

Ratesheet Code: RS-WS

Effective Date: 3/17/23 8:36 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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Lock Expiration Days	
15 Day	03/31/23
30 Day	04/17/23
45 Day	05/01/23
60 Day	05/16/23

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.	
Lock Desk Hours	
8:00 AM - 8:59 PM PST**	

Conventional Loan Limits	
# of Units	Loan Limits
1	\$726,200
2	\$929,850
3	\$1,123,900
4	\$1,396,800

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

*For turn times, please reach out to your AE. March Pricing Specials	
All FHA Loans (Cannot be combined with Select. N/A for DPAs)	0.350

## Announcements

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FOR NON-QM LENDING

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1/23 - 3/31

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PRICE IMPROVEMENT

NMLS #2125

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Get an edge on the competition and expand your business at the same time with The Lounge  
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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: March 17, 2023**

**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	98.682	98.682	98.673	98.608	5.250	98.678	98.678	98.670	98.605	5.250	99.361	99.361	99.319	99.116
5.375	99.120	99.120	99.112	99.000	5.375	99.046	99.046	99.037	98.926	5.375	99.775	99.775	99.733	99.530
5.500	99.427	99.427	99.418	99.307	5.500	99.378	99.378	99.369	99.258	5.500	100.099	100.099	100.057	99.854
5.625	99.712	99.712	99.704	99.593	5.625	99.670	99.670	99.661	99.550	5.625	100.447	100.447	100.387	100.184
5.750	100.140	100.137	100.120	100.009	5.750	100.103	100.100	100.083	99.972	5.750	100.881	100.870	100.820	100.617
5.875	100.503	100.500	100.483	100.372	5.875	100.472	100.468	100.452	100.340	5.875	101.241	101.231	101.181	100.977
6.000	100.802	100.799	100.782	100.671	6.000	100.775	100.772	100.755	100.594	6.000	101.525	101.515	101.464	101.235
6.125	101.055	101.031	101.015	100.854	6.125	101.055	101.011	100.995	100.834	6.125	101.758	101.748	101.698	101.468
6.250	101.097	101.078	101.045	100.884	6.250	101.077	101.058	101.025	100.864	6.250	101.871	101.846	101.779	101.550
6.375	101.405	101.387	101.353	101.192	6.375	101.385	101.367	101.333	101.172	6.375	102.175	102.150	102.083	101.853
6.500	101.673	101.637	101.604	101.425	6.500	101.673	101.617	101.584	101.405	6.500	102.408	102.383	102.316	102.086
6.625	101.984	101.863	101.826	101.486	6.625	101.984	101.863	101.806	101.466	6.625	102.633	102.608	102.541	102.312
6.750	101.802	101.774	101.724	101.366	6.750	101.782	101.754	101.704	101.346	6.750	102.205	102.170	102.086	101.710
6.875	102.078	102.050	102.000	101.642	6.875	102.058	102.030	101.980	101.622	6.875	102.497	102.462	102.378	102.002
7.000	102.383	102.291	102.240	101.883	7.000	102.383	102.271	102.220	101.863	7.000	102.739	102.704	102.620	102.222
7.125	102.658	102.522	102.463	101.964	7.125	102.658	102.522	102.443	101.944	7.125	103.126	103.091	103.007	102.423
7.250	102.573	102.528	102.469	101.713	7.250	102.553	102.508	102.469	101.713					
7.375	102.864	102.819	102.744	101.987	7.375	102.844	102.799	102.724	101.967					
7.500	103.159	103.083	103.007	102.251	7.500	103.159	103.063	102.987	102.231					
7.625	103.483	103.425	103.350	102.594	7.625	103.483	103.405	103.330	102.574					

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
5.000	99.707	99.660	99.644	99.443	5.000	99.643	99.643	99.630	99.429	5.000	97.397	97.397	97.372	97.307
5.125	99.810	99.810	99.796	99.595	5.125	99.884	99.884	99.870	99.669	5.125	98.062	98.062	98.036	97.971
5.250	100.079	100.079	100.065	99.864	5.250	100.159	100.159	100.145	99.944	5.250	98.620	98.620	98.595	98.530
5.375	100.433	100.418	100.418	100.217	5.375	100.400	100.400	100.386	100.185	5.375	99.020	99.020	98.995	98.884
5.500	100.732	100.717	100.717	100.452	5.500	100.601	100.601	100.588	100.386	5.500	99.371	99.371	99.346	99.235
5.625	100.740	100.740	100.722	100.362	5.625	100.827	100.827	100.800	100.599	5.625	99.704	99.697	99.664	99.552
5.750	100.981	100.981	100.944	100.512	5.750	101.063	101.063	101.026	100.594	5.750	100.187	100.180	100.147	100.036
5.875	101.330	101.268	101.236	100.805	5.875	101.274	101.274	101.236	100.805	5.875	100.553	100.546	100.513	100.402
6.000	101.623	101.561	101.528	101.097	6.000	101.443	101.443	101.406	100.974	6.000	100.854	100.847	100.814	100.653
6.125	101.561	101.561	101.523	101.092	6.125	101.629	101.629	101.591	101.160	6.125	101.092	101.085	101.052	100.891
6.250	101.689	101.681	101.620	100.762	6.250	101.771	101.763	101.702	100.844	6.250	101.372	101.350	101.300	101.139
6.375	101.990	101.928	101.896	101.038	6.375	101.968	101.961	101.900	101.042	6.375	101.679	101.657	101.607	101.446
6.500	102.266	102.203	102.171	101.313	6.500	102.140	102.133	102.072	101.214	6.500	101.930	101.908	101.858	101.679
6.625	102.402	102.395	102.334	101.476	6.625	102.320	102.313	102.252	101.593	6.625	102.153	102.130	102.080	101.740
										6.750	101.847	101.816	101.749	101.391
										6.875	102.125	102.093	102.026	101.669
										7.000	102.367	102.335	102.268	101.911
										7.125	102.591	102.559	102.493	101.994

