

Ratesheet Code: RS-WS

Effective Date: 9/23/22 11:02 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 All MaxONE Products)	0.350
<b>*Cannot be combined with VIP or Purchase Special.</b>	

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Lock Expiration Days	
15 Day	10/07/22
30 Day	10/24/22
45 Day	11/07/22
60 Day	11/22/22

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

Relock Fee
(0.250)

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

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

Conventional Loan Limits	
# of Units	Loan Limits
1	\$715,000
2	\$916,000
3	\$1,107,000
4	\$1,376,000

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

September Pricing Specials	
All Government Loans with <680 FICOs	0.250
All Conventional High Balance Loans	0.250

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

## Announcements

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

Wholesale

Effective: September 23, 2022

**FANNIE MAE CONFORMING FIXED RATE PRICING**

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.250	97.022	96.961	96.903	96.806	5.250	96.972	96.911	96.853	96.756	5.250	97.937	97.842	97.740	97.616
5.375	97.495	97.435	97.376	97.279	5.375	97.445	97.385	97.326	97.229	5.375	98.352	98.256	98.154	98.030
5.500	97.875	97.815	97.756	97.659	5.500	97.825	97.765	97.706	97.609	5.500	98.660	98.565	98.462	98.338
5.625	98.382	98.306	98.233	98.136	5.625	98.332	98.256	98.183	98.086	5.625	99.154	99.053	98.950	98.826
5.750	98.898	98.823	98.749	98.632	5.750	98.848	98.773	98.699	98.582	5.750	99.585	99.484	99.382	99.265
5.875	99.339	99.263	99.190	99.073	5.875	99.289	99.213	99.140	99.023	5.875	99.973	99.872	99.770	99.653
6.000	99.650	99.575	99.501	99.384	6.000	99.600	99.525	99.451	99.334	6.000	100.220	100.119	100.017	99.900
6.125	100.136	100.030	99.920	99.803	6.125	100.086	99.980	99.870	99.753	6.125	100.519	100.418	100.316	100.198
6.250	100.627	100.522	100.412	100.205	6.250	100.577	100.472	100.362	100.155	6.250	100.841	100.725	100.608	100.401
6.375	101.045	100.940	100.830	100.623	6.375	100.995	100.890	100.780	100.573	6.375	101.210	101.094	100.977	100.770
6.500	101.446	101.340	101.230	101.024	6.500	101.396	101.290	101.180	100.974	6.500	101.546	101.430	101.313	101.086
6.625	101.781	101.676	101.566	101.347	6.625	101.731	101.626	101.516	101.297	6.625	101.928	101.774	101.623	101.319
6.750	101.752	101.552	101.325	101.015	6.750	101.702	101.502	101.275	100.965	6.750	101.969	101.758	101.524	101.221
6.875	102.184	101.985	101.757	101.447	6.875	102.134	101.935	101.707	101.397	6.875	102.351	102.141	101.906	101.603
7.000	102.562	102.362	102.135	101.825	7.000	102.512	102.312	102.085	101.775	7.000	102.661	102.451	102.217	101.913
7.125	102.774	102.574	102.347	102.037	7.125	102.724	102.524	102.297	101.987	7.125	102.584	102.374	102.140	101.837

