

Ratesheet Code: RS-WS

Effective Date: 8:25 AM 5/13/2022 #1

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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.	

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Funding Department:	Phone: Email Only Email: Funding@LSMortgage.com
Submission Desk	Phone: Email Only Email: Submissions_LS@LSMortgage.com

Lock Expiration Days	
15 Day	05/27/22
30 Day	06/13/22
45 Day	06/27/22
60 Day	07/12/22

Underwriting Fee
Click Here

Relock Fee
(0.250)

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

Lock Extension Fees
0.02 Per Day
Max extension 30 days and / or 5 times, whichever comes first.

Conventional Loan Limits	
# of Units	Loan Limits
1	\$647,200
2	\$828,700
3	\$1,001,650
4	\$1,244,850

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

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

Announcements



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LoanStream Mortgage
1900 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: May 13, 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
4.500	98.500	98.372	98.274	98.115	4.500	98.500	98.372	98.274	98.115	4.250	98.434	98.306	98.208	
4.625	99.013	98.886	98.787	98.660	4.625	99.013	98.886	98.787	98.660	4.375	98.961	98.834	98.736	98.517
4.750	99.462	99.341	99.220	98.928	4.750	99.462	99.341	99.220	98.928	4.500	99.481	99.353	99.255	99.037
4.875	100.011	99.889	99.768	99.464	4.875	100.011	99.889	99.768	99.464	4.625	99.952	99.824	99.726	99.532
5.000	100.517	100.395	100.274	99.953	5.000	100.517	100.395	100.274	99.953	4.750	100.068	99.890	99.709	99.470
5.125	100.979	100.858	100.737	100.364	5.125	100.979	100.858	100.737	100.364	4.875	100.416	100.239	100.081	99.956
5.250	101.379	101.215	101.048	100.584	5.250	101.379	101.215	101.048	100.584	5.000	100.954	100.777	100.595	100.163
5.375	101.849	101.684	101.518	101.035	5.375	101.849	101.684	101.518	101.035	5.125	101.246	101.069	100.887	100.258
5.500	102.245	102.081	101.914	101.415	5.500	102.245	102.081	101.914	101.415	5.250	101.126	100.949	100.771	100.594
5.625	102.515	102.312	102.106	101.714	5.625	102.515	102.312	102.106	101.714	5.375	101.521	101.339	101.156	100.974
5.750	102.873	102.615	102.350	101.909	5.750	102.873	102.615	102.350	101.909	5.500	101.903	101.716	101.528	101.341
5.875	103.216	102.958	102.693	102.282	5.875	103.216	102.958	102.693	102.282	5.625	102.250	101.975	101.725	101.449
6.000	103.405	103.130	102.881	102.595	6.000	103.405	103.130	102.881	102.595	5.750	102.610	102.335	102.086	101.800
6.125	103.189	102.976	102.763	102.549	6.125	103.189	102.976	102.763	102.549	5.875	102.911	102.637	102.387	102.104
6.250	103.541	103.323	103.105	102.886	6.250	103.541	103.323	103.105	102.886	6.000	103.084	102.876	102.668	102.460
6.375	103.782	103.558	103.335	103.111	6.375	103.782	103.558	103.335	103.111	6.125	103.207	102.994	102.781	102.567
6.500	104.069	103.840	103.612	103.383	6.500	104.069	103.840	103.612	103.383	6.250	103.587	103.369	103.151	102.932
6.625	104.036	103.803	103.569	103.335	6.625	104.036	103.803	103.569	103.335	6.375	100.435	100.240	100.057	99.861
6.750	99.652	99.457	99.274	99.078	6.750	99.652	99.457	99.274	99.078	6.500	100.695	100.500	100.317	100.121