**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
5.250	98.682	98.682	98.673	98.608	5.250	98.682	98.682	98.673	98.608	5.250	99.353	99.353	99.311	99.107
5.375	99.120	99.120	99.112	99.000	5.375	99.120	99.120	99.112	99.000	5.375	99.764	99.764	99.722	99.519
5.500	99.381	99.381	99.372	99.261	5.500	99.381	99.381	99.372	99.261	5.500	100.086	100.086	100.045	99.841
5.625	99.669	99.669	99.660	99.549	5.625	99.669	99.669	99.660	99.549	5.625	100.433	100.423	100.373	100.169
5.750	100.100	100.096	100.080	99.968	5.750	100.100	100.096	100.080	99.968	5.750	100.864	100.854	100.804	100.601
5.875	100.465	100.462	100.445	100.334	5.875	100.465	100.462	100.445	100.334	5.875	101.224	101.214	101.164	100.960
6.000	100.767	100.763	100.746	100.586	6.000	100.767	100.763	100.746	100.586	6.000	101.501	101.491	101.441	101.212
6.125	101.005	101.001	100.984	100.824	6.125	101.005	101.001	100.984	100.824	6.125	101.734	101.724	101.674	101.444
6.250	101.066	101.047	101.013	100.853	6.250	101.066	101.047	101.013	100.853	6.250	101.848	101.822	101.755	101.526
6.375	101.373	101.354	101.321	101.160	6.375	101.373	101.354	101.321	101.160	6.375	102.153	102.127	102.060	101.831
6.500	101.624	101.605	101.571	101.393	6.500	101.624	101.605	101.571	101.393	6.500	102.387	102.362	102.295	102.065
6.625	101.846	101.828	101.794	101.454	6.625	101.846	101.828	101.794	101.454	6.625	102.614	102.589	102.522	102.292
6.750	101.760	101.731	101.681	101.324	6.750	101.760	101.731	101.681	101.324	6.750	102.187	102.152	102.069	101.692
6.875	102.037	102.009	101.959	101.601	6.875	102.037	102.009	101.959	101.601	6.875	102.481	102.446	102.362	101.986
7.000	102.279	102.251	102.201	101.843	7.000	102.279	102.251	102.201	101.843	7.000	102.725	102.690	102.606	102.207
7.125	102.504	102.475	102.425	101.927	7.125	102.504	102.475	102.425	101.927	7.125	103.113	103.078	102.995	102.411
7.250	102.538	102.493	102.417	101.661	7.250	102.538	102.493	102.417	101.661	7.250	102.981	102.935	102.860	102.104
7.375	102.831	102.786	102.711	101.954	7.375	102.831	102.786	102.711	101.954	7.375	103.288	103.243	103.167	102.411
7.500	103.098	103.052	102.977	102.221	7.500	103.098	103.052	102.977	102.221	7.500	103.359	103.313	103.238	102.482

**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
5.000	99.847	99.800	99.784	99.583	5.000	99.638	99.638	99.625	99.424
5.125	99.803	99.803	99.790	99.588	5.125	99.877	99.877	99.863	99.662
5.250	100.140	100.126	100.126	99.925	5.250	100.150	100.150	100.136	99.935
5.375	100.573	100.558	100.558	100.357	5.375	100.389	100.389	100.375	100.174
5.500	100.872	100.857	100.857	100.592	5.500	100.589	100.589	100.575	100.374
5.625	100.725	100.725	100.708	100.347	5.625	100.812	100.812	100.786	100.585
5.750	101.049	100.987	100.954	100.523	5.750	101.047	101.047	101.009	100.578
5.875	101.470	101.408	101.376	100.945	5.875	101.257	101.257	101.219	100.788
6.000	101.763	101.701	101.668	101.237	6.000	101.420	101.420	101.382	100.951
6.125	101.537	101.537	101.499	101.068	6.125	101.605	101.605	101.567	101.136



