

Ratesheet Code: RS-WS

Effective Date: 12:20 PM 7/6/2022 #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 |
| *Cannot be combined with VIP or Purchase Special.                |       |

| Contact list                   |  |
|--------------------------------|--|
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\*For turn times, please reach out to your AE.

| Lock Expiration Days |          |
|----------------------|----------|
| 15 Day               | 07/21/22 |
| 30 Day               | 08/05/22 |
| 45 Day               | 08/19/22 |
| 60 Day               | 09/05/22 |

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

| Relock Fee |
|------------|
| (0.250)    |

| Mortgagee Clause  |
|---|
| OCMBC, INC. ISAOA / ATIMA<br>19000 MACARTHUR BLVD<br>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**  
**1900 MacArthur Blvd, Suite 200**  
**Irvine, CA 92612**

Effective: July 6, 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                          | 98.557  | 98.467  | 98.374  | 98.280  | 4.625                          | 98.557  | 98.467  | 98.374  | 98.280  | 4.375                          | 98.601  | 98.467  | 98.347  | 98.221  |
| 4.750                          | 99.156  | 99.065  | 98.972  | 98.878  | 4.750                          | 99.156  | 99.065  | 98.972  | 98.878  | 4.500                          | 99.293  | 99.159  | 99.039  | 98.912  |
| 4.875                          | 99.771  | 99.598  | 99.480  | 99.361  | 4.875                          | 99.637  | 99.547  | 99.453  | 99.359  | 4.625                          | 99.841  | 99.707  | 99.587  | 99.461  |
| 5.000                          | 100.354 | 100.181 | 100.062 | 99.943  | 5.000                          | 100.082 | 99.992  | 99.902  | 99.750  | 4.750                          | 100.304 | 100.170 | 100.050 | 99.924  |
| 5.125                          | 100.888 | 100.715 | 100.596 | 100.477 | 5.125                          | 100.470 | 100.379 | 100.290 | 100.093 | 4.875                          | 100.717 | 100.583 | 100.462 | 100.337 |
| 5.250                          | 100.784 | 100.645 | 100.543 | 100.438 | 5.250                          | 100.746 | 100.645 | 100.543 | 100.438 | 5.000                          | 101.035 | 100.901 | 100.822 | 100.679 |
| 5.375                          | 101.371 | 101.183 | 101.048 | 100.914 | 5.375                          | 101.195 | 101.093 | 100.997 | 100.864 | 5.125                          | 101.397 | 101.289 | 101.251 | 101.108 |
| 5.500                          | 101.868 | 101.679 | 101.545 | 101.410 | 5.500                          | 101.562 | 101.460 | 101.364 | 101.217 | 5.250                          | 101.623 | 101.478 | 101.349 | 101.218 |
| 5.625                          | 102.303 | 102.115 | 101.980 | 101.845 | 5.625                          | 101.891 | 101.790 | 101.693 | 101.515 | 5.375                          | 102.003 | 101.858 | 101.728 | 101.597 |
| 5.750                          | 102.016 | 101.796 | 101.642 | 101.507 | 5.750                          | 101.889 | 101.759 | 101.642 | 101.507 | 5.500                          | 102.300 | 102.155 | 102.026 | 101.895 |
| 5.875                          | 102.494 | 102.275 | 102.109 | 101.943 | 5.875                          | 102.289 | 102.159 | 102.041 | 101.900 | 5.625                          | 102.576 | 102.432 | 102.302 | 102.171 |
| 6.000                          | 102.929 | 102.709 | 102.544 | 102.378 | 6.000                          | 102.572 | 102.441 | 102.317 | 102.198 | 5.750                          | 102.434 | 102.306 | 102.183 | 102.063 |
| 6.125                          | 103.284 | 103.064 | 102.898 | 102.733 | 6.125                          | 102.854 | 102.677 | 102.560 | 102.433 | 5.875                          | 102.786 | 102.659 | 102.535 | 102.415 |
| 6.250                          | 102.959 | 102.644 | 102.430 | 102.213 | 6.250                          | 102.959 | 102.644 | 102.430 | 102.213 | 6.000                          | 103.033 | 102.906 | 102.782 | 102.662 |
| 6.375                          | 103.294 | 102.979 | 102.764 | 102.548 | 6.375                          | 103.294 | 102.979 | 102.764 | 102.548 | 6.125                          | 103.208 | 103.080 | 102.956 | 102.837 |
| 6.500                          | 103.585 | 103.280 | 103.055 | 102.839 | 6.500                          | 103.585 | 103.270 | 103.055 | 102.839 | 6.250                          | 103.049 | 102.737 | 102.523 | 102.306 |
| 6.625                          | 103.909 | 103.612 | 103.368 | 103.124 | 6.625                          | 103.831 | 103.516 | 103.301 | 103.085 | 6.375                          | 103.259 | 102.947 | 102.732 | 102.516 |
| 6.750                          | 104.012 | 103.672 | 103.397 | 103.195 | 6.750                          | 104.012 | 103.672 | 103.397 | 103.195 | 6.500                          | 103.519 | 103.207 | 102.992 | 102.776 |
| 6.875                          | 104.337 | 103.997 | 103.678 | 103.383 | 6.875                          | 104.337 | 103.997 | 103.678 | 103.383 | 6.625                          | 103.092 | 102.774 | 102.501 | 102.247 |
| 7.000                          | 104.619 | 104.279 | 103.959 | 103.643 | 7.000                          | 104.619 | 104.279 | 103.959 | 103.643 | 6.750                          | 103.419 | 103.090 | 102.778 | 102.466 |
| 7.125                          | 104.977 | 104.637 | 104.316 | 104.001 | 7.125                          | 104.977 | 104.637 | 104.316 | 104.001 |                                |         |         |         |         |

