

## Borrower Paid Rate Sheet

Monday, November 4, 2024

Rate Sheet # 1

8:27 AM

### LOCK DESK

**CONTACT:**

E-mail: [lockdesk@thelender.com](mailto:lockdesk@thelender.com)

**Lock Desk Closes at 4:00 PM PST**

### APPRAISAL ORDER PROCEDURES

[AMC selection can be made by clicking here.](#)  
[theLender 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, 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**

Cash-out up to 100% LTV

### LOSS PAYEE

Hometown Equity Mortgage, LLC dba theLender its successors and/or assigns  
 25531 Commercentre Dr #250Lake Forest, CA 92630

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theNADA FHA DPA PROGRAM						
TNFHA30	theNADA FHA 30 Yr Fixed/3.5% DPA	TNFHA30_5	theNADA+ FHA 30 Yr Fixed/5% DPA	TN2nd10	theNADA 2nd	10Yr 2nd
Rate	30 Day	Rate	30 Day	Rate	30 Day	30 Day
6.625	99.440	6.625	98.690	8.625		100.000
6.750	99.968	6.750	99.218	8.750		100.000
6.875	100.496	6.875	99.746	8.875		100.000
7.000	101.003	7.000	100.253	9.000		100.000
7.125	101.462	7.125	100.712	9.125		100.000
7.250	101.891	7.250	101.141	9.250		100.000
7.375	102.043	7.375	101.293	9.375		100.000
7.500	102.510	7.500	101.760	9.500		100.000
7.625	102.929	7.625	102.179	9.625		100.000
7.750	103.328	7.750	102.578	9.750		100.000
7.875	103.151	7.875	102.401	9.875		100.000
8.000	103.578	8.000	102.828	10.000		100.000
8.125	103.967	8.125	103.217	10.125		100.000
8.250	104.336	8.250	103.586	10.250		100.000
				10Yr Fixed Fully Amortized and 2.0% greater than rate on 1st lien (theNADA or theNADA+)		
theNADA 30 Yr Fixed Price Adjustments						
		theNADA Adjusters	Adjustment			
		DTI >= 50%	-0.250			
		Manufactured Home	-0.250			
		2-Units	-0.250			
		November Special	0.250			
theNADA Program Highlights						
<ul style="list-style-type: none"> <li>theNADA is 3.5% of Purchase Price or Appraised Value whichever is less</li> <li>theNADA+ is 5% of Purchase Price or Appraised Value whichever is less               <ul style="list-style-type: none"> <li>10Yr Fixed Fully Amortized and 2.0% greater than rate on 1st lien</li> <li>1-2 units</li> <li>SFR, CONDO (HUD APPROVED), PUD, or Manufactured Homes</li> </ul> </li> <li>theNADA is not available in the State of Kentucky (KY), Washington (WA) and Massachusetts (MA)               <ul style="list-style-type: none"> <li>Brokers need a valid license to originate 2nds in the state of Michigan (MI)                   <ul style="list-style-type: none"> <li>Minimum FICO Score 680</li> <li>Admin Fee is \$395 (2nd Lien)</li> <li>Minimum Loan Amounts for 2nd's in AZ and SC is \$5,000</li> </ul> </li> </ul> </li> </ul> <p><b>Note: Loan must be U/W Approved status before you can request your lock.</b></p>						
CalHFA Government First Mortgage Loan Programs						
CalHFA Program	15 Day Rate Lock					
CaHFA FHA	6.500%	* 1.40 Point Origination on CalHFA FHA				
CalPLUS FHA with 2% Zero Interest	7.625%	* 1.50 Points Max Broker Comp Allowed				
CalPLUS FHA with 3% Zero Interest	N/A	* \$50 ZIP Processing Fee				
MyHome Assistance Program	1.000%	* \$250 MyHome Processing Fee				
Lock Extensions:		* Zero Interest Program (used exclusively with CalPLUS)				
• 15 days    -.250 cost		* Lock Cut Off 2:00 PM PST and Loan must be in approved status to request lock				
• 2 max extensions allowed		* "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 Program Highlights						
<b>CalHFA FHA</b> <ul style="list-style-type: none"> <li>Lower interest rate vs CalPLUS</li> <li>Available for both first time homebuyers and non first time homebuyers</li> <li>If first time homebuyer can be combined with MyHome</li> </ul> <b>MyHome Assistance Program</b> <ul style="list-style-type: none"> <li>Loan Amount: 3.5% for FHA and is based on sales price or appraised value (whichever is less)</li> <li>1.00% Simple Interest, Deferred Payment</li> <li>Can be used for down payment and/or closing costs</li> <li>First time homebuyer only</li> </ul> <b>CalPLUS FHA w/ Zero Interest Program (ZIP)</b> <ul style="list-style-type: none"> <li>FHA insured first mortgage with built in assistance for closing cost.</li> <li>ZIP = 2% or 3% of first mortgage total loan amount</li> <li>Zero interest rate</li> <li>Deferred payments</li> <li>Can only be used for closing costs</li> <li>First time homebuyers only</li> </ul>						



