19000 MacArthur Boulevard, 2nd Floor
Irvine, CA 92612

Ratesheet Code: RS-WS

Effective Date: 08:40AM 9/27/2021 #1

LoanStream Mortgage Wholesale Rate Sheet

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LoanStream Select Program

*LSM Select Special: All FNMA / FHLMC FICO => 700 & <= 80% LTV	0.300
*LSM Select Special: All Gov't Loans FICO => 680 & TLA => $250K	0.350

*Cannot be combined with VIP or Purchase Special.

Contact list

Corporate Headquarters:	Phone:	800-760-1833
	Email:	Inquires@LSMortgage.com
Lock Desk:	Phone:	949-679-7400
	Email:	LockDesk@LSMortgage.com
Prime Loan Scenarios:	Phone:	Email Only
	Email:	Scenarios_ls@LSMortgage.com
NAN-Q Scenarios & Prequals:	Phone:	Email Only
	Email:	EZQual@LSMortgage.com
Jumbo Scenarios:	Phone:	Email Only
	Email:	JumboScenario@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

15 Day	10/12/21
30 Day	10/27/21
45 Day	11/11/21
60 Day	11/26/21

Underwriting Fee

Click Here

Relock Fee

(0.250)

Lock Extension Fees

0.02 per day

Max extension 30 days and/or 5 times whichever comes first.

*For turn times, please reach out to your AE.

Mortgagee Clause

OCMBC, INC. ISAOA / ATIMA 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612

Lender ID Number

FHA Lender ID - CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

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

Effective: September 27, 2021

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
2.250	97.567	97.450	97.358	97.166
2.375	98.338	98.221	98.129	97.936
2.500	99.211	99.074	98.989	98.854
2.625	100.022	99.877	99.777	99.628
2.750	100.900	100.754	100.655	100.506
2.875	101.601	101.456	101.356	101.207
3.000	102.179	102.033	101.934	101.784
3.125	103.033	102.870	102.757	102.593
3.250	103.457	103.294	103.180	103.017
3.375	104.013	103.850	103.736	103.572
3.500	104.461	104.298	104.184	104.020
3.625	104.831	104.668	104.554	104.390
3.750	104.987	104.859	104.781	104.653
3.875	105.321	105.193	105.115	104.987
4.000	105.496	105.398	105.385	105.285
4.125	105.839	105.744	105.744	105.644
4.250	105.182	105.117	104.992	104.867
4.375	105.511	105.446	105.321	105.196
4.500	105.848	105.783	105.658	105.533
4.625	106.208	106.143	106.018	105.893
4.750	105.782	105.607	105.432	105.257
4.875	106.082	105.907	105.732	105.557
5.000	106.305	106.130	105.955	105.780
5.125	101.641	101.591	101.491	101.341

FANNIE MAE 25 YEAR FIXED (125)

Rate	15-Day	30-Day	45-Day	60-Day
2.250	97.567	97.450	97.358	97.166
2.375	98.338	98.221	98.129	97.936
2.500	99.211	99.074	98.989	98.854
2.625	100.022	99.877	99.777	99.628
2.750	100.900	100.754	100.655	100.506
2.875	101.601	101.456	101.356	101.207
3.000	102.179	102.033	101.934	101.784
3.125	103.033	102.870	102.757	102.593
3.250	103.457	103.294	103.180	103.017
3.375	104.013	103.850	103.736	103.572
3.500	104.461	104.298	104.184	104.020
3.625	104.831	104.668	104.554	104.390
3.750	104.987	104.859	104.781	104.653
3.875	105.321	105.193	105.115	104.987
4.000	105.496	105.398	105.385	105.285
4.125	105.839	105.744	105.744	105.644
4.250	105.159	104.988	104.817	104.646
4.375	105.433	105.256	105.080	104.904
4.500	105.721	105.539	105.358	105.176
4.625	102.412	102.277	102.178	102.065
4.750	102.658	102.523	102.424	102.311
4.875	102.910	102.775	102.676	102.563
5.000	101.448	101.398	101.298	101.148
5.125	101.641	101.591	101.491	101.341

FANNIE MAE 20 YEAR FIXED (120)

Rate	15-Day	30-Day	45-Day	60-Day
2.250	99.978	99.861	99.776	99.591
2.375	100.689	100.572	100.479	100.287
2.500	101.290	101.173	101.081	100.888
2.625	101.814	101.688	101.589	101.390
2.750	102.455	102.329	102.230	102.030
2.875	103.041	102.915	102.808	102.602
3.000	103.523	103.397	103.290	103.083
3.125	103.921	103.794	103.688	103.481
3.250	104.059	103.916	103.810	103.603
3.375	104.514	104.371	104.265	104.058
3.500	104.922	104.779	104.673	104.466
3.625	105.256	105.113	105.007	104.800
3.750	105.219	105.121	105.071	104.957
3.875	105.593	105.498	105.498	105.398
4.000	105.908	105.813	105.813	105.713
4.125	106.000	106.000	106.000	105.981
4.250	104.624	104.553	104.468	104.383
4.375	104.997	104.927	104.842	104.756
4.500	103.607	103.472	103.373	103.260
4.625	103.813	103.678	103.579	103.466
4.750	103.906	103.771	103.672	103.559
4.875	104.240	104.105	104.006	103.893
5.000	100.944	100.894	100.794	100.644
5.125	100.915	100.865	100.765	100.615

FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
1.875	99.335	99.193	99.100	98.956
2.000	100.461	100.319	100.226	100.082
2.125	101.087	100.945	100.852	100.708
2.250	101.710	101.568	101.475	101.331
2.375	102.212	102.070	101.977	101.833
2.500	102.565	102.439	102.367	102.247
2.625	102.852	102.747	102.675	102.505
2.750	103.319	103.214	103.142	102.971
2.875	103.798	103.673	103.601	103.481
3.000	104.079	103.954	103.882	103.762
3.125	104.057	104.010	103.989	103.865
3.250	104.448	104.401	104.380	104.256
3.375	104.784	104.738	104.717	104.593
3.500	105.061	105.014	104.993	104.869
3.625	104.900	104.870	104.870	104.770
3.750	105.277	105.247	105.247	105.147
3.875	105.634	105.604	105.604	105.504
4.000	105.929	105.899	105.899	105.799
4.125	106.000	106.000	106.000	106.000
4.250	103.335	103.231	103.144	103.039
4.375	103.539	103.435	103.348	103.243
4.500	103.664	103.560	103.473	103.368

FANNIE MAE 10 YEAR FIXED (110)

Rate	15-Day	30-Day	45-Day	60-Day
2.250	101.850	101.728	101.634	101.441
2.375	102.211	102.088	101.995	101.802
2.500	102.499	102.377	102.284	102.090
2.625	102.871	102.766	102.694	102.523
2.750	103.281	103.176	103.104	102.934
2.875	103.617	103.511	103.439	103.269
3.000	103.869	103.763	103.703	103.580
3.125	104.238	104.192	104.170	104.047
3.250	104.675	104.628	104.607	104.483
3.375	104.977	104.930	104.909	104.786
3.500	105.141	105.094	105.073	104.950
3.625	105.484	105.454	105.454	105.354
3.750	105.925	105.895	105.895	105.795
3.875	106.000	106.000	106.000	106.000
4.000	106.000	106.000	106.000	106.000
4.125	106.000	106.000	106.000	106.000
4.250	106.000	106.000	106.000	106.000
4.375	103.435	103.331	103.244	103.139
4.500	103.552	103.448	103.361	103.256

CONFORMING ARM PRICING

FANNIE MAE 5/1 LIBOR ARM (A105) 2/2/5

FANNIE MAE 7/1 LIBOR ARM (A107) 5/2/5

FANNIE MAE 10/1 LIBOR ARM (A110) 5/2/5

HOME READY CONFORMING PRICING

HOME READY 30 YEAR FIXED (R101)

Rate	15-Day	30-Day	45-Day	60-Day
2.250	96.567	96.450	96.358	96.166
2.375	97.338	97.221	97.129	96.936
2.500	98.211	98.074	97.989	97.854
2.625	99.022	98.877	98.777	98.628
2.750	99.900	99.754	99.655	99.506
2.875	100.601	100.456	100.356	100.207
3.000	101.179	101.033	100.934	100.784
3.125	102.033	101.870	101.757	101.593
3.250	102.457	102.294	102.180	102.017
3.375	103.013	102.850	102.736	102.572
3.500	103.461	103.298	103.184	103.020
3.625	103.831	103.668	103.554	103.390
3.750	103.987	103.859	103.781	103.653
3.875	104.321	104.193	104.115	103.987
4.000	104.480	104.385	104.385	104.285
4.125	104.839	104.744	104.744	104.644
4.250	104.182	104.117	103.992	103.867
4.375	104.511	104.446	104.321	104.196
4.500	104.848	104.783	104.658	104.533
4.625	105.208	105.143	105.018	104.893
4.750	104.782	104.607	104.432	104.257
4.875	105.082	104.907	104.732	104.557
5.000	105.305	105.130	104.955	104.780
5.125	100.641	100.591	100.491	100.341

HOME READY 5/1 LIBOR ARM (RA105) 2/2/5

HOME READY 7/1 LIBOR ARM (RA107) 5/2/5

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

Effective: September 27, 2021

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
2.250	96.688	96.562	96.456	96.249
2.375	97.539	97.413	97.306	97.099
2.500	98.393	98.266	98.160	97.953
2.625	99.214	99.088	98.984	98.785
2.750	100.260	100.095	99.953	99.761
2.875	100.934	100.770	100.628	100.435
3.000	101.467	101.303	101.161	100.968
3.125	102.030	101.848	101.692	101.486
3.250	102.486	102.304	102.148	101.942
3.375	102.786	102.644	102.537	102.330
3.500	103.214	103.071	102.965	102.758
3.625	103.624	103.465	103.359	103.152
3.750	103.596	103.446	103.295	103.145
3.875	103.877	103.721	103.565	103.410
4.000	104.182	104.021	103.861	103.700
4.125	104.531	104.365	104.199	104.033
4.250	104.275	104.104	104.031	103.924
4.375	104.471	104.369	104.369	104.269
4.500	104.729	104.548	104.367	104.185
4.625	104.682	104.496	104.309	104.123
4.750	105.377	105.185	104.994	104.802
4.875	103.082	102.907	102.732	102.557
5.000	101.805	101.630	101.455	101.280
5.125	98.457	98.407	98.307	98.157

FANNIE MAE HB 25 YEAR FIXED (125HB)

Rate	15-Day	30-Day	45-Day	60-Day
2.250	96.688	96.562	96.456	96.249
2.375	97.539	97.413	97.306	97.099
2.500	98.393	98.266	98.160	97.953
2.625	99.214	99.088	98.984	98.785
2.750	100.260	100.095	99.953	99.761
2.875	100.934	100.770	100.628	100.435
3.000	101.467	101.303	101.161	100.968
3.125	102.030	101.848	101.692	101.486
3.250	102.486	102.304	102.148	101.942
3.375	102.786	102.644	102.537	102.330
3.500	103.214	103.071	102.965	102.758
3.625	103.624	103.465	103.359	103.152
3.750	103.596	103.446	103.295	103.145
3.875	103.877	103.721	103.565	103.410
4.000	104.182	104.021	103.861	103.700
4.125	104.531	104.365	104.199	104.033
4.250	104.275	104.104	104.031	103.924
4.375	104.471	104.369	104.369	104.269
4.500	104.729	104.548	104.367	104.185
4.625	104.682	104.496	104.309	104.123
4.750	105.377	105.185	104.994	104.802
4.875	99.378	99.328	99.228	99.078
5.000	98.268	98.218	98.118	97.968
5.125	98.457	98.407	98.307	98.157

