

Ratesheet Code: RS-WS

Effective Date: 4/25/24 7:58 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	
<b>Corporate Headquarters:</b>	Phone: 800-760-1833 Email: <a href="mailto:Inquires@LSMortgage.com">Inquires@LSMortgage.com</a>
<b>Lock Desk:</b>	Phone: 949-679-7400 Email: <a href="mailto:LockDesk@LSMortgage.com">LockDesk@LSMortgage.com</a>
<b>NanQ Lock Desk:</b>	Phone: Email Only Email: <a href="mailto:NanQLockDesk@lsmortgage.com">NanQLockDesk@lsmortgage.com</a>
<b>Prime Loan Scenarios:</b>	Phone: Email Only Email: <a href="mailto:Scenarios@LSMortgage.com">Scenarios@LSMortgage.com</a>
<b>NAN-Q Scenarios:</b>	Phone: Email Only Email: <a href="mailto:NanQScenario@LSMortgage.com">NanQScenario@LSMortgage.com</a>
<b>Bank Statement Calc:</b>	Phone: Email Only Email: <a href="mailto:EZCalc@lsmortgage.com">EZCalc@lsmortgage.com</a>
<b>Jumbo Scenarios:</b>	Phone: Email Only Email: <a href="mailto:JumboScenario@LSMortgage.com">JumboScenario@LSMortgage.com</a>
<b>CD Desk:</b>	Phone: Email Only Email: <a href="mailto:CD@LSMortgage.com">CD@LSMortgage.com</a>
<b>Funding Department:</b>	Phone: Email Only Email: <a href="mailto:Funding@LSMortgage.com">Funding@LSMortgage.com</a>
<b>Loan Setup</b>	Phone: Email Only Email: <a href="mailto:Setup@LSMortgage.com">Setup@LSMortgage.com</a>

Lock Expiration Days	
15 Day	05/10/24
30 Day	05/24/24
45 Day	06/10/24
60 Day	06/24/24

Allowable Fees
<a href="#">Click Here</a>

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

Relock Fee
(0.250)

Conforming Loan Limits	
# of Units	Loan Limits
1	\$766,550
2	\$981,500
3	\$1,186,350
4	\$1,474,400

Lock Extension Fees
0.02 Per Day
Max extension 30 days and / or 10 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

*For turn times, please reach out to your AE.	
April Pricing Specials	
25 BP improvement on FHA/VA, 620+ FICOs (Excludes DPA and CalHFA. Can be combined with Select)	0.250

## Announcements



Get Training on The Lounge before it's too late! Training dates are here!  
 The Lounge is one of the most powerful tools to help our brokers close more loans.  
 Get an edge on the competition and expand your business at the same time with The Lounge  
 Submit, Price, Disclose all in one place!  
 Register for training now: The Lounge - Submit, Price and Disclose in The Lounge (loanstreamwholesale.com)

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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

Effective: **April 25, 2024**

**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%				
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				

**LOAN AMOUNT \*\***

Loan Amt \$75,000 <= \$100,000	-1.000
Loan Amt >\$100,000 <= \$150,000	-0.375

**HOMEREADY AND HOME POSSIBLE ADJUSTMENT CAPS\***

LTV > 80% AND FICO >= 680	0.000
All other LTV & FICO combinations	0.000

\* 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

**MISCELLANEOUS**

Texas Cash out	-1.000
HB 20YR & 25YR Term	-1.500
> 6 Financed Properties	-0.500
Escrow Waiver (Non-CA)	-0.250
State Adjustors: NC or WA	-0.375
<b>FICO =&gt; 700 &amp; LTV &lt;= 80%</b>	<b>0.300</b>

\*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**

**LENDER PAID MI**

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEREADY AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
HOMEREADY AND HOME POSSIBLE Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210

**LPMI (in addition to adjustments above)**

		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate and Term Refinance		0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011
Second Homes		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Employee Relocation Loans		0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Manufactured Homes		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
3- 4 - Unit Property		-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
> 45% DTI	95.01%-97% LTV	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below	0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200  
Irvine, CA 92612

Effective: April 25, 2024

**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

**MaxONE Pricing**

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	98.519	98.412	98.201
6.875	99.063	98.956	98.745
6.990	99.596	99.489	99.278
7.000	99.596	99.489	99.278
7.125	100.072	99.965	99.754
7.250	100.538	100.431	100.220
7.375	100.290	100.114	99.847
7.500	100.783	100.607	100.340
7.625	101.229	101.053	100.786
7.750	101.655	101.479	101.212
7.875	101.006	100.761	100.439
8.000	101.459	101.214	100.892
8.125	101.865	101.620	101.298
8.250	102.251	102.006	101.684

