



Ratesheet Code: RS-WS

Effective Date: 11:40 AM 6/23/2022 #2 REPRICE

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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
<b>*Cannot be combined with VIP or Purchase Special.</b>	

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

Lock Expiration Days	
15 Day	07/08/22
30 Day	07/22/22
45 Day	08/08/22
60 Day	08/22/22

Underwriting Fee
<a href="#">Click Here</a>

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

## Announcements



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

Effective: June 23, 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
4.625	98.294	98.194	98.101	98.011	4.625	98.294	98.194	98.101	98.011	4.375	98.292	98.122		
4.750	98.931	98.805	98.710	98.553	4.750	98.931	98.805	98.710	98.553	4.500	98.917	98.747	98.619	98.499
4.875	99.462	99.361	99.269	99.013	4.875	99.462	99.361	99.269	99.013	4.625	99.424	99.254	99.126	99.006
5.000	100.003	99.903	99.810	99.476	5.000	100.003	99.903	99.810	99.476	4.750	99.934	99.763	99.636	99.515
5.125	100.496	100.395	100.303	99.879	5.125	100.496	100.395	100.303	99.879	4.875	100.390	100.218	100.092	99.971
5.250	100.687	100.540	100.432	100.247	5.250	100.687	100.540	100.432	100.247	5.000	100.758	100.587	100.460	100.339
5.375	101.228	101.111	101.003	100.743	5.375	101.228	101.111	101.003	100.743	5.125	101.102	100.930	100.804	100.682
5.500	101.674	101.556	101.449	101.179	5.500	101.674	101.556	101.449	101.179	5.250	101.434	101.245	101.105	100.989
5.625	102.047	101.930	101.823	101.544	5.625	102.047	101.930	101.823	101.544	5.375	101.859	101.670	101.530	101.393
5.750	102.198	102.022	101.885	101.685	5.750	102.198	102.022	101.885	101.685	5.500	102.212	102.022	101.882	101.746
5.875	102.671	102.495	102.357	102.142	5.875	102.671	102.495	102.357	102.142	5.625	102.536	102.346	102.207	102.070
6.000	103.081	102.905	102.767	102.411	6.000	103.081	102.905	102.767	102.411	5.750	102.465	102.292	102.162	102.032
6.125	103.346	103.170	103.032	102.908	6.125	103.346	103.170	103.032	102.908	5.875	102.878	102.704	102.575	102.444
6.250	103.502	103.168	102.980	102.793	6.250	103.502	103.168	102.980	102.793	6.000	103.211	103.036	102.908	102.777
6.375	103.934	103.549	103.239	102.957	6.375	103.934	103.549	103.239	102.957	6.125	103.413	103.239	103.110	102.979
6.500	104.285	103.900	103.590	103.308	6.500	104.285	103.900	103.590	103.308	6.250	103.487	103.111	102.818	102.535
6.625	104.480	104.087	103.785	103.494	6.625	104.480	104.087	103.785	103.494	6.375	103.382	103.190	102.997	102.804
6.750	104.558	104.350	104.142	103.934	6.750	104.558	104.350	104.142	103.934	6.500	103.747	103.549	103.351	103.153
6.875	104.529	104.316	104.103	103.889	6.875	104.529	104.316	104.103	103.889	6.625	102.978	102.913	102.788	102.663
7.000	103.506	103.441	103.316	103.191	7.000	100.075	99.878	99.707	99.497	6.750	100.279	100.082	99.911	99.701
7.125	104.031	103.856	103.681	103.506										

