19000 MacArthur Boulevard, 2nd Floor
Irvine, CA 92612

Ratesheet Co RS-WS | Effective Date: 3/15/2019 #1

LoanStream Mortgage Wholesale Rate Sheet

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LoanStream Select Program

LSM Select: All FNMA/FHLCM FICO => 700 & <= 80% LTV	0.300
LSM Select: All FHA/VA FICO => 680 & Loan Amts => $200K	0.350

NANQM Monthly Special

Just Missed and Expanded Investment	0.250
Expanded Owner/2nd Home or/and No Ratios	0.500

Contact list

Corporate Headquarters:	Phone:	800-760-1833
	Email:	Inquires@LSMortgage.com
Lock Desk:	Phone:	949-679-7059
	Email:	LockDesk@LSMortgage.com
U/W Loan Scenarios:	Phone:	Email Only
	Email:	Scenarios_ls@LSMortgage.com
NAN-Q Scenarios & Prequals	Phone:	Email Only
	Email:	EZQual@LSMortgage.com
Management Escalations Greg Armstrong	Phone:	Email Only
	Email:	GArmstrong@LSMortgage.com
CD Desk:	Phone:	Email Only
	Email:	CD@LSMortgage.com
Funding Department:	Phone:	Email Only
	Email:	Funding@LSMortgage.com
Submission Desk	Phone:	Email Only
	Email:	Submissions_LS@LSMortgage.com

Lock Expiration Days		Relock Fee
15 Day	03/30/19	(0.250)
30 Day	04/14/19	
45 Day	04/29/19	
60 Day	05/14/19	

CalHFA Rates - click the link below**

http://www.calhfa.ca.gov/apps/rates/

***CalFHA 60 day lock period = LSM 30 Day lock period*

*CalHFA 90 day lock period = LSM 60 Day lock period***

Underwriting Fee*	
Agency	$ 995.00
FHA/VA	$ 995.00
USDA	$ 995.00
FHA SL	$ 595.00
VA IRRRL	$ 595.00

DOC Fee - All Loans
$79

**Underwriting Fee is not allowed in the state of NC and WA. State LLPA required.*

Lock Extension Fees [1]
0.02 per day
[1] Max extension 30 days and/or 5 times whichever comes first

Current Turn Times

Department	Turn Times	Comments
Submission - Set up	24 Hours	Same Day if submitted before 12 PM
New U/W	72 Hours	If Submitted past 2 PM then 96 Hours
U/W CTC	48 Hours	If Submitted past 2 PM then 96 Hours
Lock Desk	Same Day	Must be submitted during our Business Hours
CD	24 Hours	Same Day if submitted before 12 PM
DOCS	24 Hours	Same Day if submitted before 12 PM
Funding	24 Hours	Same Day if Clear to fund prior to 12:30 PM

Mortgagee Clause

OCMBC, INC. ISAOA 19000
MACARTHUR BLVD SUITE 200
IRVINE, CA 92612

Lender ID Number

FHA Lender ID - California	20996-00001
FHA Lender ID - Outstate	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

RATES AND LLPAs ARE SUBJECT TO CHANGE WITHOUT NOTICE.
CALFHA LOCKS, EXTENSIONS AND RELOCKS ACCEPTED UNTIL 1:00 PM PT
THIS INFORMATION IS INTENDED FOR PROFESSIONAL OR BUSINESS USE ONLY. NOT FOR CONSUMER

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: **March 15, 2019**

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day
3.875	99.539	99.959	99.894
4.000	100.858	100.829	100.800
4.125	101.247	101.218	101.189
4.250	101.760	101.725	101.689
4.375	102.286	102.251	102.215
4.500	102.800	102.764	102.728
4.625	103.215	103.180	103.144
4.750	103.377	103.335	103.292
4.875	103.914	103.871	103.829
5.000	104.201	104.159	104.116
5.125	104.633	104.590	104.548
5.250	104.764	104.722	104.679
5.375	105.056	105.013	104.971
5.500	105.384	105.341	105.298
5.625	105.484	105.442	105.399
5.750	105.595	105.552	105.509

FANNIE MAE 25 YEAR FIXED (125)

Rate	15-Day	30-Day	45-Day
4.000	100.858	100.829	100.800
4.125	101.247	101.218	101.189
4.250	101.760	101.725	101.689
4.375	102.286	102.251	102.215
4.500	102.800	102.764	102.728
4.625	103.215	103.180	103.144
4.750	103.377	103.335	103.292
4.875	103.914	103.871	103.829
5.000	104.201	104.159	104.116
5.125	104.633	104.590	104.548
5.250	104.764	104.722	104.679
5.375	105.056	105.013	104.971

FANNIE MAE 20 YEAR FIXED (120)

Rate	15-Day	30-Day	45-Day
4.000	101.336	101.300	101.263
4.125	101.741	101.705	101.668
4.250	102.171	102.136	102.099
4.375	102.621	102.586	102.548
4.500	102.886	102.850	102.813
4.625	103.306	103.263	103.219
4.750	103.805	103.762	103.718
4.875	104.192	104.149	104.106
5.000	104.274	104.232	104.188
5.125	104.653	104.611	104.567
5.250	104.941	104.898	104.854
5.375	105.254	105.211	105.168
5.500	105.540	105.497	105.453

FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day
3.750	101.544	101.509	101.474
3.875	101.970	101.933	101.895
4.000	102.388	102.350	102.313
4.125	102.879	102.841	102.803
4.250	103.412	103.373	103.335
4.375	103.739	103.700	103.662
4.500	103.840	103.800	103.763
4.625	104.034	104.001	103.971
4.750	104.347	104.314	104.284
4.875	104.447	104.414	104.384
5.000	104.697	104.663	104.633

FANNIE MAE 10 YEAR FIXED (110)

Rate	15-Day	30-Day	45-Day
3.500	99.604	99.581	99.558
3.625	100.079	100.056	100.033
3.750	100.837	100.800	100.762
3.875	101.053	101.016	100.978
4.000	101.365	101.327	101.289
4.125	101.726	101.688	101.650
4.250	102.251	102.212	102.174
4.375	102.351	102.312	102.274
4.500	102.556	102.517	102.479
4.625	102.750	102.717	102.687
4.750	103.075	103.042	103.012
4.875	103.225	103.192	103.162

