



Ratesheet Code: RS-WS

Effective Date: 10:50 AM 1/14/2022 #1

LoanStream Mortgage Wholesale Rate Sheet

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<a href="#">2-3</a>	FannieMae Products
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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	01/28/22
30 Day	02/14/22
45 Day	02/28/22
60 Day	03/15/22

**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**  
**1900 MacArthur Blvd, Suite 200**  
**Irvine, CA 92612**

Effective: **January 14, 2022**

**FANNIE MAE CONFORMING FIXED RATE PRICING**

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
2.250	95.141	95.084	94.991	94.891	2.250	95.141	95.084	94.991	94.891	2.250	96.669	96.669	96.576	96.476
2.375	95.876	95.824	95.730	95.630	2.375	95.876	95.824	95.730	95.630	2.375	97.445	97.342	97.249	97.149
2.500	96.766	96.668	96.567	96.458	2.500	96.766	96.668	96.567	96.458	2.500	98.279	98.159	98.067	97.881
2.625	97.652	97.546	97.438	97.344	2.625	97.652	97.546	97.438	97.344	2.625	99.055	98.936	98.844	98.658
2.750	98.612	98.505	98.398	98.304	2.750	98.612	98.505	98.398	98.304	2.750	99.705	99.586	99.494	99.308
2.875	99.313	99.206	99.099	99.005	2.875	99.313	99.206	99.099	99.005	2.875	100.271	100.151	100.059	99.873
3.000	99.847	99.740	99.632	99.539	3.000	99.847	99.740	99.632	99.539	3.000	100.920	100.800	100.707	100.506
3.125	100.351	100.244	100.136	100.043	3.125	100.351	100.244	100.136	100.043	3.125	101.596	101.476	101.384	101.182
3.250	101.003	100.873	100.741	100.631	3.250	101.003	100.873	100.741	100.631	3.250	102.147	102.027	101.934	101.733
3.375	101.504	101.374	101.241	101.132	3.375	101.504	101.374	101.241	101.132	3.375	102.616	102.496	102.403	102.201
3.500	101.911	101.780	101.648	101.538	3.500	101.911	101.780	101.648	101.538	3.500	103.029	102.909	102.817	102.615
3.625	102.597	102.458	102.317	102.192	3.625	102.597	102.458	102.317	102.192	3.625	103.401	103.281	103.188	102.987
3.750	102.925	102.786	102.645	102.520	3.750	102.925	102.786	102.645	102.520	3.750	103.871	103.712	103.580	103.378
3.875	103.523	103.364	103.232	103.031	3.875	103.523	103.364	103.232	103.031	3.875	104.452	104.293	104.161	103.959
4.000	104.085	103.926	103.794	103.593	4.000	104.085	103.926	103.794	103.593	4.000	104.999	104.840	104.709	104.507
4.125	104.604	104.446	104.314	104.112	4.125	104.604	104.446	104.314	104.112	4.125	105.514	105.355	105.224	105.022
4.250	105.061	104.902	104.771	104.596	4.250	105.061	104.902	104.771	104.596	4.250	104.324	104.199	104.074	103.949
4.375	104.812	104.638	104.465	104.292	4.375	104.812	104.638	104.465	104.292	4.375	104.625	104.500	104.375	104.250
4.500	105.135	104.957	104.778	104.600	4.500	105.135	104.957	104.778	104.600	4.500	102.890	102.770	102.662	102.553
4.625	104.842	104.777	104.652	104.527	4.625	103.173	103.123	103.023	102.873	4.625	103.219	103.099	102.991	102.882
4.750	104.684	104.509	104.334	104.159	4.750	103.136	103.086	102.986	102.836	4.750	103.025	102.905	102.797	102.688
4.875	105.064	104.889	104.714	104.539	4.875	103.466	103.416	103.316	103.166	4.875	103.405	103.285	103.177	103.068
5.000	105.367	105.192	105.017	104.842	5.000	103.809	103.759	103.659	103.509	5.000	99.850	99.800	99.700	99.550
5.125	104.012	103.962	103.862	103.712	5.125	104.012	103.962	103.862	103.712	5.125	99.799	99.749	99.649	99.499

FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
1.875	97.530	97.452	97.368	97.294	2.250	100.045	100.045	99.962	99.781	2.250	94.016	93.887	93.786	93.585
2.000	98.583	98.505	98.421	98.347	2.375	100.418	100.418	100.335	100.154	2.375	94.751	94.622	94.521	94.393
2.125	99.181	99.103	99.019	98.945	2.500	100.733	100.733	100.649	100.468	2.500	95.641	95.543	95.442	95.333
2.250	99.697	99.619	99.535	99.460	2.625	101.059	101.038	100.838	100.642	2.625	96.527	96.421	96.313	96.219
2.375	100.161	100.083	100.000	99.925	2.750	101.480	101.359	101.259	101.063	2.750	97.487	97.380	97.273	97.179
2.500	100.639	100.547	100.446	100.368	2.875	101.906	101.798	101.714	101.527	2.875	98.188	98.081	97.974	97.880
2.625	101.112	101.020	100.919	100.823	3.000	102.441	102.333	102.250	102.062	3.000	98.722	98.615	98.507	98.414
2.750	101.538	101.445	101.345	101.249	3.125	102.891	102.783	102.700	102.512	3.125	99.226	99.119	99.011	98.918
2.875	101.928	101.835	101.735	101.639	3.250	103.371	103.263	103.179	102.992	3.250	99.878	99.748	99.616	99.506
3.000	102.048	101.957	101.857	101.761	3.375	103.716	103.608	103.524	103.337	3.375	100.379	100.249	100.116	100.007
3.125	102.372	102.264	102.181	101.993	3.500	103.915	103.807	103.723	103.536	3.500	100.786	100.655	100.523	100.413
3.250	102.759	102.651	102.567	102.380	3.625	104.231	104.123	104.039	103.902	3.625	101.472	101.333	101.192	101.067
3.375	103.121	103.013	102.930	102.742	3.750	104.708	104.600	104.516	104.380	3.750	101.800	101.661	101.520	101.395
3.500	103.453	103.345	103.261	103.074	3.875	105.073	104.965	104.882	104.745	3.875	102.212	102.073	101.932	101.807
3.625	103.806	103.698	103.614	103.477	4.000	105.320	105.212	105.129	104.992	4.000	102.518	102.371	102.253	102.153
3.750	104.159	104.051	103.967	103.830	4.125	104.451	104.343	104.231	104.139	4.125	103.274	103.119	102.994	102.894
3.875	104.536	104.428	104.344	104.207	4.250	104.327	104.327	104.327	104.325	4.250	103.851	103.696	103.571	103.471
4.000	104.855	104.747	104.663	104.527	4.375	101.914	101.780	101.665	101.544	4.375	103.687	103.513	103.340	103.167
4.125	104.685	104.522	104.359	104.196	4.500	102.156	102.022	101.907	101.786	4.500	104.010	103.832	103.653	103.475
4.250	101.798	101.664	101.549	101.428						4.625	103.717	103.652	103.527	103.402
4.375	102.091	101.957	101.842	101.721						4.750	103.559	103.384	103.209	103.034
4.500	102.346	102.212	102.097	101.976						4.875	103.939	103.764	103.589	103.414

**REFI NOW CONFORMING PRICING**

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
2.125	94.180	94.073	93.997	93.997	2.125	94.180	94.073	93.997	93.997	2.000	94.931	94.931	94.837	94.737
2.250	95.016	94.959	94.866	94.836	2.250	95.016	94.959	94.866	94.836	2.125	95.792	95.792	95.699	95.599
2.375	95.751	95.699	95.605	95.571	2.375	95.751	95.699	95.605	95.571	2.250	96.544	96.544	96.451	96.351
2.500	96.641	96.543	96.442	96.333	2.500	96.641	96.543	96.442	96.333	2.375	97.320	97.217	97.124	97.024
2.625	97.527	97.421	97.313	97.219	2.625	97.527	97.421	97.313	97.219	2.500	98.154	98.034	97.942	97.756
2.750	98.487	98.380	98.273	98.179	2.750	98.487	98.380	98.273	98.179	2.625	98.930	98.811	98.719	98.533
2.875	99.188	99.081	98.974	98.880	2.875	99.188	99.081	98.974	98.880	2.750	99.580	99.461	99.369	99.183
3.000	99.722	99.615	99.507	99.414	3.000	99.722	99.615	99.507	99.414	2.875	100.146	100.026	99.934	99.748
3.125	100.226	100.119	100.011	99.918	3.125	100.226	100.119	100.011	99.918	3.000	100.795	100.675	100.582	100.381
3.250	100.878	100.748	100.616	100.506	3.250	100.878	100.748	100.616	100.506	3.125	101.471	101.351	101.259	101.057
3.375	101.379	101.249	101.116	101.007	3.375	101.379	101.249	101.116	101.007	3.250	102.022	101.902	101.809	101.608
3.500	101.786	101.655	101.523	101.413	3.500	101.786	101.655	101.523	101.413	3.375	102.491	102.371	102.278	102.076
3.625	102.472	102.333	102.192	102.067	3.625	102.472	102.333	102.192	102.067	3.500	102.904	102.784	102.692	102.490
3.750	102.800	102.661	102.520	102.395	3.750	102.800	102.661	102.520	102.395	3.625	103.276	103.156	103.063	102.862
3.875	103.398	103.239	103.107	102.906	3.875	103.398	103.239	103.107	102.906	3.750	103.746	103.587	103.455	103.253
4.000	103.960	103.801	103.669	103.468	4.000	103.960	103.801	103.669	103.468	3.875	104.327	104.168	104.036	103.834
4.125	104.479	104.321	104.189	103.987	4.125	104.479	104.321	104.189	103.987	4.000	104.874	104.715	104.584	104.382
4.250	104.936	104.777	104.646	104.471	4.250	104.936	104.777	104.646	104.471	4.125	105.389	105.230	105.099	104.897
4.375	104.887	104.753	104.622	104.505	4.375	104.887	104.753	104.622	104.505	4.250	104.468	104.334	104.203	104.086
4.500	105.266	105.132	105.001</											









