



NMLS 133519

HUD Lender ID# 1976400007

### Borrower Paid Rate Sheet

Wednesday, April 27, 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, MD, MI, MN, MO, MS, MT, NC, ND, 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:  
 4/27/2022 7:54:07 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																																
5.625	103.940	103.684	103.605	5.625	103.687	103.434	103.355	5.500	104.176	103.636	103.466	5.375	103.720	103.264	103.185	5.250	103.340	103.243	103.164	5.125	103.275	102.982	102.808	5.000	102.918	102.635	102.451	4.875	102.576	102.310	102.092	4.750	102.405	102.179	102.059	4.625	101.464	101.278	101.159	4.500	100.997	100.811	100.692	4.375	100.661	100.492	100.353	4.250	100.207	100.038	99.931	4.125	99.629	99.517	99.412	4.000	99.070	98.958	98.853	3.875	98.521	98.403	98.299
5.500	103.701	103.481	103.402	5.500	103.467	103.231	103.152	5.375	103.720	103.264	103.185	5.250	103.340	103.243	103.164	5.125	103.275	102.982	102.808	5.000	102.918	102.635	102.451	4.875	102.576	102.310	102.092	4.750	102.405	102.179	102.059	4.625	101.464	101.278	101.159	4.500	100.997	100.811	100.692	4.375	100.661	100.492	100.353	4.250	100.207	100.038	99.931	4.125	99.629	99.517	99.412	4.000	99.070	98.958	98.853	3.875	98.521	98.403	98.299				
5.375	103.361	103.264	103.185	5.375	103.174	103.014	102.935	5.250	103.090	102.993	102.914	5.125	103.054	102.761	102.586	5.000	102.683	102.385	102.215	4.875	102.348	102.060	101.879	4.750	102.155	101.889	101.677	4.625	101.176	100.990	100.870	4.500	100.851	100.665	100.546	4.375	100.454	100.268	100.149	4.250	100.090	99.978	99.873	4.125	99.650	99.538	99.433	4.000	99.163	99.051	98.946	3.875	98.633	98.521	98.416								
5.250	103.340	103.243	103.164	5.250	103.090	102.993	102.914	5.125	103.054	102.761	102.586	5.000	102.683	102.385	102.215	4.875	102.348	102.060	101.879	4.750	102.155	101.889	101.677	4.625	101.176	100.990	100.870	4.500	100.851	100.665	100.546	4.375	100.454	100.268	100.149	4.250	100.090	99.978	99.873	4.125	99.650	99.538	99.433	4.000	99.163	99.051	98.946	3.875	98.633	98.521	98.416												
5.125	103.275	102.982	102.808	5.125	103.054	102.761	102.586	5.000	102.683	102.385	102.215	4.875	102.348	102.060	101.879	4.750	102.155	101.889	101.677	4.625	101.176	100.990	100.870	4.500	100.851	100.665	100.546	4.375	100.454	100.268	100.149	4.250	100.090	99.978	99.873	4.125	99.650	99.538	99.433	4.000	99.163	99.051	98.946	3.875	98.633	98.521	98.416																
5.000	102.918	102.635	102.451	5.000	102.683	102.385	102.215	4.875	102.348	102.060	101.879	4.750	102.155	101.889	101.677	4.625	101.176	100.990	100.870	4.500	100.851	100.665	100.546	4.375	100.454	100.268	100.149	4.250	100.090	99.978	99.873	4.125	99.650	99.538	99.433	4.000	99.163	99.051	98.946	3.875	98.633	98.521	98.416																				
4.875	102.576	102.310	102.092	4.875	102.348	102.060	101.879	4.750	102.155	101.889	101.677	4.625	101.176	100.990	100.870	4.500	100.851	100.665	100.546	4.375	100.454	100.268	100.149	4.250	100.090	99.978	99.873	4.125	99.650	99.538	99.433	4.000	99.163	99.051	98.946	3.875	98.633	98.521	98.416																								
4.750	102.405	102.179	102.059	4.750	102.155	101.889	101.677	4.625	101.176	100.990	100.870	4.500	100.851	100.665	100.546	4.375	100.454	100.268	100.149	4.250	100.090	99.978	99.873	4.125	99.650	99.538	99.433	4.000	99.163	99.051	98.946	3.875	98.633	98.521	98.416																												
4.625	101.464	101.278	101.159	4.625	101.176	100.990	100.870	4.500	100.851	100.665	100.546	4.375	100.454	100.268	100.149	4.250	100.090	99.978	99.873	4.125	99.650	99.538	99.433	4.000	99.163	99.051	98.946	3.875	98.633	98.521	98.416																																
4.500	100.997	100.811	100.692	4.500	100.851	100.665	100.546	4.375	100.454	100.268	100.149	4.250	100.090	99.978	99.873	4.125	99.650	99.538	99.433	4.000	99.163	99.051	98.946	3.875	98.633	98.521	98.416																																				
4.375	100.661	100.492	100.353	4.375	100.454	100.268	100.149	4.250	100.090	99.978	99.873	4.125	99.650	99.538	99.433	4.000	99.163	99.051	98.946	3.875	98.633	98.521	98.416																																								
4.250	100.207	100.038	99.931	4.250	100.090	99.978	99.873	4.125	99.650	99.538	99.433	4.000	99.163	99.051	98.946	3.875	98.633	98.521	98.416																																												
4.125	99.629	99.517	99.412	4.125	99.650	99.538	99.433	4.000	99.163	99.051	98.946	3.875	98.633	98.521	98.416																																																
4.000	99.070	98.958	98.853	4.000	99.163	99.051	98.946	3.875	98.633	98.521	98.416																																																				
3.875	98.521	98.403	98.299	3.875	98.633	98.521	98.416																																																								