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
3.875	98.421	98.324	98.228	98.131	3.750	98.072				4.875	98.462	98.361	98.269	
4.000	98.825	98.728	98.631	98.534	3.875	98.466	98.341	98.216	98.091	5.000	99.003	98.903	98.810	98.170
4.125	99.335	99.222	99.110	98.999	4.000	98.860	98.735	98.610	98.485	5.125	99.496	99.395	99.303	98.663
4.250	99.941	99.828	99.716	99.606	4.125	99.197	99.082	98.972	98.860	5.250	99.687	99.540	99.432	99.247
4.375	100.266	100.153	100.041	99.930	4.250	99.531	99.425	99.320	99.214	5.375	100.228	100.111	100.003	99.350
4.500	100.627	100.513	100.401	100.291	4.375	99.898	99.787	99.677	99.566	5.500	100.674	100.556	100.449	99.796
4.625	100.846	100.733	100.621	100.510	4.500	100.270	100.154	100.039	99.923	5.625	101.047	100.930	100.823	100.170
4.750	101.292	101.066	100.847	100.533	4.625	100.650	100.518	100.394	100.267	5.750	101.198	101.022	100.885	100.645
4.875	101.702	101.476	101.257	100.937	4.750	100.901	100.655	100.517	100.391	5.875	101.671	101.495	101.357	100.683
5.000	102.012	101.786	101.567	101.358	4.875	101.295	101.048	100.859	100.728	6.000	102.081	101.905	101.767	101.093
5.125	101.980	101.779	101.638	101.496	5.000	101.650	101.403	101.192	101.056	6.125	102.346	102.170	102.032	101.908
5.250	101.805	101.621	101.474	101.328	5.125	102.010	101.763	101.534	101.309	6.250	102.425	102.168	101.980	101.793
5.375	102.162	102.010	101.859	101.707	5.250	101.807	101.431	101.251	101.104	6.375	102.934	102.549	102.239	101.957
5.500	102.564	102.407	102.251	102.094	5.375	102.161	101.784	101.572	101.421	6.500	103.285	102.900	102.590	102.308
5.625	102.741	102.579	102.417	102.255	5.500	102.504	102.126	101.875	101.718	6.625	103.029	102.826	102.623	102.420
5.750	103.045	102.877	102.710	102.543	5.625	102.544	102.382	102.220	102.058	6.750	103.558	103.350	103.142	102.934
5.875	103.394	103.222	103.050	102.878	5.750	102.876	102.709	102.541	102.374	6.875	103.529	103.316	103.103	102.889
6.000	103.775	103.598	103.421	103.243	5.875	103.190	103.017	102.845	102.673	7.000	102.506	102.441	102.316	102.191
6.125	103.903	103.720	103.538	103.355	6.000	105.133	104.956	104.778	104.601	7.125	102.906	102.731	102.556	102.381
6.250	103.227	103.039	102.851	102.664										
6.375	103.543	103.351	103.158	102.965										

**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
4.625	98.294	98.194	98.101	98.011	4.625	98.294	98.194	98.101	98.011	4.500	98.464	98.334	98.241	98.090
4.750	98.931	98.805	98.710	98.553	4.750	98.931	98.805	98.710	98.553	4.625	99.104	98.973	98.881	98.722
4.875	99.462	99.361	99.269	98.719	4.875	99.462	99.361	99.269	98.719	4.750	99.639	99.508	99.416	99.261
5.000	100.003	99.903	99.810	99.170	5.000	100.003	99.903	99.810	99.170	4.875	100.104	99.974	99.882	99.727
5.125	100.496	100.395	100.303	99.663	5.125	100.496	100.395	100.303	99.663	5.000	100.534	100.404	100.311	100.169
5.250	100.687	100.540	100.432	100.247	5.250	100.687	100.540	100.432	100.247	5.125	100.934	100.803	100.711	100.599
5.375	101.228	101.111	101.003	100.350	5.375	101.228	101.111	101.003	100.350	5.250	101.086	100.939	100.837	100.640
5.500	101.674	101.556	101.449	100.796	5.500	101.674	101.556	101.449	100.796	5.375	101.509	101.362	101.260	101.064
5.625	102.047	101.930	101.823	101.170	5.625	102.047	101.930	101.823	101.170	5.500	101.902	101.755	101.653	101.456
5.750	102.198	102.022	101.885	101.645	5.750	102.198	102.022	101.885	101.645	5.625	102.272	102.125	102.023	101.827
5.875	102.671	102.495	102.357	101.683	5.875	102.671	102.495	102.357	101.683	5.750	102.042	101.917	101.792	101.667
6.000	103.081	102.905	102.767	102.093	6.000	103.081	102.905	102.767	102.093	5.875	102.455	102.330	102.205	102.080
6.125	103.346	103.170	103.032	102.908	6.125	103.346	103.170	103.032	102.908	6.000	102.736	102.547	102.414	102.190
6.250	103.425	103.168	102.980	102.793	6.250	103.425	103.168	102.980	102.793	6.125	103.065	102.876	102.742	102.518
6.375	103.934	103.549	103.239	102.957	6.375	103.934	103.549	103.239	102.957	6.250	103.061	102.873	102.686	102.498
6.500	104.285	103.900	103.590	103.308	6.500	104.285	103.900	103.590	103.308	6.375	103.382	103.190	102.997	102.804
6.625	104.029	103.826	103.623	103.420	6.625	104.029	103.826	103.623	103.420	6.500	103.747	103.549	103.351	103.153
6.750	104.558	104.350	104.142	103.934	6.750	104.558	104.350	104.142	103.934					
6.875	104.529	104.316	104.103	103.889	6.875	104.529	104.316	104.103	103.889					