| 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                          | 98.182  | 98.101  | 98.018  | 98.280  | 3.500                          | 98.359  | 98.234  | 98.109  | 98.030  | 4.750                           | 98.041  | 98.041  | 98.362  | 98.144  |
| 3.750                          | 98.688  | 98.607  | 98.524  | 98.441  | 3.625                          | 98.405  | 98.280  | 98.155  | 98.030  | 4.875                           | 98.542  | 98.451  | 98.362  | 98.144  |
| 3.875                          | 99.215  | 99.134  | 99.051  | 98.969  | 3.750                          | 98.857  | 98.732  | 98.607  | 98.482  | 5.000                           | 99.082  | 98.992  | 98.902  | 98.448  |
| 4.000                          | 99.544  | 99.463  | 99.380  | 99.298  | 3.875                          | 99.296  | 99.171  | 99.046  | 98.921  | 5.125                           | 99.470  | 99.379  | 99.290  | 98.864  |
| 4.125                          | 99.910  | 99.828  | 99.746  | 99.663  | 4.000                          | 99.710  | 99.585  | 99.460  | 99.335  | 5.250                           | 99.867  | 99.586  | 99.489  | 99.167  |
| 4.250                          | 100.399 | 100.302 | 100.205 | 100.109 | 4.125                          | 99.747  | 99.650  | 99.552  | 99.457  | 5.375                           | 100.195 | 100.093 | 99.997  | 99.645  |
| 4.375                          | 100.691 | 100.595 | 100.498 | 100.402 | 4.250                          | 100.091 | 99.966  | 99.841  | 99.716  | 5.500                           | 100.562 | 100.460 | 100.364 | 99.886  |
| 4.500                          | 100.949 | 100.852 | 100.755 | 100.659 | 4.375                          | 100.503 | 100.378 | 100.253 | 100.128 | 5.625                           | 100.891 | 100.790 | 100.693 | 100.115 |
| 4.625                          | 101.143 | 101.046 | 100.949 | 100.853 | 4.500                          | 100.584 | 100.515 | 100.390 | 100.265 | 5.750                           | 100.889 | 100.759 | 100.642 | 100.414 |
| 4.750                          | 101.475 | 101.310 | 101.158 | 100.698 | 4.625                          | 101.086 | 100.973 | 100.860 | 100.753 | 5.875                           | 101.289 | 101.159 | 101.041 | 100.814 |
| 4.875                          | 101.794 | 101.629 | 101.478 | 101.089 | 4.750                          | 101.144 | 100.964 | 100.795 | 100.633 | 6.000                           | 101.553 | 101.422 | 101.305 | 101.040 |
| 5.000                          | 102.039 | 101.875 | 101.723 | 101.489 | 4.875                          | 101.452 | 101.272 | 101.103 | 100.956 | 6.125                           | 101.854 | 101.677 | 101.560 | 101.433 |
| 5.125                          | 102.017 | 101.882 | 101.748 | 101.613 | 5.000                          | 101.754 | 101.574 | 101.404 | 101.243 | 6.250                           | 101.735 | 101.425 | 101.300 | 101.175 |
| 5.250                          | 102.036 | 101.789 | 101.649 | 101.509 | 5.125                          | 102.038 | 101.857 | 101.687 | 101.526 | 6.375                           | 102.228 | 101.913 | 101.706 | 101.493 |
| 5.375                          | 102.398 | 102.163 | 102.018 | 101.872 | 5.250                          | 101.886 | 101.606 | 101.420 | 101.279 | 6.500                           | 102.539 | 102.224 | 102.017 | 101.793 |
| 5.500                          | 102.761 | 102.554 | 102.404 | 102.254 | 5.375                          | 102.200 | 101.932 | 101.729 | 101.584 | 6.625                           | 102.499 | 102.302 | 102.105 | 101.909 |
| 5.625                          | 102.828 | 102.673 | 102.517 | 102.362 | 5.500                          | 102.505 | 102.236 | 102.015 | 101.865 | 6.750                           | 102.800 | 102.598 | 102.397 | 102.195 |
| 5.750                          | 102.782 | 102.621 | 102.460 | 102.300 | 5.625                          | 102.728 | 102.448 | 102.194 | 101.953 | 6.875                           | 103.004 | 102.797 | 102.590 | 102.383 |
| 5.875                          | 103.124 | 102.958 | 102.792 | 102.626 | 5.750                          | 102.601 | 102.440 | 102.280 | 102.119 | 7.000                           | 102.256 | 102.081 | 101.906 | 101.731 |
| 6.000                          | 103.491 | 103.320 | 103.149 | 102.978 | 5.875                          | 102.904 | 102.738 | 102.572 | 102.407 | 7.125                           | 102.807 | 102.632 | 102.457 | 102.282 |
| 6.125                          | 103.613 | 103.437 | 103.260 | 103.084 | 6.000                          | 103.186 | 103.015 | 102.844 | 102.673 |                                 |         |         |         |         |
| 6.250                          | 102.886 | 102.705 | 102.524 | 102.343 |                                |         |         |         |         |                                 |         |         |         |         |

