

Ratesheet Code: RS-WS

Effective Date: 11/29/24 8:18 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	12/13/24
30 Day	12/30/24
45 Day	01/13/25
60 Day	01/28/25

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

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

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.	
November Pricing Specials	
25 BP improvement on all Conv/FHA/VA, Std Bal and High Bal, Full Doc, Streamline/IRRLS, DPA, ALL FICOs (Excludes CalHFA & Jumbo. Can be combined with Select)	0.250

Announcements

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NMLS #2125

FALL INTO BUSINESS WITH NOVEMBER SPECIALS!

UP TO 60 BPS PRICE IMPROVEMENT

WHEN COMBINED WITH SELECT SPECIALS ON QUALIFYING LOANS FOR LOANS LOCKED 11/1 - 11/31/24

NMLS ID #2125

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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: November 29, 2024

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201-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
4.875	94.470	94.470	94.441	94.412	5.500	96.669	96.623	96.517	96.412	4.875	93.145	93.145	93.116	93.087
5.000	95.216	95.216	95.187	95.158	5.625	97.275	97.229	97.124	97.018	5.000	93.891	93.891	93.862	93.833
5.125	95.621	95.621	95.592	95.563	5.750	97.717	97.671	97.573	97.475	5.125	94.296	94.296	94.267	94.238
5.250	96.294	96.294	96.264	96.235	5.875	98.325	98.278	98.180	98.082	5.250	94.969	94.969	94.939	94.910
5.375	96.944	96.944	96.915	96.886	6.000	99.135	99.088	98.990	98.892	5.375	95.619	95.619	95.590	95.561
5.500	97.589	97.589	97.560	97.531	6.125	99.675	99.628	99.530	99.432	5.500	96.264	96.264	96.235	96.206
5.625	98.197	98.197	98.168	98.138	6.250	99.905	99.858	99.760	99.662	5.625	96.872	96.872	96.843	96.813
5.750	98.362	98.362	98.326	98.296	6.375	100.340	100.293	100.195	100.097	5.750	97.037	97.037	97.001	96.971
5.875	98.971	98.964	98.935	98.905	6.500	100.962	100.916	100.818	100.720	5.875	97.646	97.639	97.610	97.580
6.000	99.540	99.533	99.503	99.474	6.625	101.317	101.271	101.173	101.075	6.000	98.215	98.208	98.178	98.149
6.125	100.053	100.047	100.017	99.987	6.750	101.062	101.009	100.910	100.812	6.125	98.728	98.722	98.692	98.662
6.250	100.029	100.009	99.972	99.934	6.875	101.418	101.365	101.266	101.168	6.250	98.704	98.684	98.647	98.609
6.375	100.649	100.630	100.592	100.554	7.000	101.982	101.929	101.830	101.732	6.375	99.324	99.305	99.267	99.229
6.500	101.117	101.097	101.059	101.021	7.125	102.297	102.244	102.145	102.047	6.500	99.792	99.772	99.734	99.696
6.625	101.537	101.517	101.479	101.441	7.250	101.463	101.423	101.319	101.214	6.625	100.212	100.192	100.154	100.116
6.750	101.421	101.375	101.328	101.281	7.375	102.106	102.066	101.961	101.856	6.750	100.096	100.050	100.003	99.956
6.875	101.731	101.685	101.638	101.591	7.500	102.363	102.323	102.218	102.114	6.875	100.406	100.360	100.313	100.266
7.000	102.251	102.205	102.158	102.111	7.625	102.493	102.453	102.348	102.244	7.000	100.926	100.880	100.833	100.786
7.125	102.636	102.590	102.543	102.496						7.125	101.311	101.265	101.218	101.171
7.250	102.564	102.524	102.449	102.373						7.250	101.239	101.199	101.124	101.048
7.375	102.898	102.858	102.782	102.707						7.375	101.573	101.533	101.457	101.382
7.500	103.212	103.172	103.096	103.021						7.500	101.887	101.847	101.771	101.696
7.625	103.524	103.484	103.409	103.333						7.625	102.199	102.159	102.084	102.008

