

Ratesheet Code: RS-WS

Effective Date: 10/2/23 8:22 AM

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Lock Expiration Days	
15 Day	10/17/23
30 Day	11/01/23
45 Day	11/16/23
60 Day	12/01/23

Mortgagee Clause

OCMBC, INC. ISA0A / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612

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

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

Allowable Fees
[Click Here](#)

Relock Fee
 (0.250)

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	
Lock Request Hours	
8:00 AM - 8:59 PM PST**	

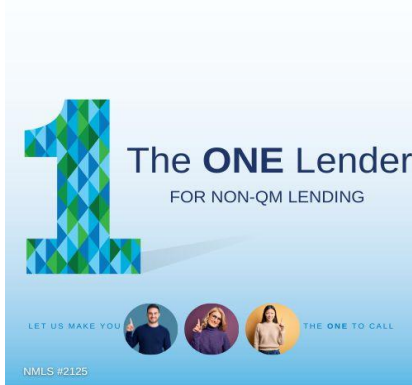
Lender ID Number	
FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

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

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

October Pricing Special	
All Standard Balance Government Loans (Cannot be combined with Select or other specials. N/A for DPAs)	0.250

Announcements



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* Any lock requests submitted after hours will be subject to market movement.
 ** Lock Desk turn times are 2 hours.



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

Wholesale

Effective: October 2, 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
5.750	94.209	94.207	94.200	94.191	5.250	91.588	91.586	91.578	91.569	5.250	92.481	92.447	92.392	92.330
5.875	94.730	94.729	94.721	94.712	5.375	92.174	92.172	92.165	92.156	5.375	93.014	92.980	92.925	92.863
6.000	95.239	95.237	95.230	95.221	5.500	92.733	92.732	92.724	92.715	5.500	93.763	93.728	93.674	93.612
6.125	95.765	95.756	95.740	95.723	5.625	93.396	93.394	93.386	93.378	5.625	94.520	94.485	94.431	94.369
6.250	96.453	96.444	96.428	96.411	5.750	94.114	94.112	94.104	94.096	5.750	95.146	95.112	95.057	94.995
6.375	96.953	96.944	96.928	96.911	5.875	94.662	94.661	94.653	94.644	5.875	95.639	95.605	95.550	95.488
6.500	97.430	97.421	97.406	97.388	6.000	95.187	95.185	95.177	95.168	6.000	96.165	96.126	96.079	96.026
6.625	97.905	97.887	97.856	97.822	6.125	95.752	95.743	95.727	95.710	6.125	96.842	96.804	96.757	96.704
6.750	98.516	98.498	98.467	98.432	6.250	96.433	96.424	96.408	96.391	6.250	97.410	97.371	97.324	97.271
6.875	98.952	98.934	98.902	98.867	6.375	96.933	96.924	96.908	96.891	6.375	97.855	97.816	97.769	97.716
7.000	99.357	99.339	99.308	99.273	6.500	97.410	97.401	97.386	97.368	6.500	98.294	98.255	98.209	98.156
7.125	99.770	99.748	99.717	99.681	6.625	97.885	97.867	97.836	97.802	6.625	98.762	98.715	98.652	98.581
7.250	100.179	100.145	100.090	100.028	6.750	98.496	98.478	98.447	98.412	6.750	99.267	99.220	99.157	99.086
7.375	100.561	100.527	100.472	100.410	6.875	98.932	98.914	98.882	98.847	6.875	99.675	99.627	99.565	99.494
7.500	100.943	100.909	100.854	100.792	7.000	99.340	99.322	99.291	99.256	7.000	100.042	99.995	99.932	99.861
7.625	101.312	101.278	101.223	101.161	7.125	99.753	99.731	99.699	99.664	7.125	100.371	100.323	100.261	100.190
7.750	101.382	101.287	101.193	101.087	7.250	100.162	100.128	100.073	100.011					
7.875	101.735	101.640	101.546	101.440	7.375	100.545	100.510	100.456	100.394					
8.000	101.979	101.884	101.790	101.684	7.500	100.927	100.892	100.838	100.776					
8.125	102.309	102.214	102.120	102.014	7.625	101.296	101.261	101.206	101.144					

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	94.910	94.909	94.895	94.879	5.000	95.297	95.272	95.243	95.211	5.500	92.333	92.332	92.324	92.315
5.125	95.337	95.328	95.314	95.298	5.125	95.725	95.699	95.671	95.639	5.625	92.996	92.994	92.986	92.978
5.250	95.694	95.685	95.671	95.654	5.250	96.050	96.025	95.996	95.964	5.750	93.709	93.707	93.700	93.691
5.375	96.032	96.024	96.009	95.993	5.375	96.406	96.372	96.332	96.287	5.875	94.230	94.229	94.221	94.212
5.500	96.435	96.417	96.389	96.356	5.500	96.894	96.860	96.818	96.769	6.000	94.739	94.737	94.730	94.721
5.625	96.882	96.865	96.836	96.804	5.625	97.320	97.286	97.244	97.195	6.125	95.265	95.256	95.240	95.223
5.750	97.208	97.191	97.162	97.130	5.750	97.630	97.596	97.554	97.505	6.250	95.953	95.944	95.928	95.911
5.875	97.522	97.504	97.476	97.443	5.875	97.927	97.893	97.851	97.802	6.375	96.453	96.444	96.428	96.411
6.000	97.978	97.943	97.901	97.852	6.000	98.245	98.190	98.147	98.099	6.500	96.930	96.921	96.906	96.888
6.125	98.387	98.352	98.310	98.262	6.125	98.643	98.577	98.535	98.486	6.625	97.405	97.387	97.356	97.322
6.250	98.673	98.639	98.596	98.548	6.250	98.925	98.859	98.817	98.768	6.750	98.016	97.998	97.967	97.932
6.375	98.945	98.911	98.869	98.820	6.375	99.175	99.110	99.067	99.019	6.875	98.452	98.434	98.402	98.367
6.500	99.242	99.179	99.136	99.088	6.500	99.405	99.339	99.297	99.248	7.000	98.857	98.839	98.808	98.773
6.625	99.596	99.497	99.419	99.331	6.625	99.723	99.624	99.547	99.460	7.125	99.270	99.248	99.217	99.181
										7.250	99.679	99.645	99.590	99.528
										7.375	100.061	100.027	99.972	99.910
										7.500	100.443	100.409	100.354	100.292
										7.625	100.812	100.778	100.723	100.661

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	91.688	91.686	91.678	91.669	5.250	91.588	91.586	91.578	91.569	5.250	92.481	92.447	92.392	92.330
5.375	92.274	92.272	92.265	92.256	5.375	92.174	92.172	92.165	92.156	5.375	93.014	92.980	92.925	92.863
5.500	92.833	92.832	92.824	92.815	5.500	92.733	92.732	92.724	92.715	5.500	93.763	93.728	93.674	93.612
5.625	93.496	93.494	93.486	93.478	5.625	93.396	93.394	93.386	93.378	5.625	94.520	94.485	94.431	94.369
5.750	94.209	94.207	94.200	94.191	5.750	94.114	94.112	94.104	94.096	5.750	95.146	95.112	95.057	94.995
5.875	94.730	94.729	94.721	94.712	5.875	94.662	94.661	94.653	94.644	5.875	95.639	95.605	95.550	95.488
6.000	95.239	95.237	95.230	95.221	6.000	95.187	95.185	95.177	95.168	6.000	96.165	96.126	96.079	96.026
6.125	95.765	95.756	95.740	95.723	6.125	95.752	95.743	95.727	95.710	6.125	96.842	96.804	96.757	96.704
6.250	96.453	96.444	96.428	96.411	6.250	96.433	96.424	96.408	96.391	6.250	97.410	97.371	97.324	97.271
6.375	96.953	96.944	96.928	96.911	6.375	96.933	96.924	96.908	96.891	6.375	97.855	97.816	97.769	97.716
6.500	97.430	97.421	97.406	97.388	6.500	97.410	97.401	97.386	97.368	6.500	98.294	98.255	98.209	98.156
6.625	97.905	97.887	97.856	97.822	6.625	97.885	97.867	97.836	97.802	6.625	98.762	98.715	98.652	98.581
6.750	98.516	98.498	98.467	98.432	6.750	98.496	98.478	98.447	98.412	6.750	99.267	99.220	99.157	99.086
6.875	98.952	98.934	98.902	98.867	6.875	98.932	98.914	98.882	98.847	6.875	99.675	99.627	99.565	99.494
7.000	99.357	99.339	99.308	99.273	7.000	99.340	99.322	99.291	99.256	7.000	100.042	99.995	99.932	99.861
7.125	99.770	99.748	99.717	99.681	7.125	99.753	99.731	99.699	99.664	7.125	100.371	100.323	100.261	100.190
7.250	100.179	100.145	100.090	100.028	7.250	100.162	100.128	100.073	100.011	7.250	100.550	100.515	100.461	100.399
7.375	100.561	100.527	100.472	100.410	7.375	100.545	100.510	100.456	100.394	7.375	100.914	100.879	100.824	100.762
7.500	100.943	100.909	100.854	100.792	7.500	100.927	100.892	100.838	100.776	7.500	101.245	101.211	101.156	101.094