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
3.625	98.082				3.375	98.346	98.198	98.088		4.750	98.337	98.216	98.095	
3.750	98.555	98.414	98.297	98.113	3.500	98.686	98.538	98.428	98.206	4.875	98.886	98.764	98.643	98.339
3.875	99.095	99.005	98.909	98.779	3.625	98.762	98.621	98.504	98.280	5.000	99.392	99.270	99.149	98.828
4.000	99.596	99.505	99.410	99.280	3.750	99.423	99.282	99.164	98.940	5.125	99.854	99.733	99.612	99.239
4.125	99.973	99.882	99.787	99.657	3.875	99.971	99.830	99.713	99.489	5.250	100.254	100.090	99.923	99.401
4.250	100.372	100.197	100.021	99.825	4.000	100.393	100.252	100.135	99.911	5.375	100.724	100.559	100.393	99.850
4.375	100.643	100.444	100.275	100.045	4.125	99.960	99.792	99.682	99.546	5.500	101.120	100.956	100.789	100.241
4.500	101.016	100.817	100.648	100.403	4.250	100.584	100.384	100.216	99.971	5.625	101.390	101.187	100.981	100.524
4.625	100.929	100.777	100.625	100.474	4.375	100.886	100.687	100.518	100.273	5.750	101.748	101.490	101.225	100.719
4.750	101.310	101.118	100.964	100.725	4.500	100.971	100.771	100.603	100.358	5.875	102.091	101.833	101.568	101.090
4.875	101.670	101.477	101.323	101.084	4.625	100.711	100.519	100.365	100.204	6.000	102.237	101.962	101.713	101.427
5.000	101.992	101.799	101.646	101.406	4.750	101.083	100.890	100.736	100.497	6.125	102.064	101.851	101.638	101.424
5.125	101.910	101.737	101.565	101.393	4.875	101.386	101.193	101.039	100.800	6.250	102.416	102.198	101.980	101.761
5.250	102.164	101.987	101.809	101.632	5.000	101.627	101.435	101.281	101.042	6.375	102.657	102.433	102.210	101.986
5.375	102.533	102.350	102.168	101.986	5.125	101.565	101.393	101.220	101.048	6.500	102.944	102.715	102.487	102.258
5.500	102.874	102.687	102.499	102.312	5.250	101.902	101.725	101.548	101.371	6.625	102.911	102.678	102.444	102.210
5.625	102.988	102.796	102.603	102.410	5.375	102.208	102.026	101.843	101.661	6.750	98.646	98.451	98.268	98.072
5.750	102.691	102.493	102.296	102.098	5.500	102.482	102.294	102.107	101.919	6.875	98.945	98.750	98.567	98.371
5.875	103.023	102.820	102.617	102.414										
6.000	103.359	103.151	102.943	102.734										
6.125	103.471	103.258	103.045	102.831										

