

Ratesheet Code: RS-WS

Effective Date:2:10 PM5/17/2022#2 REPRICE

Table of Contents		LoanStream Select Program		Contact list	
Pages	Product	*LSM Select Special: All FNMA / FHLMC FICO => 700 & <= 80% LTV	0.300	Corporate Headquarters:	Phone: 800-760-1833 Email: Inquires@LSMortgage.com
2-3	FannieMae Products	*LSM Select Special: All Gov't Loans FICO => 680 & TLA => \$250K	0.350	Lock Desk:	Phone: 949-679-7400 Email: LockDesk@LSMortgage.com
4-5	FreddieMac Products	*Cannot be combined with VIP or Purchase Special.		NanQ Lock Desk:	Phone: Email Only Email: NanQLockDesk@lsmortgage.com
6	Agency LLPAs			Prime Loan Scenarios:	Phone: Email Only Email: Scenarios@LSMortgage.com
7	Government Products			NAN-Q Scenarios:	Phone: Email Only Email: NanQScenario@LSMortgage.com
8	Jumbo Product			Bank Statement Calc:	Phone: Email Only Email: EZCalc@lsmortgage.com
Lock Expiration Days		Underwriting Fee		Jumbo Scenarios:	Phone: Email Only Email: JumboScenario@LSMortgage.com
15 Day	06/01/22			CD Desk:	Phone: Email Only Email: CD@LSMortgage.com
30 Day	06/16/22			Funding Department:	Phone: Email Only Email: Funding@LSMortgage.com
45 Day	07/01/22			Submission Desk	Phone: Email Only Email: Submissions_LS@LSMortgage.com
60 Day	07/15/22			*For turn times, please reach out to your AE.	
Mortgagee Clause		Relock Fee			
OCMBC, INC. ISAOA / ATIMA 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612		(0.250)			
Conventional Loan Limits		Lock Extension Fees			
# of Units	Loan Limits	0.02 Per Day			
1	\$647,200	Max extension 30 days and / or 5 times, whichever comes first.			
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		

Announcements

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1

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

Effective: May 17, 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
4.375	98.159	98.053			4.375	98.159	98.053			4.125	98.015			
4.500	98.676	98.542	98.423	98.305	4.500	98.653	98.512	98.405	98.287	4.250	98.587	98.413	98.273	98.075
4.625	99.257	99.123	99.005	98.886	4.625	99.166	98.993	98.878	98.761	4.375	99.114	98.983	98.858	98.733
4.750	99.513	99.392	99.272	99.132	4.750	99.513	99.392	99.272	98.974	4.500	99.707	99.582	99.457	99.332
4.875	100.124	99.989	99.871	99.752	4.875	100.065	99.944	99.824	99.511	4.625	100.153	100.028	99.903	99.778
5.000	100.715	100.581	100.462	100.344	5.000	100.572	100.451	100.331	100.000	4.750	100.665	100.540	100.415	100.290
5.125	101.179	101.045	100.926	100.808	5.125	101.130	101.009	100.888	100.411	4.875	101.179	101.054	100.929	100.804
5.250	101.408	101.242	101.079	100.801	5.250	101.408	101.242	101.079	100.486	5.000	101.478	101.353	101.228	101.103
5.375	101.939	101.773	101.609	101.349	5.375	101.939	101.773	101.609	100.936	5.125	101.588	101.463	101.338	101.213
5.500	102.305	102.133	101.970	101.793	5.500	102.300	102.133	101.970	101.317	5.250	101.778	101.653	101.528	101.403
5.625	102.703	102.537	102.373	102.091	5.625	102.703	102.537	102.373	101.681	5.375	102.026	101.901	101.776	101.651
5.750	102.756	102.543	102.346	102.150	5.750	102.743	102.493	102.252	101.883	5.500	102.368	102.243	102.118	101.993
5.875	103.218	103.006	102.809	102.612	5.875	103.079	102.829	102.589	102.187	5.625	102.480	102.355	102.230	102.105
6.000	103.597	103.385	103.188	102.991	6.000	103.215	102.923	102.683	102.402	5.750	102.749	102.624	102.499	102.374
6.125	103.885	103.672	103.476	103.279	6.125	103.309	103.098	102.887	102.676	5.875	103.100	102.975	102.850	102.725
6.250	103.659	103.443	103.227	103.010	6.250	103.659	103.443	103.227	103.010	6.000	103.094	102.888	102.682	102.476
6.375	103.898	103.676	103.455	103.233	6.375	103.898	103.676	103.455	103.233	6.125	103.323	103.111	102.900	102.689
6.500	104.184	103.958	103.731	103.504	6.500	104.184	103.958	103.731	103.504	6.250	103.701	103.485	103.268	103.052
6.625	104.149	103.918	103.686	103.454	6.625	104.149	103.918	103.686	103.454					