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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
7.000	102.195	102.061	101.927	7.000	101.938	101.813	101.773
6.875	101.664	101.530	101.396	6.875	101.535	101.410	101.370
6.750	102.401	102.267	102.133	6.750	102.055	101.824	101.798
6.625	102.060	101.926	101.792	6.625	101.758	101.526	101.501
6.500	101.451	101.317	101.183	6.500	101.290	101.058	101.033
6.375	100.910	100.777	100.643	6.375	100.767	100.655	100.569
6.250	101.572	101.438	101.304	6.250	101.416	101.244	101.234
6.125	100.996	100.862	100.728	6.125	100.849	100.677	100.667
6.000	100.344	100.210	100.076	6.000	100.323	100.151	100.141
5.875	99.801	99.667	99.533	5.875	99.721	99.549	99.539
5.750	99.787	99.653	99.519	5.750	99.665	99.561	99.567
5.625	99.109	98.975	98.841	5.625	99.049	98.945	98.950
5.500	98.464	98.330	98.196	5.500	98.464	98.360	98.365
5.375	98.028	97.894	97.760	5.375	97.857	97.800	97.743
5.250	97.818	97.684	97.550	5.250	97.701	97.597	97.618
5.125	97.107	96.973	96.839	5.125	96.989	96.885	96.905
5.000	96.439	96.305	96.171	5.000	96.440	96.336	96.356
4.875	95.822	95.688	95.554	4.875	95.655	95.608	95.572
4.750	95.395	95.261	95.127	4.750	95.225	95.182	95.139
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	102.168	102.098	102.078	6.500	102.025	101.955	101.935
6.375	101.754	101.684	101.664	6.375	101.700	101.630	101.610
6.250	101.321	101.251	101.231	6.250	101.363	101.293	101.273
6.125	101.734	101.745	101.741	6.125	101.464	101.475	101.471
6.000	101.305	101.317	101.312	6.000	101.138	101.150	101.145
5.875	100.861	100.872	100.868	5.875	100.805	100.816	100.812
5.750	100.391	100.402	100.398	5.750	100.448	100.460	100.455
5.625	100.941	100.753	100.764	5.625	100.712	100.524	100.535
5.500	100.463	100.275	100.286	5.500	100.355	100.167	100.177
5.375	99.960	99.772	99.783	5.375	99.965	99.777	99.787
5.250	99.437	99.249	99.259	5.250	99.544	99.356	99.366
5.125	99.574	99.436	99.462	5.125	99.465	99.327	99.353
5.000	99.044	98.906	98.932	5.000	99.038	98.901	98.927
GSFFX30HB FHA 30 Yr Fixed HB				GSVFX30H VA 30 Yr Fixed HB			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
7.125	101.474	101.307	101.266	6.750	100.187	100.123	100.058
7.000	100.975	100.808	100.767	6.625	100.440	100.359	100.228
6.875	100.438	100.271	100.230	6.500	100.084	100.003	99.873
6.750	100.437	100.373	100.308	6.375	99.549	99.468	99.338
6.625	101.447	101.195	101.170	6.250	99.672	99.462	99.201
6.500	100.848	100.596	100.571	6.125	99.417	99.207	98.947
6.375	100.219	99.967	99.942	6.000	98.948	98.738	98.478
6.250	99.922	99.712	99.451	5.875	98.621	98.411	98.151
6.125	100.656	100.476	100.466	5.750	98.401	98.191	97.931
6.000	100.003	99.824	99.814	5.625	97.661	97.621	97.530
5.875	99.333	99.154	99.144	5.500	97.411	97.370	97.280
5.750	98.651	98.466	98.456	5.375	96.914	96.874	96.784
5.625	98.918	98.806	98.812				
5.500	98.224	98.112	98.117				
5.375	97.517	97.405	97.410				

