



Ratesheet Code: RS-WS

Effective Date: 09:40AM 10/14/2021 #1

LoanStream Mortgage Wholesale Rate Sheet

Table of Contents	
Pages	Product
2-3	FannieMae Products
4-5	FreddieMac Products
6	Agency LLPAs
7	Government Products
8	Jumbo Product

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	
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CD Desk:	Phone: Email Only Email: CD@LSMortgage.com
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Lock Expiration Days	
15 Day	10/29/21
30 Day	11/12/21
45 Day	11/29/21
60 Day	12/13/21

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: **October 14, 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	-1.000
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				
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

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

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

HOMEREDY 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





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

Effective: October 14, 2021

AikONE Program										Future Product Intentionally Left Blank	
AikONE 30 YEAR FIXED (ALT101)					AikONE 15 YEAR FIXED (ALT115)						Future Product
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day		
2.250	94.211	94.111	94.011	93.911	1.875	96.213	96.074	95.980	95.887		
2.375	95.009	94.909	94.809	94.709	2.000	97.243	97.148	97.054	96.961		
2.500	95.791	95.698	95.606	95.508	2.125	97.819	97.724	97.631	97.538		
2.625	96.673	96.581	96.488	96.390	2.250	98.348	98.253	98.159	98.066		
2.750	97.518	97.426	97.333	97.235	2.375	98.856	98.761	98.668	98.575		
2.875	98.214	98.122	98.029	97.931	2.500	99.293	99.198	99.104	99.015		
3.000	98.772	98.680	98.588	98.489	2.625	99.482	99.404	99.326	99.248		
3.125	99.600	99.486	99.372	99.266	2.750	99.946	99.868	99.790	99.712		
3.250	100.083	99.969	99.855	99.750	2.875	100.548	100.470	100.392	100.314		
3.375	100.648	100.535	100.421	100.315	3.000	100.838	100.760	100.682	100.604		
3.500	101.096	100.982	100.868	100.763	3.125	100.975	100.875	100.775	100.675		
3.625	101.477	101.364	101.250	101.148	3.250	101.347	101.247	101.147	101.047		
3.750	101.834	101.756	101.678	101.603	3.375	101.738	101.638	101.538	101.438		
3.875	102.187	102.114	102.048	101.981	3.500	102.067	101.967	101.867	101.767		
4.000	102.542	102.470	102.403	102.336	3.625	102.467	102.367	102.267	102.167		
4.125	102.833	102.761	102.694	102.627	3.750	101.960	101.947	101.942	101.936		
4.250	103.193	103.193	103.193	103.193	3.875	101.487	101.334	101.180	101.027		
4.375	102.265	102.173	102.048	101.923	4.000	101.753	101.595	101.436	101.278		
4.500	102.569	102.504	102.379	102.254	4.125	102.038	101.874	101.711	101.547		
4.625	102.921	102.856	102.731		4.250	100.121	100.023	99.935	99.825		