**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                           | 98.499  | 98.409  | 98.319  | 98.222  | 4.625                           | 98.499  | 98.409  | 98.319  | 98.222  | 4.375                           | 98.209  | 98.112  | 98.050  |         |
| 4.750                           | 99.041  | 98.950  | 98.861  | 98.417  | 4.750                           | 99.041  | 98.950  | 98.861  | 98.417  | 4.500                           | 98.877  | 98.769  | 98.700  | 98.551  |
| 4.875                           | 99.542  | 99.451  | 99.362  | 99.144  | 4.875                           | 99.542  | 99.451  | 99.362  | 99.144  | 4.625                           | 99.517  | 99.409  | 99.340  | 99.183  |
| 5.000                           | 100.082 | 99.992  | 99.902  | 99.448  | 5.000                           | 100.082 | 99.992  | 99.902  | 99.448  | 4.750                           | 100.066 | 99.958  | 99.889  | 99.735  |
| 5.125                           | 100.470 | 100.379 | 100.290 | 99.864  | 5.125                           | 100.470 | 100.379 | 100.290 | 99.864  | 4.875                           | 100.565 | 100.456 | 100.387 | 100.234 |
| 5.250                           | 100.687 | 100.586 | 100.489 | 100.167 | 5.250                           | 100.687 | 100.586 | 100.489 | 100.167 | 5.000                           | 100.997 | 100.889 | 100.822 | 100.679 |
| 5.375                           | 101.195 | 101.093 | 100.997 | 100.645 | 5.375                           | 101.195 | 101.093 | 100.997 | 100.645 | 5.125                           | 101.397 | 101.289 | 101.251 | 101.108 |
| 5.500                           | 101.562 | 101.460 | 101.364 | 100.886 | 5.500                           | 101.562 | 101.460 | 101.364 | 100.886 | 5.250                           | 101.268 | 101.137 | 101.040 | 100.833 |
| 5.625                           | 101.891 | 101.790 | 101.693 | 101.115 | 5.625                           | 101.891 | 101.790 | 101.693 | 101.115 | 5.375                           | 101.701 | 101.569 | 101.473 | 101.265 |
| 5.750                           | 101.889 | 101.759 | 101.642 | 101.414 | 5.750                           | 101.889 | 101.759 | 101.642 | 101.414 | 5.500                           | 102.096 | 101.965 | 101.868 | 101.661 |
| 5.875                           | 102.289 | 102.159 | 102.041 | 101.814 | 5.875                           | 102.289 | 102.159 | 102.041 | 101.814 | 5.625                           | 102.466 | 102.335 | 102.238 | 102.031 |
| 6.000                           | 102.553 | 102.422 | 102.305 | 102.040 | 6.000                           | 102.553 | 102.422 | 102.305 | 102.040 | 5.750                           | 102.003 | 101.878 | 101.753 | 101.628 |
| 6.125                           | 102.854 | 102.677 | 102.560 | 102.433 | 6.125                           | 102.854 | 102.677 | 102.560 | 102.433 | 5.875                           | 102.354 | 102.229 | 102.104 | 101.979 |
| 6.250                           | 102.735 | 102.425 | 102.300 | 102.175 | 6.250                           | 102.735 | 102.425 | 102.300 | 102.175 | 6.000                           | 102.358 | 102.205 | 102.087 | 101.845 |
| 6.375                           | 103.228 | 102.913 | 102.706 | 102.493 | 6.375                           | 103.228 | 102.913 | 102.706 | 102.493 | 6.125                           | 102.692 | 102.538 | 102.421 | 102.178 |
| 6.500                           | 103.539 | 103.224 | 103.017 | 102.793 | 6.500                           | 103.539 | 103.224 | 103.017 | 102.793 | 6.250                           | 102.318 | 102.137 | 101.956 | 101.775 |
| 6.625                           | 103.499 | 103.302 | 103.105 | 102.909 | 6.625                           | 103.499 | 103.302 | 103.105 | 102.909 | 6.375                           | 102.671 | 102.485 | 102.298 | 102.112 |
| 6.750                           | 103.800 | 103.598 | 103.397 | 103.195 | 6.750                           | 103.800 | 103.598 | 103.397 | 103.195 | 6.500                           | 103.024 | 102.833 | 102.641 | 102.450 |
| 6.875                           | 104.004 | 103.797 | 103.590 | 103.383 | 6.875                           | 104.004 | 103.797 | 103.590 | 103.383 |                                 |         |         |         |         |

**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                           | 98.182   | 98.101 | 98.018 |        | 3.500                           | 98.359 | 98.234 | 98.109 |        |
| 3.750                           | 98.688   | 98.607 | 98.524 | 98.441 | 3.625                           | 98.405 | 98.280 | 98.155 | 98.030 |
| 3.875                           | 99.215   | 99.134 | 99.051 | 98.969 | 3.750                           | 98.857 | 98.732 | 98.607 | 98.482 |
| 4.000                           | 99.544</ |        |        |        |                                 |        |        |        |        |





