

Ratesheet Code: RS-WS

Effective Date: 4/26/24 8:00 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	
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

Lock Expiration Days	
15 Day	05/10/24
30 Day	05/27/24
45 Day	06/10/24
60 Day	06/25/24

Allowable Fees
Click Here

Relock Fee
(0.250)

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

Lock Extension Fees
0.02 Per Day
Max extension 30 days and / or 10 times, whichever comes first.

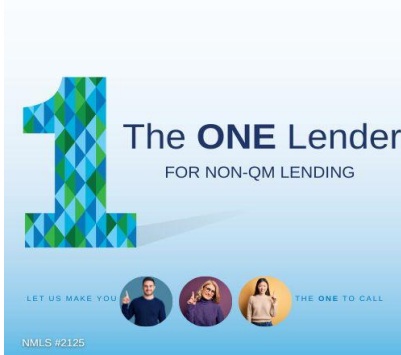
Conforming Loan Limits	
# of Units	Loan Limits
1	\$766,550
2	\$981,500
3	\$1,186,350
4	\$1,474,400

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



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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: April 26, 2024

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
5.500	94.237	94.237	94.226	94.214	5.500	94.012	94.012	94.001	93.989	5.250	94.717	94.691	94.638	94.585
5.625	94.881	94.881	94.869	94.858	5.625	94.656	94.656	94.644	94.633	5.375	95.367	95.341	95.288	95.235
5.750	95.495	95.495	95.484	95.472	5.750	95.270	95.270	95.259	95.247	5.500	96.013	95.987	95.934	95.881
5.875	96.132	96.132	96.120	96.108	5.875	95.907	95.907	95.895	95.883	5.625	96.626	96.600	96.547	96.494
6.000	96.738	96.738	96.727	96.715	6.000	96.527	96.527	96.516	96.504	5.750	97.236	97.209	97.157	97.104
6.125	97.288	97.288	97.277	97.265	6.125	97.105	97.105	97.093	97.082	5.875	97.828	97.802	97.749	97.696
6.250	97.657	97.651	97.626	97.601	6.250	97.504	97.497	97.472	97.448	6.000	98.402	98.376	98.323	98.270
6.375	98.487	98.481	98.456	98.431	6.375	98.344	98.338	98.313	98.288	6.125	98.917	98.891	98.838	98.785
6.500	99.050	99.043	99.019	98.994	6.500	98.907	98.900	98.876	98.851	6.250	99.107	99.074	99.020	98.966
6.625	99.556	99.549	99.525	99.500	6.625	99.413	99.407	99.382	99.357	6.375	99.885	99.852	99.797	99.743
6.750	99.830	99.810	99.776	99.742	6.750	99.687	99.668	99.634	99.600	6.500	100.397	100.364	100.309	100.255
6.875	100.348	100.329	100.295	100.261	6.875	100.206	100.186	100.153	100.119	6.625	100.869	100.836	100.782	100.727
7.000	100.850	100.830	100.796	100.762	7.000	100.708	100.688	100.654	100.620	6.750	100.626	100.581	100.517	100.454
7.125	101.312	101.293	101.259	101.225	7.125	101.170	101.151	101.117	101.083	6.875	101.112	101.066	101.003	100.940
7.250	101.231	101.199	101.150	101.102	7.250	101.090	101.057	101.009	100.960	7.000	101.558	101.513	101.449	101.386
7.375	101.708	101.675	101.627	101.578	7.375	101.567	101.534	101.485	101.437	7.125	101.957	101.911	101.848	101.784
7.500	102.147	102.115	102.066	102.018	7.500	102.006	101.973	101.925	101.876					
7.625	102.573	102.540	102.491	102.443	7.625	102.432	102.399	102.351	102.302					
7.750	102.053	102.014	101.946	101.878	7.750	101.913	101.874	101.806	101.739					
7.875	102.494	102.455	102.387	102.319	7.875	102.354	102.315	102.247	102.180					
8.000	102.932	102.893	102.825	102.757	8.000	102.793	102.754	102.686	102.618					
8.125	103.363	103.324	103.256	103.188	8.125	103.224	103.185	103.117	103.050					
8.250	102.888	102.816	102.729	102.642	8.250	102.751	102.679	102.592	102.505					

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	96.467	96.455	96.441	96.426	5.000	97.097	97.085	97.070	97.056	5.750	94.620	94.620	94.609	94.597
5.125	96.867	96.855	96.841	96.826	5.125	97.487	97.476	97.461	97.446	5.875	95.257	95.257	95.245	95.233
5.250	97.263	97.251	97.236	97.221	5.250	97.862	97.850	97.836	97.821	6.000	95.863	95.863	95.852	95.840
5.375	97.635	97.623	97.609	97.594	5.375	98.223	98.212	98.197	98.182	6.125	96.413	96.413	96.402	96.390
5.500	98.002	97.990	97.975	97.961	5.500	98.567	98.556	98.541	98.526	6.250	96.782	96.776	96.751	96.726
5.625	98.343	98.331	98.317	98.302	5.625	98.904	98.888	98.871	98.854	6.375	97.612	97.606	97.581	97.556
5.750	98.634	98.598	98.551	98.503	5.750	99.230	99.182	99.120	99.057	6.500	98.175	98.168	98.144	98.119
5.875	98.986	98.950	98.902	98.855	5.875	99.573	99.526	99.463	99.401	6.625	98.681	98.674	98.650	98.625
6.000	99.322	99.287	99.239	99.191	6.000	99.900	99.852	99.790	99.728	6.750	98.955	98.935	98.901	98.867
6.125	99.655	99.619	99.572	99.524	6.125	100.243	100.195	100.133	100.070	6.875	99.473	99.454	99.420	99.386
6.250	99.871	99.841	99.800	99.760	6.250	100.352	100.298	100.243	100.188	7.000	99.975	99.955	99.921	99.887
6.375	100.464	100.434	100.394	100.353	6.375	100.946	100.892	100.837	100.782	7.125	100.437	100.418	100.384	100.350
6.500	100.818	100.788	100.747	100.707	6.500	101.290	101.236	101.181	101.126	7.250	100.356	100.324	100.275	100.227
6.625	101.123	101.094	101.053	101.013	6.625	101.596	101.542	101.487	101.432	7.375	100.833	100.800	100.752	100.703
										7.500	101.272	101.240	101.191	101.143
										7.625	101.698	101.665	101.616	101.568
										7.750	101.178	101.139	101.071	101.003
										7.875	101.619	101.580	101.512	101.444
										8.000	102.057	102.018	101.950	101.882
										8.125	102.488	102.449	102.381	102.313

