



Ratesheet Code: RS-WS

Effective Date: 8:20 AM 11/24/2021 #1

LoanStream Mortgage Wholesale Rate Sheet

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<a href="#">8</a>	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	
<b>Corporate Headquarters:</b>	Phone: 800-760-1833 Email: <a href="mailto:Inquires@LSMortgage.com">Inquires@LSMortgage.com</a>
<b>Lock Desk:</b>	Phone: 949-679-7400 Email: <a href="mailto:LockDesk@LSMortgage.com">LockDesk@LSMortgage.com</a>
<b>Prime Loan Scenarios:</b>	Phone: Email Only Email: <a href="mailto:Scenarios_Is@LSMortgage.com">Scenarios_Is@LSMortgage.com</a>
<b>NAN-Q Scenarios &amp; Prequals:</b>	Phone: Email Only Email: <a href="mailto:EZQual@LSMortgage.com">EZQual@LSMortgage.com</a>
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<b>Funding Department:</b>	Phone: Email Only Email: <a href="mailto:Funding@LSMortgage.com">Funding@LSMortgage.com</a>
<b>Submission Desk</b>	Phone: Email Only Email: <a href="mailto:Submissions_LS@LSMortgage.com">Submissions_LS@LSMortgage.com</a>
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.	

Lock Expiration Days	
15 Day	12/08/21
30 Day	12/23/21
45 Day	01/07/22
60 Day	01/24/22

**Underwriting Fee**  
[Click Here](#)

**Relock Fee**  
(0.250)

**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: **November 24, 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
<b>High Balance or</b>		<b>Super Conforming Adjustments</b>						
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

**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
<b>=&gt; 700 &amp; LTV &lt;= 80%</b>	<b>0.300</b>

**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**

**2022 Loan Limits Early Release**

Purchase / R&T	-0.200
Cash Out	-0.500

\*\*\*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\*\*



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

Effective: November 24, 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	92.831	92.731	92.631	92.531	1.875	95.076	95.005	94.929	94.843		
2.375	93.613	93.513	93.413	93.313	2.000	96.142	96.071	95.995	95.909		
2.500	94.832	94.742	94.648	94.553	2.125	96.683	96.612	96.536	96.451		
2.625	95.650	95.559	95.465	95.370	2.250	97.188	97.117	97.041	96.955		
2.750	96.565	96.474	96.380	96.285	2.375	97.683	97.612	97.536	97.450		
2.875	97.211	97.121	97.027	96.932	2.500	98.268	98.190	98.109	98.023		
3.000	97.827	97.736	97.642	97.547	2.625	98.621	98.543	98.462	98.377		
3.125	98.422	98.301	98.182	98.065	2.750	99.026	98.948	98.868	98.782		
3.250	99.009	98.888	98.770	98.653	2.875	99.547	99.469	99.389	99.303		
3.375	99.507	99.386	99.267	99.150	3.000	99.888	99.810	99.729	99.643		
3.500	99.925	99.804	99.686	99.568	3.125	99.924	99.860	99.806	99.751		
3.625	100.312	100.177	100.049	99.921	3.250	100.352	100.287	100.233	100.179		
3.750	100.595	100.512	100.426	100.338	3.375	100.674	100.610	100.555	100.501		
3.875	101.066	100.972	100.885	100.798	3.500	100.910	100.825	100.771	100.716		
4.000	101.473	101.379	101.292	101.205	3.625	101.332	101.232	101.132	101.032		
4.125	101.850	101.756	101.669	101.582	3.750	101.526	101.477	101.439	101.400		
4.250	102.161	102.134	102.113	102.093	3.875	101.059	100.906	100.753	100.602		
4.375	101.401	101.227	101.058	100.933	4.000	101.354	101.196	101.037	100.879		
4.500	101.723	101.547	101.422	101.297	4.125	101.440	101.276	101.113	100.949		
4.625	101.978	101.913	101.788	101.663	4.250	99.260	99.152	99.054	98.934		

