

Ratesheet Code: RS-WS

Effective Date: 8/5/22 8:17 AM

Table of Contents	
Pages	Product
2-3	FannieMae Products
4-5	FreddieMac Products
6	Agency LLPAs
7	Government Products
8	Jumbo Product

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 (N/A MaxONE)	0.350
*Cannot be combined with VIP or Purchase Special.	

Contact list		
Corporate Headquarters:	Phone: 800-760-1833 Email: Inquires@LSMortgage.com	
Lock Desk:	Phone: 949-679-7400 Email: LockDesk@LSMortgage.com	
NanQ Lock Desk:	Phone: Email Only Email: NanQLockDesk@lsmortgage.com	
Prime Loan Scenarios:	Phone: Email Only Email: Scenarios@LSMortgage.com	
NAN-Q Scenarios:	Phone: Email Only Email: NanQScenario@LSMortgage.com	
Bank Statement Calc:	Phone: Email Only Email: EZCalc@lsmortgage.com	
Jumbo Scenarios:	Phone: Email Only Email: JumboScenario@LSMortgage.com	
CD Desk:	Phone: Email Only Email: CD@LSMortgage.com	
Funding Department:	Phone: Email Only Email: Funding@LSMortgage.com	
Submission Desk	Phone: Email Only Email: Submissions_LS@LSMortgage.com	

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

Lock Expiration Days	
15 Day	08/19/22
30 Day	09/05/22
45 Day	09/19/22
60 Day	10/04/22

Underwriting Fee
Click Here

Relock Fee
(0.250)

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

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

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

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

Announcements

**HANG.
SUBMIT.
DISCLOSE.
PRICE & LOCK.
EASY!**

The ONE Lender

FOR NON-QM LENDING

LET US MAKE YOU THE ONE TO CALL

Get Training on The Lounge before it's too late! June Training Dates are here!

The Lounge is one of the most powerful tools to help our brokers close more loans.

Get an edge on the competition and expand your business at the same time with The Lounge

Submit, Price, Disclose all in one place!

[Register for training now: The Lounge - Submit, Price and Disclose in The Lounge \(loanstreamwholesale.com\)](https://loanstreamwholesale.com)

LoanStream Mortgage, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: (800) 760-1833 | LoanStream Mortgage is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401), GA (#20571), MA Lender (#ML2125), Rhode Island Licensed Lender. Licensed by the N.J. Department of Banking and Insurance. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2022.



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

Wholesale

Effective: August 5, 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	98.253	98.172	98.092	98.012	4.375	98.253	98.172	98.092	98.012	4.250	98.427	98.352	98.277	98.202
4.500	98.824	98.739	98.653	98.568	4.500	98.824	98.739	98.653	98.568	4.375	98.905	98.825	98.744	98.664
4.625	99.172	99.104	99.040	98.975	4.625	99.172	99.104	99.040	98.975	4.500	99.388	99.303	99.218	99.132
4.750	99.707	99.640	99.575	99.147	4.750	99.707	99.640	99.575	99.147	4.625	99.980	99.890	99.799	99.709
4.875	100.125	100.057	99.992	99.667	4.875	100.125	100.057	99.992	99.667	4.750	100.453	100.357	100.262	100.166
5.000	100.589	100.522	100.457	100.105	5.000	100.589	100.522	100.457	100.105	4.875	100.856	100.755	100.654	100.553
5.125	100.910	100.842	100.777	100.312	5.125	100.910	100.842	100.777	99.993	5.000	101.291	101.185	101.079	100.973
5.250	100.990	100.908	100.828	100.347	5.250	100.990	100.908	100.828	100.220	5.125	101.236	101.125	101.014	100.903
5.375	101.460	101.368	101.287	100.806	5.375	101.460	101.368	101.287	100.608	5.250	101.252	101.136	101.020	100.904
5.500	101.780	101.698	101.617	101.136	5.500	101.780	101.698	101.617	101.073	5.375	101.616	101.494	101.373	101.252
5.625	102.129	102.047	101.966	101.485	5.625	102.129	102.047	101.966	100.977	5.500	102.025	101.898	101.772	101.645
5.750	101.947	101.845	101.748	101.252	5.750	101.947	101.845	101.748	101.110	5.625	101.982	101.850	101.719	101.587
5.875	102.333	102.231	102.134	101.638	5.875	102.333	102.231	102.134	101.465	5.750	101.548	101.418	101.289	101.045
6.000	102.513	102.412	102.315	101.819	6.000	102.513	102.412	102.315	101.796	5.875	101.833	101.702	101.573	101.367
6.125	102.816	102.715	102.618	102.522	6.125	102.816	102.715	102.618	101.629	6.000	102.164	102.017	101.870	101.723
6.250	102.439	102.161	101.878	101.656	6.250	102.439	102.161	101.878	101.656	6.125	102.242	102.112	101.983	101.855
6.375	102.799	102.521	102.238	101.963	6.375	102.799	102.521	102.238	101.888	6.250	101.735	101.442	101.143	100.852
6.500	103.074	102.796	102.513	102.237	6.500	103.074	102.796	102.513	102.176	6.375	102.025	101.733	101.434	101.143
6.625	99.303	99.187	99.078	98.955	6.625	99.303	99.187	99.078	98.955	6.500	102.244	101.951	101.652	101.361

