



Hometown Equity Mortgage

25531 Commercentre Dr. Ste 250
Lake Forest, CA 92630
833-381-8733 | www.HTEM.com

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Tuesday, May 28, 2024

Rate Sheet # 1

8:55 AM

LOCK DESK

E-mail: lockdesk@HTEM.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](#)

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, VT, WA, WI, WV, WY

YOUR ONE-STOP LENDER

WE HAVE SOMETHING TO FIT ALL YOUR NEEDS

QM Products

CalHFA

For low to moderate-income Californian borrowers

Conventional

620 Minimum FICO score

FHA

550 AUS Approved | 580 Manual

theNADA

100% FHA Financing.

USDA

Purchase and refinance transactions available

VA

580 AUS Approved. Cash-out up to 100% LTV

LOSS PAYEE

Hometown Equity Mortgage, LLC 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@HTEM.com
 NMLS # 133519

Effective Time:
 5/28/2024 8:51:07 AM

Government																																					
GFFX30				GFFX25				FHA 30 Yr Fixed				GVFX30				GVFX25				VA 30 Yr Fixed				GUFX30				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						
7.625	102.696	102.579	102.454	7.625	102.821	102.704	102.571	7.625	104.592	104.521	104.397	7.500	102.581	102.545	102.437	7.500	102.530	102.439	102.328	7.500	104.210	104.139	104.014	7.375	102.084	102.048	101.937	7.375	102.144	102.073	101.962	7.375	103.687	103.616	103.492		
7.250	102.485	102.368	102.235	7.250	102.610	102.493	102.360	7.250	103.105	103.034	102.910	7.125	102.741	102.713	102.637	7.125	102.433	102.353	102.261	7.125	103.787	103.734	103.569	7.000	102.239	102.212	102.133	7.000	102.005	101.927	101.833	7.000	103.333	103.280	103.115		
6.875	101.737	101.709	101.630	6.875	101.607	101.553	101.399	6.875	102.764	102.710	102.604	6.750	101.737	101.713	101.637	6.750	101.607	101.553	101.399	6.750	102.764	102.710	102.604	6.625	101.761	101.726	101.647	6.625	101.873	101.838	101.636	6.625	102.456	102.421	102.215		
6.500	101.246	101.210	101.008	6.500	101.515	101.480	101.278	6.500	101.793	101.758	101.552	6.375	100.619	100.564	100.375	6.375	100.981	100.945	100.743	6.375	101.173	101.138	100.932	6.250	100.906	100.888	100.712	6.250	101.179	101.162	100.986	6.250	100.771	100.580	100.345		
6.125	100.485	100.467	100.291	6.125	100.752	100.735	100.559	6.125	100.457	100.440	100.263	6.000	99.906	99.888	99.712	6.000	100.170	100.152	99.976	6.000	99.995	99.978	99.800	5.875	99.346	99.216	99.040	5.875	99.663	99.646	99.469	5.875	99.346	99.223	99.083		
5.750	98.905	98.905	98.808	5.750	99.201	99.202	99.105	5.750	98.905	98.777	98.600	5.625	98.279	98.280	98.183	5.625	98.544	98.545	98.448	5.625	98.181	98.181	98.124	5.500	97.845	97.845	97.749	5.500	98.126	98.127	98.030	5.500	97.458	97.459	97.365		
5.375	97.048	97.003	96.906	5.375	97.453	97.445	97.331	5.375	96.801	96.791	96.675																										

Streamline/IRRL 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
FHA Streamline	≥740	0.750	0.125	0.125
AUS Refer/Manual UW	700-739	0.750	0.000	0.000
LA >=\$50,000 - \$99,999	680-699	0.750	0.000	0.000
LA >=\$100,000 - \$124,999	660-679	0.000	-0.500	-0.500
LA > \$124,999 - LIMIT	640-659	-0.500	-0.750	-0.750
2 units	620-639	-1.000	-1.250	-1.250
3-4 units				
Manufactured Home				
VA Cash Out > 90% LTV				
FHA 2/1 Rate Buydown				
VA IRRRL Adjustments				
VA IRRRL (95.01-110.00)				-1.000
VA IRRRL (110.01-125% LTV)				-2.250



