



19000 MacArthur Boulevard, 2nd Floor
Irvine, CA 92612



Ratesheet Co RS-WS

Effective Date: 8:00 AM 5/16/2019 #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

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_Is@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 05/31/19	(0.250)
30 Day 06/15/19	
45 Day 06/30/19	
60 Day 07/15/19	

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 - Californ	20996-00001
FHA Lender ID - Outstat	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
DISTRIBUTION.



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

Effective: May 16, 2019

FANNIE MAE CONFORMING FIXED RATE PRICING

Table with 12 columns: Fannie Mae 30 Year Fixed (101), Fannie Mae 25 Year Fixed (125), and Fannie Mae 20 Year Fixed (120). Each section includes sub-columns for 15-Day, 30-Day, and 45-Day rates across various interest rate levels.

CONFORMING ARM PRICING

Table with 12 columns: Fannie Mae 5/1 Libor Arm (A105) 2/2/5, Fannie Mae 7/1 Libor Arm (A107) 5/2/5, and Fannie Mae 10/1 Libor Arm (A110) 5/2/5. Each section includes sub-columns for 15-Day, 30-Day, and 45-Day rates across various interest rate levels.

HOME READY CONFORMING PRICING

Table with 12 columns: Home Ready 30 Year Fixed (R101), Home Ready 5/1 Libor Arm (RA105) 2/2/5, and Home Ready 7/1 Libor Arm (RA107) 5/2/5. Each section includes sub-columns for 15-Day, 30-Day, and 45-Day rates across various interest rate levels.

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

Table with 12 columns: Fannie Mae HB 30 - 25 Year Fixed (101HB), Fannie Mae HB 15 Year Fixed (115HB), and Fannie Mae HB 10 Year Fixed (110HB). Each section includes sub-columns for 15-Day, 30-Day, and 45-Day rates across various interest rate levels.

FANNIE MAE HIGH BALANCE ARM PRICING

Table with 12 columns: Fannie Mae 5/1 HB Libor Arm (A105HB) 2/2/5, Fannie Mae 7/1 HB Libor Arm (A107HB) 5/2/5, and Fannie Mae 10/1 HB Libor Arm (A110HB) 5/2/5. Each section includes sub-columns for 15-Day, 30-Day, and 45-Day rates across various interest rate levels.



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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	

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

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

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%	-0.250
Escrow Waiver (Non-CA)	-0.250
State Adjustors: NC or WA	-0.375
LSM Select: FICO => 700 & LTV<= 80%	0.300

HOMEREADY AND HOME POSSIBLE ADJUSTMENT CAPS*	
LTV > 80% AND FICO >= 680	0.000
All other LTV & FICO combinations	-1.500

***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

***Prices are indicative and subject to change without notice. Please log into LSM portal to obtain live lock pricing.
 Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules.
 Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z***



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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	100.556	100.552	100.481	3.250	98.996	98.986	98.981	2.750	97.668	97.658	97.653	
3.750	100.840	100.830	100.825	3.375	99.477	99.467	99.462	2.875	97.914	97.904	97.899	
3.875	101.379	101.375	101.288	3.500	99.958	99.948	99.943	3.000	98.098	98.088	98.083	
3.990	101.754	101.744	101.739	3.625	100.440	100.430	100.425	3.125	98.219	98.209	98.204	
4.000	101.835	101.831	101.780	3.750	100.840	100.830	100.825	3.250	99.324	99.314	99.309	
4.125	102.228	102.218	102.213	3.875	101.303	101.293	101.288	3.375	99.570	99.560	99.555	
4.250	102.407	102.373	102.330	3.990	101.754	101.744	101.739	3.500	99.754	99.744	99.739	
4.375	102.376	102.366	102.361	4.000	101.795	101.785	101.780	3.625	100.154	100.132	100.117	
4.500	102.837	102.827	102.822	4.125	102.228	102.218	102.213	3.750	101.011	101.001	100.996	
4.625	103.278	103.268	103.263	4.250	102.317	102.283	102.240	3.875	101.258	101.248	101.243	
4.750	102.877	102.856	102.827	4.375	102.376	102.366	102.361	4.000	101.441	101.431	101.426	
4.875	103.165	103.155	103.150	4.500	102.837	102.827	102.822	4.125	101.759	101.727	101.695	
4.990	102.594	102.576	102.547	4.625	103.278	103.268	103.263	4.250	102.186	102.154	102.122	
5.000	103.184	103.181	103.127	4.750	102.840	102.830	102.825	4.375	102.070	102.060	102.055	
5.125	103.434	103.432	103.379	4.875	103.165	103.155	103.150	4.500	102.265	102.244	102.239	
5.250	103.359	103.341	103.312	4.990	102.554	102.536	102.507	4.625	102.601	102.579	102.563	
5.375	103.447	103.447	103.409	5.000	102.588	102.569	102.540	4.750	102.932	102.910	102.894	