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																				
4.625	102.229	102.036	101.877	4.625	101.979	101.786	101.627	4.500	98.320	98.192	98.086	4.375	97.945	97.817	97.711	4.250	97.570	97.442	97.336	4.125	98.222	98.109	98.016	4.000	97.847	97.734	97.641	3.875	97.472	97.359	97.266	3.750	97.097	96.984	96.891	3.625	97.284	97.172	97.079	3.500	96.909	96.797	96.704
4.500	101.907	101.714	101.555	4.500	101.657	101.464	101.305	4.375	97.945	97.817	97.711	4.250	97.570	97.442	97.336	4.125	98.222	98.109	98.016	4.000	97.847	97.734	97.641	3.875	97.472	97.359	97.266	3.750	97.097	96.984	96.891	3.625	97.284	97.172	97.079	3.500	96.909	96.797	96.704				
4.375	101.576	101.382	101.223	4.375	101.326	101.132	100.973	4.250	97.570	97.442	97.336	4.125	98.222	98.109	98.016	4.000	97.847	97.734	97.641	3.875	97.472	97.359	97.266	3.750	97.097	96.984	96.891	3.625	97.284	97.172	97.079	3.500	96.909	96.797	96.704								
4.250	101.430	101.237	101.078	4.250	101.180	100.987	100.828	4.125	98.222	98.109	98.016	4.000	97.847	97.734	97.641	3.875	97.472	97.359	97.266	3.750	97.097	96.984	96.891	3.625	97.284	97.172	97.079	3.500	96.909	96.797	96.704												
4.125	100.633	100.391	100.193	4.125	100.383	100.141	99.943	4.000	97.847	97.734	97.641	3.875	97.472	97.359	97.266	3.750	97.097	96.984	96.891	3.625	97.284	97.172	97.079	3.500	96.909	96.797	96.704																
4.000	100.433	100.192	99.993	4.000	100.183	99.942	99.743	3.875	97.472	97.359	97.266	3.750	97.097	96.984	96.891	3.625	97.284	97.172	97.079	3.500	96.909	96.797	96.704																				
3.875	100.152	99.910	99.711	3.875	99.902	99.660	99.461	3.750	97.097	96.984	96.891	3.625	97.284	97.172	97.079	3.500	96.909	96.797	96.704																								
3.750	100.022	99.780	99.581	3.750	99.772	99.530	99.331	3.625	97.284	97.172	97.079	3.500	96.909	96.797	96.704																												
3.625	98.846	98.701	98.582	3.625	98.629	98.451	98.332	3.500	96.909	96.797	96.704																																
3.500	98.629	98.484	98.364	3.500	98.379	98.234	98.114																																				