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	98.213	98.163	98.114	98.064	3.625	98.392	98.343	98.293	98.244
3.750	98.669	98.614	98.560	98.505	3.750	98.753	98.699	98.644	98.590
3.875	99.125	99.065	99.005	98.946	3.875	99.116	99.056	98.996	98.937
4.000	99.691	99.622	99.541	99.460	4.000	99.474	99.409	99.345	99.280
4.125	99.886	99.817	99.737	99.655	4.125	99.596	99.526	99.456	99.386
4.250	100.243	100.174	100.093	100.012	4.250	99.848	99.773	99.698	99.623
4.375	100.529	100.460	100.379	100.298	4.375	100.191	100.111	100.031	99.951
4.500	100.806	100.723	100.632	100.541	4.500	100.521	100.436	100.351	100.265
4.625	100.949	100.867	100.762	100.655	4.625	100.636	100.545	100.455	100.364
4.750	101.218	101.136	101.031	100.608	4.750	100.745	100.650	100.554	100.458
4.875	101.447	101.313	101.208	100.983	4.875	101.075	100.975	100.874	100.773
5.000	101.847	101.709	101.529	101.371	5.000	101.402	101.296	101.190	101.084
5.125	101.825	101.714	101.603	101.492	5.125	101.515	101.404	101.293	101.182
5.250	101.923	101.806	101.690	101.574	5.250	101.718	101.602	101.486	101.369
5.375	102.289	102.168	102.046	101.925	5.375	101.097	100.945	100.752	100.157
5.500	102.679	102.552	102.426	102.299	5.500	101.252	101.100	100.906	100.712
5.625	102.816	102.685	102.553	102.422					
5.750	103.059	102.922	102.785	102.649					
5.875	103.391	103.249	103.107	102.965					
6.000	103.754	103.607	103.460	103.313					

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	98.441	98.345	98.250	98.154	4.500	98.057				3.750	98.054			
4.875	98.946	98.846	98.745	98.644	4.625	98.781	98.675	98.578	98.482	3.875	98.510	98.450	98.390	98.331
5.000	99.690	99.583	99.454	99.098	4.750	99.224	99.118	99.021	98.525	4.000	98.963	98.898	98.834	98.769
5.125	100.136	100.029	99.899	99.372	4.875	99.432	99.326	99.229	98.733	4.125	99.109	99.039	98.969	98.899
5.250	100.461	100.353	100.224	99.696	5.000	99.839	99.733	99.636	99.140	4.250	99.281	99.206	99.131	99.056
5.375	100.845	100.738	100.608	100.081	5.125	100.089	99.983	99.886	99.390	4.375	99.700	99.620	99.539	99.459
5.500	101.111	101.004	100.874	100.398	5.250	100.344	100.223	100.110	99.598	4.500	100.131	100.045	99.960	99.875
5.625	101.307	101.199	101.070	100.542	5.375	100.627	100.507	100.393	99.882	4.625	100.275	100.184	100.094	100.003
5.750	101.242	101.115	100.970	100.427	5.500	100.893	100.773	100.660	100.167	4.750	100.280	100.184	100.088	99.993
5.875	101.384	101.257	101.112	100.749	5.625	100.882	100.762	100.649	100.146	4.875	100.670	100.570	100.469	100.368
6.000	101.546	101.399	101.252	101.105	5.750	101.173	101.043	100.914	100.386	5.000	101.073	100.967	100.862	100.756
6.125	101.394	101.242	101.090	100.943	5.875	101.458	101.327	101.198	100.670	5.125	101.210	101.099	100.988	100.877
6.250	101.280	101.123	100.966	100.808	6.000	101.670	101.540	101.410	100.998	5.250	101.308	101.191	101.075	100.959
6.375	101.528	101.365	101.203	101.040	6.125	101.867	101.737	101.608	101.480	5.375	101.674	101.553	101.431	101.310
6.500	101.831	101.663	101.496	101.328	6.250	101.360	101.067	100.768	100.477	5.500	102.064	101.937	101.811	101.684
6.625	101.742	101.569	101.396	101.224	6.375	101.650	101.358	101.059	100.768	5.625	102.201	102.070	101.938	101.807
					6.500	101.869	101.576	101.277	100.986					