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-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
4.875	94.470	94.470	94.441	94.412	5.500	96.669	96.623	96.517	96.412	4.875	93.145	93.145	93.116	93.087
5.000	95.216	95.216	95.187	95.158	5.625	97.275	97.229	97.124	97.018	5.000	93.891	93.891	93.862	93.833
5.125	95.621	95.621	95.592	95.563	5.750	97.717	97.671	97.573	97.475	5.125	94.296	94.296	94.267	94.238
5.250	96.294	96.294	96.264	96.235	5.875	98.325	98.278	98.180	98.082	5.250	94.969	94.969	94.939	94.910
5.375	96.944	96.944	96.915	96.886	6.000	99.135	99.088	98.990	98.892	5.375	95.619	95.619	95.590	95.561
5.500	97.589	97.589	97.560	97.531	6.125	99.675	99.628	99.530	99.432	5.500	96.264	96.264	96.235	96.206
5.625	98.197	98.197	98.168	98.138	6.250	99.905	99.858	99.760	99.662	5.625	96.872	96.872	96.843	96.813
5.750	98.362	98.362	98.326	98.296	6.375	100.340	100.293	100.195	100.097	5.750	97.037	97.037	97.001	96.971
5.875	98.971	98.964	98.935	98.905	6.500	100.962	100.916	100.818	100.720	5.875	97.646	97.639	97.610	97.580
6.000	99.540	99.533	99.503	99.474	6.625	101.317	101.271	101.173	101.075	6.000	98.215	98.208	98.178	98.149
6.125	100.053	100.047	100.017	99.987	6.750	101.062	101.009	100.910	100.812	6.125	98.728	98.722	98.692	98.662
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6.625	101.537	101.517	101.479	101.441	7.250	101.463	101.423	101.319	101.214	6.625	100.212	100.192	100.154	100.116
6.750	101.421	101.375	101.328	101.281	7.375	102.106	102.066	101.961	101.856	6.750	100.096	100.050	100.003	99.956
6.875	101.731	101.685	101.638	101.591	7.500	102.363	102.323	102.218	102.114	6.875	100.406	100.360	100.313	100.266
7.000	102.251	102.205	102.158	102.111	7.625	102.493	102.453	102.348	102.244	7.000	100.926	100.880	100.833	100.786
7.125	102.636	102.590	102.543	102.496						7.125	101.311	101.265	101.218	101.171
7.250	102.564	102.524	102.449	102.373						7.250	101.239	101.199	101.124	101.048
7.375	102.898	102.858	102.782	102.707						7.375	101.573	101.533	101.457	101.382
7.500	103.212	103.172	103.096	103.021						7.500	101.887	101.847	101.771	101.696
7.625	103.524	103.484	103.409	103.333						7.625	102.199	102.159	102.084	102.008



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

Effective: **November 29, 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	<p><i>* Prices are indicative and subject to change without notice.</i></p> <p><i>* Please log into LSM portal to obtain live lock pricing.</i></p> <p><i>* Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules.</i></p> <p><i>* Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**</i></p>
Loan Amt >\$100,000 <= \$150,000	-0.375	All other LTV & FICO combinations	0.000	
MISCELLANEOUS			<p>*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments</p> <p>**Minimum Loan Amount \$75,000**</p> <p>***All loan level price adjustments are cumulative***</p> <p>Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs</p>	
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			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
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: November 29, 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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: November 29, 2024

MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	98.535	98.383	98.214
6.875	98.777	98.632	98.473
6.990	99.274	99.129	98.970
7.000	99.284	99.139	98.980
7.125	99.743	99.598	99.439
7.250	100.172	100.027	99.868
7.375	100.400	100.223	100.024
7.500	100.867	100.690	100.491
7.625	101.286	101.109	100.910
7.750	101.685	101.508	101.309
7.875	101.813	101.620	101.388
8.000	102.240	102.047	101.815
8.125	102.629	102.436	102.204
8.250	102.998	102.805	102.573

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 - (301_1st_DPA)			
Rate	15 Day	30 Day	45 Day
6.750	97.035	96.883	96.714
6.875	97.277	97.132	96.973
6.990	97.783	97.638	97.479
7.000	97.784	97.639	97.480
7.125	98.243	98.098	97.939
7.250	98.672	98.527	98.368
7.375	98.900	98.723	98.524
7.500	99.367	99.190	98.991
7.625	99.786	99.609	99.410
7.750	100.185	100.008	99.809
7.875	100.313	100.120	99.888
8.000	100.740	100.547	100.315
8.125	101.129	100.936	100.704
8.250	101.498	101.305	101.073