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 NMLS # 133519

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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		
7.000	98.665	9.000	100.00		
7.125	99.131	9.125	100.00		
7.250	99.816	9.250	100.00		
7.375	100.320	9.375	100.00		
7.500	100.803	9.500	100.00		
7.625	101.239	9.625	100.00		
7.750	101.655	9.750	100.00		
7.875	101.122	9.875	100.00		
7.990	101.565	9.990	100.00		
8.000	101.565	10.000	100.00		
8.125	101.961	10.125	100.00		
8.250	102.347	10.250	100.00		

theNADA 30 Yr Fixed Price Adjustments	
theNADA Adjusters	Adjustment
DTI >= 50%	-0.250
Manufactured Home	-0.250
2-Units	-0.250

theNADA 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 1-2 units • SFR, CONDO (HUD APPROVED), PUD, or Manufactured Homes theNADA is not available in the State of Kentucky (KY), Washington (WA) and Massachusetts (MA) Brokers need a valid license to originate 2nds in the state of Michigan (MI) <ul style="list-style-type: none"> Minimum FICO Score 680 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>

CalHFA Government First Mortgage Loan Programs	
CalHFA Program	15 Day Rate Lock
CalHFA FHA	6.625%
CalPLUS FHA with 2% Zero Interest	7.750%
CalPLUS FHA with 3% Zero Interest	N/A
MyHome Assistance Program	1.000%

CalHFA Program Highlights
<ul style="list-style-type: none"> * 1.40 Point Origination on CalHFA FHA * 1.50 Points Max Broker Comp Allowed * \$50 ZIP Processing Fee * \$250 MyHome Processing Fee * Zero Interest Program (used exclusively with CalPLUS) * Lock Cut Off 2:00 PM PST and Loan must be in approved status to request lock * "N/A" interest rate is a result of market volatility and changing interest rates. An interest rate may temporarily not be available for any given loan program. * Interest rates subject to change throughout the day and from day to day

CalHFA FHA
<ul style="list-style-type: none"> Lower interest rate vs CalPLUS Available for both first time homebuyers and non first time homebuyers If first time homebuyer can be combined with MyHome

MyHome Assistance Program
<ul style="list-style-type: none"> Loan Amount: 3.5% for FHA and is based on sales price or appraised value (whichever is less) 1.00% Simple Interest, Deferred Payment Can be used for down payment and/or closing costs First time homebuyer only

CalPLUS FHA w/ Zero Interest Program (ZIP)
<ul style="list-style-type: none"> FHA insured first mortgage with built in assistance for closing cost. ZIP = 2% or 3% of first mortgage total loan amount Zero interest rate Deferred payments Can only be used for closing costs First time homebuyers only



