

Ratesheet Code: RS-WS

Effective Date:

11/23/22 8:19 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

Contact list	
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Funding Department:	Phone: Email Only Email: Funding@LSMortgage.com
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Lock Expiration Days	
15 Day	12/08/22
30 Day	12/23/22
45 Day	01/06/23
60 Day	01/23/23

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.	
Lock Desk Hours	
8:00 AM - 6:00 PM PST**	

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

November Pricing Specials	
All FHA Loans (Cannot be combined with Select. N/A for DPAs)	0.350

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

Announcements

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** Any lock requests submitted after hours will be subject to market movement.



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

Wholesale

Effective: November 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	97.003	96.919	96.785	96.720	5.250	97.550	97.550	97.436	97.371	4.875	92.684	92.614	92.514	92.357
5.375	97.546	97.469	97.342	97.231	5.375	98.024	98.024	97.910	97.799	5.000	93.368	93.298	93.198	93.041
5.500	98.029	97.961	97.843	97.732	5.500	98.552	98.552	98.438	98.327	5.125	94.020	93.950	93.850	93.693
5.625	98.725	98.652	98.532	98.420	5.625	99.183	99.183	99.069	98.958	5.250	94.665	94.603	94.564	94.360
5.750	99.328	99.252	99.129	99.018	5.750	99.711	99.711	99.597	99.486	5.375	95.312	95.267	95.228	95.024
5.875	99.817	99.738	99.613	99.502	5.875	100.112	100.112	99.998	99.887	5.500	96.886	96.841	96.806	96.602
6.000	100.160	100.076	99.941	99.781	6.000	100.454	100.454	100.340	100.179	5.625	98.620	98.569	98.518	98.314
6.125	100.414	100.342	100.219	100.058	6.125	100.733	100.733	100.619	100.458	5.750	99.143	99.088	99.034	98.830
6.250	100.757	100.694	100.582	100.421	6.250	101.111	101.111	100.997	100.836	5.875	99.748	99.623	99.498	99.294
6.375	101.200	101.134	101.020	100.859	6.375	101.451	101.451	101.337	101.176	6.000	99.976	99.851	99.774	99.545
6.500	101.569	101.498	101.379	101.200	6.500	101.738	101.738	101.624	101.445	6.125	100.290	100.165	100.040	99.811
6.625	101.809	101.730	101.604	101.264	6.625	101.973	101.973	101.859	101.519	6.250	100.742	100.617	100.517	100.288
6.750	101.656	101.563	101.490	101.132	6.750	101.944	101.944	101.830	101.472	6.375	100.994	100.917	100.849	100.620
6.875	101.940	101.844	101.767	101.409	6.875	102.237	102.237	102.123	101.765	6.500	101.283	101.204	101.134	100.905
7.000	102.246	102.148	102.069	101.711	7.000	102.490	102.490	102.376	102.018	6.625	101.473	101.399	101.326	101.097
7.125	102.575	102.481	102.399	101.900	7.125	102.708	102.708	102.594	102.095	6.750	101.483	101.358	101.233	100.857
7.250	102.141	102.022	101.936	101.180						6.875	101.703	101.578	101.453	101.077
7.375	102.413	102.289	102.200	101.444						7.000	101.583	101.458	101.333	100.934
7.500	102.678	102.554	102.462	101.706						7.125	101.824	101.696	101.568	100.984
7.625	102.949	102.829	102.734	101.978										