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

Effective: July 6, 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                           | 98.499  | 98.409  | 98.319  | 98.222  | 4.625                           | 98.499  | 98.409  | 98.319  |         | 4.500                           | 98.321  | 98.187  | 98.070  |         |
| 4.750                           | 99.041  | 98.950  | 98.861  | 98.417  | 4.750                           | 99.041  | 98.950  | 98.861  | 98.417  | 4.625                           | 99.070  | 98.936  | 98.818  | 98.689  |
| 4.875                           | 99.771  | 99.598  | 99.480  | 98.973  | 4.875                           | 99.542  | 99.451  | 99.362  | 98.973  | 4.750                           | 99.738  | 99.619  | 99.499  | 99.379  |
| 5.000                           | 100.354 | 100.181 | 100.062 | 99.443  | 5.000                           | 100.082 | 99.992  | 99.902  | 99.443  | 4.875                           | 100.162 | 100.037 | 99.913  | 99.788  |
| 5.125                           | 100.888 | 100.715 | 100.596 | 99.642  | 5.125                           | 100.470 | 100.379 | 100.290 | 99.380  | 5.000                           | 100.619 | 100.489 | 100.359 | 100.229 |
| 5.250                           | 100.784 | 100.595 | 100.489 | 99.909  | 5.250                           | 100.687 | 100.586 | 100.489 | 99.909  | 5.125                           | 100.617 | 100.483 | 100.366 | 100.161 |
| 5.375                           | 101.371 | 101.183 | 101.048 | 100.344 | 5.375                           | 101.195 | 101.093 | 100.997 | 100.344 | 5.250                           | 100.907 | 100.762 | 100.638 | 100.424 |
| 5.500                           | 101.868 | 101.679 | 101.545 | 100.793 | 5.500                           | 101.562 | 101.460 | 101.364 | 100.793 | 5.375                           | 101.252 | 101.108 | 100.983 | 100.798 |
| 5.625                           | 101.891 | 101.790 | 101.693 | 101.033 | 5.625                           | 101.891 | 101.790 | 101.693 | 100.665 | 5.500                           | 101.655 | 101.504 | 101.354 | 101.204 |
| 5.750                           | 101.889 | 101.759 | 101.642 | 101.034 | 5.750                           | 101.889 | 101.759 | 101.642 | 101.034 | 5.625                           | 101.627 | 101.482 | 101.358 | 101.145 |
| 5.875                           | 102.289 | 102.159 | 102.041 | 101.374 | 5.875                           | 102.289 | 102.159 | 102.041 | 101.374 | 5.750                           | 101.663 | 101.536 | 101.418 | 100.957 |
| 6.000                           | 102.553 | 102.422 | 102.305 | 101.741 | 6.000                           | 102.553 | 102.422 | 102.305 | 101.741 | 5.875                           | 102.006 | 101.879 | 101.762 | 101.298 |
| 6.125                           | 102.854 | 102.677 | 102.560 | 102.433 | 6.125                           | 102.854 | 102.677 | 102.560 | 101.631 | 6.000                           | 102.274 | 102.147 | 102.030 | 101.672 |
| 6.250                           | 102.735 | 102.420 | 102.213 | 101.989 | 6.250                           | 102.735 | 102.420 | 102.213 | 101.781 | 6.125                           | 102.442 | 102.315 | 102.197 | 102.071 |
| 6.375                           | 103.228 | 102.913 | 102.706 | 102.482 | 6.375                           | 103.228 | 102.913 | 102.706 | 102.051 | 6.250                           | 102.318 | 102.137 | 101.956 | 101.775 |
| 6.500                           | 103.539 | 103.224 | 103.017 | 102.793 | 6.500                           | 103.539 | 103.224 | 103.017 | 102.487 | 6.375                           | 102.671 | 102.485 | 102.298 | 102.112 |
| 6.625                           | 103.499 | 103.302 | 103.105 | 102.909 | 6.625                           | 103.499 | 103.302 | 103.105 | 102.909 | 6.500                           | 103.024 | 102.833 | 102.641 | 102.450 |
| 6.750                           | 103.800 | 103.598 | 103.397 | 103.195 | 6.750                           | 103.800 | 103.598 | 103.397 | 103.195 |                                 |         |         |         |         |
| 6.875                           | 104.004 | 103.797 | 103.590 | 103.383 | 6.875                           | 104.004 | 103.797 | 103.590 | 103.383 |                                 |         |         |         |         |

| 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                           | 98.182  | 98.101  | 98.018  |         | 3.750                           | 98.199  | 98.102  | 98.005  |         |
| 3.750                           | 98.688  | 98.607  | 98.524  | 98.441  | 3.875                           | 98.428  | 98.331  | 98.234  | 98.138  |
| 3.875                           | 99.215  | 99.134  | 99.051  | 98.969  | 4.000                           | 98.580  | 98.483  | 98.386  | 98.290  |
| 4.000                           | 99.544  | 99.463  | 99.380  | 99.298  | 4.125                           | 98.944  | 98.847  | 98.751  | 98.654  |
| 4.125                           | 99.910  | 99.828  | 99.746  | 99.663  | 4.250                           | 99.891  | 99.792  | 99.693  | 99.594  |
| 4.250                           | 100.399 | 100.302 | 100.205 | 100.109 | 4.375                           | 100.241 | 100.137 | 100.033 | 99.928  |
| 4.375                           | 100.691 | 100.595 | 100.498 | 100.402 | 4.500                           | 100.584 | 100.475 | 100.365 | 100.256 |
| 4.500                           | 100.949 | 100.852 | 100.755 | 100.659 | 4.625                           | 100.705 | 100.590 | 100.476 | 100.361 |
| 4.625                           | 101.143 | 101.046 | 100.949 | 100.853 | 4.750                           | 100.899 | 100.779 | 100.660 | 100.540 |
| 4.750                           | 101.475 | 101.310 | 101.158 | 100.698 | 4.875                           | 101.243 | 101.118 | 100.993 | 100.869 |
| 4.875                           | 101.794 | 101.629 | 101.478 | 101.089 | 5.000                           | 101.563 | 101.433 | 101.304 | 101.174 |
| 5.000                           | 102.039 | 101.875 | 101.723 | 101.489 | 5.125                           | 101.676 | 101.541 | 101.406 | 101.271 |
| 5.125                           | 102.017 | 101.882 | 101.748 | 101.613 | 5.250                           | 101.700 | 101.560 | 101.420 | 101.279 |
| 5.250                           | 101.929 | 101.789 | 101.649 | 101.509 | 5.375                           | 102.020 | 101.875 | 101.729 | 101.584 |
| 5.375                           | 102.308 | 102.163 | 102.018 | 101.872 | 5.500                           | 102.316 | 102.165 | 102.015 | 101.865 |
| 5.500                           | 102.705 | 102.554 | 102.404 | 102.254 | 5.625                           | 102.420 | 102.264 | 102.109 | 101.953 |
| 5.625                           | 102.828 | 102.673 | 102.517 | 102.362 | 5.750                           | 102.601 | 102.440 | 102.280 | 102.119 |
| 5.750                           | 102.782 | 102.621 | 102.460 | 102.300 | 5.875                           | 102.904 | 102.738 | 102.572 | 102.407 |
| 5.875                           | 103.124 | 102.958 | 102.792 | 102.626 | 6.000                           | 103.186 | 103.015 | 102.844 | 102.673 |
| 6.000                           | 103.491 | 103.320 | 103.149 | 102.978 |                                 |         |         |         |         |
| 6.125                           | 103.613 | 103.437 | 103.260 | 103.084 |                                 |         |         |         |         |
| 6.250                           | 102.886 | 102.705 | 102.524 | 102.343 |                                 |         |         |         |         |