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
5.500	94.112	94.112	94.101	94.089	5.500	94.012	94.012	94.001	93.989	5.250	94.717	94.691	94.638	94.585
5.625	94.756	94.756	94.744	94.733	5.625	94.656	94.656	94.644	94.633	5.375	95.367	95.341	95.288	95.235
5.750	95.370	95.370	95.359	95.347	5.750	95.270	95.270	95.259	95.247	5.500	96.013	95.987	95.934	95.881
5.875	96.007	96.000	95.985	95.983	5.875	95.907	95.907	95.895	95.883	5.625	96.626	96.600	96.547	96.494
6.000	96.613	96.613	96.602	96.590	6.000	96.527	96.527	96.516	96.504	5.750	97.236	97.209	97.157	97.104
6.125	97.163	97.163	97.152	97.140	6.125	97.105	97.105	97.093	97.082	5.875	97.828	97.802	97.749	97.696
6.250	97.532	97.526	97.501	97.476	6.250	97.504	97.497	97.472	97.448	6.000	98.402	98.376	98.323	98.270
6.375	98.362	98.356	98.331	98.306	6.375	98.344	98.338	98.313	98.288	6.125	98.917	98.891	98.838	98.785
6.500	98.925	98.918	98.894	98.869	6.500	98.907	98.900	98.876	98.851	6.250	99.107	99.074	99.020	98.966
6.625	99.431	99.424	99.400	99.375	6.625	99.413	99.407	99.382	99.357	6.375	99.885	99.852	99.797	99.743
6.750	99.705	99.685	99.651	99.617	6.750	99.687	99.668	99.634	99.600	6.500	100.397	100.364	100.309	100.255
6.875	100.223	100.204	100.170	100.136	6.875	100.206	100.186	100.153	100.119	6.625	100.869	100.836	100.782	100.727
7.000	100.725	100.705	100.671	100.637	7.000	100.708	100.688	100.654	100.620	6.750	100.626	100.581	100.517	100.454
7.125	101.187	101.168	101.134	101.100	7.125	101.170	101.151	101.117	101.083	6.875	101.112	101.066	101.003	100.940
7.250	101.106	101.074	101.025	100.977	7.250	101.090	101.057	101.009	100.960	7.000	101.558	101.513	101.449	101.386
7.375	101.583	101.550	101.502	101.453	7.375	101.567	101.534	101.485	101.437	7.125	101.957	101.911	101.848	101.784
7.500	102.022	101.990	101.941	101.893	7.500	102.006	101.973	101.925	101.876	7.250	101.771	101.738	101.690	101.641
7.625	102.448	102.415	102.366	102.318	7.625	102.432	102.399	102.351	102.302	7.375	102.182	102.149	102.101	102.052
7.750	101.928	101.889	101.821	101.753	7.750	101.913	101.874	101.806	101.739	7.500	102.571	102.538	102.489	102.441
7.875	102.369	102.330	102.262	102.194	7.875	102.354	102.315	102.247	102.180					
8.000	102.807	102.768	102.700	102.632	8.000	102.793	102.754	102.686	102.618					
8.125	103.238	103.199	103.131	103.063	8.125	103.224	103.185	103.117	103.050					
8.250	102.763	102.691	102.604	102.517	8.250	102.751	102.679	102.592	102.505					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.000	96.467	96.455	96.441	96.426	5.000	97.097	97.085	97.070	97.056
5.125	96.867	96.855	96.841	96.826	5.125	97.487	97.476	97.461	97.446
5.250	97.263	97.251	97.236	97.221	5.250	97.862	97.850	97.836	97.821
5.375	97.635	97.623	97.609	97.594	5.375	98.223	98.212	98.197	98.182
5.500	98.002	97.990	97.975	97.961	5.500	98.			



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

Wholesale

Effective: April 26, 2024

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
5.625	93.373	93.333	93.254	93.174	5.625	91.965	91.925	91.846	91.766	4.875	91.900	87.157	87.071	86.986
5.750	94.330	94.297	94.219	94.141	5.750	92.932	92.899	92.821	92.743	5.000	87.948	87.883	87.797	87.712
5.875	94.943	94.910	94.832	94.754	5.875	93.542	93.509	93.431	93.353	5.125	88.602	88.537	88.451	88.366
6.000	95.552	95.519	95.441	95.363	6.000	94.158	94.126	94.048	93.970	5.250	90.375	90.336	90.257	90.177
6.125	96.124	96.091	96.014	95.936	6.125	94.731	94.698	94.621	94.543	5.375	91.027	90.988	90.909	90.829
6.250	97.371	97.325	97.238	97.151	6.250	95.978	95.932	95.845	95.758	5.500	91.676	91.637	91.557	91.478
6.375	97.951	97.905	97.819	97.732	6.375	96.558	96.512	96.426	96.339	5.625	92.297	92.257	92.178	92.098
6.500	98.500	98.455	98.368	98.281	6.500	97.108	97.062	96.975	96.888	5.750	93.264	93.231	93.153	93.075
6.625	99.017	98.971	98.884	98.797	6.625	97.624	97.578	97.491	97.405	5.875	93.886	93.854	93.776	93.698
6.750	99.483	99.437	99.351	99.264	6.750	98.091	98.045	97.958	97.871	6.000	94.491	94.459	94.381	94.303
6.875	99.891	99.845	99.759	99.672	6.875	98.499	98.453	98.367	98.280	6.125	95.064	95.031	94.953	94.875
7.000	100.267	100.221	100.134	100.047	7.000	98.875	98.829	98.742	98.656	6.250	96.298	96.252	96.165	96.079
7.125	100.621	100.575	100.489	100.402	7.125	99.230	99.184	99.097	99.010	6.375	96.854	96.808	96.721	96.635
7.250	101.376	101.317	101.215	101.114	7.250	99.985	99.926	99.824	99.723	6.500	97.403	97.357	97.271	97.184
7.375	101.744	101.685	101.584	101.482	7.375	100.353	100.294	100.193	100.091	6.625	97.908	97.862	97.775	97.688
7.500	102.080	102.021	101.920	101.818	7.500	100.690	100.631	100.529	100.428	6.750	98.362	98.317	98.230	98.143
7.625	102.429	102.370	102.268	102.167	7.625	101.039	100.980	100.878	100.777	6.875	98.783	98.738	98.651	98.564
7.750	101.859	101.754	101.625	101.495	7.750	100.470	100.365	100.236	100.106	7.000	99.147	99.101	99.015	98.928
7.875	102.215	102.111	101.981	101.851						7.125	99.502	99.457	99.370	99.283
8.000	102.572	102.467	102.337	102.208										
8.125	102.930	102.826	102.696	102.566										
8.250	101.983	101.846	101.685	101.524										