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

Wholesale

Effective: March 17, 2023

**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	98.104	98.049	98.018	97.953	5.250	98.104	98.049	98.018	97.953	4.875	95.326	95.276	95.266	95.109
5.375	98.426	98.423	98.412	98.301	5.375	98.424	98.373	98.360	98.249	5.000	95.784	95.734	95.724	95.567
5.500	98.865	98.862	98.851	98.739	5.500	98.861	98.811	98.801	98.690	5.125	96.234	96.184	96.174	96.017
5.625	99.216	99.171	99.159	99.048	5.625	99.216	99.166	99.156	99.045	5.250	96.986	96.928	96.897	96.693
5.750	99.570	99.442	99.432	99.321	5.750	99.570	99.442	99.432	99.321	5.375	97.656	97.602	97.570	97.366
5.875	99.969	99.919	99.909	99.798	5.875	99.969	99.919	99.909	99.798	5.500	98.277	98.229	98.194	97.990
6.000	100.362	100.312	100.302	100.141	6.000	100.362	100.312	100.302	100.141	5.625	98.976	98.933	98.894	98.690
6.125	100.666	100.616	100.606	100.445	6.125	100.666	100.616	100.606	100.445	5.750	99.398	99.359	99.317	99.113
6.250	100.664	100.530	100.409	100.248	6.250	100.664	100.530	100.409	100.248	5.875	99.734	99.700	99.654	99.450
6.375	100.979	100.843	100.720	100.559	6.375	100.979	100.843	100.720	100.559	6.000	100.007	99.976	99.928	99.699
6.500	101.213	101.087	101.039	100.860	6.500	101.213	101.087	101.028	100.849	6.125	100.255	100.229	100.177	99.948
6.625	101.347	101.325	101.292	100.951	6.625	101.323	101.291	101.229	100.889	6.250	100.353	100.306	100.254	100.025
6.750	101.261	101.189	101.152	100.795	6.750	101.261	101.120	100.992	100.634	6.375	100.635	100.591	100.537	100.308
6.875	101.529	101.461	101.417	101.059	6.875	101.529	101.385	101.255	100.897	6.500	100.877	100.838	100.780	100.551
7.000	101.757	101.695	101.654	101.296	7.000	101.754	101.606	101.471	101.113	6.625	101.071	101.036	100.975	100.746
7.125	101.966	101.916	101.871	101.373	7.125	101.911	101.811	101.711	101.212	6.750	100.627	100.542	100.467	100.091
7.250	102.024	101.951	101.899	101.143						6.875	100.948	100.892	100.833	100.457
7.375	102.285	102.217	102.163	101.407						7.000	101.243	101.157	101.112	100.713
7.500	102.554	102.489	102.433	101.677						7.125	101.642	101.542	101.442	100.858
7.625	102.709	102.645	102.589	101.833										

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
5.000	99.026	99.013	99.001	98.800	5.000	97.747	97.747	97.726	97.525
5.125	99.278	99.073	99.055	98.854	5.125	98.142	98.128	98.128	97.927
5.250	99.631	99.431	99.412	99.211	5.250	98.509	98.495	98.495	98.294
5.375	99.869	99.673	99.651	99.450	5.375	99.433	99.405	99.377	99.176
5.500	100.124	100.091	100.058	99.793	5.500	99.749	99.716	99.682	99.481
5.625	100.019	99.853	99.814	99.454	5.625	99.698	99.660	99.621	99.420
5.750	100.275	100.132	100.088	99.657	5.750	99.979	99.935	99.892	99.461
5.875	100.635	100.488	100.440	100.009	5.875	100.278	100.229	100.180	99.749
6.000	100.980	100.895	100.841	100.410	6.000	100.582	100.528	100.474	100.043
6.125	100.642	100.583	100.524	100.093	6.125	100.452	100.393	100.334	99.903
6.250	100.900	100.836	100.772	99.914	6.250	100.705	100.641	100.577	99.719
6.375	101.250	101.181	101.112	100.254	6.375	100.995	100.926	100.857	99.999
6.500	101.634	101.560	101.485	100.627	6.500	101.274	101.200	101.126	100.268
6.625	100.203	100.196	100.120	99.262	6.625	100.143	100.136	100.060	99.202