[illegible]

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now					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	Rate	15-Day	30-Day	45-Day	60-Day
4.375	98.172	98.066			4.375	98.172	98.066			4.250	98.462	98.288	98.148		4.250	98.462	98.288	98.148	
4.500	98.794	98.689	98.580	98.462	4.500	98.794	98.689	98.580	98.462	4.375	98.989	98.858	98.733	98.608	4.375	98.989	98.858	98.733	98.608
4.625	99.041	98.868	98.753	98.636	4.625	99.041	98.868	98.753	98.636	4.500	99.582	99.457	99.332	99.207	4.500	99.582	99.457	99.332	99.207
4.750	99.513	99.400	99.288	99.179	4.750	99.513	99.400	99.288	99.179	4.625	100.028	99.903	99.778	99.653	4.625	100.028	99.903	99.778	99.653
4.875	100.020	99.907	99.795	99.686	4.875	100.020	99.907	99.795	99.686	4.750	100.540	100.415	100.290	100.165	4.750	100.540	100.415	100.290	100.165
5.000	100.563	100.450	100.337	100.229	5.000	100.563	100.450	100.337	100.229	4.875	101.054	100.929	100.804	100.679	4.875	101.054	100.929	100.804	100.679
5.125	101.005	100.884	100.763	100.286	5.125	101.005	100.884	100.763	100.286	5.000	101.353	101.228	101.103	100.977	5.000	101.353	101.228	101.103	100.977
5.250	101.283	101.117	100.954	100.620	5.250	101.283	101.117	100.954	100.620	5.125	101.463	101.338	101.213	101.088	5.125	101.463	101.338	101.213	101.088
5.375	101.814	101.648	101.484	101.028	5.375	101.814	101.648	101.484	101.028	5.250	101.653	101.528	101.403	101.278	5.250	101.653	101.528	101.403	101.278
5.500	102.175	102.008	101.845	101.470	5.500	102.175	102.008	101.845	101.470	5.375	101.901	101.776	101.651	101.526	5.375	101.901	101.776	101.651	101.526
5.625	102.578	102.412	102.248	101.556	5.625	102.578	102.412	102.248	101.556	5.500	102.243	102.118	101.993	101.868	5.500	102.243	102.118	101.993	101.868
5.750	102.618	102.368	102.127	101.838	5.750	102.618	102.368	102.127	101.838	5.625	102.355	102.230	102.105	101.980	5.625	102.355	102.230	102.105	101.980
5.875	102.954	102.704	102.464	102.199	5.875	102.954	102.704	102.464	102.199	5.750	102.624	102.499	102.374	102.249	5.750	102.624	102.499	102.374	102.249
6.000	103.090	102.855	102.644	102.477	6.000	103.090	102.855	102.644	102.477	5.875	102.975	102.850	102.725	102.600	5.875	102.975	102.850	102.725	102.600
6.125	103.184	102.973	102.762	102.551	6.125	103.184	102.973	102.762	102.551	6.000	102.969	102.763	102.557	102.364	6.000	102.969	102.763	102.557	102.364
6.250	103.534	103.318	103.102	102.885	6.250	103.534	103.318	103.102	102.885	6.125	103.198	102.986	102.775	102.564	6.125	103.198	102.986	102.775	102.564
6.375	103.773	103.551	103.330	103.108	6.375	103.773	103.551	103.330	103.108	6.250	103.576	103.360	103.143	102.927	6.250	103.576	103.360	103.143	102.927
6.500	104.351	104.140	103.931	103.730	6.500	104.351	104.140	103.931	103.730										
6.625	104.024	103.793	103.561	103.329	6.625	104.024	103.793	103.561	103.329										