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	93.999	93.975	93.945	93.916	5.000	93.664	93.640	93.610	93.581
5.125	94.371	94.347	94.318	94.288	5.125	94.036	94.012	93.982	93.953
5.250	95.048	95.000	94.938	94.876	5.250	94.713	94.665	94.603	94.541
5.375	95.406	95.359	95.296	95.234	5.375	95.084	95.036	94.974	94.912
5.500	95.759	95.712	95.649	95.587	5.500	95.429	95.381	95.319	95.257
5.625	96.090	96.043	95.980	95.918	5.625	95.753	95.705	95.643	95.580
5.750	96.736	96.694	96.639	96.584	5.750	96.400	96.358	96.303	96.248
5.875	97.057	97.015	96.960	96.905	5.875	96.722	96.681	96.626	96.571
6.000	97.361	97.319	97.264	97.209	6.000	97.023	96.982	96.927	96.872
6.125	97.639	97.598	97.543	97.488	6.125	97.304	97.262	97.207	97.152
6.250	98.041	97.999	97.944	97.889	6.250	97.695	97.653	97.598	97.543
6.375	98.297	98.255	98.200	98.145	6.375	97.941	97.899	97.844	97.789
6.500	98.529	98.487	98.432	98.377	6.500	98.175	98.133	98.078	98.023
6.625	98.750	98.708	98.654	98.599	6.625	98.399	98.358	98.303	98.248

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
5.500	94.237	94.237	94.226	94.214	5.625	93.373	93.333	93.254	93.174	5.500	93.112	93.112	93.101	93.089
5.625	94.881	94.881	94.869	94.858	5.750	94.330	94.297	94.219	94.141	5.625	93.756	93.756	93.744	93.733
5.750	95.495	95.495	95.484	95.472	5.875	94.943	94.910	94.832	94.754	5.750	94.370	94.370	94.359	94.347
5.875	96.132	96.132	96.120	96.108	6.000	95.552	95.519	95.441	95.363	5.875	95.007	95.007	94.995	94.983
6.000	96.738	96.738	96.727	96.715	6.125	96.124	96.091	96.014	95.936	6.000	95.613	95.613	95.602	95.590
6.125	97.288	97.288	97.277	97.265	6.250	97.371	97.325	97.238	97.151	6.125	96.163	96.163	96.152	96.140
6.250	97.657	97.651	97.626	97.601	6.375	97.951	97.905	97.819	97.732	6.250	96.532	96.526	96.501	96.476
6.375	98.487	98.481	98.456	98.431	6.500	98.500	98.455	98.368	98.281	6.375	97.362	97.356	97.331	97.306
6.500	99.050	99.043	99.019	98.994	6.625	99.017	98.971	98.884	98.797	6.500	97.925	97.918	97.894	97.869
6.625	99.556	99.549	99.525	99.500	6.750	99.483	99.437	99.351	99.264	6.625	98.431	98.424	98.400	98.375
6.750	99.830	99.810	99.776	99.742	6.875	99.891	99.845	99.759	99.672	6.750	98.705	98.685	98.651	98.617
6.875	100.348	100.329	100.295	100.261	7.000	100.267	100.221	100.134	100.047	6.875	99.223	99.204	99.170	99.136
7.000	100.850	100.830	100.796	100.762	7.125	100.621	100.575	100.489	100.402	7.000	99.725	99.705	99.671	99.637
7.125	101.312	101.293	101.259	101.225	7.250	101.376	101.317	101.215	101.114	7.125	100.187	100.168	100.134	100.100
7.250	101.231	101.199	101.150	101.102	7.375	101.744	101.685	101.584	101.482	7.250	100.106	100.074	100.025	99.977
7.375	101.708	101.675	101.627	101.578	7.500	102.080	102.021	101.920	101.818	7.375	100.583	100.550	100.502	100.453
7.500	102.147	102.115	102.066	102.018	7.625	102.429	102.370	102.268	102.167	7.500	101.022	100.990	100.941	100.893
7.625	102.573	102.540	102.491	102.443	7.750	101.859	101.754	101.625	101.495	7.625	101.448	101.415	101.366	101.318
7.750	102.053	102.014	101.946	101.878	7.875	102.215	102.111	101.981	101.851	7.750	100.928	100.889	100.821	100.753
7.875	102.494	102.455	102.387	102.319	8.000	102.572	102.467	102.337	102.208	7.875	101.369	101.330	101.262	101.194
8.000	102.932	102.893	102.825	102.757	8.125	102.930	102.826	102.696	102.566	8.000	101.807	101.768	101.700	101.632
8.125	103.363	103.324	103.256	103.188	8.250	101.983	101.846	101.685	101.524	8.125	102.238	102.199	102.131	102.063
8.250	102.888	102.816	102.729	102.642						8.250	101.763	101.691	101.604	101.517

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
5.500	94.237	94.237	94.226	94.214	5.625	93.373	93.333	93.254	93.174	5.500	93.112	93.112	93.101	93.089
5.625	94.881	94.881	94.869	94.858	5.750	94.330	94.297	94.219	94.141	5.625	93.756	93.756	93.744	93.733
5.750	95.495	95.495	95.484	95.472	5.875	94.943	94.910	94.832	94.754	5.750	94.370	94.370	94.359	94.347
5.875	96.132	96.132	96.120	96.108	6.000	95.552	95.519	95.441	95.363	5.875	95.007	95.007	94.995	94.983
6.000	96.738	96.738	96.727	96.715	6.125	96.124	96.091	96.014	95.936	6.000	95.613	95.613	95.602	95.590
6.125	97.288	97.288	97.277	97.265	6.250	97.371	97.325	97.238	97.151	6.125	96.163	96.163	96.152	96.140
6.250	97.657	97.651	97.626	97.601	6.375	97.951	97.905	97.819	97.732	6.250	96.532	96.526	96.501	96.476
6.375	98.487	98.481	98.456	98.431	6.500	98.500	98.455	98.368	98.281	6.375	97.362	97.356	97.331	97.306
6.500	99.050	99.043	99.019	98.994	6.625	99.017	98.971	98.884	98.797	6.500	97.925	97.918	97.894	97.869
6.625	99.556	99.549	99.525	99.500	6.750	99.483	99.437	99.351	99.264	6.625	98.431	98.424	98.400	98.375
6.750	99.830	99.810	99.776	99.742	6.875	99.891	99.845	99.759	99.672	6.750	98.705	98.685	98.651	98.617
6.875	100.348	100.329	100.295	100.261	7.000	100.267	100.221	100.134	100.047	6.875	99.223	99.204	99.170	99.136
7.000	100.850	100.830	100.7											