**FANNIE MAE FIXED RATE BUYDOWN PRICING**

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					FANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-BD)				
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	98.682	98.682	98.673	98.608	5.250	98.104	98.049	98.018	97.953	5.000	97.397	97.397	97.372	97.307
5.375	99.120	99.120	99.112	99.000	5.375	98.426	98.423	98.412	98.301	5.125	98.062	98.062	98.036	97.971
5.500	99.427	99.427	99.418	99.307	5.500	98.865	98.862	98.851	98.739	5.250	98.620	98.620	98.595	98.530
5.625	99.712	99.712	99.704	99.593	5.625	99.216	99.171	99.159	99.048	5.375	99.020	99.020	98.995	98.884
5.750	100.140	100.137	100.120	100.009	5.750	99.570	99.442	99.432	99.321	5.500	99.371	99.371	99.346	99.235
5.875	100.503	100.500	100.483	100.372	5.875	99.969	99.919	99.909	99.798	5.625	99.704	99.697	99.664	99.552
6.000	100.802	100.799	100.782	100.621	6.000	100.362	100.312	100.302	100.141	5.750	100.187	100.180	100.147	100.036
6.125	101.055	101.031	101.015	100.854	6.125	100.666	100.616	100.606	100.445	5.875	100.553	100.546	100.513	100.402
6.250	101.097	101.078	101.045	100.884	6.250	100.664	100.530	100.409	100.248	6.000	100.854	100.847	100.814	100.653
6.375	101.405	101.387	101.353	101.192	6.375	100.979	100.843	100.720	100.559	6.125	101.092	101.085	101.052	100.891
6.500	101.673	101.637	101.604	101.425	6.500	101.213	101.087	101.039	100.860	6.250	101.372	101.350	101.300	101.139
6.625	101.984	101.863	101.826	101.486	6.625	101.347	101.325	101.292	100.951	6.375	101.679	101.657	101.607	101.446
6.750	101.802	101.774	101.724	101.366	6.750	101.261	101.189	101.152	100.795	6.500	101.930	101.908	101.858	101.679
6.875	102.078	102.050	102.000	101.642	6.875	101.529	101.461	101.417	101.059	6.625	102.153	102.130	102.080	101.740
7.000	102.383	102.291	102.240	101.883	7.000	101.757	101.695	101.654	101.296	6.750	101.847	101.816	101.749	101.391
7.125	102.658	102.522	102.463	101.964	7.125	101.966	101.916	101.871	101.373	6.875	102.125	102.093	102.026	101.669
7.250	102.573	102.528	102.469	101.713	7.250	102.024	101.951	101.899	101.143	7.000	102.367	102.335	102.268	101.911
7.375	102.864	102.819	102.744	101.987	7.375	102.285	102.217	102.163	101.407	7.125	102.591	102.559	102.493	101.994
7.500	103.159	103.083	103.007	102.251	7.500	102.554	102.489	102.433	101.677					
7.625	103.483	103.425	103.350	102.594	7.625	102.709	102.645	102.589	101.833					

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					FANNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD10)				
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	98.682	98.682	98.673	98.608	5.250	98.104	98.049	98.018	97.953	5.000	97.397	97.397	97.372	97.307
5.375	99.120	99.120	99.112	99.000	5.375	98.426	98.423	98.412	98.301	5.125	98.062	98.062	98.036	97.971
5.500	99.427	99.427	99.418	99.307	5.500	98.865	98.862	98.851	98.739	5.250	98.620	98.620	98.595	98.530
5.625	99.712	99.712	99.704	99.593	5.625	99.216	99.171	99.159	99.048	5.375	99.020	99.020	98.995	98.884
5.750	100.140	100.137	100.120	100.009	5.750	99.570	99.442	99.432	99.321	5.500	99.371	99.371	99.346	99.235
5.875	100.503	100.500	100.483	100.372	5.875	99.969	99.919	99.909	99.798	5.625	99.704	99.697	99.664	99.552
6.000	100.802	100.799	100.782	100.621	6.000	100.362	100.312	100.302	100.141	5.750	100.187	100.180	100.147	100.036
6.125	101.055	101.031	101.015	100.854	6.125	100.666	100.616	100.606	100.445	5.875	100.553	100.546	100.513	100.402
6.250	101.097	101.078	101.045	100.884	6.250	100.664	100.530	100.409	100.248	6.000	100.854	100.847	100.814	100.653
6.375	101.405	101.387	101.353	101.192	6.375	100.979	100.843	100.720	100.559	6.125	101.092	101.085	101.052	100.891
6.500	101.673	101.637	101.604	101.425	6.500	101.213	101.087	101.039	100.860	6.250	101.372	101.350	101.300	101.139
6.625	101.984	101.863	101.826	101.486	6.625	101.347	101.325	101.292	100.951	6.375	101.679	101.657	101.607	101.446
6.750	101.802	101.774	101.724	101.366	6.750	101.261	101.189	101.152	100.795	6.500	101.930	101.908	101.858	101.679
6.875	102.078	102.050	102.000	101.642	6.875	101.529	101.461	101.417	101.059	6.625	102.153	102.130	102.080	101.740
7.000	102.383	102.291	102.240	101.883	7.000	101.757	101.695	101.654	101.296	6.750	101.847	101.816	101.749	101.391
7.125	10													





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

Wholesale

Effective: March 17, 2023

HOME POSSIBLE CONFORMING PRICING

HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.507	96.507	96.499	96.434
5.000	97.022	97.022	96.997	96.932
5.125	97.687	97.687	97.661	97.596
5.250	98.245	98.245	98.220	98.155
5.375	98.645	98.645	98.620	98.509
5.500	98.996	98.996	98.971	98.860
5.625	99.329	99.322	99.289	99.177
5.750	99.812	99.805	99.772	99.661
5.875	100.178	100.171	100.138	100.027
6.000	100.479	100.472	100.439	100.278
6.125	100.717	100.710	100.677	100.516
6.250	100.997	100.975	100.925	100.764
6.375	101.304	101.282	101.232	101.071
6.500	101.555	101.533	101.483	101.304
6.625	101.778	101.755	101.705	101.365
6.750	101.472	101.441	101.374	101.016
6.875	101.750	101.718	101.651	101.294
7.000	101.992	101.960	101.893	101.536
7.125	102.216	102.184	102.118	101.619