**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
3.875	98.421	98.324	98.228	98.131	3.750	98.072			
4.000	98.825	98.728	98.631	98.534	3.875	98.466	98.341	98.216	98.091
4.125	99.335	99.222	99.110	98.999	4.000	98.860	98.735	98.610	98.485
4.250	99.941	99.828	99.716	99.606	4.125	98.930	98.805	98.680	98.555
4.375	100.266	100.153	100.041	99.930	4.250	99.531	99.425	99.320	99.214
4.500	100.627	100.513	100.401	100.291	4.375	99.898	99.787	99.677	99.566
4.625	100.846	10							





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

Effective: June 23, 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
4.625	98.294	98.194	98.101	98.011	4.625	98.294	98.194	98.101		4.500	98.043			
4.750	98.931	98.805	98.710	98.553	4.750	98.931	98.805	98.710	98.553	4.625	98.852	98.684	98.554	98.437
4.875	99.462	99.361	99.269	98.719	4.875	99.462	99.361	99.269	98.719	4.750	99.410	99.284	99.158	99.032
5.000	100.003	99.903	99.810	99.170	5.000	100.003	99.903	99.810	98.858	4.875	99.839	99.708	99.577	99.445
5.125	100.496	100.395	100.303	99.663	5.125	100.496	100.395	100.303	99.459	5.000	100.330	100.194	100.058	99.921
5.250	100.687	100.540	100.432	100.247	5.250	100.687	100.540	100.432	100.247	5.125	100.603	100.436	100.305	99.960
5.375	101.228	101.111	101.003	100.350	5.375	101.228	101.111	101.003	100.329	5.250	100.924	100.740	100.595	100.391
5.500	101.674	101.556	101.449	100.796	5.500	101.674	101.556	101.449	100.483	5.375	101.326	101.142	100.996	100.767
5.625	102.047	101.930	101.823	101.170	5.625	102.047	101.930	101.823	100.942	5.500	101.694	101.512	101.365	101.198
5.750	102.198	102.022	101.885	101.645	5.750	102.198	102.022	101.885	101.645	5.625	101.811	101.627	101.482	101.144
5.875	102.671	102.495	102.357	101.683	5.875	102.671	102.495	102.357	101.660	5.750	101.945	101.777	101.642	101.268
6.000	103.081	102.905	102.767	102.093	6.000	103.081	102.905	102.767	101.773	5.875	102.351	102.184	102.048	101.615
6.125	103.346	103.170	103.032	102.908	6.125	103.346	103.170	103.032	102.189	6.000	102.686	102.519	102.383	102.013
6.250	103.425	103.168	102.980	102.793	6.250	103.425	103.168	102.980	102.793	6.125	102.880	102.713	102.577	102.453
6.375	103.934	103.549	103.239	102.957	6.375	103.934	103.549	103.239	102.779	6.250	103.061	102.873	102.686	102.498
6.500	104.285	103.900	103.590	103.308	6.500	104.285	103.900	103.590	102.858	6.375	103.382	103.190	102.997	102.804
6.625	104.029	103.826	103.623	103.420	6.625	104.029	103.826	103.623	103.420	6.500	103.747	103.549	103.351	103.153
6.750	104.558	104.350	104.142	103.934	6.750	104.558	104.350	104.142	103.934	6.625	100.532	100.335	100.164	99.954
6.875	104.529	104.316	104.103	103.889	6.875	104.529	104.316	104.103	103.889	6.750	100.279	100.082	99.911	99.701
7.000	100.075	99.878	99.707	99.497	7.000	100.075	99.878	99.707	99.497					