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	Rate	15-Day	30-Day	45-Day	60-Day
5.000	94.910	94.909	94.895	94.879	5.000	95.297	95.272	95.243	95.211					
5.125	95.337	95.328	95.314	95.298	5.125	95.725	95.699	95.671	95.639					
5.250	95.694	95.685	95.671	95.654	5.250	96.050	96.025	95.996	95.964					
5.375	96.032	96.024	96.009	95.993	5.375	96.406	96.372	96.332	96.287					
5.500	96.435	96.417	96.389	96.356	5.500	96.894	96.860	96.818	96.769					
5.625	96.882	96.865	96.836	96.804	5.625	97.320	97.286	97.244	97.195					
5.750	97.208	97.191	97.162	97.130	5.750	97.630	97.596	97.554	97.505					
5.875	97.522	97.504	97.476	97.443	5.875	97.927	97.893	97.851	97.802					
6.000	97.978	97.943	97.901	97.852	6.000	98.245	98.190	98.147	98.099					
6.125	98.387	98.352	98.310	98.262	6.125	98.643	98.577	98.535	98.486					



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

Wholesale

Effective: October 2, 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	90.524	90.501	90.446	90.384	5.250	89.754	89.731	89.676	89.614	4.875	89.867	87.762	87.707	87.645
5.375	91.330	91.307	91.253	91.191	5.375	90.560	90.537	90.483	90.421	5.000	88.630	88.608	88.553	88.491
5.500	92.132	92.109	92.054	91.992	5.500	91.362	91.339	91.284	91.222	5.125	89.469	89.447	89.392	89.330
5.625	92.892	92.870	92.815	92.753	5.625	92.122	92.100	92.045	91.983	5.250	90.217	90.194	90.139	90.077
5.750	93.574	93.551	93.496	93.434	5.750	92.804	92.781	92.726	92.664	5.375	91.023	91.000	90.946	90.884
5.875	94.262	94.232	94.170	94.099	5.875	93.492	93.462	93.400	93.329	5.500	91.825	91.802	91.747	91.685
6.000	94.976	94.946	94.883	94.812	6.000	94.206	94.176	94.113	94.042	5.625	92.585	92.562	92.508	92.446
6.125	95.665	95.635	95.572	95.501	6.125	94.895	94.865	94.802	94.731	5.750	93.266	93.244	93.189	93.127
6.250	96.479	96.449	96.382	96.274	6.250	95.709	95.679	95.616	95.504	5.875	93.965	93.943	93.873	93.802
6.375	97.032	96.993	96.915	96.826	6.375	96.262	96.223	96.145	96.056	6.000	94.678	94.648	94.586	94.515
6.500	97.421	97.382	97.304	97.215	6.500	96.651	96.612	96.534	96.445	6.125	95.370	95.340	95.277	95.206
6.625	98.015	97.976	97.898	97.809	6.625	97.245	97.206	97.128	97.039	6.250	96.190	96.151	96.072	95.984
6.750	98.529	98.490	98.412	98.323	6.750	97.759	97.720	97.642	97.553	6.375	96.738	96.699	96.621	96.532
6.875	98.877	98.838	98.760	98.671	6.875	98.110	98.071	97.992	97.904	6.500	97.138	97.099	97.021	96.933
7.000	99.196	99.157	99.079	98.991	7.000	98.429	98.390	98.312	98.224	6.625	97.735	97.696	97.617	97.529
7.125	99.671	99.616	99.514	99.399	7.125	98.904	98.849	98.747	98.632	6.750	98.253	98.214	98.135	98.047
7.250	100.123	100.068	99.966	99.851						6.875	98.619	98.580	98.502	98.413
7.375	100.057	100.001	99.900	99.785						7.000	98.939	98.900	98.822	98.733
7.500	100.358	100.302	100.201	100.085						7.125	99.402	99.346	99.245	99.130
7.625	100.642	100.587	100.485	100.370										

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	94.482	94.457	94.428	94.396	5.000	94.133	94.108	94.080	94.047
5.125	94.926	94.900	94.872	94.840	5.125	94.577	94.552	94.523	94.491
5.250	95.258	95.225	95.194	95.159	5.250	94.909	94.876	94.845	94.810
5.375	95.752	95.718	95.675	95.627	5.375	95.403	95.369	95.326	95.278
5.500	96.220	96.186	96.143	96.095	5.500	95.871	95.837	95.795	95.746
5.625	96.625	96.591	96.548	96.500	5.625	96.276	96.242	96.200	96.151
5.750	96.913	96.874	96.831	96.783	5.750	96.564	96.525	96.482	96.434
5.875	97.342	97.292	97.235	97.170	5.875	97.003	96.953	96.896	96.831
6.000	97.754	97.703	97.646	97.582	6.000	97.413	97.362	97.305	97.241
6.125	98.111	98.060	98.003	97.939	6.125	97.767	97.716	97.659	97.595
6.250	97.964	97.913	97.856	97.792	6.250	97.616	97.565	97.508	97.444
6.375	98.053	98.002	97.945	97.881	6.375	97.701	97.650	97.594	97.529
6.500	97.993	97.942	97.885	97.821	6.500	97.638	97.588	97.531	97.467
6.625	98.173	98.123	98.066	98.001	6.625	97.818	97.767	97.710	97.646

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	91.688	91.666	91.678	91.669	5.250	90.524	90.501	90.446	90.384	5.500	92.333	92.332	92.324	92.315
5.375	92.274	92.272	92.265	92.256	5.375	91.330	91.307	91.253	91.191	5.625	92.996	92.994	92.986	92.978
5.500	92.833	92.832	92.824	92.815	5.500	92.132	92.109	92.054	91.992	5.750	93.709	93.707	93.700	93.691
5.625	93.496	93.494	93.486	93.478	5.625	92.892	92.870	92.815	92.753	5.875	94.230	94.229	94.221	94.212
5.750	94.209	94.207	94.200	94.191	5.750	93.574	93.551	93.496	93.434	6.000	94.739	94.737	94.730	94.721
5.875	94.730	94.729	94.721	94.712	5.875	94.262	94.232	94.170	94.099	6.125	95.265	95.256	95.240	95.223
6.000	95.239	95.237	95.230	95.221	6.000	94.976	94.946	94.883	94.812	6.250	95.953	95.944	95.928	95.911
6.125	95.765	95.756	95.740	95.723	6.125	95.665	95.635	95.572	95.501	6.375	96.453	96.444	96.428	96.411
6.250	96.453	96.444	96.428	96.411	6.250	96.479	96.440	96.362	96.274	6.500	96.930	96.921	96.906	96.888
6.375	96.953	96.944	96.928	96.911	6.375	97.032	96.993	96.915	96.826	6.625	97.405	97.387	97.356	97.322
6.500	97.430	97.421	97.406	97.388	6.500	97.421	97.382	97.304	97.215	6.750	98.016	97.998	97.967	97.932
6.625	97.905	97.887	97.856	97.822	6.625	98.015	97.976	97.898	97.809	6.875	98.452	98.434	98.402	98.367
6.750	98.516	98.498	98.467	98.432	6.750	98.529	98.490	98.412	98.323	7.000	98.857	98.839	98.808	98.773
6.875	98.952	98.934	98.902	98.867	6.875	98.877	98.838	98.760	98.671	7.125	99.270	99.248	99.217	99.181
7.000	99.357	99.339	99.308	99.273	7.000	99.196	99.157	99.079	98.991	7.250	99.679	99.645	99.590	99.528
7.125	99.770	99.748	99.717	99.681	7.125	99.671	99.616	99.514	99.399	7.375	100.061	100.027	99.972	99.910
7.250	100.179	100.145	100.090	100.028	7.250	100.123	100.068	99.966	99.851	7.500	100.443	100.409	100.354	100.292
7.375	100.561	100.527	100.472	100.410	7.375	100.057	100.001	99.900	99.785	7.625	100.812	100.778	100.723	100.661
7.500	100.943	100.909	100.854	100.792	7.500	100.358	100.302	100.201	100.085					
7.625	101.312	101.278	101.223	101.161	7.625	100.642	100.587	100.485	100.370					