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

Effective: March 17, 2023

Agency Loan Parameter Price Adjustments

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

FICO/LTV Purchase Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

FICO/LTV Cashout Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	-0.375	-0.375	-0.625	-0.875	-1.375				
760-779	-0.375	-0.375	-0.875	-1.250	-1.875				
740-759	-0.375	-0.375	-1.000	-1.625	-2.375				
720-739	-0.375	-0.500	-1.375	-2.000	-2.750				
700-719	-0.375	-0.500	-1.625	-2.625	-3.250				
680-699	-0.375	-0.625	-2.000	-2.875	-3.750				
660-679	-0.375	-0.875	-2.750	-4.000	-4.750				
640-659	-0.375	-1.375	-3.125	-4.625	-5.125				
<=639	-0.375	-1.375	-3.375	-4.875	-5.125				

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750				
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250				

LENDER PAID MORTGAGE INSURANCE

FICO ↓ - LTV →	80.01-85%	85.01-90%	90.01-95%	95.01-97%	LOAN AMOUNT **			
620-639	-2.190	-5.870	-7.750	-10.000	Loan Amt \$75,000 <= \$100,000	-1.000		
640-659	-2.040	-5.360	-6.990	-9.130	Loan Amt >\$100,000 <= \$150,000	-0.375		
660-679	-1.840	-5.050	-6.430	-8.420	<b>MISCELLANEOUS</b>			
680-699	-1.380	-3.670	-4.850	-6.270			Texas Cash out	-1.000
700-719	-1.170	-3.010	-3.930	-5.050			HB 20YR & 25YR Term	-1.500
720-739	-1.020	-2.500	-3.320	-4.230			> 6 Financed Properties	-0.500
740-759	-0.870	-2.040	-2.650	-3.320			Escrow Waiver (Non-CA)	-0.250
760+	-0.710	-1.430	-1.890	-2.300			State Adjustors: NC or WA	-0.375
							FICO => 700 & LTV <= 80%	0.300

LENDER PAID MORTGAGE INSURANCE ADDITIONAL LLPAs (Cash out not available)

FICO	620-639	640-659	660-679	680-699	700-719	720-739	=> 740	HOMEREADY AND HOME POSSIBLE ADJUSTMENT CAPS*	
Rate & Term Refi	-1.050	-1.050	-1.050	-0.530	-0.530	0.000	0.000	AND FICO >=	0.000
Second Home	-1.230	-1.230	-1.230	-0.700	-0.700	-0.490	-0.250	All other LTV & FICO combinations	0.000
Investment	NA	NA	NA	-1.750	-1.750	-1.330	-1.190	*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments	
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\*\*

\*\*\*All loan level price adjustments are cumulative\*\*\*  
**Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs**