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	
3.625	98.186	98.087			3.250	98.473	98.385	98.297	98.176	
3.750	98.714	98.627	98.539	98.442	3.375	98.946	98.858	98.770	98.649	
3.875	99.223	99.127	99.039	98.942	3.500	98.904	98.816	98.729	98.607	
4.000	99.702	99.585	99.497	99.280	3.625	99.099	99.011	98.924	98.827	
4.125	100.068	99.943	99.819	99.689	3.750	99.769	99.681	99.594	99.497	
4.250	100.627	100.495	100.363	100.227	3.875	100.306	100.218	100.130	100.033	
4.375	100.920	100.788	100.656	100.519	4.000	100.446	100.329	100.241	100.093	
4.500	101.308	101.176	101.045	100.908	4.125	100.296	100.208	100.120	100.023	
4.625	101.451	101.319	101.187	101.050	4.250	100.846	100.721	100.597	100.467	
4.750	101.607	101.358	101.138	100.798	4.375	101.131	101.006	100.882	100.752	
4.875	101.967	101.717	101.497	101.158	4.500	101.159	101.005	100.880	100.645	
5.000	102.289	102.039	101.820	101.480	4.625	101.100	100.917	100.770	100.632	
5.125	102.063	101.893	101.723	101.553	4.750	101.495	101.275	101.055	100.813	
5.250	101.807	101.632	101.457	101.281	4.875	101.633	101.383	101.163	100.910	
5.375	102.186	102.006	101.825	101.645	5.000	101.874	101.625	101.405	101.088	
5.500	102.537	102.352	102.166	101.981	5.125	101.696	101.526	101.356	101.186	
5.625	102.661	102.470	102.280	102.089	5.250	101.545	101.369	101.194	101.019	
5.750	102.918	102.722	102.526	102.331	5.375	101.860	101.680	101.499	101.319	
5.875	103.259	103.058	102.858	102.657	5.500	102.144	101.958	101.773	101.587	
6.000	103.605	103.399	103.193	102.987						
6.125	103.727	103.515	103.304	103.093						