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

MaxONE Plus 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	97.785	97.633	97.464
6.875	98.027	97.882	97.723
6.990	98.533	98.388	98.229
7.000	98.534	98.389	98.230
7.125	98.993	98.848	98.689
7.250	99.422	99.277	99.118
7.375	99.650	99.473	99.274
7.500	100.117	99.940	99.741
7.625	100.536	100.359	100.160
7.750	100.935	100.758	100.559
7.875	101.063	100.870	100.638
8.000	101.490	101.297	101.065
8.125	101.879	101.686	101.454
8.250	102.248	102.055	101.823

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 Plus HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	96.535	96.383	96.214
6.875	96.777	96.632	96.473
6.990	97.274	97.129	96.970
7.000	97.284	97.139	96.980
7.125	97.743	97.598	97.439
7.250	98.172	98.027	97.868
7.375	98.400	98.223	98.024
7.500	98.867	98.690	98.491
7.625	99.286	99.109	98.910
7.750	99.685	99.508	99.309
7.875	99.813	99.620	99.388
8.000	100.240	100.047	99.815
8.125	100.629	100.436	100.204
8.250	100.998	100.805	100.573

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	95.035	94.883	94.714
6.875	95.277	95.132	94.973
6.990	95.783	95.638	95.479
7.000	95.784	95.639	95.480
7.125	96.243	96.098	95.939
7.250	96.672	96.527	96.368
7.375	96.900	96.723	96.524
7.500	97.367	97.190	96.991
7.625	97.786	97.609	97.410
7.750	98.185	98.008	97.809
7.875	98.313	98.120	97.888
8.000	98.740	98.547	98.315
8.125	99.129	98.936	98.704
8.250	99.498	99.305	99.073

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

MaxONE Plus 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	95.785	95.633	95.464
6.875	96.027	95.882	95.723
6.990	96.533	96.388	96.229
7.000	96.534	96.389	96.230
7.125	96.993	96.848	96.689
7.250	97.422	97.277	97.118
7.375	97.650	97.473	97.274
7.500	98.117	97.940	97.741
7.625	98.536	98.359	98.160
7.750	98.935	98.758	98.559
7.875	99.063	98.870	98.638
8.000	99.490	99.297	99.065
8.125	99.879	99.686	99.454
8.250	100.248	100.055	99.823

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 LLPAs

FICO ≥680
0.500
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



LoanStream Mortgage
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Irvine, CA 92612

