

Ratesheet Code: RS-WS

Effective Date: 8/12/22 8:16 AM

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

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

Lock Expiration Days	
15 Day	08/26/22
30 Day	09/12/22
45 Day	09/26/22
60 Day	10/11/22

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

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

Wholesale

Effective: August 12, 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	99.382	99.326	99.275	99.186	4.625	99.282	99.226	99.175	99.086	4.625	100.335	100.260	100.154	100.037
4.750	99.884	99.822	99.758	99.668	4.750	99.784	99.722	99.658	99.568	4.750	100.756	100.680	100.574	100.457
4.875	100.283	100.221	100.157	100.068	4.875	100.193	100.131	100.067	99.977	4.875	101.106	101.031	100.925	100.808
5.000	100.608	100.546	100.481	100.392	5.000	100.527	100.465	100.401	100.311	5.000	101.363	101.287	101.182	101.065
5.125	100.862	100.800	100.736	100.646	5.125	100.790	100.728	100.664	100.574	5.125	101.598	101.523	101.417	101.300
5.250	100.967	100.884	100.803	100.707	5.250	100.917	100.834	100.753	100.657	5.250	101.801	101.704	101.581	101.457
5.375	101.323	101.240	101.159	101.063	5.375	101.273	101.190	101.109	101.013	5.375	102.106	102.010	101.887	101.763
5.500	101.630	101.548	101.466	101.370	5.500	101.580	101.498	101.416	101.320	5.500	102.356	102.260	102.137	102.013
5.625	101.877	101.794	101.713	101.616	5.625	101.827	101.744	101.663	101.566	5.625	102.571	102.475	102.352	102.228
5.750	101.808	101.711	101.621	101.504	5.750	101.758	101.661	101.571	101.454	5.750	102.540	102.430	102.311	102.194
5.875	102.123	102.027	101.936	101.819	5.875	102.073	101.977	101.886	101.769	5.875	102.811	102.701	102.581	102.464
6.000	102.380	102.283	102.193	102.076	6.000	102.330	102.233	102.143	102.026	6.000	103.016	102.906	102.787	102.669
6.125	102.624	102.527	102.437	102.320	6.125	102.574	102.477	102.387	102.270	6.125	103.226	103.116	102.997	102.880
6.250	102.556	102.439	102.221	102.014	6.250	102.506	102.389	102.171	101.964	6.250	102.893	102.762	102.529	102.322
6.375	102.869	102.752	102.534	102.327	6.375	102.819	102.702	102.484	102.277	6.375	103.166	103.035	102.802	102.595
6.500	103.123	103.006	102.788	102.582	6.500	103.073	102.956	102.738	102.532	6.500	103.368	103.237	103.004	102.777
6.625	103.397	103.280	103.062	102.844	6.625	103.347	103.230	103.012	102.794	6.625	103.608	103.477	103.244	102.940
6.750	103.319	103.085	102.818	102.508	6.750	103.269	103.035	102.768	102.458	6.750	103.658	103.410	103.127	102.824
6.875	102.575	102.340	102.074	101.763	6.875	102.588	102.354	102.087	101.777	6.875	103.044	102.796	102.514	102.210
7.000	103.206	102.972	102.705	102.395	7.000	103.220	102.985	102.719	102.408	7.000	103.620	103.372	103.089	102.786

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
4.000	99.654	99.578	99.496	99.413	4.000	99.883	99.794	99.697	99.600
4.125	99.878	99.802	99.721	99.638	4.125	100.104	100.015	99.918	99.821
4.250	99.787	99.725	99.643	99.546	4.250	99.992	99.916	99.819	99.709
4.375	100.023	99.961	99.879	99.783	4.375	100.224	100.148	100.051	99.941
4.500	100.227	100.165	100.083	99.987	4.500	100.430	100.354	100.257	100.147
4.625	100.464	100.401	100.319	100.223	4.625	100.658	100.582	100.485	100.374
4.750	100.707	100.645	100.562	100.411	4.750	100.898	100.822	100.725	100.560
4.875	100.917	100.855	100.773	100.621	4.875	101.106	101.030	100.933	100.768
5.000	101.223	101.133	101.017	100.866	5.000	101.352	101.262	101.148	100.982
5.125	101.489	101.399	101.261	101.109	5.125	101.615	101.525	101.388	101.223
5.250	101.700	101.610	101.472	101.224	5.250	101.823	101.733	101.595	101.347
5.375	101.889	101.799	101.661	101.413	5.375	102.010	101.921	101.782	101.534
5.500	102.044	101.955	101.817	101.568	5.500	102.163	102.074	101.935	101.687
5.625	102.211	102.121	101.983	101.735	5.625	102.333	102.243	102.105	101.857