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
4.500	98.487	98.381	98.275	98.158	4.500	98.487	98.381	98.275	98.158	4.250	98.309	98.181	98.083	
4.625	98.888	98.761	98.662	98.535	4.625	98.888	98.761	98.662	98.535	4.375	98.836	98.709	98.611	98.392
4.750	99.390	99.253	99.117	98.992	4.750	99.390	99.253	99.117	98.992	4.500	99.356	99.228	99.130	98.912
4.875	99.894	99.764	99.643	99.496	4.875	99.894	99.764	99.643	99.496	4.625	99.827	99.699	99.601	99.407
5.000	100.428	100.292	100.156	100.030	5.000	100.428	100.292	100.156	100.030	4.750	100.297	100.161	100.025	99.900
5.125	100.854	100.733	100.612	100.239	5.125	100.854	100.733	100.612	100.239	4.875	100.769	100.632	100.496	100.371
5.250	101.254	101.090	100.923	100.609	5.250	101.254	101.090	100.923	100.609	5.000	101.197	101.061	100.925	100.800
5.375	101.724	101.559	101.393	101.017	5.375	101.724	101.559	101.393	101.017	5.125	101.121	100.953	100.817	100.691
5.500	102.120	101.956	101.789	101.454	5.500	102.120	101.956	101.789	101.454	5.250	101.001	100.824	100.646	100.469
5.625	102.390	102.187	101.981	101.589	5.625	102.390	102.187	101.981	101.589	5.375	101.396	101.214	101.031	100.849
5.750	102.748	102.490	102.225	101.792	5.750	102.748	102.490	102.225	101.792	5.500	101.778	101.591	101.403	101.216
5.875	103.091	102.833	102.568	102.157	5.875	103.091	102.833	102.568	102.157	5.625	102.125	101.850	101.600	101.324
6.000	103.280	103.005	102.756	102.470	6.000	103.280	103.005	102.756	102.470	5.750	102.485	102.210	101.961	101.675
6.125	103.104	102.851	102.638	102.424	6.125	103.104	102.851	102.638	102.424	5.875	102.786	102.512	102.262	101.990
6.250	103.510	103.298	103.087	102.852	6.250	103.510	103.298	103.087	102.852	6.000	103.055	102.798	102.543	102.340
6.375	103.657	103.433	103.219	102.986	6.375	103.657	103.433	103.219	102.986	6.125	103.082	102.869	102.656	102.442
6.500	103.944	103.729	103.518	103.283	6.500	103.944	103.729	103.518	103.283	6.250	103.462	103.244	103.026	102.807
6.625	103.911	103.678	103.444	103.210	6.625	103.911	103.678	103.444	103.210					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
3.750	98.480	98.339	98.253	98.253	3.250	98.108	98.004		
3.875	99.013	98.880	98.784	98.747	3.375	98.581	98.477	98.374	98.264
4.000	99.493	99.380	99.285	99.155	3.500	98.561	98.435	98.332	98.222
4.125	99.848	99.757	99.662	99.532	3.625	98.645	98.645	98.645	98.645
4.250	100.247	100.072	99.896	99.700	3.750	99.314	99.314	99.314	99.314
4.375	100.568	100.369	100.200	99.955	3.875	99.848	99.848	99.848	99.848
4.500	100.941	100.742	100.573	100.328	4.000	100.268	100.127	100.010	99.905
4.625	100.844	100.652	100.500	100.349	4.125	99.834	99.834	99.834	99.834
4.750	101.235	101.043	100.889	100.650	4.250	100.459	100.259	100.091	99.846
4.875	101.595	101.402	101.248	101.009	4.375	100.761	100.562	100.393	100.148
5.000	101.917	101.724	101.57						



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

Effective: May 13, 2022

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
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
4.500	98.237	98.131	98.025		4.625	98.539	98.417	98.296		4.500	98.748	98.601	98.455	98.309
4.625	98.729	98.595	98.476	98.171	4.750	99.087	98.966	98.845	98.145	4.625	99.132	98.955	98.773	98.611
4.750	99.189	99.052	98.916	98.170	4.875	99.636	99.514	99.393	98.628	4.750	99.693	99.515	99.334	98.622
4.875	99.668	99.525	99.399	98.718	5.000	100.142	100.020	99.899	99.022	4.875	100.041	99.864	99.682	98.970
5.000	100.253	100.111	99.985	99.224	5.125	100.604	100.483	100.362	99.454	5.000	100.579	100.402	100.220	99.508
5.125	100.724	100.582	100.455	99.687	5.250	101.004	100.840	100.673	99.938	5.125	100.871	100.694	100.512	99.800
5.250	101.004	100.840	100.673	99.978	5.375	101.474	101.309	101.143	100.310	5.250	100.751	100.574	100.396	100.219
5.375	101.506	101.352	101.214	100.447	5.500	101.870	101.706	101.539	100.669	5.375	101.146	100.964	100.781	100.599
5.500	101.947	101.793	101.655	100.844	5.625	102.140	101.937	101.731	100.939	5.500	101.528	101.341	101.153	100.966
5.625	102.140	101.937	101.731	101.030	5.750	102.498	102.240	101.975	101.353	5.625	101.557	101.365	101.172	100.979
5.750	102.498	102.240	101.975	101.353	5.875	102.841	102.583	102.318	101.648	5.750	101.972	101.774	101.577	101.379
5.875	102.841	102.583	102.318	101.648	6.000	102.907	102.649	102.384	101.965	5.875	102.337	102.134	101.931	101.729
6.000	102.907	102.649	102.384	101.965	6.125	102.814	102.601	102.388	102.174	6.000	102.709	102.501	102.293	102.085
6.125	102.864	102.653	102.441	102.174	6.250	103.166	102.948	102.730	102.511	6.125	102.832	102.619	102.406	102.192
6.250	103.260	103.048	102.837	102.511	6.375	103.407	103.183	102.960	102.736	6.250	103.212	102.994	102.776	102.557
6.375	103.407	103.183	102.969	102.736	6.500	103.694	103.465	103.237	103.008	6.375	100.060	99.865	99.682	99.486
6.500	103.694	103.479	103.268	103.008	6.625	103.661	103.428	103.194	102.960	6.500	100.320	100.125	99.942	99.746
6.625	103.661	103.428	103.194	102.960	6.750	99.277	99.082	98.899	98.703					
6.750	99.277	99.082	98.899	98.703										

FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
3.750	98.275	98.025	98.012	98.012	3.625	98.174	98.052		
3.875	98.720	98.630	98.534	98.497	3.750	98.256	98.141	98.025	
4.000	99.221	99.130	99.035	98.905	3.875	98.618	98.507	98.397	98.261
4.125	99.671	99.507	99.412	99.282	4.000	98.986	98.881	98.771	98.635
4.250	99.997	99.822	99.646	99.450	4.125	99.522	99.417	99.307	99.171
4.375	100.286	100.092	99.912	99.732	4.250	99.475	99.339	99.203	99.067
4.500	100.580	100.387	100.207	100.027	4.375	99.822	99.680	99.539	99.398
4.625	100.554	100.402	100.250	100.132	4.500	100.158	100.011	99.865	99.718
4.750	101.280	101.030	100.780	100.530	4.625	100.268	100.116	99.964	99.813
4.875	101.307	101.057	100.807	100.692	4.750	100.436	100.280	100.123	99.966
5.000	101.453	101.231	101.065	100.898	4.875	100.761	100.599	100.438	100.276
5.125	101.535	101.362	101.190	101.018	5.000	101.067	100.900	100.733	100.566
5.250	101.789	101.612	101.434	101.257	5.125	101.190	101.018	100.845	100.673
5.375	102.158	101.975	101.793	101.611	5.250	101.527	101.350	101.173	100.996
5.500	102.499	102.312	102.124	101.937	5.375	101.833	101.651	101.468	101.286
5.625	102.613	102.421	102.228	102.035	5.500	102.107	101.919	101.732	101.544
5.750	102.316	102.118	101.921	101.723					
5.875	102.648	102.445	102.242	102.039					
6.000	102.984	102.776	102.568	102.359					
6.125	103.096	102.883	102.670	102.456					

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
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
4.750	98.445	98.308	98.172	98.047	4.625	98.632	98.455	98.273	98.111	4.125	98.372	98.241	98.110	
4.875	98.818	98.682	98.546	98.420	4.750	99.193	99.015	98.834	98.122	4.250	98.812	98.675	98.539	98.403
5.000	99.198	99.062	98.926	98.801	4.875	99.541	99.364	99.182	98.470	4.375	99.247	99.105	98.964	98.823
5.125	99.601	99.443	99.284	99.150	5.000	100.079	99.902	99.720	99.008	4.500	99.671	99.524	99.378	99.232
5.250	100.117	99.958	99.799	99.665	5.125	100.371	100.194	100.012	99.300	4.625	99.814	99.662	99.510	99.359
5.375	100.332	100.173	100.014	99.880	5.250	99.976	99.762	99.542	99.057	4.750	99.868	99.711	99.555	99.398
5.500	100.508	100.349	100.191	100.057	5.375	100.207	99.993	99.773	99.437	4.875	100.271	100.109	99.947	99.785
5.625	100.991	100.734	100.477	100.276	5.500	100.567	100.354	100.134	99.803	5.000	100.658	100.491	100.325	100.158
5.750	101.327	101.070	100.813	100.612	5.625	100.731	100.538	100.346	100.153	5.125	100.795	100.622	100.450	100.278
5.875	101.583	101.326	101.069	100.868	5.750	101.156	100.958	100.761	100.563	5.250	101.049	100.872	100.694	100.517
6.000	101.804	101.596	101.388	101.180	5.875	101.522	101.319	101.116	100.913	5.375	101.418	101.235	101.053	100.871
6.125	101.822	101.565	101.325	101.112	6.000	101.892	101.684	101.476	101.268	5.500	101.759	101.572	101.384	101.197
6.250	102.006	101.788	101.570	101.351	6.125	101.887	101.674	101.461	101.247	5.625	101.873	101.681	101.488	101.295
6.375	102.247	102.023	101.800	101.576	6.250	102.025	101.806	101.588	101.370	5.750	100.576	100.378	100.181	99.983
6.500	102.534	102.305	102.077	101.848						5.875	100.908	100.705	100.502	100.299
6.625	102.784	102.550	102.317	102.083						6.000	101.244	101.036	100.828	100.619
										6.125	101.356	101.143	100.930	100.716