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

Wholesale

Effective: April 26, 2024

HOME POSSIBLE CONFORMING PRICING

Rate	HOME POSSIBLE 30 YEAR FIXED (HP201)			
	15-Day	30-Day	45-Day	60-Day
5.500	93.112	93.112	93.101	93.089
5.625	93.756	93.756	93.744	93.733
5.750	94.370	94.370	94.359	94.347
5.875	95.007	95.007	94.995	94.983
6.000	95.613	95.613	95.602	95.590
6.125	96.163	96.163	96.152	96.140
6.250	96.532	96.526	96.501	96.476
6.375	97.362	97.356	97.331	97.306
6.500	97.925	97.918	97.894	97.869
6.625	98.431	98.424	98.400	98.375
6.750	98.705	98.685	98.651	98.617
6.875	99.223	99.204	99.170	99.136
7.000	99.725	99.705	99.671	99.637
7.125	100.187	100.168	100.134	100.100
7.250	100.106	100.074	100.025	99.977
7.375	100.583	100.550	100.502	100.453
7.500	101.022	100.990	100.941	100.893
7.625	101.448	101.415	101.366	101.318
7.750	100.928	100.889	100.821	100.753
7.875	101.369	101.330	101.262	101.194
8.000	101.807	101.768	101.700	101.632
8.125	102.238	102.199	102.131	102.063
8.250	101.763	101.691	101.604	101.517



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

Effective: **April 26, 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 **				HOMEReadY AND HOME POSSIBLE ADJUSTMENT CAPS*			
Loan Amt \$75,000 <= \$100,000	-1.000			LTV > 80% AND FICO >= 680		0.000	
Loan Amt >\$100,000 <= \$150,000	-0.375			All other LTV & FICO combinations		0.000	

MISCELLANEOUS		*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
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				
FICO >= 700 & LTV <= 80%	0.300				

** 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

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

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Effective: April 26, 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 it's 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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MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	98.561	98.474	98.260
6.875	99.105	99.018	98.804
6.990	99.638	99.551	99.337
7.000	99.638	99.551	99.337
7.125	100.114	100.027	99.813
7.250	100.580	100.493	100.279
7.375	100.319	100.176	99.906
7.500	100.812	100.669	100.399
7.625	101.258	101.115	100.845
7.750	101.684	101.541	101.271
7.875	101.023	100.824	100.498
8.000	101.476	101.277	100.951
8.125	101.882	101.683	101.357
8.250	102.268	102.069	101.743

MaxONE - (301_1st_DPA)			
Rate	15 Day	30 Day	45 Day
6.750	95.961	95.874	95.660
6.875	96.505	96.418	96.204
6.990	97.038	96.951	96.737
7.000	97.038	96.951	96.737
7.125	97.514	97.427	97.213
7.250	97.980	97.893	97.679
7.375	97.719	97.576	97.306
7.500	98.212	98.069	97.799
7.625	98.658	98.515	98.245
7.750	99.084	98.941	98.671
7.875	98.423	98.224	97.898
8.000	98.876	98.677	98.351
8.125	99.282	99.083	98.757
8.250	99.668	99.469	99.143

MaxONE Plus HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	96.686	96.474	96.260
6.875	97.230	97.018	96.804
6.990	97.763	97.551	97.337
7.000	97.763	97.551	97.337
7.125	98.239	98.027	97.813
7.250	98.705	98.493	98.279
7.375	98.444	98.176	97.906
7.500	98.937	98.669	98.399
7.625	99.383	99.115	98.845
7.750	99.809	99.541	99.271
7.875	99.148	98.824	98.498
8.000	99.601	99.277	98.951
8.125	100.007	99.683	99.357
8.250	100.393	100.069	99.743

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	94.086	93.874	93.660
6.875	94.630	94.418	94.204
6.990	95.163	94.951	94.737
7.000	95.163	94.951	94.737
7.125	95.639	95.427	95.213
7.250	96.105	95.893	95.679
7.375	95.844	95.576	95.306
7.500	96.337	96.069	95.799
7.625	96.783	96.515	96.245
7.750	97.209	96.941	96.671
7.875	96.548	96.224	95.898
8.000	97.001	96.677	96.351
8.125	97.407	97.083	96.757
8.250	97.793	97.469	97.143