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

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
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	98.482	98.308	98.168	98.031	4.500	98.482	98.308	98.168	98.031	4.375	98.079			
4.625	98.894	98.720	98.590	98.490	4.625	98.894	98.720	98.590	98.490	4.500	98.660	98.478	98.301	98.150
4.750	99.112	98.948	98.814	98.673	4.750	99.112	98.948	98.814	98.673	4.625	99.459	99.277	99.100	98.949
4.875	99.614	99.448	99.317	99.174	4.875	99.614	99.448	99.317	99.174	4.750	99.998	99.817	99.640	98.939
5.000	100.139	100.003	99.863	99.605	5.000	100.139	100.003	99.863	99.605	4.875	100.326	100.144	99.967	99.266
5.125	100.332	100.207	100.082	99.957	5.125	100.327	100.161	100.043	99.943	5.000	100.850	100.669	100.491	99.791
5.250	100.912	100.738	100.596	100.471	5.250	100.912	100.738	100.562	100.013	5.125	101.213	101.031	100.854	100.153
5.375	101.383	101.209	101.033	100.874	5.375	101.383	101.209	101.033	100.383	5.250	100.865	100.645	100.432	99.975
5.500	101.519	101.394	101.269	101.144	5.500	101.299	101.113	100.928	100.742	5.375	101.130	100.911	100.698	100.354
5.625	101.867	101.742	101.617	101.492	5.625	101.626	101.435	101.245	101.054	5.500	101.460	101.240	101.027	100.719
5.750	102.258	102.133	102.008	101.883	5.750	102.053	101.858	101.662	101.466	5.625	101.621	101.430	101.239	101.049
5.875	102.562	102.437	102.312	102.187	5.875	102.362	102.161	101.960	101.759	5.750	102.044	101.848	101.652	101.456
6.000	102.773	102.648	102.523	102.398	6.000	102.695	102.488	102.282	102.076	5.875	102.408	102.207	102.006	101.805
6.125	103.006	102.881	102.756	102.631	6.125	102.649	102.438	102.227	102.016	6.000	102.777	102.571	102.365	102.159
6.250	103.199	103.074	102.949	102.824	6.250	102.999	102.783	102.567	102.350	6.125	102.770	102.559	102.347	102.136
6.375	103.315	103.190	103.065	102.940	6.375	103.238	103.016	102.795	102.573	6.250	103.014	102.797	102.581	102.365
6.500	103.524	103.298	103.071	102.908	6.500	103.524	103.298	103.071	102.844					
6.625	103.771	103.539	103.307	103.076	6.625	103.771	103.539	103.307	103.076					
FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
3.625	98.016				3.750	98.531	98.413	98.325	98.108					
3.750	98.451	98.333	98.246	98.029	3.875	99.058	98.940	98.852	98.636					
3.875	98.855	98.737	98.649	98.433	4.000	99.445	99.328	99.240	99.023					
4.000	99.254	99.100	98.998	98.781	4.125	99.631	99.477	99.352	99.116					
4.125	99.731	99.576	99.452	99.216	4.250	100.296	100.141	100.017	99.781					
4.250	100.156	100.031	99.906	99.781	4.375	100.577	100.423	100.298	100.063					
4.375	100.472	100.318	100.193	100.040	4.500	100.627	100.473	100.348	100.112					
4.500	100.889	100.744	100.600	100.455	4.625	99.031	98.966	98.841	98.716					
4.625	101.041	100.892	100.742	100.593	4.750	99.099	99.034	98.909	98.784					
4.750	100.990	100.835	100.681	100.526	4.875	99.417	99.352	99.227	99.102					
4.875	101.403	101.244	101.084	100.924	5.000	99.757	99.692	99.567	99.442					
5.000	101.802	101.637	101.472	101.307	5.125	100.125	100.060	99.935	99.810					
5.125	101.948	101.778	101.608	101.438	5.250	100.501	100.326	100.151	99.975					
5.250	101.692	101.517	101.342	101.166	5.375	100.895	100.714	100.534	100.354					
5.375	102.071	101.891	101.710	101.530	5.500	101.275	101.090	100.904	100.719					
5.500	102.422	102.237	102.051	101.866	5.625	101.621	101.430	101.239	101.049					
5.625	102.546	102.355	102.165	101.974	5.750	102.044	101.848	101.652	101.456					
5.750	101.803	101.607	101.411	101.216	5.875	102.408	102.207	102.006	101.805					
5.875	102.144	101.943	101.743	101.542	6.000	102.777	102.571	102.365	102.159					
6.000	102.490	102.284	102.078	101.872	6.125	102.770	102.559	102.347	102.136					