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

Effective: May 13, 2022

HOME POSSIBLE CONFORMING PRICING

Rate	HOME POSSIBLE 30 YEAR FIXED (HP201)				HOME POSSIBLE 20 YEAR FIXED (HP220)	HOME POSSIBLE 15 YEAR FIXED (HP215)
	15-Day	30-Day	45-Day	60-Day		
4.750	98.258	98.100				
4.875	98.796	98.638	98.509	98.298		
5.000	99.270	99.112	98.984	98.772		
5.125	99.665	99.508	99.379	99.168		
5.250	100.028	99.847	99.696	99.459		
5.375	100.478	100.297	100.146	99.910		
5.500	100.858	100.677	100.526	100.290		
5.625	101.163	100.976	100.825	100.589		
5.750	101.593	101.319	101.069	100.784		
5.875	101.967	101.692	101.443	101.157		
6.000	102.280	102.005	101.756	101.470		
6.125	102.064	101.851	101.638	101.424		
6.250	102.416	102.198	101.980	101.761		
6.375	102.657	102.433	102.210	101.986		
6.500	102.944	102.715	102.487	102.258		
6.625	102.911	102.678	102.444	102.210		

HOME POSSIBLE ADVANTAGE CONFORMING 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: **May 13, 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	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
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	-0.875	-0.875	N/A	N/A	N/A	N/A

High Balance or Super Conforming Adjustments

FNMA / Freddie New LLPA Effective all Locks / Ext / ReLocks 02-21-22	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	>90.00
Fixed - Purchase & Rate/Term Refin	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000
Fixed - Cash Out (in addition to standard Cash Out Adjustment)	-1.250	-1.500	-1.500	-1.750	NA	NA	NA