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 26, 2024

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
5.750	97.682	97.667	97.635	
5.875	98.428	98.345	98.258	
6.000	99.042	98.959	98.872	
6.125	99.522	99.439	99.352	
6.250	99.857	99.774	99.687	
6.375	100.368	100.156	99.979	
6.500	100.952	100.740	100.563	
6.625	101.392	101.180	101.003	
6.750	101.697	101.485	101.308	
6.875	101.304	101.198	101.093	
7.000	101.858	101.752	101.647	
7.125	102.383	102.277	102.172	
7.250	102.388	102.282	102.177	
7.375	101.793	101.717	101.627	
7.500	102.307	102.231	102.141	
7.625	102.667	102.591	102.501	
7.750	103.007	102.931	102.841	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
5.375	95.788	95.773	95.741	
5.500	96.162	96.167	96.135	
5.625	96.817	96.802	96.770	
5.750	97.307	97.292	97.260	
5.875	98.053	97.970	97.883	
6.000	98.667	98.584	98.497	
6.125	99.147	99.064	98.977	
6.250	99.482	99.399	99.312	
6.375	99.993	99.781	99.604	
6.500	100.577	100.365	100.188	
6.625	101.017	100.805	100.628	
6.750	101.322	101.110	100.933	
6.875	100.929	100.823	100.718	
7.000	101.483	101.377	101.272	
7.125	102.008	101.902	101.797	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
5.000	96.403	96.397	96.393	
5.125	96.917	96.911	96.907	
5.250	97.431	97.425	97.421	
5.375	97.630	97.588	97.534	
5.500	97.884	97.842	97.788	
5.625	98.388	98.346	98.292	
5.750	98.757	98.715	98.661	
5.875	98.927	98.899	98.866	
6.000	99.411	99.383	99.350	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.750	97.587	97.572	97.540	
5.875	98.083	98.000	97.913	
6.000	98.697	98.614	98.527	
6.125	99.177	99.094	99.007	
6.250	99.512	99.429	99.342	
6.375	100.367	100.155	99.978	
6.500	100.701	100.489	100.312	
6.625	101.266	101.054	100.877	
6.750	101.446	101.234	101.057	
6.875	100.928	100.822	100.717	
7.000	101.232	101.126	101.021	
7.125	101.632	101.526	101.421	
7.250	101.887	101.781	101.676	
7.375	101.354	101.278	101.189	
7.500	101.868	101.792	101.703	
7.625	102.228	102.152	102.063	
7.750	102.193	102.117	102.028	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.750	97.557	97.542	97.510	
5.875	98.303	98.220	98.133	
6.000	98.917	98.834	98.747	
6.125	99.397	99.314	99.227	
6.250	99.732	99.649	99.562	
6.375	100.243	100.031	99.854	
6.500	100.827	100.615	100.438	
6.625	101.267	101.055	100.878	
6.750	101.572	101.360	101.183	
6.875	101.179	101.073	100.968	
7.000	101.733	101.627	101.522	
7.125	102.258	102.152	102.047	
7.250	102.263	102.157	102.052	
7.375	101.668	101.592	101.502	
7.500	102.182	102.106	102.016	
7.625	102.542	102.466	102.376	
7.750	102.882	102.806	102.716	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.750	97.337	97.322	97.290	
5.875	97.833	97.750	97.663	
6.000	98.447	98.364	98.277	
6.125	98.927	98.844	98.757	
6.250	99.262	99.179	99.092	
6.375	100.117	99.905	99.728	
6.500	100.451	100.239	100.062	
6.625	101.016	100.804	100.627	
6.750	101.196	100.984	100.807	
6.875	100.678	100.572	100.467	
7.000	100.982	100.876	100.771	
7.125	101.382	101.276	101.171	
7.250	101.637	101.531	101.426	
7.375	101.104	101.028	100.939	
7.500	101.618	101.542	101.453	
7.625	101.978	101.902	101.813	
7.750	101.943	101.867	101.778	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.750	97.557	97.542	97.510	
5.875	98.303	98.220	98.133	
6.000	98.917	98.834	98.747	
6.125	99.397	99.314	99.227	
6.250	99.732	99.649	99.562	
6.375	100.243	100.031	99.854	
6.500	100.827	100.615	100.438	
6.625	101.267	101.055	100.878	
6.750	101.572	101.360	101.183	
6.875	101.179	101.073	100.968	
7.000	101.733	101.627	101.522	
7.125	102.258	102.152	102.047	
7.250	102.263	102.157	102.052	
7.375	101.668	101.592	101.502	
7.500	102.182	102.106	102.016	
7.625	102.542	102.466	102.376	
7.750	102.882	102.806	102.716	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.750	97.337	97.322	97.290	
5.875	97.833	97.750	97.663	
6.000	98.447	98.364	98.277	
6.125	98.927	98.844	98.757	
6.250	99.262	99.179	99.092	
6.375	100.117	99.905	99.728	
6.500	100.451	100.239	100.062	
6.625	101.016	100.804	100.627	
6.750	101.196	100.984	100.807	
6.875	100.678	100.572	100.467	
7.000	100.982	100.876	100.771	
7.125	101.382	101.276	101.171	
7.250	101.637	101.531	101.426	
7.375	101.104	101.028	100.939	
7.500	101.618	101.542	101.453	
7.625	101.978	101.902	101.813	
7.750	101.943	101.867	101.778	

LLPAs

FICO ≥680	
0.250	
FICO 660-679	
0.250	
FICO 640-659	
0.000	
FICO 620-639	
-0.500	
FICO 600-619	
-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 ≥680 & ≥\$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 26, 2024

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.750	97.475	97.460	97.428	
5.875	98.221	98.138	98.051	
6.000	98.835	98.752	98.665	
6.125	99.315	99.232	99.145	
6.250	99.650	99.567	99.480	
6.375	100.161	99.949	99.772	
6.500	100.745	100.533	100.356	
6.625	101.185	100.973	100.796	
6.750	101.490	101.278	101.101	
6.875	101.097	100.991	100.886	
7.000	101.651	101.545	101.440	
7.125	102.176	102.070	101.965	
7.250	102.181	102.075	101.970	
7.375	101.586	101.510	101.420	
7.500	102.100	102.024	101.934	
7.625	102.460	102.384	102.294	
7.750	102.800	102.724	102.634	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.375	95.581	95.566	95.534	
5.500	95.975	95.960	95.928	
5.625	96.610	96.595	96.563	
5.750	97.100	97.085	97.053	
5.875	97.846	97.763	97.676	
6.000	98.460	98.377	98.290	
6.125	98.940	98.857	98.770	
6.250	99.275	99.192	99.105	
6.375	99.786	99.574	99.397	
6.500	100.370	100.158	99.981	
6.625	100.810	100.598	100.421	
6.750	101.115	100.903	100.726	
6.875	100.722	100.616	100.511	
7.000	101.276	101.170	101.065	
7.125	101.801	101.695	101.590	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	96.196	96.190	96.186	
5.125	96.710	96.704	96.700	
5.250	97.224	97.218	97.214	
5.375	97.423	97.381	97.327	
5.500	97.677	97.635	97.581	
5.625	98.181	98.139	98.085	
5.750	98.550	98.508	98.454	
5.875	98.720	98.692	98.659	
6.000	99.204	99.176	99.143	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.750	97.255	97.240	97.208	
5.875	97.751	97.668	97.581	
6.000	98.365	98.282	98.195	
6.125	98.845	98.762	98.675	
6.250	99.180	99.097	99.010	
6.375	100.035	99.823	99.646	
6.500	100.369	100.157	99.980	
6.625	100.934	100.722	100.545	
6.750	101.114	100.902	100.725	
6.875	100.596	100.490	100.385	
7.000	100.900	100.794	100.689	
7.125	101.300	101.194	101.089	
7.250	101.555	101.449	101.344	
7.375	101.022	100.946	100.857	
7.500	101.536	101.460	101.371	
7.625	101.896	101.820	101.731	
7.750	101.861	101.785	101.696	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.750	97.350	97.335	97.303	
5.875	98.096	98.013	97.926	
6.000	98.710	98.627	98.540	
6.125	99.190	99.107	99.020	
6.250	99.525	99.442	99.355	
6.375	100.036	99.824	99.647	
6.500	100.620	100.408	100.231	
6.625	101.060	100.848	100.671	
6.750	101.365	101.153	100.976	
6.875	100.972	100.866	100.761	
7.000	101.526	101.420	101.315	
7.125	102.051	101.945	101.840	
7.250	102.056	101.950	101.845	
7.375	101.461	101.385	101.295	
7.500	101.975	101.899	101.809	
7.625	102.335	102.259	102.169	
7.750	102.675	102.599	102.509	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.750	97.005	96.990	96.958	
5.875	97.501	97.418	97.331	
6.000	98.115	98.032	97.945	
6.125	98.595	98.512	98.425	
6.250	98.930	98.847	98.760	
6.375	99.785	99.573	99.396	
6.500	100.119	99.907	99.730	
6.625	100.684	100.472	100.295	
6.750	100.864	100.652	100.475	
6.875	100.346	100.240	100.135	
7.000	100.650	100.544	100.439	
7.125	101.050	100.944	100.839	
7.250	101.305	101.199	101.094	
7.375	100.772	100.696	100.607	
7.500	101.286	101.210	101.121	
7.625	101.646	101.570	101.481	
7.750	101.611	101.535	101.446	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.750	97.350	97.335	97.303	
5.875	98.096	98.013	97.926	
6.000	98.710	98.627	98.540	
6.125	99.190	99.107	99.020	
6.250	99.525	99.442	99.355	
6.375	100.036	99.824	99.647	
6.500	100.620	100.408	100.231	
6.625	101.060	100.848	100.671	
6.750	101.365	101.153	100.976	
6.875	100.972	100.866	100.761	
7.000	101.526	101.420	101.315	
7.125	102.051	101.945	101.840	
7.250	102.056	101.950	101.845	
7.375	101.461	101.385	101.295	
7.500	101.975	101.899	101.809	
7.625	102.335	102.259	102.169	
7.750	102.675	102.599	102.509	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.750	97.005	96.990	96.958	
5.875	97.501	97.418	97.331	
6.000	98.115	98.032	97.945	
6.125	98.595	98.512	98.425	
6.250	98.930	98.847	98.760	
6.375	99.785	99.573	99.396	
6.500	100.119	99.907	99.730	
6.625	100.684	100.472	100.295	
6.750	100.864	100.652	100.475	
6.875	100.346	100.240	100.135	
7.000	100.650	100.544	100.439	
7.125	101.050	100.944	100.839	
7.250	101.305	101.199	101.094	
7.375	100.772	100.696	100.607	
7.500	101.286	101.210	101.121	
7.625	101.646	101.570	101.481	
7.750	101.611	101.535	101.446	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.375	95.413	95.398	95.366	
5.500	95.807	95.792	95.760	
5.625	96.442	96.427	96.395	
5.750	96.932	96.917	96.885	
5.875	97.678	97.595	97.508	
6.000	98.292	98.209	98.122	
6.125	98.772	98.689	98.602	
6.250	99.107	99.024	98.937	
6.375	99.618	99.406	99.229	
6.500	100.202	99.990	99.813	
6.625	100.642	100.430	100.253	
6.750	100.947	100.735	100.558	
6.875	100.554	100.448	100.343	
7.000	101.108	101.002	100.897	
7.125	101.633	101.527	101.422	