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

Effective: January 14, 2022

**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**

**Future LLPA**

\*\*\*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: January 14, 2022

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	91.671	91.571	91.471	91.371	1.875	94.405	94.327	94.243	94.169	Future Product Intentionally Left Blank
2.375	92.701	92.603	92.502	92.393	2.000	95.458	95.380	95.296	95.222	
2.500	93.641	93.543	93.442	93.333	2.125	96.056	95.978	95.894	95.820	
2.625	94.527	94.421	94.313	94.219	2.250	96.572	96.494	96.410	96.335	
2.750	95.487	95.380	95.273	95.179	2.375	97.036	96.958	96.875	96.800	
2.875	96.188	96.081	95.974	95.880	2.500	97.514	97.422	97.321	97.243	
3.000	96.722	96.615	96.507	96.414	2.625	97.987	97.895	97.794	97.698	
3.125	97.226	97.119	97.011	96.918	2.750	98.413	98.320	98.220	98.124	
3.250	97.878	97.748	97.616	97.506	2.875	98.803	98.710	98.610	98.514	
3.375	98.379	98.249	98.116	98.007	3.000	98.923	98.832	98.732	98.636	
3.500	98.786	98.655	98.523	98.413	3.125	99.007	98.929	98.860	98.791	
3.625	99.472	99.333	99.192	99.067	3.250	99.434	99.356	99.287	99.218	
3.750	99.800	99.661	99.520	99.395	3.375	99.760	99.682	99.613	99.544	
3.875	100.212	100.073	99.932	99.807	3.500	100.115	100.026	99.991	99.935	
4.000	100.404	100.286	100.173	100.061	3.625	100.578	100.524	100.478	100.432	
4.125	101.122	100.993	100.871	100.749	3.750	100.993	100.939	100.893	100.848	
4.250	101.731	101.603	101.481	101.358	3.875	101.136	100.983	100.830	100.678	
4.375	102.100	101.971	101.849	101.727	4.000	101.467	101.309	101.151	100.993	
4.500	102.010	101.832	101.653	101.475	4.125	101.560	101.397	101.234	101.071	
4.625	101.717	101.652	101.527	101.402	4.250	98.673	98.539	98.424	98.303	

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		-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	<b>"PRE PAY DOES NOT APPLY TO APPROVE/ELIGIBLE LOANS. PRICE THESE NORMALLY WITHOUT REGARD TO PPP".</b>					<b>MISCELLANEOUS</b>				
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						<b>PREPAYMENT PENALTY</b>				
Cash Out with FICO 620 - 639	-0.625	-1.625	-1.625	NA						No Prepay-Due to AUS Approve/Eligible	0.000	<b>Max Price Before LPC or UW Buyout</b>		
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	102.000	
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	100.000	
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	101.000	
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	101.500						
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	102.000						
Cash Out with FICO >= 740	-0.375	-0.625	-0.625	NA	4YR Prepay- (Max YSP 102.500)	0.250	Loans W/ 4YR PPP	102.500						
Property Inspection Waiver (PIW)	0.000	0.000	0.000	0.000	5YR Prepay- (Max YSP 103.000)	0.500	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		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: 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