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	91.688	91.666	91.678	91.669	5.250	90.524	90.501	90.446	90.384	5.500	92.333	92.332	92.324	92.315
5.375	92.274	92.272	92.265	92.256	5.375	91.330	91.307	91.253	91.191	5.625	92.996	92.994	92.986	92.978
5.500	92.833	92.832	92.824	92.815	5.500	92.132	92.109	92.054	91.992	5.750	93.709	93.707	93.700	93.691
5.625	93.496	93.494	93.486	93.478	5.625	92.892	92.870	92.815	92.753	5.875	94.230	94.229	94.221	94.212
5.750	94.209	94.207	94.200	94.191	5.750	93.574	93.551	93.496	93.434	6.000	94.739	94.737	94.730	94.721
5.875	94.730	94.729	94.721	94.712	5.875	94.262	94.232	94.170	94.099	6.125	95.265	95.256	95.240	95.223
6.000	95.239	95.237	95.230	95.221	6.000	94.976	94.946	94.883	94.812	6.250	95.953	95.944	95.928	95.911
6.125	95.765	95.756	95.740	95.723	6.125	95.665	95.635	95.572	95.501	6.375	96.453	96.444	96.428	96.411
6.250	96.453	96.444	96.428	96.411	6.250	96.479	96.440	96.362	96.274	6.500	96.930	96.921	96.906	96.888
6.375	96.953	96.944	96.928	96.911	6.375	97.032	96.993	96.915	96.826	6.625	97.405	97.387	97.356	97.322
6.500	97.430	97.421	97.406	97.388	6.500	97.421	97.382	97.304	97.215	6.750	98.016	97.998	97.967	97.932
6.625	97.905	97.887	97.856	97.822	6.625	98.015	97.976	97.898	97.809	6.875	98.452	98.434	98.402	98.367
6.750	98.516	98.498	98.467	98.432	6.750	98.529	98.490	98.412	98.323	7.000	98.857	98.839	98.808	98.773
6.875	98.952	98.934	98.902	98.867	6.875	98.877	98.838	98.760	98.671	7.125	99.270	99.248	99.217	99.181
7.000	99.357	99.339	99.308	99.273	7.000	99.196	99.157	99.079	98.991	7.250	99.679	99.645	99.590	99.528
7.125	99.770	99.748	99.717	99.681	7.125	99.671	99.616	99.514	99.399	7.375	100.061	100.027	99.972	99.910
7.250	100.179	100.145	100.090	100.028	7.250	100.123	100.068	99.966	99.851	7.500	100.443	100.409	100.354	100.292
7.375	100.561	100.527	100.472	100.410	7.375	100.057	100.001							



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

Effective: October 2, 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
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/L - 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
640-659	-2.040	-5.360	-6.990	-9.130	Loan Amt >\$100,000 <= \$150,000
660-679	-1.840	-5.050	-6.430	-8.420	
680-699	-1.380	-3.670	-4.850	-6.270	MISCELLANEOUS
700-719	-1.170	-3.010	-3.930	-5.050	Texas Cash out
720-739	-1.020	-2.500	-3.320	-4.230	HB 20YR & 25YR Term
740-759	-0.870	-2.040	-2.650	-3.320	> 6 Financed Properties
760+	-0.710	-1.430	-1.890	-2.300	Escrow Waiver (Non-CA)
					State Adjustors: NC or WA
					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	LTV > 80% AND FICO >= 680
Second Home	-1.230	-1.230	-1.230	-0.700	-0.700	-0.490	-0.250	All other LTV & FICO combinations
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	

*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

**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**

NC Floor Price 99.750

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: October 2, 2023

CalHFA Pricing (California Only)

LINK FOR DAILY RATES AND HIGH BALANCE FEES: <https://www.calhfa.ca.gov/apps/rates/>

Loan must be APPROVED before requests will be reviewed. Lock Request Form must be filled out in its entirety and submitted to lockdesk via e-mail. Once received, lockdesk will respond with today's rate and additional fees (for High Bal loans). AE/Broker must CONFIRM the rate by 2:00 PM PST in order to honor same day lock.

CalHFA Conv with MyHome only (C100)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv with MyHome only - HB (C106)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 2% ZIP - HB (C108)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 3% ZIP - HB (C109)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA with MyHome only (F200)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA with MyHome only - HB (F206)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA - CalPLUS with 2% ZIP - HB (F208)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp



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VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.625	94.984	95.011	94.949	
5.750	95.362	95.368	95.306	
5.875	96.443	96.449	96.387	
6.000	96.763	96.769	96.707	
6.125	97.292	97.298	97.236	
6.250	97.686	97.692	97.630	
6.375	98.663	98.614	98.481	
6.500	98.848	98.799	98.666	
6.625	99.242	99.193	99.060	
6.750	99.626	99.577	99.444	
6.875	100.150	100.083	99.895	
7.000	100.325	100.258	100.070	
7.125	100.564	100.497	100.309	
7.250	100.918	100.851	100.663	
7.375	101.370	101.460	100.843	
7.500	101.640	101.730	101.113	
7.625	101.839	101.929	101.312	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.625	94.734	94.761	94.699	
5.750	95.112	95.118	95.056	
5.875	96.193	96.199	96.137	
6.000	96.513	96.519	96.457	
6.125	97.042	97.048	96.986	
6.250	97.436	97.442	97.380	
6.375	98.413	98.364	98.231	
6.500	98.598	98.549	98.416	
6.625	98.992	98.943	98.810	
6.750	99.376	99.327	99.194	
6.875	99.900	99.833	99.645	
7.000	100.075	100.008	99.820	
7.125	100.314	100.247	100.059	
7.250	100.668	100.601	100.413	
7.375	101.120	101.210	100.593	
7.500	101.390	101.480	100.863	
7.625	101.589	101.679	101.062	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	94.642	94.645	94.680	
5.125	95.083	95.086	95.121	
5.250	95.513	95.516	95.551	
5.375	95.350	95.342	95.335	
5.500	95.566	95.558	95.551	
5.625	95.997	95.989	95.982	
5.750	96.145	96.134	96.085	
5.875	97.110	97.099	97.050	
6.000	97.316	97.305	97.256	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.500	93.274	93.301	93.238	
5.625	93.803	93.830	93.767	
5.750	94.618	94.624	94.562	
5.875	95.449	95.455	95.393	
6.000	95.894	95.900	95.838	
6.125	96.298	96.304	96.242	
6.250	97.151	97.102	96.969	
6.375	97.857	97.808	97.675	
6.500	98.292	98.243	98.110	
6.625	98.561	98.512	98.379	
6.750	99.070	99.021	98.888	
6.875	99.812	99.746	99.558	
7.000	99.987	99.921	99.733	
7.125	100.101	100.035	99.847	
7.250	100.580	100.514	100.326	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.625	94.584	94.611	94.549	
5.750	94.962	94.968	94.906	
5.875	96.043	96.049	95.987	
6.000	96.363	96.369	96.307	
6.125	96.892	96.898	96.836	
6.250	97.286	97.292	97.230	
6.375	98.263	98.214	98.081	
6.500	98.448	98.399	98.266	
6.625	98.842	98.793	98.660	
6.750	99.226	99.177	99.044	
6.875	99.750	99.683	99.495	
7.000	99.925	99.858	99.670	
7.125	100.164	100.097	99.909	
7.250	100.518	100.451	100.263	
7.375	100.970	101.060	100.443	
7.500	101.240	101.330	100.713	
7.625	101.439	101.529	100.912	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.500	93.124	93.151	93.088	
5.625	93.653	93.680	93.617	
5.750	94.468	94.474	94.412	
5.875	95.299	95.305	95.243	
6.000	95.744	95.750	95.688	
6.125	96.148	96.154	96.092	
6.250	97.001	96.952	96.819	
6.375	97.707	97.658	97.525	
6.500	98.142	98.093	97.960	
6.625	98.411	98.362	98.229	
6.750	98.920	98.871	98.738	
6.875	99.662	99.596	99.408	
7.000	99.837	99.771	99.583	
7.125	99.951	99.885	99.697	
7.250	100.430	100.364	100.176	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.625	94.584	94.611	94.549	
5.750	94.962	94.968	94.906	
5.875	96.043	96.049	95.987	
6.000	96.363	96.369	96.307	
6.125	96.892	96.898	96.836	
6.250	97.286	97.292	97.230	
6.375	98.263	98.214	98.081	
6.500	98.448	98.399	98.266	
6.625	98.842	98.793	98.660	
6.750	99.226	99.177	99.044	
6.875	99.750	99.683	99.495	
7.000	99.925	99.858	99.670	
7.125	100.164	100.097	99.909	
7.250	100.518	100.451	100.263	
7.375	100.970	101.060	100.443	
7.500	101.240	101.330	100.713	
7.625	101.439	101.529	100.912	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.500	92.992	93.020	92.957	
5.625	93.521	93.549	93.486	
5.750	94.337	94.343	94.281	
5.875	95.168	95.174	95.112	
6.000	95.613	95.619	95.557	
6.125	96.017	96.023	95.961	
6.250	96.870	96.821	96.688	
6.375	97.576	97.527	97.394	
6.500	98.011	97.962	97.829	
6.625	98.280	98.231	98.098	
6.750	98.789	98.740	98.607	
6.875	99.531	99.464	99.277	
7.000	99.706	99.639	99.452	
7.125	99.820	99.753	99.566	
7.250	100.299	100.232	100.045	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.625	94.805	94.832	94.770	
5.750	95.183	95.189	95.127	
5.875	96.264	96.270	96.208	
6.000	96.584	96.590	96.528	
6.125	97.113	97.119	97.057	
6.250	97.507	97.513	97.451	
6.375	98.484	98.435	98.302	
6.500	98.669	98.620	98.487	
6.625	99.063	99.014	98.881	
6.750	99.447	99.398	99.265	
6.875	99.971	99.904	99.716	
7.000	100.146	100.079	99.891	
7.125	100.385	100.318	100.130	
7.250	100.739	100.672	100.484	
7.375	101.191	101.281	100.664	
7.500	101.461	101.551	100.934	
7.625	101.660	101.750	101.133	