CONFORMING ARM PRICING

FANNIE MAE 5/1 LIBOR ARM (A105) 2/2/5

Rate	15-Day	30-Day	45-Day
3.500	100.281	100.281	100.156
3.625	100.561	100.561	100.436
3.750	100.815	100.815	100.690
3.875	101.061	101.061	100.936
4.000	101.307	101.307	101.182
4.125	101.552	101.552	101.427
4.250	101.760	101.760	101.635
4.375	101.960	101.960	101.835
4.500	102.189	102.147	102.077
4.625	102.415	102.358	102.304
4.750	102.561	102.528	102.449

FANNIE MAE 7/1 LIBOR ARM (A107) 5/2/5

Rate	15-Day	30-Day	45-Day
3.500	99.691	99.566	99.441
3.625	100.092	99.967	99.842
3.750	100.463	100.338	100.213
3.875	100.823	100.698	100.573
4.000	101.167	101.042	100.917
4.125	101.506	101.381	101.256
4.250	101.799	101.674	101.549
4.375	102.080	101.955	101.830
4.500	102.331	102.206	102.081
4.625	102.575	102.450	102.325
4.750	102.805	102.680	102.555
4.875	103.033	102.908	102.783
5.000	103.271	103.146	103.021
5.125	103.514	103.389	103.264
5.250	103.760	103.635	103.510

FANNIE MAE 10/1 LIBOR ARM (A110) 5/2/5

Rate	15-Day	30-Day	45-Day
3.750	100.189	100.064	99.939
3.875	100.586	100.461	100.336
4.000	100.978	100.853	100.728
4.125	101.368	101.243	101.118
4.250	101.570	101.445	101.320
4.375	101.724	101.599	101.474
4.500	101.879	101.754	101.629
4.625	102.036	101.911	101.786
4.750	102.100	101.975	101.850
4.875	102.144	102.019	101.894
5.000	102.198	102.073	101.948
5.125	102.259	102.134	102.009
5.250	102.324	102.199	102.074

HOME READY CONFORMING PRICING

HOME READY 30 YEAR FIXED (R101)

Rate	15-Day	30-Day	45-Day
4.000	100.858	100.829	100.800
4.125	101.247	101.218	101.189
4.250	101.760	101.725	101.689
4.375	102.286	102.251	102.215
4.500	102.800	102.764	102.728
4.625	103.215	103.180	103.144
4.750	103.377	103.335	103.292
4.875	103.914	103.871	103.829
5.000	104.201	104.159	104.116
5.125	104.633	104.590	104.548
5.250	104.764	104.722	104.679
5.375	105.056	105.013	104.971
5.500	105.384	105.341	105.298
5.625	105.484	105.442	105.399

HOME READY 5/1 LIBOR ARM (RA105) 2/2/5

Rate	15-Day	30-Day	45-Day
3.125	94.948	94.896	94.839
3.250	95.293	95.241	95.184
3.375	95.662	95.610	95.553
3.500	96.030	95.978	95.921
3.625	96.409	96.357	96.300
3.750	96.787	96.735	96.678
3.875	97.165	97.113	97.056
4.000	100.983	100.926	100.871
4.125	101.315	101.259	101.204
4.250	101.657	101.601	101.546

HOME READY 7/1 LIBOR ARM (RA107) 5/2/5

Rate	15-Day	30-Day	45-Day
4.250	97.905	97.848	97.793
4.375	98.259	98.203	98.148
4.500	98.551	98.495	98.440
4.625	98.828	98.771	98.716

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 - 25 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day
4.125	100.893	100.818	100.743
4.250	101.400	101.344	101.308
4.375	101.778	101.742	101.706
4.500	102.129	102.093	102.057
4.625	102.566	102.473	102.437
4.750	103.023	102.922	102.821
4.875	102.709	102.666	102.624
5.000	103.228	103.186	103.143
5.125	103.622	103.506	103.389
5.250	104.040	103.918	103.797
5.375	103.961	103.919	103.876
5.500	104.170	104.127	104.085

FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day
3.250	98.545	98.516	98.493
3.375	99.144	99.122	99.099
3.500	99.620	99.597	99.575
3.625	100.028	100.005	99.983
3.750	100.460	100.400	100.340
3.875	100.903	100.838	100.773
4.000	101.332	101.262	101.192
4.125	101.758	101.683	101.607
4.250	102.186	102.105	102.025
4.375	102.584	102.499	102.413
4.500	102.817	102.726	102.635
4.625	103.018	102.922	102.826

FANNIE MAE HB 10 YEAR FIXED (110HB)

Rate	15-Day	30-Day	45-Day
3.875	100.550	100.512	100.475
4.000	101.004	100.966	100.928
4.125	101.424	101.386	101.348
4.250	101.793	101.754	101.717
4.375	102.066	102.027	101.990
4.500	102.064	102.025	101.987
4.625	102.354	102.258	102.162
4.750	102.632	102.531	102.430
4.875	102.876	102.770	102.663
5.000	103.278	103.167	103.056
5.125	103.610	103.493	103.377
5.250	103.866	103.744	103.623

FANNIE MAE HIGH BALANCE ARM PRICING

FANNIE MAE 5/1 HB LIBOR ARM (A105HB) 2/2/5

Rate	15-Day	30-Day	45-Day
3.250	99.662	99.537	99.412
3.375	99.991	99.866	99.741
3.500	100.281	100.156	100.031
3.625	100.561	100.436	100.311
3.750	100.815	100.690	100.565
3.875	101.061	100.936	100.811
4.000	101.307	101.182	101.057
4.125	101.552	101.427	101.302
4.250	101.760	101.635	101.510
4.375	101.960	101.835	101.710
4.500	102.147	102.022	101.897
4.625	102.333	102.208	102.083

FANNIE MAE 7/1 HB LIBOR ARM (A107HB) 5/2/5

Rate	15-Day	30-Day	45-Day
3.750	100.338	100.213	100.088
3.875	100.698	100.573	100.448
4.000	101.042	100.917	100.792
4.125	101.381	101.256	101.131
4.250	101.674	101.549	101.424
4.375	101.955	101.830	101.705
4.500	102.206	102.081	101.956
4.625	102.450	102.325	102.200
4.750	102.680	102.555	102.430
4.875	102.908	102.783	102.658
5.000	103.146	103.021	102.896
5.125	103.389	103.264	103.139