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	State Adjustors: NC /or WA	-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	PREPAYMENT PENALTY			Max Price Before LPC or UW Buyout	
FICO >=740	0.000	-0.250	-0.250	-0.500	No Prepay-Due to AUS Approve/Eligible	0.000	Prepay Not Allowed due to State		
Cash Out with FICO 620 - 639	-0.625	-1.625	-1.625	NA	No Prepay - (Max YSP 100.000)	-1.250	Loans W/ No PPP		
Cash Out with FICO 640 - 659	-0.625	-1.625	-1.625	NA	1YR Prepay- (Max YSP 100.000)	-0.750	Loans W/ 1YR PPP		
Cash Out with FICO 660 - 679	-0.625	-1.125	-1.125	NA	2YR Prepay- (Max YSP 101.500)	-0.375	Loans W/ 2YR PPP		
Cash Out with FICO 680 - 699	-0.375	-1.125	-1.125	NA	3YR Prepay- (Max YSP 102.000)	0.000	Loans W/ 3YR PPP		
Cash Out with FICO 700 - 719	-0.375	-1.000	-1.000	NA	4YR Prepay- (Max YSP 102.500)	0.250	Loans W/ 4YR PPP		
Cash Out with FICO 720 - 739	-0.375	-1.000	-1.000	NA	5YR Prepay- (Max YSP 103.000)	0.500	Loans W/ 5YR PPP		
Cash Out with FICO >= 740	-0.375	-0.625	-0.625	NA					
Property Inspection Waiver (PIW)	0.000	0.000	0.000	0.000					

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

Prepay not allowed at the following states: IL<sup>1</sup>, MD, MI, MN, ND, NJ<sup>1</sup>, NM, OH, PA

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

<sup>1</sup> to have prepay, loan must close in the name of a Corp or LLC  
 \*\*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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**Government Pricing**

FHA 30 - 25 Year Fixed - (301 & 325)				FHA 20 Year Fixed - (320)				FHA 15 Year Fixed - (315)				FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.250	100.555	100.430	100.180	2.250	100.305	100.180	99.930	2.250	100.055	99.930	99.680	2.250	98.180	98.055	97.805
2.375	100.845	100.720	100.470	2.375	100.595	100.470	100.220	2.375	100.345	100.220	99.970	2.375	98.470	98.345	98.095
2.500	101.105	100.980	100.730	2.500	100.855	100.730	100.480	2.500	100.605	100.480	100.230	2.500	98.730	98.605	98.355
2.625	101.715	101.590	101.340	2.625	101.465	101.340	101.090	2.625	101.215	101.090	100.840	2.625	99.340	99.215	98.965
2.750	102.325	102.200	101.950	2.750	102.075	101.950	101.700	2.750	101.825	101.700	101.450	2.750	100.594	100.469	100.219
2.875	102.700	102.575	102.325	2.875	102.450	102.325	102.075	2.875	102.200	102.075	101.825	2.875	100.969	100.844	100.594
3.000	102.925	102.800	102.550	3.000	102.675	102.550	102.300	3.000	102.425	102.300	102.050	3.000	101.194	101.069	100.819
3.125	103.615	103.490	103.240	3.125	103.365	103.240	102.990	3.125	103.115	102.990	102.740	3.125	101.884	101.759	101.509
3.250	104.005	103.880	103.630	3.250	103.755	103.630	103.380	3.250	103.505	103.380	103.130	3.250	101.924	101.799	101.549
3.375	104.065	103.940	103.690	3.375	103.815	103.690	103.440	3.375	103.565	103.440	103.190	3.375	101.984	101.859	101.609
3.500	104.205	104.080	103.830	3.500	103.955	103.830	103.580	3.500	103.705	103.580	103.330	3.500	102.124	101.999	101.749
3.625	104.365	104.240	103.990	3.625	104.115	103.990	103.740	3.625	103.865	103.740	103.490	3.625	102.284	102.159	101.909
3.750	104.505	104.380	104.130	3.750	104.255	104.130	103.880	3.750	104.005	103.880	103.630	3.750	98.630	98.505	98.255
3.875	104.565	104.440	104.190	3.875	104.315	104.190	103.940	3.875	104.065	103.940	103.690	3.875	98.690	98.565	98.315
4.000	104.705	104.580	104.330	4.000	104.455	104.330	104.080	4.000	104.205	104.080	103.830	4.000	98.830	98.705	98.455
4.125	104.865	104.740	104.490	4.125	104.615	104.490	104.240	4.125	104.365	104.240	103.990	4.125	98.990	98.865	98.615
4.250	105.005	104.880	104.630	4.250	104.755	104.630	104.380	4.250	104.505	104.380	104.130	4.250	98.693	98.568	98.318