AikONE - 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	SUBORDINATE FINANCING			LOAN AMOUNT **			
					CLTV / HCLTV	FICO < 720	FICO >=720	Loan Amt <= \$100,000			
Investment	0.000	0.000	0.000	-1.250				Loan Amt <= \$548,250	-1.000		
2-Units	-1.000	-1.000	-1.000	NA	<=60%	-0.375	-0.375	Loan Amt <= \$822,375	0.000		
3-4 Units	-1.000	-1.000	-1.000	NA	60.01-70	-0.875	-0.625	Loan Amt >= \$822,376	-0.750		
Condo	-0.750	-0.750	-0.750	-0.750	70.01-75	-1.125	-0.875	Loan Amt >= \$822,376	-1.000		
FICO 620 - 639	-0.500	-1.500	-3.000	-3.000	75.01-80	-1.375	-1.125				
FICO 640 - 659	-0.500	-1.250	-2.750	-3.000	"PRE PAY DOES NOT APPLY TO APPROVE/ELIGIBLE LOANS. PRICE THESE NORMALLY WITHOUT REGARD TO PPP".					MISCELLANEOUS	
FICO 660 - 679	0.000	-1.000	-2.250	-2.750						Texas Cash out	-1.000
FICO 680 - 699	0.000	-0.500	-1.250	-1.750						> 6 Financed Properties	-0.500
FICO 700 - 719	0.000	-0.500	-1.000	-1.250						Escrow Waiver	-0.125
FICO 720 - 739	0.000	-0.250	-0.500	-0.750	State Adjustors: NC /or WA	-0.375					
FICO >=740	0.000	-0.250	-0.250	-0.500	PREPAYMENT PENALTY						
Cash Out with FICO 620 - 639	-0.625	-1.625	-1.625	NA	No Prepay-Due to AUS Approve/Eligible	0.000	Max Price Before LPC or UW Buyout				
Cash Out with FICO 640 - 659	-0.625	-1.625	-1.625	NA	No Prepay-Due to State Rest. (Max YSP 102)	0.000	Prepay Not Allowed due to State				
Cash Out with FICO 660 - 679	-0.625	-1.125	-1.125	NA	No Prepay - (Max YSP 100.000)	-1.250	Loans W/ No PPP				
Cash Out with FICO 680 - 699	-0.375	-1.125	-1.125	NA	1YR Prepay- (Max YSP 101.000)	-0.750	Loans W/ 1YR PPP				
Cash Out with FICO 700 - 719	-0.375	-1.000	-1.000	NA	2YR Prepay- (Max YSP 101.500)	-0.375	Loans W/ 2YR PPP				
Cash Out with FICO 720 - 739	-0.375	-1.000	-1.000	NA	3YR Prepay- (Max YSP 102.000)	0.000	Loans W/ 3YR PPP				
Cash Out with FICO >= 740	-0.375	-0.625	-0.625	NA	4YR Prepay- (Max YSP 102.500)	0.250	Loans W/ 4YR PPP				
Property Inspection Waiver (PIW)	0.000	0.000	0.000	0.000	5YR Prepay- (Max YSP 103.000)	0.500	Loans W/ 5YR PPP				

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

Prepay not allowed at the following states: IL¹, MD, MI, MN, ND, NJ¹, 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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Government Pricing

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
2.250	101.835	101.710	101.460
2.375	102.125	102.000	101.750
2.500	102.385	102.260	102.010
2.625	102.995	102.870	102.620
2.750	103.525	103.400	103.150
2.875	103.900	103.775	103.525
3.000	104.125	104.000	103.750
3.125	104.390	104.265	104.015
3.250	104.865	104.740	104.490
3.375	104.925	104.800	104.550
3.500	105.065	104.940	104.690
3.625	105.225	105.100	104.850
3.750	105.365	105.240	104.990
3.875	105.425	105.300	105.050
4.000	105.565	105.440	105.190
4.125	105.725	105.600	105.350
4.250	105.865	105.740	105.490

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
2.250	101.585	101.460	101.210
2.375	101.875	101.750	101.500
2.500	102.135	102.010	101.760
2.625	102.745	102.620	102.370
2.750	103.275	103.150	102.900
2.875	103.650	103.525	103.275
3.000	103.875	103.750	103.500
3.125	104.140	104.015	103.765
3.250	104.615	104.490	104.240
3.375	104.675	104.550	104.300
3.500	104.815	104.690	104.440
3.625	104.975	104.850	104.600
3.750	105.115	104.990	104.740
3.875	105.175	105.050	104.800
4.000	105.315	105.190	104.940
4.125	105.475	105.350	105.100
4.250	105.615	105.490	105.240

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
2.250	101.335	101.210	100.960
2.375	101.625	101.500	101.250
2.500	101.885	101.760	101.510
2.625	102.495	102.370	102.120
2.750	103.025	102.900	102.650
2.875	103.400	103.275	103.025
3.000	103.625	103.500	103.250
3.125	103.890	103.765	103.515
3.250	104.365	104.240	103.990
3.375	104.425	104.300	104.050
3.500	104.565	104.440	104.190
3.625	104.725	104.600	104.350
3.750	104.865	104.740	104.490
3.875	104.925	104.800	104.550
4.000	105.065	104.940	104.690
4.125	105.225	105.100	104.850
4.250	105.365	105.240	104.990