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

November FHA Special	
All FHA Stretch Programs	0.250



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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	
7.375	103.471	103.548	103.463	7.375	103.179	103.112	103.067	6.750	102.707	102.682	102.619	
7.250	103.061	103.135	103.056	7.250	102.735	102.722	102.656	6.625	102.368	102.343	102.280	
7.125	102.694	102.630	102.587	7.125	102.589	102.524	102.486	6.500	102.370	102.423	102.380	
7.000	102.413	102.357	102.299	7.000	102.257	102.192	102.153	6.375	102.127	102.181	102.136	
6.875	102.072	102.038	101.974	6.875	101.982	101.919	101.875	6.250	101.841	101.894	101.848	
6.750	101.577	101.538	101.483	6.750	101.625	101.565	101.516	6.125	101.431	101.484	101.438	
6.625	101.360	101.309	101.283	6.625	101.716	101.663	101.642	6.000	101.514	101.352	101.349	
6.500	100.989	100.944	100.906	6.500	101.300	101.248	101.226	5.875	101.080	100.921	100.912	
6.375	100.560	100.517	100.475	6.375	100.897	100.846	100.819	5.750	100.821	100.668	100.646	
6.250	100.043	99.996	99.962	6.250	100.466	100.417	100.385	5.625	100.453	100.304	100.274	
6.125	99.827	99.759	99.746	6.125	100.381	100.307	100.306	5.500	100.003	99.889	99.894	
6.000	99.345	99.280	99.261	6.000	99.940	99.866	99.865	5.375	99.620	99.510	99.516	
5.875	98.826	98.761	98.741	5.875	99.478	99.408	99.398	5.250	99.388	99.287	99.274	
5.750	98.279	98.212	98.196	5.750	98.984	98.916	98.901	5.125	98.919	98.814	98.809	
5.625	97.876	97.770	97.781	5.625	98.597	98.488	98.504	5.000	98.551	98.471	98.498	
5.500	97.252	97.167	97.175	5.500	98.146	98.038	98.053	4.875	98.265	98.192	98.204	
5.375	96.715	96.631	96.637	5.375	97.642	97.535	97.545					

  