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	94.358	93.869	93.849	93.760	4.000	93.000	92.934	92.906	92.803
4.125	95.596	95.119	95.099	95.001	4.125	93.367	93.348	93.320	93.217
4.250	96.018	95.551	95.532	95.360	4.250	94.972	94.968	94.968	94.852
4.375	96.447	95.988	95.968	95.813	4.375	95.384	95.381	95.381	95.265
4.500	96.783	96.330	96.310	96.194	4.500	95.771	95.767	95.767	95.651
4.625	97.023	96.854	96.839	96.723	4.625	95.257	95.234	95.206	95.090
4.750	97.503	97.345	97.328	97.151	4.750	95.983	95.939	95.885	95.769
4.875	97.837	97.688	97.669	97.468	4.875	97.413	97.288	97.163	97.047
5.000	98.178	98.035	98.020	97.819	5.000	97.889	97.764	97.639	97.438
5.125	98.573	98.503	98.485	98.284	5.125	98.272	98.147	98.022	97.821
5.250	98.864	98.805	98.784	98.583	5.250	98.578	98.453	98.328	98.127
5.375	99.156	99.105	99.081	98.880	5.375	98.906	98.781	98.656	98.455
5.500	99.452	99.391	99.330	99.065	5.500	99.331	99.206	99.081	98.880
5.625	99.672	99.547	99.422	99.062	5.625	99.672	99.547	99.422	99.221

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED BUYDOWN (101 HB-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.750	99.613	99.613	99.611	99.499	5.250	97.003	96.919	96.785	96.720
5.875	100.139	100.139	100.137	100.026	5.375	97.546	97.469	97.342	97.231
6.000	100.539	100.539	100.537	100.377	5.500	98.029	97.961	97.843	97.732
6.125	100.902	100.902	100.901	100.740	5.625	98.725	98.652	98.532	98.420
6.250	101.109	101.109	101.088	100.927	5.750	99.328	99.252	99.129	99.018
6.375	101.531	101.531	101.511	101.350	5.875	99.817	99.738	99.613	99.502
6.500	101.921	101.921	101.901	101.722	6.000	100.160	100.076	99.941	99.781
6.625	102.181	102.181	102.161	101.821	6.125	100.414	100.342	100.219	100.058
6.750	102.013	101.951	101.886	101.528	6.250	100.757	100.694	100.582	100.421
6.875	102.300	102.285	102.243	101.886	6.375	101.200	101.134	101.020	100.859
7.000	102.577	102.561	102.520	102.162	6.500	101.569	101.498	101.379	101.200
7.125	102.882	102.866	102.825	102.326	6.625	101.809	101.730	101.604	101.264
7.250	102.523	102.429	102.290	101.534	6.750	101.656	101.563	101.490	101.132
7.375	102.813	102.719	102.581	101.825	6.875	101.940	101.844	101.767	101.409
7.500	103.085	103.036	102.922	102.166	7.000	102.246	102.148	102.069	101.711
7.625	103.196	103.102	102.964	102.207	7.125	102.575	102.481	102.399	101.900
7.750	102.893	102.752	102.446	101.690	7.250	102.141	102.022	101.936	101.180
7.875	103.149	103.005	102.767	102.011	7.375	102.413	102.289	102.200	101.444
8.000	103.141	102.995	102.681	101.925	7.500	102.678	102.554	102.462	101.706
8.125	103.161	103.055	102.649	101.893	7.625	102.949	102.829	102.734	101.978



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

Wholesale

Effective: November 23, 2022

HOME POSSIBLE CONFORMING PRICING

HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.025	94.009	94.001	93.936
5.000	94.592	94.563	94.539	94.474
5.125	95.316	95.287	95.271	95.206
5.250	96.136	96.107	96.084	96.019
5.375	96.575	96.550	96.550	96.438
5.500	96.988	96.986	96.986	96.875
5.625	97.692	97.647	97.608	97.497
5.750	98.196	98.188	98.186	98.074
5.875	98.714	98.714	98.712	98.601
6.000	99.114	99.114	99.112	98.952
6.125	99.509	99.477	99.476	99.315
6.250	99.891	99.833	99.778	99.617
6.375	100.268	100.210	100.155	99.994
6.500	100.582	100.524	100.476	100.297
6.625	100.808	100.756	100.736	100.396
6.750	100.681	100.610	100.540	100.182
6.875	100.995	100.923	100.853	100.496
7.000	101.210	101.139	101.095	100.737
7.125	101.533	101.441	101.400	100.901



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

Effective: **November 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

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)
Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day
Rows include rates from 5.875 to 7.625.

FHA 20 Year Fixed - (320)
Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day
Rows include rates from 5.625 to 7.125.

FHA 15 Year Fixed - (315)
Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day
Rows include rates from 5.125 to 6.125.

