



Ratesheet Code: RS-WS

Effective Date: 11:50 AM 11/30/2021 #2

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	
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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	12/15/21
30 Day	12/30/21
45 Day	01/14/22
60 Day	01/28/22

**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 30, 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 30, 2021

AikONE Program										Future Product
AikONE 30 YEAR FIXED (ALT101)					AikONE 15 YEAR FIXED (ALT115)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
2.250	93.658	93.558	93.458	93.358	1.875	95.815	95.736	95.653	95.567	Future Product Intentionally Left Blank
2.375	94.690	94.599	94.504	94.409	2.000	96.869	96.791	96.707	96.621	
2.500	95.978	95.887	95.792	95.696	2.125	97.395	97.317	97.234	97.148	
2.625	96.772	96.681	96.586	96.490	2.250	97.884	97.806	97.722	97.636	
2.750	97.713	97.622	97.527	97.432	2.375	98.365	98.287	98.203	98.118	
2.875	98.337	98.246	98.151	98.056	2.500	98.943	98.857	98.766	98.672	
3.000	98.931	98.840	98.744	98.649	2.625	99.278	99.193	99.101	99.007	
3.125	99.360	99.257	99.162	99.067	2.750	99.655	99.570	99.479	99.385	
3.250	99.897	99.777	99.660	99.542	2.875	100.153	100.068	99.976	99.883	
3.375	100.376	100.255	100.138	100.021	3.000	100.457	100.372	100.280	100.187	
3.500	100.764	100.643	100.526	100.409	3.125	100.295	100.230	100.176	100.121	
3.625	101.062	100.929	100.803	100.677	3.250	100.726	100.662	100.607	100.552	
3.750	101.055	100.985	100.897	100.810	3.375	101.024	100.959	100.905	100.850	
3.875	101.439	101.369	101.281	101.193	3.500	101.195	101.130	101.075	101.021	
4.000	101.821	101.731	101.648	101.564	3.625	101.453	101.353	101.253	101.153	
4.125	102.159	102.069	101.986	101.902	3.750	101.585	101.520	101.465	101.411	
4.250	102.321	102.294	102.273	102.253	3.875	101.394	101.241	101.087	100.934	
4.375	101.850	101.785	101.660	101.535	4.000	101.681	101.523	101.365	101.206	
4.500	102.228	102.163	102.038	101.913	4.125	101.760	101.596	101.433	101.270	
4.625	101.969	101.794	101.619	101.444	4.250	99.212	99.104	99.006	98.886	

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				
FICO >=740	0.000	-0.250	-0.250	-0.500	No Prepay-Due to AUS Approve/Eligible	0.000	Max Price Before LPC or UW Buyout		
Cash Out with FICO 620 - 639	-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 640 - 659	-0.625	-1.625	-1.625	NA	No Prepay - (Max YSP 100.000)	-1.250	Loans W/ No PPP		
Cash Out with FICO 660 - 679	-0.625	-1.125	-1.125	NA	1YR Prepay- (Max YSP 101.000)	-0.750	Loans W/ 1YR PPP		
Cash Out with FICO 680 - 699	-0.375	-1.125	-1.125	NA	2YR Prepay- (Max YSP 101.500)	-0.375	Loans W/ 2YR PPP		
Cash Out with FICO 700 - 719	-0.375	-1.000	-1.000	NA	3YR Prepay- (Max YSP 102.000)	0.000	Loans W/ 3YR PPP		
Cash Out with FICO 720 - 739	-0.375	-1.000	-1.000	NA	4YR Prepay- (Max YSP 102.500)	0.250	Loans W/ 4YR PPP		
Cash Out with FICO >= 740	-0.375	-0.625	-0.625	NA	5YR Prepay- (Max YSP 103.000)	0.500	Loans W/ 5YR PPP		
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.  
 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
2.250	101.545	101.420	101.170
2.375	101.835	101.710	101.460
2.500	102.095	101.970	101.720
2.625	102.705	102.580	102.330
2.750	103.135	103.010	102.760
2.875	103.510	103.385	103.135
3.000	103.735	103.610	103.360
3.125	104.425	104.300	104.050
3.250	104.355	104.230	103.980
3.375	104.415	104.290	104.040
3.500	104.555	104.430	104.180
3.625	104.715	104.590	104.340
3.750	104.991	104.866	104.616
3.875	105.051	104.926	104.676
4.000	105.191	105.066	104.816
4.125	105.351	105.226	104.976
4.250	106.178	106.053	105.803