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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				
7.625	102.446	102.312	102.178	7.625	102.196	102.079	101.946				
7.500	102.155	102.021	101.887	7.500	101.905	101.814	101.703				
7.375	101.750	101.616	101.482	7.375	101.519	101.448	101.337				
7.250	102.235	102.101	101.967	7.250	101.985	101.868	101.735				
7.125	102.058	101.924	101.790	7.125	101.808	101.728	101.636				
7.000	101.630	101.496	101.362	7.000	101.380	101.302	101.208				
6.875	101.122	100.988	100.854	6.875	100.982	100.928	100.774				
6.750	101.937	101.803	101.669	6.750	101.506	101.471	101.269				
6.625	101.511	101.377	101.243	6.625	101.248	101.213	101.011				
6.500	100.996	100.862	100.728	6.500	100.890	100.855	100.653				
6.375	100.369	100.235	100.101	6.375	100.356	100.320	100.118				
6.250	100.656	100.522	100.388	6.250	100.554	100.537	100.361				
6.125	100.235	100.101	99.967	6.125	100.127	100.110	99.934				
6.000	99.656	99.522	99.388	6.000	99.545	99.527	99.351				
5.875	99.096	98.963	98.829	5.875	99.038	99.021	98.844				
5.750	98.655	98.521	98.387	5.750	98.576	98.577	98.480				
5.625	98.029	97.895	97.761	5.625	97.919	97.920	97.823				
5.500	97.595	97.461	97.327	5.500	97.501	97.502	97.405				
5.375	96.798	96.664	96.530	5.375	96.798	96.776	96.679				
GSFFX15 FHA 15 Yr Fixed				GSVFX15 VA 15 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
6.500	101.059	101.021	100.921	6.500	100.857	100.819	100.718				
6.375	100.646	100.608	100.507	6.375	100.539	100.501	100.401				
6.250	100.215	100.177	100.076	6.250	100.208	100.171	100.070				
6.125	100.853	100.834	100.687	6.125	100.549	100.530	100.383				
6.000	100.424	100.405	100.258	6.000	100.225	100.206	100.059				
5.875	99.973	99.953	99.807	5.875	99.880	99.861	99.714				
5.750	99.500	99.481	99.334	5.750	99.515	99.495	99.348				
5.625	100.029	100.027	99.853	5.625	99.773	99.772	99.597				
5.500	99.550	99.549	99.374	5.500	99.407	99.406	99.232				
5.375	99.047	99.046	98.872	5.375	99.010	99.009	98.834				
5.250	98.526	98.524	98.350	5.250	98.584	98.582	98.408				
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				
7.500	101.471	101.400	101.286	7.375	100.057	99.939	99.807				
7.375	100.991	100.920	100.806	7.250	100.542	100.424	100.292				
7.250	100.792	100.674	100.542	7.125	100.771	100.690	100.599				
7.125	101.654	101.601	101.444	7.000	100.342	100.262	100.170				
7.000	101.247	101.193	101.037	6.875	99.834	99.754	99.662				
6.875	100.711	100.657	100.501	6.750	100.481	100.401	100.309				
6.750	100.731	100.651	100.559	6.625	100.577	100.489	100.332				
6.625	101.102	101.067	100.863	6.500	100.233	100.145	99.989				
6.500	100.567	100.531	100.327	6.375	99.688	99.600	99.444				
6.375	99.940	99.905	99.700	6.250	100.169	99.979	99.706				
6.250	100.419	100.229	99.956	6.125	99.702	99.512	99.239				

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
FHA 2/1 Rate Buydown	-0.125

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				Conforming 20 Yr Fixed				Conforming 15 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	Rate	15 Day	30 Day	45 Day
7.875	103.365	103.360	103.344	7.875	103.384	103.379	103.363	6.875	101.331	101.271	101.254	6.875	101.331	101.271	101.254
7.750	102.966	102.961	102.945	7.750	103.061	103.056	103.041	6.750	101.021	100.961	100.945	6.750	101.021	100.961	100.945
7.625	102.999	102.991	102.977	7.625	103.189	103.181	103.168	6.625	100.851	100.799	100.725	6.625	100.851	100.799	100.725
7.500	102.690	102.682	102.669	7.500	102.907	102.899	102.886	6.500	101.273	101.178	101.169	6.500	101.273	101.178	101.169
7.375	102.348	102.314	102.301	7.375	102.569	102.561	102.548	6.375	100.988	100.900	100.890	6.375	100.988	100.900	100.890
7.250	101.929	101.884	101.871	7.250	102.223	102.215	102.202	6.250	100.660	100.572	100.562	6.250	100.660	100.572	100.562
7.125	101.966	101.944	101.926	7.125	102.410	102.400	102.382	6.125	100.305	100.217	100.207	6.125	100.305	100.217	100.207
7.000	101.638	101.628	101.609	7.000	102.114	102.104	102.084	6.000	100.321	100.151	100.143	6.000	100.321	100.151	100.143
6.875	101.260	101.217	101.180	6.875	101.768	101.758	101.737	5.875	99.975	99.804	99.796	5.875	99.975	99.804	99.796
6.750	100.727	100.684	100.629	6.750	101.294	101.284	101.262	5.750	99.621	99.450	99.442	5.750	99.621	99.450	99.442
6.625	100.690	100.649	100.633	6.625	101.815	101.774	101.758	5.625	99.230	99.059	99.051	5.625	99.230	99.059	99.051
6.500	100.294	100.253	100.238	6.500	101.451	101.410	101.395	5.500	98.944	98.831	98.823	5.500	98.944	98.831	98.823
6.375	99.710	99.669	99.654	6.375	101.011	100.971	100.956								
6.250	99.107	99.080	99.043	6.250	100.461	100.421	100.405								
6.125	98.677	98.632	98.604	6.125	100.091	100.034	100.017								
6.000	98.276	98.222	98.205	6.000	99.803	99.748	99.731								
5.875	97.660	97.609	97.592	5.875	99.242	99.150	99.173								