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FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
5.125	97.722	97.722	97.711	
5.250	98.848	98.848	98.837	
5.375	98.893	98.886	98.860	
5.500	99.259	99.252	99.226	
5.625	99.866	99.859	99.833	
5.750	100.712	100.705	100.679	
5.875	100.412	100.377	100.314	
6.000	101.008	100.973	100.910	
6.125	101.460	101.425	101.362	
6.250	102.141	102.106	102.043	
6.375	101.233	101.190	101.124	
6.500	101.789	101.746	101.680	
6.625	102.211	102.168	102.102	
6.750	102.652	102.609	102.543	
6.875	101.869	101.847	101.785	
7.000	102.405	102.383	102.321	
7.125	102.912	102.890	102.828	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
5.000	96.835	96.835	96.824	
5.125	97.347	97.347	97.336	
5.250	98.473	98.473	98.462	
5.375	98.518	98.511	98.485	
5.500	98.884	98.877	98.851	
5.625	99.491	99.484	99.458	
5.750	100.337	100.330	100.304	
5.875	100.037	100.002	99.939	
6.000	100.633	100.598	100.535	
6.125	101.085	101.050	100.987	
6.250	101.766	101.731	101.668	
6.375	100.858	100.815	100.749	
6.500	101.414	101.371	101.305	
6.625	101.836	101.793	101.727	
6.750	102.277	102.234	102.168	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
5.000	98.433	98.425	98.418	
5.125	98.803	98.795	98.788	
5.250	99.788	99.780	99.773	
5.375	99.621	99.606	99.585	
5.500	99.846	99.831	99.810	
5.625	100.311	100.296	100.275	
5.750	101.006	100.991	100.970	
5.875	100.514	100.506	100.499	
6.000	100.979	100.971	100.964	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.494	96.494	96.483	
5.250	98.289	98.282	98.256	
5.375	98.290	98.283	98.257	
5.500	98.781	98.774	98.748	
5.625	99.388	99.381	99.355	
5.750	100.234	100.227	100.201	
5.875	99.840	99.805	99.742	
6.000	100.311	100.276	100.213	
6.125	100.763	100.728	100.665	
6.250	101.319	101.284	101.221	
6.375	100.848	100.805	100.739	
6.500	101.154	101.111	101.045	
6.625	101.576	101.533	101.467	
6.750	101.767	101.724	101.658	
6.875	101.234	101.213	101.150	
7.000	101.520	101.499	101.436	
7.125	101.777	101.756	101.693	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	97.722	97.722	97.711	
5.250	98.848	98.848	98.837	
5.375	98.893	98.886	98.860	
5.500	99.259	99.252	99.226	
5.625	99.866	99.859	99.833	
5.750	100.712	100.705	100.679	
5.875	100.412	100.377	100.314	
6.000	101.008	100.973	100.910	
6.125	101.460	101.425	101.362	
6.250	102.141	102.106	102.043	
6.375	101.233	101.190	101.124	
6.500	101.789	101.746	101.680	
6.625	102.211	102.168	102.102	
6.750	102.652	102.609	102.543	
6.875	101.869	101.847	101.785	
7.000	102.405	102.383	102.321	
7.125	102.912	102.890	102.828	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	96.494	96.494	96.483	
5.250	98.289	98.282	98.256	
5.375	98.290	98.283	98.257	
5.500	98.781	98.774	98.748	
5.625	99.388	99.381	99.355	
5.750	100.234	100.227	100.201	
5.875	99.840	99.805	99.742	
6.000	100.311	100.276	100.213	
6.125	100.763	100.728	100.665	
6.250	101.319	101.284	101.221	
6.375	100.848	100.805	100.739	
6.500	101.154	101.111	101.045	
6.625	101.576	101.533	101.467	
6.750	101.767	101.724	101.658	
6.875	101.234	101.213	101.150	
7.000	101.520	101.499	101.436	
7.125	101.777	101.756	101.693	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	97.722	97.722	97.711	
5.250	98.848	98.848	98.837	
5.375	98.893	98.886	98.860	
5.500	99.259	99.252	99.226	
5.625	99.866	99.859	99.833	
5.750	100.712	100.705	100.679	
5.875	100.412	100.377	100.314	
6.000	101.008	100.973	100.910	
6.125	101.460	101.425	101.362	
6.250	102.141	102.106	102.043	
6.375	101.233	101.190	101.124	
6.500	101.789	101.746	101.680	
6.625	102.211	102.168	102.102	
6.750	102.652	102.609	102.543	
6.875	101.869	101.847	101.785	
7.000	102.405	102.383	102.321	
7.125	102.912	102.890	102.828	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	96.494	96.494	96.483	
5.250	98.289	98.282	98.256	
5.375	98.290	98.283	98.257	
5.500	98.781	98.774	98.748	
5.625	99.388	99.381	99.355	
5.750	100.234	100.227	100.201	
5.875	99.840	99.805	99.742	
6.000	100.311	100.276	100.213	
6.125	100.763	100.728	100.665	
6.250	101.319	101.284	101.221	
6.375	100.848	100.805	100.739	
6.500	101.154	101.111	101.045	
6.625	101.576	101.533	101.467	
6.750	101.767	101.724	101.658	
6.875	101.234	101.213	101.150	
7.000	101.520	101.499	101.436	
7.125	101.777	101.756	101.693	

LLPs

FICO ≥700
0.375
FICO 680-699
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/IRRRLL)
-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
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VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
5.125	97.317	97.317	97.306
5.250	98.568	98.568	98.557
5.375	98.488	98.481	98.455
5.500	98.854	98.847	98.821
5.625	99.461	99.454	99.428
5.750	100.432	100.425	100.399
5.875	100.007	99.972	99.909
6.000	100.603	100.568	100.505
6.125	101.055	101.020	100.957
6.250	101.861	101.826	101.763
6.375	100.828	100.785	100.719
6.500	101.384	101.341	101.275
6.625	101.806	101.763	101.697
6.750	102.247	102.204	102.138
6.875	101.464	101.442	101.380
7.000	102.000	101.978	101.916
7.125	102.507	102.485	102.423