FANNIE MAE HIGH BALANCE ARM PRICING

FANNIE MAE 5/1 HB LIBOR ARM (A105HB) 2/2/5	FANNIE MAE 7/1 HB LIBOR ARM (A107HB) 5/2/5	FANNIE MAE 10/1 HB LIBOR ARM (A110HB) 5/2/5
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LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: May 17, 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
4.375	98.199	98.093			4.375	98.034				4.500	99.161	99.017	98.872	98.728
4.500	98.794	98.689	98.580	98.162	4.500	98.493	98.387	98.280		4.625	99.334	99.152	98.975	98.824
4.625	99.132	98.998	98.880	98.636	4.625	98.967	98.861	98.753	98.080	4.750	99.873	99.692	99.515	98.902
4.750	99.561	99.448	99.336	98.622	4.750	99.388	99.267	99.147	98.622	4.875	100.201	100.019	99.842	99.319
4.875	100.020	99.907	99.795	99.104	4.875	99.940	99.819	99.699	99.104	5.000	100.725	100.544	100.366	99.750
5.000	100.590	100.456	100.337	99.539	5.000	100.447	100.326	100.206	99.499	5.125	101.088	100.906	100.729	100.113
5.125	101.054	100.920	100.801	100.096	5.125	101.005	100.884	100.763	99.785	5.250	101.069	100.894	100.719	100.544
5.250	101.283	101.117	100.954	100.267	5.250	101.283	101.117	100.954	100.267	5.375	101.462	101.282	101.102	100.921
5.375	101.814	101.648	101.484	100.792	5.375	101.814	101.648	101.484	100.637	5.500	101.845	101.659	101.474	101.288
5.500	102.180	102.008	101.845	101.153	5.500	102.175	102.008	101.845	100.996	5.625	101.822	101.632	101.441	101.250
5.625	102.578	102.412	102.248	101.556	5.625	102.578	102.412	102.248	101.214	5.750	102.235	102.039	101.843	101.647
5.750	102.618	102.368	102.127	101.626	5.750	102.618	102.368	102.127	101.626	5.875	102.598	102.397	102.196	101.995
5.875	102.954	102.704	102.464	101.919	5.875	102.954	102.704	102.464	101.919	6.000	102.969	102.763	102.557	102.351
6.000	103.082	102.855	102.644	102.236	6.000	103.048	102.798	102.558	102.236	6.125	103.198	102.986	102.775	102.564
6.125	103.184	102.973	102.762	102.551	6.125	103.184	102.973	102.762	102.551	6.250	103.576	103.360	103.143	102.927
6.250	103.534	103.318	103.102	102.885	6.250	103.534	103.318	103.102	102.885					
6.375	103.773	103.551	103.330	103.108	6.375	103.773	103.551	103.330	103.108					
6.500	104.351	104.140	103.931	103.379	6.500	104.059	103.833	103.606	103.379					
6.625	104.024	103.793	103.561	103.329	6.625	104.024	103.793	103.561	103.329					

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					
3.625	98.227	98.139	98.051		3.625	98.099								
3.750	98.723	98.635	98.547	98.450	3.750	98.958	98.845	98.731	98.618					
3.875	99.215	99.127	99.039	98.942	3.875	99.331	99.212	99.093	98.975					
4.000	99.616	99.485	99.368	99.250	4.000	99.697	99.573	99.450	99.326					
4.125	100.096	99.972	99.847	99.718	4.125	99.830	99.701	99.572	99.443					
4.250	100.627	100.495	100.363	100.227	4.250	100.043	99.909	99.775	99.641					
4.375	100.947	100.788	100.656	100.519	4.375	100.400	100.261	100.122	99.983					
4.500	101.308	101.176	101.045	100.908	4.500	100.748	100.603	100.459	100.314					
4.625	101.451	101.319	101.187	101.050	4.625	101.063	100.917	100.770	100.632					
4.750	101.506	101.286	101.067	100.824	4.750	100.932	100.777	100.623	100.468					
4.875	101.848	101.629	101.409	101.039	4.875	101.267	101.107	100.948	100.788					
5.000	102.164	101.945	101.725	101.422	5.000	101.583	101.418	101.253	101.088					
5.125	102.063	101.893	101.723	101.553	5.125	101.696	101.526	101.356	101.186					
5.250	101.807	101.632	101.457	101.281	5.250	101.545	101.369	101.194	101.019					
5.375	102.186	102.006	101.825	101.645	5.375	101.860	101.680	101.499	101.319					
5.500	102.537	102.352	102.166	101.981	5.500	102.144	101.958	101.773	101.587					
5.625	102.661	102.470	102.280	102.089										
5.750	102.918	102.722	102.526	102.331										
5.875	103.259	103.058	102.858	102.657										
6.000	103.605	103.399	103.193	102.987										
6.125	103.727	103.515	103.304	103.093										