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	98.070	97.942	97.836	4.500	98.070	97.942	97.836	3.125	97.039	96.910	96.804	3.000	96.664	96.535	96.429	2.875	96.250	96.121	96.015	2.750	95.867	95.738	95.632	2.625	95.859	95.730	95.624	2.500	95.475	95.347	95.241	2.375	95.124	94.995	94.889	2.250	94.803	94.674	94.568	2.125	0.000	0.000	0.000
4.375	97.695	97.567	97.461	4.375	97.695	97.567	97.461	3.000	96.664	96.535	96.429	2.875	96.250	96.121	96.015	2.750	95.867	95.738	95.632	2.625	95.859	95.730	95.624	2.500	95.475	95.347	95.241	2.375	95.124	94.995	94.889	2.250	94.803	94.674	94.568	2.125	0.000	0.000	0.000				
4.250	97.320	97.192	97.086	4.250	97.320	97.192	97.086	2.875	96.250	96.121	96.015	2.750	95.867	95.738	95.632	2.625	95.859	95.730	95.624	2.500	95.475	95.347	95.241	2.375	95.124	94.995	94.889	2.250	94.803	94.674	94.568	2.125	0.000	0.000	0.000								
4.125	97.972	97.859	97.766	4.125	97.972	97.859	97.766	2.750	95.867	95.738	95.632	2.625	95.859	95.730	95.624	2.500	95.475	95.347	95.241	2.375	95.124	94.995	94.889	2.250	94.803	94.674	94.568	2.125	0.000	0.000	0.000												
4.000	97.597	97.484	97.391	4.000	97.597	97.484	97.391	2.625	95.859	95.730	95.624	2.500	95.475	95.347	95.241	2.375	95.124	94.995	94.889	2.250	94.803	94.674	94.568	2.125	0.000	0.000	0.000																
3.875	97.222	97.109	97.016	3.875	97.222	97.109	97.016	2.500	95.475	95.347	95.241																																



Effective Time:  
4/27/2022 7:54:07 AM

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

theNADA FHA 100% PROGRAM							
TNFHA30	theNADA FHA 30 Yr Fixed		TNFHAHB30	theNADA FHA High Balance 30 Yr Fixed		TN2nd10	theNADA 2nd
	Rate	30 Day		Rate	30 Day		10 Yr Fixed Rate 6.000% Par Price
	6.250	102.000		6.250	99.125		
	6.125	101.750		6.125	98.875		
	6.000	101.500		6.000	98.625		
	5.875	101.375		5.875	98.500		
	5.750	101.250		5.750	98.375		
	5.625	100.750		5.625	98.750		
	5.500	100.500		5.500	98.500		
	5.375	100.250		5.375	98.250		
	5.250	100.000		5.250	98.000		
	5.125	99.000					
	5.000	98.750					

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**

- theNADA 2nd is 3.50% of Purchase Price or Appraised Value whichever is less • 10Yr Fixed Fully Amortized
  - 1-4 units • SFR, CONDO (HUD APPROVED), PUD, or Manufactured Homes
    - theNADA is not available in the State Washington (WA)
  - Brokers need a valid license to originate 2nds in the state of Michigan (MI)
    - Minimum FICO Score 580 • Admin Fee is \$395 (2nd Lien)
    - Minimum Loan Amounts for 2nd's in AZ and SC is \$5,000

**Note: Loan must be U/W Approved status before you can request your lock.**



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

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 4/27/2022 7:54:07 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
5.250	102.554	102.420	102.286	5.250	102.304	102.304	101.866
5.125	102.224	102.090	101.956	5.125	102.224	102.224	101.786
5.000	101.856	101.722	101.588	5.000	101.606	101.606	101.169
4.875	101.194	101.060	100.926	4.875	101.194	101.194	100.756
4.750	101.159	101.025	100.891	4.750	101.159	101.159	100.878
4.625	100.786	100.652	100.519	4.625	100.786	100.786	100.505
4.500	100.377	100.243	100.109	4.500	100.377	100.377	100.096
4.375	99.924	99.790	99.656	4.375	99.924	99.924	99.642
4.250	99.476	99.342	99.208	4.250	99.476	99.476	99.242
4.125	99.068	98.935	98.801	4.125	99.068	99.068	98.834
4.000	98.627	98.493	98.359	4.000	98.627	98.627	98.393
3.875	98.144	98.010	97.876	3.875	98.144	98.144	97.910
3.750	97.652	97.518	97.384	3.750	97.652	97.652	97.418