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
5.000	96.430	96.430	96.419
5.125	96.942	96.942	96.931
5.250	98.193	98.193	98.182
5.375	98.113	98.106	98.080
5.500	98.479	98.472	98.446
5.625	99.086	99.079	99.053
5.750	100.057	100.050	100.024
5.875	99.632	99.597	99.534
6.000	100.228	100.193	100.130
6.125	100.680	100.645	100.582
6.250	101.486	101.451	101.388
6.375	100.453	100.410	100.344
6.500	101.009	100.966	100.900
6.625	101.431	101.388	101.322
6.750	101.872	101.829	101.763

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
5.000	98.028	98.020	98.013
5.125	98.398	98.390	98.383
5.250	99.508	99.500	99.493
5.375	99.216	99.201	99.180
5.500	99.441	99.426	99.405
5.625	99.906	99.891	99.870
5.750	100.726	100.711	100.690
5.875	100.109	100.101	100.094
6.000	100.574	100.566	100.559

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.125	96.164	96.164	96.153
5.250	97.959	97.952	97.926
5.375	97.960	97.953	97.927
5.500	98.451	98.444	98.418
5.625	99.058	99.051	99.025
5.750	99.904	99.897	99.871
5.875	99.510	99.475	99.412
6.000	99.981	99.946	99.883
6.125	100.433	100.398	100.335
6.250	100.989	100.954	100.891
6.375	100.518	100.475	100.409
6.500	100.824	100.781	100.715
6.625	101.246	101.203	101.137
6.750	101.437	101.394	101.328
6.875	100.904	100.883	100.820
7.000	101.190	101.169	101.106
7.125	101.447	101.426	101.363

VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
5.125	97.317	97.317	97.306
5.250	98.568	98.568	98.557
5.375	98.488	98.481	98.455
5.500	98.854	98.847	98.821
5.625	99.461	99.454	99.428
5.750	100.432	100.425	100.399
5.875	100.007	99.972	99.909
6.000	100.603	100.568	100.505
6.125	101.055	101.020	100.957
6.250	101.861	101.826	101.763
6.375	100.828	100.785	100.719
6.500	101.384	101.341	101.275
6.625	101.806	101.763	101.697
6.750	102.247	102.204	102.138
6.875	101.464	101.442	101.380
7.000	102.000	101.978	101.916
7.125	102.507	102.485	102.423

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.125	96.164	96.164	96.153
5.250	97.959	97.952	97.926
5.375	97.960	97.953	97.927
5.500	98.451	98.444	98.418
5.625	99.058	99.051	99.025
5.750	99.904	99.897	99.871
5.875	99.510	99.475	99.412
6.000	99.981	99.946	99.883
6.125	100.433	100.398	100.335
6.250	100.989	100.954	100.891
6.375	100.518	100.475	100.409
6.500	100.824	100.781	100.715
6.625	101.246	101.203	101.137
6.750	101.437	101.394	101.328
6.875	100.904	100.883	100.820
7.000	101.190	101.169	101.106
7.125	101.447	101.426	101.363

VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
5.125	97.317	97.317	97.306
5.250	98.568	98.568	98.557
5.375	98.488	98.481	98.455
5.500	98.854	98.847	98.821
5.625	99.461	99.454	99.428
5.750	100.432	100.425	100.399
5.875	100.007	99.972	99.909
6.000	100.603	100.568	100.505
6.125	101.055	101.020	100.957
6.250	101.861	101.826	101.763
6.375	100.828	100.785	100.719
6.500	101.384	101.341	101.275
6.625	101.806	101.763	101.697
6.750	102.247	102.204	102.138
6.875	101.464	101.442	101.380
7.000	102.000	101.978	101.916
7.125	102.507	102.485	102.423

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.125	96.164	96.164	96.153
5.250	97.959	97.952	97.926
5.375	97.960	97.953	97.927
5.500	98.451	98.444	98.418
5.625	99.058	99.051	99.025
5.750	99.904	99.897	99.871
5.875	99.510	99.475	99.412
6.000	99.981	99.946	99.883
6.125	100.433	100.398	100.335
6.250	100.989	100.954	100.891
6.375	100.518	100.475	100.409
6.500	100.824	100.781	100.715
6.625	101.246	101.203	101.137
6.750	101.437	101.394	101.328
6.875	100.904	100.883	100.820
7.000	101.190	101.169	101.106
7.125	101.447	101.426	101.363