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

Wholesale

Effective: August 5, 2022

HOME POSSIBLE CONFORMING PRICING

HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day
4.625	98.360	98.228	98.171	
4.750	98.553	98.458	98.402	98.221
4.875	99.059	98.965	98.908	98.727
5.000	99.514	99.419	99.363	99.182
5.125	99.936	99.842	99.785	99.604
5.250	99.689	99.577	99.496	99.301
5.375	100.146	100.034	99.953	99.758
5.500	100.565	100.453	100.372	100.177
5.625	100.899	100.787	100.706	100.511
5.750	100.627	100.495	100.399	100.170
5.875	101.026	100.895	100.798	100.569
6.000	101.373	101.242	101.145	100.917
6.125	101.642	101.510	101.413	101.185
6.250	101.282	101.103	100.974	100.726
6.375	101.635	101.456	101.326	101.079
6.500	101.930	101.751	101.622	101.374
6.625	102.183	102.004	101.875	101.627
6.750	101.949	101.723	101.561	101.294
6.875	102.321	102.094	101.933	101.665
7.000	102.632	102.405	102.244	101.976

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: **August 5, 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
=> 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

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**



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

Effective: Friday, August 5, 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	102.097	102.034	101.940	101.753	101.565			
7.375	101.906	101.844	101.750	101.563	101.375			
7.250	101.704	101.642	101.548	101.361	101.173			
7.125	101.491	101.428	101.334	101.147	100.959			
7.000	101.265	101.203	101.109	100.921	100.734			
6.875	100.984	100.922	100.828	100.641	100.453			
6.750	100.698	100.635	100.541	100.354	100.166			
6.625	100.480	100.417	100.324	100.136	99.949			
6.500	100.279	100.216	100.123	99.935	99.748			
6.375	100.086	100.023	99.930	99.742	99.555			
6.250	99.778	99.715	99.621	99.434	99.246			
6.125	99.509	99.446	99.352	99.165	98.977			
6.000	99.171	99.108	99.015	98.827	98.640			
5.875	98.821	98.759	98.665	98.477	98.290			
5.750	98.460	98.397	98.303	98.116	97.928			

Coming Soon

ARMS are temp. not available

2.625	976
Coming Soon	

2.625	9406
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	0.250	-1.400	-2.350
FICO 760 - 799	0.700	0.700	0.600	0.450	0.050	-1.900	-3.100
FICO 740 - 759	0.650	0.650	0.400	0.300	-0.250	-2.350	-3.600
FICO 720 - 739	0.500	0.450	0.300	0.000	-0.550	-2.650	-3.850
FICO 700 - 719	0.300	0.300	0.100	-0.200	-0.950	-3.250	-4.500
FICO 680 - 699	-0.350	-0.400	-0.600	-1.150	-1.650	-3.850	-5.050
FICO 660 - 679	-0.600	-0.800	-1.100	-1.800	-2.500		
Other Adjusters	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property Purchase	-1.625	-1.875	-2.500	-2.875	-3.250		
Cashout Refinance	0.250	0.250	0.250	0.250	0.125	0.000	0.000
Second Home	-0.500	-0.750	-1.000	-1.500	-2.000		
Condo (LR and HR)	-0.250	-0.450	-0.600	-0.800	-1.000	-1.500	-1.875
2-4 Unit	0.000	0.000	-0.100	-0.200	-0.300	-0.500	
Self-Employed	0.000	-0.050	-0.100	-0.250	-0.500	-0.750	-1.000
	0.000	0.000	-0.050	-0.100	-0.150	-0.200	-0.250

Maximum Net Price
 102.000