Conforming 10 Yr Fixed															
AMFX10				AMFX30HB				AMFX15HB				AMFX15HB			
Conforming 10 Yr Fixed				Conforming 30 Yr Fixed HB				Conforming 15 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	Rate	15 Day	30 Day	45 Day
6.875	101.397	101.294	101.279	7.625	102.494	102.429	102.404	6.875	99.330	99.263	99.244	6.875	99.330	99.263	99.244
6.750	101.125	101.025	101.006	7.500	102.343	102.278	102.253	6.750	98.723	98.656	98.635	6.750	98.723	98.656	98.635
6.625	100.846	100.750	100.725	7.375	102.064	102.002	101.972	6.625	98.460	98.400	98.385	6.625	98.460	98.400	98.385
6.500	101.155	101.012	101.009	7.250	101.742	101.684	101.649	6.500	98.722	98.633	98.623	6.500	98.722	98.633	98.623
6.375	100.844	100.701	100.698	7.125	101.545	101.537	101.522	6.375	98.646	98.551	98.542	6.375	98.646	98.551	98.542
6.250	100.541	100.402	100.394	7.000	101.338	101.330	101.313	6.250	98.358	98.264	98.252	6.250	98.358	98.264	98.252
6.125	100.225	100.089	100.076	6.875	101.041	101.033	101.014	6.125	97.902	97.814	97.804	6.125	97.902	97.814	97.804
6.000	100.074	99.908	99.918	6.750	100.597	100.589	100.569	6.000	97.632	97.462	97.456	6.000	97.632	97.462	97.456
5.875	99.731	99.565	99.575	6.625	100.318	100.310	100.288	5.875	97.351	97.181	97.175	5.875	97.351	97.181	97.175
5.750	99.401	99.238	99.244	6.500	100.136	100.099	100.088	5.750	97.073	96.903	96.897	5.750	97.073	96.903	96.897
5.625	99.066	98.907	98.907	6.375	99.641	99.605	99.592	5.625	96.927	96.757	96.751	5.625	96.927	96.757	96.751
5.500	98.736	98.609	98.643	6.250	99.098	99.062	99.048								
				6.125	98.561	98.527	98.510								
				6.000	98.099	98.094	98.070								
				5.875	97.564	97.520	97.508								
				5.750	96.984	96.942	96.930								
				5.625	95.161	95.126	95.090								

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
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HBLPMI	ARFX15SCLPMI	CF 15yr fix High Balance LPMI		

Conventional Adjustment's Available on Page 6



Effective Time:
3/6/2023 8:24:30 AM

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Conventional LLPA's

FICO Range	Purchase - FICOLTV LLPA's (Mortgage > 15 Year Terms)								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>=700	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.750	-0.750	-1.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-1.000	-1.000	-1.375
740-759	0.000	0.000	-0.125	-0.375	-0.625	-1.000	-1.000	-1.375	-1.750
720 - 739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.625	-1.625	-2.000
700 - 719	0.000	0.000	-0.375	-0.750	-1.125	-1.500	-1.500	-1.875	-2.250
680 - 699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-2.250	-2.250	-2.625
660 - 679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-2.250	-2.250	-2.625
640 - 659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.500	-2.500	-2.875
620 - 639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.875	-2.875	-3.250

Product Feature	Purchase - LLPA's by Product Feature								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
CONDO (EXCLUDES DETACHED)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Secondary Financing	-0.625	-0.625	-0.625	-0.625	-1.125	-1.125	-1.125	-1.125	-1.125
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FICO Range	Non Cashout Refinance - FICOLTV LLPA's (Mortgage > 15 Year Terms)								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>=700	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.500	-0.750	-1.125	-1.125	-1.125	-1.000	-1.000
720 - 739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700 - 719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680 - 699	0.000	0.000	-0.875	-1.625	-2.375	-2.500	-2.125	-1.750	-1.750
660 - 679	0.000	-0.125	-1.125	-1.875	-2.500	-2.500	-2.375	-2.125	-2.125
640 - 659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620 - 639	0.000	-0.375	-1.750	-2.500	-3.000	-3.875	-3.625	-3.500	-3.500