**FHA Pricing**

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
5.250	99.812	99.703	99.595	
5.375	100.045	99.928	99.811	
5.500	100.471	100.354	100.237	
5.625	100.966	100.849	100.732	
5.750	101.336	101.219	101.102	
5.875	100.878	100.895	100.861	
6.000	101.284	101.301	101.267	
6.125	101.644	101.661	101.627	
6.250	101.869	101.886	101.852	
6.375	101.553	101.487	101.420	
6.500	101.814	101.748	101.681	
6.625	102.029	101.963	101.896	
6.750	102.359	102.293	102.226	
6.875	101.618	101.568	101.518	
7.000	101.974	101.924	101.874	
7.125	102.169	102.119	102.069	
7.250	102.334	102.284	102.234	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
5.250	99.562	99.453	99.345	
5.375	99.795	99.678	99.561	
5.500	100.221	100.104	99.987	
5.625	100.716	100.599	100.482	
5.750	101.086	100.969	100.852	
5.875	100.628	100.645	100.611	
6.000	101.034	101.051	101.017	
6.125	101.394	101.411	101.377	
6.250	101.619	101.636	101.602	
6.375	101.303	101.237	101.170	
6.500	101.564	101.498	101.431	
6.625	101.779	101.713	101.646	
6.750	102.109	102.043	101.976	
6.875	101.368	101.318	101.268	
7.000	101.724	101.674	101.624	
7.125	101.919	101.869	101.819	
7.250	102.084	102.034	101.984	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.875	98.483	98.433	98.382	
5.000	98.487	98.437	98.387	
5.125	98.492	98.441	98.391	
5.250	99.521	99.487	99.454	
5.375	99.525	99.492	99.458	
5.500	99.529	99.496	99.462	
5.625	98.033	98.000	97.966	
5.750	100.302	100.210	100.118	
5.875	100.306	100.214	100.122	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.375	99.373	99.257	99.140	
5.500	99.924	99.808	99.691	
5.625	100.419	100.303	100.186	
5.750	100.664	100.548	100.431	
5.875	100.144	100.160	100.127	
6.000	100.675	100.691	100.658	
6.125	101.035	101.051	101.018	
6.250	101.260	101.276	101.243	
6.375	100.694	100.627	100.560	
6.500	101.155	101.088	101.021	
6.625	101.420	101.353	101.286	
6.750	101.750	101.683	101.616	
6.875	100.790	100.740	100.690	
7.000	101.271	101.221	101.171	
7.125	101.466	101.416	101.366	
7.250	101.131	101.081	101.031	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	99.662	99.553	99.445	
5.375	99.895	99.778	99.661	
5.500	100.321	100.204	100.087	
5.625	100.816	100.699	100.582	
5.750	101.186	101.069	100.952	
5.875	100.728	100.745	100.711	
6.000	101.134	101.151	101.117	
6.125	101.494	101.511	101.477	
6.250	101.719	101.736	101.702	
6.375	101.403	101.337	101.270	
6.500	101.664	101.598	101.531	
6.625	101.879	101.813	101.746	
6.750	102.209	102.143	102.076	
6.875	101.468	101.418	101.368	
7.000	101.824	101.774	101.724	
7.125	102.019	101.969	101.919	
7.250	102.184	102.134	102.084	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.375	99.223	99.107	98.990	
5.500	99.774	99.658	99.541	
5.625	100.269	100.153	100.036	
5.750	100.514	100.398	100.281	
5.875	99.994	100.010	99.977	
6.000	100.525	100.541	100.508	
6.125	100.885	100.901	100.868	
6.250	101.110	101.126	101.093	
6.375	100.544	100.477	100.410	
6.500	101.005	100.938	100.871	
6.625	101.270	101.203	101.136	
6.750	101.600	101.533	101.466	
6.875	100.640	100.590	100.540	
7.000	101.121	101.071	101.021	
7.125	101.316	101.266	101.216	
7.250	100.981	100.931	100.881	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	99.662	99.553	99.445	
5.375	99.895	99.778	99.661	
5.500	100.321	100.204	100.087	
5.625	100.816	100.699	100.582	
5.750	101.186	101.069	100.952	
5.875	100.728	100.745	100.711	
6.000	101.134	101.151	101.117	
6.125	101.494	101.511	101.477	
6.250	101.719	101.736	101.702	
6.375	101.403	101.337	101.270	
6.500	101.664	101.598	101.531	
6.625	101.879	101.813	101.746	
6.750	102.209	102.143	102.076	
6.875	101.468	101.418	101.368	
7.000	101.824	101.774	101.724	
7.125	102.019	101.969	101.919	
7.250	102.184	102.134	102.084	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.375	99.223	99.107	98.990	
5.500	99.774	99.658	99.541	
5.625	100.269	100.153	100.036	
5.750	100.514	100.398	100.281	
5.875	99.994	100.010	99.977	
6.000	100.525	100.541	100.508	
6.125	100.885	100.901	100.868	
6.250	101.110	101.126	101.093	
6.375	100.544	100.477	100.410	
6.500	101.005	100.938	100.871	
6.625	101.270	101.203	101.136	
6.750	101.600	101.533	101.466	
6.875	100.640	100.590	100.540	
7.000	101.121	101.071	101.021	
7.125	101.316	101.266	101.216	
7.250	100.981	100.931	100.881	

MaxONE Plus - (Max101)				
Rate	15 Day	30 Day	45 Day	
5.250	95.862	95.753	95.645	
5.375	96.033	95.916	95.799	
5.500	96.584	96.467	96.350	
5.625	97.079	96.962	96.845	
5.750	97.574	97.457	97.340	
5.875	97.116	97.132	97.099	
6.000	97.647	97.663	97.630	
6.125	98.132	98.148	98.115	
6.250	98.607	98.623	98.590	
6.375	98.291	98.224	98.157	
6.500	98.802	98.735	98.668	
6.625	99.267	99.200	99.133	
6.750	99.722	99.655	99.588	
6.875	100.168	100.118	100.068	
7.000	100.649	100.599	100.549	
7.125	101.094	101.044	100.994	
7.250	101.509	101.459	101.409	

MaxONE 30 Year Fixed (Max101)				
Rate	15 Day	30 Day	45 Day	
5.250	94.062	93.953	93.845	
5.375	94.233	94.116	93.999	
5.500	94.784	94.667	94.550	
5.625	95.279	95.162	95.045	
5.750	95.774	95.657	95.540	
5.875	95.316	95.332	95.299	
6.000	95.847	95.863	95.830	
6.125	96.332	96.348	96.315	
6.250	96.807	96.823	96.790	
6.375	96.491	96.424	96.357	
6.500	97.002	96.935	96.868	
6.625	97.467	97.400	97.333	
6.750	97.922	97.855	97.788	
6.875	98.368	98.318	98.268	
7.000	98.849	98.799	98.749	
7.125	99.294	99.244	99.194	
7.250	99.709	99.659	99.609	

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 ≥680	0.250
FICO 660-679	0.000
FICO 640-659	-0.250
FICO 620-639	-1.000
FICO 600-619	-1.250