FANNIE MAE 10/1 HB LIBOR ARM (A110HB) 5/2/5

Rate	15-Day	30-Day	45-Day
4.000	99.292	99.167	99.042
4.125	99.658	99.533	99.408
4.250	99.982	99.857	99.732
4.375	100.304	100.179	100.054
4.500	100.709	100.584	100.459
4.625	101.113	100.988	100.863
4.750	101.338	101.213	101.088

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
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Effective: **March 15, 2019**

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day
4.000	100.739	100.713	100.598
4.125	101.044	100.969	100.893
4.250	101.657	101.576	101.496
4.375	101.884	101.845	101.724
4.500	102.429	102.391	102.286
4.625	102.849	102.754	102.658
4.750	103.373	103.317	103.200
4.875	103.638	103.581	103.469
5.000	103.904	103.847	103.734
5.125	104.242	104.168	103.981
5.250	104.563	104.489	104.307
5.375	104.581	104.507	104.328

FREDDIE MAC 25 YEAR FIXED (225)

Rate	15-Day	30-Day	45-Day
4.000	100.739	100.713	100.598
4.125	101.044	100.969	100.893
4.250	101.657	101.576	101.496
4.375	101.884	101.845	101.724
4.500	102.429	102.391	102.286
4.625	102.849	102.754	102.658
4.750	103.373	103.317	103.200
4.875	103.638	103.581	103.469
5.000	103.904	103.847	103.734
5.125	104.242	104.168	103.981
5.250	104.563	104.489	104.307
5.375	104.581	104.507	104.328

FREDDIE MAC 20 YEAR FIXED (220)

Rate	15-Day	30-Day	45-Day
4.000	101.005	100.984	100.748
4.125	101.185	101.146	101.025
4.250	101.714	101.634	101.553
4.375	102.118	102.031	101.947
4.500	102.555	102.464	102.373
4.625	102.894	102.799	102.703
4.750	103.342	103.241	103.140
4.875	103.612	103.556	103.405
5.000	103.952	103.840	103.729
5.125	104.227	104.110	103.994
5.250	104.619	104.497	104.376
5.375	104.832	104.705	104.578

FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day
3.500	100.278	100.258	100.236
3.625	100.872	100.852	100.833
3.750	101.268	101.246	101.229
3.875	101.725	101.705	101.690
4.000	102.102	102.065	102.024
4.125	102.617	102.584	102.544
4.250	103.006	102.973	102.934
4.375	103.370	103.332	103.295
4.500	103.292	103.201	103.111
4.625	103.609	103.513	103.448
4.750	103.846	103.790	103.734
4.875	103.996	103.940	103.885

FREDDIE MAC 10 YEAR FIXED (210)

Rate	15-Day	30-Day	45-Day
3.500	100.028	100.008	99.986
3.625	100.622	100.602	100.583
3.750	101.068	101.046	101.029
3.875	101.525	101.505	101.490
4.000	102.002	101.965	101.924
4.125	102.417	102.384	102.344
4.250	102.806	102.773	102.734
4.375	103.170	103.132	103.095
4.500	102.817	102.726	102.635
4.625	103.361	103.305	103.248
4.750	103.646	103.590	103.534
4.875	103.342	103.235	103.129
5.000	101.202	101.167	101.131

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day
4.250	101.411	101.330	101.250
4.375	101.274	101.189	101.103
4.500	101.811	101.720	101.629
4.625	102.146	102.050	101.954
4.750	102.759	102.658	102.557
4.875	102.489	102.432	102.320
5.000	102.887	102.775	102.664
5.125	103.260	103.144	103.028
5.250	103.696	103.574	103.452
5.375	103.427	103.301	103.174
5.500	103.801	103.669	103.537
5.625	103.929	103.792	103.708

FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day
3.750	100.707	100.685	100.668
3.875	101.165	101.145	101.130
4.000	101.072	101.005	100.964
4.125	101.557	101.524	101.484
4.250	101.978	101.913	101.874
4.375	102.428	102.343	102.257
4.500	102.822	102.731	102.641
4.625	103.139	103.043	102.947
4.750	102.298	102.197	102.096
4.875	102.692	102.586	102.480
5.000	102.009	101.934	101.853
5.125	102.404	102.330	102.251

FREDDIE MAC SC 10 YEAR FIXED (210SC)

Rate	15-Day	30-Day	45-Day
3.250	99.136	99.134	99.134
3.375	99.590	99.588	99.588
3.500	99.717	99.697	99.675
3.625	100.312	100.292	100.273
3.750	100.707	100.685	100.668
3.875	101.165	101.145	101.130
4.000	101.042	101.005	100.964
4.125	101.557	101.524	101.484
4.250	101.946	101.913	101.874
4.375	102.310	102.272	102.235

HOME POSSIBLE CONFORMING PRICING

HOME POSSIBLE 30 YEAR FIXED (HP201)

Rate	15-Day	30-Day	45-Day
4.000	100.324	100.669	100.598
4.125	100.599	100.969	100.893
4.250	101.255	101.576	101.496
4.375	101.884	101.846	101.687
4.500	102.380	102.342	102.197
4.625	102.472	102.754	102.658
4.750	103.103	103.203	103.102
4.875	103.629	103.573	103.425
5.000	103.829	103.772	103.627
5.125	103.983	104.044	103.928
5.250	104.403	104.350	104.229
5.375	104.695	104.621	104.401
5.500	104.990	104.915	104.703
5.625	104.926	104.892	104.755
5.750	105.337	105.245	105.011

HOME POSSIBLE 20 YEAR FIXED (HP220)

Rate	15-Day	30-Day	45-Day
3.500	97.030	97.010	96.795
3.625	97.812	97.792	97.578
3.750	98.207	98.186	97.975
3.875	98.798	98.778	98.568
4.000	99.501	99.480	99.274
4.125	99.868	99.830	99.626
4.250	100.372	100.334	100.132
4.375	100.807	100.769	100.572
4.500	101.202	101.164	100.969
4.625	101.520	101.464	101.286
4.750	102.045	101.989	101.814

HOME POSSIBLE 15 YEAR FIXED (HP215)

Rate	15-Day	30-Day	45-Day
3.125	97.495	97.492	97.491
3.250	97.924	97.920	97.920
3.375	98.388	98.386	98.387
3.500	98.554	98.534	98.514
3.625	99.122	99.101	99.083
3.750	99.542	99.522	99.504
3.875	100.072	100.052	100.039
4.000	100.477	100.439	100.401
4.125	100.920	100.886	100.849
4.250	101.305	101.271	101.236

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
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Effective: **March 15, 2019**

AGENCY FIXED AND ARM ADJUSTMENTS ***

Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.