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	
3.500	99.631	99.608	99.578	3.250	98.996	98.986	98.981	2.875	97.772	97.757	97.741	
3.625	100.179	100.156	100.127	3.375	99.477	99.467	99.462	3.000	98.344	98.328	98.313	
3.750	100.830	100.798	100.767	3.500	99.958	99.948	99.943	3.125	98.648	98.632	98.616	
3.875	101.245	101.214	101.183	3.625	100.440	100.430	100.425	3.250	98.934	98.912	98.897	
3.990	101.627	101.596	101.565	3.750	100.840	100.830	100.825	3.375	99.290	99.268	99.253	
4.000	101.837	101.806	101.775	3.875	101.303	101.293	101.288	3.500	99.795	99.779	99.764	
4.125	102.323	102.291	102.260	3.990	101.754	101.744	101.739	3.625	100.439	100.423	100.408	
4.250	102.427	102.411	102.396	4.000	101.795	101.785	101.780	3.750	100.732	100.716	100.701	
4.375	102.462	102.446	102.431	4.125	102.228	102.218	102.213	3.875	101.337	101.321	101.305	
4.500	102.866	102.850	102.835	4.250	102.317	102.283	102.240	4.000	101.510	101.494	101.479	
4.625	103.117	103.101	103.085	4.375	102.376	102.366	102.361	4.125	101.759	101.727	101.695	
4.750	103.162	103.154	103.147	4.500	102.837	102.827	102.822	4.250	102.186	102.154	102.122	
4.875	103.174	103.166	103.158	4.625	103.278	103.268	103.263	4.375	102.167	102.151	102.136	
4.990	103.299	103.291	103.283	4.750	102.840	102.830	102.825	4.500	102.637	102.622	102.606	
5.000	103.469	103.461	103.453	4.875	103.165	103.155	103.150	4.625	103.071	103.055	103.040	
5.125	103.716	103.708	103.701	4.990	102.554	102.536	102.507	4.750	102.932	102.910	102.894	
5.250	103.877	103.877	103.877	5.000	102.588	102.569	102.540					
5.375	103.922	103.922	103.922	5.125	102.953	102.935	102.906					

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	
3.375	98.260	98.237	98.207	3.375	98.180	98.157	98.127	3.375	98.335	98.313	98.298	
3.500	99.383	99.373	99.368	3.500	99.383	99.373	99.368	3.500	98.772	98.750	98.735	
3.625	99.865	99.855	99.850	3.625	99.865	99.855	99.850	3.625	99.199	99.177	99.162	
3.750	100.378	100.368	100.363	3.750	100.378	100.368	100.363	3.750	99.631	99.609	99.594	
3.875	100.840	100.830	100.825	3.875	100.840	100.830	100.825	3.875	99.780	99.747	99.716	
3.990	100.544	100.510	100.466	3.990	100.464	100.430	100.386	4.000	100.199	100.167	100.136	
4.000	101.333	101.323	101.318	4.000	101.333	101.323	101.318	4.125	100.616	100.584	100.553	
4.125	101.515	101.505	101.500	4.125	101.515	101.505	101.500	4.250	101.043	101.011	100.980	
4.250	101.560	101.526	101.482	4.250	101.480	101.446	101.402	4.375	99.649	99.627	99.612	
4.375	101.470	101.460	101.455	4.375	101.470	101.460	101.455	4.500	100.060	100.038	100.023	
4.500	101.931	101.921	101.916	4.500	101.931	101.921	101.916	4.625	100.396	100.374	100.358	
4.625	102.372	102.362	102.357	4.625	102.372	102.362	102.357	4.750	100.727	100.705	100.689	
4.750	102.186	102.165	102.136	4.750	102.106	102.085	102.056					
4.875	101.599	101.581	101.552	4.875	101.519	101.501	101.472					
4.990	101.953	101.935	101.906	4.990	101.873	101.855	101.826					
5.000	101.986	101.968	101.939	5.000	101.906	101.888	101.859					
5.125	102.352	102.334	102.305	5.125	102.272	102.254	102.225					