Product Feature	Non Cashout Refinance - LLPA's by Product Feature								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
CONDO (EXCLUDES DETACHED)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Secondary Financing	-0.625	-0.625	-0.625	-0.625	-1.125	-1.125	-1.125	-1.125	-1.125
High Balance - Fixed Rate	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FICO Range	Cashout Refinance - FICOLTV LLPA's (All Mortgage Terms)								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
>=700	-0.375	-0.375	-0.625	-0.625	-1.125	n/a	n/a	n/a	n/a
760-779	-0.375	-0.375	-0.625	-0.875	-1.375	n/a	n/a	n/a	n/a
740-759	-0.375	-0.375	-1.000	-1.625	-2.375	n/a	n/a	n/a	n/a
720 - 739	-0.375	-0.500	-1.000	-1.750	-2.750	n/a	n/a	n/a	n/a
700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250	n/a	n/a	n/a	n/a
680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750	n/a	n/a	n/a	n/a
660 - 679	-0.375	-0.625	-2.250	-3.000	-4.000	n/a	n/a	n/a	n/a
640 - 659	-0.375	-1.125	-3.125	-4.625	-5.125	n/a	n/a	n/a	n/a
620 - 639	-0.375	-1.375	-3.375	-4.875	-5.125	n/a	n/a	n/a	n/a

Product Feature	Cashout Refinance - LLPA's by Product Feature								
	<= 30.00%	30.01 - 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
Second Home	-1.125	-1.125	-1.625	-2.125	-3.375	n/a	n/a	n/a	n/a
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	n/a	n/a	n/a	n/a
CONDO (EXCLUDES DETACHED)	0.000	0.000	-0.125	-0.125	-0.750	n/a	n/a	n/a	n/a
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	n/a	n/a	n/a
2-4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625	n/a	n/a	n/a	n/a
Secondary Financing	-0.625	-0.625	-0.625	-0.625	-1.125	n/a	n/a	n/a	n/a
High Balance - Fixed Rate	-1.250	-1.250	-1.500	-1.500	-1.750	n/a	n/a	n/a	n/a
DTI > 40%	0.000	0.000	0.000	0.000	0.000	n/a	n/a	n/a	n/a

Cumulative LLPA Caps	
HomeReady / Home Possible	0.000
FTBS with AMI at or below 100% or 120% in designated High Cost Areas	0.000

Other Adjustments (Not subject to Cumulative LLPA Caps)	
Temporary 2/1 Rate Buydown	-0.125
LA >=\$50,000 - \$99,999	-0.750
LA >=\$100,000 - \$124,999	-0.375
Relock Fee	-0.350
Extension Fees	See Cover Page
NON-ESCROWED LOANS - CA	-0.125
NON-ESCROWED LOANS - OTHER STATES	-0.750