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
4.000	95.366	95.325	95.285	95.202	4.000	95.578	95.527	95.470	95.374	5.000	94.950	94.884	94.818	94.729
4.125	95.763	95.722	95.682	95.599	4.125	95.967	95.915	95.859	95.762	5.125	95.631	95.566	95.500	95.410
4.250	96.343	96.262	96.165	96.069	4.250	96.685	96.593	96.480	96.370	5.250	96.214	96.149	96.083	95.986
4.375	96.876	96.795	96.698	96.601	4.375	97.208	97.116	97.003	96.893	5.375	96.688	96.622	96.556	96.460
4.500	97.273	97.192	97.095	96.999	4.500	97.595	97.503	97.390	97.280	5.500	97.082	97.009	96.938	96.842
4.625	97.639	97.558	97.461	97.365	4.625	97.962	97.871	97.758	97.647	5.625	97.668	97.583	97.495	97.398
4.750	97.965	97.863	97.766	97.615	4.750	98.278	98.187	98.073	97.908	5.750	98.185	98.099	98.011	97.894
4.875	98.414	98.287	98.118	97.966	4.875	98.552	98.461	98.347	98.182	5.875	98.625	98.539	98.452	98.334
5.000	98.829	98.703	98.533	98.381	5.000	98.915	98.783	98.613	98.447	6.000	99.014	98.904	98.786	98.669
5.125	99.157	99.031	98.861	98.709	5.125	99.249	99.117	98.947	98.782	6.125	99.547	99.437	99.319	99.202
5.250	99.435	99.308	99.138	98.980	5.250	99.522	99.390	99.220	98.972	6.250	100.038	99.928	99.811	99.604
5.375	99.686	99.559	99.389	99.141	5.375	99.768	99.636	99.467	99.219	6.375	100.456	100.346	100.229	100.022
5.500	99.872	99.745	99.575	99.327	5.500	99.950	99.818	99.648	99.400	6.500	100.857	100.747	100.629	100.423
5.625	100.139	99.993	99.823	99.575	5.625	100.210	100.056	99.886	99.638	6.625	101.193	101.082	100.965	100.747
										6.750	101.163	100.958	100.724	100.414
										6.875	101.596	101.391	101.156	100.846
										7.000	101.973	101.769	101.534	101.224
										7.125	101.935	101.730	101.496	101.186

**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
4.875	95.292	95.252	95.215	95.125	4.875	95.292	95.252	95.215	95.125	4.875	96.233	96.148	96.062	95.945
5.000	95.781	95.739	95.703	95.613	5.000	95.781	95.739	95.703	95.613	5.000	96.834	96.738	96.636	96.519
5.125	96.439	96.378	96.320	96.230	5.125	96.439	96.378	96.320	96.230	5.125	97.448	97.353	97.250	97.133
5.250	97.022	96.961	96.903	96.806	5.250	97.022	96.961	96.903	96.806	5.250	97.937	97.842	97.740	97.616
5.375	97.495	97.435	97.376	97.279	5.375	97.495	97.435	97.376	97.279	5.375	98.352	98.256	98.154	98.030
5.500	97.875	97.815	97.756	97.659	5.500	97.875	97.815	97.756	97.659	5.500	98.660	98.565	98.462	98.338
5.625	98.382	98.306	98.233	98.136	5.625	98.382	98.306	98.233	98.136	5.625	99.154	99.053	98.950	98.826
5.750	98.898	98.823	98.749	98.632	5.750	98.898	98.823	98.749	98.632	5.750	99.585	99.484	99.382	99.265
5.875	99.339	99.263	99.190	99.073	5.875	99.339	99.263	99.190	99.073	5.875	99.973	99.872	99.770	99.653
6.000	99.650	99.575	99.501	99.384	6.000	99.650	99.575	99.501	99.384	6.000	100.220	100.119	100.017	99.900
6.125	100.136	100.030	99.920	99.803	6.125	100.136	100.030	99.920	99.803	6.125	100.519	100.418	100.316	100.198
6.250	100.627	100.522	100.412	100.205	6.250	100.627	100.522	100.412	100.205	6.250	100.841	100.725	100.608	100.401
6.375	101.045	100.940	100.830	100.623	6.375	101.045	100.940	100.830	100.623	6.375	101.210	101.094	100.977	100.770
6.500	101.446	101.340	101.230	101.024	6.500	101.446	101.340	101.230	101.024	6.500	101.546	101.430	101.313	101.086
6.625	101.781	101.676	101.566	101.347	6.625	101.781	101.676	101.566	101.347	6.625	101.928	101.774	101.623	101.319
6.750	101.752	101.552	101.325	101.015	6.750	101.752	101.552	101.325	101.015	6.750	101.969	101.758	101.524	101.221
6.875	102.184	101.985	101.757	101.447	6.875	102.184	101.985	101.757	101.447	6.875	102.351	102.141	101.906	101.603
7.000	102.562	102.362	102.135	101.825	7.000	102.562	102.362	102.135	101.825	7.000	102.661	102.451	102.217	101.913
7.125	102.774	102.574	102.347	102.037	7.125	102.774	102.574	102.347	102.037	7.125	102.584	102.374	102.140	101.837