**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                                | 98.512  | 98.387  | 98.262  | 98.138  | 4.625                                | 98.695  | 98.561  | 98.443  | 98.314  | 4.125                                | 98.927  | 98.833  | 98.739  | 98.646  |
| 5.000                                | 99.206  | 99.073  | 98.935  | 98.623  | 4.750                                | 99.188  | 99.054  | 98.937  | 98.257  | 4.250                                | 99.332  | 99.233  | 99.134  | 99.035  |
| 5.125                                | 99.730  | 99.597  | 99.459  | 98.755  | 4.875                                | 99.467  | 99.333  | 99.216  | 98.537  | 4.375                                | 99.766  | 99.662  | 99.558  | 99.454  |
| 5.250                                | 100.406 | 100.273 | 100.135 | 99.431  | 5.000                                | 99.935  | 99.801  | 99.684  | 99.005  | 4.500                                | 100.211 | 100.101 | 99.992  | 99.883  |
| 5.375                                | 100.809 | 100.676 | 100.538 | 99.834  | 5.125                                | 100.242 | 100.108 | 99.991  | 99.312  | 4.625                                | 100.357 | 100.242 | 100.128 | 100.013 |
| 5.500                                | 100.924 | 100.791 | 100.653 | 100.068 | 5.250                                | 100.532 | 100.387 | 100.263 | 99.576  | 4.750                                | 100.442 | 100.322 | 100.203 | 100.083 |
| 5.625                                | 101.114 | 100.982 | 100.844 | 100.448 | 5.375                                | 100.877 | 100.733 | 100.608 | 99.922  | 4.875                                | 100.848 | 100.724 | 100.599 | 100.474 |
| 5.750                                | 100.852 | 100.691 | 100.530 | 100.370 | 5.500                                | 101.198 | 101.053 | 100.929 | 100.242 | 5.000                                | 101.263 | 101.133 | 101.004 | 100.874 |
| 5.875                                | 101.208 | 101.042 | 100.876 | 100.710 | 5.625                                | 101.252 | 101.107 | 100.983 | 100.297 | 5.125                                | 101.402 | 101.267 | 101.133 | 100.998 |
| 6.000                                | 101.590 | 101.419 | 101.248 | 101.077 | 5.750                                | 101.288 | 101.161 | 101.043 | 100.367 | 5.250                                | 101.314 | 101.174 | 101.034 | 100.894 |
| 6.125                                | 101.886 | 101.667 | 101.501 | 101.335 | 5.875                                | 101.631 | 101.504 | 101.387 | 100.710 | 5.375                                | 101.693 | 101.548 | 101.403 | 101.257 |
| 6.250                                | 101.633 | 101.452 | 101.271 | 101.090 | 6.000                                | 101.899 | 101.772 | 101.655 | 101.009 | 5.500                                | 102.090 | 101.939 | 101.789 | 101.639 |
| 6.375                                | 101.919 | 101.733 | 101.546 | 101.360 | 6.125                                | 102.067 | 101.940 | 101.822 | 101.696 | 5.625                                | 102.213 | 102.058 | 101.902 | 101.747 |
| 6.500                                | 102.240 | 102.049 | 101.857 | 101.666 | 6.250                                | 101.901 | 101.589 | 101.383 | 101.158 | 5.750                                | 102.167 | 102.006 | 101.845 | 101.685 |
| 6.625                                | 102.464 | 102.267 | 102.070 | 101.874 | 6.375                                | 102.195 | 101.884 | 101.677 | 101.453 | 5.875                                | 102.509 | 102.343 | 102.177 | 102.011 |
| 6.750                                | 102.765 | 102.563 | 102.362 | 102.160 | 6.500                                | 102.447 | 102.136 | 101.929 | 101.727 | 6.000                                | 102.876 | 102.705 | 102.534 | 102.363 |
| 6.875                                | 102.969 | 102.762 | 102.555 | 102.348 | 6.625                                | 102.399 | 102.202 | 102.005 | 101.809 | 6.125                                | 102.998 | 102.822 | 102.645 | 102.469 |
|                                      |         |         |         |         | 6.750                                | 102.772 | 102.570 | 102.369 | 102.167 |                                      |         |         |         |         |



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

Effective: July 6, 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  |                                     |                                     |
| 4.875 | 98.347                              | 98.222  | 98.097  |         |                                     |                                     |
| 5.000 | 98.833                              | 98.703  | 98.573  | 98.443  |                                     |                                     |
| 5.125 | 99.057                              | 98.949  | 98.880  | 98.691  |                                     |                                     |
| 5.250 | 99.329                              | 99.189  | 99.049  | 98.909  |                                     |                                     |
| 5.375 | 99.779                              | 99.634  | 99.489  | 99.344  |                                     |                                     |
| 5.500 | 100.244                             | 100.094 | 99.944  | 99.793  |                                     |                                     |
| 5.625 | 100.441                             | 100.310 | 100.213 | 100.006 |                                     |                                     |
| 5.750 | 100.516                             | 100.355 | 100.194 | 100.034 |                                     |                                     |
| 5.875 | 100.872                             | 100.706 | 100.540 | 100.374 |                                     |                                     |
| 6.000 | 101.253                             | 101.082 | 100.911 | 100.741 |                                     |                                     |
| 6.125 | 101.425                             | 101.271 | 101.154 | 100.911 |                                     |                                     |
| 6.250 | 101.377                             | 101.143 | 100.962 | 100.781 |                                     |                                     |
| 6.375 | 101.745                             | 101.461 | 101.261 | 101.051 |                                     |                                     |
| 6.500 | 102.061                             | 101.870 | 101.678 | 101.487 |                                     |                                     |
| 6.625 | 102.499                             | 102.302 | 102.105 | 101.909 |                                     |                                     |
| 6.750 | 102.800                             | 102.598 | 102.397 | 102.195 |                                     |                                     |
| 6.875 | 103.004                             | 102.797 | 102.590 | 102.383 |                                     |                                     |

