

Ratesheet Code: RS-WS

Effective Date: 12/20/24 8:07 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	01/03/25
30 Day	01/20/25
45 Day	02/03/25
60 Day	02/18/25

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	
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

December Pricing Specials	
25 BP improvement on all 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

LET US MAKE YOU THE ONE TO CALL

NMLS #2125

HOLIDAY SPECIALS

UP TO 60 BPS PRICE IMPROVEMENT

WHEN COMBINED WITH SELECT SPECIALS ON QUALIFYING LOANS FOR LOANS LOCKED 12/1 - 12/31/24

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: December 20, 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
4.875	92.889	92.874	92.852	92.831	4.875	92.689	92.674	92.652	92.631	5.750	98.423	98.351	98.262	98.174
5.000	93.652	93.638	93.616	93.595	5.000	93.452	93.438	93.416	93.395	5.875	98.963	98.890	98.802	98.713
5.125	94.060	94.045	94.024	94.002	5.125	93.860	93.845	93.824	93.802	6.000	99.465	99.392	99.304	99.215
5.250	94.837	94.808	94.771	94.733	5.250	94.637	94.608	94.571	94.533	6.125	99.955	99.882	99.794	99.705
5.375	95.510	95.481	95.443	95.405	5.375	95.310	95.281	95.243	95.205	6.250	100.172	100.092	99.996	99.899
5.500	96.170	96.141	96.103	96.065	5.500	95.970	95.941	95.903	95.865	6.375	100.761	100.680	100.584	100.488
5.625	96.776	96.747	96.709	96.672	5.625	96.576	96.547	96.509	96.472	6.500	101.192	101.111	101.015	100.919
5.750	97.190	97.161	97.115	97.069	5.750	96.990	96.961	96.915	96.869	6.625	101.606	101.526	101.430	101.334
5.875	97.819	97.790	97.744	97.698	5.875	97.595	97.566	97.520	97.474	6.750	101.634	101.546	101.447	101.349
6.000	98.421	98.392	98.346	98.300	6.000	98.185	98.156	98.110	98.064	6.875	101.922	101.834	101.736	101.637
6.125	98.981	98.952	98.906	98.860	6.125	98.720	98.691	98.645	98.599	7.000	102.438	102.350	102.252	102.153
6.250	99.369	99.337	99.278	99.224	6.250	99.115	99.079	99.025	98.971	7.125	102.831	102.744	102.645	102.546
6.375	100.034	99.997	99.943	99.889	6.375	99.788	99.751	99.697	99.643	7.250	102.805	102.769	102.721	102.672
6.500	100.536	100.500	100.446	100.392	6.500	100.285	100.249	100.195	100.141	7.375	103.183	103.147	103.098	103.050
6.625	101.010	100.973	100.920	100.866	6.625	100.777	100.740	100.686	100.632	7.500	103.559	103.522	103.474	103.426
6.750	101.187	101.128	101.056	100.984	6.750	100.981	100.923	100.850	100.778	7.625	103.940	103.904	103.855	103.807
6.875	101.534	101.475	101.403	101.331	6.875	101.334	101.275	101.203	101.131					
7.000	102.133	102.075	102.003	101.931	7.000	101.933	101.875	101.803	101.731					
7.125	102.571	102.513	102.440	102.368	7.125	102.371	102.313	102.240	102.168					
7.250	102.775	102.709	102.634	102.560	7.250	102.575	102.509	102.434	102.360					
7.375	103.161	103.095	103.021	102.946	7.375	102.961	102.895	102.821	102.746					
7.500	103.527	103.462	103.387	103.312	7.500	103.327	103.262	103.187	103.112					
7.625	103.889	103.823	103.748	103.673	7.625	103.689	103.623	103.548	103.473					