**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	98.688	98.563	98.313	2.250	98.438	98.313	98.063	2.250	98.188	98.063	97.813	2.250	97.044	96.919	96.669
2.375	99.253	99.128	98.878	2.375	99.003	98.878	98.628	2.375	98.753	98.628	98.378	2.375	97.609	97.484	97.234
2.500	99.713	99.588	99.338	2.500	99.463	99.338	99.088	2.500	99.213	99.088	98.838	2.500	98.069	97.944	97.694
2.625	100.143	100.018	99.768	2.625	99.893	99.768	99.518	2.625	99.643	99.518	99.268	2.625	98.499	98.374	98.124
2.750	100.638	100.513	100.263	2.750	100.388	100.263	100.013	2.750	100.138	100.013	99.763	2.750	99.163	99.038	98.788
2.875	101.038	100.913	100.663	2.875	100.788	100.663	100.413	2.875	100.538	100.413	100.163	2.875	99.563	99.438	99.188
3.000	101.548	101.423	101.173	3.000	101.298	101.173	100.923	3.000	101.048	100.923	100.673	3.000	100.073	99.948	99.698
3.125	102.238	102.113	101.863	3.125	101.988	101.863	101.613	3.125	101.738	101.613	101.363	3.125	100.763	100.638	100.388
3.250	103.025	102.900	102.650	3.250	102.775	102.650	102.400	3.250	102.525	102.400	102.150	3.250	101.456	101.331	101.081
3.375	103.045	102.920	102.670	3.375	102.795	102.670	102.420	3.375	102.545	102.420	102.170	3.375	101.476	101.351	101.101
3.500	103.050	102.925	102.675	3.500	102.800	102.675	102.425	3.500	102.550	102.425	102.175	3.500	101.481	101.356	101.106
3.625	103.210	103.085	102.835	3.625	102.960	102.835	102.585	3.625	102.710	102.585	102.335	3.625	101.641	101.516	101.266
3.750	104.244	104.119	103.869	3.750	103.994	103.869	103.619	3.750	103.744	103.619	103.369	3.750	101.607	101.482	101.232
3.875	104.264	104.139	103.889	3.875	104.014	103.889	103.639	3.875	103.764	103.639	103.389	3.875	101.627	101.502	101.252
4.000	104.269	104.144	103.894	4.000	104.019	103.894	103.644	4.000	103.769	103.644	103.394	4.000	101.632	101.507	101.257
4.125	104.529	104.404	104.154	4.125	104.279	104.154	103.904	4.125	104.029	103.904	103.654	4.125	101.892	101.767	101.517
4.250	105.460	105.335	105.085	4.250	105.210	105.085	104.835	4.250	104.960	104.835	104.585	4.250	102.691	102.566	102.316

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	98.563	98.438	98.188	2.250	98.313	98.188	97.938	2.250	98.063	97.938	97.688	2.250	96.919	96.794	96.544
2.375	99.128	99.003	98.753	2.375	98.878	98.753	98.503	2.375	98.628	98.503	98.253	2.375	97.484	97.359	97.109
2.500	99.588	99.463	99.213	2.500	99.338	99.213	98.963	2.500	99.088	98.963	98.713	2.500	97.944	97.819	97.569
2.625	100.018	99.893	99.643	2.625	99.768	99.643	99.393	2.625	99.518	99.393	99.143	2.625	98.374	98.249	97.999
2.750	100.513	100.388	100.138	2.750	100.263	100.138	99.888	2.750	100.013	99.888	99.638	2.750	99.038	98.913	98.663
2.875	100.913	100.788	100.538	2.875	100.663	100.538	100.288	2.875	100.413	100.288	100.038	2.875	99.438	99.313	99.063
3.000	101.423	101.298	101.048	3.000	101.173	101.048	100.798	3.000	100.923	100.798	100.548	3.000	99.948	99.823	99.573
3.125	102.113	101.988	101.738	3.125	101.863	101.738	101.488	3.125	101.613	101.488	101.238	3.125	100.638	100.513	100.263
3.250	102.900	102.775	102.525	3.250	102.650	102.525	102.275	3.250	102.400	102.275	102.025	3.250	101.331	101.206	100.956
3.375	102.920	102.795	102.545	3.375	102.670	102.545	102.295	3.375	102.420	102.295	102.045	3.375	101.351	101.226	100.976
3.500	102.925	102.800	102.550	3.500	102.675	102.550	102.300	3.500	102.425	102.300	102.050	3.500	101.356	101.231	100.981
3.625	103.085	102.960	102.710	3.625	102.835	102.710	102.460	3.625	102.585	102.460	102.210	3.625	101.516	101.391	101.141
3.750	104.119	103.994	103.744	3.750	103.869	103.744	103.494	3.750	103.619	103.494	103.244	3.750	101.482	101.357	101.107
3.875	104.139	104.014	103.764	3.875	103.889	103.764	103.514	3.875	103.639	103.514	103.264	3.875	101.502	101.377	101.127
4.000	104.144	104.019	103.769	4.000	103.894	103.769	103.519	4.000	103.644	103.519	103.269	4.000	101.507	101.382	101.132
4.125	104.404	104.279	104.029	4.125	104.154	104.029	103.779	4.125	103.904	103.779	103.529	4.125	101.767	101.642	101.392
4.250	105.335	105.210	104.960	4.250	105.085	104.960	104.710	4.250	104.835	104.710	104.460	4.250	102.566	102.441	102.191