MaxONE - (301_1st_DPA)			
Rate	15 Day	30 Day	45 Day
6.750	95.919	95.812	95.601
6.875	96.463	96.356	96.145
6.990	96.996	96.889	96.678
7.000	96.996	96.889	96.678
7.125	97.472	97.365	97.154
7.250	97.938	97.831	97.620
7.375	97.690	97.514	97.247
7.500	98.183	98.007	97.740
7.625	98.629	98.453	98.186
7.750	99.055	98.879	98.612
7.875	98.406	98.161	97.839
8.000	98.859	98.614	98.292
8.125	99.265	99.020	98.698
8.250	99.651	99.406	99.084

MaxONE Plus HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	96.644	96.412	96.201
6.875	97.188	96.956	96.745
6.990	97.721	97.489	97.278
7.000	97.721	97.489	97.278
7.125	98.197	97.965	97.754
7.250	98.663	98.431	98.220
7.375	98.415	98.114	97.847
7.500	98.908	98.607	98.340
7.625	99.354	99.053	98.786
7.750	99.780	99.479	99.212
7.875	99.131	98.761	98.439
8.000	99.584	99.214	98.892
8.125	99.990	99.620	99.298
8.250	100.376	100.006	99.684

**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.**

**MaxONE Plus HB 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 HB - (301_1st_DPA_HB)			
Rate	15 Day	30 Day	45 Day
6.750	94.044	93.812	93.601
6.875	94.588	94.356	94.145
6.990	95.121	94.889	94.678
7.000	95.121	94.889	94.678
7.125	95.597	95.365	95.154
7.250	96.063	95.831	95.620
7.375	95.815	95.514	95.247
7.500	96.308	96.007	95.740
7.625	96.754	96.453	96.186
7.750	97.180	96.879	96.612
7.875	96.531	96.161	95.839
8.000	96.984	96.614	96.292
8.125	97.390	97.020	96.698
8.250	97.776	97.406	97.084

**MaxOne HB features a 2nd lien that has an interest rate 0%, NO monthly payments are required.**

**MaxONE LLPAs**

FICO ≥680	1.000
FICO 660 - 679	0.000
FICO 640 - 659	-0.500
FICO 620 - 639	-1.000
DTI >50	-0.250

Manufactured Home	-0.250
2-Units	-0.250
2-1 Buydown	-0.250
Kentucky	-0.500

Floor Price	98.000
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LoanStream Mortgage  
19000 MacArthur Blvd, Suite 200  
Irvine, CA 92612