**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: **July 6, 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**

| 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       |
| <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**

| 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 |

\*\*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                                | 100.315 | 100.181 | 100.070 |  |
| 4.625                                | 100.789 | 100.655 | 100.545 |  |
| 4.750                                | 101.224 | 101.090 | 100.980 |  |
| 4.875                                | 101.107 | 100.931 | 100.780 |  |
| 5.000                                | 101.590 | 101.414 | 101.262 |  |
| 5.125                                | 102.022 | 101.846 | 101.694 |  |
| 5.250                                | 102.412 | 102.236 | 102.085 |  |
| 5.375                                | 101.719 | 101.552 | 101.414 |  |
| 5.500                                | 102.152 | 101.985 | 101.847 |  |
| 5.625                                | 102.536 | 102.369 | 102.231 |  |
| 5.750                                | 102.881 | 102.714 | 102.576 |  |
| 5.875                                | 102.266 | 101.940 | 101.567 |  |
| 6.000                                | 102.653 | 102.326 | 101.954 |  |
| 6.125                                | 102.999 | 102.672 | 102.300 |  |
| 6.250                                | 103.313 | 102.986 | 102.614 |  |

| FHA 20 Year Fixed - (320) |         |         |         |  |
|---------------------------|---------|---------|---------|--|
| Rate                      | 15 Day  | 30 Day  | 45 Day  |  |
| 4.500                     | 100.065 | 99.931  | 99.820  |  |
| 4.625                     | 100.539 | 100.405 | 100.295 |  |
| 4.750                     | 100.974 | 100.840 | 100.730 |  |
| 4.875                     | 100.857 | 100.681 | 100.530 |  |
| 5.000                     | 101.340 | 101.164 | 101.012 |  |
| 5.125                     | 101.772 | 101.596 | 101.444 |  |
| 5.250                     | 102.162 | 101.986 | 101.835 |  |
| 5.375                     | 101.469 | 101.302 | 101.164 |  |
| 5.500                     | 101.902 | 101.735 | 101.597 |  |
| 5.625                     | 102.286 | 102.119 | 101.981 |  |
| 5.750                     | 102.631 | 102.464 | 102.326 |  |
| 5.875                     | 102.016 | 101.690 | 101.317 |  |
| 6.000                     | 102.403 | 102.076 | 101.704 |  |
| 6.125                     | 102.749 | 102.422 | 102.050 |  |
| 6.250                     | 103.063 | 102.736 | 102.364 |  |

| FHA 15 Year Fixed - (315) |         |         |         |  |
|---------------------------|---------|---------|---------|--|
| Rate                      | 15 Day  | 30 Day  | 45 Day  |  |
| 4.500                     | 99.809  | 99.658  | 99.513  |  |
| 4.625                     | 99.812  | 99.662  | 99.517  |  |
| 4.750                     | 100.669 | 100.368 | 100.203 |  |
| 4.875                     | 100.673 | 100.372 | 100.206 |  |
| 5.000                     | 100.677 | 100.375 | 100.210 |  |
| 5.125                     | 100.680 | 100.379 | 100.213 |  |
| 5.250                     | 101.529 | 101.445 | 101.390 |  |
| 5.375                     | 101.532 | 101.449 | 101.394 |  |
| 5.500                     | 101.536 | 101.452 | 101.397 |  |
| 5.625                     | 100.038 | 99.955  | 99.899  |  |

| FHA 30 Year Fixed HB - (301HB) |         |         |         |  |
|--------------------------------|---------|---------|---------|--|
| Rate                           | 15 Day  | 30 Day  | 45 Day  |  |
| 4.500                          | 99.346  | 99.212  | 99.102  |  |
| 4.625                          | 99.820  | 99.686  | 99.576  |  |
| 4.750                          | 100.255 | 100.121 | 100.011 |  |
| 4.875                          | 100.263 | 100.088 | 99.936  |  |
| 5.000                          | 100.746 | 100.570 | 100.419 |  |
| 5.125                          | 101.178 | 101.002 | 100.851 |  |
| 5.250                          | 101.568 | 101.393 | 101.241 |  |
| 5.375                          | 100.626 | 100.458 | 100.320 |  |
| 5.500                          | 101.058 | 100.891 | 100.753 |  |
| 5.625                          | 101.442 | 101.275 | 101.137 |  |
| 5.750                          | 101.787 | 101.620 | 101.482 |  |
| 5.875                          | 99.985  | 98.658  | 98.286  |  |
| 6.000                          | 99.371  | 99.045  | 98.673  |  |
| 6.125                          | 99.717  | 99.391  | 99.019  |  |
| 6.250                          | 100.032 | 99.705  | 99.333  |  |

| VA 30 - 25 Year Fixed (401 & 425) |         |         |         |  |
|-----------------------------------|---------|---------|---------|--|
| Rate                              | 15 Day  | 30 Day  | 45 Day  |  |
| 4.500                             | 100.190 | 100.056 | 99.945  |  |
| 4.625                             | 100.664 | 100.530 | 100.420 |  |
| 4.750                             | 101.099 | 100.965 | 100.855 |  |
| 4.875                             | 100.982 | 100.806 | 100.655 |  |
| 5.000                             | 101.465 | 101.289 | 101.137 |  |
| 5.125                             | 101.897 | 101.721 | 101.569 |  |
| 5.250                             | 102.287 | 102.111 | 101.960 |  |
| 5.375                             | 101.594 | 101.427 | 101.289 |  |
| 5.500                             | 102.027 | 101.860 | 101.722 |  |
| 5.625                             | 102.411 | 102.244 | 102.106 |  |
| 5.750                             | 102.756 | 102.589 | 102.451 |  |
| 5.875                             | 102.141 | 101.815 | 101.442 |  |
| 6.000                             | 102.528 | 102.201 | 101.829 |  |
| 6.125                             | 102.874 | 102.547 | 102.175 |  |
| 6.250                             | 103.188 | 102.861 | 102.489 |  |