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
4.625	98.136	98.074	97.997	97.866	4.625	98.136	98.074	97.997	97.866	4.000	99.085	99.009	98.919	98.837
4.750	98.638	98.576	98.499	98.368	4.750	98.638	98.576	98.499	98.368	4.125	99.306	99.230	99.140	99.058
4.875	99.032	98.970	98.893	98.755	4.875	99.032	98.970	98.893	98.755	4.250	98.162	98.100	98.010	97.914
5.000	99.503	99.421	99.327	99.189	5.000	99.503	99.421	99.327	99.189	4.375	98.347	98.285	98.195	98.099
5.125	99.999	99.917	99.822	99.685	5.125	99.999	99.917	99.822	99.685	4.500	98.600	98.538	98.448	98.350
5.250	100.440	100.358	100.263	100.126	5.250	100.440	100.358	100.263	100.126	4.625	98.800	98.738	98.648	98.497
5.375	100.793	100.710	100.616	100.478	5.375	100.793	100.710	100.616	100.478	4.750	98.896	98.834	98.745	98.593
5.500	101.040	100.957	100.863	100.725	5.500	101.040	100.957	100.863	100.725	4.875	99.104	99.042	98.953	98.801
5.625	101.171	101.088	100.994	100.856	5.625	101.171	101.088	100.994	100.856	5.000	99.287	99.225	99.135	98.984
5.750	101.375	101.278	101.175	101.016	5.750	101.375	101.278	101.175	101.016	5.125	99.457	99.395	99.305	99.153
5.875	101.686	101.590	101.487	101.328	5.875	101.686	101.590	101.487	101.328	5.250	99.421	99.331	99.185	98.937
6.000	101.890	101.794	101.690	101.532	6.000	101.890	101.794	101.690	101.532	5.375	99.608	99.518	99.372	99.124
6.125	102.029	101.933	101.829	101.671	6.125	102.029	101.933	101.829	101.671	5.500	99.761	99.671	99.525	99.277
6.250	101.498	101.381	101.150	100.902	6.250	101.498	101.381	101.150	100.902	5.625	99.930	99.841	99.695	99.447
6.375	101.807	101.690	101.459	101.211	6.375	101.807	101.690	101.459	101.211					
6.500	102.013	101.896	101.666	101.418	6.500	102.013	101.896	101.666	101.418					
6.625	102.179	102.062	101.831	101.583	6.625	102.179	102.062	101.831	101.583					
6.750	101.699	101.464	101.185	100.840	6.750	101.699	101.464	101.185	100.840					
6.875	100.950	100.716	100.436	100.092	6.875	100.950	100.716	100.436	100.092					
7.000	101.526	101.291	101.012	100.667	7.000	101.526	101.291	101.012	100.667					



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

Wholesale

Effective: August 12, 2022

HOME POSSIBLE CONFORMING PRICING

HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day
4.250	97.323	97.275	97.227	97.165
4.375	98.057	98.009	97.960	97.898
4.500	98.314	98.265	98.217	98.155
4.625	98.632	98.576	98.525	98.436
4.750	99.134	99.072	99.008	98.918
4.875	99.533	99.471	99.407	99.318
5.000	99.858	99.796	99.731	99.642
5.125	100.112	100.050	99.986	99.896
5.250	100.210	100.127	100.046	99.949
5.375	100.552	100.469	100.388	100.291
5.500	100.833	100.751	100.669	100.573
5.625	101.075	100.992	100.911	100.814
5.750	101.000	100.904	100.813	100.696
5.875	101.316	101.219	101.129	101.012
6.000	101.572	101.476	101.385	101.268
6.125	101.816	101.720	101.630	101.512
6.250	101.748	101.631	101.414	101.207
6.375	102.061	101.944	101.727	101.520
6.500	102.316	102.198	101.981	101.774
6.625	102.589	102.472	102.255	102.036
6.750	102.512	102.278	102.011	101.701
6.875	101.700	101.465	101.199	100.888
7.000	102.331	102.097	101.830	101.520

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 12, 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**