Effective: April 25, 2024

**FHA Pricing**

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
5.750	97.279	97.272	97.249	
5.875	98.111	98.043	97.963	
6.000	98.725	98.657	98.577	
6.125	99.205	99.137	99.057	
6.250	99.540	99.472	99.392	
6.375	100.213	100.009	99.822	
6.500	100.797	100.593	100.406	
6.625	101.237	101.033	100.846	
6.750	101.542	101.338	101.151	
6.875	101.233	101.127	101.018	
7.000	101.787	101.681	101.572	
7.125	102.312	102.206	102.097	
7.250	102.317	102.211	102.102	
7.375	101.657	101.581	101.493	
7.500	102.171	102.095	102.007	
7.625	102.531	102.455	102.367	
7.750	102.871	102.795	102.707	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
5.375	95.385	95.378	95.355	
5.500	95.779	95.772	95.749	
5.625	96.414	96.407	96.384	
5.750	96.904	96.897	96.874	
5.875	97.736	97.668	97.588	
6.000	98.350	98.282	98.202	
6.125	98.830	98.762	98.682	
6.250	99.165	99.097	99.017	
6.375	99.838	99.634	99.447	
6.500	100.422	100.218	100.031	
6.625	100.862	100.658	100.471	
6.750	101.167	100.963	100.776	
6.875	100.858	100.752	100.643	
7.000	101.412	101.306	101.197	
7.125	101.937	101.831	101.722	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
5.000	96.259	96.245	96.212	
5.125	96.773	96.759	96.726	
5.250	97.287	97.273	97.240	
5.375	97.565	97.517	97.429	
5.500	97.819	97.771	97.683	
5.625	98.323	98.275	98.187	
5.750	98.692	98.644	98.556	
5.875	98.888	98.847	98.781	
6.000	99.372	99.331	99.265	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.750	97.265	97.197	97.154	
5.875	97.766	97.698	97.619	
6.000	98.380	98.312	98.233	
6.125	98.860	98.792	98.713	
6.250	99.195	99.127	99.048	
6.375	100.243	100.039	99.852	
6.500	100.577	100.373	100.186	
6.625	101.142	100.938	100.751	
6.750	101.322	101.118	100.931	
6.875	100.825	100.719	100.611	
7.000	101.129	101.023	100.915	
7.125	101.529	101.423	101.315	
7.250	101.784	101.678	101.570	
7.375	101.250	101.174	101.085	
7.500	101.764	101.688	101.599	
7.625	102.124	102.048	101.959	
7.750	102.089	102.013	101.924	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.750	97.154	97.147	97.124	
5.875	97.986	97.918	97.838	
6.000	98.600	98.532	98.452	
6.125	99.080	99.012	98.932	
6.250	99.415	99.347	99.267	
6.375	100.088	99.884	99.697	
6.500	100.672	100.468	100.281	
6.625	101.112	100.908	100.721	
6.750	101.417	101.213	101.026	
6.875	101.108	101.002	100.893	
7.000	101.662	101.556	101.447	
7.125	102.187	102.081	101.972	
7.250	102.192	102.086	101.977	
7.375	101.532	101.456	101.368	
7.500	102.046	101.970	101.882	
7.625	102.406	102.330	102.242	
7.750	102.746	102.670	102.582	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.750	97.015	96.947	96.904	
5.875	97.516	97.448	97.369	
6.000	98.130	98.062	97.983	
6.125	98.610	98.542	98.463	
6.250	98.945	98.877	98.798	
6.375	99.993	99.789	99.602	
6.500	100.327	100.123	99.936	
6.625	100.892	100.688	100.501	
6.750	101.072	100.868	100.681	
6.875	100.575	100.469	100.361	
7.000	100.879	100.773	100.665	
7.125	101.279	101.173	101.065	
7.250	101.534	101.428	101.320	
7.375	101.000	100.924	100.835	
7.500	101.514	101.438	101.349	
7.625	101.874	101.798	101.709	
7.750	101.839	101.763	101.674	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.750	97.154	97.147	97.124	
5.875	97.986	97.918	97.838	
6.000	98.600	98.532	98.452	
6.125	99.080	99.012	98.932	
6.250	99.415	99.347	99.267	
6.375	100.088	99.884	99.697	
6.500	100.672	100.468	100.281	
6.625	101.112	100.908	100.721	
6.750	101.417	101.213	101.026	
6.875	101.108	101.002	100.893	
7.000	101.662	101.556	101.447	
7.125	102.187	102.081	101.972	
7.250	102.192	102.086	101.977	
7.375	101.532	101.456	101.368	
7.500	102.046	101.970	101.882	
7.625	102.406	102.330	102.242	
7.750	102.746	102.670	102.582	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.750	97.015	96.947	96.904	
5.875	97.516	97.448	97.369	
6.000	98.130	98.062	97.983	
6.125	98.610	98.542	98.463	
6.250	98.945	98.877	98.798	
6.375	99.993	99.789	99.602	
6.500	100.327	100.123	99.936	
6.625	100.892	100.688	100.501	
6.750	101.072	100.868	100.681	
6.875	100.575	100.469	100.361	
7.000	100.879	100.773	100.665	
7.125	101.279	101.173	101.065	
7.250	101.534	101.428	101.320	
7.375	101.000	100.924	100.835	
7.500	101.514	101.438	101.349	
7.625	101.874	101.798	101.709	
7.750	101.839	101.763	101.674	

**LLPAs**

FICO ≥880
0.250
FICO 860-879
0.250
FICO 840-859
0.000
FICO 820-839
+0.500
FICO 800-819
+1.000

FICO 580-599
-1.750
FICO 550-579
-3.000
No FICO Score
-3.000
Loan Amount ≥\$100,000 <\$150,000
+0.125
VA Loan Amount >\$950K
+1.000

Loan Amount <\$100,000
-0.375
VA Cashout >90% LTV
-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/RRRL)
+2.250
Select (FICO ≥880 & ≥\$250,000 & N/A on DPAs)
0.350

60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.500
NC Floor Price
99.750