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
4.500	98.065				4.500	98.160				3.875	98.061			
4.625	98.354	98.240	98.128	98.019	4.625	98.959	98.777	98.600	98.449	4.000	98.676	98.552	98.427	98.298
4.750	98.948	98.834	98.722	98.613	4.750	99.498	99.317	99.140	98.439	4.125	99.057	98.928	98.799	98.670
4.875	99.322	99.209	99.097	98.988	4.875	99.826	99.644	99.467	98.766	4.250	99.506	99.372	99.238	99.104
5.000	99.708	99.595	99.482	99.374	5.000	100.350	100.169	99.991	99.291	4.375	99.952	99.813	99.674	99.535
5.125	100.010	99.851	99.699	99.565	5.125	100.713	100.531	100.354	99.653	4.500	100.389	100.244	100.100	99.955
5.250	100.524	100.365	100.213	100.079	5.250	100.365	100.145	99.932	99.475	4.625	100.541	100.392	100.242	100.093
5.375	100.883	100.709	100.533	100.292	5.375	100.630	100.411	100.198	99.854	4.750	100.490	100.335	100.181	100.026
5.500	100.918	100.759	100.607	100.473	5.500	100.960	100.740	100.527	100.219	4.875	100.903	100.744	100.584	100.424
5.625	101.299	101.072	100.861	100.694	5.625	101.121	100.930	100.739	100.549	5.000	101.302	101.137	100.972	100.807
5.750	101.632	101.406	101.195	101.027	5.750	101.544	101.348	101.152	100.956	5.125	101.448	101.278	101.108	100.938
5.875	101.887	101.661	101.460	101.282	5.875	101.908	101.707	101.506	101.305	5.250	101.192	101.017	100.842	100.666
6.000	102.195	101.988	101.782	101.576	6.000	102.277	102.071	101.865	101.659	5.375	101.571	101.391	101.210	101.030
6.125	102.149	101.938	101.727	101.520	6.125	102.270	102.059	101.847	101.636	5.500	101.922	101.737	101.551	101.366
6.250	102.499	102.283	102.067	101.850	6.250	102.514	102.297	102.081	101.865	5.625	102.046	101.855	101.665	101.474
6.375	102.738	102.516	102.295	102.073						5.750	101.303	101.107	100.911	100.716
6.500	103.024	102.798	102.571	102.344						5.875	101.644	101.443	101.243	101.042
6.625	103.271	103.039	102.807	102.576						6.000	101.990	101.784	101.578	101.372
										6.125	102.112	101.900	101.689	101.478

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 17, 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	-0.625	-0.875	N/A	N/A	N/A	N/A

High Balance or

Super Conforming Adjustments

	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	>90.00
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