FANNIE MAE HB 20 YEAR FIXED (120HB)

Rate	15-Day	30-Day	45-Day	60-Day
2.250	99.463	99.342	99.228	99.115
2.375	100.255	100.134	100.020	99.907
2.500	100.915	100.794	100.681	100.567
2.625	100.700	100.579	100.465	100.351
2.750	101.093	100.962	100.835	100.707
2.875	101.767	101.637	101.510	101.382
3.000	102.271	102.141	102.013	101.885
3.125	102.704	102.574	102.446	102.318
3.250	103.047	102.900	102.757	102.615
3.375	103.397	103.249	103.107	102.965
3.500	103.762	103.615	103.473	103.330
3.625	103.828	103.681	103.539	103.397
3.750	104.332	104.237	104.144	104.052
3.875	104.581	104.486	104.393	104.301
4.000	104.894	104.799	104.707	104.614
4.125	105.153	105.058	104.965	104.873
4.250	104.624	104.553	104.468	104.383
4.375	104.997	104.927	104.842	104.756
4.500	102.661	102.596	102.471	102.346
4.625	103.011	102.946	102.821	102.696
4.750	102.782	102.607	102.432	102.257
4.875	103.082	102.907	102.732	102.557
5.000	101.805	101.630	101.455	101.280
5.125	98.533	98.483	98.383	98.233

FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
2.250	101.060	100.938	100.845	100.651
2.375	101.461	101.339	101.246	101.052
2.500	101.828	101.706	101.613	101.419
2.625	102.071	101.965	101.893	101.723
2.750	102.456	102.351	102.279	102.109
2.875	102.800	102.695	102.623	102.452
3.000	103.081	102.975	102.903	102.733
3.125	103.163	103.038	102.952	102.828
3.250	103.457	103.327	103.291	103.167
3.375	103.742	103.607	103.562	103.438
3.500	104.033	103.893	103.753	103.629
3.625	104.113	103.967	103.822	103.676
3.750	104.297	104.146	103.995	103.845
3.875	104.547	104.391	104.235	104.080
4.000	104.822	104.661	104.501	104.340
4.125	104.404	104.384	104.384	104.300
4.250	101.781	101.677	101.590	101.485
4.375	101.949	101.845	101.758	101.653
4.500	102.017	101.913	101.826	101.721

FANNIE MAE HB 10 YEAR FIXED (110HB)

Rate	15-Day	30-Day	45-Day	60-Day
2.250	100.848	100.726	100.633	100.439
2.375	101.215	101.092	100.999	100.805
2.500	101.512	101.390	101.297	101.103
2.625	101.845	101.740	101.668	101.498
2.750	102.284	102.179	102.107	101.937
2.875	102.608	102.502	102.430	102.260
3.000	102.828	102.723	102.651	102.481
3.125	102.845	102.798	102.777	102.653
3.250	103.281	103.234	103.213	103.090
3.375	103.583	103.537	103.515	103.392
3.500	103.747	103.701	103.679	103.556
3.625	103.452	103.306	103.216	103.116
3.750	103.687	103.657	103.657	103.557
3.875	104.018	103.988	103.988	103.888
4.000	104.259	104.205	104.205	104.105
4.125	104.244	104.225	104.225	104.140
4.250	104.693	104.674	104.674	104.589

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

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

Effective: **September 27, 2021**

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day	60-Day
2.250	97.371	97.271	97.171	95.754
2.375	98.109	98.009	97.909	97.202
2.500	98.711	98.574	98.489	98.354
2.625	99.522	99.409	99.309	99.128
2.750	100.458	100.358	100.258	100.006
2.875	101.102	101.002	100.902	100.707
3.000	101.679	101.533	101.434	101.284
3.125	102.533	102.370	102.257	102.093
3.250	103.269	103.169	103.069	102.517
3.375	103.797	103.697	103.597	103.072
3.500	103.961	103.798	103.684	103.520
3.625	104.331	104.168	104.054	103.890
3.750	104.487	104.359	104.281	104.153
3.875	104.847	104.775	104.707	104.487
4.000	105.178	105.105	105.037	104.481
4.125	105.470	105.397	105.329	104.508
4.250	105.708	105.708	105.708	104.146
4.375	105.011	104.946	104.821	104.404
4.500	105.348	105.283	105.158	104.676
4.625	105.708	105.643	105.518	101.565
4.750	105.282	105.107	104.932	101.811
4.875	105.582	105.407	105.232	102.063
5.000	105.805	105.630	105.455	
5.125	101.141	101.091	100.991	

FREDDIE MAC 25 YEAR FIXED (225)

Rate	15-Day	30-Day	45-Day	60-Day
2.250	96.020	95.931	95.842	95.754
2.375	97.559	97.422	97.337	96.709
2.500	98.711	98.574	98.489	97.625
2.625	99.522	99.377	99.277	98.489
2.750	100.400	100.254	100.155	99.207
2.875	101.101	100.956	100.856	99.771
3.000	101.679	101.533	101.434	100.507
3.125	102.533	102.370	102.257	101.194
3.250	102.957	102.794	102.680	101.752
3.375	103.513	103.350	103.236	102.236
3.500	103.961	103.798	103.684	102.684
3.625	104.331	104.168	104.054	103.038
3.750	104.487	104.359	104.281	103.056
3.875	104.821	104.693	104.615	103.402
4.000	104.815	104.687	104.609	103.772
4.125	104.842	104.714	104.636	104.098
4.250	104.659	104.488	104.317	104.146
4.375	104.933	104.756	104.580	104.404
4.500	105.221	105.039	104.858	104.676
4.625	101.912	101.777	101.678	101.565
4.750	102.158	102.023	101.924	101.811
4.875	102.410	102.275	102.176	102.063