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	98.821	98.798	98.768	3.375	98.180	98.157	98.127	2.875	96.304	96.288	96.272	
3.625	99.369	99.346	99.317	3.500	98.741	98.718	98.688	3.000	96.875	96.860	96.844	
3.750	99.905	99.882	99.852	3.625	99.289	99.266	99.237	3.125	97.179	97.163	97.148	
3.875	100.065	100.031	99.987	3.750	99.825	99.802	99.772	3.250	97.334	97.319	97.303	
3.990	100.544	100.510	100.466	3.875	99.985	99.951	99.907	3.375	98.335	98.313	98.298	
4.000	100.588	100.554	100.510	3.990	100.464	100.430	100.386	3.500	98.772	98.750	98.735	
4.125	101.093	101.059	101.015	4.000	100.508	100.474	100.430	3.625	99.199	99.177	99.162	
4.250	101.560	101.526	101.482	4.125	101.013	100.979	100.935	3.750	99.631	99.609	99.594	
4.375	101.080	101.059	101.030	4.250	101.480	101.446	101.402	3.875	99.780	99.747	99.716	
4.500	101.429	101.409	101.379	4.375	101.000	100.979	100.950	4.000	100.199	100.167	100.136	
4.625	101.789	101.768	101.739	4.500	101.349	101.329	101.299	4.125	100.616	100.584	100.553	
4.750	102.186	102.165	102.136	4.625	101.709	101.688	101.659	4.250	101.043	101.011	100.980	
4.875	101.599	101.581	101.552	4.750	102.106	102.085	102.056	4.375	100.136	100.120	100.105	
4.990	101.953	101.935	101.906	4.875	101.519	101.501	101.472	4.500	100.256	100.241	100.225	
5.000	101.986	101.968	101.939	4.990	101.873	101.855	101.826	4.625	100.790	100.774	100.759	
5.125	102.352	102.334	102.305	5.000	101.906	101.888	101.859	4.750	100.727	100.705	100.689	
5.250	102.668	102.650	102.620	5.125	102.272	102.254	102.225					

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	

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

Loan Amount \$75,000 <= \$100,000	-0.500	Manuf Home (Cash Out)	-2.500
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****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***



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Irvine, CA 92612

Effective: May 16, 2019

PLATINUM NON-CONFORMING PURCHASE FIXED PRICING

PLATINUM 30 YEAR FIXED PURCHASE (P201)				PLATINUM 20 YEAR FIXED PURCHASE (P220)				PLATINUM 15 YEAR FIXED PURCHASE (P215)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.375	100.578	100.453	100.328	4.250	100.578	100.453	100.328	4.250	100.291	100.166	100.041
4.500	101.078	100.953	100.828	4.375	101.078	100.953	100.828	4.375	100.666	100.541	100.416
4.625	101.453	101.328	101.203	4.500	101.578	101.453	101.328	4.500	101.041	100.916	100.791
4.750	101.828	101.703	101.578	4.625	101.953	101.828	101.703	4.625	101.353	101.228	101.103
4.875	102.078	101.953	101.828	4.750	102.328	102.203	102.078	4.750	101.666	101.541	101.416
5.000	102.328	102.203	102.078	4.875	102.578	102.453	102.328	4.875	101.978	101.853	101.728
5.125	102.578	102.453	102.328	5.000	102.828	102.703	102.578	5.000	102.228	102.103	101.978
				5.125	103.078	102.953	102.828	5.125	102.478	102.353	102.228