VA 30 - 25 Year Fixed (401 & 425)				VA 20 Year Fixed - (420)				VA 15 Year Fixed - (415)				VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.250	100.430	100.305	100.055	2.250	100.180	100.055	99.805	2.250	99.930	99.805	99.555	2.250	98.055	97.930	97.680
2.375	100.720	100.595	100.345	2.375	100.470	100.345	100.095	2.375	100.220	100.095	99.845	2.375	98.345	98.220	97.970
2.500	100.980	100.855	100.605	2.500	100.730	100.605	100.355	2.500	100.480	100.355	100.105	2.500	98.605	98.480	98.230
2.625	101.590	101.465	101.215	2.625	101.340	101.215	100.965	2.625	101.090	100.965	100.715	2.625	99.215	99.090	98.840
2.750	102.200	102.075	101.825	2.750	101.950	101.825	101.575	2.750	101.700	101.575	101.325	2.750	100.469	100.344	100.094
2.875	102.575	102.450	102.200	2.875	102.325	102.200	101.950	2.875	102.075	101.950	101.700	2.875	100.844	100.719	100.469
3.000	102.800	102.675	102.425	3.000	102.550	102.425	102.175	3.000	102.300	102.175	101.925	3.000	101.069	100.944	100.694
3.125	103.490	103.365	103.115	3.125	103.240	103.115	102.865	3.125	102.990	102.865	102.615	3.125	101.759	101.634	101.384
3.250	103.880	103.755	103.505	3.250	103.630	103.505	103.255	3.250	103.380	103.255	103.005	3.250	101.799	101.674	101.424
3.375	103.940	103.815	103.565	3.375	103.690	103.565	103.315	3.375	103.440	103.315	103.065	3.375	101.859	101.734	101.484
3.500	104.080	103.955	103.705	3.500	103.830	103.705	103.455	3.500	103.580	103.455	103.205	3.500	101.999	101.874	101.624
3.625	104.240	104.115	103.865	3.625	103.990	103.865	103.615	3.625	103.740	103.615	103.365	3.625	102.159	102.034	101.784
3.750	104.380	104.255	104.005	3.750	104.130	104.005	103.755	3.750	103.880	103.755	103.505	3.750	98.505	98.380	98.130
3.875	104.440	104.315	104.065	3.875	104.190	104.065	103.815	3.875	103.940	103.815	103.565	3.875	98.565	98.440	98.190
4.000	104.580	104.455	104.205	4.000	104.330	104.205	103.955	4.000	104.080	103.955	103.705	4.000	98.705	98.580	98.330
4.125	104.740	104.615	104.365	4.125	104.490	104.365	104.115	4.125	104.240	104.115	103.865	4.125	98.865	98.740	98.490
4.250	104.880	104.755	104.505	4.250	104.630	104.505	104.255	4.250	104.380	104.255	104.005	4.250	98.568	98.443	98.193