Government Pricing

FHA 30 - 25 Year Fixed - (301 & 325)					FHA 20 Year Fixed - (320)					FHA 15 Year Fixed - (315)					FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.500	101.461	101.364	101.267		4.500	101.211	101.114	101.017		4.500	99.729	99.624	99.519		4.500	99.898	99.801	99.704	
4.625	101.927	101.830	101.733		4.625	101.677	101.580	101.483		4.625	99.733	99.628	99.523		4.625	100.364	100.267	100.170	
4.750	102.354	102.257	102.160		4.750	102.104	102.007	101.910		4.750	100.694	100.605	100.516		4.750	100.791	100.694	100.597	
4.875	101.692	101.595	101.498		4.875	101.442	101.345	101.248		4.875	100.698	100.609	100.520		4.875	100.129	100.032	99.935	
5.000	102.164	102.067	101.970		5.000	101.914	101.817	101.720		5.000	100.701	100.612	100.524		5.000	100.601	100.504	100.407	
5.125	102.586	102.489	102.392		5.125	102.336	102.239	102.142		5.125	100.705	100.616	100.527		5.125	101.023	100.926	100.829	
5.250	102.965	102.868	102.771		5.250	102.715	102.618	102.521		5.250	102.017	101.888	101.758		5.250	101.903	101.806	101.709	
5.375	102.293	102.163	102.034		5.375	102.043	101.913	101.784		5.375	102.020	101.891	101.762		5.375	101.230	101.101	100.972	
5.500	102.712	102.583	102.453		5.500	102.462	102.333	102.203		5.500	102.024	101.894	101.765		5.500	101.649	101.520	101.391	
5.625	103.083	102.953	102.824		5.625	102.833	102.703	102.574		5.625	100.526	100.397	100.268		5.625	102.020	101.891	101.762	
5.750	103.414	103.285	103.155		5.750	103.164	103.035	102.905							5.750	102.351	102.222	102.093	
5.875	103.059	102.825	102.591		5.875	102.809	102.575	102.341							5.875	101.997	101.763	101.528	
6.000	103.426	103.191	102.957		6.000	103.176	102.941	102.707							6.000	102.363	102.129	101.895	
6.125	103.749	103.515	103.281		6.125	103.499	103.265	103.031							6.125	102.687	102.453	102.218	
6.250	103.988	103.754	103.520		6.250	103.738	103.504	103.270							6.250	102.926	102.692	102.457	

VA 30 - 25 Year Fixed (401 & 425)					VA 20 Year Fixed - (420)					VA 15 Year Fixed - (415)					VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.500	101.461	101.364	101.267		4.500	101.211	101.114	101.017		4.500	99.604	99.499	99.394		4.500	99.898	99.801	99.704	
4.625	101.927	101.830	101.733		4.625	101.677	101.580	101.483		4.625	99.608	99.503	99.398		4.625	100.364	100.267	100.170	
4.750	102.354	102.257	102.160		4.750	102.104	102.007	101.910		4.750	100.569	100.480	100.391		4.750	100.791	100.694	100.597	
4.875	101.692	101.595	101.498		4.875	101.442	101.345	101.248		4.875	100.573	100.484	100.395		4.875	100.129	100.032	99.935	
5.000	102.164	102.067	101.970		5.000	101.914	101.817	101.720		5.000	100.576	100.487	100.399		5.000	100.601	100.504	100.407	
5.125	102.586	102.489	102.392		5.125	102.336	102.239	102.142		5.125	100.580	100.491	100.402		5.125	101.023	100.926	100.829	
5.250	102.965	102.868	102.771		5.250	102.715	102.618	102.521		5.250	101.892	101.763	101.633		5.250	101.903	101.806	101.709	
5.375	102.293	102.163	102.034		5.375	102.043	101.913	101.784		5.375	101.895	101.766	101.637		5.375	101.230	101.101	100.972	
5.500	102.712	102.583	102.453		5.500	102.462	102.333	102.203		5.500	101.899	101.769	101.640		5.500	101.649	101.520	101.391	
5.625	103.083	102.953	102.824		5.625	102.833	102.703	102.574		5.625	100.401	100.272	100.143		5.625	102.020	101.891	101.762	
5.750	103.414	103.285	103.155		5.750	103.164	103.035	102.905							5.750	102.351	102.222	102.093	
5.875	103.059	102.825	102.591		5.875	102.809	102.575	102.341							5.875	101.997	101.763	101.528	
6.000	103.426	103.191	102.957		6.000	103.176	102.941	102.707							6.000	102.363	102.129	101.895	
6.125	103.749	103.515	103.281		6.125	103.499	103.265	103.031							6.125	102.687	102.453	102.218	
6.250	103.988	103.754	103.520		6.250	103.738	103.504	103.270							6.250	102.926	102.692	102.457	