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 26, 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	95.174	95.182	95.177	5.375	95.538	95.523	95.491	5.000	96.153	96.147	96.143	5.250	94.557	94.542	94.510
5.375	96.038	96.023	95.991	5.500	95.932	95.917	95.885	5.125	96.667	96.661	96.657	5.375	95.568	95.553	95.521
5.500	96.432	96.417	96.385	5.625	96.567	96.552	96.520	5.250	97.181	97.175	97.171	5.500	96.212	96.197	96.165
5.625	97.067	97.052	97.020	5.750	97.057	97.042	97.010	5.375	97.380	97.338	97.284	5.625	96.597	96.582	96.550
5.750	97.557	97.542	97.510	5.875	97.803	97.720	97.633	5.500	97.634	97.592	97.538	5.750	97.337	97.322	97.290
5.875	98.303	98.220	98.133	6.000	98.417	98.334	98.247	5.625	98.138	98.096	98.042	5.875	97.833	97.750	97.663
6.000	98.917	98.834	98.747	6.125	98.897	98.814	98.727	5.750	98.507	98.465	98.411	6.000	98.447	98.364	98.277
6.125	99.397	99.314	99.227	6.250	99.232	99.149	99.062	5.875	98.677	98.649	98.616	6.125	98.927	98.844	98.757
6.250	99.732	99.649	99.562	6.375	99.743	99.531	99.354	6.000	99.161	99.133	99.100	6.250	99.262	99.179	99.092
6.375	100.243	100.031	99.854	6.500	100.327	100.115	99.938					6.375	100.117	99.905	99.728
6.500	100.827	100.615	100.438	6.625	100.767	100.555	100.378					6.500	100.451	100.239	100.062
6.625	101.267	101.055	100.878	6.750	101.072	100.860	100.683					6.625	101.016	100.804	100.627
6.750	101.572	101.360	101.183	6.875	100.679	100.573	100.468					6.750	101.196	100.984	100.807
6.875	101.179	101.073	100.968	7.000	101.233	101.127	101.022					6.875	100.678	100.572	100.467
7.000	101.733	101.627	101.522	7.125	101.758	101.652	101.547					7.000	100.982	100.876	100.771
7.125	102.258	102.152	102.047									7.125	101.382	101.276	101.171
7.250	102.263	102.157	102.052									7.250	101.637	101.531	101.426

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	94.967	94.975	94.970	5.375	95.331	95.316	95.284	5.000	95.946	95.940	95.936	5.250	94.225	94.210	94.178
5.375	95.831	95.816	95.784	5.500	95.725	95.710	95.678	5.125	96.460	96.454	96.450	5.375	95.236	95.221	95.189
5.500	96.225	96.210	96.178	5.625	96.360	96.345	96.313	5.250	96.974	96.968	96.964	5.500	95.880	95.865	95.833
5.625	96.860	96.845	96.813	5.750	96.850	96.835	96.803	5.375	97.173	97.131	97.077	5.625	96.265	96.250	96.218
5.750	97.350	97.335	97.303	5.875	97.596	97.513	97.426	5.500	97.427	97.385	97.331	5.750	97.005	96.990	96.958
5.875	98.096	98.013	97.926	6.000	98.210	98.127	98.040	5.625	97.931	97.889	97.835	5.875	97.501	97.418	97.331
6.000	98.710	98.627	98.540	6.125	98.690	98.607	98.520	5.750	98.300	98.258	98.204	6.000	98.115	98.032	97.945
6.125	99.190	99.107	99.020	6.250	99.025	98.942	98.855	5.875	98.470	98.442	98.409	6.125	98.595	98.512	98.425
6.250	99.525	99.442	99.355	6.375	99.536	99.324	99.147	6.000	98.954	98.926	98.893	6.250	98.930	98.847	98.760
6.375	100.036	99.824	99.647	6.500	100.120	99.908	99.731					6.375	99.785	99.573	99.396
6.500	100.620	100.408	100.231	6.625	100.560	100.348	100.171					6.500	100.119	99.907	99.730
6.625	101.060	100.848	100.671	6.750	100.865	100.653	100.476					6.625	100.684	100.472	100.295
6.750	101.365	101.153	100.976	6.875	100.472	100.366	100.261					6.750	100.864	100.652	100.475
6.875	100.972	100.866	100.761	7.000	101.026	100.920	100.815					6.875	100.346	100.240	100.135
7.000	101.526	101.420	101.315	7.125	101.551	101.445	101.340					7.000	100.650	100.544	100.439
7.125	102.051	101.945	101.840									7.125	101.050	100.944	100.839
7.250	102.056	101.950	101.845									7.250	101.305	101.199	101.094