LLPAs

FICO ≥680	FICO 580-599	Loan Amount <=\$100,000	60 Day Lock (From 45 Day Price)
0.250	-1.750	-0.375	-0.500
FICO 660-679	FICO 550-579	VA Cashout >90% LTV	3-4 Units
0.000	-2.500	-3.000	-0.500
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/IRRRL)	NC Floor Price
-0.250	-3.000	-1.250	99.750
FICO 620-639	Loan Amount >=\$100,000 <=\$150,000	Manufactured Home (Cashout)	
-0.750	-0.125	-1.250	
FICO 600-619	VA Loan Amount >=\$950K	Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)	
-1.000	-1.000	0.350	



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

Effective: Monday, October 2, 2023

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	94.561	94.498	94.404	94.217
6.375	94.908	94.846	94.752	94.565
6.500	95.658	95.595	95.502	95.314
6.625	96.245	96.183	96.089	95.902
6.750	96.578	96.515	96.421	96.234
6.875	96.861	96.799	96.705	96.518
7.000	97.179	97.116	97.023	96.835
7.125	97.445	97.382	97.288	97.101
7.250	97.698	97.636	97.542	97.355
7.375	97.940	97.878	97.784	97.596
7.500	98.498	98.436	98.342	98.155
7.625	99.016	98.954	98.860	98.672
7.750	99.354	99.291	99.198	99.010
7.875	99.592	99.529	99.435	99.248
8.000	99.823	99.761	99.667	99.479
8.125	100.087	100.024	99.930	99.743
8.250	100.292	100.230	100.136	99.949
8.375	100.526	100.464	100.370	100.182
8.500	100.784	100.721	100.627	100.440

Jumbo One 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	93.581	93.518	93.425	93.237
6.375	94.028	93.966	93.872	93.684
6.500	94.473	94.410	94.317	94.129
6.625	94.922	94.860	94.766	94.578
6.750	95.369	95.306	95.212	95.025
6.875	95.819	95.757	95.663	95.476
7.000	96.268	96.205	96.111	95.924
7.125	96.720	96.658	96.564	96.376
7.250	97.170	97.107	97.014	96.826
7.375	97.620	97.558	97.464	97.277
7.500	98.075	98.013	97.919	97.731
7.625	98.527	98.465	98.371	98.183
7.750	98.983	98.921	98.827	98.640
7.875	99.437	99.374	99.280	99.093
8.000	99.894	99.832	99.738	99.550

Loan Level Price Adjustments (LLPAs)	CLTV						
	FICO	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%
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	-0.150	-3.500	-5.050
FICO 740 - 759	0.800	0.700	0.500	0.250	-0.500	-4.000	-5.600
FICO 720 - 739	0.650	0.550	0.350	-0.100	-1.000	-4.350	-5.900
FICO 700 - 719	-0.050	-0.150	-0.350	-0.600	-1.500	-5.000	-6.750
FICO 680 - 699	-1.250	-1.500	-1.750	-2.250	-3.000	-6.250	-7.750
FICO 660 - 679	-1.750	-2.000	-2.250	-3.000	-4.250		
Other Adjusters	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property	-1.250	-1.500	-2.000	-2.500	-3.000		
Purchase	0.500	0.375	0.250	0.125	0.000	0.000	0.000
Cashout Refinance	-0.375	-0.500	-0.750	-1.000	-1.250		
Second Home	-0.125	-0.250	-0.375	-0.500	-0.750	-1.500	-1.750
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		NC Floor Price	Maximum Net Price
Margin:	2.75%	99.750	102.000
Floor:	2.75%		
Caps:	5/1/5		
Index:	SOFR		

Jumbo One Premiere Pricing

Jumbo One Premiere 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	90.167	90.058	89.886	89.667
5.375	90.774	90.665	90.493	90.274
5.500	91.381	91.272	91.100	90.881
5.625	91.982	91.873	91.701	91.482
5.750	92.583	92.474	92.302	92.083
5.875	93.100	92.991	92.819	92.600
6.000	93.617	93.508	93.336	93.117
6.125	94.158	94.048	93.876	93.658
6.250	94.699	94.589	94.417	94.199
6.375	95.169	95.060	94.888	94.669
6.500	95.639	95.530	95.358	95.139
6.625	96.133	96.024	95.852	95.633
6.750	96.627	96.518	96.346	96.127
6.875	97.150	97.041	96.869	96.650
7.000	97.674	97.564	97.392	97.174
7.125	98.098	97.988	97.817	97.598
7.250	98.522	98.413	98.241	98.022
7.375	98.864	98.754	98.582	98.364
7.500	99.205	99.096	98.924	98.705

Jumbo One Premiere 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	90.167	90.058	89.886	89.667
5.375	90.774	90.665	90.493	90.274
5.500	91.381	91.272	91.100	90.881
5.625	91.982	91.873	91.701	91.482
5.750	92.583	92.474	92.302	92.083
5.875	93.100	92.991	92.819	92.600
6.000	93.617	93.508	93.336	93.117
6.125	94.158	94.048	93.876	93.658
6.250	94.699	94.589	94.417	94.199
6.375	95.169	95.060	94.888	94.669
6.500	95.639	95.530	95.358	95.139
6.625	96.133	96.024	95.852	95.633
6.750	96.627	96.518	96.346	96.127
6.875	97.150	97.041	96.869	96.650
7.000	97.674	97.564	97.392	97.174
7.125	98.098	97.988	97.817	97.598
7.250	98.522	98.413	98.241	98.022
7.375	98.864	98.754	98.582	98.364
7.500	99.205	99.096	98.924	98.705