FREDDIE MAC 20 YEAR FIXED (220)

Rate	15-Day	30-Day	45-Day	60-Day
2.250	98.963	98.842	98.728	98.615
2.375	99.755	99.634	99.520	99.407
2.500	100.415	100.294	100.181	100.067
2.625	100.309	100.204	100.100	99.996
2.750	100.953	100.843	100.734	100.625
2.875	101.513	101.399	101.284	101.170
3.000	102.039	101.919	101.800	101.680
3.125	102.526	102.401	102.276	102.151
3.250	102.857	102.727	102.597	102.467
3.375	103.308	103.173	103.038	102.903
3.500	103.755	103.615	103.475	103.334
3.625	104.175	104.030	103.885	103.739
3.750	104.314	104.163	104.013	103.862
3.875	104.081	103.986	103.893	103.801
4.000	104.394	104.299	104.207	104.114
4.125	104.653	104.558	104.465	104.373
4.250	104.124	104.053	103.968	103.883
4.375	104.497	104.427	104.342	104.256
4.500	103.107	102.972	102.873	102.760
4.625	103.313	103.178	103.079	102.966
4.750	103.406	103.271	103.172	103.059
4.875	103.740	103.605	103.506	103.393

FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
2.250	101.210	101.068	100.975	100.831
2.375	101.712	101.570	101.477	101.333
2.500	102.065	101.939	101.867	101.747
2.625	102.253	102.127	102.055	101.935
2.750	102.804	102.704	102.604	102.504
2.875	103.298	103.173	103.101	102.981
3.000	103.579	103.454	103.382	103.262
3.125	103.806	103.706	103.606	103.506
3.250	104.421	104.321	104.221	104.121
3.375	104.777	104.677	104.577	104.477
3.500	105.069	104.969	104.869	104.769
3.625	105.441	105.341	105.241	105.141
3.750	104.722	104.713	104.708	104.703
3.875	104.702	104.546	104.390	104.235
4.000	104.972	104.811	104.651	104.490
4.125	105.045	104.879	104.713	104.547
4.250	102.835	102.731	102.644	102.539
4.375	103.039	102.935	102.848	102.743
4.500	103.164	103.060	102.973	102.868

FREDDIE MAC 10 YEAR FIXED (210)

Rate	15-Day	30-Day	45-Day	60-Day
2.250	100.590	100.501	100.412	100.323
2.375	100.985	100.891	100.797	100.703
2.500	101.494	101.395	101.296	101.197
2.625	101.923	101.819	101.714	101.610
2.750	102.294	102.185	102.075	101.966
2.875	102.653	102.539	102.424	102.310
3.000	102.993	102.874	102.754	102.645
3.125	103.324	103.200	103.085	103.014
3.250	103.680	103.550	103.420	103.290
3.375	104.011	103.876	103.741	103.606
3.500	104.321	104.180	104.040	103.900
3.625	104.033	103.991	103.951	103.912
3.750	103.819	103.735	103.655	103.577
3.875	104.048	103.965	103.885	103.806
4.000	104.262	104.178	104.098	104.020
4.125	104.734	104.650	104.570	104.492
4.250	102.737	102.633	102.546	102.441
4.375	102.935	102.831	102.744	102.639
4.500	103.052	102.948	102.861	102.756

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day	60-Day
2.250	93.567	93.432	93.333	93.220
2.375	94.302	94.167	94.068	93.955
2.500	97.793	97.628	97.486	97.309
2.625	98.598	98.433	98.291	98.147
2.750	99.760	99.595	99.453	99.261
2.875	100.434	100.270	100.128	99.935
3.000	100.967	100.803	100.661	100.468
3.125	101.530	101.348	101.192	100.986
3.250	101.986	101.804	101.648	101.442
3.375	102.323	102.188	102.058	101.928
3.500	102.820	102.685	102.555	102.424
3.625	103.178	103.043	102.912	102.782
3.750	103.096	102.946	102.795	102.645
3.875	103.377	103.221	103.084	103.016
4.000	103.682	103.546	103.478	103.410
4.125	104.031	103.865	103.779	103.711
4.250	103.775	103.604	103.433	103.262
4.375	103.971	103.795	103.619	103.442
4.500	104.229	104.048	103.867	103.685
4.625	104.182	103.996	103.809	103.623
4.750	104.877	104.685	104.494	104.302

FREDDIE MAC SC 20 YEAR FIXED (220SC)

Rate	15-Day	30-Day	45-Day	60-Day
2.250	98.963	98.842	98.728	98.615
2.375	99.755	99.634	99.520	99.407
2.500	100.415	100.294	100.181	100.067
2.625	100.200	100.079	99.965	99.851
2.750	100.593	100.462	100.335	100.207
2.875	101.267	101.137	101.010	100.882
3.000	101.771	101.641	101.513	101.385
3.125	102.204	102.074	101.946	101.818
3.250	102.547	102.400	102.257	102.115
3.375	102.897	102.749	102.607	102.465
3.500	103.262	103.115	102.973	102.830
3.625	103.328	103.181	103.039	102.897
3.750	103.832	103.737	103.644	103.552
3.875	104.081	103.986	103.893	103.801
4.000	104.394	104.299	104.207	104.114
4.125	104.653	104.558	104.465	104.373
4.250	104.124	104.053	103.968	103.883
4.375	104.497	104.427	104.342	104.256

FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
2.250	99.918	99.829	99.740	99.651
2.375	100.343	100.249	100.154	100.060
2.500	100.870	100.771	100.672	100.572
2.625	101.397	101.292	101.188	101.084
2.750	101.792	101.683	101.573	101.464
2.875	102.136	102.021	101.907	101.792
3.000	102.458	102.338	102.219	102.099
3.125	102.663	102.538	102.414	102.289
3.250	102.957	102.827	102.698	102.568
3.375	103.242	103.107	102.972	102.836
3.500	103.533	103.393	103.253	103.113
3.625	103.613	103.467	103.322	103.176
3.750	103.797	103.646	103.495	103.345
3.875	104.047	103.891	103.735	103.580
4.000	104.322	104.161	104.001	103.840
4.125	100.987	100.883	100.796	100.691
4.250	101.281	101.177	101.090	100.985
4.375	101.449	101.345	101.258	101.153
4.500	101.517	101.413	101.326	101.221

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

Effective: **September 27, 2021**

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	60-Day		
2.250	96.554	96.437	96.352	96.166		
2.375	97.276	97.160	97.074	96.889		
2.500	98.051	97.925	97.825	97.626		
2.625	98.935	98.810	98.710	98.511		
2.750	99.696	99.570	99.471	99.271		
2.875	100.269	100.143	100.044	99.844		
3.000	101.021	100.878	100.772	100.565		
3.125	101.751	101.608	101.502	101.295		
3.250	102.363	102.221	102.114	101.908		
3.375	102.866	102.724	102.617	102.411		
3.500	103.311	103.168	103.062	102.855		
3.625	103.669	103.527	103.420	103.214		
3.750	103.702	103.603	103.554	103.404		
3.875	104.131	104.033	103.983	103.833		
4.000	104.496	104.398	104.348	104.198		
4.125	104.752	104.654	104.604	104.454		
4.250	104.159	103.988	103.817	103.646		
4.375	104.433	104.256	104.080	103.904		
4.500	104.721	104.539	104.358	104.176		

HOME POSSIBLE ADVANTAGECONFORMING PRICING

HOME POSSIBLE 30 YEAR FIXED (HPA201)	HOME POSSIBLE 20 YEAR FIXED (HPA220)	HOME POSSIBLE 15 YEAR FIXED (HPA215)

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

Effective: **September 27, 2021**

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
Second Home	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	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	

LOAN AMOUNT **

Loan Amt $75,000 <= $100,000	-1.000
Loan Amt >$100,000 < = $150,000	-0.375

MISCELLANEOUS

Texas Cash out	-1.000
HB 20YR & 25YR Term	-1.500
> 6 Financed Properties	-0.500
Escrow Waiver (Non-CA)	-0.250
State Adjustors: NC or WA	-0.375
=> 700 & LTV<= 80%	**0.300**

LENDER PAID MORTGAGE INSURANCE

FICO↓ - LTV →	80.01-85%	85.01-90%	90.01-95%	95.01-97%
620-639	-2.190	-5.870	-7.750	-10.000
640-659	-2.040	-5.360	-6.990	-9.130
660-679	-1.840	-5.050	-6.430	-8.420
680-699	-1.380	-3.670	-4.850	-6.270
700-719	-1.170	-3.010	-3.930	-5.050
720-739	-1.020	-2.500	-3.320	-4.230
740-759	-0.870	-2.040	-2.650	-3.320
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

***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

LENDER PAID MORTGAGE INSURANCE ADDITIONAL LLPAs (Cash out not available)

FICO	620-639	640-659	660-679	680-699	700-719	720-739	=> 740
Rate & Term Refi	-1.050	-1.050	-1.050	-0.530	-0.530	0.000	0.000
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
3-4 Units	-2.630	-2.630	-2.630	-1.750	-1.750	-1.330	-1.190
>45% DTI	-1.820	-1.600	-1.420	-1.240	-1.060	-0.760	-0.620
≥ 2 Borrowers	-0.270	-0.230	-0.220	-0.210	-0.200	-0.200	-0.200

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

Effective:	September 27, 2021

AltONE Program

AltONE 30 YEAR FIXED (ALT101)

Rate	15-Day	30-Day	45-Day	60-Day
2.250	94.746	94.646	94.546	94.446
2.375	95.484	95.384	95.284	95.184
2.500	96.086	95.949	95.864	95.729
2.625	96.897	96.784	96.684	96.584
2.750	97.833	97.733	97.633	97.533
2.875	98.477	98.377	98.277	98.177
3.000	99.054	98.908	98.809	98.659
3.125	99.908	99.745	99.632	99.468
3.250	100.644	100.544	100.444	100.344
3.375	101.172	101.072	100.972	100.872
3.500	101.336	101.173	101.059	100.934
3.625	101.706	101.543	101.429	101.265
3.750	101.862	101.734	101.656	101.565
3.875	102.222	102.150	102.082	102.014
4.000	102.553	102.480	102.412	102.344
4.125	102.845	102.772	102.704	102.637
4.250	103.093	103.093	103.093	103.093
4.375	102.386	102.321	102.196	102.071
4.500	102.723	102.658	102.533	102.408
4.625	103.083	103.018	102.893	102.768

AltONE 15 YEAR FIXED (ALT115)