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
3.875	98.421	98.324	98.228	98.131	4.125	98.304	98.186	98.072	
4.000	98.825	98.728	98.631	98.534	4.250	99.531	99.425	99.320	99.214
4.125	99.335	99.222	99.110	98.999	4.375	99.898	99.787	99.677	99.566
4.250	99.941	99.828	99.716	99.606	4.500	100.270	100.154	100.039	99.923
4.375	100.266	100.153	100.041	99.930	4.625	100.408	100.287	100.167	100.046
4.500	100.627	100.513	100.401	100.291	4.750	100.769	100.643	100.517	100.391
4.625	100.846	100.733	100.621	100.510	4.875	101.122	100.990	100.859	100.728
4.750	101.292	101.066	100.847	100.533	5.000	101.465	101.329	101.192	101.056
4.875	101.702	101.476	101.257	100.937	5.125	101.581	101.440	101.298	101.157
5.000	102.012	101.786	101.567	101.358	5.250	101.544	101.397	101.251	101.104
5.125	101.920	101.779	101.638	101.496	5.375	101.876	101.724	101.572	101.421
5.250	101.767	101.621	101.474	101.328	5.500	102.189	102.032	101.875	101.718
5.375	102.162	102.010	101.859	101.707	5.625	102.544	102.382	102.220	102.058
5.500	102.564	102.407	102.251	102.094	5.750	102.876	102.709	102.541	102.374
5.625	102.741	102.579	102.417	102.255	5.875	103.190	103.017	102.845	102.673
5.750	103.045	102.877	102.710	102.543	6.000	105.133	104.956	104.778	104.601
5.875	103.394	103.222	103.050	102.878					
6.000	103.775	103.598	103.421	103.243					
6.125	103.903	103.720	103.538	103.355					
6.250	103.227	103.039	102.851	102.664					
6.375	103.543	103.351	103.158	102.965					