| VA 20 Year Fixed - (420) |         |         |         |  |
|--------------------------|---------|---------|---------|--|
| Rate                     | 15 Day  | 30 Day  | 45 Day  |  |
| 4.500                    | 99.940  | 99.806  | 99.695  |  |
| 4.625                    | 100.414 | 100.280 | 100.170 |  |
| 4.750                    | 100.849 | 100.715 | 100.605 |  |
| 4.875                    | 100.732 | 100.556 | 100.405 |  |
| 5.000                    | 101.215 | 101.039 | 100.887 |  |
| 5.125                    | 101.647 | 101.471 | 101.319 |  |
| 5.250                    | 102.037 | 101.861 | 101.710 |  |
| 5.375                    | 101.344 | 101.177 | 101.039 |  |
| 5.500                    | 101.777 | 101.610 | 101.472 |  |
| 5.625                    | 102.161 | 101.994 | 101.856 |  |
| 5.750                    | 102.506 | 102.339 | 102.201 |  |
| 5.875                    | 101.891 | 101.565 | 101.192 |  |
| 6.000                    | 102.278 | 101.951 | 101.579 |  |
| 6.125                    | 102.624 | 102.297 | 101.925 |  |
| 6.250                    | 102.938 | 102.611 | 102.239 |  |

| VA 15 Year Fixed - (415) |         |         |         |  |
|--------------------------|---------|---------|---------|--|
| Rate                     | 15 Day  | 30 Day  | 45 Day  |  |
| 4.500                    | 99.684  | 99.533  | 99.388  |  |
| 4.625                    | 99.687  | 99.537  | 99.392  |  |
| 4.750                    | 100.544 | 100.243 | 100.078 |  |
| 4.875                    | 100.548 | 100.247 | 100.081 |  |
| 5.000                    | 100.552 | 100.250 | 100.085 |  |
| 5.125                    | 100.555 | 100.254 | 100.088 |  |
| 5.250                    | 101.404 | 101.320 | 101.265 |  |
| 5.375                    | 101.407 | 101.324 | 101.269 |  |
| 5.500                    | 101.411 | 101.327 | 101.272 |  |
| 5.625                    | 99.913  | 99.830  | 99.774  |  |

| VA 30 Year Fixed HB - (401HB) |         |         |         |  |
|-------------------------------|---------|---------|---------|--|
| Rate                          | 15 Day  | 30 Day  | 45 Day  |  |
| 4.500                         | 99.221  | 99.087  | 98.977  |  |
| 4.625                         | 99.695  | 99.561  | 99.451  |  |
| 4.750                         | 100.130 | 99.996  | 99.886  |  |
| 4.875                         | 100.138 | 99.963  | 99.811  |  |
| 5.000                         | 100.621 | 100.445 | 100.294 |  |
| 5.125                         | 101.053 | 100.877 | 100.726 |  |
| 5.250                         | 101.443 | 101.268 | 101.116 |  |
| 5.375                         | 100.501 | 100.333 | 100.195 |  |
| 5.500                         | 100.933 | 100.766 | 100.628 |  |
| 5.625                         | 101.317 | 101.150 | 101.012 |  |
| 5.750                         | 101.662 | 101.495 | 101.357 |  |
| 5.875                         | 98.860  | 98.533  | 98.161  |  |
| 6.000                         | 99.246  | 98.920  | 98.548  |  |
| 6.125                         | 99.592  | 99.266  | 98.894  |  |
| 6.250                         | 99.907  | 99.580  | 99.208  |  |

| FHA \$100 Down 30 Year Fixed - (301(\$100)) |         |         |         |  |
|---|---------|---------|---------|--|
| Rate  | 15 Day  | 30 Day  | 45 Day  |  |
| 4.500                                       | 99.315  | 99.181  | 99.070  |  |
| 4.625                                       | 99.789  | 99.655  | 99.545  |  |
| 4.750                                       | 100.224 | 100.090 | 99.980  |  |
| 4.875                                       | 100.107 | 99.931  | 99.780  |  |
| 5.000                                       | 100.590 | 100.414 | 100.262 |  |
| 5.125                                       | 101.022 | 100.846 | 100.694 |  |
| 5.250                                       | 101.412 | 101.236 | 101.085 |  |
| 5.375                                       | 100.719 | 100.552 | 100.414 |  |
| 5.500                                       | 101.152 | 100.985 | 100.847 |  |
| 5.625                                       | 101.536 | 101.369 | 101.231 |  |
| 5.750                                       | 101.881 | 101.714 | 101.576 |  |
| 5.875                                       | 101.266 | 100.940 | 100.567 |  |
| 6.000                                       | 101.653 | 101.326 | 100.954 |  |
| 6.125                                       | 101.999 | 101.672 | 101.300 |  |
| 6.250                                       | 102.313 | 101.986 | 101.614 |  |

| USDA 30 - 25 Year Fixed - (501) |         |         |         |  |
|---------------------------------|---------|---------|---------|--|
| Rate                            | 15 Day  | 30 Day  | 45 Day  |  |
| 4.500                           | 100.065 | 99.931  | 99.820  |  |
| 4.625                           | 100.539 | 100.405 | 100.295 |  |
| 4.750                           | 100.974 | 100.840 | 100.730 |  |
| 4.875                           | 100.857 | 100.681 | 100.530 |  |
| 5.000                           | 101.340 | 101.164 | 101.012 |  |
| 5.125                           | 101.772 | 101.596 | 101.444 |  |
| 5.250                           | 102.162 | 101.986 | 101.835 |  |
| 5.375                           | 101.469 | 101.302 | 101.164 |  |
| 5.500                           | 101.902 | 101.735 | 101.597 |  |
| 5.625                           | 102.286 | 102.119 | 101.981 |  |
| 5.750                           | 102.631 | 102.464 | 102.326 |  |
| 5.875                           | 102.016 | 101.690 | 101.317 |  |
| 6.000                           | 102.403 | 102.076 | 101.704 |  |
| 6.125                           | 102.749 | 102.422 | 102.050 |  |
| 6.250                           | 103.063 | 102.736 | 102.364 |  |