	<=60%	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	N/A	N/A	N/A
2-Units	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
3-4 Units (FIXED)	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	N/A
3-4 Units (ARMS)	-1.500	-1.500	-1.500	-1.500	N/A	N/A	N/A	N/A
Condo (N/A for Detached Condos)	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Homes	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A
FICO 620 - 639 (N/A for 15 Year Term or less)	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
FICO 640 - 659 (N/A for 15 Year Term or less)	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
FICO 660 - 679 (N/A for 15 Year Term or less)	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
FICO 680 - 699 (N/A for 15 Year Term or less)	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
FICO 700 - 719 (N/A for 15 Year Term or less)	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
FICO 720 - 739 (N/A for 15 Year Term or less)	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
FICO >=740 (N/A for 15 Year Term or less)	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
Cash Out with FICO 620 - 639	-0.625	-1.625	-1.625	-3.125	N/A	N/A	N/A	N/A
Cash Out with FICO 640 - 659	-0.625	-1.625	-1.625	-2.625	N/A	N/A	N/A	N/A
Cash Out with FICO 660 - 679	-0.625	-1.125	-1.125	-1.875	N/A	N/A	N/A	N/A
Cash Out with FICO 680 - 699	-0.375	-1.125	-1.125	-1.750	N/A	N/A	N/A	N/A
Cash Out with FICO 700 -719	-0.375	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A
Cash Out with FICO 720 -739	-0.375	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A
Cash Out with FICO >= 740	-0.375	-0.625	-0.625	-0.875	N/A	N/A	N/A	N/A
High Balance or Super Conforming Adjustments								
Fixed - Purchase & Rate/Term Refin	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
Fixed - Cash Out (in addition to standard Cash Out Adjustment)	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
ARM - Purchase & Rate/Term Refi	-1.000	-1.000	-1.000	-1.750	-1.750	-1.750	-2.000	N/A
ARM - Cash Out (in addition to standard Cash Out Adjustment)	-1.750	-1.750	-1.750	-2.500	N/A	N/A	N/A	N/A

SUBORDINATE FINANCING

LTV	CLTV	FICO < 720	FICO >=720
<= 75.00%	<= 80.00%	-0.375	-0.375
<= 65.00%	80.01% - 95.00%	-0.875	-0.625
65.01% - 75.00%	80.01% - 95.00%	-1.125	-0.875
75.01% - 95.00%	75.01% - 95.00%	-1.375	-1.125
<= 95.00%	95.01% - 97.00%	-1.875	-1.875
Home Possible and Home Ready with Sub Financing (in lieu of adjustments above)		-0.500	

LOAN AMOUNT **

Loan Amt $75,000 <= $100,000	-1.000
Loan Amt >$100,000 < = $150,000	-0.375

MISCELLANEOUS

Texas Cash out	-0.500
> 6 Financed Properties	-0.500
Second Home LTV > 85% (Freddie Mac)	-0.250
Escrow Waiver (Non-CA)	-0.250
State Adjustors: NC or WA	-0.375
LSM Select: FICO => 700 & LTV<= 80%	**0.300**

LENDER PAID MORTGAGE INSURANCE

	80.01-85%	85.01-90%	90.01-95%	95.01-97%
FICO 620 - 639	-2.150	-5.250	-6.900	-8.850
FICO 640 - 659	-2.000	-4.800	-6.200	-7.950
FICO 660 - 679	-1.800	-4.450	-5.700	-7.200
FICO 680 - 699	-1.350	-3.300	-4.300	-5.500
FICO 700 - 719	-1.150	-2.700	-3.500	-4.450
FICO 720 - 739	-1.000	-2.300	-2.950	-3.750
FICO 740 - 759	-0.850	-1.800	-2.350	-3.000
FICO => 760	-0.700	-1.300	-1.700	-2.200

HOMEREADY AND HOME POSSIBLE ADJUSTMENT CAPS*

LTV > 80% AND FICO >= 680	0.000
All other LTV & FICO combinations	-1.500

LENDER PAID MORTGAGE INSURANCE (Cash out or 3-4 Units not available)

FICO	620-639	640-659	660-679	680-699	700-719	720-739	=> 740
Second Home	1.350	1.270	-1.230	-0.700	-0.700	-0.490	-0.390
Investment	NA	NA	NA	-1.750	-1.750	-1.330	-1.190

***Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments**

*****Minimum Loan Amount $75,000*****

******All loan level price adjustments are cumulative******

Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: March 15, 2019

FHA FIXED RATE PRICING

FHA 30 - 25 YEAR FIXED (301 & 325)			
Rate	15-Day	30-Day	45-Day
3.750	101.605	101.579	101.553
3.875	101.994	101.968	101.942
4.000	102.517	102.491	102.464
4.125	103.023	102.997	102.971
4.250	103.129	103.094	103.059
4.375	103.510	103.475	103.440
4.500	103.906	103.871	103.836
4.625	104.420	104.385	104.351
4.750	104.453	104.436	104.419
4.875	104.509	104.492	104.475
5.000	104.684	104.666	104.649
5.125	104.902	104.884	104.867
5.250	105.055	105.029	105.003
5.375	105.165	105.139	105.113
5.500	105.308	105.282	105.256
5.625	105.491	105.465	105.439
5.750	105.953	105.910	105.867

FHA 20 YEAR FIXED (320)			
Rate	15-Day	30-Day	45-Day
3.375	96.136	96.096	96.055
3.500	96.639	96.599	96.558
3.625	97.068	97.028	96.987
3.750	101.605	101.579	101.553
3.875	101.994	101.968	101.942
4.000	102.517	102.491	102.464
4.125	103.023	102.997	102.971
4.250	103.129	103.094	103.059
4.375	103.510	103.475	103.440
4.500	103.906	103.871	103.836
4.625	104.420	104.385	104.351
4.750	104.453	104.436	104.419
4.875	104.509	104.492	104.475
5.000	104.684	104.666	104.649

