



19000 MacArthur Boulevard, 2nd Floor
Irvine, CA 92612



Ratesheet Cc RS-WS

Effective Date: 8:00 AM 8/3/2020 #1

LoanStream Mortgage Wholesale Rate Sheet

Tab	Product
2	FannieMae Products
3	FreddieMac Products
4	Agency LLPAs
5	Government Products

LoanStream Select Program	
LSM Select Special: All FNMA/FHLCM FICO => 700 & <= 80% LTV	0.300
LSM Select Special: All Govt Loans FICO => 680 & Loan Amts => \$200K	0.350

Contact list	
Corporate Headquarters:	Phone: 800-760-1833 Email: Inquires@LSMortgage.com
Lock Desk:	Phone: 949-679-7400 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 08/18/20	(0.250)
30 Day 09/02/20	
45 Day 09/17/20	
60 Day 10/02/20	

CalHFA Rates - click the link below**
<http://www.calhfa.ca.gov/apps/rates/>
**CalHFA 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
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	48 Hours	48 Hours
Purchase Decisions	6 Days	6 Days
Refinance Decisions	12-13 Days	12-13 Days
U/W Conditions	6 Days	4 Days for CTC
Lock Desk	24 Hours	Must be submitted during our Business Hours
CD	48 Hours	48 Hours
DOCS	48 Hours	48 Hours
Funding	24 Hours	24 Hours

Mortgagee Clause
OCMBC, INC. ISAOA / ATIMA19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612

Lender ID Number	
FHA Lender ID - Califorr	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.

LoanStream Lock Desk Hours are 8:00am to 4:00pm PT

Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z. NOT FOR CONSUMER DISTRIBUTION.



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

Effective: August 3, 2020

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)				FANNIE MAE HB 25 YEAR FIXED (125HB)				FANNIE MAE HB 20 YEAR FIXED (120HB)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
2.250	98.417	98.141	98.106	2.500	97.410	97.175	96.957	2.500	102.129	101.963	101.775
2.375	99.181	98.904	98.869	2.625	97.594	97.388	97.247	2.625	102.479	102.312	102.125
2.500	100.028	99.884	99.753	2.750	98.135	97.951	97.811	2.750	102.743	102.609	102.469
2.625	100.721	100.577	100.445	2.875	98.567	98.384	98.243	2.875	103.142	103.009	102.868
2.750	101.322	101.178	101.047	3.000	98.862	98.679	98.538	3.000	103.484	103.351	103.210
2.875	101.829	101.649	101.518	3.125	98.944	98.761	98.620	3.125	103.776	103.643	103.502
3.000	102.154	102.010	101.878	3.250	99.939	99.782	99.657	3.250	104.212	104.105	103.980
3.125	102.378	102.235	102.103	3.375	100.274	100.117	99.992	3.375	104.323	104.216	104.091
3.250	102.682	102.564	102.458	3.500	100.598	100.441	100.316	3.500	104.565	104.458	104.333
3.375	103.022	102.904	102.798	3.625	100.113	99.956	99.831	3.625	104.581	104.474	104.349
3.500	103.297	103.179	103.072	3.750	99.171	98.991	98.865	3.750	104.615	104.485	104.360
3.625	103.497	103.378	103.272	3.875	99.614	99.434	99.309	3.875	104.692	104.561	104.436
3.750	102.445	102.300	102.223	4.000	99.816	99.636	99.511	4.000	104.880	104.749	104.624
3.875	102.738	102.593	102.516	4.125	99.910	99.730	99.605	4.125	105.056	104.925	104.800
4.000	102.883	102.738	102.662	4.250	99.056	99.004	98.965	4.250	104.175	104.174	104.135
4.125	103.015	102.902	102.802	4.375	99.156	99.104	99.065	4.375	104.394	104.392	104.353
4.250	102.073	102.073	101.975	4.500	99.237	99.185	99.146	4.500	104.597	104.595	104.556
4.375	102.337	102.337	102.239	4.625	99.432	99.380	99.341	4.625	104.729	104.727	104.688
4.500	102.454	102.454	102.357					4.750	104.912	104.898	104.859
4.625	102.421	102.421	102.323								
4.750	102.436	102.436	102.318								
4.875	102.673	102.673	102.555								
5.000	102.786	102.786	102.667								
5.125	102.769	102.769	102.651								