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	96.660	96.660	96.363	3.500	96.660	96.660	96.363
3.375	96.632	96.632	96.335	3.375	96.632	96.632	96.335
3.250	96.601	96.601	96.304	3.250	96.601	96.601	96.304
3.125	94.527	94.527	94.324	3.125	94.527	94.527	94.324
3.000	94.499	94.499	94.296	3.000	94.499	94.499	94.296
2.875	94.465	94.465	94.262	2.875	94.465	94.465	94.262
2.750	94.423	94.423	94.219	2.750	94.423	94.423	94.219
2.625	92.452	92.452	92.296	2.625	92.452	92.452	92.296
2.500	92.414	92.414	92.258	2.500	92.414	92.414	92.258
2.375	92.371	92.371	92.215	2.375	92.371	92.371	92.215
2.250	92.329	92.329	92.173	2.250	92.329	92.329	92.173

GSFFX30HB	FHA 30 Yr Fixed HB			GSVFX30HI	VA 30 Yr Fixed HB		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.250	100.051	99.954	99.875	5.250	99.801	99.704	99.625
5.125	100.334	100.068	99.764	5.125	100.084	99.818	99.514
5.000	99.933	99.668	99.364	5.000	99.683	99.418	99.114
4.875	99.523	99.258	98.954	4.875	99.273	99.008	98.704
4.750	99.765	99.499	99.280	4.750	99.515	99.249	99.030
4.625	99.491	99.322	99.183	4.625	99.241	99.072	98.933
4.500	99.262	99.093	98.954	4.500	99.012	98.843	98.704
4.375	99.078	98.909	98.770	4.375	98.828	98.659	98.520
4.250	98.604	98.435	98.296	4.250	98.354	98.185	98.046
4.125	97.854	97.705	97.504	4.125	97.604	97.455	97.254
4.000	97.389	97.240	97.039	4.000	97.139	96.990	96.789

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

FICO Adjusters	FHA	VA
600-619	-2.000	-2.000
550-599 (Min FICO 580 for VA)	-3.000	-3.000

High Balance FICO Adjusters	FHA	VA
600-619	-3.500	-3.750
580-599	-5.000	-5.000

VA IRRRL Adjustments	
VA IRRRL (95.01-110.00)	-1.000
VA IRRRL (110.01-125% LTV)	-2.250



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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
5.875	103.588	103.265	102.997	5.875	103.468	103.133	103.006	4.875	102.342	102.165	101.934	4.875	102.342	102.165	101.934	4.875	102.342	102.165	101.934
5.750	103.255	102.931	102.663	5.750	103.201	102.850	102.742	4.750	101.999	101.805	101.689	4.750	101.999	101.805	101.689	4.750	101.999	101.805	101.689
5.625	103.008	102.682	102.553	5.625	103.593	103.206	103.039	4.625	101.592	101.442	101.334	4.625	101.592	101.442	101.334	4.625	101.592	101.442	101.334
5.500	102.809	102.580	102.396	5.500	103.276	102.890	102.721	4.500	101.536	101.280	101.150	4.500	101.536	101.280	101.150	4.500	101.536	101.280	101.150
5.375	102.542	102.312	102.128	5.375	102.964	102.579	102.409	4.375	101.227	101.042	100.934	4.375	101.227	101.042	100.934	4.375	101.227	101.042	100.934
5.250	102.092	101.862	101.711	5.250	102.592	102.208	102.036	4.250	101.116	100.880	100.695	4.250	101.116	100.880	100.695	4.250	101.116	100.880	100.695
5.125	101.698	101.548	101.435	5.125	102.248	102.006	101.866	4.125	100.730	100.568	100.432	4.125	100.730	100.568	100.432	4.125	100.730	100.568	100.432
5.000	101.241	101.100	100.987	5.000	101.900	101.714	101.602	4.000	100.344	100.183	100.046	4.000	100.344	100.183	100.046	4.000	100.344	100.183	100.046
4.875	100.755	100.613	100.505	4.875	101.509	101.361	101.281	3.875	99.842	99.680	99.544	3.875	99.842	99.680	99.544	3.875	99.842	99.680	99.544
4.750	100.254	100.112	100.004	4.750	101.075	100.949	100.859	3.750	99.183	99.021	98.884	3.750	99.183	99.021	98.884	3.750	99.183	99.021	98.884
4.625	99.694	99.552	99.439	4.625	100.590	100.425	100.334	3.625	98.565	98.439	98.343	3.625	98.565	98.439	98.343	3.625	98.565	98.439	98.343
4.500	99.187	99.045	98.937	4.500	100.095	99.948	99.838	3.500	98.048	97.934	97.838	3.500	98.048	97.934	97.838	3.500	98.048	97.934	97.838
4.375	98.688	98.546	98.438	4.375	99.686	99.552	99.434	4.375	99.686	99.552	99.434	4.375	99.686	99.552	99.434	4.375	99.686	99.552	99.434
4.250	98.147	98.005	97.897	4.250	99.228	99.094	98.970	4.250	99.228	99.094	98.970	4.250	99.228	99.094	98.970	4.250	99.228	99.094	98.970