FHA 15 YEAR FIXED (315)			
Rate	15-Day	30-Day	45-Day
2.875	98.514	98.488	98.462
3.000	99.122	99.096	99.070
3.125	99.480	99.454	99.428
3.250	99.725	99.686	99.646
3.375	100.107	100.063	100.018
3.500	100.585	100.559	100.533
3.625	101.227	101.201	101.175
3.750	101.726	101.691	101.656
3.875	102.330	102.295	102.261
4.000	102.504	102.469	102.434
4.125	102.662	102.605	102.571
4.250	103.144	103.118	103.092
4.375	103.186	103.160	103.134
4.500	103.657	103.630	103.604
4.625	104.090	104.064	104.038

VA FIXED RATE PRICING

VA 30 - 25 YEAR FIXED (401 & 425)			
Rate	15-Day	30-Day	45-Day
3.750	101.605	101.579	101.553
3.875	101.994	101.968	101.942
4.000	102.517	102.491	102.464
4.125	103.023	102.997	102.971
4.250	103.129	103.094	103.059
4.375	103.510	103.475	103.440
4.500	103.906	103.871	103.836
4.625	104.420	104.385	104.351
4.750	104.453	104.436	104.419
4.875	104.509	104.492	104.475
5.000	104.684	104.666	104.649
5.125	104.902	104.884	104.867
5.250	105.055	105.029	105.003
5.375	105.165	105.139	105.113
5.500	105.308	105.282	105.256

VA 20 YEAR FIXED (420)			
Rate	15-Day	30-Day	45-Day
3.375	96.136	96.096	96.055
3.500	96.639	96.599	96.558
3.625	97.068	97.028	96.987
3.750	101.605	101.579	101.553
3.875	101.994	101.968	101.942
4.000	102.517	102.491	102.464
4.125	103.023	102.997	102.971
4.250	103.129	103.094	103.059
4.375	103.510	103.475	103.440
4.500	103.906	103.871	103.836
4.625	104.420	104.385	104.351
4.750	104.453	104.436	104.419
4.875	104.509	104.492	104.475
5.000	104.684	104.666	104.649

VA 15 YEAR FIXED (415)			
Rate	15-Day	30-Day	45-Day
2.875	98.514	98.488	98.462
3.000	99.122	99.096	99.070
3.125	99.480	99.454	99.428
3.250	99.674	99.635	99.596
3.375	100.036	99.999	99.973
3.500	100.585	100.559	100.533
3.625	101.227	101.201	101.175
3.750	101.726	101.691	101.656
3.875	102.330	102.295	102.261
4.000	102.504	102.469	102.434
4.125	102.640	102.605	102.571
4.250	103.144	103.118	103.092
4.375	103.186	103.160	103.134
4.500	103.657	103.630	103.604
4.625	104.090	104.064	104.038

USDA / FHA $100 DOWN & 5/1 ARM PRICING

USDA 30 YEAR FIXED (501)			
Rate	15-Day	30-Day	45-Day
3.250	95.469	95.429	95.388
3.375	95.990	95.950	95.909
3.500	96.493	96.453	96.412
3.625	100.392	100.338	100.283
3.750	101.605	101.579	101.553
3.875	101.994	101.968	101.942
4.000	102.517	102.491	102.464
4.125	103.023	102.997	102.971
4.250	103.129	103.094	103.059
4.375	103.510	103.475	103.440
4.500	103.906	103.871	103.836
4.625	104.420	104.385	104.351
4.750	104.453	104.436	104.419
4.875	104.509	104.492	104.475

FHA $100 DOWN 30 YEAR FIXED (301 ($100))			
Rate	15-Day	30-Day	45-Day
3.375	96.136	96.096	96.055
3.500	96.639	96.599	96.558
3.625	100.642	100.588	100.533
3.750	101.605	101.579	101.553
3.875	101.994	101.968	101.942
4.000	102.517	102.491	102.464
4.125	103.023	102.997	102.971
4.250	103.129	103.094	103.059
4.375	103.510	103.475	103.440
4.500	103.906	103.871	103.836
4.625	104.420	104.385	104.351
4.750	104.453	104.436	104.419
4.875	104.509	104.492	104.475
5.000	104.684	104.666	104.649

FHA/VA 5/1 ARM (A305 & A405) 1/1/5 MARGIN - 2%			
Rate	15-Day	30-Day	45-Day
2.875	97.071	97.028	96.985
3.000	97.710	97.667	97.624
3.125	98.342	98.299	98.256
3.250	99.994	99.869	99.744
3.375	100.321	100.196	100.071
3.500	100.633	100.508	100.383
3.625	100.931	100.806	100.681

FHA HIGH BALANCE FIXED RATE PRICING

FHA HB 30 - 25 YEAR FIXED (301HB)			
Rate	15-Day	30-Day	45-Day
3.750	100.547	100.391	100.365
3.875	101.023	100.847	100.847
4.000	101.488	101.319	101.319
4.125	101.942	101.779	101.779
4.250	102.011	101.824	101.824
4.375	102.444	102.263	102.263
4.500	102.866	102.692	102.691
4.625	103.279	103.111	103.105
4.750	103.181	103.164	103.146
4.875	103.187	103.169	103.152
5.000	103.441	103.341	103.319
5.125	103.814	103.720	103.693
5.250	103.712	103.686	103.660
5.375	103.817	103.791	103.765
5.500	103.901	103.875	103.849

FHA HB 20 YEAR FIXED (320HB)			
Rate	15-Day	30-Day	45-Day
3.750	100.417	100.391	100.365
3.875	100.422	100.396	100.370
4.000	101.074	101.048	101.022
4.125	101.770	101.744	101.718
4.250	101.835	101.800	101.765
4.375	102.176	102.141	102.106
4.500	102.592	102.557	102.522
4.625	102.996	102.962	102.927
4.750	103.181	103.164	103.146
4.875	103.187	103.169	103.152

FHA HB 15 YEAR FIXED (315HB)			
Rate	15-Day	30-Day	45-Day
3.250	98.120	98.094	98.068
3.375	98.556	98.530	98.504
3.500	99.016	98.990	98.964
3.625	99.608	99.582	99.556
3.750	100.130	100.095	100.061
3.875	100.435	100.400	100.365
4.000	100.468	100.434	100.399
4.125	100.585	100.550	100.515