**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
4.875	98.115				4.625	98.477	98.309	98.179	98.062	4.125	98.505	98.405	98.304	98.204
5.000	98.848	98.714	98.572	98.206	4.750	99.027	98.860	98.729	98.062	4.250	98.925	98.820	98.714	98.609
5.125	99.497	99.363	99.221	98.724	4.875	99.357	99.190	99.059	98.392	4.375	99.377	99.267	99.156	99.045
5.250	100.208	100.074	99.932	99.237	5.000	99.871	99.703	99.573	98.905	4.500	99.844	99.728	99.612	99.496
5.375	100.715	100.581	100.439	99.744	5.125	100.228	100.061	99.930	99.263	4.625	100.009	99.888	99.767	99.646
5.500	100.696	100.562	100.420	100.023	5.250	100.549	100.365	100.220	99.539	4.750	99.403	99.277	99.151	99.025
5.625	101.031	100.847	100.680	100.331	5.375	100.951	100.767	100.621	99.940	4.875	99.906	99.775	99.644	99.512
5.750	101.261	101.093	100.926	100.759	5.500	101.319	101.135	100.990	100.309	5.000	100.392	100.256	100.119	99.983
5.875	101.591	101.419	101.247	101.075	5.625	101.436	101.252	101.107	100.426	5.125	100.800	100.658	100.517	100.375
6.000	101.971	101.794	101.616	101.439	5.750	101.570	101.402	101.267	100.702	5.250	101.152	101.006	100.859	100.713
6.125	102.153	101.970	101.788	101.605	5.875	101.976	101.809	101.673	101.049	5.375	101.547	101.395	101.244	101.092
6.250	102.523	102.335	102.147	101.960	6.000	102.311	102.144	102.008	101.441	5.500	101.949	101.792	101.636	101.479
6.375	102.777	102.584	102.391	102.198	6.125	102.505	102.338	102.202	102.078	5.625	102.126	101.964	101.802	101.640
6.500	103.100	102.902	102.704	102.506	6.250	102.497	102.310	102.122	101.934	5.750	102.430	102.262	102.095	101.928
6.625	103.053	102.850	102.647	102.444	6.375	102.820	102.627	102.434	102.241	5.875	102.779	102.607	102.435	102.263
6.750	103.161	102.953	102.745	102.537	6.500	103.178	102.980	102.782	102.584	6.000	103.160	102.983	102.806	102.628
6.875	103.362	103.149	102.935	102.722	6.625	103.177	102.974	102.771	102.568	6.125	103.288	103.105	102.923	102.740
					6.750	99.792	99.584	99.375	99.167					





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

Effective: **June 23, 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
<b>FNMA / Freddie New LLPA Effective all Locks/ Ext / ReLocks 02-21-22</b>							
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
<b>=&gt; 700 &amp; LTV&lt;= 80%</b>	<b>0.300</b>

**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**

<b>LENDER PAID MORTGAGE INSURANCE ADDITIONAL LLPAs (Cash out not available)</b>							
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

\*\*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	
4.500	99.926	99.800	99.675	
4.625	100.423	100.297	100.172	
4.750	100.883	100.758	100.632	
4.875	101.294	101.026	100.762	
5.000	101.808	101.540	101.275	
5.125	102.173	101.905	101.640	
5.250	102.597	102.330	102.065	
5.375	102.018	101.817	101.617	
5.500	102.388	102.188	101.988	
5.625	103.009	102.808	102.608	
5.750	103.387	103.187	102.987	
5.875	102.358	102.157	101.946	
6.000	102.778	102.577	102.366	
6.125	103.151	102.950	102.739	
6.250	103.487	103.286	103.075	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
4.500	99.676	99.550	99.425	
4.625	100.173	100.047	99.922	
4.750	100.633	100.508	100.382	
4.875	101.044	100.776	100.512	
5.000	101.558	101.290	101.025	
5.125	101.923	101.655	101.390	
5.250	102.347	102.080	101.815	
5.375	101.768	101.567	101.367	
5.500	102.138	101.938	101.738	
5.625	102.759	102.558	102.358	
5.750	103.137	102.937	102.737	
5.875	102.108	101.907	101.696	
6.000	102.528	102.327	102.116	
6.125	102.901	102.700	102.489	
6.250	103.237	103.036	102.825	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.500	98.923	98.706	98.489	
4.625	98.927	98.710	98.493	
4.750	100.355	100.087	99.824	
4.875	100.359	100.091	99.829	
5.000	100.363	100.095	99.832	
5.125	100.367	100.099	99.836	
5.250	101.233	101.149	101.067	
5.375	101.237	101.153	101.071	
5.500	101.240	101.156	101.074	
5.625	99.743	99.659	99.577	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
4.500	98.957	98.832	98.706	
4.625	99.454	99.329	99.203	
4.750	99.915	99.789	99.664	
4.875	100.450	100.182	99.918	
5.000	100.964	100.696	100.431	
5.125	101.329	101.061	100.796	
5.250	101.754	101.486	101.221	
5.375	101.049	100.848	100.648	
5.500	101.420	101.219	101.019	
5.625	102.040	101.839	101.639	
5.750	102.419	102.218	102.018	
5.875	99.077	98.876	98.665	
6.000	99.497	99.296	99.085	
6.125	99.870	99.669	99.458	
6.250	100.206	100.005	99.794	