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	Rate	15 Day	30 Day	45 Day
4.875	102.058	101.881	101.650	5.625	102.425	102.187	102.456	4.875	99.536	99.359	99.128	4.875	99.536	99.359	99.128	4.875	99.536	99.359	99.128
4.750	101.799	101.578	101.347	5.500	102.693	102.460	102.369	4.750	99.257	99.080	98.849	4.750	99.257	99.080	98.849	4.750	99.257	99.080	98.849
4.625	101.393	101.206	100.976	5.375	102.400	102.174	102.073	4.625	98.901	98.723	98.493	4.625	98.901	98.723	98.493	4.625	98.901	98.723	98.493
4.500	101.554	101.298	101.032	5.250	102.108	101.833	101.693	4.500	101.281	101.025	100.742	4.500	101.281	101.025	100.742	4.500	101.281	101.025	100.742
4.375	101.469	101.213	101.009	5.125	101.552	101.519	101.417	4.375	101.014	100.758	100.475	4.375	101.014	100.758	100.475	4.375	101.014	100.758	100.475
4.250	101.167	100.911	100.725	5.000	101.281	101.187	101.095	4.250	100.673	100.417	100.134	4.250	100.673	100.417	100.134	4.250	100.673	100.417	100.134
4.125	100.574	100.407	100.271	4.875	100.870	100.767	100.665	4.125	100.273	100.017	99.734	4.125	100.273	100.017	99.734	4.125	100.273	100.017	99.734
4.000	100.487	100.310	100.086	4.750	100.444	100.286	100.184	4.000	99.796	99.558	99.334	4.000	99.796	99.558	99.334	4.000	99.796	99.558	99.334
3.875	100.064	99.888	99.663	4.625	100.081	99.894	99.738	3.875	99.387	99.210	98.986	3.875	99.387	99.210	98.986	3.875	99.387	99.210	98.986
3.750	99.516	99.339	99.115	4.500	99.498	99.310	99.155	3.750	98.983	98.806	98.582	3.750	98.983	98.806	98.582	3.750	98.983	98.806	98.582
3.625	98.856	98.679	98.455	4.375	98.894	98.706	98.587	3.625	98.548	98.371	98.147	3.625	98.548	98.371	98.147	3.625	98.548	98.371	98.147
3.500	98.793	98.666	98.474	4.250	98.271	98.106	98.037	3.500	98.548	98.371	98.147	3.500	98.548	98.371	98.147	3.500	98.548	98.371	98.147

### 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
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The below adds also apply:

LTV	CLTV	<720	≥720
>75 & ≤80	>76 & ≤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