FANNIE MAE HB 15 YEAR FIXED (115HB)				FANNIE MAE HB 10 YEAR FIXED (110HB)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
2.000	98.555	98.346	98.207	2.000	98.555	98.346	98.207
2.125	98.906	98.697	98.558	2.125	98.906	98.697	98.558
2.250	99.429	99.281	99.193	2.250	99.429	99.281	99.193
2.375	99.887	99.739	99.651	2.375	99.887	99.739	99.651
2.500	100.313	100.165	100.077	2.500	100.313	100.165	100.077
2.625	100.612	100.464	100.376	2.625	100.612	100.464	100.376
2.750	100.756	100.607	100.520	2.750	100.756	100.607	100.520
2.875	100.990	100.841	100.753	2.875	100.990	100.841	100.753
3.000	101.213	101.065	100.977	3.000	101.213	101.065	100.977
3.125	101.159	101.010	100.922	3.125	101.159	101.010	100.922
3.250	100.643	100.510	100.437	3.250	100.643	100.510	100.437
3.375	100.933	100.800	100.726	3.375	100.933	100.800	100.726
3.500	101.129	100.996	100.922	3.500	101.129	100.996	100.922
3.625	101.315	101.182	101.109	3.625	101.315	101.182	101.109
3.750	99.196	99.131	99.087	3.750	99.196	99.131	99.087
3.875	99.395	99.329	99.285	3.875	99.395	99.329	99.285
4.000	99.575	99.509	99.465	4.000	99.575	99.509	99.465

FANNIE MAE HIGH BALANCE ARM PRICING

FANNIE MAE 5/1 HB LIBOR ARM (A105HB) 2/2/5				FANNIE MAE 7/1 HB LIBOR ARM (A107HB) 5/2/5				FANNIE MAE 10/1 HB LIBOR ARM (A110HB) 5/2/5			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
2.250	96.261	96.167	93.460	2.250	96.172	96.078	90.832	2.250	94.080	93.986	88.492
2.375	96.648	96.554	94.316	2.375	96.625	96.531	91.209	2.375	94.569	94.475	88.945
2.500	97.023	96.929	94.515	2.500	97.066	96.972	91.587	2.500	95.078	94.984	89.393
2.625	96.965	96.871	94.718	2.625	97.087	96.993	92.655	2.625	95.584	95.490	89.839
2.750	97.295	97.201	94.939	2.750	97.483	97.389	92.993	2.750	96.072	95.978	90.956
2.875	97.606	97.512						2.875	97.637	97.512	97.387
								3.000	97.944	97.819	97.694
								3.125	98.249	98.124	97.999
								3.250	98.770	98.645	98.520
								3.375	99.287	99.162	99.037
								3.500	99.806	99.681	99.556
								3.625	100.322	100.197	100.072
								3.750	100.615	100.490	100.365
								3.875	100.900	100.775	100.650
								4.000	101.405	101.280	101.155
								4.125	101.913	101.788	101.663
								4.250	102.425	102.300	102.175
								4.375	102.938	102.813	102.688
								4.500	102.772	102.647	102.522
								4.625	102.608	102.483	102.358
								4.750	102.837	102.712	102.587



LoanStream Mortgage
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Effective: **August 3, 2020**