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.500	99.801	99.675	99.550	
4.625	100.298	100.172	100.047	
4.750	100.758	100.633	100.507	
4.875	101.169	100.901	100.637	
5.000	101.683	101.415	101.150	
5.125	102.048	101.780	101.515	
5.250	102.472	102.205	101.940	
5.375	101.893	101.692	101.492	
5.500	102.263	102.063	101.863	
5.625	102.884	102.683	102.483	
5.750	103.262	103.062	102.862	
5.875	102.233	102.032	101.821	
6.000	102.653	102.452	102.241	
6.125	103.026	102.825	102.614	
6.250	103.362	103.161	102.950	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
4.500	99.551	99.425	99.300	
4.625	100.048	99.922	99.797	
4.750	100.508	100.383	100.257	
4.875	100.919	100.651	100.387	
5.000	101.433	101.165	100.900	
5.125	101.798	101.530	101.265	
5.250	102.222	101.955	101.690	
5.375	101.643	101.442	101.242	
5.500	102.013	101.813	101.613	
5.625	102.634	102.433	102.233	
5.750	103.012	102.812	102.612	
5.875	101.983	101.782	101.571	
6.000	102.403	102.202	101.991	
6.125	102.776	102.575	102.364	
6.250	103.112	102.911	102.700	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.500	98.798	98.581	98.364	
4.625	98.802	98.585	98.368	
4.750	100.230	99.962	99.699	
4.875	100.234	99.966	99.704	
5.000	100.238	99.970	99.707	
5.125	100.242	99.974	99.711	
5.250	101.108	101.024	100.942	
5.375	101.112	101.028	100.946	
5.500	101.115	101.031	100.949	
5.625	99.618	99.534	99.452	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
4.500	98.832	98.707	98.581	
4.625	99.329	99.204	99.078	
4.750	99.790	99.664	99.539	
4.875	100.325	100.057	99.793	
5.000	100.839	100.571	100.306	
5.125	101.204	100.936	100.671	
5.250	101.629	101.361	101.096	
5.375	100.924	100.723	100.523	
5.500	101.295	101.094	100.894	
5.625	101.915	101.714	101.514	
5.750	102.294	102.093	101.893	
5.875	98.952	98.751	98.540	
6.000	99.372	99.171	98.960	
6.125	99.745	99.544	99.333	
6.250	100.081	99.880	99.669	

FHA \$100 Down 30 Year Fixed - (301(\$100))				
Rate	15 Day	30 Day	45 Day	
4.500	98.926	98.800	98.675	
4.625	99.423	99.297	99.172	
4.750	99.883	99.758	99.632	
4.875	100.294	100.026	99.762	
5.000	100.808	100.540	100.275	
5.125	101.173	100.905	100.640	
5.250	101.597	101.330	101.065	
5.375	101.018	100.817	100.617	
5.500	101.388	101.188	100.988	
5.625	102.009	101.808	101.608	
5.750	102.387	102.187	101.987	
5.875	101.358	101.157	100.946	
6.000	101.778	101.577	101.366	
6.125	102.151	101.950	101.739	
6.250	102.487	102.286	102.075	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.500	99.676	99.550	99.425	
4.625	100.173	100.047	99.922	
4.750	100.633	100.508	100.382	
4.875	101.044	100.776	100.512	
5.000	101.558	101.290	101.025	
5.125	101.923	101.655	101.390	
5.250	102.347	102.080	101.815	
5.375	101.768	101.567	101.367	
5.500	102.138	101.938	101.738	
5.625	102.759	102.558	102.358	
5.750	103.137	102.937	102.737	
5.875	102.108	101.907	101.696	
6.000	102.528	102.327	102.116	
6.125	102.901	102.700	102.489	
6.250	103.237	103.036	102.825	