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
6.000	100.272	100.239	100.204	100.168	6.000	100.457	100.411	100.361	100.311	5.250	94.009	93.980	93.942	93.905
6.125	100.578	100.545	100.509	100.474	6.125	100.763	100.717	100.667	100.617	5.375	94.708	94.679	94.641	94.604
6.250	100.645	100.611	100.576	100.540	6.250	100.756	100.710	100.660	100.611	5.500	95.397	95.367	95.330	95.292
6.375	101.055	101.022	100.986	100.951	6.375	101.172	101.125	101.075	101.026	5.625	96.027	95.997	95.960	95.922
6.500	101.322	101.289	101.254	101.218	6.500	101.444	101.398	101.348	101.298	5.750	96.906	96.877	96.831	96.785
6.625	101.588	101.555	101.519	101.484	6.625	101.715	101.668	101.618	101.569	5.875	97.567	97.538	97.492	97.446
6.750	101.624	101.604	101.583	101.562	6.750	101.615	101.582	101.547	101.511	6.000	98.231	98.195	98.141	98.087
6.875	101.762	101.742	101.721	101.699	6.875	101.761	101.728	101.692	101.657	6.125	98.899	98.862	98.808	98.754
7.000	102.153	102.133	102.112	102.090	7.000	102.152	102.119	102.083	102.048	6.250	99.506	99.470	99.416	99.362
7.125	102.422	102.402	102.381	102.359	7.125	102.420	102.387	102.352	102.316	6.375	100.205	100.168	100.115	100.061
7.250	102.453	102.361	102.261	102.162	7.250	102.393	102.301	102.201	102.102	6.500	100.749	100.712	100.658	100.604
7.375	102.720	102.627	102.528	102.428	7.375	102.660	102.567	102.468	102.368	6.625	101.256	101.220	101.166	101.112
7.500	102.977	102.885	102.785	102.686	7.500	102.917	102.825	102.725	102.626	6.750	101.449	101.391	101.319	101.246
7.625	103.201	103.109	103.009	102.910	7.625	103.141	103.049	102.949	102.850	6.875	101.836	101.778	101.705	101.633
										7.000	102.473	102.415	102.343	102.271
										7.125	102.946	102.888	102.815	102.743
										7.250	103.122	103.071	103.012	102.953
										7.375	103.599	103.548	103.489	103.431
										7.500	104.054	104.003	103.944	103.886
										7.625	104.505	104.454	104.396	104.337

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
4.875	92.314	92.299	92.277	92.256	4.875	92.314	92.299	92.277	92.256	5.375	96.450	96.392	96.317	96.241
5.000	93.077	93.063	93.041	93.020	5.000	93.077	93.063	93.041	93.020	5.500	97.018	96.959	96.884	96.809
5.125	93.485	93.470	93.449	93.427	5.125	93.485	93.470	93.449	93.427	5.625	97.545	97.486	97.411	97.336
5.250	94.262	94.233	94.196	94.158	5.250	94.262	94.233	94.196	94.158	5.750	98.048	97.976	97.887	97.799
5.375	94.935	94.906	94.868	94.830	5.375	94.935	94.906	94.868	94.830	5.875	98.588	98.515	98.427	98.338
5.500	95.595	95.566	95.528	95.490	5.500	95.595	95.566	95.528	95.490	6.000	99.090	99.017	98.929	98.840
5.625	96.201	96.172	96.134	96.097	5.625	96.201	96.172	96.134	96.097	6.125	99.580	99.507	99.419	99.330
5.750	96.615	96.586	96.540	96.494	5.750	96.615	96.586	96.540	96.494	6.250	99.797	99.717	99.621	99.524
5.875	97.244	97.215	97.169	97.123	5.875	97.220	97.191	97.145	97.099	6.375	100.386	100.305	100.209	100.113
6.000	97.846	97.817	97.771	97.725	6.000	97.810	97.781	97.735	97.689	6.500	100.817	100.736	100.640	100.544
6.125	98.406	98.377	98.331	98.285	6.125	98.345	98.316	98.270	98.224	6.625	101.231	101.151	101.055	100.959
6.250	98.794	98.757	98.703	98.649	6.250	98.740	98.704	98.650	98.596	6.750	101.259	101.171	101.072	100.974
6.375	99.459	99.422	99.368	99.314	6.375	99.413	99.376	99.322	99.268	6.875	101.547	101.459	101.361	101.262
6.500	99.961	99.925	99.871	99.817	6.500	99.910	99.874	99.820	99.766	7.000	102.063	101.975	101.877	101.778
6.625	100.435	100.398	100.345	100.291	6.625	100.402	100.365	100.311	100.257	7.125	102.456	102.369	102.270	102.171
6.750	100.612	100.553	100.481	100.409	6.750	100.606	100.548	100.475	100.403	7.250	102.430	102.394	102.346	102.297
6.875	100.959	100.900	100.828	100.756	6.875	100.959	100.900	100.828	100.756	7.375	102.808	102.772	102.723	102.675
7.000	101.558	101.500	101.428	101.356	7.000	101.558	101.500	101.428	101.356	7.500	103.184	103.147	103.099	103.051
7.125	101.996	101.938	101.865	101.793	7.125	101.996	101.938	101.865	101.793	7.625	103.565	103.529	103.480	103.432
7.250	102.200	102.134	102.059	101.985	7.250	102.200	102.134	102.059	101.985					
7.375	102.586	102.520	102.446	102.371	7.375	102.586	102.520	102.446	102.371					
7.500	102.952	102.887	102.812	102.737	7.500	102.952	102.887	102.812	102.737					
7.625	103.314	103.248	103.173	103.098	7.625	103.314	103.248	103.173	103.098					