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

Effective: April 25, 2024

**VA & USDA Pricing**

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.750	97.072	97.065	97.042	
5.875	97.904	97.836	97.756	
6.000	98.518	98.450	98.370	
6.125	98.998	98.930	98.850	
6.250	99.333	99.265	99.185	
6.375	100.006	99.802	99.615	
6.500	100.590	100.386	100.199	
6.625	101.030	100.826	100.639	
6.750	101.335	101.131	100.944	
6.875	101.026	100.920	100.811	
7.000	101.580	101.474	101.365	
7.125	102.105	101.999	101.890	
7.250	102.110	102.004	101.895	
7.375	101.450	101.374	101.286	
7.500	101.964	101.888	101.800	
7.625	102.324	102.248	102.160	
7.750	102.664	102.588	102.500	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.375	95.178	95.171	95.148	
5.500	95.572	95.565	95.542	
5.625	96.207	96.200	96.177	
5.750	96.697	96.690	96.667	
5.875	97.529	97.461	97.381	
6.000	98.143	98.075	97.995	
6.125	98.623	98.555	98.475	
6.250	98.958	98.890	98.810	
6.375	99.631	99.427	99.240	
6.500	100.215	100.011	99.824	
6.625	100.655	100.451	100.264	
6.750	100.960	100.756	100.569	
6.875	100.651	100.545	100.436	
7.000	101.205	101.099	100.990	
7.125	101.730	101.624	101.515	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	96.052	96.038	96.005	
5.125	96.566	96.552	96.519	
5.250	97.080	97.066	97.033	
5.375	97.358	97.310	97.222	
5.500	97.612	97.564	97.476	
5.625	98.116	98.068	97.980	
5.750	98.485	98.437	98.349	
5.875	98.681	98.640	98.574	
6.000	99.165	99.124	99.058	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.750	96.933	96.865	96.822	
5.875	97.434	97.366	97.287	
6.000	98.048	97.980	97.901	
6.125	98.528	98.460	98.381	
6.250	98.863	98.795	98.716	
6.375	99.911	99.707	99.520	
6.500	100.245	100.041	99.854	
6.625	100.810	100.606	100.419	
6.750	100.990	100.786	100.599	
6.875	100.493	100.387	100.279	
7.000	100.797	100.691	100.583	
7.125	101.197	101.091	100.983	
7.250	101.452	101.346	101.238	
7.375	100.918	100.842	100.753	
7.500	101.432	101.356	101.267	
7.625	101.792	101.716	101.627	
7.750	101.757	101.681	101.592	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.750	96.947	96.940	96.917	
5.875	97.779	97.711	97.631	
6.000	98.393	98.325	98.245	
6.125	98.873	98.805	98.725	
6.250	99.208	99.140	99.060	
6.375	99.881	99.677	99.490	
6.500	100.465	100.261	100.074	
6.625	100.905	100.701	100.514	
6.750	101.210	101.006	100.819	
6.875	100.901	100.795	100.686	
7.000	101.455	101.349	101.240	
7.125	101.980	101.874	101.765	
7.250	101.985	101.879	101.770	
7.375	101.325	101.249	101.161	
7.500	101.839	101.763	101.675	
7.625	102.199	102.123	102.035	
7.750	102.539	102.463	102.375	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.750	96.683	96.615	96.572	
5.875	97.184	97.116	97.037	
6.000	97.798	97.730	97.651	
6.125	98.278	98.210	98.131	
6.250	98.613	98.545	98.466	
6.375	99.661	99.457	99.270	
6.500	99.995	99.791	99.604	
6.625	100.560	100.356	100.169	
6.750	100.740	100.536	100.349	
6.875	100.243	100.137	100.029	
7.000	100.547	100.441	100.333	
7.125	100.947	100.841	100.733	
7.250	101.202	101.096	100.988	
7.375	100.668	100.592	100.503	
7.500	101.182	101.106	101.017	
7.625	101.542	101.466	101.377	
7.750	101.507	101.431	101.342	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.750	96.947	96.940	96.917	
5.875	97.779	97.711	97.631	
6.000	98.393	98.325	98.245	
6.125	98.873	98.805	98.725	
6.250	99.208	99.140	99.060	
6.375	99.881	99.677	99.490	
6.500	100.465	100.261	100.074	
6.625	100.905	100.701	100.514	
6.750	101.210	101.006	100.819	
6.875	100.901	100.795	100.686	
7.000	101.455	101.349	101.240	
7.125	101.980	101.874	101.765	
7.250	101.985	101.879	101.770	
7.375	101.325	101.249	101.161	
7.500	101.839	101.763	101.675	
7.625	102.199	102.123	102.035	
7.750	102.539	102.463	102.375	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.750	96.683	96.615	96.572	
5.875	97.184	97.116	97.037	
6.000	97.798	97.730	97.651	
6.125	98.278	98.210	98.131	
6.250	98.613	98.545	98.466	
6.375	99.661	99.457	99.270	
6.500	99.995	99.791	99.604	
6.625	100.560	100.356	100.169	
6.750	100.740	100.536	100.349	
6.875	100.243	100.137	100.029	
7.000	100.547	100.441	100.333	
7.125	100.947	100.841	100.733	
7.250	101.202	101.096	100.988	
7.375	100.668	100.592	100.503	
7.500	101.182	101.106	101.017	
7.625	101.542	101.466	101.377	
7.750	101.507	101.431	101.342	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.375	95.010	95.003	94.980	
5.500	95.404	95.397	95.374	
5.625	96.039	96.032	96.009	
5.750	96.529	96.522	96.499	
5.875	97.361	97.293	97.213	
6.000	97.975	97.907	97.827	
6.125	98.455	98.387	98.307	
6.250	98.790	98.722	98.642	
6.375	99.463	99.259	99.072	
6.500	100.047	99.843	99.656	
6.625	100.487	100.283	100.096	
6.750	100.792	100.588	100.401	
6.875	100.483	100.377	100.268	
7.000	101.037	100.931	100.822	
7.125	101.562	101.456	101.347	

**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
0.250	-3.000	-3.000	-0.500
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	NC Floor Price
0.000	-3.000	-1.250	99.750
FICO 620-639	Loan Amount >=\$100,000 <\$150,000	Manufactured Home (Streamline/RRRL)	
-0.500	-0.125	-2.250	
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: April 25, 2024