Rate	15-Day	30-Day	45-Day	60-Day
1.875	96.210	96.068	95.975	95.831
2.000	97.336	97.194	97.101	96.957
2.125	97.962	97.820	97.727	97.583
2.250	98.585	98.443	98.350	98.206
2.375	99.087	98.945	98.852	98.708
2.500	99.440	99.314	99.242	99.122
2.625	99.628	99.502	99.430	99.310
2.750	100.179	100.079	99.979	99.879
2.875	100.673	100.548	100.476	100.356
3.000	100.954	100.829	100.757	100.637
3.125	101.181	101.081	100.981	100.881
3.250	101.796	101.696	101.596	101.496
3.375	102.152	102.052	101.952	101.852
3.500	102.444	102.344	102.244	102.144
3.625	102.816	102.716	102.616	102.516
3.750	102.097	102.088	102.083	102.078
3.875	102.077	101.921	101.765	101.610
4.000	102.347	102.186	102.026	101.865
4.125	102.420	102.254	102.088	101.922
4.250	100.210	100.106	100.019	99.914

Future Product

Future Product Intentionally Left Blank

AltONE - LLPAs

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

	<=60%	60.01-70	70.01-75	75.01-80
Investment	0.000	0.000	0.000	-1.250
2-Units	-1.000	-1.000	-1.000	NA
3-4 Units	-1.000	-1.000	-1.000	NA
Condo	-0.750	-0.750	-0.750	-0.750
FICO 620 - 639	-0.500	-1.500	-3.000	-3.000
FICO 640 - 659	-0.500	-1.250	-2.750	-3.000
FICO 660 - 679	0.000	-1.000	-2.250	-2.750
FICO 680 - 699	0.000	-0.500	-1.250	-1.750
FICO 700 - 719	0.000	-0.500	-1.000	-1.250
FICO 720 - 739	0.000	-0.250	-0.500	-0.750
FICO >=740	0.000	-0.250	-0.250	-0.500
Cash Out with FICO 620 - 639	-0.625	-1.625	-1.625	NA
Cash Out with FICO 640 - 659	-0.625	-1.625	-1.625	NA
Cash Out with FICO 660 - 679	-0.625	-1.125	-1.125	NA
Cash Out with FICO 680 - 699	-0.375	-1.125	-1.125	NA
Cash Out with FICO 700 -719	-0.375	-1.000	-1.000	NA
Cash Out with FICO 720 -739	-0.375	-1.000	-1.000	NA
Cash Out with FICO >= 740	-0.375	-0.625	-0.625	NA
Property Inspection Waiver (PIW)	0.000	0.000	0.000	0.000

SUBORDINATE FINANCING

CLTV / HCLTV	FICO < 720	FICO >=720
<=60%	-0.375	-0.375
60.01-70	-0.875	-0.625
70.01-75	-1.125	-0.875
75.01-80	-1.375	-1.125

"PRE PAY DOES NOT APPLY TO APPROVE/ELIGIBLE LOANS. PRICE THESE NORMALLY WITHOUT REGARD TO PPP".

PREPAYMENT PENALTY

No Prepay-Due to AUS Approve/Eligible	0.000
No Prepay-Due to State Rest. (Max YSP 102)	0.000
No Prepay - (Max YSP 100.000)	-1.250
1YR Prepay- (Max YSP 101.000)	-0.750
2YR Prepay- (Max YSP 101.500)	-0.375
3YR Prepay- (Max YSP 102.000)	0.000
4YR Prepay- (Max YSP 102.500)	0.250
5YR Prepay- (Max YSP 103.000)	0.500

LOAN AMOUNT **

Loan Amt <= $100,000	-1.000
Loan Amt < = $548,250	0.000
Loan Amt < = $822,375	-0.750
Loan Amt >= $822,376	-1.000

MISCELLANEOUS

Texas Cash out	-1.000
> 6 Financed Properties	-0.500
Escrow Waiver	-0.125
State Adjustors: NC /or WA	-0.375

Max Price Before LPC or UW Buyout

Prepay Not Allowed due to State	102.000
Loans W/ No PPP	100.000
Loans W/ 1YR PPP	101.000
Loans W/ 2YR PPP	101.500
Loans W/ 3YR PPP	102.000
Loans W/ 4YR PPP	102.500
Loans W/ 5YR PPP	103.000

1. Prepay is required on loans with a DU Approve/Ineligible Recommendation / Prepay is not allowed on loans with a DU Approve/Eligible Recommendation

Quick Reference to Matrix, Click Here for Full Matrix

FOLLOW AGENCY LTV REQUIREMENTS UNLESS OVERLAY APPLIES

OCCUPANCY	PURCHASE & LIMITED CASH OUT REFINANCE			CASH OUT REFINANCE	
	PROPERTY TYPE**	MAX LTV/CLTV/HCLTV FIXED & ARMs		PROPERTY TYPE**	MAX LTV/CLTV/HCLTV FIXED & ARMs
		PURCH	LIMITED C/O		CASH-OUT
INVESTMENT PROPERTY	SFR/PUD/CONDO	80%	80%	SFR/PUD/CONDO	75%
	2-4 UNIT	75%	75%	2-4 UNIT	70%

Prepay not allowed at the following states: IL[1], MD, MI, MN, ND, NJ[1], NM, OH, PA

MINIMUM FICO 620 – AUS Approve/Ineligible for Loan Amount or Prepay ONLY . Manual underwriting not allowed

[1] to have prepay, loan must close in the name of a Corp or LLC

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Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules.