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
6.500	101.197	101.164	101.129	101.093	6.500	101.444	101.398	101.348	101.298
6.625	101.463	101.430	101.394	101.359	6.625	101.715	101.668	101.618	101.569
6.750	101.499	101.479	101.458	101.437	6.750	101.615	101.582	101.547	101.511
6.875	101.637	101.617	101.596	101.574	6.875	101			



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

Wholesale

Effective: December 20, 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
5.000	92.224	92.122	92.004	91.886	5.500	93.662	93.589	93.484	93.379	5.375	96.450	93.226	93.121	93.016
5.125	92.890	92.788	92.670	92.553	5.625	94.296	94.223	94.118	94.012	5.500	93.924	93.851	93.746	93.641
5.250	94.212	94.139	94.034	93.929	5.750	95.144	95.079	94.982	94.885	5.625	94.546	94.473	94.368	94.262
5.375	94.912	94.839	94.734	94.629	5.875	95.768	95.702	95.605	95.508	5.750	95.369	95.304	95.207	95.110
5.500	95.537	95.464	95.359	95.254	6.000	96.617	96.551	96.454	96.357	5.875	95.993	95.927	95.830	95.733
5.625	96.171	96.098	95.993	95.888	6.125	97.169	97.104	97.007	96.910	6.000	96.829	96.764	96.667	96.570
5.750	97.020	96.954	96.857	96.760	6.250	97.427	97.361	97.264	97.167	6.125	97.382	97.316	97.219	97.122
5.875	97.669	97.603	97.506	97.409	6.375	97.907	97.841	97.744	97.647	6.250	97.639	97.574	97.477	97.380
6.000	98.530	98.464	98.367	98.270	6.500	98.582	98.516	98.419	98.322	6.375	98.094	98.029	97.932	97.835
6.125	99.108	99.042	98.945	98.848	6.625	98.994	98.929	98.832	98.735	6.500	98.769	98.704	98.607	98.510
6.250	99.370	99.304	99.207	99.110	6.750	99.086	99.013	98.908	98.803	6.625	99.185	99.120	99.023	98.925
6.375	99.843	99.777	99.680	99.583	6.875	99.497	99.425	99.319	99.214	6.750	99.281	99.208	99.103	98.998
6.500	100.523	100.457	100.360	100.263	7.000	100.136	100.063	99.958	99.853	6.875	99.692	99.619	99.514	99.409
6.625	100.930	100.864	100.767	100.670	7.125	100.514	100.441	100.336	100.231	7.000	100.334	100.261	100.156	100.051
6.750	101.007	100.934	100.829	100.724	7.250	99.974	99.908	99.811	99.725	7.125	100.723	100.650	100.545	100.440
6.875	101.393	101.320	101.215	101.110	7.375	100.675	100.609	100.518	100.426	7.250	100.209	100.144	100.052	99.960
7.000	102.011	101.938	101.833	101.728	7.500	100.984	100.918	100.827	100.735	7.375	100.923	100.858	100.766	100.675
7.125	102.389	102.316	102.211	102.106	7.625	101.152	101.087	100.995	100.904	7.500	101.247	101.182	101.090	100.998
7.250	101.849	101.783	101.692	101.600						7.625	101.442	101.377	101.285	101.194
7.375	102.550	102.484	102.393	102.301										
7.500	102.862	102.797	102.705	102.613										
7.625	103.057	102.992	102.900	102.809										

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
6.000	98.433	98.387	98.337	98.287	6.000	97.759	97.713	97.663	97.614
6.125	98.729	98.683	98.633	98.583	6.125	98.038	97.992	97.942	97.893
6.250	98.741	98.695	98.645	98.595	6.250	98.304	98.257	98.207	98.158
6.375	98.988	98.942	98.892	98.843	6.375	98.553	98.506	98.457	98.407
6.500	99.471	99.424	99.374	99.325	6.500	98.800	98.753	98.704	98.654
6.625	99.688	99.642	99.592	99.542	6.625	99.042	98.996	98.946	98.896
6.750	99.902	99.796	99.682	99.569	6.750	99.541	99.435	99.321	99.208
6.875	100.119	100.013	99.900	99.786	6.875	99.803	99.697	99.584	99.470
7.000	100.581	100.475	100.361	100.248	7.000	100.056	99.950	99.836	99.722
7.125	100.803	100.697	100.584	100.470	7.125	100.298	100.192	100.078	99.965
7.250	100.257	100.151	100.037	99.924	7.250	100.533	100.427	100.314	100.200
7.375	100.843	100.737	100.623	100.510	7.375	100.763	100.657	100.544	100.430
7.500	101.052	100.946	100.833	100.719	7.500	100.988	100.882	100.769	100.655
7.625	101.117	101.011	100.898	100.784	7.625	101.182	101.076	100.963	100.849