VA HIGH BALANCE FIXED RATE PRICING

VA HB 30 - 25 YEAR FIXED (401HB)			
Rate	15-Day	30-Day	45-Day
3.750	100.417	100.391	100.365
3.875	100.422	100.396	100.370
4.000	101.074	101.048	101.022
4.125	101.770	101.744	101.718
4.250	101.835	101.800	101.765
4.375	102.176	102.141	102.106
4.500	102.592	102.557	102.522
4.625	102.996	102.962	102.927
4.750	103.181	103.164	103.146
4.875	103.187	103.169	103.152
5.000	103.331	103.314	103.297
5.125	103.409	103.392	103.374
5.250	103.712	103.686	103.660
5.375	103.817	103.791	103.765
5.500	103.901	103.875	103.849

VA HB 20 YEAR FIXED (420HB)			
Rate	15-Day	30-Day	45-Day
3.750	100.417	100.391	100.365
3.875	100.422	100.396	100.370
4.000	101.074	101.048	101.022
4.125	101.770	101.744	101.718
4.250	101.835	101.800	101.765
4.375	102.176	102.141	102.106
4.500	102.592	102.557	102.522
4.625	102.996	102.962	102.927
4.750	103.181	103.164	103.146
4.875	103.187	103.169	103.152

VA HB 15 YEAR FIXED (415HB)			
Rate	15-Day	30-Day	45-Day
3.375	98.556	98.530	98.504
3.500	99.016	98.990	98.964
3.625	99.608	99.582	99.556
3.750	100.130	100.095	100.061
3.875	100.435	100.400	100.365
4.000	100.468	100.434	100.399
4.125	100.585	100.550	100.515

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: March 15, 2019

FHA FIXED RATE PORTFOLIO PRICING

FHA 30 - 25 YEAR FIXED FICO < 620 (601 & 625)				FHA 20 YEAR FIXED FICO < 620 (620)				FHA 15 YEAR FIXED FICO < 620 (615)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.625	99.232	99.222	99.217	3.250	97.789	97.779	97.774	2.750	96.742	96.732	96.727
3.750	99.851	99.829	99.802	3.375	98.270	98.260	98.255	2.875	96.988	96.978	96.973
3.875	100.127	100.117	100.112	3.500	98.751	98.741	98.736	3.000	97.172	97.162	97.157
4.000	100.619	100.609	100.604	3.625	99.232	99.222	99.217	3.125	97.293	97.283	97.278
4.125	101.052	101.042	101.037	3.750	99.761	99.739	99.712	3.250	98.445	98.435	98.430
4.250	101.544	101.511	101.470	3.875	100.127	100.117	100.112	3.375	98.691	98.681	98.676
4.375	101.510	101.500	101.500	4.000	100.619	100.609	100.604	3.500	98.948	98.925	98.902
4.500	101.790	101.747	101.692	4.125	101.052	101.042	101.037	3.625	99.393	99.371	99.348
4.625	102.204	102.160	102.105	4.250	101.454	101.421	101.380	3.750	100.320	100.310	100.305
4.750	102.522	102.478	102.423	4.375	101.510	101.500	101.500	3.875	100.566	100.556	100.551
4.875	101.689	101.662	101.628	4.500	101.750	101.707	101.652	4.000	100.781	100.746	100.735
5.000	102.153	102.127	102.092	4.625	102.144	102.100	102.045	4.125	101.209	101.174	101.137
5.125	102.597	102.570	102.536	4.750	102.432	102.388	102.333	4.250	101.622	101.588	101.550
5.250	103.070	103.043	103.009	4.875	101.699	101.672	101.638	4.375	101.410	101.400	101.395
5.375	102.404	102.362	102.307	5.000	102.113	102.087	102.052	4.500	101.697	101.674	101.651
5.500	102.825	102.783	102.728	5.125	102.537	102.510	102.476	4.625	102.127	102.105	102.082
5.625	103.195	103.153	103.098	5.250	102.980	102.953	102.919	4.750	102.533	102.511	102.488

VA FIXED RATE PORTFOLIO PRICING

VA 30 - 25 YEAR FIXED FICO < 620 (701 & 725)				VA 20 YEAR FIXED FICO < 620 (720)				VA 15 YEAR FIXED FICO < 620 (715)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.250	97.789	97.779	97.774	3.250	97.789	97.779	97.774	2.750	96.742	96.732	96.727
3.375	98.270	98.260	98.255	3.375	98.270	98.260	98.255	2.875	96.988	96.978	96.973
3.500	98.751	98.741	98.736	3.500	98.751	98.741	98.736	3.000	97.172	97.162	97.157
3.625	99.232	99.222	99.217	3.625	99.232	99.222	99.217	3.125	97.293	97.283	97.278
3.750	99.851	99.829	99.802	3.750	99.761	99.739	99.712	3.250	98.445	98.435	98.430
3.875	100.127	100.117	100.112	3.875	100.127	100.117	100.112	3.375	98.691	98.681	98.676
4.000	100.619	100.609	100.604	4.000	100.619	100.609	100.604	3.500	98.948	98.925	98.902
4.125	101.052	101.042	101.037	4.125	101.052	101.042	101.037	3.625	99.393	99.371	99.348
4.250	101.544	101.511	101.470	4.250	101.454	101.421	101.380	3.750	100.320	100.310	100.305
4.375	101.510	101.500	101.500	4.375	101.510	101.500	101.500	3.875	100.566	100.556	100.551
4.500	101.790	101.747	101.692	4.500	101.750	101.707	101.652	4.000	100.781	100.746	100.735
4.625	102.204	102.160	102.105	4.625	102.144	102.100	102.045	4.125	101.209	101.174	101.137
4.750	102.522	102.478	102.423	4.750	102.432	102.388	102.333	4.250	101.622	101.588	101.550
4.875	101.689	101.662	101.628	4.875	101.699	101.672	101.638	4.375	101.410	101.400	101.395
5.000	102.153	102.127	102.092	5.000	102.113	102.087	102.052	4.500	101.697	101.674	101.651
5.125	102.597	102.570	102.536	5.125	102.537	102.510	102.476	4.625	102.127	102.105	102.082
5.250	103.070	103.043	103.009	5.250	102.980	102.953	102.919	4.750	102.533	102.511	102.488

