



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

6/1/2020

**Ratesheet**

30 Day Lock Period

Borrower Paid Compensation

**CHENOA RATES**

DPA Edge			DPA Edge High Balance		
FICO	Points	Rate	FICO	Points	Rate
680+	100.500	4.250	680+	99.000	4.750
660-679	100.500	4.250	660-679	99.000	4.750
640-659	100.250	4.250	640-659	98.875	4.750
620-639	99.500	4.250	620-639	98.000	4.750

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 is not allowed. Manufactured Homes add -1.500 to the points charged.

*Extensions / Roll Fee Cost 0.025 per day - Maximum Extensions is 30 days - Relock Fee is original lock date pricing plus 0.375 (if relocking within 30 days of lock expiration/cancelation)*

Rate Advantage			Rate Advantage High Balance		
FICO	Points	Rate	FICO	Points	Rate
680+	101.500	3.250	680+	100.250	4.250
660-679	101.500	3.250	660-679	100.125	4.250
640-659	101.250	3.250	640-659	100.000	4.250

Second mortgage is a 10 year term at an 8% fixed rate

1st TD Minimum Loan Amount: \$75,000

Manual Underwrite is not allowed. Manufactured Homes add -1.500 to the points charged.

*Extensions / Roll Fee Cost 0.025 per day - Maximum Extensions is 30 days - Relock Fee is original lock date pricing plus 0.375 (if relocking within 30 days of lock expiration/cancelation)*

**CALHFA RATES \*\***

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

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*Rates and LLPAs are subject to change without notice.*