**FHA Streamline & VA IRRRL Pricing**

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				FHA Streamline 20 Year Fixed - (320SL)				FHA Streamline 15 Year Fixed - (315SL)				FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.250	94.749	94.742	94.719	5.375	95.135	95.128	95.105	5.000	96.009	95.995	95.962	5.250	94.154	94.147	94.124
5.375	95.635	95.628	95.605	5.500	95.529	95.522	95.499	5.125	96.523	96.509	96.476	5.375	95.165	95.158	95.135
5.500	96.029	96.022	95.999	5.625	96.164	96.157	96.134	5.250	97.037	97.023	96.990	5.500	95.809	95.802	95.779
5.625	96.664	96.657	96.634	5.750	96.654	96.647	96.624	5.375	97.315	97.267	97.179	5.625	96.194	96.187	96.164
5.750	97.154	97.147	97.124	5.875	97.486	97.418	97.338	5.500	97.569	97.521	97.433	5.750	97.015	96.947	96.904
5.875	97.986	97.918	97.838	6.000	98.100	98.032	97.952	5.625	98.073	98.025	97.937	5.875	97.516	97.448	97.369
6.000	98.600	98.532	98.452	6.125	98.580	98.512	98.432	5.750	98.442	98.394	98.306	6.000	98.130	98.062	97.983
6.125	99.080	99.012	98.932	6.250	98.915	98.847	98.767	5.875	98.638	98.597	98.531	6.125	98.610	98.542	98.463
6.250	99.415	99.347	99.267	6.375	99.588	99.384	99.197	6.000	99.122	99.081	99.015	6.250	98.945	98.877	98.798
6.375	100.088	99.884	99.697	6.500	100.172	99.968	99.781					6.375	99.993	99.789	99.602
6.500	100.672	100.468	100.281	6.625	100.612	100.408	100.221					6.500	100.327	100.123	99.936
6.625	101.112	100.908	100.721	6.750	100.917	100.713	100.526					6.625	100.892	100.688	100.501
6.750	101.417	101.213	101.026	6.875	100.608	100.502	100.393					6.750	101.072	100.868	100.681
6.875	101.108	101.002	100.893	7.000	101.162	101.056	100.947					6.875	100.575	100.469	100.361
7.000	101.662	101.556	101.447	7.125	101.687	101.581	101.472					7.000	100.879	100.773	100.665
7.125	102.187	102.081	101.972									7.125	101.279	101.173	101.065
7.250	102.192	102.086	101.977									7.250	101.534	101.428	101.320

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				VA IRRRL 20 Year Fixed - (420RL)				VA IRRRL 15 Year Fixed - (415RL)				VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.250	94.542	94.535	94.512	5.375	94.928	94.921	94.898	5.000	95.802	95.788	95.755	5.250	93.822	93.815	93.792
5.375	95.428	95.421	95.398	5.500	95.322	95.315	95.292	5.125	96.316	96.302	96.269	5.375	94.833	94.826	94.803
5.500	95.822	95.815	95.792	5.625	95.957	95.950	95.927	5.250	96.830	96.816	96.783	5.500	95.477	95.470	95.447
5.625	96.457	96.450	96.427	5.750	96.447	96.440	96.417	5.375	97.108	97.060	96.972	5.625	95.862	95.855	95.832
5.750	96.947	96.940	96.917	5.875	97.279	97.211	97.131	5.500	97.362	97.314	97.226	5.750	96.683	96.615	96.572
5.875	97.779	97.711	97.631	6.000	97.893	97.825	97.745	5.625	97.866	97.818	97.730	5.875	97.184	97.116	97.037
6.000	98.393	98.325	98.245	6.125	98.373	98.305	98.225	5.750	98.235	98.187	98.099	6.000	97.798	97.730	97.651
6.125	98.873	98.805	98.725	6.250	98.708	98.640	98.560	5.875	98.431	98.390	98.324	6.125	98.278	98.210	98.131
6.250	99.208	99.140	99.060	6.375	99.381	99.177	98.990	6.000	98.915	98.874	98.808	6.250	98.613	98.545	98.466
6.375	99.881	99.677	99.490	6.500	99.965	99.761	99.574					6.375	99.661	99.457	99.270
6.500	100.465	100.261	100.074	6.625	100.405	100.201	100.014					6.500	99.995	99.791	99.604
6.625	100.905	100.701	100.514	6.750	100.710	100.506	100.319					6.625	100.560	100.356	100.169
6.750	101.210	101.006	100.819	6.875	100.401	100.295	100.186					6.750	100.740	100.536	100.349
6.875	100.901	100.795	100.686	7.000	100.955	100.849	100.740					6.875	100.243	100.137	100.029
7.000	101.455	101.349	101.240	7.125	101.480	101.374	101.265					7.000	100.547	100.441	100.333
7.125	101.980	101.874	101.765									7.125	100.947	100.841	100.733
7.250	101.985	101.879	101.770									7.250	101.202	101.096	100.988