Jumbo One Premiere 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	90.167	90.058	89.886	89.667
5.375	90.774	90.665	90.493	90.274
5.500	91.381	91.272	91.100	90.881
5.625	91.982	91.873	91.701	91.482
5.750	92.583	92.474	92.302	92.083
5.875	93.100	92.991	92.819	92.600
6.000	93.617	93.508	93.336	93.117
6.125	94.158	94.048	93.876	93.658
6.250	94.699	94.589	94.417	94.199
6.375	95.169	95.060	94.888	94.669
6.500	95.639	95.530	95.358	95.139
6.625	96.133	96.024	95.852	95.633
6.750	96.627	96.518	96.346	96.127
6.875	97.150	97.041	96.869	96.650
7.000	97.674	97.564	97.392	97.174
7.125	98.098	97.988	97.817	97.598
7.250	98.522	98.413	98.241	98.022
7.375	98.864	98.754	98.582	98.364
7.500	99.205	99.096	98.924	98.705

Jumbo One Premiere 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.000	89.910	89.800	89.629	89.410
5.125	90.539	90.429	90.258	90.039
5.250	91.168	91.058	90.887	90.668
5.375	91.797	91.687	91.516	91.297
5.500	92.426	92.316	92.145	91.926
5.625	93.055	92.945	92.774	92.555
5.750	93.684	93.574	93.403	93.184
5.875	94.313	94.203	94.032	93.813
6.000	94.942	94.832	94.661	94.442
6.125	95.571	95.461	95.290	95.071
6.250	96.200	96.090	95.919	95.700
6.375	96.829	96.719	96.548	96.329
6.500	97.458	97.348	97.177	96.958
6.625	98.087	97.977	97.806	97.587
6.750	98.716	98.606	98.435	98.216
6.875	99.345	99.235	99.064	98.845
7.000	100.000	99.890	99.719	99.500
7.125	100.655	100.545	100.348	100.125
7.250	101.310	101.200	101.027	100.800
7.375	101.965	101.855	101.676	101.455
7.500	102.620	102.510	102.325	102.100

Jumbo One Premiere 10% ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
4.750	90.744	90.634	90.463	90.244
4.875	91.359	91.249	91.078	90.859
5.000	91.925	91.816	91.644	91.425
5.125	92.143	92.033	91.861	91.643
5.250	92.371	92.262	92.090	91.871
5.375	92.562	92.453	92.281	92.062
5.500	92.767	92.658	92.486	92.267
5.625	92.916	92.806	92.634	92.416
5.750	93.062	92.953	92.781	92.562
5.875	93.233	93.123	92.951	92.733
6.000	93.419	93.309	93.138	92.919
6.125	93.763	93.654	93.482	93.263
6.250	94.086	93.977	93.805	93.586
6.375	94.123	94.013	93.841	93.623
6.500	94.159	94.050	93.878	93.659

Loan Level Price Adjustments (LLPAs)

Fixed Rates	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
	FICO >= 800	0.625	0.500	0.500	0.500	0.250	
FICO 780-799	0.500	0.375	0.375	0.250	0.250		
FICO 760-779	0.500	0.375	0.375	0.250	0.125		
FICO 740-759	0.500	0.375	0.375	0.125	0.000		
FICO 720-739	0.375	0.250	0.125	0.000	-0.375		
FICO 700-719	0.250	0.150	0.000	-0.500	-1.000		
FICO 680-699	-0.375	-0.500	-1.000	-1.375	-1.750		
FICO 660-679	-0.750	-0.875	-1.125	-1.500	-2.000		
ARMS	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800	0.625	0.500	0.500	0.500	0.250		
FICO 780-799	0.500	0.375	0.375	0.250	0.250		
FICO 760-779	0.500	0.375	0.375	0.250	0.125		
FICO 740-759	0.500	0.375	0.375	0.125	0.000		
FICO 720-739	0.375	0.250	0.125	0.000	-0.375		
FICO 700-719	0.250	0.150	0.000	-0.500	-1.000		
FICO 680-699	-0.375	-0.500	-1.000	-1.375	-1.750		
FICO 660-679	-0.750	-0.875	-1.125	-1.500	-2.000		
Other Adjusters	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
Purchase	0.750	0.625	0.500	0.375	0.250		
Rate/Term Refi	0.000	0.000	0.000	0.000	0.000		
Cash Out Refi	-0.125	-0.250	-0.375	-0.750	-1.000		
2nd Home	-0.750	-0.750	-0.750	-1.000	-1.000		
Non-Owner	-0.750	-1.250	-2.000				
Condo	0.000	0.000	-0.125	-0.250	-0.500		
2 Units	0.000	0.000	-0.250	-0.625	-1.125		
3-4 Units	-0.250	-0.375	-0.625				
UPB > \$1.5MM	0.000	0.000	0.000	0.000	0.000		
Self Employed	0.000	0.000	-0.250	-0.250	-0.250		

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Jumbo One Advantage Pricing

Jumbo One Advantage 30 Year Fixed - (901EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	93.744	93.619	93.494	93.306
6.125	94.579	94.454	94.329	94.142
6.250	95.552	95.427	95.302	95.114
6.375	96.196	96.071	95.946	95.758
6.500	96.657	96.532	96.407	96.219
6.625	97.043	96.918	96.793	96.606
6.750	97.411	97.286	97.161	96.973
6.875	97.756	97.631	97.506	97.319
7.000	98.109	97.984	97.859	97.672
7.125	98.436	98.311	98.186	97.999
7.250	98.746	98.621	98.496	98.308
7.375	99.054	98.929	98.804	98.617
7.500	99.337	99.212	99.087	98.900
7.625	99.708	99.583	99.458	99.270
7.750	99.929	99.804	99.679	99.491
7.875	100.125	100.000	99.875	99.687
8.000	100.296	100.171	100.046	99.858
8.125	100.446	100.321	100.196	100.009
8.250	100.568	100.443	100.318	100.130
8.375	100.641	100.516	100.391	100.203
8.500	100.697	100.572	100.447	100.260
8.625	100.731	100.606	100.481	100.294

Jumbo One Advantage 30 Year Fixed 2:1 Buydown - (901EM-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	93.744	93.619	93.494	93.306
6.125	94.579	94.454	94.329	94.142
6.250	95.552	95.427	95.302	95.114
6.375	96.196	96.071	95.946	95.758
6.500	96.657	96.532	96.407	96.219
6.625	97.043	96.918	96.793	96.606
6.750	97.411	97.286	97.161	96.973
6.875	97.756	97.631	97.506	97.319
7.000	98.109	97.984	97.859	97.672
7.125	98.436	98.311	98.186	97.999
7.250	98.746	98.621	98.496	98.308
7.375	99.054	98.929	98.804	98.617
7.500	99.337	99.212	99.087	98.900
7.625	99.708	99.583	99.458	99.270
7.750	99.929	99.804	99.679	99.491
7.875	100.125	100.000	99.875	99.687
8.000	100.296	100.171	100.046	99.858
8.125	100.446	100.321	100.196	100.009
8.250	100.568	100.443	100.318	100.130
8.375	100.641	100.516	100.391	100.203
8.500	100.697	100.572	100.447	100.260
8.625	100.731	100.606	100.481	100.294

Jumbo One Advantage 30 Year Fixed 1:0 Buydown - (901EM-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	93.744	93.619	93.494	93.306
6.125	94.579	94.454	94.329	94.142
6.250	95.552	95.427	95.302	95.114
6.375	96.196	96.071	95.946	95.758
6.500	96.657	96.532	96.407	96.219
6.625	97.043	96.918	96.793	96.606
6.750	97.411	97.286	97.161	96.973
6.875	97.756	97.631	97.506	97.319
7.000	98.109	97.984	97.859	97.672
7.125	98.436	98.311	98.186	97.999
7.250	98.746	98.621	98.496	98.308
7.375	99.054	98.929	98.804	98.617
7.500	99.337	99.212	99.087	98.900
7.625	99.708	99.583	99.458	99.270
7.750	99.929	99.804	99.679	99.491
7.875	100.125	100.000	99.875	99.687
8.000	100.296	100.171	100.046	99.858
8.125	100.446	100.321	100.196	100.009
8.250	100.568	100.443	100.318	100.130
8.375	100.641	100.516	100.391	100.203
8.500	100.697	100.572	100.447	100.260
8.625	100.731	100.606	100.481	100.294