**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
4.500	97.273	97.192	97.095	96.999	4.500	97.657	97.566	97.453	97.342
4.625	97.639	97.558	97.461	97.365	4.625	98.025	97.933	97.820	97.710
4.750	97.965	97.863	97.766	97.615	4.750	98.341	98.249	98.136	97.970
4.875	98.414	98.287	98.118	97.966	4.875	98.615	98.523	98.410	98.244
5.000	98.829	98.703	98.533	98.381	5.000	98.961	98.831	98.665	98.500
5.125	99.157	99.031	98.861	98.709	5.125	99.296	99.164	98.994	98.829
5.250	99.435	99.308	99.138	98.980	5.250	99.569	99.437	99.267	99.019
5.375	99.686	99.559	99.389	99.141	5.375	99.815	99.683	99.514	99.265
5.500	99.872	99.745	99.575	99.327	5.500	99.997	99.865	99.695	99.447
5.625	100.139	99.993	99.823	99.575	5.625	100.257	100.103	99.933	99.685



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

Wholesale

Effective: September 23, 2022

**FANNIE MAE HIGH BALANCE FIXED RATE PRICING**

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.082	96.012	95.938	95.800	5.250	96.032	95.962	95.888	95.750	4.875	94.016	93.946	93.872	93.734
5.375	96.550	96.480	96.407	96.269	5.375	96.500	96.430	96.357	96.219	5.000	94.669	94.599	94.525	94.388
5.500	97.118	97.033	96.945	96.807	5.500	97.068	96.983	96.895	96.757	5.125	95.345	95.275	95.202	95.064
5.625	97.698	97.612	97.524	97.386	5.625	97.648	97.562	97.474	97.336	5.250	95.922	95.852	95.778	95.640
5.750	98.209	98.123	98.035	97.877	5.750	98.159	98.073	97.985	97.827	5.375	96.390	96.320	96.247	96.109
5.875	98.644	98.558	98.470	98.312	5.875	98.594	98.508	98.420	98.262	5.500	96.958	96.873	96.785	96.647
6.000	98.956	98.846	98.729	98.570	6.000	98.906	98.796	98.679	98.520	5.625	97.538	97.452	97.364	97.226
6.125	99.483	99.372	99.255	99.097	6.125	99.433	99.322	99.205	99.047	5.750	98.049	97.963	97.875	97.717
6.250	99.969	99.858	99.741	99.493	6.250	99.919	99.808	99.691	99.443	5.875	98.484	98.398	98.310	98.152
6.375	100.381	100.271	100.154	99.906	6.375	100.331	100.221	100.104	99.856	6.000	98.796	98.686	98.569	98.410
6.500	100.714	100.603	100.486	100.238	6.500	100.664	100.553	100.436	100.188	6.125	99.323	99.212	99.095	98.937
6.625	100.904	100.794	100.677	100.428	6.625	100.854	100.744	100.627	100.378	6.250	99.809	99.698	99.581	99.333
6.750	100.655	100.451	100.216	99.872	6.750	100.605	100.401	100.166	99.822	6.375	100.221	100.111	99.994	99.746
6.875	101.083	100.878	100.644	100.299	6.875	101.033	100.828	100.594	100.249	6.500	100.554	100.443	100.326	100.078
7.000	101.390	101.186	100.951	100.607	7.000	101.340	101.136	100.901	100.557	6.625	100.744	100.634	100.517	100.268
7.125	101.464	101.259	101.025	100.680	7.125	101.414	101.209	100.975	100.630	6.750	100.495	100.291	100.056	99.712
										6.875	100.923	100.718	100.484	100.139
										7.000	101.230	101.026	100.791	100.447
										7.125	101.304	101.099	100.865	100.520

FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.000	94.439	94.390	94.326	94.243	4.000	94.289	94.240	94.176	94.093
4.125	94.730	94.684	94.627	94.544	4.125	94.580	94.534	94.477	94.394
4.250	95.230	95.144	95.031	94.934	4.250	95.080	94.994	94.881	94.784
4.375	95.758	95.672	95.558	95.462	4.375	95.608	95.522	95.408	95.312
4.500	96.150	96.064	95.951	95.852	4.500	96.000	95.914	95.801	95.702
4.625	96.512	96.426	96.313	96.161	4.625	96.372	96.286	96.172	96.021
4.750	96.849	96.739	96.620	96.468	4.750	96.725	96.615	96.496	96.344
4.875	97.296	97.164	96.978	96.826	4.875	97.187	97.055	96.869	96.717
5.000	97.706	97.574	97.388	97.236	5.000	97.632	97.500	97.314	97.163
5.125	98.031	97.899	97.713	97.561	5.125	97.971	97.839	97.653	97.501
5.250	98.306	98.174	97.988	97.740	5.250	98.246	98.114	97.928	97.680
5.375	98.554	98.422	98.237	97.988	5.375	98.494	98.362	98.177	97.928
5.500	98.738	98.606	98.420	98.172	5.500	98.678	98.546	98.360	98.112
5.625	98.978	98.846	98.660	98.412	5.625	98.918	98.786	98.600	98.352



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

**Wholesale**

Effective: September 23, 2022

**FREDDIE MAC FIXED RATE PRICING**

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.647	96.586	96.528	96.431	5.250	96.597	96.536	96.478	96.381	5.250	97.562	97.467	97.365	97.241
5.375	97.120	97.060	97.001	96.904	5.375	97.070	97.010	96.951	96.854	5.375	97.977	97.881	97.779	97.655
5.500	97.500	97.440	97.381	97.284	5.500	97.450	97.390	97.331	97.234	5.500	98.285	98.190	98.087	97.963
5.625	98.007	97.931	97.858	97.761	5.625	97.957	97.881	97.808	97.711	5.625	98.779	98.678	98.575	98.451
5.750	98.523	98.448	98.374	98.257	5.750	98.473	98.398	98.324	98.207	5.750	99.210	99.109	99.007	98.890
5.875	98.964	98.888	98.815	98.698	5.875	98.914	98.838	98.765	98.648	5.875	99.598	99.497	99.395	99.278
6.000	99.275	99.200	99.126	99.009	6.000	99.225	99.150	99.076	98.959	6.000	99.845	99.744	99.642	99.525
6.125	99.761	99.655	99.545	99.428	6.125	99.711	99.605	99.495	99.378	6.125	100.144	100.043	99.941	99.823
6.250	100.252	100.147	100.037	99.830	6.250	100.202	100.097	99.987	99.780	6.250	100.466	100.350	100.233	100.026
6.375	100.670	100.565	100.455	100.248	6.375	100.620	100.515	100.405	100.198	6.375	100.835	100.719	100.602	100.395
6.500	101.071	100.965	100.855	100.649	6.500	101.021	100.915	100.805	100.599	6.500	101.171	101.055	100.938	100.711
6.625	101.406	101.301	101.191	100.972	6.625	101.356	101.251	101.141	100.922	6.625	101.553	101.399	101.248	100.944
6.750	101.377	101.177	100.950	100.640	6.750	101.327	101.127	100.900	100.590	6.750	101.594	101.383	101.149	100.846
6.875	101.809	101.610	101.382	101.072	6.875	101.759	101.560	101.332	101.022	6.875	101.976	101.766	101.531	101.228
7.000	102.187	101.987	101.760	101.450	7.000	102.137	101.937	101.710	101.400	7.000	102.286	102.076	101.842	101.538
7.125	102.399	102.199	101.972	101.662	7.125	102.349	102.149	101.922	101.612	7.125	102.209	101.999	101.765	101.462