FHA \$100 Down 30 Year Fixed - (301(\$100))				USDA 30 - 25 Year Fixed - (501)				MaxONE - 30 Year Fixed - (Max101)				Future Product			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.250	99.555	99.430	99.180	2.250	100.305	100.180	99.930	2.250	97.055	96.930	96.555	Future Products Intentionally Left Blank			
2.375	99.845	99.720	99.470	2.375	100.595	100.470	100.220	2.375	97.345	97.220	96.845				
2.500	100.105	99.980	99.730	2.500	100.855	100.730	100.480	2.500	97.605	97.480	97.105				
2.625	100.715	100.590	100.340	2.625	101.465	101.340	101.090	2.625	98.215	98.090	97.715				
2.750	101.325	101.200	100.950	2.750	102.075	101.950	101.700	2.750	98.825	98.700	98.325				
2.875	101.700	101.575	101.325	2.875	102.450	102.325	102.075	2.875	99.200	99.075	98.700				
3.000	101.925	101.800	101.550	3.000	102.675	102.550	102.300	3.000	99.425	99.300	98.925				
3.125	102.615	102.490	102.240	3.125	103.365	103.240	102.990	3.125	100.115	99.990	99.615				
3.250	103.005	102.880	102.630	3.250	103.755	103.630	103.380	3.250	100.505	100.380	100.005				
3.375	103.065	102.940	102.690	3.375	103.815	103.690	103.440	3.375	100.565	100.440	100.065				
3.500	103.205	103.080	102.830	3.500	103.955	103.830	103.580	3.500	100.705	100.580	100.205				
3.625	103.365	103.240	102.990	3.625	104.115	103.990	103.740	3.625	100.865	100.740	100.365				
3.750	103.505	103.380	103.130	3.750	104.255	104.130	103.880	3.750	101.005	100.880	100.505				
3.875	103.565	103.440	103.190	3.875	104.315	104.190	103.940	3.875	101.065	100.940	100.565				
4.000	103.705	103.580	103.330	4.000	104.455	104.330	104.080	4.000	101.205	101.080	100.705				
4.125	103.865	103.740	103.490	4.125	104.615	104.490	104.240	4.125	101.365	101.240	100.865				
4.250	104.005	103.880	103.630	4.250	104.755	104.630	104.380	4.250	101.505	101.380	101.005				

**LLPAs**

FICO 660-679	FICO 550-579	VA Cashout >90% LTV	LSM Select (FICO ≥680 & ≥\$250,000)
-5	-3.000	-2.000	+0.350
FICO 640-659	No FICO Score	Manual Underwrite (N/A Streamlines/IRRLs)	60 Day Lock (From 45 Day Price)
-0.750	-1.500	-0.500	-0.500
FICO 620-639	State Adjustor (NC, WA)	Manufactured Home (Purchase/Rate-Term)	3-4 Units
-1.500	-0.375	-1.500	-0.500
FICO 600-619	VA Loan Amount >\$950K	Manufactured Home (Cashout)	2nd Home & Investment
-2.000	-0.500	-2.500	-1.500
FICO 580-599	Loan Amount (<\$100,000)	Future LLPAs	Future LLPAs
-2.500	-0.500	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	101.984	101.921	101.828	101.703	101.578			
4.125	101.838	101.775	101.682	101.557	101.432			
4.000	101.701	101.639	101.545	101.420	101.295			
3.875	101.557	101.495	101.401	101.276	101.151			
3.750	101.220	101.158	101.064	100.939	100.814			
3.625	100.812	100.750	100.656	100.531	100.406			
3.500	100.434	100.372	100.278	100.153	100.028			
3.375	100.020	99.957	99.864	99.739	99.614			
3.250	99.661	99.598	99.505	99.380	99.255			
3.125	99.322	99.259	99.165	99.040	98.915			
3.000	98.880	98.817	98.724	98.599	98.474			
2.875	98.403	98.340	98.247	98.122	97.997			
2.750	98.059	97.996	97.902	97.777	97.652			
2.625	97.636	97.574	97.480	97.355	97.230			
2.500	97.090	97.028	96.934	96.809	96.684			

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