Jumbo One Advantage 30 Year Fixed Interest Only - (901EM-IO)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	93.744	93.619	93.494	93.306
6.125	94.579	94.454	94.329	94.142
6.250	95.552	95.427	95.302	95.114
6.375	96.196	96.071	95.946	95.758
6.500	96.657	96.532	96.407	96.219
6.625	97.043	96.918	96.793	96.606
6.750	97.411	97.286	97.161	96.973
6.875	97.756	97.631	97.506	97.319
7.000	98.109	97.984	97.859	97.672
7.125	98.436	98.311	98.186	97.999
7.250	98.746	98.621	98.496	98.308
7.375	99.054	98.929	98.804	98.617
7.500	99.337	99.212	99.087	98.900
7.625	99.708	99.583	99.458	99.270
7.750	99.929	99.804	99.679	99.491
7.875	100.125	100.000	99.875	99.687
8.000	100.296	100.171	100.046	99.858
8.125	100.446	100.321	100.196	100.009
8.250	100.568	100.443	100.318	100.130
8.375	100.641	100.516	100.391	100.203
8.500	100.697	100.572	100.447	100.260
8.625	100.731	100.606	100.481	100.294

Jumbo One Advantage 15 Year Fixed - (915EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.250	94.329	94.204	94.079	93.891
6.375	94.822	94.697	94.572	94.384
6.500	95.287	95.162	95.037	94.850
6.625	95.727	95.602	95.477	95.290
6.750	96.143	96.018	95.893	95.706
6.875	96.537	96.412	96.287	96.099
7.000	96.909	96.784	96.659	96.472
7.125	97.261	97.136	97.011	96.824
7.250	97.595	97.470	97.345	97.157
7.375	97.884	97.759	97.634	97.446
7.500	98.167	98.042	97.917	97.729
7.625	98.403	98.278	98.153	97.966
7.750	98.627	98.502	98.377	98.190
7.875	98.838	98.713	98.588	98.401
8.000	99.038	98.913	98.788	98.600

Jumbo One Advantage 10/6 ARM - (9106EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.250	93.139	93.014	92.889	92.702
6.375	93.703	93.578	93.453	93.266
6.500	94.236	94.111	93.986	93.798
6.625	94.738	94.613	94.488	94.301
6.750	95.212	95.087	94.962	94.775
6.875	95.660	95.535	95.410	95.223
7.000	96.083	95.958	95.833	95.645
7.125	96.482	96.357	96.232	96.045
7.250	96.914	96.789	96.664	96.476
7.375	97.243	97.118	96.993	96.806
7.500	97.576	97.451	97.326	97.139
7.625	97.887	97.762	97.637	97.449
7.750	98.163	98.038	97.913	97.725
7.875	98.394	98.269	98.144	97.957
8.000	98.612	98.487	98.362	98.175

Loan Level Price Adjustments (LLPAs)

FICO	CLTV 0.00-55.00	CLTV 55.01-60.00	CLTV 60.01-65.00	CLTV 65.01-70.00	CLTV 70.01-75.00	CLTV 75.01-80.00	CLTV 80.01-85.00	CLTV 85.01-90.00
660-679	-0.500	-0.750	-1.250	-1.750	-2.750	-4.000		
680-699	0.000	-0.125	-0.250	-0.875	-1.500	-2.500	-4.250	-4.875
700-719	0.250	0.125	0.000	-0.250	-0.500	-1.000	-3.625	-4.250
720-739	0.500	0.375	0.250	0.125	0.000	-0.375	-3.250	-4.000
740-759	0.625	0.625	0.500	0.375	0.250	0.000	-3.125	-3.750
760-779	0.750	0.750	0.625	0.500	0.375	0.250	-3.000	-3.625
780-850	0.750	0.750	0.750	0.625	0.500	0.375	-2.875	-3.750
Other Adjusters	CLTV 0.00-55.00	CLTV 55.01-60.00	CLTV 60.01-65.00	CLTV 65.01-70.00	CLTV 70.01-75.00	CLTV 75.01-80.00	CLTV 80.01-85.00	CLTV 85.01-90.00
MI Source Type							-2.000	-2.500
Interest Only	-0.500	-0.500	-1.000	-1.000	-1.500	-1.500		
Investment Property	-1.250	-1.500	-2.000	-2.500	-3.500	-5.000		
Second Home	-1.000	-1.250	-1.250	-1.500	-1.500	-1.500	-1.750	-1.750
Cash-Out/Debt Consolidation	0.000	0.000	0.000	-0.250	-0.500	-0.750		
Cash-Out/Home Improvement	0.000	0.000	0.000	-0.250	-0.500	-0.750		
Cash-Out/Other	0.000	0.000	0.000	-0.250	-0.500	-0.750		
Purchase	0.125	0.125	0.125	0.125	0.125	0.125	0.000	0.000
Self Employed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Standalone Closed End Second Pricing

Standalone Closed End Second 30 Year Fixed - (630SA)				Standalone Closed End Second 20 Year Fixed - (620SA)				Standalone Closed End Second 10 Year Fixed - (610SA)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
9.500	99.250	99.000	98.750	9.500	99.375	99.125	98.875	9.500	99.375	99.125	98.875
9.625	99.750	99.500	99.250	9.625	99.875	99.625	99.375	9.625	99.875	99.625	99.375
9.750	100.250	100.000	99.750	9.750	100.375	100.125	99.875	9.750	100.375	100.125	99.875
9.875	100.750	100.500	100.250	9.875	100.875	100.625	100.375	9.875	100.875	100.625	100.375
10.000	101.250	101.000	100.750	10.000	101.375	101.125	100.875	10.000	101.375	101.125	100.875
10.125	101.500	101.250	101.000	10.125	101.625	101.375	101.125	10.125	101.625	101.375	101.125
10.250	101.750	101.500	101.250	10.250	101.875	101.625	101.375	10.250	101.875	101.625	101.375
10.375	102.000	101.750	101.500	10.375	102.125	101.875	101.625	10.375	102.125	101.875	101.625
10.500	102.250	102.000	101.750	10.500	102.375	102.125	101.875	10.500	102.375	102.125	101.875
10.625	102.500	102.250	102.000	10.625	102.625	102.375	102.125	10.625	102.625	102.375	102.125
10.750	102.750	102.500	102.250	10.750	102.875	102.625	102.375	10.750	102.875	102.625	102.375
10.875	103.000	102.750	102.500	10.875	103.125	102.875	102.625	10.875	103.125	102.875	102.625
11.000	103.250	103.000	102.750	11.000	103.375	103.125	102.875	11.000	103.375	103.125	102.875
11.125	103.500	103.250	103.000	11.125	103.625	103.375	103.125	11.125	103.625	103.375	103.125
11.250	103.750	103.500	103.250	11.250	103.875	103.625	103.375	11.250	103.875	103.625	103.375
11.375	104.000	103.750	103.500	11.375	104.125	103.875	103.625	11.375	104.125	103.875	103.625
11.500	104.250	104.000	103.750	11.500	104.375	104.125	103.875	11.500	104.375	104.125	103.875
11.625	104.500	104.250	104.000	11.625	104.625	104.375	104.125	11.625	104.625	104.375	104.125
11.750	104.750	104.500	104.250	11.750	104.875	104.625	104.375	11.750	104.875	104.625	104.375
11.875	105.000	104.750	104.500	11.875	105.125	104.875	104.625	11.875	105.125	104.875	104.625
12.000	105.250	105.000	104.750	12.000	105.375	105.125	104.875	12.000	105.375	105.125	104.875
12.125	105.500	105.250	105.000	12.125	105.625	105.375	105.125	12.125	105.625	105.375	105.125
12.250	105.750	105.500	105.250	12.250	105.875	105.625	105.375	12.250	105.875	105.625	105.375
12.375	106.000	105.750	105.500	12.375	106.125	105.875	105.625	12.375	106.125	105.875	105.625
12.500	106.250	106.000	105.750	12.500	106.375	106.125	105.875	12.500	106.375	106.125	105.875
12.625	106.375	106.125	105.875	12.625	106.500	106.250	106.000	12.625	106.500	106.250	106.000
12.750	106.500	106.250	106.000	12.750	106.625	106.375	106.125	12.750	106.625	106.375	106.125
12.875	106.625	106.375	106.125	12.875	106.750	106.500	106.250	12.875	106.750	106.500	106.250
13.000	106.750	106.500	106.250	13.000	106.875	106.625	106.375	13.000	106.875	106.625	106.375