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: Friday, April 26, 2024

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	96.414	96.321	96.133	95.946
6.500	97.011	96.917	96.730	96.542
6.625	97.482	97.389	97.201	97.014
6.750	97.778	97.684	97.496	97.309
6.875	98.049	97.956	97.768	97.581
7.000	98.382	98.288	98.100	97.913
7.125	98.894	98.801	98.613	98.426
7.250	99.323	99.229	99.041	98.854
7.375	99.626	99.532	99.345	99.157
7.500	99.855	99.762	99.574	99.387
7.625	100.112	100.018	99.831	99.643
7.750	100.398	100.304	100.117	99.929
7.875	100.605	100.511	100.324	100.136
8.000	100.803	100.710	100.522	100.335
8.125	100.999	100.906	100.718	100.531
8.250	101.226	101.132	100.945	100.757
8.375	101.453	101.359	101.172	100.984
8.500	101.680	101.586	101.398	101.211
8.625	101.889	101.795	101.608	101.420

Jumbo One 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	93.265	93.171	92.984	92.796
6.375	93.712	93.619	93.431	93.244
6.500	94.157	94.063	93.876	93.688
6.625	94.606	94.512	94.325	94.137
6.750	95.053	94.959	94.771	94.584
6.875	95.503	95.410	95.222	95.035
7.000	95.952	95.858	95.670	95.483
7.125	96.401	96.307	96.119	95.932
7.250	96.850	96.757	96.569	96.382
7.375	97.301	97.207	97.020	96.832
7.500	97.756	97.662	97.474	97.287
7.625	98.207	98.114	97.926	97.739
7.750	98.664	98.570	98.382	98.195
7.875	99.117	99.023	98.836	98.648
8.000	99.571	99.477	99.290	99.102

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		

Must be Conditionally Approved to lock

Jumbo One Premier Pricing

Jumbo One Premier 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	94.646	94.536	94.365	94.146
5.875	95.151	95.042	94.870	94.651
6.000	95.656	95.547	95.375	95.156
6.125	96.237	96.127	95.955	95.737
6.250	96.818	96.709	96.537	96.318
6.375	97.247	97.138	96.966	96.747
6.500	97.676	97.567	97.395	97.176
6.625	98.124	98.015	97.843	97.624
6.750	98.572	98.463	98.291	98.072
6.875	98.901	98.792	98.620	98.401
7.000	99.231	99.122	98.950	98.731
7.125	99.515	99.406	99.234	99.015
7.250	99.800	99.690	99.518	99.300
7.375	100.118	100.008	99.837	99.618
7.500	100.436	100.327	100.155	99.936
7.625	100.629	100.520	100.348	100.129
7.750	100.822	100.713	100.541	100.322
7.875	101.120	101.010	100.838	100.620
8.000	101.504	101.395	101.223	101.004

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	94.646	94.536	94.365	94.146
5.875	95.151	95.042	94.870	94.651
6.000	95.656	95.547	95.375	95.156
6.125	96.237	96.127	95.955	95.737
6.250	96.818	96.709	96.537	96.318
6.375	97.247	97.138	96.966	96.747
6.500	97.676	97.567	97.395	97.176
6.625	98.124	98.015	97.843	97.624
6.750	98.572	98.463	98.291	98.072
6.875	98.901	98.792	98.620	98.401
7.000	99.231	99.122	98.950	98.731
7.125	99.515	99.406	99.234	99.015
7.250	99.800	99.690	99.518	99.300
7.375	100.118	100.008	99.837	99.618
7.500	100.436	100.327	100.155	99.936
7.625	100.629	100.520	100.348	100.129
7.750	100.822	100.713	100.541	100.322
7.875	101.120	101.010	100.838	100.620
8.000	101.504	101.395	101.223	101.004

Jumbo One Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	94.646	94.536	94.365	94.146
5.875	95.151	95.042	94.870	94.651
6.000	95.656	95.547	95.375	95.156
6.125	96.237	96.127	95.955	95.737
6.250	96.818	96.709	96.537	96.318
6.375	97.247	97.138	96.966	96.747
6.500	97.676	97.567	97.395	97.176
6.625	98.124	98.015	97.843	97.624
6.750	98.572	98.463	98.291	98.072
6.875	98.901	98.792	98.620	98.401
7.000	99.231	99.122	98.950	98.731
7.125	99.515	99.406	99.234	99.015
7.250	99.800	99.690	99.518	99.300
7.375	100.118	100.008	99.837	99.618
7.500	100.436	100.327	100.155	99.936
7.625	100.629	100.520	100.348	100.129
7.750	100.822	100.713	100.541	100.322
7.875	101.120	101.010	100.838	100.620
8.000	101.504	101.395	101.223	101.004

Jumbo One Premier 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	N/A	N/A	N/A	N/A
5.625	N/A	N/A	N/A	N/A
5.750	N/A	N/A	N/A	N/A
5.875	N/A	N/A	N/A	N/A
6.000	95.374	95.265	95.093	94.874
6.125	95.659	95.550	95.378	95.159
6.250	95.944	95.834	95.663	95.444
6.375	96.790	96.680	96.508	96.290
6.500	97.636	97.526	97.355	97.136
6.625	97.976	97.866	97.694	97.476
6.750	98.315	98.206	98.034	97.815

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	95.032	94.922	94.750	94.532
5.875	95.179	95.070	94.898	94.679
6.000	95.331	95.222	95.050	94.831
6.125	95.625	95.515	95.343	95.125
6.250	95.896	95.787	95.615	95.396
6.375	95.934	95.824	95.652	95.434
6.500	95.971	95.862	95.690	95.471
6.625	96.009	95.900	95.728	95.509
6.750	96.048	95.938	95.766	95.548
6.875	96.086	95.977	95.805	95.586
7.000	96.125	96.016	95.844	95.625