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)				FREDDIE MAC 25 YEAR FIXED (225)				FREDDIE MAC 20 YEAR FIXED (220)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
2.250	94.706	94.563	94.420	2.250	94.706	94.563	94.420	2.250	96.001	95.858	95.715
2.375	97.690	97.437	97.315	2.375	95.475	95.332	95.189	2.375	99.776	99.531	99.490
2.500	99.655	99.428	99.309	2.500	96.203	96.060	95.917	2.500	100.374	100.153	100.111
2.625	101.062	100.875	100.760	2.625	96.884	96.741	96.598	2.625	100.981	100.785	100.744
2.750	100.500	100.319	100.188	2.750	97.445	97.302	97.159	2.750	101.339	101.136	101.075
2.875	101.072	100.917	100.791	2.875	97.875	97.732	97.589	2.875	101.851	101.676	101.615
3.000	101.573	101.440	101.319	3.000	98.241	98.098	97.955	3.000	102.525	102.377	102.317
3.125	102.641	102.533	102.416	3.125	98.549	98.406	98.263	3.125	102.536	102.402	102.341
3.250	102.933	102.805	102.672	3.250	98.770	98.627	98.484	3.250	103.093	102.944	102.863
3.375	103.211	103.122	102.991	3.375	99.119	98.976	98.833	3.375	103.107	102.979	102.897
3.500	103.643	103.578	103.450	3.500	99.416	99.273	99.130	3.500	103.431	103.318	103.236
3.625	103.734	103.662	103.538	3.625	99.666	99.523	99.380	3.625	103.480	103.378	103.296
3.750	103.331	103.171	103.029	3.750	99.225	99.082	98.939	3.750	103.481	103.289	103.187
3.875	103.751	103.605	103.462	3.875	99.509	99.366	99.223	3.875	103.570	103.395	103.292
4.000	104.371	104.237	104.096	4.000	99.750	99.607	99.464	4.000	103.706	103.540	103.438
4.125	104.621	104.488	104.348	4.125	99.949	99.806	99.663	4.125	103.747	103.593	103.490
4.250	102.927	102.877	102.756					4.250	104.095	104.031	103.938
4.375	102.932	102.890	102.774					4.375	104.096	104.039	103.945
4.500	103.331	103.297	103.181					4.500	104.059	104.009	103.915
								4.625	104.242	104.192	104.098

FREDDIE MAC 15 YEAR FIXED (215)				FREDDIE MAC 10 YEAR FIXED (210)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
2.000	99.317	99.169	99.129	2.000	99.187	99.039	98.999
2.125	99.881	99.747	99.703	2.125	99.751	99.617	99.573
2.250	100.684	100.567	100.520	2.250	100.294	100.177	100.130
2.375	101.136	101.033	100.982	2.375	100.727	100.624	100.573
2.500	101.679	101.593	101.543	2.500	101.251	101.165	101.115
2.625	101.854	101.744	101.681	2.625	101.429	101.319	101.256
2.750	101.855	101.756	101.693	2.750	101.715	101.616	101.553
2.875	102.230	102.141	102.080	2.875	102.100	102.011	101.950
3.000	102.475	102.397	102.336	3.000	102.345	102.267	102.206
3.125	102.491	102.433	102.350	3.125	102.261	102.203	102.120
3.250	102.590	102.537	102.452	3.250	102.460	102.407	102.322
3.375	102.646	102.603	102.516	3.375	102.686	102.643	102.556
3.500	102.648	102.611	102.524	3.500	102.743	102.706	102.619
3.625	102.605	102.605	102.605	3.625	102.255	102.255	102.255
3.750	102.629	102.629	102.629	3.750	102.439	102.439	102.439
3.875	102.655	102.655	102.655	3.875	102.525	102.525	102.525
4.000	102.980	102.980	102.980	4.000	102.850	102.850	102.850
				4.125	102.135	102.126	102.066
				4.250	102.331	102.332	102.270