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	94.991	94.950	94.910	94.827	4.000	95.203	95.152	95.095	94.999
4.125	95.388	95.347	95.307	95.224	4.125	95.592	95.540	95.484	95.387
4.250	95.968	95.887	95.790	95.694	4.250	96.310	96.218	96.105	95.995
4.375	96.501	96.420	96.323	96.226	4.375	96.833	96.741	96.628	96.518
4.500	96.898	96.817	96.720	96.624	4.500	97.220	97.128	97.015	96.905
4.625	97.264	97.183	97.086	96.990	4.625	97.587	97.496	97.383	97.272
4.750	97.590	97.488	97.391	97.240	4.750	97.903	97.812	97.698	97.533
4.875	98.039	97.912	97.743	97.591	4.875	98.177	98.086	97.972	97.807
5.000	98.454	98.328	98.158	98.006	5.000	98.540	98.408	98.238	98.072
5.125	98.782	98.656	98.486	98.334	5.125	98.874	98.742	98.572	98.407
5.250	99.060	98.933	98.763	98.515	5.250	99.147	99.015	98.845	98.597
5.375	99.311	99.184	99.014	98.766	5.375	99.393	99.261	99.092	98.844
5.500	99.497	99.370	99.200	98.952	5.500	99.575	99.443	99.273	99.025
5.625	99.764	99.618	99.448	99.200	5.625	99.835	99.681	99.511	99.263

**FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING**

FREDDIE MAC SC 30 YEAR FIXED (21SC)					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
5.250	95.582	95.512	95.438	95.300	5.250	95.422	95.352	95.278	95.140	4.000	93.939	93.890	93.826	93.743
5.375	96.050	95.980	95.907	95.769	5.375	95.890	95.820	95.747	95.609	4.125	94.230	94.184	94.127	94.044
5.500	96.618	96.533	96.445	96.307	5.500	96.458	96.373	96.285	96.147	4.250	94.730	94.644	94.531	94.434
5.625	97.198	97.112	97.024	96.886	5.625	97.038	96.952	96.864	96.726	4.375	95.258	95.172	95.058	94.962
5.750	97.709	97.623	97.535	97.377	5.750	97.549	97.463	97.375	97.217	4.500	95.650	95.564	95.451	95.352
5.875	98.144	98.058	97.970	97.812	5.875	97.984	97.898	97.810	97.652	4.625	96.012	95.926	95.813	95.661
6.000	98.456	98.346	98.229	98.070	6.000	98.296	98.186	98.069	97.910	4.750	96.349	96.239	96.120	95.968
6.125	98.983	98.872	98.755	98.597	6.125	98.823	98.712	98.595	98.437	4.875	96.796	96.664	96.478	96.326
6.250	99.469	99.358	99.241	98.993	6.250	99.309	99.198	99.081	98.833	5.000	97.206	97.074	96.888	96.736
6.375	99.881	99.771	99.654	99.406	6.375	99.721	99.611	99.494	99.246	5.125	97.531	97.399	97.213	97.061
6.500	100.214	100.103	99.986	99.738	6.500	100.054	99.943	99.826	99.578	5.250	97.806	97.674	97.488	97.240
6.625	100.404	100.294	100.177	99.928	6.625	100.244	100.134	100.017	99.768	5.375	98.054	97.922	97.737	97.488
6.750	100.155	99.951	99.716	99.372	6.750	99.995	99.791	99.556	99.212	5.500	98.238	98.106	97.920	97.672
6.875	100.583	100.378	100.144	99.799	6.875	100.423	100.218	99.984	99.639	5.625	98.478	98.346	98.160	97.912
7.000	100.890	100.686	100.451	100.107	7.000	100.730	100.526	100.291	99.947					
7.125	100.964	100.759	100.525	100.180	7.125	100.804	100.599	100.365	100.020					



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

Wholesale

Effective: September 23, 2022

HOME POSSIBLE CONFORMING PRICING

HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.360	94.319	94.283	94.193
5.000	94.950	94.884	94.818	94.729
5.125	95.631	95.566	95.500	95.410
5.250	96.214	96.149	96.083	95.986
5.375	96.688	96.622	96.556	96.460
5.500	97.082	97.009	96.938	96.842
5.625	97.668	97.583	97.495	97.398
5.750	98.185	98.099	98.011	97.894
5.875	98.625	98.539	98.452	98.334
6.000	99.014	98.904	98.786	98.669
6.125	99.547	99.437	99.319	99.202
6.250	100.038	99.928	99.811	99.604
6.375	100.456	100.346	100.229	100.022
6.500	100.857	100.747	100.629	100.423
6.625	101.193	101.082	100.965	100.747
6.750	101.163	100.958	100.724	100.414
6.875	101.596	101.391	101.156	100.846
7.000	101.973	101.769	101.534	101.224
7.125	101.935	101.730	101.496	101.186



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

Effective: **September 23, 2022**

**AGENCY FIXED AND ARM ADJUSTMENTS \*\*\***

Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.