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
2.250	99.616	99.491	99.241
2.375	99.906	99.781	99.531
2.500	100.166	100.041	99.791
2.625	100.776	100.651	100.401
2.750	101.794	101.669	101.419
2.875	102.169	102.044	101.794
3.000	102.394	102.269	102.019
3.125	102.659	102.534	102.284
3.250	102.718	102.593	102.343
3.375	102.778	102.653	102.403
3.500	102.918	102.793	102.543
3.625	103.078	102.953	102.703
3.750	99.490	99.365	99.115
3.875	99.550	99.425	99.175
4.000	99.690	99.565	99.315
4.125	99.850	99.725	99.475
4.250	99.553	99.428	99.178

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
2.250	101.710	101.585	101.335
2.375	102.000	101.875	101.625
2.500	102.260	102.135	101.885
2.625	102.870	102.745	102.495
2.750	103.400	103.275	103.025
2.875	103.775	103.650	103.400
3.000	104.000	103.875	103.625
3.125	104.265	104.140	103.890
3.250	104.740	104.615	104.365
3.375	104.800	104.675	104.425
3.500	104.940	104.815	104.565
3.625	105.100	104.975	104.725
3.750	105.240	105.115	104.865
3.875	105.300	105.175	104.925
4.000	105.440	105.315	105.065
4.125	105.600	105.475	105.225
4.250	105.740	105.615	105.365

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
2.250	101.460	101.335	101.085
2.375	101.750	101.625	101.375
2.500	102.010	101.885	101.635
2.625	102.620	102.495	102.245
2.750	103.150	103.025	102.775
2.875	103.525	103.400	103.150
3.000	103.750	103.625	103.375
3.125	104.015	103.890	103.640
3.250	104.490	104.365	104.115
3.375	104.550	104.425	104.175
3.500	104.690	104.565	104.315
3.625	104.850	104.725	104.475
3.750	104.990	104.865	104.615
3.875	105.050	104.925	104.675
4.000	105.190	105.065	104.815
4.125	105.350	105.225	104.975
4.250	105.490	105.365	105.115

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
2.250	101.210	101.085	100.835
2.375	101.500	101.375	101.125
2.500	101.760	101.635	101.385
2.625	102.370	102.245	101.995
2.750	102.900	102.775	102.525
2.875	103.275	103.150	102.900
3.000	103.500	103.375	103.125
3.125	103.765	103.640	103.390
3.250	104.240	104.115	103.865
3.375	104.300	104.175	103.925
3.500	104.440	104.315	104.065
3.625	104.600	104.475	104.225
3.750	104.740	104.615	104.365
3.875	104.800	104.675	104.425
4.000	104.940	104.815	104.565
4.125	105.100	104.975	104.725
4.250	105.240	105.115	104.865

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
2.250	99.491	99.366	99.116
2.375	99.781	99.656	99.406
2.500	100.041	99.916	99.666
2.625	100.651	100.526	100.276
2.750	101.669	101.544	101.294
2.875	102.044	101.919	101.669
3.000	102.269	102.144	101.894
3.125	102.534	102.409	102.159
3.250	102.593	102.468	102.218
3.375	102.653	102.528	102.278
3.500	102.793	102.668	102.418
3.625	102.953	102.828	102.578
3.750	99.365	99.240	98.990
3.875	99.425	99.300	99.050
4.000	99.565	99.440	99.190
4.125	99.725	99.600	99.350
4.250	99.428	99.303	99.053

FHA \$100 Down 30 Year Fixed - (301(\$100))			
Rate	15 Day	30 Day	45 Day
2.250	100.835	100.710	100.460
2.375	101.125	101.000	100.750
2.500	101.385	101.260	101.010
2.625	101.995	101.870	101.620
2.750	102.525	102.400	102.150
2.875	102.900	102.775	102.525
3.000	103.125	103.000	102.750
3.125	103.390	103.265	103.015
3.250	103.865	103.740	103.490
3.375	103.925	103.800	103.550
3.500	104.065	103.940	103.690
3.625	104.225	104.100	103.850
3.750	104.365	104.240	103.990
3.875	104.425	104.300	104.050
4.000	104.565	104.440	104.190
4.125	104.725	104.600	104.350
4.250	104.865	104.740	104.490