| MaxONE Plus - (Max101) |         |         |         |  |
|------------------------|---------|---------|---------|--|
| Rate                   | 15 Day  | 30 Day  | 45 Day  |  |
| 5.000                  | 98.152  | 97.976  | 97.825  |  |
| 5.125                  | 98.584  | 98.409  | 98.257  |  |
| 5.250                  | 98.975  | 98.799  | 98.647  |  |
| 5.375                  | 98.532  | 98.364  | 98.227  |  |
| 5.500                  | 98.965  | 98.797  | 98.659  |  |
| 5.625                  | 99.348  | 99.181  | 99.043  |  |
| 5.750                  | 99.694  | 99.526  | 99.388  |  |
| 5.875                  | 100.016 | 99.690  | 99.317  |  |
| 6.000                  | 100.403 | 100.076 | 99.704  |  |
| 6.125                  | 100.749 | 100.422 | 100.050 |  |
| 6.250                  | 101.063 | 100.736 | 100.364 |  |

| MaxONE 30 Year Fixed (Max101) |        |        |        |  |
|-------------------------------|--------|--------|--------|--|
| Rate                          | 15 Day | 30 Day | 45 Day |  |
| 5.000                         | 96.352 | 96.176 | 96.176 |  |
| 5.125                         | 96.784 | 96.609 | 96.609 |  |
| 5.250                         | 97.175 | 96.999 | 96.999 |  |
| 5.375                         | 96.732 | 96.564 | 96.564 |  |
| 5.500                         | 97.165 | 96.997 | 96.997 |  |
| 5.625                         | 97.548 | 97.381 | 97.381 |  |
| 5.750                         | 97.894 | 97.726 | 97.726 |  |
| 5.875                         | 98.216 | 97.890 | 97.890 |  |
| 6.000                         | 98.603 | 98.276 | 98.276 |  |
| 6.125                         | 98.949 | 98.622 | 98.622 |  |
| 6.250                         | 99.263 | 98.936 | 98.936 |  |

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/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                        |



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

Effective: Wednesday, July 6, 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  |     | Coming Soon |     |
| 7.500         | 103.086 | 103.023 | 102.930 | 102.742 | 102.555 |     |             |     |
| 7.375         | 102.860 | 102.798 | 102.704 | 102.517 | 102.329 |     |             |     |
| 7.250         | 102.623 | 102.560 | 102.467 | 102.279 | 102.092 |     |             |     |
| 7.125         | 102.374 | 102.311 | 102.218 | 102.030 | 101.843 |     |             |     |
| 7.000         | 102.113 | 102.050 | 101.957 | 101.769 | 101.582 |     |             |     |
| 6.875         | 101.797 | 101.734 | 101.641 | 101.453 | 101.266 |     |             |     |
| 6.750         | 101.475 | 101.412 | 101.319 | 101.131 | 100.944 |     |             |     |
| 6.625         | 101.222 | 101.159 | 101.065 | 100.878 | 100.690 |     |             |     |
| 6.500         | 100.985 | 100.923 | 100.829 | 100.642 | 100.454 |     |             |     |
| 6.375         | 100.757 | 100.694 | 100.601 | 100.413 | 100.226 |     |             |     |
| 6.250         | 100.413 | 100.351 | 100.257 | 100.069 | 99.882  |     |             |     |
| 6.125         | 100.109 | 100.046 | 99.953  | 99.765  | 99.578  |     |             |     |
| 6.000         | 99.736  | 99.673  | 99.579  | 99.392  | 99.204  |     |             |     |
| 5.875         | 99.351  | 99.288  | 99.194  | 99.007  | 98.819  |     |             |     |
| 5.750         | 98.920  | 98.858  | 98.764  | 98.577  | 98.389  |     |             |     |

**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         | 0.850  | 0.750       | 0.700               | 0.600       | 0.500       | -1.150      | -1.850      |
| FICO 760 - 799      | 0.700  | 0.700       | 0.600               | 0.450       | 0.300       | -1.650      | -2.600      |
| FICO 740 - 759      | 0.650  | 0.650       | 0.400               | 0.300       | 0.000       | -2.100      | -3.100      |
| FICO 720 - 739      | 0.500  | 0.450       | 0.300               | 0.000       | -0.300      | -2.400      | -3.350      |
| FICO 700 - 719      | 0.300  | 0.300       | 0.100               | -0.200      | -0.700      | -2.950      | -4.000      |
| FICO 680 - 699      | 0.000  | -0.050      | -0.250              | -0.800      | -1.300      | -3.500      | -4.550      |
| FICO 660 - 679      | -0.150 | -0.350      | -0.650              | -1.350      | -2.050      |             |             |
| Other Adjusters     | <= 60% | 60.01 - 65% | 65.01 - 70%         | 70.01 - 75% | 75.01 - 80% | 80.01 - 85% | 85.01 - 90% |
| Investment Property | -1.500 | -1.750      | -2.000              | -2.375      | -3.000      |             |             |
| Purchase            | 0.250  | 0.250       | 0.250               | 0.250       | 0.125       | 0.125       | 0.000       |
| Cashout Refinance   | -0.500 | -0.750      | -1.000              | -1.500      | -2.000      |             |             |
| Second Home         | -0.150 | -0.400      | -0.550              | -0.750      | -0.950      | -1.250      | -1.750      |
| 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