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

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

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**

Government Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
3.750	97.989	97.868	97.746	
3.875	98.917	98.788	98.659	
4.000	99.460	99.331	99.201	
4.125	99.957	99.828	99.698	
4.250	100.418	100.288	100.159	
4.375	101.149	100.923	100.696	
4.500	101.663	101.436	101.210	
4.625	102.128	101.901	101.675	
4.750	102.552	102.326	102.100	
4.875	102.576	102.342	102.108	
5.000	103.047	102.813	102.578	
5.125	103.467	103.233	102.998	
5.250	103.846	103.612	103.377	
5.375	103.561	103.335	103.108	
5.500	103.981	103.755	103.528	
5.625	104.354	104.128	103.902	
5.750	104.690	104.464	104.238	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
3.750	97.739	97.618	97.496	
3.875	98.667	98.538	98.409	
4.000	99.210	99.081	98.951	
4.125	99.707	99.578	99.448	
4.250	100.168	100.038	99.909	
4.375	100.899	100.673	100.446	
4.500	101.413	101.186	100.960	
4.625	101.878	101.651	101.425	
4.750	102.302	102.076	101.850	
4.875	102.326	102.092	101.858	
5.000	102.797	102.563	102.328	
5.125	103.217	102.983	102.748	
5.250	103.596	103.362	103.127	
5.375	103.311	103.085	102.858	
5.500	103.731	103.505	103.278	
5.625	104.104	103.878	103.652	
5.750	104.440	104.214	103.988	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
3.750	99.460	99.331	99.202	
3.875	99.404	99.275	99.146	
4.000	99.339	99.209	99.080	
4.125	99.343	99.213	99.084	
4.250	100.998	100.530	100.061	
4.375	100.942	100.474	100.005	
4.500	100.876	100.407	99.939	
4.625	100.880	100.411	99.942	
4.750	#N/A	#N/A	#N/A	
4.875	#N/A	#N/A	#N/A	
5.000	#N/A	#N/A	#N/A	
5.125	#N/A	#N/A	#N/A	
5.250	#N/A	#N/A	#N/A	
5.375	#N/A	#N/A	#N/A	
5.500	#N/A	#N/A	#N/A	
5.625	#N/A	#N/A	#N/A	
5.750	#N/A	#N/A	#N/A	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
3.750	95.551	95.430	95.309	
3.875	97.911	97.782	97.652	
4.000	98.454	98.324	98.195	
4.125	98.951	98.821	98.692	
4.250	99.511	99.382	99.253	
4.375	100.193	99.966	99.740	
4.500	100.706	100.480	100.254	
4.625	101.171	100.945	100.719	
4.750	101.596	101.370	101.143	
4.875	101.608	101.373	101.139	
5.000	102.078	101.844	101.609	
5.125	102.498	102.264	102.030	
5.250	102.877	102.643	102.408	
5.375	101.405	101.178	100.952	
5.500	101.825	101.598	101.372	
5.625	102.198	101.972	101.745	
5.750	102.534	102.308	102.081	

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
3.750	97.864	97.743	97.621	
3.875	98.792	98.663	98.534	
4.000	99.335	99.206	99.076	
4.125	99.832	99.703	99.573	
4.250	100.293	100.163	100.034	
4.375	101.024	100.798	100.571	
4.500	101.538	101.311	101.085	
4.625	102.003	101.776	101.550	
4.750	102.427	102.201	101.975	
4.875	102.451	102.217	101.983	
5.000	102.922	102.688	102.453	
5.125	103.342	103.108	102.873	
5.250	103.721	103.487	103.252	
5.375	103.436	103.210	102.983	
5.500	103.856	103.630	103.403	
5.625	104.229	104.003	103.777	
5.750	104.565	104.339	104.113	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
3.750	97.614	97.493	97.371	
3.875	98.542	98.413	98.284	
4.000	99.085	98.956	98.826	
4.125	99.582	99.453	99.323	
4.250	100.043	99.913	99.784	
4.375	100.774	100.548	100.321	
4.500	101.288	101.061	100.835	
4.625	101.753	101.526	101.300	
4.750	102.177	101.951	101.725	
4.875	102.201	101.967	101.733	
5.000	102.672	102.438	102.203	
5.125	103.092	102.858	102.623	
5.250	103.471	103.237	103.002	
5.375	103.186	102.960	102.733	
5.500	103.606	103.380	103.153	
5.625	103.979	103.753	103.527	
5.750	104.315	104.089	103.863	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
3.750	99.335	99.206	99.077	
3.875	99.279	99.150	99.021	
4.000	99.214	99.084	98.955	
4.125	99.218	99.088	98.959	
4.250	100.873	100.405	99.936	
4.375	100.817	100.349	99.880	
4.500	100.751	100.282	99.814	
4.625	100.755	100.286	99.817	
4.750	#N/A	#N/A	#N/A	
4.875	#N/A	#N/A	#N/A	
5.000	#N/A	#N/A	#N/A	
5.125	#N/A	#N/A	#N/A	
5.250	#N/A	#N/A	#N/A	
5.375	#N/A	#N/A	#N/A	
5.500	#N/A	#N/A	#N/A	
5.625	#N/A	#N/A	#N/A	
5.750	#N/A	#N/A	#N/A	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
3.750	95.426	95.305	95.184	
3.875	97.786	97.657	97.527	
4.000	98.329	98.199	98.070	
4.125	98.826	98.696	98.567	
4.250	99.386	99.257	99.128	
4.375	100.068	99.841	99.615	
4.500	100.581	100.355	100.129	
4.625	101.046	100.820	100.594	
4.750	101.471	101.245	101.018	
4.875	101.483	101.248	101.014	
5.000	101.953	101.719	101.484	
5.125	102.373	102.139	101.905	
5.250	102.752	102.518	102.283	
5.375	101.280	101.053	100.827	
5.500	101.700	101.473	101.247	
5.625	102.073	101.847	101.620	
5.750	102.409	102.183	101.956	