PLATINUM NON-CONFORMING PURCHASE ARM PRICING

PLATINUM 5/1 LIBOR (2/2/5) MARGIN 2.25% (PA205)				PLATINUM 7/1 LIBOR (2/2/5) MARGIN 2.25% (PA207)				PLATINUM 10/1 LIBOR (2/2/5) MARGIN 2.25% (PA210)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.875	100.671	100.546	100.421	3.875	100.546	100.421	100.296	4.000	99.735	99.610	99.485
4.000	101.046	100.921	100.796	4.000	100.921	100.796	100.671	4.125	100.110	99.985	99.860
4.125	101.359	101.234	101.109	4.125	101.234	101.109	100.984	4.250	100.485	100.360	100.235
4.250	101.671	101.546	101.421	4.250	101.546	101.421	101.296	4.375	100.860	100.735	100.610
4.375	101.984	101.859	101.734	4.375	101.859	101.734	101.609	4.500	101.173	101.048	100.923
4.500	102.234	102.109	101.984					4.625	101.485	101.360	101.235
								4.750	101.798	101.673	101.548

PLATINUM NON-CONFORMING REFINANCE FIXED PRICING

PLATINUM REFIN 30 YEAR FIXED (PR201)				PLATINUM REFIN 20 YEAR FIXED (PR220)				PLATINUM REFIN 15 YEAR FIXED (PR215)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.500	100.828	100.703	100.578	4.375	100.828	100.703	100.578	4.250	100.041	99.916	99.791
4.625	101.203	101.078	100.953	4.500	101.328	101.203	101.078	4.375	100.416	100.291	100.166
4.750	101.578	101.453	101.328	4.625	101.703	101.578	101.453	4.500	100.791	100.666	100.541
4.875	101.828	101.703	101.578	4.750	102.078	101.953	101.828	4.625	101.103	100.978	100.853
5.000	102.078	101.953	101.828	4.875	102.328	102.203	102.078	4.750	101.416	101.291	101.166
5.125	102.328	102.203	102.078	5.000	102.578	102.453	102.328	4.875	101.728	101.603	101.478
				5.125	102.828	102.703	102.578	5.000	101.978	101.853	101.728
								5.125	102.228	102.103	101.978

PLATINUM NON-CONFORMING REFINANCE ARM PRICING

PLATINUM 5/1 LIBOR (2/2/5) MARGIN 2.25% (PRA205)				PLATINUM 7/1 LIBOR (2/2/5) MARGIN 2.25% (PRA207)				PLATINUM 10/1 LIBOR (2/2/5) MARGIN 2.25% (PRA210)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.875	100.421	100.296	100.171	4.000	100.671	100.546	100.421	4.125	99.860	99.735	99.610
4.000	100.796	100.671	100.546	4.125	100.984	100.859	100.734	4.250	100.235	100.110	99.985
4.125	101.109	100.984	100.859	4.250	101.296	101.171	101.046	4.375	100.610	100.485	100.360
4.250	101.421	101.296	101.171	4.375	101.609	101.484	101.359	4.500	100.923	100.798	100.673
4.375	101.734	101.609	101.484					4.625	101.235	101.110	100.985
4.500	101.984	101.859	101.734					4.750	101.548	101.423	101.298

Platinum Non-Conforming Price Adjustments

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

Adjustments		FICO/LTV Adjustments					
		FICO	<=60%	60.01% to 70%	70.01% to 75%	75.01% to 80%	80.01% to 85% (1)
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						
		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
		<i>(1) > 80% to 85% LTV Notes:</i>					
		<i>5/1 ARMS N/A > 80% LTV</i>					

****Prices are indicative and subject to change without notice. Please log into LSM portal to obtain live lock pricing.**
Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules.
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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)****