



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

5/15/2019

**Ratesheet**

30 Day Lock Period

Borrower Paid Compensation

**CHENOA RATES**

DPA Edge**		
FICO	Points	Rate
680+	100.500	5.625
660-679	100.500	5.625
640-659	100.500	5.625
620-639	99.500	5.625

DPA Edge High Balance**		
FICO	Points	Rate
680+	98.625	5.625
660-679	98.500	5.625
640-659	98.375	5.625
620-639	97.625	5.625

Soft Second is a 30 year term, 0% interest, no payments  
 Repayable second is 0% on a 10 year term or 5% on a 30 year term.  
 1st TD Minimum Loan Amount: \$75,000  
 Manual Underwrite or Manufactured Homes are not allowed

Rate Advantage**		
FICO	Points	Rate
680+	101.500	4.875
660-679	101.500	5.000
640-659	101.500	5.000

Rate Advantage High Balance**		
FICO	Points	Rate
680+	100.750	5.625
660-679	100.750	5.625
640-659	100.625	5.625

Second mortgage is a 10 year term at an 8% fixed rate  
 1st TD Minimum Loan Amount: \$75,000  
 Manual Underwrite or Manufactured Homes are not allowed

**\*\*For FHA case # Assigned before July 23, 2019\*\***

HomeReady® 97		
FICO	Points	Rate
680+	101.000	4.875
640-679	99.875	4.875

Conventional 97		
FICO	Points	Rate
740+	100.500	4.875
720-739	100.250	4.875
680-719	99.750	4.875
660-679	99.000	4.875
640-659	98.500	4.875

Condo Add .75 to the Points charged  
 Second Mortgage is a 10 year term at an interest rate 2% above the first mortgage rate  
 1st TD Minimum Loan Amount: \$75,000  
 Manual Underwrite or Manufactured Homes are not allowed

**CALHFA RATES \*\***

Click here: <https://www.calhfa.ca.gov/apps/rates/>

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*THIS INFORMATION IS INTENDED FOR PROFESSIONAL OR BUSINESS USE ONLY. NOT FOR CONSUMER DISTRIBUTION.*

Rates and LLPAs are subject to change without notice.