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	97.688	97.563	97.313	2.250	98.438	98.313	98.063	2.250	95.138	95.013	94.638	Future Products Intentially Left Blank			
2.375	98.253	98.128	97.878	2.375	99.003	98.878	98.628	2.375	95.538	95.413	95.038				
2.500	98.713	98.588	98.338	2.500	99.463	99.338	99.088	3.000	96.048	95.923	95.548				
2.625	99.143	99.018	98.768	2.625	99.893	99.768	99.518	3.125	96.738	96.613	96.238				
2.750	99.638	99.513	99.263	2.750	100.388	100.263	100.013	3.250	97.650	97.525	97.150				
2.875	100.038	99.913	99.663	2.875	100.788	100.663	100.413	3.375	97.795	97.670	97.295				
3.000	100.548	100.423	100.173	3.000	101.298	101.173	100.923	3.500	98.050	97.925	97.550				
3.125	101.238	101.113	100.863	3.125	101.988	101.863	101.613	3.625	98.210	98.085	97.710				
3.250	102.025	101.900	101.650	3.250	102.775	102.650	102.400	3.750	99.994	99.869	99.494				
3.375	102.045	101.920	101.670	3.375	102.795	102.670	102.420	3.875	100.364	100.239	99.864				
3.500	102.050	101.925	101.675	3.500	102.800	102.675	102.425	4.000	100.644	100.519	100.144				
3.625	102.210	102.085	101.835	3.625	102.960	102.835	102.585	4.125	100.904	100.779	100.404				
3.750	103.244	103.119	102.869	3.750	103.994	103.869	103.619	4.250	102.335	102.210	101.835				
3.875	103.264	103.139	102.889	3.875	104.014	103.889	103.639	4.375	102.460	102.335	101.960				
4.000	103.269	103.144	102.894	4.000	104.019	103.894	103.644	4.500	102.635	102.510	102.135				
4.125	103.529	103.404	103.154	4.125	104.279	104.154	103.904	4.625	102.760	102.635	102.260				
4.250	104.460	104.335	104.085	4.250	105.210	105.085	104.835	4.750	102.885	102.760	102.385				

**LLPAs**

FICO 660-679	FICO 550-579	VA Cashout >90% LTV	LSM Select (FICO ≥680 & ≥\$250,000)
-0.500	-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			
4.500	101.222	101.160	101.066	100.941	100.816			
4.375	100.987	100.924	100.830	100.705	100.580			
4.250	100.854	100.791	100.697	100.572	100.447			
4.125	100.736	100.674	100.580	100.455	100.330			
4.000	100.571	100.509	100.415	100.290	100.165			
3.875	100.281	100.218	100.125	100.000	99.875			
3.750	100.067	100.004	99.911	99.786	99.661			
3.625	99.822	99.759	99.665	99.540	99.415			
3.500	99.420	99.357	99.264	99.139	99.014			
3.375	98.747	98.685	98.591	98.466	98.341			
3.250	98.017	97.955	97.861	97.736	97.611			
3.125	97.506	97.443	97.350	97.225	97.100			
3.000	96.995	96.932	96.838	96.713	96.588			
2.875	96.546	96.484	96.390	96.265	96.140			
2.750	96.222	96.159	96.066	95.941	95.816			

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