FICO 580-599	-2.000
FICO 550-579	-2.500
No FICO Score	-1.500
Loan Amount ≥\$100,000 <\$150,000	-0.125
VA Loan Amount ≥\$950K	-0.500

Loan Amount <\$100,000	-0.375
VA Cashout >90% LTV	-2.000
Manufactured Home (Purchase/Rate-Term)	-1.250
Manufactured Home (Cashout)	-1.250
Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)	0.350

60 Day Lock (From 45 Day Price)	-0.500
3-4 Units	-0.500



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

Effective: March 17, 2023

### VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.250	99.812	99.703	99.595	
5.375	100.045	99.928	99.811	
5.500	100.471	100.354	100.237	
5.625	100.966	100.849	100.732	
5.750	101.336	101.219	101.102	
5.875	100.878	100.895	100.861	
6.000	101.284	101.301	101.267	
6.125	101.644	101.661	101.627	
6.250	101.869	101.886	101.852	
6.375	101.553	101.487	101.420	
6.500	101.814	101.748	101.681	
6.625	102.029	101.963	101.896	
6.750	102.359	102.293	102.226	
6.875	101.618	101.568	101.518	
7.000	101.974	101.924	101.874	
7.125	102.169	102.119	102.069	
7.250	102.334	102.284	102.234	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.250	99.562	99.453	99.345	
5.375	99.795	99.678	99.561	
5.500	100.221	100.104	99.987	
5.625	100.716	100.599	100.482	
5.750	101.086	100.969	100.852	
5.875	100.628	100.645	100.611	
6.000	101.034	101.051	101.017	
6.125	101.394	101.411	101.377	
6.250	101.619	101.636	101.602	
6.375	101.303	101.237	101.170	
6.500	101.564	101.498	101.431	
6.625	101.779	101.713	101.646	
6.750	102.109	102.043	101.976	
6.875	101.368	101.318	101.268	
7.000	101.724	101.674	101.624	
7.125	101.919	101.869	101.819	
7.250	102.084	102.034	101.984	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.875	98.483	98.433	98.382	
5.000	98.487	98.437	98.387	
5.125	98.492	98.441	98.391	
5.250	99.521	99.487	99.454	
5.375	99.525	99.492	99.458	
5.500	99.529	99.496	99.462	
5.625	98.033	98.000	97.966	
5.750	100.302	100.210	100.118	
5.875	100.306	100.214	100.122	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.375	99.248	99.132	99.015	
5.500	99.799	99.683	99.566	
5.625	100.294	100.178	100.061	
5.750	100.539	100.423	100.306	
5.875	100.019	100.035	100.002	
6.000	100.550	100.566	100.533	
6.125	100.910	100.926	100.893	
6.250	101.135	101.151	101.118	
6.375	100.569	100.502	100.435	
6.500	101.030	100.963	100.896	
6.625	101.295	101.228	101.161	
6.750	101.625	101.558	101.491	
6.875	100.665	100.615	100.565	
7.000	101.146	101.096	101.046	
7.125	101.341	101.291	101.241	
7.250	101.006	100.956	100.906	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	99.662	99.553	99.445	
5.375	99.895	99.778	99.661	
5.500	100.321	100.204	100.087	
5.625	100.816	100.699	100.582	
5.750	101.186	101.069	100.952	
5.875	100.728	100.745	100.711	
6.000	101.134	101.151	101.117	
6.125	101.494	101.511	101.477	
6.250	101.719	101.736	101.702	
6.375	101.403	101.337	101.270	
6.500	101.664	101.598	101.531	
6.625	101.879	101.813	101.746	
6.750	102.209	102.143	102.076	
6.875	101.468	101.418	101.368	
7.000	101.824	101.774	101.724	
7.125	102.019	101.969	101.919	
7.250	102.184	102.134	102.084	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.375	99.098	98.982	98.865	
5.500	99.649	99.533	99.416	
5.625	100.144	100.028	99.911	
5.750	100.389	100.273	100.156	
5.875	99.869	99.885	99.852	
6.000	100.400	100.416	100.383	
6.125	100.760	100.776	100.743	
6.250	100.985	101.001	100.968	
6.375	100.419	100.352	100.285	
6.500	100.880	100.813	100.746	
6.625	101.145	101.078	101.011	
6.750	101.475	101.408	101.341	
6.875	100.515	100.465	100.415	
7.000	100.996	100.946	100.896	
7.125	101.191	101.141	101.091	
7.250	100.856	100.806	100.756	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	99.662	99.553	99.445	
5.375	99.895	99.778	99.661	
5.500	100.321	100.204	100.087	
5.625	100.816	100.699	100.582	
5.750	101.186	101.069	100.952	
5.875	100.728	100.745	100.711	
6.000	101.134	101.151	101.117	
6.125	101.494	101.511	101.477	
6.250	101.719	101.736	101.702	
6.375	101.403	101.337	101.270	
6.500	101.664	101.598	101.531	
6.625	101.879	101.813	101.746	
6.750	102.209	102.143	102.076	
6.875	101.468	101.418	101.368	
7.000	101.824	101.774	101.724	
7.125	102.019	101.969	101.919	
7.250	102.184	102.134	102.084	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.375	99.098	98.982	98.865	
5.500	99.649	99.533	99.416	
5.625	100.144	100.028	99.911	
5.750	100.389	100.273	100.156	
5.875	99.869	99.885	99.852	
6.000	100.400	100.416	100.383	
6.125	100.760	100.776	100.743	
6.250	100.985	101.001	100.968	
6.375	100.419	100.352	100.285	
6.500	100.880	100.813	100.746	
6.625	101.145	101.078	101.011	
6.750	101.475	101.408	101.341	
6.875	100.515	100.465	100.415	
7.000	100.996	100.946	100.896	
7.125	101.191	101.141	101.091	
7.250	100.856	100.806	100.756	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	99.687	99.578	99.470	
5.375	99.920	99.803	99.686	
5.500	100.346	100.229	100.112	
5.625	100.841	100.724	100.607	
5.750	101.211	101.094	100.977	
5.875	100.753	100.770	100.736	
6.000	101.159	101.176	101.142	
6.125	101.519	101.536	101.502	
6.250	101.744	101.761	101.727	
6.375	101.428	101.362	101.295	
6.500	101.689	101.623	101.556	
6.625	101.904	101.838	101.771	
6.750	102.234	102.168	102.101	
6.875	101.493	101.443	101.393	
7.000	101.849	101.799	101.749	
7.125	102.044	101.994	101.944	
7.250	102.209	102.159	102.109	

