



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

6/12/2019

Ratesheet

30 Day Lock Period

Borrower Paid Compensation

CHENOA RATES

DPA Edge**		
FICO	Points	Rate
680+	100.500	5.500
660-679	100.500	5.500
640-659	100.500	5.500
620-639	99.500	5.500

DPA Edge High Balance**		
FICO	Points	Rate
680+	98.375	5.500
660-679	98.250	5.500
640-659	98.125	5.500
620-639	97.375	5.500

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	4.750
660-679	101.500	4.750
640-659	101.500	4.750

Rate Advantage High Balance**		
FICO	Points	Rate
680+	100.625	5.500
660-679	100.500	5.500
640-659	100.375	5.500

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	4.625
640-679	99.625	4.625

Conventional 97		
FICO	Points	Rate
740+	100.500	4.625
720-739	100.125	4.625
680-719	99.625	4.625
660-679	98.875	4.625
640-659	98.375	4.625

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/>

****For FHA Case # Assigned before July 23, 2019**

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

Rates and LLPAs are subject to change without notice.