Effective Time:  
4/27/2022 7:54:07 AM

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

Conventional												
AMFX30	AMFX25	Conforming 30 Yr Fixed			AMFX20	Conforming 20 Yr Fixed			AMFX15	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	
5.875	103.588	103.265	102.997	5.875	103.468	103.133	103.006	4.875	102.342	102.165	101.934	
5.750	103.255	102.931	102.663	5.750	103.201	102.850	102.742	4.750	101.999	101.805	101.689	
5.625	103.008	102.682	102.553	5.625	103.593	103.206	103.039	4.625	101.592	101.442	101.334	
5.500	102.809	102.580	102.396	5.500	103.276	102.890	102.721	4.500	101.536	101.280	101.150	
5.375	102.542	102.312	102.128	5.375	102.964	102.579	102.409	4.375	101.227	101.042	100.934	
5.250	102.092	101.862	101.711	5.250	102.592	102.208	102.036	4.250	101.116	100.880	100.695	
5.125	101.698	101.548	101.435	5.125	102.248	102.006	101.866	4.125	100.730	100.568	100.432	
5.000	101.241	101.100	100.987	5.000	101.900	101.714	101.602	4.000	100.344	100.183	100.046	
4.875	100.755	100.613	100.505	4.875	101.509	101.361	101.281	3.875	99.842	99.680	99.544	
4.750	100.254	100.112	100.004	4.750	101.075	100.949	100.859	3.750	99.183	99.021	98.884	
4.625	99.694	99.552	99.439	4.625	100.590	100.425	100.334	3.625	98.565	98.439	98.343	
4.500	99.187	99.045	98.937	4.500	100.095	99.948	99.838	3.500	98.048	97.934	97.838	
4.375	98.688	98.546	98.438	4.375	99.686	99.552	99.434					
4.250	98.147	98.005	97.897	4.250	99.228	99.094	98.970					

AMFX10	Conforming 10 Yr Fixed			AMFX30HB	Conforming 30 Yr Fixed HB			AMFX15HB	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	102.058	101.881	101.650	5.625	102.300	102.062	102.331	4.875	99.411	99.234	99.003
4.750	101.799	101.578	101.347	5.500	102.568	102.335	102.244	4.750	99.132	98.955	98.724
4.625	101.393	101.206	100.976	5.375	102.275	102.049	101.948	4.625	98.776	98.598	98.368
4.500	101.554	101.298	101.032	5.250	101.983	101.708	101.568	4.500	101.156	100.900	100.617
4.375	101.469	101.213	101.009	5.125	101.427	101.394	101.292	4.375	100.889	100.633	100.350
4.250	101.167	100.911	100.725	5.000	101.156	101.062	100.970	4.250	100.548	100.292	100.009
4.125	100.574	100.407	100.271	4.875	100.745	100.642	100.540	4.125	100.148	99.892	99.609
4.000	100.487	100.310	100.086	4.750	100.319	100.161	100.059	4.000	99.671	99.433	99.209
3.875	100.064	99.888	99.663	4.625	99.956	99.769	99.613	3.875	99.262	99.085	98.861
3.750	99.516	99.339	99.115	4.500	99.373	99.185	99.030	3.750	98.858	98.681	98.457
3.625	98.856	98.679	98.455	4.375	98.769	98.581	98.462	3.625	98.423	98.246	98.022
3.500	98.793	98.666	98.474	4.250	98.146	97.981	97.912				

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	-0.500	-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	-2.250	-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	-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 ≥\$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
Base LTV	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
97 - 95.01%	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
95 - 90.01%	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

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



Effective Time:  
4/27/2022 7:54:07 AM

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

Jumbo								
HEMJF30			HEMJF15			HEMJF30		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.500	95.000	95.000	4.500	95.000	95.000			
4.375	95.000	95.000	4.375	95.000	95.000			
4.250	95.000	95.000	4.250	95.000	95.000			
			4.125	95.000	95.000			
			4.000	95.000	95.000			
			3.875	95.000	95.000			
			3.750	95.000	95.000			

  

HEMJF30			HEMJF15			HEMJF30		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
3.875	95.000	95.000	4.125	95.000	95.000	4.375	95.000	95.000
3.750	95.000	95.000	4.000	95.000	95.000	4.250	95.000	95.000
3.625	95.000	95.000	3.875	95.000	95.000	4.125	95.000	95.000
3.500	95.000	95.000	3.750	95.000	95.000	4.000	95.000	95.000
3.375	95.000	95.000	3.625	95.000	95.000	3.875	95.000	95.000
			3.500	95.000	95.000	3.750	95.000	95.000
						3.625	95.000	95.000