FHA HIGH BALANCE PORTFOLIO FIXED RATE PRICING

FHA HB 30 - 25 YEAR FIXED FICO < 620 (601HB)				FHA HB 20 YEAR FIXED FICO < 620 (620HB)				FHA HB 15 YEAR FIXED FICO < 620 (615HB)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.500	98.176	98.166	98.161	3.500	98.176	98.166	98.161	3.500	98.123	98.100	98.077
3.625	98.657	98.647	98.642	3.625	98.657	98.647	98.642	3.625	98.568	98.546	98.523
3.750	99.249	99.239	99.234	3.750	99.249	99.239	99.234	3.750	98.994	98.972	98.949
3.875	99.711	99.701	99.696	3.875	99.711	99.701	99.696	3.875	99.354	99.320	99.282
4.000	100.204	100.194	100.189	4.000	100.204	100.194	100.189	4.000	99.784	99.749	99.711
4.125	100.386	100.376	100.371	4.125	100.386	100.376	100.371	4.125	100.212	100.178	100.140
4.250	100.303	100.270	100.228	4.250	100.323	100.290	100.248	4.250	100.626	100.591	100.553
4.375	100.700	100.690	100.685	4.375	100.700	100.690	100.685	4.375	99.270	99.248	99.225
4.500	101.161	101.151	101.146	4.500	101.161	101.151	101.146	4.500	99.700	99.677	99.654
4.625	101.510	101.500	101.500	4.625	101.510	101.500	101.500	4.625	100.131	100.108	100.085
4.750	101.281	101.237	101.182	4.750	101.301	101.257	101.202	4.750	100.536	100.514	100.491
4.875	100.429	100.402	100.368	4.875	100.599	100.572	100.538				
5.000	100.993	100.967	100.932	5.000	101.013	100.987	100.952				
5.125	101.417	101.390	101.356	5.125	101.437	101.410	101.376				
5.250	101.860	101.833	101.799	5.250	101.880	101.853	101.819				
5.375	100.319	100.277	100.222								
5.500	101.040	100.998	100.943								

VA HIGH BALANCE PORTFOLIO FIXED RATE PRICING

VA HB 30 - 25 YEAR FIXED FICO < 620 (701HB)				VA HB 20 YEAR FIXED FICO < 620 (720HB)				VA HB 15 YEAR FIXED FICO < 620 (715HB)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.500	98.176	98.166	98.161	3.500	98.176	98.166	98.161	3.500	98.123	98.100	98.077
3.625	98.657	98.647	98.642	3.625	98.657	98.647	98.642	3.625	98.568	98.546	98.523
3.750	99.249	99.239	99.234	3.750	99.249	99.239	99.234	3.750	98.994	98.972	98.949
3.875	99.711	99.701	99.696	3.875	99.711	99.701	99.696	3.875	99.354	99.320	99.282
4.000	100.204	100.194	100.189	4.000	100.204	100.194	100.189	4.000	99.784	99.749	99.711
4.125	100.386	100.376	100.371	4.125	100.386	100.376	100.371	4.125	100.212	100.178	100.140
4.250	100.303	100.270	100.228	4.250	100.323	100.290	100.248	4.250	100.626	100.591	100.553
4.375	100.700	100.690	100.685	4.375	100.700	100.690	100.685	4.375	99.270	99.248	99.225
4.500	101.161	101.151	101.146	4.500	101.161	101.151	101.146	4.500	99.700	99.677	99.654
4.625	101.510	101.500	101.500	4.625	101.510	101.500	101.500	4.625	100.131	100.108	100.085
4.750	101.281	101.237	101.182	4.750	101.301	101.257	101.202	4.750	100.536	100.514	100.491
4.875	100.429	100.402	100.368	4.875	100.599	100.572	100.538				
5.000	100.993	100.967	100.932	5.000	101.013	100.987	100.952				
5.125	101.417	101.390	101.356	5.125	101.437	101.410	101.376				
5.250	101.860	101.833	101.799	5.250	101.880	101.853	101.819				

GOVERNMENT ADJUSTMENTS

Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.

FICO ADJUSTMENTS	
FICO 660 - 679	-0.250
FICO 640 - 659	-0.500
FICO 620 - 639 (Low Balance)	-0.875
FICO 620 - 639 (High Balance)	-1.125
FICO 600 - 619 (use FHA/VA Portfolio Pricing)	0.000
FICO 580 - 599 (use FHA/VA Portfolio Pricing)	-1.000
FICO 560 - 579 (use FHA Port. Pricing - C/O or VA not allowed)	-2.000
FICO < 560 (use FHA Port. Pricing - C/O or VA not allowed)	-2.500
One Score (use FHA/VA Portfolio Pricing)	-0.500
No FICO (use FHA Portfolio Pricing & Purchase Only)	-1.500
LOAN AMOUNT	
Loan Amount $75,000 <= $100,000	-0.500

MISCELLANEOUS	
VA IRRRL	-0.250
VA Cashout > 90% with FICO < 620	-0.250
High Balance Cash Out (Portfolio Only)	-0.250
Manual Underwrite with FICO < 620 (Full Doc Loans Only)	-0.250
State Adjustors: NC or WA	-0.375
VA Loan Amount > $950K	-0.250
LSM Select: FICO => 680 & Loan Amts => $200K	**0.350**
PROPERTY TYPE ADJUSTMENTS	
3-4 Units	-0.750
Investment or 2nd Home (Streamline or IRRRL only)	-1.500
Manuf Home (Purchase or R/T)	-1.500
Manuf Home (Cash Out)	-2.500

Max Final Price including Comp cannot exceed (5.00)*

Click Here For CALHFA

***CalFHA 60 day lock period = LSM 30 Day lock period*

*CalHFA 90 day lock period = LSM 60 Day lock period***

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: **March 15, 2019**

PLATINUM NON-CONFORMING PURCHASE FIXED PRICING

PLATINUM 30 YEAR FIXED PURCHASE (P201)

Rate	15-Day	30-Day	45-Day
4.375	100.211	100.086	99.961
4.500	100.836	100.711	100.586
4.625	101.211	101.086	100.961
4.750	101.711	101.586	101.461
4.875	102.086	101.961	101.836
5.000	102.586	102.461	102.336
5.125	102.836	102.711	102.586
5.250	103.211	103.086	102.961
5.375	103.461	103.336	103.211
5.500	103.836	103.711	103.586

PLATINUM 20 YEAR FIXED PURCHASE (P220)