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
2.250	101.295	101.170	100.920
2.375	101.585	101.460	101.210
2.500	101.845	101.720	101.470
2.625	102.455	102.330	102.080
2.750	102.885	102.760	102.510
2.875	103.260	103.135	102.885
3.000	103.485	103.360	103.110
3.125	104.175	104.050	103.800
3.250	104.105	103.980	103.730
3.375	104.165	104.040	103.790
3.500	104.305	104.180	103.930
3.625	104.465	104.340	104.090
3.750	104.741	104.616	104.366
3.875	104.801	104.676	104.426
4.000	104.941	104.816	104.566
4.125	105.101	104.976	104.726
4.250	105.928	105.803	105.553

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
2.250	101.045	100.920	100.670
2.375	101.335	101.210	100.960
2.500	101.595	101.470	101.220
2.625	102.205	102.080	101.830
2.750	102.635	102.510	102.260
2.875	103.010	102.885	102.635
3.000	103.235	103.110	102.860
3.125	103.925	103.800	103.550
3.250	103.855	103.730	103.480
3.375	103.915	103.790	103.540
3.500	104.055	103.930	103.680
3.625	104.215	104.090	103.840
3.750	104.491	104.366	104.116
3.875	104.551	104.426	104.176
4.000	104.691	104.566	104.316
4.125	104.851	104.726	104.476
4.250	105.678	105.553	105.303

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
2.250	99.958	99.833	99.583
2.375	100.248	100.123	99.873
2.500	100.508	100.383	100.133
2.625	101.118	100.993	100.743
2.750	101.679	101.554	101.304
2.875	102.054	101.929	101.679
3.000	102.279	102.154	101.904
3.125	102.969	102.844	102.594
3.250	102.749	102.624	102.374
3.375	102.809	102.684	102.434
3.500	102.949	102.824	102.574
3.625	103.109	102.984	102.734
3.750	103.353	102.228	101.978
3.875	102.413	102.288	102.038
4.000	102.553	102.428	102.178
4.125	102.713	102.588	102.338
4.250	103.409	103.284	103.034

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
2.250	101.420	101.295	101.045
2.375	101.710	101.585	101.335
2.500	101.970	101.845	101.595
2.625	102.580	102.455	102.205
2.750	103.010	102.885	102.635
2.875	103.385	103.260	103.010
3.000	103.610	103.485	103.235
3.125	104.300	104.175	103.925
3.250	104.230	104.105	103.855
3.375	104.290	104.165	103.915
3.500	104.430	104.305	104.055
3.625	104.590	104.465	104.215
3.750	104.866	104.741	104.491
3.875	104.926	104.801	104.551
4.000	105.066	104.941	104.691
4.125	105.226	105.101	104.851
4.250	106.053	105.928	105.678

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
2.250	101.170	101.045	100.795
2.375	101.460	101.335	101.085
2.500	101.720	101.595	101.345
2.625	102.330	102.205	101.955
2.750	102.760	102.635	102.385
2.875	103.135	103.010	102.760
3.000	103.360	103.235	102.985
3.125	104.050	103.925	103.675
3.250	103.980	103.855	103.605
3.375	104.040	103.915	103.665
3.500	104.180	104.055	103.805
3.625	104.340	104.215	103.965
3.750	104.616	104.491	104.241
3.875	104.676	104.551	104.301
4.000	104.816	104.691	104.441
4.125	104.976	104.851	104.601
4.250	105.803	105.678	105.428

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
2.250	100.920	100.795	100.545
2.375	101.210	101.085	100.835
2.500	101.470	101.345	101.095
2.625	102.080	101.955	101.705
2.750	102.510	102.385	102.135
2.875	102.885	102.760	102.510
3.000	103.110	102.985	102.735
3.125	103.800	103.675	103.425
3.250	103.730	103.605	103.355
3.375	103.790	103.665	103.415
3.500	103.930	103.805	103.555
3.625	104.090	103.965	103.715
3.750	104.366	104.241	103.991
3.875	104.426	104.301	104.051
4.000	104.566	104.441	104.191
4.125	104.726	104.601	104.351
4.250	105.553	105.428	105.178