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	
6.750	102.476	102.451	102.388	7.500	102.634	102.712	102.601	6.875	100.705	100.690	100.677	
6.625	102.148	102.123	102.060	7.375	102.372	102.450	102.338	6.750	100.049	100.034	100.021	
6.500	102.168	102.221	102.179	7.250	102.063	102.138	102.031	6.625	99.701	99.686	99.673	
6.375	101.860	101.914	101.869	7.125	102.147	101.789	102.049	6.500	99.659	99.642	99.626	
6.250	101.536	101.589	101.545	7.000	101.925	101.888	101.819	6.375	99.590	99.573	99.557	
6.125	101.194	101.247	101.201	6.875	101.634	101.600	101.524	6.250	99.228	99.211	99.195	
6.000	101.286	101.136	101.111	6.750	101.227	101.187	101.121	6.125	98.692	98.675	98.659	
5.875	100.948	100.799	100.771	6.625	101.107	101.076	101.040	6.000	98.426	98.411	98.397	
5.750	100.623	100.474	100.445	6.500	100.776	100.751	100.702	5.875	98.195	98.180	98.166	
5.625	100.285	100.136	100.107	6.375	100.344	100.320	100.268	5.750	97.864	97.849	97.835	
5.500	99.812	99.700	99.691	6.250	99.819	99.791	99.746	5.625	97.644	97.629	97.615	
5.375	99.476	99.375	99.364	6.125	99.595	99.548	99.521					
5.250	99.140	99.039	99.026	6.000	99.104	99.059	99.027					
5.125	98.799	98.698	98.685	5.875	98.580	98.535	98.503					
5.000	98.333	98.263	98.271	5.750	98.024	97.976	97.947					
4.875	98.000	97.930	97.938	5.625	97.477	97.401	97.396					
				5.500	96.802	96.728	96.718					

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		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's Available on Page 6





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**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	
7.250	102.458	102.538	102.448	7.250	101.299	101.369	101.270	
7.125	102.154	102.121	102.057	7.125	101.344	100.946	101.249	
7.000	101.859	101.827	101.761	7.000	101.011	100.963	100.916	
6.875	101.464	101.431	101.364	6.875	100.758	100.713	100.659	
6.750	100.976	100.944	100.876	6.750	100.464	100.422	100.361	
6.625	100.791	100.770	100.726	6.625	100.282	100.246	100.219	
6.500	100.425	100.405	100.358	6.500	99.841	99.805	99.778	
6.375	99.973	99.952	99.905	6.375	99.464	99.432	99.398	
6.250	99.454	99.433	99.385	6.250	99.058	99.028	98.988	
6.125	99.273	99.233	99.206	6.125	98.721	98.667	98.654	
6.000	98.786	98.746	98.717	6.000	98.213	98.158	98.145	
5.875	98.258	98.218	98.187	5.875	97.754	97.702	97.683	
5.750	97.713	97.674	97.643	5.750	97.267	97.218	97.192	
5.625	97.280	97.205	97.194	5.625	96.733	96.659	96.649	
5.500	96.646	96.572	96.559	5.500	96.055	95.983	95.971	

**HomeReady Adjustments Available on Page 6**

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Freddie Mac Home Possible								
ARFX30HP	Home Possible 30 Yr Fixed			ARFX30HPS	Home Possible 30 Yr Fixed Super Conformer			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
7.250	102.458	102.538	102.448	7.250	100.556	100.636	100.497	
7.125	102.154	102.121	102.057	7.125	100.509	100.476	100.373	
7.000	101.859	101.827	101.761	7.000	100.284	100.251	100.142	
6.875	101.464	101.431	101.364	6.875	99.964	99.931	99.820	
6.750	100.976	100.944	100.876	6.750	99.568	99.536	99.425	
6.625	100.791	100.770	100.726	6.625	99.969	99.921	99.884	
6.500	100.425	100.405	100.358	6.500	99.638	99.588	99.552	
6.375	99.973	99.952	99.905	6.375	99.235	99.182	99.147	
6.250	99.454	99.433	99.385	6.250	98.742	98.687	98.653	
6.125	99.273	99.233	99.206	6.125	98.302	98.245	98.211	
6.000	98.786	98.746	98.717	6.000	97.849	97.789	97.757	
5.875	98.258	98.218	98.187	5.875	97.449	97.391	97.360	
5.750	97.713	97.674	97.643	5.750	96.913	96.853	96.822	
5.625	97.280	97.205	97.194	5.625	95.810	95.771	95.703	
5.500	96.646	96.572	96.559	5.500	94.862	94.821	94.766	

Home Possible Adjustments Available on Page 6

Empty table area for Home Possible Adjustments Available on Page 6.