### LLPAs

FICO ≥680	0.250
FICO 660-679	0.000
FICO 640-659	-0.250
FICO 620-639	-1.000
FICO 600-619	-1.250

FICO 580-599	-2.000
FICO 550-579	-2.500
No FICO Score	-1.500
Loan Amount ≥\$100,000 <\$150,000	-0.125
VA Loan Amount >\$950K	-0.500

Loan Amount <\$100,000	-0.38
VA Cashout >90% LTV	-2.00
Manufactured Home (Purchase/Rate-Term)	-1.250
Manufactured Home (Cashout)	-1.250
Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)	0.350

60 Day Lock (From 45 Day Price)	-0.500
3-4 Units	-0.500





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

Effective: Friday, March 17, 2023

### JumboONE Pricing

Jumbo 30 Year Fixed - (901)					
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY	
6.750	99.658	99.564	99.377	99.189	
6.875	99.758	99.664	99.476	99.289	
7.000	100.056	99.962	99.775	99.587	
7.125	100.303	100.210	100.022	99.835	
7.250	100.567	100.474	100.286	100.099	
7.375	100.762	100.669	100.481	100.294	
7.500	100.974	100.880	100.693	100.505	
7.625	101.174	101.080	100.893	100.705	
7.750	101.362	101.269	101.081	100.894	
7.875	101.582	101.488	101.301	101.113	
8.000	101.796	101.702	101.515	101.327	
8.125	102.004	101.910	101.722	101.535	
8.250	102.206	102.112	101.924	101.737	
8.375	102.456	102.362	102.175	101.987	
8.500	102.706	102.613	102.425	102.238	

Jumbo 10/6 ARM - (9106)					
Rate	15 DAY	30 DAY	45 DAY	60 DAY	
6.250	98.455	98.361	98.174	97.986	
6.375	98.930	98.837	98.649	98.462	
6.500	99.399	99.305	99.118	98.930	
6.625	99.872	99.778	99.591	99.403	
6.750	100.343	100.249	100.061	99.874	
6.875	100.818	100.724	100.536	100.349	
7.000	101.290	101.196	101.008	100.821	
7.125	101.770	101.676	101.489	101.301	
7.250	102.243	102.150	101.962	101.775	
7.375	102.718	102.624	102.436	102.249	
7.500	103.197	103.103	102.915	102.728	
7.625	103.672	103.578	103.391	103.203	
7.750	104.153	104.059	103.871	103.684	
7.875	104.630	104.536	104.348	104.161	
8.000	105.115	105.021	104.834	104.646	

### 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	0.550	0.150	-3.000	-4.300
FICO 760 - 799	0.850	0.750	0.650	0.400	-0.050	-3.500	-5.050
FICO 740 - 759	0.800	0.700	0.500	0.250	-0.350	-4.000	-5.600
FICO 720 - 739	0.650	0.550	0.350	0.000	-0.700	-4.350	-5.900
FICO 700 - 719	0.400	0.300	0.050	-0.300	-1.250	-5.000	-6.750
FICO 680 - 699	-0.650	-0.750	-0.950	-1.550	-2.250	-6.250	-7.750
FICO 660 - 679	-0.950	-1.150	-1.450	-2.250	-3.350		
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		
Purchase	0.250	0.250	0.250	0.125	0.000	0.000	0.000
Cashout Refinance	-0.500	-0.750	-1.250	-1.750	-2.500		
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	
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

#### ARM Notes

Margin:	2.75%
Floor:	2.75%
Caps:	5/1/5
Index:	SOFR

#### Maximum Net Price

102.000