**LLPAs**

FICO 3680	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
0.250	-3.000	-3.000	-0.500
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	VA IRRRL >100% CLTV
0.000	-3.000	-1.250	-1.000
FICO 620-639	Loan Amount >=\$100,000 <\$150,000	Manufactured Home (Streamline/IRRRL)	NC Floor Price
0.500	-0.125	-2.250	99.750
FICO 600-619	VA Loan Amount >\$950K	Select (FICO 3680 & 2330,000 & N/A on DPAs)	
-1.000	-1.000	0.350	



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

Effective: Thursday, April 25, 2024

### Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	96.214	96.121	95.933	95.746
6.500	96.864	96.770	96.582	96.395
6.625	97.335	97.241	97.054	96.866
6.750	97.630	97.536	97.349	97.161
6.875	97.890	97.796	97.609	97.421
7.000	98.104	98.011	97.823	97.636
7.125	98.323	98.229	98.042	97.854
7.250	98.575	98.481	98.294	98.106
7.375	98.878	98.784	98.597	98.409
7.500	99.335	99.242	99.054	98.867
7.625	99.717	99.623	99.435	99.248
7.750	99.935	99.842	99.654	99.467
7.875	100.180	100.086	99.898	99.711
8.000	100.512	100.418	100.231	100.043
8.125	100.938	100.844	100.657	100.469
8.250	101.223	101.130	100.942	100.755
8.375	101.450	101.356	101.169	100.981
8.500	101.674	101.580	101.393	101.205
8.625	101.871	101.777	101.590	101.402

Jumbo One 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	93.146	93.052	92.864	92.677
6.375	93.589	93.495	93.307	93.120
6.500	94.033	93.939	93.751	93.564
6.625	94.481	94.387	94.200	94.012
6.750	94.927	94.833	94.645	94.458
6.875	95.376	95.283	95.095	94.908
7.000	95.824	95.730	95.543	95.355
7.125	96.272	96.178	95.991	95.803
7.250	96.721	96.627	96.440	96.252
7.375	97.170	97.077	96.889	96.702
7.500	97.624	97.530	97.343	97.155
7.625	98.075	97.982	97.794	97.607
7.750	98.531	98.437	98.249	98.062
7.875	98.983	98.889	98.702	98.514
8.000	99.436	99.342	99.155	98.967

Loan Level Price Adjustments (LLPAs)		CLTV						
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	-0.150	-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		

**Must be Conditionally Approved to lock**

**Jumbo One Premier Pricing**

Jumbo One Premier 30 Year Fixed - (901SP)					Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.750	94.324	94.214	94.043	93.824	5.750	94.324	94.214	94.043	93.824
5.875	94.858	94.749	94.577	94.358	5.875	94.858	94.749	94.577	94.358
6.000	95.392	95.282	95.110	94.892	6.000	95.392	95.282	95.110	94.892
6.125	96.001	95.892	95.720	95.501	6.125	96.001	95.892	95.720	95.501
6.250	96.611	96.502	96.330	96.111	6.250	96.611	96.502	96.330	96.111
6.375	97.064	96.955	96.783	96.564	6.375	97.064	96.955	96.783	96.564
6.500	97.517	97.408	97.236	97.017	6.500	97.517	97.408	97.236	97.017
6.625	97.989	97.880	97.708	97.489	6.625	97.989	97.880	97.708	97.489
6.750	98.461	98.352	98.180	97.961	6.750	98.461	98.352	98.180	97.961
6.875	98.823	98.714	98.542	98.323	6.875	98.823	98.714	98.542	98.323
7.000	99.186	99.077	98.905	98.686	7.000	99.186	99.077	98.905	98.686
7.125	99.504	99.394	99.222	99.004	7.125	99.504	99.394	99.222	99.004
7.250	99.821	99.712	99.540	99.321	7.250	99.821	99.712	99.540	99.321
7.375	100.138	100.029	99.857	99.638	7.375	100.138	100.029	99.857	99.638
7.500	100.456	100.346	100.175	99.956	7.500	100.456	100.346	100.175	99.956
7.625	100.648	100.538	100.367	100.148	7.625	100.648	100.538	100.367	100.148
7.750	100.840	100.730	100.559	100.340	7.750	100.840	100.730	100.559	100.340
7.875	101.138	101.029	100.857	100.638	7.875	101.138	101.029	100.857	100.638
8.000	101.523	101.413	101.241	101.023	8.000	101.523	101.413	101.241	101.023