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.375	97.943	97.936	97.910
5.500	98.309	98.302	98.276
5.625	98.916	98.909	98.883
5.750	99.887	99.880	99.854
5.875	99.462	99.427	99.364
6.000	100.058	100.023	99.960
6.125	100.510	100.475	100.412
6.250	101.316	101.281	101.218
6.375	100.283	100.240	100.174
6.500	100.839	100.796	100.730
6.625	101.261	101.218	101.152
6.750	101.702	101.659	101.593
6.875	100.919	100.897	100.835
7.000	101.455	101.433	101.371
7.125	101.962	101.940	101.878

LLPAs

FICO ≥700
0.375
FICO 680-699
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 560-579
-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/IRRRL)
-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: November 29, 2024

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.750	95.960	95.982	95.982	
4.875	96.564	96.564	96.553	
5.000	97.210	97.210	97.199	
5.125	97.722	97.722	97.711	
5.250	98.848	98.848	98.837	
5.375	98.893	98.886	98.860	
5.500	99.259	99.252	99.226	
5.625	99.866	99.859	99.833	
5.750	100.712	100.705	100.679	
5.875	100.412	100.377	100.314	
6.000	101.008	100.973	100.910	
6.125	101.460	101.425	101.362	
6.250	102.141	102.106	102.043	
6.375	101.233	101.190	101.124	
6.500	101.789	101.746	101.680	
6.625	102.211	102.168	102.102	
6.750	102.652	102.609	102.543	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	98.393	98.386	98.360	
5.500	98.759	98.752	98.726	
5.625	99.366	99.359	99.333	
5.750	100.212	100.205	100.179	
5.875	99.912	99.877	99.814	
6.000	100.508	100.473	100.410	
6.125	100.960	100.925	100.862	
6.250	101.641	101.606	101.543	
6.375	100.733	100.690	100.624	
6.500	101.289	101.246	101.180	
6.625	101.711	101.668	101.602	
6.750	102.152	102.109	102.043	
6.875	101.369	101.347	101.285	
7.000	101.905	101.883	101.821	
7.125	102.412	102.390	102.328	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	98.308	98.300	98.293	
5.125	98.678	98.670	98.663	
5.250	99.663	99.655	99.648	
5.375	99.496	99.481	99.460	
5.500	99.721	99.706	99.685	
5.625	100.186	100.171	100.150	
5.750	100.881	100.866	100.845	
5.875	100.389	100.381	100.374	
6.000	100.854	100.846	100.839	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.164	98.157	98.131	
5.375	98.165	98.158	98.132	
5.500	98.656	98.649	98.623	
5.625	99.263	99.256	99.230	
5.750	100.109	100.102	100.076	
5.875	99.715	99.680	99.617	
6.000	100.186	100.151	100.088	
6.125	100.638	100.603	100.540	
6.250	101.194	101.159	101.096	
6.375	100.723	100.680	100.614	
6.500	101.029	100.986	100.920	
6.625	101.451	101.408	101.342	
6.750	101.642	101.599	101.533	
6.875	101.109	101.088	101.025	
7.000	101.395	101.374	101.311	
7.125	101.652	101.631	101.568	
7.250	101.523	101.502	101.439	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	95.680	95.702	95.702	
4.875	96.159	96.159	96.148	
5.000	96.805	96.805	96.794	
5.125	97.317	97.317	97.306	
5.250	98.568	98.568	98.557	
5.375	98.488	98.481	98.455	
5.500	98.854	98.847	98.821	
5.625	99.461	99.454	99.428	
5.750	100.432	100.425	100.399	
5.875	100.007	99.972	99.909	
6.000	100.603	100.568	100.505	
6.125	101.055	101.020	100.957	
6.250	101.861	101.826	101.763	
6.375	100.828	100.785	100.719	
6.500	101.384	101.341	101.275	
6.625	101.806	101.763	101.697	
6.750	102.247	102.204	102.138	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.375	97.988	97.981	97.955	
5.500	98.354	98.347	98.321	
5.625	98.961	98.954	98.928	
5.750	99.932	99.925	99.899	
5.875	99.507	99.472	99.409	
6.000	100.103	100.068	100.005	
6.125	100.555	100.520	100.457	
6.250	101.361	101.326	101.263	
6.375	100.328	100.285	100.219	
6.500	100.884	100.841	100.775	
6.625	101.306	101.263	101.197	
6.750	101.747	101.704	101.638	
6.875	100.964	100.942	100.880	
7.000	101.500	101.478	101.416	
7.125	102.007	101.985	101.923	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	97.903	97.895	97.888	
5.125	98.273	98.265	98.258	
5.250	99.383	99.375	99.368	
5.375	99.091	99.076	99.055	
5.500	99.316	99.301	99.280	
5.625	99.781	99.766	99.745	
5.750	100.601	100.586	100.565	
5.875	99.984	99.976	99.969	
6.000	100.449	100.441	100.434	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.834	97.827	97.801	
5.375	97.835	97.828	97.802	
5.500	98.326	98.319	98.293	
5.625	98.933	98.926	98.900	
5.750	99.779	99.772	99.746	
5.875	99.385	99.350	99.287	
6.000	99.856	99.821	99.758	
6.125	100.308	100.273	100.210	
6.250	100.864	100.829	100.766	
6.375	100.393	100.350	100.284	
6.500	100.699	100.656	100.590	
6.625	101.121	101.078	101.012	
6.750	101.312	101.269	101.203	
6.875	100.779	100.758	100.695	
7.000	101.065	101.044	100.981	
7.125	101.322	101.301	101.238	
7.250	101.193	101.172	101.109	