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)					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	
3.750	97.684	97.587	97.490		3.750	97.434	97.337	97.240		3.750	99.132	98.995	98.857		3.750	95.247	95.150	95.053	
3.875	98.780	98.642	98.505		3.875	98.530	98.392	98.255		3.875	99.076	98.939	98.802		3.875	97.774	97.636	97.499	
4.000	99.322	99.185	99.048		4.000	99.072	98.935	98.798		4.000	99.011	98.873	98.736		4.000	98.316	98.179	98.041	
4.125	99.819	99.682	99.545		4.125	99.569	99.432	99.295		4.125	99.014	98.877	98.740		4.125	98.813	98.676	98.538	
4.250	100.280	100.143	100.005		4.250	100.030	99.893	99.755		4.250	100.436	100.202	99.967		4.250	99.274	99.136	98.999	
4.375	100.961	100.670	100.379		4.375	100.711	100.420	100.129		4.375	100.380	100.146	99.911		4.375	100.205	99.914	99.623	
4.500	101.475	101.184	100.893		4.500	101.225	100.934	100.643		4.500	100.314	100.079	99.845		4.500	100.719	100.428	100.137	
4.625	101.940	101.649	101.358		4.625	101.690	101.399	101.108		4.625	100.317	100.083	99.848		4.625	101.184	100.893	100.602	
4.750	102.365	102.074	101.783		4.750	102.115	101.824	101.533		4.750	#N/A	#N/A	#N/A		4.750	101.608	101.317	101.027	
4.875	102.060	101.874	101.688		4.875	101.810	101.624	101.438		4.875	#N/A	#N/A	#N/A		4.875	101.261	101.075	100.890	
5.000	102.531	102.345	102.159		5.000	102.281	102.095	101.909		5.000	#N/A	#N/A	#N/A		5.000	101.732	101.546	101.360	
5.125	102.951	102.765	102.579		5.125	102.701	102.515	102.329		5.125	#N/A	#N/A	#N/A		5.125	102.152	101.966	101.780	
5.250	103.330	103.144	102.958		5.250	103.080	102.894	102.708		5.250	#N/A	#N/A	#N/A		5.250	102.531	102.345	102.159	
5.375	102.969	102.791	102.613		5.375	102.719	102.541	102.363		5.375	#N/A	#N/A	#N/A		5.375	101.233	101.055	100.877	
5.500	103.389	103.211	103.033		5.500	103.139	102.961	102.783		5.500	#N/A	#N/A	#N/A		5.500	101.652	101.475	101.297	
5.625	103.762	103.584	103.406		5.625	103.512	103.334	103.156		5.625	#N/A	#N/A	#N/A		5.625	102.026	101.848	101.670	
5.750	104.098	103.920	103.742		5.750	103.848	103.670	103.492		5.750	#N/A	#N/A	#N/A		5.750	102.362	102.184	102.006	
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	
3.750	97.559	97.462	97.365		3.750	97.309	97.212	97.115		3.750	99.007	98.870	98.732		3.750	95.122	95.025	94.928	
3.875	98.655	98.517	98.380		3.875	98.405	98.267	98.130		3.875	98.951	98.814	98.677		3.875	97.649	97.511	97.374	
4.000	99.197	99.060	98.923		4.000	98.947	98.810	98.673		4.000	98.886	98.748	98.611		4.000	98.191	98.054	97.916	
4.125	99.694	99.557	99.420		4.125	99.444	99.307	99.170		4.125	98.889	98.752	98.615		4.125	98.688	98.551	98.413	
4.250	100.155	100.018	99.880		4.250	99.905	99.768	99.630		4.250	100.311	100.077	99.842		4.250	99.149	99.011	98.874	
4.375	100.836	100.545	100.254		4.375	100.586	100.295	100.004		4.375	100.255	100.021	99.786		4.375	100.080	99.789	99.498	
4.500	101.350	101.059	100.768		4.500	101.100	100.809	100.518		4.500	100.189	99.954	99.720		4.500	100.594	100.303	100.012	
4.625	101.815	101.524	101.233		4.625	101.565	101.274	100.983		4.625	100.192	99.958	99.723		4.625	101.059	100.768	100.477	
4.750	102.240	101.949	101.658		4.750	101.990	101.699	101.408		4.750	#N/A	#N/A	#N/A		4.750	101.483	101.192	100.902	
4.875	101.935	101.749	101.563		4.875	101.685	101.499	101.313		4.875	#N/A	#N/A	#N/A		4.875	101.136	100.950	100.765	
5.000	102.406	102.220	102.034		5.000	102.156	101.970	101.784		5.000	#N/A	#N/A	#N/A		5.000	101.607	101.421	101.235	
5.125	102.826	102.640	102.454		5.125	102.576	102.390	102.204		5.125	#N/A	#N/A	#N/A		5.125	102.027	101.841	101.655	
5.250	103.205	103.019	102.833		5.250	102.955	102.769	102.583		5.250	#N/A	#N/A	#N/A		5.250	102.406	102.220	102.034	
5.375	102.844	102.666	102.488		5.375	102.594	102.416	102.238		5.375	#N/A	#N/A	#N/A		5.375	101.108	100.930	100.752	
5.500	103.264	103.086	102.908		5.500	103.014	102.836	102.658		5.500	#N/A	#N/A	#N/A		5.500	101.527	101.350	101.172	
5.625	103.637	103.459	103.281		5.625	103.387	103.209	103.031		5.625	#N/A	#N/A	#N/A		5.625	101.901	101.723	101.545	
5.750	103.973	103.795	103.617		5.750	103.723	103.545	103.367		5.750	#N/A	#N/A	#N/A		5.750	102.237	102.059	101.881	
FHA \$100 Down 30 Year Fixed - (301(\$100))					USDA 30 - 25 Year Fixed - (501)					MaxONE Plus - (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	
3.750	96.684	96.587	96.490		3.750	97.434	97.337	97.240		5.000	99.556	99.370	99.184		Future Products Intentially Left Blank				
3.875	97.780	97.642	97.505		3.875	98.530	98.392	98.255		5.125	99.976	99.790	99.604						
4.000	98.322	98.185	98.048		4.000	99.072	98.935	98.798		5.250	100.355	100.169	99.983						
4.125	98.819	98.682	98.545		4.125	99.569	99.432	99.295		5.375	99.994	99.816	99.638						
4.250	99.280	99.143	99.005		4.250	100.030	99.893	99.755		5.500	100.414	100.236	100.058						
4.375	99.961	99.670	99.379		4.375	100.711	100.420	100.129		5.625	100.787	100.609	100.431						
4.500	100.475	100.184	99.893		4.500	101.225	100.934	100.643		5.750	101.123	100.945	100.767						
4.625	100.940	100.649	100.358		4.625	101.690	101.399	101.108		5.875	100.226	100.048	99.870						
4.750	101.365	101.074	100.783		4.750	102.115	101.824	101.533		6.000	100.603	100.425	100.248						
4.875	101.060	100.874	100.688		4.875	101.810	101.624	101.438		6.125	100.941	100.764	100.586						
5.000	101.531	101.345	101.159		5.000	102.281	102.095	101.909		6.250	101.250	101.072	100.894						
5.125	101.951	101.765	101.579		5.125	102.701	102.515	102.329		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.									
5.250	102.330	102.144	101.958		5.250	103.080	102.894	102.708											
5.375	101.969	101.791	101.613		5.375	102.719	102.541	102.363											
5.500	102.389	102.211	102.033		5.500	103.139	102.961	102.783											
5.625	102.762	102.584	102.406		5.625	103.512	103.334	103.156											