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
2.250	101.585	101.460	101.210
2.375	101.875	101.750	101.500
2.500	102.135	102.010	101.760
2.625	102.745	102.620	102.370
2.750	103.275	103.150	102.900
2.875	103.650	103.525	103.275
3.000	103.875	103.750	103.500
3.125	104.140	104.015	103.765
3.250	104.615	104.490	104.240
3.375	104.675	104.550	104.300
3.500	104.815	104.690	104.440
3.625	104.975	104.850	104.600
3.750	105.115	104.990	104.740
3.875	105.175	105.050	104.800
4.000	105.315	105.190	104.940
4.125	105.475	105.350	105.100
4.250	105.615	105.490	105.240

MaxONE - 30 Year Fixed - (Max101)			
Rate	15 Day	30 Day	45 Day
2.250	98.335	98.210	97.835
2.375	98.625	98.500	98.125
2.500	98.885	98.760	98.385
2.625	99.495	99.370	98.995
2.750	100.025	99.900	99.525
2.875	100.400	100.275	99.900
3.000	100.625	100.500	100.125
3.125	100.890	100.765	100.390
3.250	101.365	101.240	100.865
3.375	101.425	101.300	100.925
3.500	101.565	101.440	101.065
3.625	101.725	101.600	101.225
3.750	101.865	101.740	101.365
3.875	101.925	101.800	101.425
4.000	102.065	101.940	101.565
4.125	102.225	102.100	101.725
4.250	102.365	102.240	101.865

Future Product			
Rate	15 Day	30 Day	45 Day
Future Products Intentionally Left Blank			

LLPAs

FICO 660-679
0.000
FICO 640-659
-0.250
FICO 620-639
-0.500
FICO 600-619
-1.000
FICO 580-599
-1.750

FICO 550-579
-2.500
No FICO Score
-1.500
State Adjustor (NC, WA)
-0.375
VA Loan Amount >\$950K
-0.500
Loan Amount (<\$100,000)
-0.500

VA Cashout >90% LTV
-2.000
Manual Underwrite (N/A Streamlines/IRRLs)
-0.500
Manufactured Home (Purchase/Rate-Term)
-1.500
Manufactured Home (Cashout)
-2.500
Future LLPAs
Future LLPAs

LSM Select (FICO ≥680 & ≥\$250,000)
+0.350
60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.500
2nd Home & Investment
-1.500
Future LLPAs
Future LLPAs



Prime Jumbo Pricing

Borrower Paid Ratesheet

30 YEAR FIXED						901	0	956
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY	75 DAY			
4.250	102.596	102.533	102.440	102.315	102.190			
4.125	102.473	102.410	102.317	102.192	102.067			
4.000	102.360	102.297	102.203	102.078	101.953			
3.875	102.239	102.176	102.082	101.957	101.832			
3.750	102.058	101.996	101.902	101.777	101.652			
3.625	101.681	101.619	101.525	101.400	101.275			
3.500	101.098	101.036	100.942	100.817	100.692			
3.375	100.707	100.645	100.551	100.426	100.301			
3.250	100.371	100.309	100.215	100.090	99.965			
3.125	100.055	99.993	99.899	99.774	99.649			
3.000	99.637	99.574	99.480	99.355	99.230			
2.875	99.136	99.073	98.979	98.854	98.729			
2.750	98.668	98.605	98.511	98.386	98.261			
2.625	98.235	98.173	98.079	97.954	97.829			
2.500	97.712	97.650	97.556	97.431	97.306			

Coming Soon

ARMS are temp. not available

0	976	0	9106
Coming Soon		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	-0.400	-0.750
FICO 760 - 799	0.600	0.600	0.500	0.400	0.250	-0.875	-1.250
FICO 740 - 759	0.550	0.550	0.350	0.250	-0.050	-1.250	-1.750
FICO 720 - 739	0.400	0.400	0.250	0.000	-0.350	-1.500	-2.000
FICO 700 - 719	0.250	0.250	0.050	-0.250	-0.750	-1.750	-2.500
FICO 680 - 699	0.150	0.100	-0.100	-0.650	-1.150	-2.250	-3.000
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