LLPAs

FICO ≥700
0.375
FICO 680-699
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 560-579
-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 >80% LTV
-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/IRRRL)
-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
VA IRRRL >100% CLTV
-1.000
NC Floor Price
99.75



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

Effective: Friday, November 29, 2024

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	99.157	99.063	98.875	98.688
6.500	99.449	99.356	99.168	98.981
6.625	99.764	99.671	99.483	99.296
6.750	100.007	99.913	99.725	99.538
6.875	100.210	100.116	99.928	99.741
7.000	100.409	100.315	100.127	99.940
7.125	100.583	100.489	100.302	100.114
7.250	100.749	100.655	100.468	100.280
7.375	100.917	100.824	100.636	100.449
7.500	101.090	100.997	100.809	100.622
7.625	101.270	101.176	100.989	100.801
7.750	101.442	101.348	101.161	100.973
7.875	101.610	101.516	101.329	101.141
8.000	101.770	101.677	101.489	101.302
8.125	101.931	101.837	101.649	101.462
8.250	102.091	101.997	101.810	101.622
8.375	102.251	102.157	101.970	101.782
8.500	102.411	102.318	102.130	101.943
8.625	102.572	102.478	102.290	102.103

Jumbo One 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	95.818	95.724	95.537	95.349
6.375	96.276	96.182	95.995	95.807
6.500	96.732	96.638	96.450	96.263
6.625	97.188	97.094	96.907	96.719
6.750	97.645	97.551	97.364	97.176
6.875	98.103	98.009	97.822	97.634
7.000	98.562	98.468	98.281	98.093
7.125	99.022	98.928	98.740	98.553
7.250	99.482	99.388	99.201	99.013
7.375	99.943	99.849	99.662	99.474
7.500	100.405	100.311	100.124	99.936
7.625	100.867	100.774	100.586	100.399
7.750	101.334	101.241	101.053	100.866
7.875	101.798	101.704	101.517	101.329
8.000	102.263	102.169	101.981	101.794

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	0.850	0.800	0.750	0.650	0.450	-3.000	-4.300
FICO 760 - 799	0.750	0.700	0.650	0.550	0.200	-3.500	-5.050
FICO 740 - 759	0.650	0.600	0.500	0.400	0.050	-4.000	-5.600
FICO 720 - 739	0.450	0.400	0.350	0.000	-0.500	-4.350	-5.900
FICO 700 - 719	-0.050	-0.150	-0.350	-0.500	-1.250	-5.000	-6.750
FICO 680 - 699	-1.250	-1.500	-1.750	-2.750	-3.250	-6.250	-7.750
FICO 660 - 679	-1.750	-2.000	-2.250	-3.500	-4.500		
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