MaxONE Plus - (Max101)				
Rate	15 Day	30 Day	45 Day	
5.000	99.584	99.316	99.051	
5.125	99.949	99.681	99.416	
5.250	100.374	100.106	99.841	
5.375	99.144	98.943	98.743	
5.500	99.515	99.314	99.114	
5.625	100.135	99.934	99.734	
5.750	100.514	100.313	100.113	
5.875	100.884	100.683	100.472	
6.000	101.304	101.103	100.892	
6.125	101.677	101.476	101.266	
6.250	102.013	101.813	101.602	

MaxONE 30 Year Fixed (Max101)				
Rate	15 Day	30 Day	45 Day	
5.000	97.784	97.516	97.516	
5.125	98.149	97.881	97.881	
5.250	98.574	98.306	98.306	
5.375	97.344	97.143	97.143	
5.500	97.715	97.514	97.514	
5.625	98.335	98.134	98.134	
5.750	98.714	98.513	98.513	
5.875	99.084	98.883	98.883	
6.000	99.504	99.303	99.303	
6.125	99.877	99.676	99.676	
6.250	100.213	100.013	100.013	

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.

MaxOne features a 2nd lien that has an interest rate 0%, NO 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/IRRRs)	-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	



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

Effective:

Thursday, June 23, 2022

## Prime Jumbo Pricing

Borrower Paid Ratesheet

30 YEAR FIXED						901	5-25	956
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY	75 DAY			
7.500	103.035	102.972	102.878	102.691	102.503			
7.375	102.803	102.741	102.647	102.460	102.272			
7.250	102.560	102.498	102.404	102.217	102.029			
7.125	102.306	102.243	102.149	101.962	101.774			
7.000	102.039	101.977	101.883	101.695	101.508			
6.875	101.717	101.655	101.561	101.374	101.186			
6.750	101.390	101.327	101.234	101.046	100.859			
6.625	101.131	101.069	100.975	100.787	100.600			
6.500	100.889	100.827	100.733	100.546	100.358			
6.375	100.655	100.593	100.499	100.311	100.124			
6.250	100.306	100.243	100.150	99.962	99.775			
6.125	99.996	99.934	99.840	99.652	99.465			
6.000	99.617	99.555	99.461	99.273	99.086			
5.875	99.227	99.164	99.070	98.883	98.695			
5.750	98.791	98.728	98.635	98.447	98.260			

Coming Soon

**ARMS are temp. not available**

2-625	976
Coming Soon	

2-625	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	0.850	0.750	0.700	0.600	0.500	-0.900	-1.550
FICO 760 - 799	0.700	0.700	0.600	0.450	0.300	-1.375	-2.050
FICO 740 - 759	0.650	0.650	0.400	0.300	0.000	-1.750	-2.550
FICO 720 - 739	0.500	0.450	0.300	0.000	-0.300	-2.000	-2.800
FICO 700 - 719	0.300	0.300	0.100	-0.200	-0.700	-2.250	-3.300
FICO 680 - 699	0.050	0.000	-0.200	-0.750	-1.250	-2.950	-3.850
FICO 660 - 679	-0.100	-0.300	-0.600	-1.300	-2.000		
<b>Other Adjusters</b>	<b>&lt;= 60%</b>	<b>60.01 - 65%</b>	<b>65.01 - 70%</b>	<b>70.01 - 75%</b>	<b>75.01 - 80%</b>	<b>80.01 - 85%</b>	<b>85.01 - 90%</b>
Investment Property	-1.000	-1.250	-1.500	-1.875	-2.125		
Purchase	0.250	0.250	0.250	0.250	0.250	0.125	0.125
Cashout Refinance	-0.500	-0.750	-1.000	-1.250	-1.500		
Second Home	-0.050	-0.250	-0.375	-0.625	-0.750	-1.000	-1.500
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