	98.769	3.875	98.690	98.626	98.429				
3.875	99.176	99.112	98.915	5.000	99.935	99.885	99.830	3.875	98.690	98.626	98.429	3.750	98.262	98.198	98.001				
3.750	98.767	98.702	98.541	4.875	99.514	99.467	99.407	3.750	98.262	98.198	98.001	3.625	97.742	97.677	97.548				
3.625	98.318	98.253	98.140	4.750	99.020	98.977	98.913	3.625	97.742	97.677	97.548								
3.500	97.888	97.735	97.711	4.625	98.285	98.048	98.013												

### CLARITY HIGHLIGHTS

PROPERTY TYPE	SFR, PUD, CONDO	MIN FICO	680 (FNMA ONLY)
OCCUPANCY	O/O	MAX LTV	80%
INCOME TYPE	W-2	PURPOSE	PUR, R/T, C/O
FINANCED PROP	1	LOAN AMOUNT	STANDARD, HIGH

#### Clarity Conventional Adjustment

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

	≤60	60.01-70	70.01-75	75.01-80
≥ 740	0.000	-0.250	-0.250	-0.500
720-739	0.000	-0.250	-0.500	-0.750
700-719	0.000	-0.500	-1.000	-1.250
680-699	0.000	-0.500	-1.250	-1.750

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

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

	≤60	>60-70	>70-75	>75-80
≥ 680	-0.500	-0.750	-0.750	-1.000

\*High Balance Loan Adjusters: Cash-out refinance

	≤60	>60-70	>70-75	>75-80
≥ 680	-1.250	-1.500	-1.500	-1.750

\*The high-balance LLPA 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.

#### Loans with Secondary Financing

All Loans with Sub Financing	-0.375		
The below adds also apply:			
LTV	CLTV	<720	≥720
>75 & ≤80	>75 & ≤80	-1.000	-0.750

#### General Adjustments

DESCRIPTION	≤60	>60-70	>70-75	>75-80
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-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



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NMLS # 133519

Conventional															
AMFX30				AMFX25				AMFX20				AMFX15			
Conforming 30 Yr Fixed				Conforming 20 Yr Fixed				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				
6.500	103.124	102.894	102.689	6.500	103.491	103.116	103.005	5.000	101.562	101.361	101.323				
6.375	102.841	102.611	102.406	6.375	103.166	102.794	102.679	4.875	101.283	101.086	101.043				
6.250	102.503	102.273	102.068	6.250	102.807	102.438	102.319	4.750	100.957	100.766	100.718				
6.125	102.283	102.053	101.848	6.125	102.500	102.131	102.014	4.625	100.595	100.409	100.356				
6.000	102.015	101.785	101.580	6.000	102.200	101.833	101.718	4.500	100.631	100.442	100.452				
5.875	101.747	101.517	101.312	5.875	101.912	101.545	101.430	4.375	100.318	100.163	100.139				
5.750	101.480	101.250	101.045	5.750	101.625	101.258	101.143	4.250	99.934	99.785	99.755				
5.625	101.213	100.983	100.778	5.625	101.338	100.971	100.856	4.125	99.493	99.350	99.315				
5.500	100.946	100.716	100.511	5.500	101.051	100.684	100.569	4.000	99.580	99.402	99.393				
5.375	100.679	100.449	100.244	5.375	100.764	100.397	100.282	3.875	99.231	99.058	99.049				
5.250	100.412	100.182	100.000	5.250	100.477	100.110	100.000	3.750	98.837	98.669	98.659				
5.125	100.145	100.000	99.818	5.125	100.190	100.000	99.888	3.625	98.349	98.186	98.171				
5.000	100.000	99.818	99.636	5.000	100.000	99.818	99.636								
4.875	99.960	99.904	99.839	4.875	100.000	99.818	99.636								

Conventional												
AMFX10				AMFX30HB				AMFX15HB				
Conforming 10 Yr Fixed				Conforming 30 Yr Fixed HB				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	
4.875	101.204	101.008	100.965	6.000	102.454	102.394	102.300	4.875	100.926	100.734	100.690	
4.750	100.893	100.702	100.654	5.875	102.185	102.127	102.029	4.750	100.672	100.485	100.437	
4.625	100.534	100.348	100.296	5.750	101.912	101.854	101.756	4.625	100.342	100.160	100.107	
4.500	100.277	100.091	100.042	5.625	101.643	101.585	101.487	4.500	100.040	100.000	100.000	
4.375	100.010	100.000	99.999	5.500	101.374	101.316	101.218	4.375	100.106	99.957	99.933	
4.250	99.743	99.735	99.687	5.375	101.105	101.047	100.949	4.250	99.737	99.592	99.564	
4.125	99.476	99.327	99.294	5.250	100.836	100.778	100.680	4.125	99.342	99.202	99.169	
4.000	99.209	99.060	99.027	5.125	100.567	100.509	100.411	4.000	98.906	98.841	98.844	
3.875	98.942	98.793	98.760	5.000	100.298	100.240	100.142	3.875	98.565	98.501	98.504	
3.750	98.675	98.526	98.493	4.875	100.029	100.000	99.902	3.750	98.137	98.073	98.076	
3.625	98.408	98.259	98.140	4.750	99.760	99.731	99.633	3.625	97.617	97.552	97.423	
3.500	97.888	97.735	97.711	4.625	99.491	99.462	99.364					

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	CF 30yr fix LPMI	FNMA	FHLMC	CF 30yr fix High Balance LPMI
AMFX30LPMI	ARFX30LPMI	CF 30yr fix LPMI	AMFX30HLPMI	ARFX30SCLPMI	CF 30yr fix High Balance LPMI
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HLPMI	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	-1.250	-1.750	-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	-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								
		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	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	0.220	0.230	0.270		
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.250		
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.120	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:  
8/22/2022 8:06:47 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				
5.875	101.604	101.541	101.442	5.625	101.016	100.951	100.882				
5.750	101.202	101.143	101.039	5.500	100.717	100.656	100.582				
5.625	101.428	101.359	101.287	5.375	100.306	100.248	100.170				
5.500	101.094	101.028	100.952	5.250	99.927	99.872	99.790				
5.375	100.592	100.529	100.449	5.125	99.330	99.276	99.225				
5.250	100.177	100.118	100.033	5.000	99.035	98.985	98.930				
5.125	100.189	100.126	100.069	4.875	98.614	98.567	98.507				
5.000	99.783	99.724	99.663	4.750	98.120	98.077	98.013				

**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:  
8/22/2022 8:06:47 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				
5.875	101.604	101.541	101.442	5.625	101.016	100.951	100.882				
5.750	101.202	101.143	101.039	5.500	100.717	100.656	100.582				
5.625	101.428	101.359	101.287	5.375	100.306	100.248	100.170				
5.500	101.094	101.028	100.952	5.250	99.927	99.872	99.790				
5.375	100.592	100.529	100.449	5.125	99.330	99.276	99.225				
5.250	100.177	100.118	100.033	5.000	99.035	98.985	98.930				
5.125	100.189	100.126	100.069	4.875	98.614	98.567	98.507				
5.000	99.783	99.724	99.663	4.750	98.120	98.077	98.013				

**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