	<=60%	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	N/A	N/A	N/A
Second Home	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2-Units	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
3-4 Units (FIXED)	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	N/A
3-4 Units (ARMS)	-1.500	-1.500	-1.500	-1.500	N/A	N/A	N/A	N/A
Condo (N/A for Detached Condos)	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Homes	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A
FICO 620 - 639 (N/A for 15 Year Term or less)	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
FICO 640 - 659 (N/A for 15 Year Term or less)	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
FICO 660 - 679 (N/A for 15 Year Term or less)	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
FICO 680 - 699 (N/A for 15 Year Term or less)	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
FICO 700 - 719 (N/A for 15 Year Term or less)	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
FICO 720 - 739 (N/A for 15 Year Term or less)	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
FICO >=740 (N/A for 15 Year Term or less)	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
Cash Out with FICO 620 - 639	-0.625	-1.625	-1.625	-3.125	N/A	N/A	N/A	N/A
Cash Out with FICO 640 - 659	-0.625	-1.625	-1.625	-2.625	N/A	N/A	N/A	N/A
Cash Out with FICO 660 - 679	-0.625	-1.125	-1.125	-1.875	N/A	N/A	N/A	N/A
Cash Out with FICO 680 - 699	-0.375	-1.125	-1.125	-1.750	N/A	N/A	N/A	N/A
Cash Out with FICO 700 - 719	-0.375	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A
Cash Out with FICO 720 - 739	-0.375	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A
Cash Out with FICO >= 740	-0.375	-0.625	-0.625	-0.875	N/A	N/A	N/A	N/A

**High Balance or Super Conforming Adjustments**

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\*\*





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

Effective: Friday, September 23, 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	100.518	100.455	100.361	100.174	99.986			
7.375	100.265	100.203	100.109	99.922	99.734			
7.250	100.001	99.939	99.845	99.657	99.470			
7.125	99.725	99.663	99.569	99.382	99.194			
7.000	99.438	99.375	99.281	99.094	98.906			
6.875	99.099	99.036	98.942	98.755	98.567			
6.750	98.496	98.433	98.340	98.152	97.965			
6.625	98.196	98.134	98.040	97.853	97.665			
6.500	97.885	97.823	97.729	97.541	97.354			
6.375	97.188	97.125	97.032	96.844	96.657			
6.250	96.871	96.808	96.714	96.527	96.339			
6.125	96.541	96.479	96.385	96.198	96.010			
6.000	96.201	96.138	96.044	95.857	95.669			
5.875	95.848	95.785	95.692	95.504	95.317			
5.750	95.483	95.421	95.327	95.140	94.952			

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	0.900	0.850	0.750	0.600	0.250	-1.600	-2.600
FICO 760 - 799	0.750	0.700	0.650	0.450	0.050	-2.100	-3.350
FICO 740 - 759	0.700	0.650	0.500	0.300	-0.250	-2.550	-3.850
FICO 720 - 739	0.550	0.500	0.350	0.000	-0.550	-2.850	-4.100
FICO 700 - 719	0.300	0.250	0.050	-0.250	-1.000	-3.500	-4.850
FICO 680 - 699	-0.450	-0.550	-0.750	-1.250	-1.750	-4.250	-5.500
FICO 660 - 679	-0.750	-0.950	-1.250	-1.950	-2.750	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)	-0.125	-0.350	-0.500	-0.750	-1.000	-1.500	-1.875
2-4 Unit	0.050	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	0.050	0.000	-0.050	-0.100	-0.150	-0.200	-0.250

**Maximum Net Price**

102.000