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)				FREDDIE MAC SC 20 YEAR FIXED (220SC)				FREDDIE MAC SC 15 YEAR FIXED (215SC)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
2.250	98.167	97.891	97.856	2.250	98.167	97.891	97.856	2.250	98.834	98.687	98.647
2.375	98.931	98.654	98.619	2.375	100.526	100.281	100.240	2.375	99.398	99.264	99.220
2.500	99.683	99.407	99.372	2.500	101.124	100.903	100.861	2.500	100.201	100.084	100.037
2.625	100.398	100.122	100.087	2.625	101.731	101.535	101.494	2.625	100.653	100.550	100.499
2.750	101.049	100.772	100.737	2.750	102.089	101.886	101.825	2.750	101.196	101.110	101.060
2.875	101.579	101.303	101.268	2.875	102.601	102.426	102.365	2.875	101.371	101.261	101.198
3.000	101.851	101.574	101.539	3.000	103.275	103.127	103.067	3.000	101.748	101.659	101.598
3.125	101.871	101.594	101.559	3.125	103.286	103.152	103.091	3.125	101.157	101.079	101.018
3.250	102.144	101.963	101.907	3.250	103.843	103.694	103.613	3.250	101.180	101.102	101.041
3.375	102.500	102.318	102.262	3.375	103.857	103.729	103.647	3.375	101.196	101.138	101.055
3.500	102.652	102.470	102.414	3.500	104.181	104.068	103.986	3.500	101.295	101.242	101.157
3.625	102.708	102.527	102.471	3.625	104.230	104.128	104.046	3.625	100.163	100.120	100.033
3.750	102.195	102.050	101.973	3.750	104.231	104.039	103.937	3.750	100.165	100.128	100.041
3.875	102.488	102.343	102.266	3.875	104.320	104.145	104.042	3.875	100.123	100.123	100.123
4.000	102.633	102.488	102.412	4.000	104.456	104.290	104.188	4.000	100.173	100.173	100.173
4.125	102.637	102.492	102.415	4.125	104.497	104.343	104.240				
4.250	101.823	101.823	101.725	4.250	104.845	104.781	104.688				
4.375	102.087	102.087	101.989	4.375	104.846	104.789	104.695				
4.500	102.204	102.204	102.107	4.500	104.809	104.759	104.665				
4.625	102.171	102.171	102.073	4.625	104.992	104.942	104.848				
4.750	102.186	102.186	102.068	4.750	102.186	102.186	102.068				
4.875	102.423	102.423	102.305	4.875	102.423	102.423	102.305				
5.000	102.536	102.536	102.417	5.000	102.536	102.536	102.417				
5.125	102.519	102.519	102.401	5.125	102.519	102.519	102.401				



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HOME POSSIBLE CONFORMING PRICING

HOME POSSIBLE 30 YEAR FIXED (HP201)				HOME POSSIBLE 20 YEAR FIXED (HP220)				HOME POSSIBLE 15 YEAR FIXED (HP215)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
2.750	101.634	101.494	101.385	2.875	89.137	89.174	88.889	2.750	91.456	91.262	91.305
2.875	102.319	102.179	102.070	3.000	90.157	90.190	89.909	2.875	92.341	92.152	92.190
3.000	102.772	102.632	102.522	3.125	91.123	91.150	90.875	3.000	93.142	92.958	92.990
3.125	103.045	102.905	102.796	3.250	91.866	91.889	91.618	3.125	93.719	93.539	93.566
3.250	103.020	102.868	102.782	3.375	92.423	92.440	92.174	3.250	92.018	91.842	91.865
3.375	103.476	103.353	103.267	3.500	92.720	92.732	92.471	3.375	92.585	92.414	92.431
3.500	103.853	103.730	103.644	3.625	93.411	93.418	93.161	3.500	93.127	92.960	92.973
3.625	104.173	104.049	103.963	3.750	93.962	93.964	93.712	3.625	93.517	93.355	93.362
3.750	103.570	103.430	103.344	3.875	94.408	94.405	94.158	3.750	93.864	93.581	93.583
3.875	103.985	103.844	103.758	4.000	93.935	93.927	93.685	3.875	94.469	94.190	94.187
4.000	104.345	104.204	104.118	4.125	94.591	94.578	94.340	4.000	95.035	94.761	94.753
4.125	104.375	104.375	104.375	4.250	95.108	95.090	94.857	4.125	95.481	95.211	95.198
4.250	103.908	103.823	103.800	4.375	95.488	95.464	95.236	4.250	95.394	95.364	95.345
4.375	104.050	103.965	103.942	4.500	96.030	96.001	95.715	4.375	95.749	95.723	95.699
4.500	104.243	104.158	104.135	4.625	96.579	96.545	96.264	4.500	96.374	96.353	96.324
4.625	104.375	104.293	104.270	4.750	96.999	96.960	96.684	4.625	96.808	96.791	96.757
4.750	104.375	104.375	104.375	4.875	97.303	97.259	96.988				
4.875	104.375	104.375	104.375	5.000	97.213	97.163	96.850				
				5.125	97.720	97.665	97.357				
				5.250	98.077	98.018	97.714				
				5.375	98.341	98.276	97.977				