FHA 30 Year Fixed HB - (301HB)
Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day
Rows include rates from 5.625 to 7.125.

VA 30 - 25 Year Fixed (401 & 425)
Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day
Rows include rates from 5.875 to 7.625.

VA 20 Year Fixed - (420)
Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day
Rows include rates from 5.625 to 7.125.

VA 15 Year Fixed - (415)
Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day
Rows include rates from 5.125 to 6.125.

VA 30 Year Fixed HB - (401HB)
Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day
Rows include rates from 5.625 to 7.125.

FHA 30 Year Fixed Buydown - (301-BD)
Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day
Rows include rates from 5.625 to 7.125.

FHA 30 Year Fixed HB Buydown - (301 HB-BD)
Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day
Rows include rates from 5.625 to 7.125.

MaxONE Plus - (Max101)
Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day
Rows include rates from 6.375 to 7.625.

MaxONE 30 Year Fixed (Max101)
Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day
Rows include rates from 6.375 to 7.625.

USDA 30 - 25 Year Fixed - (501)
Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day
Rows include rates from 5.875 to 7.625.

LLPAs

FICO 640-659
FICO 620-639
FICO 600-619
FICO 580-599
FICO 550-579

No FICO Score
Loan Amount >=\$100,000 <\$150,000
VA Loan Amount >\$950K
Loan Amount <\$100,000
VA Cashout >90% LTV

Manufactured Home (Purchase/Rate-Term)
Manufactured Home (Cashout)
Select (FICO >=680 & >=\$250,000 & N/A on DPA's)
60 Day Lock (From 45 Day Price)
3-4 Units

Table with 4 columns: Rate, 15 Day, 30 Day, 45 Day
Rows include rates from 5.625 to 7.625.



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

Effective: Wednesday, November 23, 2022

Prime Jumbo Pricing

30 YEAR FIXED						901	6.25	956
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY	75 DAY			
8.500	103.158	103.095	103.002	102.814	102.627			
8.375	102.863	102.800	102.706	102.519	102.331			
8.250	102.567	102.505	102.411	102.224	102.036			
8.125	102.263	102.201	102.107	101.920	101.732			
8.000	101.959	101.897	101.803	101.615	101.428			
7.875	101.741	101.679	101.585	101.398	101.210			
7.750	101.472	101.409	101.315	101.128	100.940			
7.625	101.196	101.133	101.040	100.852	100.665			
7.500	100.880	100.817	100.724	100.536	100.349			
7.375	100.627	100.564	100.471	100.283	100.096			
7.250	100.362	100.299	100.206	100.018	99.831			
7.125	100.085	100.023	99.929	99.742	99.554			
7.000	99.752	99.689	99.595	99.408	99.220			
6.875	99.595	99.532	99.439	99.251	99.064			
6.750	99.415	99.352	99.258	99.071	98.883			

Coming soon

ARMS are temp. not available

6.625	976
Coming Soon	

6.625	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	1.000	0.900	0.750	0.600	0.200	-2.850	-4.100
FICO 760 - 799	0.850	0.750	0.650	0.450	0.000	-3.350	-4.850
FICO 740 - 759	0.800	0.700	0.500	0.300	-0.300	-3.800	-5.350
FICO 720 - 739	0.650	0.550	0.350	0.000	-0.650	-4.100	-5.600
FICO 700 - 719	0.400	0.300	0.050	-0.250	-1.150	-4.750	-6.350
FICO 680 - 699	-0.650	-0.750	-0.950	-1.450	-2.100	-5.750	-7.250
FICO 660 - 679	-0.950	-1.150	-1.450	-2.150	-3.200	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	-1.625	-1.875	-2.500	-2.875	-3.250	0	0
Purchase	0.250	0.250	0.250	0.250	0.000	0.000	0.000
Cashout Refinance	-0.500	-0.750	-1.250	-1.750	-2.500	0	0
Second Home	-0.125	-0.350	-0.500	-0.750	-1.000	-1.500	-1.875
Condo (LR and HR)	0.050	0.000	-0.100	-0.200	-0.300	-0.500	0
2-4 Unit	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