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
2.250	99.833	99.708	99.458
2.375	100.123	99.998	99.748
2.500	100.383	100.258	100.008
2.625	100.993	100.868	100.618
2.750	101.554	101.429	101.179
2.875	101.929	101.804	101.554
3.000	102.154	102.029	101.779
3.125	102.844	102.719	102.469
3.250	102.624	102.499	102.249
3.375	102.684	102.559	102.309
3.500	102.824	102.699	102.449
3.625	102.984	102.859	102.609
3.750	102.228	102.103	101.853
3.875	102.288	102.163	101.913
4.000	102.428	102.303	102.053
4.125	102.588	102.463	102.213
4.250	103.284	103.159	102.909

FHA \$100 Down 30 Year Fixed - (301(\$100))			
Rate	15 Day	30 Day	45 Day
2.250	100.545	100.420	100.170
2.375	100.835	100.710	100.460
2.500	101.095	100.970	100.720
2.625	101.705	101.580	101.330
2.750	102.135	102.010	101.760
2.875	102.510	102.385	102.135
3.000	102.735	102.610	102.360
3.125	103.425	103.300	103.050
3.250	103.355	103.230	102.980
3.375	103.415	103.290	103.040
3.500	103.555	103.430	103.180
3.625	103.715	103.590	103.340
3.750	103.991	103.866	103.616
3.875	104.051	103.926	103.676
4.000	104.191	104.066	103.816
4.125	104.351	104.226	103.976
4.250	105.178	105.053	104.803

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
2.250	101.295	101.170	100.920
2.375	101.585	101.460	101.210
2.500	101.845	101.720	101.470
2.625	102.455	102.330	102.080
2.750	102.885	102.760	102.510
2.875	103.260	103.135	102.885
3.000	103.485	103.360	103.110
3.125	104.175	104.050	103.800
3.250	104.105	103.980	103.730
3.375	104.165	104.040	103.790
3.500	104.305	104.180	103.930
3.625	104.465	104.340	104.090
3.750	104.741	104.616	104.366
3.875	104.801	104.676	104.426
4.000	104.941	104.816	104.566
4.125	105.101	104.976	104.726
4.250	105.928	105.803	105.553

MaxONE - 30 Year Fixed - (Max101)			
Rate	15 Day	30 Day	45 Day
2.250	98.045	97.920	97.545
2.375	98.335	98.210	97.835
2.500	98.595	98.470	98.095
2.625	99.205	99.080	98.705
2.750	99.635	99.510	99.135
2.875	100.010	99.885	99.510
3.000	100.235	100.110	99.735
3.125	100.925	100.800	100.425
3.250	100.855	100.730	100.355
3.375	100.915	100.790	100.415
3.500	101.055	100.930	100.555
3.625	101.215	101.090	100.715
3.750	101.491	101.366	100.991
3.875	101.551	101.426	101.051
4.000	101.691	101.566	101.191
4.125	101.851	101.726	101.351
4.250	102.678	102.553	102.178

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

**LLPAs**

FICO 660-679
-0.50
FICO 640-659
-0.750
FICO 620-639
-1.500
FICO 600-619
-2.000
FICO 580-599
-2.500

FICO 550-579
-3.000
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
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY	75 DAY	
4.625	103.485	103.423	103.329	103.204	103.079	
4.500	103.337	103.274	103.180	103.055	102.930	
4.375	103.236	103.173	103.080	102.955	102.830	
4.250	103.088	103.025	102.932	102.807	102.682	
4.125	102.942	102.880	102.786	102.661	102.536	
4.000	102.812	102.750	102.656	102.531	102.406	
3.875	102.364	102.302	102.208	102.083	101.958	
3.750	102.047	101.985	101.891	101.766	101.641	
3.625	101.817	101.755	101.661	101.536	101.411	
3.500	101.528	101.466	101.372	101.247	101.122	
3.375	101.167	101.105	101.011	100.886	100.761	
3.250	100.631	100.568	100.474	100.349	100.224	
3.125	100.199	100.136	100.042	99.917	99.792	
3.000	99.699	99.637	99.543	99.418	99.293	
2.875	99.121	99.059	98.965	98.840	98.715	

2.625	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	-0.650	-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	-0.250	-0.375	-0.500	-0.625	-0.750	0.000	0.000
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