Concurrent Closed End Second Pricing

Concurrent Closed End Second 30 Year Fixed - (630CC)				Concurrent Closed End Second 20 Year Fixed - (620CC)				Concurrent Closed End Second 10 Year Fixed - (610CC)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
9.500	99.250	99.000	98.750	9.500	99.375	99.125	98.875	9.500	99.375	99.125	98.875
9.625	99.750	99.500	99.250	9.625	99.875	99.625	99.375	9.625	99.875	99.625	99.375
9.750	100.250	100.000	99.750	9.750	100.375	100.125	99.875	9.750	100.375	100.125	99.875
9.875	100.750	100.500	100.250	9.875	100.875	100.625	100.375	9.875	100.875	100.625	100.375
10.000	101.250	101.000	100.750	10.000	101.375	101.125	100.875	10.000	101.375	101.125	100.875
10.125	101.500	101.250	101.000	10.125	101.625	101.375	101.125	10.125	101.625	101.375	101.125
10.250	101.750	101.500	101.250	10.250	101.875	101.625	101.375	10.250	101.875	101.625	101.375
10.375	102.000	101.750	101.500	10.375	102.125	101.875	101.625	10.375	102.125	101.875	101.625
10.500	102.250	102.000	101.750	10.500	102.375	102.125	101.875	10.500	102.375	102.125	101.875
10.625	102.500	102.250	102.000	10.625	102.625	102.375	102.125	10.625	102.625	102.375	102.125
10.750	102.750	102.500	102.250	10.750	102.875	102.625	102.375	10.750	102.875	102.625	102.375
10.875	103.000	102.750	102.500	10.875	103.125	102.875	102.625	10.875	103.125	102.875	102.625
11.000	103.250	103.000	102.750	11.000	103.375	103.125	102.875	11.000	103.375	103.125	102.875
11.125	103.500	103.250	103.000	11.125	103.625	103.375	103.125	11.125	103.625	103.375	103.125
11.250	103.750	103.500	103.250	11.250	103.875	103.625	103.375	11.250	103.875	103.625	103.375
11.375	104.000	103.750	103.500	11.375	104.125	103.875	103.625	11.375	104.125	103.875	103.625
11.500	104.250	104.000	103.750	11.500	104.375	104.125	103.875	11.500	104.375	104.125	103.875
11.625	104.500	104.250	104.000	11.625	104.625	104.375	104.125	11.625	104.625	104.375	104.125
11.750	104.750	104.500	104.250	11.750	104.875	104.625	104.375	11.750	104.875	104.625	104.375
11.875	105.000	104.750	104.500	11.875	105.125	104.875	104.625	11.875	105.125	104.875	104.625
12.000	105.250	105.000	104.750	12.000	105.375	105.125	104.875	12.000	105.375	105.125	104.875
12.125	105.500	105.250	105.000	12.125	105.625	105.375	105.125	12.125	105.625	105.375	105.125
12.250	105.750	105.500	105.250	12.250	105.875	105.625	105.375	12.250	105.875	105.625	105.375
12.375	106.000	105.750	105.500	12.375	106.125	105.875	105.625	12.375	106.125	105.875	105.625
12.500	106.250	106.000	105.750	12.500	106.375	106.125	105.875	12.500	106.375	106.125	105.875
12.625	106.375	106.125	105.875	12.625	106.500	106.250	106.000	12.625	106.500	106.250	106.000
12.750	106.500	106.250	106.000	12.750	106.625	106.375	106.125	12.750	106.625	106.375	106.125
12.875	106.625	106.375	106.125	12.875	106.750	106.500	106.250	12.875	106.750	106.500	106.250
13.000	106.750	106.500	106.250	13.000	106.875	106.625	106.375	13.000	106.875	106.625	106.375

*** Borrower Paid Compensation Only, Max 2.000%**
*** No Underwriting Fee Buyout**
*** MUST BE CONDITIONALLY APPROVED BEFORE LOCKING**

Loan Level Price Adjustments (LLPAs)

FICO	HCLTV 00.01-50	HCLTV 50.01-55	HCLTV 55.01-60	HCLTV 60.01-65	HCLTV 65.01-70	HCLTV 70.01-75	HCLTV 75.01-80	HCLTV 80.01-85	HCLTV 85.01-90
≥ 800	0.000	0.000	-0.500	-0.750	-1.000	-1.500	-2.375	-4.000	-5.250
780 - 799	-0.250	-0.250	-0.750	-1.000	-1.250	-1.750	-2.625	-4.250	-5.500
760 - 779	-0.500	-0.500	-1.000	-1.250	-1.625	-2.125	-2.875	-4.750	-6.500
740 - 759	-0.750	-0.750	-1.250	-1.500	-1.875	-2.375	-3.250	-5.750	-7.750
720 - 739	-1.125	-1.125	-1.625	-1.875	-2.250	-2.625	-4.000	-7.000	-8.750
700 - 719	-2.000	-2.000	-2.500	-2.750	-3.125	-3.375	-5.500	-8.250	
680 - 699	-3.500	-3.500	-4.000	-4.250	-4.500	-5.250	-7.750		
660 - 679	-4.500	-4.500	-5.000	-5.250	-5.500	-6.750			
Other Adjusters	HCLTV 00.01-50	HCLTV 50.01-55	HCLTV 55.01-60	HCLTV 60.01-65	HCLTV 65.01-70	HCLTV 70.01-75	HCLTV 75.01-80	HCLTV 80.01-85	HCLTV 85.01-90
Investment Property	-4.000	-4.000	-4.000	-4.000	-4.000	-4.000	-4.500		
Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000		
2 - 4 Unit Prop.	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500