Jumbo Product Codes			
HEMJF30	HEMJF15	HEMJJA5	HEMJJA10
HEMJ Jumbo 30 Yr Fixed	HEMJ Jumbo 15 Yr Fixed	HEMJ Jumbo 5/6 SOFR ARM	HEMJ Jumbo 10/6 SOFR ARM
		HEMJJA7	
		HEMJ Jumbo 7/6 SOFR ARM	

JUMBO PRICE ADJUSTMENTS					
Adjustors	<=65	>65-70	>70-75	>75-80	>80-85
Credit Score ≥ 740	0.250	0.125		-0.250	-1.000
Credit Score 720 -739				-0.375	-1.250
Credit Score 700 -719				-0.500	-1.500
Second Home			-0.500	-0.500	N/A
Investment	-1.000	-1.500	N/A	N/A	N/A
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	N/A
Cash Out	-0.250	-0.750	-1.000	-1.250	N/A
Condo			-0.500	-0.750	-1.000
Purchase Special	0.250	0.250	0.250	0.250	0.250

\*Price Cap: 101.00  
\*\* Loan must be Approved with appraisal to lock



Effective Time:  
4/27/2022 7:54:07 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		
5.000	100.666	100.567	100.466	5.000	100.331	100.213	100.145		
4.875	100.243	100.143	100.043	4.875	99.961	99.819	99.705		
4.750	99.738	99.639	99.539	4.750	99.613	99.465	99.308		
4.625	99.179	99.028	98.931	4.625	99.018	98.865	98.711		
4.500	98.667	98.589	98.503	4.500	98.270	98.173	98.119		
4.375	98.146	98.067	97.982	4.375	97.779	97.681	97.624		
4.250	97.578	97.499	97.414	4.250	97.309	97.199	97.072		
4.125	96.895	96.816	96.731	4.125	96.589	96.499	96.432		
4.000	96.184	96.112	96.039						

**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**

LTV Range		
FICO	≤ 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:  
4/27/2022 7:54:07 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
5.000	100.666	100.567	100.466	5.000	100.312	100.175	100.008
4.875	100.243	100.143	100.043	4.875	99.961	99.819	99.656
4.750	99.738	99.639	99.539	4.750	99.613	99.465	99.308
4.625	99.179	99.028	98.931	4.625	99.018	98.865	98.711
4.500	98.667	98.589	98.503	4.500	98.203	98.104	97.955
4.375	98.146	98.067	97.982	4.375	97.779	97.675	97.531
4.250	97.578	97.499	97.414	4.250	97.309	97.199	97.060
4.125	96.895	96.816	96.731	4.125	96.406	96.293	96.156
4.000	96.184	96.112	96.039				

**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



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

Conventional ARM														
AMAL05	5/1 Libor ARM (2/2/5 - 2.25 margin)				AMAL07	7/1 Libor ARM (5/2/5 - 2.25 margin)				AMAL10	10/1 Libor ARM (5/2/5 - 2.25 margin)			
	Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day
	4.250					4.375					4.375			
	4.125					4.250					4.250			
	4.000					4.125					4.125			
	3.875					4.000					4.000			
	3.750					3.875					3.875			
	3.625					3.750					3.750			
	3.500					3.625					3.625			
	3.375					3.500					3.500			
	3.250					3.375					3.375			

**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	-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

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

	≤60	>60-70	>70-75	>75-80
≥ 740	-0.625	-1.000	-1.000	-1.250
720-739	-0.625	-1.250	-1.375	-1.500
700-719	-0.750	-1.500	-1.500	-1.750
680-699	-0.875	-1.625	-1.750	-2.500
660-679	-2.500	-2.500	-2.500	-2.875
640-659	-2.750	-2.750	-2.750	-3.000
620-639	-4.750	-4.750	-4.750	-5.000

**Loans with Secondary Financing**

All Loans with Sub Financing	-0.375		
<b>The below adds also apply:</b>			
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

**General Adjustments**

DESCRIPTION	≤60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
Adverse Market Refinance Fee**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
INVESTMENT PROPERTY	-3.500	-3.625	-3.625	-5.000	-5.875	n/a	n/a	n/a
Second Home	-2.000	-2.000	-2.000	-2.000	-2.000	-2.250	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

\*\*Exempt are Loan balances ≤ 125,000