325 Yr Term	Coverage	LPMI Adjustments - Primary Residence, Purchase, & Credit, Greater than 25 years, Non-Refundable**								
		FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97.95-99.01%	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-11.300	-10.000	
	25%	-1.790	-2.550	-3.210	-3.720	-4.690	-6.270	-8.890	-7.600	
	15%	-1.020	-1.590	-2.050	-2.450	-3.170	-4.690	-6.150	-7.100	
95.90-97.01%	35%	-1.850	-2.500	-3.100	-3.550	-4.520	-6.430	-8.900	-7.250	
	25%	-1.420	-2.000	-2.450	-2.850	-3.570	-5.100	-7.000	-6.300	
	15%	-1.220	-1.680	-2.040	-2.400	-2.910	-4.170	-5.980	-5.300	
90.85-92.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-6.360	-5.870	
	17%	-0.970	-1.220	-1.480	-1.740	-2.040	-2.700	-3.910	-4.160	
	12%	-0.710	-0.920	-1.130	-1.340	-1.600	-2.040	-3.040	-3.100	
85.8 & below	8%	-0.610	-0.860	-1.100	-1.370	-1.670	-2.120	-3.120	-3.280	
	6%	-0.410	-0.660	-0.900	-1.170	-1.470	-1.920	-2.920	-3.080	
Adjustments		FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Cash out Refinance	0.900	0.900	0.700	1.000	1.000	1.300	1.300	1.300	1.300	
Investment Property	1.400	1.400	1.400	1.400	1.700	1.700	1.700	1.700	1.700	
Manufactured Housing	0.500	0.500	0.700	1.000	1.000	1.300	1.300	1.300	1.300	
Rate & Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Relocation	0.150	0.150	0.140	0.250	0.250	0.350	0.350	0.350	0.350	
Second Home	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230	-1.230	
3 to 4 Unit Property	-1.180	-1.180	-1.180	-1.750	-1.750	-2.280	-2.280	-2.280	-2.280	
30 Years and Under	0.180	0.180	0.180	0.280	0.280	0.380	0.380	0.380	0.380	
>=45% DTI	95.01%-97% LTV	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
	90.01%-95% LTV	-0.150	-0.440	-0.570	-0.720	n/a	n/a	n/a	n/a	
	85.01%-90% LTV	-0.280	-0.190	-0.500	-0.620	n/a	n/a	n/a	n/a	
	80% LTV and under	0.110	0.120	0.220	0.300	n/a	n/a	n/a	n/a	
>=2 Borrowers	95.01%-97% LTV	0.180	0.200	0.300	0.380	0.480	0.580	0.780	0.770	
	90.01%-95% LTV	0.140	0.140	0.160	0.160	0.160	0.170	0.190	0.250	
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150	
	85% LTV and under	0.030	0.030	0.030	0.040	0.040	0.040	0.040	0.040	

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



Effective Time:
5/28/2024 8:51:07 AM

Lock Desk Hours: 8am – 4:00pm PST
Email: lockdesk@HTEM.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	
7.875	102.715	102.710	102.694	7.875	101.428	101.329	101.241	
7.750	102.316	102.311	102.295	7.750	101.242	101.147	101.053	
7.625	102.313	102.305	102.291	7.625	101.942	101.878	101.852	
7.500	101.995	101.961	101.947	7.500	101.791	101.727	101.701	
7.375	101.684	101.643	101.594	7.375	101.512	101.451	101.421	
7.250	101.266	101.225	101.200	7.250	101.190	101.133	101.097	
7.125	101.181	101.141	101.124	7.125	100.726	100.718	100.705	
7.000	100.815	100.805	100.788	7.000	100.457	100.449	100.436	
6.875	100.419	100.409	100.393	6.875	100.168	100.160	100.147	
6.750	99.933	99.923	99.907	6.750	99.808	99.800	99.787	
6.625	99.802	99.771	99.754	6.625	99.435	99.427	99.414	
6.500	99.395	99.364	99.347	6.500	99.162	99.134	99.121	
6.375	98.894	98.863	98.846	6.375	98.746	98.720	98.707	
6.250	98.350	98.319	98.302	6.250	98.296	98.269	98.256	

HomeReady Adjustments Available on Page 6



Effective Time:
5/28/2024 8:51:07 AM

Lock Desk Hours: 8am – 4:00pm PST
Email: lockdesk@HTEM.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
8.000	102.701	102.622	102.538	8.000	100.938	100.860	100.713
7.875	102.715	102.710	102.694	7.875	101.113	101.110	101.095
7.750	102.316	102.311	102.295	7.750	100.804	100.801	100.786
7.625	102.313	102.305	102.291	7.625	101.331	101.325	101.313
7.500	101.995	101.961	101.947	7.500	101.058	101.052	101.040
7.375	101.684	101.643	101.594	7.375	100.751	100.745	100.734
7.250	101.266	101.225	101.200	7.250	100.446	100.440	100.429
7.125	101.181	101.141	101.124	7.125	100.726	100.718	100.705
7.000	100.815	100.805	100.788	7.000	100.457	100.449	100.436
6.875	100.419	100.409	100.393	6.875	100.168	100.160	100.147
6.750	99.933	99.923	99.907	6.750	99.808	99.800	99.787
6.625	99.802	99.771	99.754	6.625	99.435	99.427	99.414
6.500	99.395	99.364	99.347	6.500	99.162	99.134	99.121
6.375	98.894	98.863	98.846	6.375	98.746	98.720	98.707

Home Possible Adjustments Available on Page 6