LLPAs															
FICO 660-679				FICO 550-579				VA Cashout >90% LTV				LSM Select (FICO ≥680 & ≥\$250,000			
-0.25				-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)			
-0.500				-1.500				-0.500				-0.500			
FICO 620-639				State Adjustor (NC, WA)				Manufactured Home (Purchase/Rate-Term)				3-4 Units			
-1.250				-0.375				-1.500				-0.500			
FICO 600-619				VA Loan Amount >\$950K				Manufactured Home (Cashout)				2nd Home & Investment			
-1.750				-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			

LOAN STREAM MORTGAGE		LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612		Effective: Tuesday, May 17, 2022			
Prime Jumbo Pricing							
Borrower Paid Ratesheet							
30 YEAR FIXED					901		
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY	75 DAY		
6.000	101.292	101.229	101.135	100.948	100.760		
5.875	100.959	100.896	100.803	100.615	100.428		
5.750	100.534	100.471	100.378	100.190	100.003		
5.625	100.170	100.108	100.014	99.826	99.639		
5.500	99.760	99.697	99.604	99.416	99.229		
5.375	99.344	99.282	99.188	99.000	98.813		
5.250	98.894	98.831	98.737	98.550	98.362		
5.125	98.443	98.381	98.287	98.099	97.912		
5.000	98.038	97.976	97.882	97.694	97.507		
4.875	97.621	97.559	97.465	97.277	97.090		
4.750	97.192	97.130	97.036	96.849	96.661		
4.625	96.807	96.744	96.651	96.463	96.276		
4.500	96.386	96.323	96.230	96.042	95.855		
4.375	95.709	95.647	95.553	95.365	95.178		
4.250	95.149	95.086	94.993	94.805	94.618		
			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			