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LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: September 27, 2021

Government Pricing

FHA 30 - 25 Year Fixed - (301 & 325)

Rate	15 Day	30 Day	45 Day
2.250	101.605	101.355	101.105
2.375	101.895	101.645	101.395
2.500	102.155	101.905	101.655
2.625	102.765	102.515	102.265
2.750	103.525	103.275	103.025
2.875	103.900	103.650	103.400
3.000	104.125	103.875	103.625
3.125	104.390	104.140	103.890
3.250	105.165	104.915	104.665
3.375	105.225	104.975	104.725
3.500	105.365	105.115	104.865
3.625	105.525	105.275	105.025
3.750	105.665	105.415	105.165
3.875	105.725	105.475	105.225
4.000	105.865	105.615	105.365
4.125	106.025	105.775	105.525
4.250	106.165	105.915	105.665

FHA 20 Year Fixed - (320)

Rate	15 Day	30 Day	45 Day
2.250	101.355	101.105	100.855
2.375	101.645	101.395	101.145
2.500	101.905	101.655	101.405
2.625	102.515	102.265	102.015
2.750	103.275	103.025	102.775
2.875	103.650	103.400	103.150
3.000	103.875	103.625	103.375
3.125	104.140	103.890	103.640
3.250	104.915	104.665	104.415
3.375	104.975	104.725	104.475
3.500	105.115	104.865	104.615
3.625	105.275	105.025	104.775
3.750	105.415	105.165	104.915
3.875	105.475	105.225	104.975
4.000	105.615	105.365	105.115
4.125	105.775	105.525	105.275
4.250	105.915	105.665	105.415

FHA 15 Year Fixed - (315)

Rate	15 Day	30 Day	45 Day
2.250	101.105	100.855	100.605
2.375	101.395	101.145	100.895
2.500	101.655	101.405	101.155
2.625	102.265	102.015	101.765
2.750	103.025	102.775	102.525
2.875	103.400	103.150	102.900
3.000	103.625	103.375	103.125
3.125	103.890	103.640	103.390
3.250	104.665	104.415	104.165
3.375	104.725	104.475	104.225
3.500	104.865	104.615	104.365
3.625	105.025	104.775	104.525
3.750	105.165	104.915	104.665
3.875	105.225	104.975	104.725
4.000	105.365	105.115	104.865
4.125	105.525	105.275	105.025
4.250	105.665	105.415	105.165

FHA 30 Year Fixed HB - (301HB)

Rate	15 Day	30 Day	45 Day
2.250	98.668	98.418	98.168
2.375	98.958	98.708	98.458
2.500	99.218	98.968	98.718
2.625	99.828	99.578	99.328
2.750	101.556	101.306	101.056
2.875	101.931	101.681	101.431
3.000	102.156	101.906	101.656
3.125	102.421	102.171	101.921
3.250	102.603	102.353	102.103
3.375	102.663	102.413	102.163
3.500	102.803	102.553	102.303
3.625	102.963	102.713	102.463
3.750	99.290	99.040	98.790
3.875	99.350	99.100	98.850
4.000	99.490	99.240	98.990
4.125	99.650	99.400	99.150
4.250	99.290	99.040	98.790

VA 30 - 25 Year Fixed (401 & 425)

Rate	15 Day	30 Day	45 Day
2.250	101.355	101.105	100.855
2.375	101.645	101.395	101.145
2.500	101.905	101.655	101.405
2.625	102.515	102.265	102.015
2.750	103.275	103.025	102.775
2.875	103.650	103.400	103.150
3.000	103.875	103.625	103.375
3.125	104.140	103.890	103.640
3.250	104.915	104.665	104.415
3.375	104.975	104.725	104.475
3.500	105.115	104.865	104.615
3.625	105.275	105.025	104.775
3.750	105.415	105.165	104.915
3.875	105.475	105.225	104.975
4.000	105.615	105.365	105.115
4.125	105.775	105.525	105.275
4.250	105.915	105.665	105.415

VA 20 Year Fixed - (420)

Rate	15 Day	30 Day	45 Day
2.250	101.105	100.855	100.605
2.375	101.395	101.145	100.895
2.500	101.655	101.405	101.155
2.625	102.265	102.015	101.765
2.750	103.025	102.775	102.525
2.875	103.400	103.150	102.900
3.000	103.625	103.375	103.125
3.125	103.890	103.640	103.390
3.250	104.665	104.415	104.165
3.375	104.725	104.475	104.225
3.500	104.865	104.615	104.365
3.625	105.025	104.775	104.525
3.750	105.165	104.915	104.665
3.875	105.225	104.975	104.725
4.000	105.365	105.115	104.865
4.125	105.525	105.275	105.025
4.250	105.665	105.415	105.165

VA 15 Year Fixed - (415)

Rate	15 Day	30 Day	45 Day
2.250	100.855	100.605	100.355
2.375	101.145	100.895	100.645
2.500	101.405	101.155	100.905
2.625	102.015	101.765	101.515
2.750	102.775	102.525	102.275
2.875	103.150	102.900	102.650
3.000	103.375	103.125	102.875
3.125	103.640	103.390	103.140
3.250	104.415	104.165	103.915
3.375	104.475	104.225	103.975
3.500	104.615	104.365	104.115
3.625	104.775	104.525	104.275
3.750	104.915	104.665	104.415
3.875	104.975	104.725	104.475
4.000	105.115	104.865	104.615
4.125	105.275	105.025	104.775
4.250	105.415	105.165	104.915

VA 30 Year Fixed HB - (401HB)

Rate	15 Day	30 Day	45 Day
2.250	98.418	98.168	97.918
2.375	98.708	98.458	98.208
2.500	98.968	98.718	98.468
2.625	99.578	99.328	99.078
2.750	101.306	101.056	100.806
2.875	101.681	101.431	101.181
3.000	101.906	101.656	101.406
3.125	102.171	101.921	101.671
3.250	102.353	102.103	101.853
3.375	102.413	102.163	101.913
3.500	102.553	102.303	102.053
3.625	102.713	102.463	102.213
3.750	99.040	98.790	98.540
3.875	99.100	98.850	98.600
4.000	99.240	98.990	98.740
4.125	99.400	99.150	98.900
4.250	99.040	98.790	98.540

FHA $100 Down 30 Year Fixed - (301($100))