Jumbo One Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)					Jumbo One Premier 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
5.750	94.324	94.214	94.043	93.824	5.500	N/A	N/A	N/A	N/A
5.875	94.858	94.749	94.577	94.358	5.625	N/A	N/A	N/A	N/A
6.000	95.392	95.282	95.110	94.892	5.750	N/A	N/A	N/A	N/A
6.125	96.001	95.892	95.720	95.501	5.875	N/A	N/A	N/A	N/A
6.250	96.611	96.502	96.330	96.111	6.000	95.290	95.181	95.009	94.790
6.375	97.064	96.955	96.783	96.564	6.125	95.551	95.441	95.270	95.051
6.500	97.517	97.408	97.236	97.017	6.250	95.812	95.702	95.530	95.312
6.625	97.989	97.880	97.708	97.489	6.375	96.658	96.548	96.376	96.158
6.750	98.461	98.352	98.180	97.961	6.500	97.504	97.395	97.223	97.004
6.875	98.823	98.714	98.542	98.323	6.625	97.844	97.734	97.562	97.344
7.000	99.186	99.077	98.905	98.686	6.750	98.184	98.074	97.902	97.684
7.125	99.504	99.394	99.222	99.004					
7.250	99.821	99.712	99.540	99.321					
7.375	100.138	100.029	99.857	99.638					
7.500	100.456	100.346	100.175	99.956					
7.625	100.648	100.538	100.367	100.148					
7.750	100.840	100.730	100.559	100.340					
7.875	101.138	101.029	100.857	100.638					
8.000	101.523	101.413	101.241	101.023					

Jumbo One Premier 10% ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	N/A	N/A	N/A	N/A
5.375	N/A	N/A	N/A	N/A
5.500	N/A	N/A	N/A	N/A
5.625	N/A	N/A	N/A	N/A
5.750	95.161	95.051	94.879	94.661
5.875	95.302	95.193	95.021	94.802
6.000	95.450	95.341	95.169	94.950
6.125	95.733	95.623	95.452	95.233
6.250	95.994	95.884	95.712	95.494
6.375	96.031	95.922	95.750	95.531
6.500	96.069	95.960	95.788	95.569
6.625	96.107	95.998	95.826	95.607
6.750	96.145	96.036	95.864	95.645
6.875	96.184	96.075	95.903	95.684
7.000	96.223	96.114	95.942	95.723

**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		
<b>ARMS</b>	<b>CLTV &lt;= 60</b>	<b>CLTV 60.01 - 65.00</b>	<b>CLTV 65.01 - 70.00</b>	<b>CLTV 70.01 - 75.00</b>	<b>CLTV 75.01 - 80.00</b>	<b>CLTV 80.01 - 85.00</b>	<b>CLTV 85.01 - 90.00</b>
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		
<b>Other Adjusters</b>	<b>CLTV &lt;= 60</b>	<b>CLTV 60.01 - 65.00</b>	<b>CLTV 65.01 - 70.00</b>	<b>CLTV 70.01 - 75.00</b>	<b>CLTV 75.01 - 80.00</b>	<b>CLTV 80.01 - 85.00</b>	<b>CLTV 85.01 - 90.00</b>
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	95.506	95.381	95.256	95.069
6.125	96.133	96.008	95.883	95.695
6.250	96.713	96.588	96.463	96.276
6.375	97.183	97.058	96.933	96.745
6.500	97.627	97.502	97.377	97.190
6.625	98.041	97.916	97.791	97.603
6.750	98.438	98.313	98.188	98.000
6.875	98.822	98.697	98.572	98.384
7.000	99.203	99.078	98.953	98.765
7.125	99.574	99.449	99.324	99.136
7.250	99.851	99.726	99.601	99.413
7.375	100.105	99.980	99.855	99.667
7.500	100.348	100.223	100.098	99.910
7.625	100.554	100.429	100.304	100.117
7.750	100.728	100.603	100.478	100.291
7.875	100.879	100.754	100.629	100.441
8.000	101.011	100.886	100.761	100.573
8.125	101.122	100.997	100.872	100.684
8.250	101.224	101.099	100.974	100.787
8.375	101.322	101.197	101.072	100.884
8.500	101.372	101.247	101.122	100.935
8.625	101.407	101.282	101.157	100.970

Jumbo One Advantage 30 Year Fixed 2:1 Buydown - (901EM-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	95.506	95.381	95.256	95.069
6.125	96.133	96.008	95.883	95.695
6.250	96.713	96.588	96.463	96.276
6.375	97.183	97.058	96.933	96.745
6.500	97.627	97.502	97.377	97.190
6.625	98.041	97.916	97.791	97.603
6.750	98.438	98.313	98.188	98.000
6.875	98.822	98.697	98.572	98.384
7.000	99.203	99.078	98.953	98.765
7.125	99.574	99.449	99.324	99.136
7.250	99.851	99.726	99.601	99.413
7.375	100.105	99.980	99.855	99.667
7.500	100.348	100.223	100.098	99.910
7.625	100.554	100.429	100.304	100.117
7.750	100.728	100.603	100.478	100.291
7.875	100.879	100.754	100.629	100.441
8.000	101.011	100.886	100.761	100.573
8.125	101.122	100.997	100.872	100.684
8.250	101.224	101.099	100.974	100.787
8.375	101.322	101.197	101.072	100.884
8.500	101.372	101.247	101.122	100.935
8.625	101.407	101.282	101.157	100.970