Loan Amount	
100,001-125k	0.250
125,001-150k	0.375
≥150,001	0.500

DTI	
00.01-43	0.000
43.01-45	-0.750
45.01-50	-1.250

Maximum Net Price
101.000

Minimum NOO Rate
11.750

NC Floor Price
99.750

NANQ Standalone Closed End Second Pricing

NANQ Standalone CES Full/Air/DSCR 30 Year - (630NQSA)				NANQ Standalone CES Full/Air/DSCR 20 Year - (620NQSA)				NANQ Standalone CES Full/Air/DSCR 10 Year - (610NQSA)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
9.500	99.250	99.000	98.750	9.500	99.375	99.125	98.875	9.500	99.375	99.125	98.875
9.625	99.750	99.500	99.250	9.625	99.875	99.625	99.375	9.625	99.875	99.625	99.375
9.750	100.250	100.000	99.750	9.750	100.375	100.125	99.875	9.750	100.375	100.125	99.875
9.875	100.750	100.500	100.250	9.875	100.875	100.625	100.375	9.875	100.875	100.625	100.375
10.000	101.250	101.000	100.750	10.000	101.375	101.125	100.875	10.000	101.375	101.125	100.875
10.125	101.500	101.250	101.000	10.125	101.625	101.375	101.125	10.125	101.625	101.375	101.125
10.250	101.750	101.500	101.250	10.250	101.875	101.625	101.375	10.250	101.875	101.625	101.375
10.375	102.000	101.750	101.500	10.375	102.125	101.875	101.625	10.375	102.125	101.875	101.625
10.500	102.250	102.000	101.750	10.500	102.375	102.125	101.875	10.500	102.375	102.125	101.875
10.625	102.500	102.250	102.000	10.625	102.625	102.375	102.125	10.625	102.625	102.375	102.125
10.750	102.750	102.500	102.250	10.750	102.875	102.625	102.375	10.750	102.875	102.625	102.375
10.875	103.000	102.750	102.500	10.875	103.125	102.875	102.625	10.875	103.125	102.875	102.625
11.000	103.250	103.000	102.750	11.000	103.375	103.125	102.875	11.000	103.375	103.125	102.875
11.125	103.500	103.250	103.000	11.125	103.625	103.375	103.125	11.125	103.625	103.375	103.125
11.250	103.750	103.500	103.250	11.250	103.875	103.625	103.375	11.250	103.875	103.625	103.375
11.375	104.000	103.750	103.500	11.375	104.125	103.875	103.625	11.375	104.125	103.875	103.625
11.500	104.250	104.000	103.750	11.500	104.375	104.125	103.875	11.500	104.375	104.125	103.875
11.625	104.500	104.250	104.000	11.625	104.625	104.375	104.125	11.625	104.625	104.375	104.125
11.750	104.750	104.500	104.250	11.750	104.875	104.625	104.375	11.750	104.875	104.625	104.375
11.875	105.000	104.750	104.500	11.875	105.125	104.875	104.625	11.875	105.125	104.875	104.625
12.000	105.250	105.000	104.750	12.000	105.375	105.125	104.875	12.000	105.375	105.125	104.875
12.125	105.500	105.250	105.000	12.125	105.625	105.375	105.125	12.125	105.625	105.375	105.125
12.250	105.750	105.500	105.250	12.250	105.875	105.625	105.375	12.250	105.875	105.625	105.375
12.375	106.000	105.750	105.500	12.375	106.125	105.875	105.625	12.375	106.125	105.875	105.625
12.500	106.250	106.000	105.750	12.500	106.375	106.125	105.875	12.500	106.375	106.125	105.875
12.625	106.375	106.125	105.875	12.625	106.500	106.250	106.000	12.625	106.500	106.250	106.000
12.750	106.500	106.250	106.000	12.750	106.625	106.375	106.125	12.750	106.625	106.375	106.125
12.875	106.625	106.375	106.125	12.875	106.750	106.500	106.250	12.875	106.750	106.500	106.250
13.000	106.750	106.500	106.250	13.000	106.875	106.625	106.375	13.000	106.875	106.625	106.375

NANQ Concurrent Closed End Second Pricing

NANQ Concurrent CES Full/Air/DSCR 30 Year - (630NQCC)				NANQ Concurrent CES Full/Air/DSCR 20 Year - (620NQCC)				NANQ Concurrent CES Full/Air/DSCR 10 Year - (610NQCC)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
9.500	99.250	99.000	98.750	9.500	99.375	99.125	98.875	9.500	99.375	99.125	98.875
9.625	99.750	99.500	99.250	9.625	99.875	99.625	99.375	9.625	99.875	99.625	99.375
9.750	100.250	100.000	99.750	9.750	100.375	100.125	99.875	9.750	100.375	100.125	99.875
9.875	100.750	100.500	100.250	9.875	100.875	100.625	100.375	9.875	100.875	100.625	100.375
10.000	101.250	101.000	100.750	10.000	101.375	101.125	100.875	10.000	101.375	101.125	100.875
10.125	101.500	101.250	101.000	10.125	101.625	101.375	101.125	10.125	101.625	101.375	101.125
10.250	101.750	101.500	101.250	10.250	101.875	101.625	101.375	10.250	101.875	101.625	101.375
10.375	102.000	101.750	101.500	10.375	102.125	101.875	101.625	10.375	102.125	101.875	101.625
10.500	102.250	102.000	101.750	10.500	102.375	102.125	101.875	10.500	102.375	102.125	101.875
10.625	102.500	102.250	102.000	10.625	102.625	102.375	102.125	10.625	102.625	102.375	102.125
10.750	102.750	102.500	102.250	10.750	102.875	102.625	102.375	10.750	102.875	102.625	102.375
10.875	103.000	102.750	102.500	10.875	103.125	102.875	102.625	10.875	103.125	102.875	102.625
11.000	103.250	103.000	102.750	11.000	103.375	103.125	102.875	11.000	103.375	103.125	102.875
11.125	103.500	103.250	103.000	11.125	103.625	103.375	103.125	11.125	103.625	103.375	103.125
11.250	103.750	103.500	103.250	11.250	103.875	103.625	103.375	11.250	103.875	103.625	103.375
11.375	104.000	103.750	103.500	11.375	104.125	103.875	103.625	11.375	104.125	103.875	103.625
11.500	104.250	104.000	103.750	11.500	104.375	104.125	103.875	11.500	104.375	104.125	103.875
11.625	104.500	104.250	104.000	11.625	104.625	104.375	104.125	11.625	104.625	104.375	104.125
11.750	104.750	104.500	104.250	11.750	104.875	104.625	104.375	11.750	104.875	104.625	104.375
11.875	105.000	104.750	104.500	11.875	105.125	104.875	104.625	11.875	105.125	104.875	104.625
12.000	105.250	105.000	104.750	12.000	105.375	105.125	104.875	12.000	105.375	105.125	104.875
12.125	105.500	105.250	105.000	12.125	105.625	105.375	105.125	12.125	105.625	105.375	105.125
12.250	105.750	105.500	105.250	12.250	105.875	105.625	105.375	12.250	105.875	105.625	105.375
12.375	106.000	105.750	105.500	12.375	106.125	105.875	105.625	12.375	106.125	105.875	105.625
12.500	106.250	106.000	105.750	12.500	106.375	106.125	105.875	12.500	106.375	106.125	105.875
12.625	106.375	106.125	105.875	12.625	106.500	106.250	106.000	12.625	106.500	106.250	106.000
12.750	106.500	106.250	106.000	12.750	106.625	106.375	106.125	12.750	106.625	106.375	106.125
12.875	106.625	106.375	106.125	12.875	106.750	106.500	106.250	12.875	106.750	106.500	106.250
13.000	106.750	106.500	106.250	13.000	106.875	106.625	106.375	13.000	106.875	106.625	106.375

- * Borrower Paid Compensation Only, Max 2.000%
- * No Underwriting Fee Buyout
- * MUST BE CONDITIONALLY APPROVED BEFORE LOCKING

Loan Level Price Adjustments (LLPAs)

FICO	HCLTV 00.01-50	HCLTV 50.01-55	HCLTV 55.01-60	HCLTV 60.01-65	HCLTV 65.01-70	HCLTV 70.01-75	HCLTV 75.01-80	HCLTV 80.01-85	HCLTV 85.01-90
≥ 800	0.000	0.000	-0.500	-0.750	-1.000	-1.500	-2.375	-4.000	-5.250
780 - 799	-0.250	-0.250	-0.750	-1.000	-1.250	-1.750	-2.625	-4.250	-5.500
760 - 779	-0.500	-0.500	-1.000	-1.250	-1.625	-2.125	-2.875	-4.750	-6.500
740 - 759	-0.750	-0.750	-1.250	-1.500	-1.875	-2.375	-3.250	-5.750	-7.750
720 - 739	-1.125	-1.125	-1.625	-1.875	-2.250	-2.625	-4.000	-7.000	-8.750
700 - 719	-2.000	-2.000	-2.500	-2.750	-3.125	-3.375	-5.500	-8.250	
680 - 699	-3.500	-3.500	-4.000	-4.250	-4.500	-5.250	-7.750		
660 - 679	-4.500	-4.500	-5.000	-5.250	-5.500	-6.750			
Other Adjusters	HCLTV 00.01-50	HCLTV 50.01-55	HCLTV 55.01-60	HCLTV 60.01-65	HCLTV 65.01-70	HCLTV 70.01-75	HCLTV 75.01-80	HCLTV 80.01-85	HCLTV 85.01-90
Investment Property	-4.000	-4.000	-4.000	-4.000	-4.000	-4.000	-4.500		
Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000		
2 - 4 Unit Prop.	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Alt Doc	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	
DSCR	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			

Loan Amount	
100,001-125k	0.250
125,001-150k	0.375
≥150,001	0.500

DTI	
00.01-43	0.000
43.01-45	-0.750
45.01-50	-1.250

PPP (NOO Business Purpose Only)	
No PPP	0.000
12 Months	0.250
24 Months	0.500

NC Floor Price	Maximum Net Price	Minimum NOO Rate	Citizenship
99.750	101.000	11.750	ITIN -2.000 Foreign Nat' With Fico -1.500