Rate	15 Day	30 Day	45 Day
2.250	100.605	100.355	100.105
2.375	100.895	100.645	100.395
2.500	101.155	100.905	100.655
2.625	101.765	101.515	101.265
2.750	102.525	102.275	102.025
2.875	102.900	102.650	102.400
3.000	103.125	102.875	102.625
3.125	103.390	103.140	102.890
3.250	104.165	103.915	103.665
3.375	104.225	103.975	103.725
3.500	104.365	104.115	103.865
3.625	104.525	104.275	104.025
3.750	104.665	104.415	104.165
3.875	104.725	104.475	104.225
4.000	104.865	104.615	104.365
4.125	105.025	104.775	104.525
4.250	105.165	104.915	104.665

USDA 30 - 25 Year Fixed - (501)

Rate	15 Day	30 Day	45 Day
2.250	101.355	101.105	100.855
2.375	101.645	101.395	101.145
2.500	101.905	101.655	101.405
2.625	102.515	102.265	102.015
2.750	103.275	103.025	102.775
2.875	103.650	103.400	103.150
3.000	103.875	103.625	103.375
3.125	104.140	103.890	103.640
3.250	104.915	104.665	104.415
3.375	104.975	104.725	104.475
3.500	105.115	104.865	104.615
3.625	105.275	105.025	104.775
3.750	105.415	105.165	104.915
3.875	105.475	105.225	104.975
4.000	105.615	105.365	105.115
4.125	105.775	105.525	105.275
4.250	105.915	105.665	105.415

MaxONE - 30 Year Fixed - (Max101)

Rate	15 Day	30 Day	45 Day
2.250	98.105	97.855	97.355
2.375	98.395	98.145	97.645
2.500	98.655	98.405	97.905
2.625	99.265	99.015	98.515
2.750	100.025	99.775	99.275
2.875	100.400	100.150	99.650
3.000	100.625	100.375	99.875
3.125	100.890	100.640	100.140
3.250	101.665	101.415	100.915
3.375	101.725	101.475	100.975
3.500	101.865	101.615	101.115
3.625	102.025	101.775	101.275
3.750	102.165	101.915	101.415
3.875	102.225	101.975	101.475
4.000	102.365	102.115	101.615
4.125	102.525	102.275	101.775
4.250	102.665	102.415	101.915

Future Product

Rate	15 Day	30 Day	45 Day

Future Products

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LLPAs

FICO 660-679	FICO 550-579	VA Cashout >90% LTV	LSM Select (FICO ≥680 & ≥$250,000)
-0.250	-3.500	-2.000	+0.350
FICO 640-659	No FICO Score	Manual Underwrite (N/A Streamlines/IRRRLs)	60 Day Lock (From 45 Day Price)
-0.500	-2.500	-0.500	-0.500
FICO 620-639	State Adjustor (NC, WA)	Manufactured Home (Purchase/Rate-Term)	3-4 Units
-1.000	-0.375	-1.500	-0.750
FICO 600-619	VA Loan Amount >$950K	Manufactured Home (Cashout)	2nd Home & Investment
-1.500	-0.750	-2.500	-1.500
FICO 580-599	Loan Amount (<$100,000)	Future LLPAs	Future LLPAs
-2.250	-0.500	Future LLPAs	Future LLPAs

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

Effective: Monday, September 27, 2021

Prime Jumbo Pricing

Borrower Paid Ratesheet

30 YEAR FIXED					901
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY	75 DAY
4.250	102.622	102.559	102.466	102.341	102.216
4.125	102.516	102.453	102.360	102.235	102.110
4.000	102.420	102.357	102.263	102.138	102.013
3.875	102.315	102.253	102.159	102.034	101.909
3.750	102.152	102.090	101.996	101.871	101.746
3.625	101.875	101.812	101.718	101.593	101.468
3.500	101.199	101.136	101.042	100.917	100.792
3.375	100.929	100.866	100.773	100.648	100.523
3.250	100.610	100.547	100.454	100.329	100.204
3.125	100.311	100.248	100.154	100.029	99.904
3.000	99.909	99.846	99.753	99.628	99.503
2.875	99.425	99.362	99.268	99.143	99.018
2.750	98.810	98.748	98.654	98.529	98.404
2.625	98.456	98.393	98.299	98.174	98.049
2.500	97.922	97.860	97.766	97.641	97.516

0	956
Coming Soon	

ARMS are temp. not available

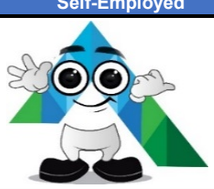
0	976
Coming Soon	

0	9106
Coming Soon	

Loan Level Price Adjustments (LLPAs)

FICO	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800	0.700	0.650	0.600	0.550	0.450	-0.150	-0.500
FICO 760 - 799	0.600	0.600	0.500	0.400	0.250	-0.630	-1.000
FICO 740 - 759	0.550	0.550	0.350	0.250	-0.050	-1.000	-1.500
FICO 720 - 739	0.400	0.400	0.250	0.000	-0.350	-1.250	-1.750
FICO 700 - 719	0.250	0.250	0.050	-0.250	-0.750	-1.500	-2.250
FICO 680 - 699	0.150	0.100	-0.100	-0.650	-1.150	-2.000	-2.750
FICO 660 - 679	0.050	-0.150	-0.450	-1.150	-1.750		

Other Adjusters	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property	-1.000	-1.250	-1.500	-1.750	-2.000		
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Cashout Refinance	-0.500	-0.750	-1.000	-1.250	-1.500		
Second Home	0.000	-0.125	-0.250	-0.375	-0.500	-0.750	-1.000
Condo (LR and HR)	0.000	0.000	-0.100	-0.200	-0.300	-0.500	
2-4 Unit	0.000	-0.050	-0.100	-0.250	-0.500	-0.750	-1.000
Self-Employed	0.000	0.000	-0.050	-0.100	-0.150	-0.200	-0.250



Maximum Net Price
102.000