Jumbo One Advantage 30 Year Fixed 1:0 Buydown - (901EM-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	95.506	95.381	95.256	95.069
6.125	96.133	96.008	95.883	95.695
6.250	96.713	96.588	96.463	96.276
6.375	97.183	97.058	96.933	96.745
6.500	97.627	97.502	97.377	97.190
6.625	98.041	97.916	97.791	97.603
6.750	98.438	98.313	98.188	98.000
6.875	98.822	98.697	98.572	98.384
7.000	99.203	99.078	98.953	98.765
7.125	99.574	99.449	99.324	99.136
7.250	99.851	99.726	99.601	99.413
7.375	100.105	99.980	99.855	99.667
7.500	100.348	100.223	100.098	99.910
7.625	100.554	100.429	100.304	100.117
7.750	100.728	100.603	100.478	100.291
7.875	100.879	100.754	100.629	100.441
8.000	101.011	100.886	100.761	100.573
8.125	101.122	100.997	100.872	100.684
8.250	101.224	101.099	100.974	100.787
8.375	101.322	101.197	101.072	100.884
8.500	101.372	101.247	101.122	100.935
8.625	101.407	101.282	101.157	100.970

Jumbo One Advantage 30 Year Fixed Interest Only - (901EM-IO)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	95.506	95.381	95.256	95.069
6.125	96.133	96.008	95.883	95.695
6.250	96.713	96.588	96.463	96.276
6.375	97.183	97.058	96.933	96.745
6.500	97.627	97.502	97.377	97.190
6.625	98.041	97.916	97.791	97.603
6.750	98.438	98.313	98.188	98.000
6.875	98.822	98.697	98.572	98.384
7.000	99.203	99.078	98.953	98.765
7.125	99.574	99.449	99.324	99.136
7.250	99.851	99.726	99.601	99.413
7.375	100.105	99.980	99.855	99.667
7.500	100.348	100.223	100.098	99.910
7.625	100.554	100.429	100.304	100.117
7.750	100.728	100.603	100.478	100.291
7.875	100.879	100.754	100.629	100.441
8.000	101.011	100.886	100.761	100.573
8.125	101.122	100.997	100.872	100.684
8.250	101.224	101.099	100.974	100.787
8.375	101.322	101.197	101.072	100.884
8.500	101.372	101.247	101.122	100.935
8.625	101.407	101.282	101.157	100.970

Jumbo One Advantage 15 Year Fixed - (915EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.500	98.054	97.929	97.804	97.617
6.625	98.455	98.330	98.205	98.018
6.750	98.835	98.710	98.585	98.398
6.875	99.196	99.071	98.946	98.758
7.000	99.530	99.405	99.280	99.093
7.125	99.786	99.661	99.536	99.348
7.250	100.018	99.893	99.768	99.581
7.375	100.205	100.080	99.955	99.768
7.500	100.380	100.255	100.130	99.943
7.625	100.519	100.394	100.269	100.081
7.750	100.695	100.570	100.445	100.257
7.875	100.830	100.705	100.580	100.392
8.000	100.958	100.833	100.708	100.520
8.125	101.057	100.932	100.807	100.620
8.250	101.149	101.024	100.899	100.711

Jumbo One Advantage 10/6 ARM - (9106EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.500	95.828	95.703	95.578	95.391
6.625	96.315	96.190	96.065	95.878
6.750	96.773	96.648	96.523	96.335
6.875	97.202	97.077	96.952	96.765
7.000	97.605	97.480	97.355	97.168
7.125	97.922	97.797	97.672	97.484
7.250	98.268	98.143	98.018	97.830
7.375	98.502	98.377	98.252	98.064
7.500	98.742	98.617	98.492	98.305
7.625	98.963	98.838	98.713	98.526
7.750	99.119	98.994	98.869	98.681
7.875	99.250	99.125	99.000	98.813
8.000	99.404	99.279	99.154	98.967
8.125	99.536	99.411	99.286	99.099
8.250	99.659	99.534	99.409	99.222

**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	-3.375
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								
Interest Only	-0.500	-0.500	-1.000	-1.000	-1.500	-1.500	-2.000	-2.500
Investment Property	-0.500	-0.500	-0.750	-1.000	-1.250	-1.750		
Second Home	0.000	0.000	-0.250	-0.250	-0.500	-0.500	-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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Self Employed	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	-0.500	-0.500	-0.500	-0.500	-0.500		
680-699	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
700-719	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
720-739	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
740-759	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
760-779	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
780-850	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