FHA \$100 Down 30 Year Fixed - (301(\$100))				
Rate	15 Day	30 Day	45 Day	
3.750	96.989	96.868	96.746	
3.875	97.917	97.788	97.659	
4.000	98.460	98.331	98.201	
4.125	98.957	98.828	98.698	
4.250	99.418	99.288	99.159	
4.375	100.149	99.923	99.696	
4.500	100.663	100.436	100.210	
4.625	101.128	100.901	100.675	
4.750	101.552	101.326	101.100	
4.875	101.576	101.342	101.108	
5.000	102.047	101.813	101.578	
5.125	102.467	102.233	101.998	
5.250	102.846	102.612	102.377	
5.375	102.561	102.335	102.108	
5.500	102.981	102.755	102.528	
5.625	103.354	103.128	102.902	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
3.750	97.739	97.618	97.496	
3.875	98.667	98.538	98.409	
4.000	99.210	99.081	98.951	
4.125	99.707	99.578	99.448	
4.250	100.168	100.038	99.909	
4.375	100.899	100.673	100.446	
4.500	101.413	101.186	100.960	
4.625	101.878	101.651	101.425	
4.750	102.302	102.076	101.850	
4.875	102.326	102.092	101.858	
5.000	102.797	102.563	102.328	
5.125	103.217	102.983	102.748	
5.250	103.596	103.362	103.127	
5.375	103.311	103.085	102.858	
5.500	103.731	103.505	103.278	
5.625	104.104	103.878	103.652	

MaxONE Plus - (Max101)				
Rate	15 Day	30 Day	45 Day	
5.000	99.872	99.638	99.403	
5.125	100.292	100.058	99.823	
5.250	100.671	100.437	100.202	
5.375	100.386	100.160	99.933	
5.500	100.806	100.580	100.353	
5.625	101.179	100.953	100.727	
5.750	101.515	101.289	101.063	
5.875	100.618	100.392	100.166	
6.000	100.995	100.769	100.543	
6.125	101.334	101.107	100.881	
6.250	101.642	101.416	101.189	

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

MaxONE Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

LLPAs

FICO 660-679
-0.25
FICO 640-659
-0.500
FICO 620-639
-1.250
FICO 600-619
-1.750
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	4	956
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY	75 DAY	Coming Soon		
6.000	101.343	101.281	101.187	101.000	100.812	Coming Soon		
5.875	101.011	100.948	100.854	100.667	100.479	Coming Soon		
5.750	100.586	100.523	100.429	100.242	100.054	Coming Soon		
5.625	100.222	100.159	100.065	99.878	99.690	Coming Soon		
5.500	99.812	99.749	99.655	99.468	99.280	Coming Soon		
5.375	99.396	99.333	99.239	99.052	98.864	Coming Soon		
5.250	98.945	98.883	98.789	98.602	98.414	Coming Soon		
5.125	98.495	98.432	98.339	98.151	97.964	Coming Soon		
5.000	98.090	98.027	97.934	97.746	97.559	Coming Soon		
4.875	97.673	97.610	97.517	97.329	97.142	Coming Soon		
4.750	97.244	97.182	97.088	96.900	96.713	Coming Soon		
4.625	96.859	96.796	96.702	96.515	96.327	Coming Soon		
4.500	96.438	96.375	96.281	96.094	95.906	Coming Soon		
4.375	95.761	95.698	95.604	95.417	95.229	Coming Soon		
4.250	95.119	95.057	94.963	94.776	94.588	Coming Soon		

ARMS are temp. not available

2.625	976	2.625	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