HOME POSSIBLE ADVANTAGE CONFORMING PRICING

HOME POSSIBLE 30 YEAR FIXED (HPA201)				HOME POSSIBLE 20 YEAR FIXED (HPA220)				HOME POSSIBLE 15 YEAR FIXED (HPA215)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
2.750	100.988	100.878	100.768	2.875	89.137	89.174	88.889	2.750	91.456	91.262	91.305
2.875	101.551	101.441	101.331	3.000	90.157	90.190	89.909	2.875	92.341	92.152	92.190
3.000	101.953	101.843	101.733	3.125	91.123	91.150	90.875	3.000	93.142	92.958	92.990
3.125	102.252	102.142	102.032	3.250	91.866	91.889	91.618	3.125	93.719	93.539	93.566
3.250	102.533	102.423	102.313	3.375	92.423	92.440	92.174	3.250	92.018	91.842	91.865
3.375	103.021	102.911	102.801	3.500	92.720	92.732	92.471	3.375	92.585	92.414	92.431
3.500	103.314	103.204	103.094	3.625	93.411	93.418	93.161	3.500	93.127	92.960	92.973
3.625	103.555	103.445	103.335	3.750	93.962	93.964	93.712	3.625	93.517	93.355	93.362
3.750	102.843	102.733	102.623	3.875	94.408	94.405	94.158	3.750	93.864	93.581	93.583
3.875	103.185	103.075	102.965	4.000	93.935	93.927	93.685	3.875	94.469	94.190	94.187
4.000	103.422	103.312	103.202	4.125	94.591	94.578	94.340	4.000	95.035	94.761	94.753
4.125	103.579	103.469	103.359	4.250	95.108	95.090	94.857	4.125	95.481	95.211	95.198
				4.375	95.488	95.464	95.236	4.250	95.394	95.364	95.345
				4.500	96.030	96.001	95.715	4.375	95.749	95.723	95.699
				4.625	96.579	96.545	96.264	4.500	96.374	96.353	96.324
				4.750	96.999	96.960	96.684	4.625	96.808	96.791	96.757
				4.875	97.303	97.259	96.988				
				5.000	97.213	97.163	96.850				
				5.125	97.720	97.665	97.357				
				5.250	98.077	98.018	97.714				
				5.375	98.341	98.276	97.977				



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

Effective: August 3, 2020

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	-1.000	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	-1.000
> 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 Special:	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	-2.190	-5.870	-7.750	-10.000
FICO 640 - 659	-2.040	-5.360	-6.990	-9.130
FICO 660 - 679	-1.840	-5.050	-6.430	-8.420
FICO 680 - 699	-1.380	-3.670	-4.850	-6.270
FICO 700 - 719	-1.170	-3.010	-3.930	-5.050
FICO 720 - 739	-1.020	-2.500	-3.320	-4.230
FICO 740 - 759	-0.870	-2.040	-2.650	-3.320
FICO => 760	-0.710	-1.430	-1.890	-2.300

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	-1.230	-1.230	-1.230	-0.700	-0.700	-0.490	-0.250
Investment	NA	NA	NA	-1.750	-1.750	-1.330	-1.190
Manufactured Home	-1.300	-1.300	-1.300	-1.000	-1.000	-0.700	-0.500

*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***



Government Pricing

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
2.750	102.670	102.420	102.170
2.875	102.790	102.540	102.290
3.000	102.920	102.670	102.420
3.125	103.040	102.790	102.540
3.240	103.160	102.910	102.660
3.375	102.550	102.300	102.050
3.500	102.800	102.550	102.300
3.625	103.050	102.800	102.550
3.740	103.280	103.030	102.780