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	95.551	95.426	95.301	95.113	
6.125	96.171	96.046	95.921	95.733	
6.250	96.747	96.622	96.497	96.309	
6.375	97.216	97.091	96.966	96.779	
6.500	97.661	97.536	97.411	97.223	
6.625	98.074	97.949	97.824	97.637	
6.750	98.472	98.347	98.222	98.034	
6.875	98.856	98.731	98.606	98.418	
7.000	99.237	99.112	98.987	98.800	
7.125	99.609	99.484	99.359	99.171	
7.250	99.886	99.761	99.636	99.448	
7.375	100.140	100.015	99.890	99.702	
7.500	100.383	100.258	100.133	99.945	
7.625	100.589	100.464	100.339	100.152	
7.750	100.763	100.638	100.513	100.326	
7.875	100.914	100.789	100.664	100.476	
8.000	101.046	100.921	100.796	100.609	
8.125	101.157	101.032	100.907	100.720	
8.250	101.260	101.135	101.010	100.822	
8.375	101.358	101.233	101.108	100.920	
8.500	101.408	101.283	101.158	100.971	
8.625	101.444	101.319	101.194	101.006	

Jumbo One Advantage 30 Year Fixed 2:1 Buydown - (901EM-BD)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	95.551	95.426	95.301	95.113	
6.125	96.171	96.046	95.921	95.733	
6.250	96.747	96.622	96.497	96.309	
6.375	97.216	97.091	96.966	96.779	
6.500	97.661	97.536	97.411	97.223	
6.625	98.074	97.949	97.824	97.637	
6.750	98.472	98.347	98.222	98.034	
6.875	98.856	98.731	98.606	98.418	
7.000	99.237	99.112	98.987	98.800	
7.125	99.609	99.484	99.359	99.171	
7.250	99.886	99.761	99.636	99.448	
7.375	100.140	100.015	99.890	99.702	
7.500	100.383	100.258	100.133	99.945	
7.625	100.589	100.464	100.339	100.152	
7.750	100.763	100.638	100.513	100.326	
7.875	100.914	100.789	100.664	100.476	
8.000	101.046	100.921	100.796	100.609	
8.125	101.157	101.032	100.907	100.720	
8.250	101.260	101.135	101.010	100.822	
8.375	101.358	101.233	101.108	100.920	
8.500	101.408	101.283	101.158	100.971	
8.625	101.444	101.319	101.194	101.006	

Jumbo One Advantage 30 Year Fixed 1:0 Buydown - (901EM-BD10)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	95.551	95.426	95.301	95.113	
6.125	96.171	96.046	95.921	95.733	
6.250	96.747	96.622	96.497	96.309	
6.375	97.216	97.091	96.966	96.779	
6.500	97.661	97.536	97.411	97.223	
6.625	98.074	97.949	97.824	97.637	
6.750	98.472	98.347	98.222	98.034	
6.875	98.856	98.731	98.606	98.418	
7.000	99.237	99.112	98.987	98.800	
7.125	99.609	99.484	99.359	99.171	
7.250	99.886	99.761	99.636	99.448	
7.375	100.140	100.015	99.890	99.702	
7.500	100.383	100.258	100.133	99.945	
7.625	100.589	100.464	100.339	100.152	
7.750	100.763	100.638	100.513	100.326	
7.875	100.914	100.789	100.664	100.476	
8.000	101.046	100.921	100.796	100.609	
8.125	101.157	101.032	100.907	100.720	
8.250	101.260	101.135	101.010	100.822	
8.375	101.358	101.233	101.108	100.920	
8.500	101.408	101.283	101.158	100.971	
8.625	101.444	101.319	101.194	101.006	

Jumbo One Advantage 30 Year Fixed Interest Only - (901EM-IO)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	95.551	95.426	95.301	95.113	
6.125	96.171	96.046	95.921	95.733	
6.250	96.747	96.622	96.497	96.309	
6.375	97.216	97.091	96.966	96.779	
6.500	97.661	97.536	97.411	97.223	
6.625	98.074	97.949	97.824	97.637	
6.750	98.472	98.347	98.222	98.034	
6.875	98.856	98.731	98.606	98.418	
7.000	99.237	99.112	98.987	98.800	
7.125	99.609	99.484	99.359	99.171	
7.250	99.886	99.761	99.636	99.448	
7.375	100.140	100.015	99.890	99.702	
7.500	100.383	100.258	100.133	99.945	
7.625	100.589	100.464	100.339	100.152	
7.750	100.763	100.638	100.513	100.326	
7.875	100.914	100.789	100.664	100.476	
8.000	101.046	100.921	100.796	100.609	
8.125	101.157	101.032	100.907	100.720	
8.250	101.260	101.135	101.010	100.822	
8.375	101.358	101.233	101.108	100.920	
8.500	101.408	101.283	101.158	100.971	
8.625	101.444	101.319	101.194	101.006	

Jumbo One Advantage 15 Year Fixed - (915EM)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.500	98.119	97.994	97.869	97.681	
6.625	98.517	98.392	98.267	98.079	
6.750	98.894	98.769	98.644	98.457	
6.875	99.252	99.127	99.002	98.815	
7.000	99.584	99.459	99.334	99.147	
7.125	99.838	99.713	99.588	99.400	
7.250	100.068	99.943	99.818	99.631	
7.375	100.253	100.128	100.003	99.816	
7.500	100.427	100.302	100.177	99.989	
7.625	100.563	100.438	100.313	100.125	
7.750	100.735	100.610	100.485	100.297	
7.875	100.865	100.740	100.615	100.427	
8.000	100.988	100.863	100.738	100.551	
8.125	101.083	100.958	100.833	100.646	
8.250	101.171	101.046	100.921	100.734	

Jumbo One Advantage 10/6 ARM - (9106EM)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.500	95.899	95.774	95.649	95.461	
6.625	96.383	96.258	96.133	95.945	
6.750	96.837	96.712	96.587	96.400	
6.875	97.264	97.139	97.014	96.826	
7.000	97.664	97.539	97.414	97.226	
7.125	97.978	97.853	97.728	97.541	
7.250	98.322	98.197	98.072	97.884	
7.375	98.553	98.428	98.303	98.116	
7.500	98.792	98.667	98.542	98.354	
7.625	99.010	98.885	98.760	98.573	
7.750	99.164	99.039	98.914	98.726	
7.875	99.293	99.168	99.043	98.855	
8.000	99.442	99.317	99.192	99.005	
8.125	99.570	99.445	99.320	99.132	
8.250	99.688	99.563	99.438	99.250	

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