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

Effective: Friday, November 29, 2024

Jumbo ONE Select Pricing

Jumbo ONE Select 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	98.874	98.812	98.562
6.500	99.374	99.312	99.062
6.625	99.624	99.562	99.312
6.750	99.874	99.812	99.562
6.875	100.124	100.062	99.812
7.000	100.624	100.562	100.312
7.125	100.874	100.812	100.562
7.250	101.124	101.062	100.812
7.375	101.374	101.312	101.062
7.500	101.624	101.562	101.312
7.625	101.874	101.812	101.562
7.750	102.124	102.062	101.812
7.875	102.374	102.312	102.062
8.000	102.874	102.812	102.562
8.125	103.124	103.062	102.812
8.250	103.374	103.312	103.062
8.375	103.624	103.562	103.312

Jumbo ONE Select 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	98.874	98.812	98.562
6.500	99.374	99.312	99.062
6.625	99.624	99.562	99.312
6.750	99.874	99.812	99.562
6.875	100.124	100.062	99.812
7.000	100.624	100.562	100.312
7.125	100.874	100.812	100.562
7.250	101.124	101.062	100.812
7.375	101.374	101.312	101.062
7.500	101.624	101.562	101.312
7.625	101.874	101.812	101.562
7.750	102.124	102.062	101.812
7.875	102.374	102.312	102.062
8.000	102.874	102.812	102.562
8.125	103.124	103.062	102.812
8.250	103.374	103.312	103.062
8.375	103.624	103.562	103.312

Jumbo ONE Select 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	98.874	98.812	98.562
6.500	99.374	99.312	99.062
6.625	99.624	99.562	99.312
6.750	99.874	99.812	99.562
6.875	100.124	100.062	99.812
7.000	100.624	100.562	100.312
7.125	100.874	100.812	100.562
7.250	101.124	101.062	100.812
7.375	101.374	101.312	101.062
7.500	101.624	101.562	101.312
7.625	101.874	101.812	101.562
7.750	102.124	102.062	101.812
7.875	102.374	102.312	102.062
8.000	102.874	102.812	102.562
8.125	103.124	103.062	102.812
8.250	103.374	103.312	103.062
8.375	103.624	103.562	103.312

Jumbo ONE Select 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	99.124	99.062	98.812
6.500	99.624	99.562	99.312
6.625	99.874	99.812	99.562
6.750	100.124	100.062	99.812
6.875	100.374	100.312	100.062
7.000	100.874	100.812	100.562
7.125	101.124	101.062	100.812
7.250	101.374	101.312	101.062
7.375	101.624	101.562	101.312
7.500	101.874	101.812	101.562
7.625	102.124	102.062	101.812
7.750	102.374	102.312	102.062
7.875	102.624	102.562	102.312
8.000	103.124	103.062	102.812
8.125	103.374	103.312	103.062
8.250	103.624	103.562	103.312
8.375	103.874	103.812	103.562

Loan Level Price Adjustments (LLPAs)	CLTV						
FICO	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
780+	0.750	0.625	0.500	0.250	-0.125	-0.375	-2.500
760-779	0.625	0.500	0.250	0.125	-0.375	-0.500	-2.750
740-759	0.500	0.250	0.125	-0.125	-0.500	-0.750	-3.000
720-739	0.250	0.125	-0.125	-0.250	-0.750	-1.000	-3.500
700-719	-0.125	-0.375	-0.500	-0.750	-1.250	-1.500	-4.250
680-699	-0.375	-0.500	-0.750	-1.250	-1.750	-2.500	-5.250
Loan Amount	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
>\$1,000,000 ≤ \$1,500,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250
>\$1,500,000 ≤ \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$2,000,000 ≤ \$2,500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
>\$2,500,000 ≤ \$3,000,000	-0.500	-0.500	-0.500	-0.500	-0.500		
Other Adjusters	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Cash-Out/Debt Consolidation	-0.500	-0.500	-0.500	-0.500	-1.000	-1.000	
Investment Property	-2.500	-2.500	-2.500	-2.500	-2.500		
Second Home	-1.000	-1.000	-1.000	-1.000	-1.000		
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500		
Escrow Waived	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Maximum Net Price
101.000