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
2.750	102.420	102.170	101.920
2.875	102.540	102.290	102.040
3.000	102.670	102.420	102.170
3.125	102.790	102.540	102.290
3.240	102.910	102.660	102.410
3.375	102.300	102.050	101.800
3.500	102.550	102.300	102.050
3.625	102.800	102.550	102.300
3.740	103.030	102.780	102.530

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
2.750	102.170	101.920	101.670
2.875	102.290	102.040	101.790
3.000	102.420	102.170	101.920
3.125	102.540	102.290	102.040
3.240	102.660	102.410	102.160
3.375	102.050	101.800	101.550
3.500	102.300	102.050	101.800
3.625	102.550	102.300	102.050
3.740	102.780	102.530	102.280

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
2.750	102.170	101.920	101.670
2.875	102.290	102.040	101.790
3.000	102.420	102.170	101.920
3.125	102.540	102.290	102.040
3.240	102.660	102.410	102.160
3.375	102.050	101.800	101.550
3.500	102.300	102.050	101.800
3.625	102.550	102.300	102.050
3.740	102.780	102.530	102.280

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
2.750	101.920	101.670	101.420
2.875	102.040	101.790	101.540
3.000	102.170	101.920	101.670
3.125	102.290	102.040	101.790
3.240	102.410	102.160	101.910
3.375	101.800	101.550	101.300
3.500	102.050	101.800	101.550
3.625	102.300	102.050	101.800
3.740	102.530	102.280	102.030

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
2.750	101.670	101.420	101.170
2.875	101.790	101.540	101.290
3.000	101.920	101.670	101.420
3.125	102.040	101.790	101.540
3.240	102.160	101.910	101.660
3.375	101.550	101.300	101.050
3.500	101.800	101.550	101.300
3.625	102.050	101.800	101.550
3.740	102.280	102.030	101.780

FHA 30 - 25 Year Fixed HB - (301HB & 325HB)			
Rate	15 Day	30 Day	45 Day
2.750	100.920	100.670	100.420
2.875	101.040	100.790	100.540
3.000	101.170	100.920	100.670
3.125	101.290	101.040	100.790
3.240	101.410	101.160	100.910
3.375	100.800	100.550	100.300
3.500	101.050	100.800	100.550
3.625	101.300	101.050	100.800
3.740	101.530	101.280	101.030

VA 30 - 25 Year Fixed HB - (401HB & 425HB)			
Rate	15 Day	30 Day	45 Day
2.750	100.420	100.170	99.920
2.875	100.540	100.290	100.040
3.000	100.670	100.420	100.170
3.125	100.790	100.540	100.290
3.240	100.910	100.660	100.410
3.375	100.300	100.050	99.800
3.500	100.550	100.300	100.050
3.625	100.800	100.550	100.300
3.740	101.030	100.780	100.530

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
2.750	102.170	101.920	101.670
2.875	102.290	102.040	101.790
3.000	102.420	102.170	101.920
3.125	102.540	102.290	102.040
3.240	102.660	102.410	102.160
3.375	102.050	101.800	101.550
3.500	102.300	102.050	101.800
3.625	102.550	102.300	102.050
3.740	102.780	102.530	102.280

FHA \$100 Down 30 Year Fixed - (301(\$100))			
Rate	15 Day	30 Day	45 Day
2.750	101.670	101.420	101.170
2.875	101.790	101.540	101.290
3.000	101.920	101.670	101.420
3.125	102.040	101.790	101.540
3.240	102.160	101.910	101.660
3.375	101.550	101.300	101.050
3.500	101.800	101.550	101.300
3.625	102.050	101.800	101.550
3.740	102.280	102.030	101.780

LLPAs	
FICO 660-679	State Adjustor (NC, WA, GA)
-0.250	-0.375
FICO 640-659	VA Loan Amount >\$950K
-0.750	-0.250
FICO 620-639	Loan Amount (<\$100,000)
-2.000	-0.500
FICO 600-619	3-4 Units
-3.000	-0.750
Manual Underwrite	2nd Home & Investment
-0.500	-1.500
LSM Select (FICO ≥680 & ≥\$250,000)	
+0.350	