FHA \$100 Down 30 Year Fixed - (301(\$100))					USDA 30 - 25 Year Fixed - (501)					MaxONE Plus - (Max101)					MaxONE 30 Year Fixed (Max101)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.500	100.461	100.364	100.267		4.500	101.211	101.114	101.017		5.000	98.455	98.358	98.261		5.000	96.655	96.558	96.461	
4.625	100.927	100.830	100.733		4.625	101.677	101.580	101.483		5.125	98.877	98.780	98.683		5.125	97.077	96.980	96.883	
4.750	101.354	101.257	101.160		4.750	102.104	102.007	101.910		5.250	99.257	99.160	99.063		5.250	97.457	97.360	97.263	
4.875	100.692	100.595	100.498		4.875	101.442	101.345	101.248		5.375	99.647	99.517	99.388		5.375	97.847	97.717	97.588	
5.000	101.164	101.067	100.970		5.000	101.914	101.817	101.720		5.500	100.066	99.936	99.807		5.500	98.266	98.136	98.007	
5.125	101.586	101.489	101.392		5.125	102.336	102.239	102.142		5.625	100.437	100.307	100.178		5.625	98.637	98.507	98.378	
5.250	101.965	101.868	101.771		5.250	102.715	102.618	102.521		5.750	100.768	100.639	100.509		5.750	98.968	98.839	98.709	
5.375	101.293	101.163	101.034		5.375	102.043	101.913	101.784		5.875	101.913	101.679	101.445		5.875	100.113	99.879	99.645	
5.500	101.712	101.583	101.453		5.500	102.462	102.333	102.203		6.000	102.280	102.045	101.811		6.000	100.480	100.245	100.011	
5.625	102.083	101.953	101.824		5.625	102.833	102.703	102.574		6.125	102.603	102.369	102.135		6.125	100.803	100.569	100.335	
5.750	102.414	102.285	102.155		5.750	103.164	103.035	102.905		6.250	102.842	102.608	102.374		6.250	101.042	100.808	100.574	
5.875	102.059	101.825	101.591		5.875	102.809	102.575	102.341											
6.000	102.426	102.191	101.957		6.000	103.176	102.941	102.707											
6.125	102.749	102.515	102.281		6.125	103.499	103.265	103.031											
6.250	102.988	102.754	102.520		6.250	103.738	103.504	103.270											

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	FICO 550-579	VA Cashout >90% LTV	Select (FICO ≥680 & ≥\$250,000 & N/A MaxONE)
-0.25	-3.000	-2.000	+0.350
FICO 640-659	No FICO Score	Manual Underwrite (N/A Streamlines/IRRRs)	60 Day Lock (From 45 Day Price)
-0.500	-1.500	-0.500	-0.500
FICO 620-639	State Adjustor (NC, WA)	Manufactured Home (Purchase/Rate-Term)	3-4 Units
-1.250	-0.375	-1.500	-0.500
FICO 600-619	VA Loan Amount >\$950K	Manufactured Home (Cashout)	2nd Home & Investment
-1.750	-0.500	-2.500	-1.500
FICO 580-599	Loan Amount (<\$100,000)	Future LLPAs	Future LLPAs
-2.500	-0.500	Future LLPAs	Future LLPAs



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

Effective: Friday, August 12, 2022

Prime Jumbo Pricing

30 YEAR FIXED						901	5.25	956
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY	75 DAY			
7.500	102.355	102.292	102.199	102.011	101.824			
7.375	102.165	102.102	102.009	101.821	101.634			
7.250	101.963	101.901	101.807	101.619	101.432			
7.125	101.749	101.687	101.593	101.406	101.218			
7.000	101.524	101.461	101.368	101.180	100.993			
6.875	101.243	101.181	101.087	100.900	100.712			
6.750	100.957	100.894	100.801	100.613	100.426			
6.625	100.739	100.677	100.583	100.396	100.208			
6.500	100.539	100.476	100.382	100.195	100.007			
6.375	100.346	100.283	100.189	100.002	99.814			
6.250	100.037	99.975	99.881	99.694	99.506			
6.125	99.769	99.706	99.612	99.425	99.237			
6.000	99.431	99.368	99.275	99.087	98.900			
5.875	99.082	99.019	98.925	98.738	98.550			
5.750	98.720	98.658	98.564	98.376	98.189			

Coming soon

ARMS are temp. not available

2.625	976	2.625	9406
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	0.250	-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	0	0
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	0	0
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	0	0
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	0
Self-Employed	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