Rate	15-Day	30-Day	45-Day
4.250	100.211	100.086	99.961
4.375	100.711	100.586	100.461
4.500	101.336	101.211	101.086
4.625	101.711	101.586	101.461
4.750	102.211	102.086	101.961
4.875	102.586	102.461	102.336
5.000	103.086	102.961	102.836
5.125	103.336	103.211	103.086
5.250	103.711	103.586	103.461

PLATINUM 15 YEAR FIXED PURCHASE (P215)

Rate	15-Day	30-Day	45-Day
4.250	100.569	100.444	100.319
4.375	100.944	100.819	100.694
4.500	101.319	101.194	101.069
4.625	101.694	101.569	101.444
4.750	102.069	101.944	101.819
4.875	102.444	102.319	102.194
5.000	102.819	102.694	102.569
5.125	103.069	102.944	102.819

PLATINUM NON-CONFORMING PURCHASE ARM PRICING

PLATINUM 5/1 LIBOR (2/2/5) MARGIN 2.25% (PA205)

Rate	15-Day	30-Day	45-Day
3.875	100.547	100.422	100.297
4.000	101.047	100.922	100.797
4.125	101.422	101.297	101.172
4.250	101.797	101.672	101.547
4.375	102.172	102.047	101.922
4.500	102.547	102.422	102.297
4.625	102.922	102.797	102.672
4.750	103.172	103.047	102.922

PLATINUM 7/1 LIBOR (2/2/5) MARGIN 2.25% (PA207)

Rate	15-Day	30-Day	45-Day
3.875	100.422	100.297	100.172
4.000	100.922	100.797	100.672
4.125	101.297	101.172	101.047
4.250	101.672	101.547	101.422
4.375	102.047	101.922	101.797
4.500	102.422	102.297	102.172
4.625	102.797	102.672	102.547

PLATINUM 10/1 LIBOR (2/2/5) MARGIN 2.25% (PA210)

Rate	15-Day	30-Day	45-Day
4.000	99.818	99.693	99.568
4.125	100.318	100.193	100.068
4.250	100.693	100.568	100.443
4.375	101.068	100.943	100.818
4.500	101.443	101.318	101.193
4.625	101.818	101.693	101.568
4.750	102.193	102.068	101.943
4.875	102.568	102.443	102.318

PLATINUM NON-CONFORMING REFINANCE FIXED PRICING

PLATINUM REFIN 30 YEAR FIXED (PR201)

Rate	15-Day	30-Day	45-Day
4.500	100.586	100.461	100.336
4.625	100.961	100.836	100.711
4.750	101.461	101.336	101.211
4.875	101.836	101.711	101.586
5.000	102.336	102.211	102.086
5.125	102.586	102.461	102.336
5.250	102.961	102.836	102.711
5.375	103.211	103.086	102.961
5.500	103.586	103.461	103.336

PLATINUM REFIN 20 YEAR FIXED (PR220)

Rate	15-Day	30-Day	45-Day
4.375	100.461	100.336	100.211
4.500	101.086	100.961	100.836
4.625	101.461	101.336	101.211
4.750	101.961	101.836	101.711
4.875	102.336	102.211	102.086
5.000	102.836	102.711	102.586
5.125	103.086	102.961	102.836
5.250	103.461	103.336	103.211
5.375	103.711	103.586	103.461

PLATINUM REFIN 15 YEAR FIXED (PR215)

Rate	15-Day	30-Day	45-Day
4.250	100.319	100.194	100.069
4.375	100.694	100.569	100.444
4.500	101.069	100.944	100.819
4.625	101.444	101.319	101.194
4.750	101.819	101.694	101.569
4.875	102.194	102.069	101.944
5.000	102.569	102.444	102.319
5.125	102.819	102.694	102.569

PLATINUM NON-CONFORMING REFINANCE ARM PRICING

PLATINUM 5/1 LIBOR (2/2/5) MARGIN 2.25% (PRA205)

Rate	15-Day	30-Day	45-Day
3.875	100.297	100.172	100.047
4.000	100.797	100.672	100.547
4.125	101.172	101.047	100.922
4.250	101.547	101.422	101.297
4.375	101.922	101.797	101.672
4.500	102.297	102.172	102.047
4.625	102.672	102.547	102.422
4.750	102.922	102.797	102.672

PLATINUM 7/1 LIBOR (2/2/5) MARGIN 2.25% (PRA207)

Rate	15-Day	30-Day	45-Day
4.000	100.672	100.547	100.422
4.125	101.047	100.922	100.797
4.250	101.422	101.297	101.172
4.375	101.797	101.672	101.547
4.500	102.172	102.047	101.922
4.625	102.547	102.422	102.297

PLATINUM 10/1 LIBOR (2/2/5) MARGIN 2.25% (PRA210)

Rate	15-Day	30-Day	45-Day
4.125	100.068	99.943	99.818
4.250	100.443	100.318	100.193
4.375	100.818	100.693	100.568
4.500	101.193	101.068	100.943
4.625	101.568	101.443	101.318
4.750	101.943	101.818	101.693
4.875	102.318	102.193	102.068

Platinum Non-Conforming Price Adjustments

Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.

Adjustments	
Investment Property (5/1 ARM N/A)	-1.750
3 Unit Property	-0.375
4 Unit Property	-1.000
Second Home	-0.250
Loan Amt >$453,100 to <=$679,650	0.000
Loan Amount >=$1MM	0.125
Cash-Out Refinance LTV <=50%	-0.125
Cash-Out Refinance LTV >50% <=60%	-0.250
Cash-Out Refinance LTV >60%	-0.375
Impound Waiver	-0.250
State Adjustors: NC or WA	-0.375

FICO/LTV Adjustments

FICO	<=60%	60.01% to 70%	70.01% to 75%	75.01% to 80%	80.01% to 85% (1)
800+	0.750	0.625	0.500	0.375	0.000
780-799	0.625	0.500	0.375	0.125	-0.250
760-779	0.500	0.375	0.125	-0.125	-0.750
740-759	0.375	0.125	-0.125	-0.375	-1.375
720-739	0.125	-0.250	-0.500	-0.875	NA
700-719	-0.125	-0.500	-0.875	-1.375	NA

(1) > 80% to 85% LTV Notes:
5/1 ARMS N/A > 80% LTV

***Prices are indicative and subject to change without notice. Please log into LSM portal to obtain live lock pricing.*
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*as defined by Section 226.2 of Regulation Z***

All loan level price adjustments are cumulative
Max Final Price Cannot Exceed (1.00)