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
4.875	92.889	92.874	92.852	92.831	5.000	92.224	92.122	92.004	91.886	4.875	91.314	91.299	91.277	91.256
5.000	93.652	93.638	93.616	93.595	5.125	92.890	92.788	92.670	92.553	5.000	92.077	92.063	92.041	92.020
5.125	94.060	94.045	94.024	94.002	5.250	94.212	94.139	94.034	93.929	5.125	92.485	92.470	92.449	92.427
5.250	94.837	94.808	94.771	94.733	5.375	94.912	94.839	94.734	94.629	5.250	93.262	93.233	93.196	93.158
5.375	95.510	95.481	95.443	95.405	5.500	95.537	95.464	95.359	95.254	5.375	93.935	93.906	93.868	93.830
5.500	96.170	96.141	96.103	96.065	5.625	96.171	96.098	95.993	95.888	5.500	94.595	94.566	94.528	94.490
5.625	96.776	96.747	96.709	96.672	5.750	97.020	96.954	96.857	96.760	5.625	95.201	95.172	95.134	95.097
5.750	97.190	97.161	97.115	97.069	5.875	97.669	97.603	97.506	97.409	5.750	95.615	95.586	95.540	95.494
5.875	97.819	97.790	97.744	97.698	6.000	98.530	98.464	98.367	98.270	5.875	96.244	96.215	96.169	96.123
6.000	98.421	98.392	98.346	98.300	6.125	99.108	99.042	98.945	98.848	6.000	96.846	96.817	96.771	96.725
6.125	98.981	98.952	98.906	98.860	6.250	99.370	99.304	99.207	99.110	6.125	97.406	97.377	97.331	97.285
6.250	99.369	99.332	99.278	99.224	6.375	99.843	99.777	99.680	99.583	6.250	97.794	97.757	97.703	97.649
6.375	100.034	99.997	99.943	99.889	6.500	100.523	100.457	100.360	100.263	6.375	98.459	98.422	98.368	98.314
6.500	100.536	100.500	100.446	100.392	6.625	100.930	100.864	100.767	100.670	6.500	98.961	98.925	98.871	98.817
6.625	101.010	100.973	100.920	100.866	6.750	101.007	100.934	100.829	100.724	6.625	99.435	99.398	99.345	99.291
6.750	101.187	101.128	101.056	100.984	6.875	101.393	101.320	101.215	101.110	6.750	99.612	99.553	99.481	99.409
6.875	101.534	101.475	101.403	101.331	7.000	102.011	101.938	101.833	101.728	6.875	99.959	99.900	99.828	99.756
7.000	102.133	102.075	102.003	101.931	7.125	102.389	102.316	102.211	102.106	7.000	100.558	100.500	100.428	100.356
7.125	102.571	102.513	102.440	102.368	7.250	101.849	101.783	101.692	101.600	7.125	100.996	100.938	100.865	100.793
7.250	102.775	102.709	102.634	102.560	7.375	102.550	102.484	102.393	102.301	7.250	101.200	101.134	101.059	100.985
7.375	103.161	103.095	103.021	102.946	7.500	102.862	102.797	102.705	102.613	7.375	101.586	101.520	101.446	101.371
7.500	103.527	103.462	103.387	103.312	7.625	103.057	102.992	102.900	102.809	7.500	101.952	101.887	101.812	101.737
7.625	103.889	103.823	103.748	103.673						7.625	102.314	102.248	102.173	102.098

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
4.875	92.889	92.874	92.852	92.831	5.000	92.224	92.122	92.004	91.886	4.875	91.314	91.299	91.277	91.256
5.000	93.652	93.638	93.616	93.595	5.125	92.890	92.788	92.670	92.553	5.000	92.077	92.063	92.041	92.020
5.125	94.060	94.045	94.024	94.002	5.250	94.212	94.139	94.034	93.929	5.125	92.485	92.470	92.449	92.427
5.250	94.837	94.808	94.771	94.733	5.375	94.912	94.839	94.734	94.629	5.250	93.262	93.233	93.196	93.158
5.375	95.510	95.481	95.443	95.405	5.500	95.537	95.464	95.359	95.254	5.375	93.935	93.906	93.868	93.830
5.500	96.170	96.141	96.103	96.065	5.625	96.171	96.098	95.993	95.888	5.500	94.595	94.566	94.528	94.490
5.625	96.776	96.747	96.709	96.672	5.750	97.020	96.954	96.857	96.760	5.625	95.201	95.172	95.134	95.097
5.750	97.190	97.161	97.115	97.069	5.875	97.669	97.603	97.506	97.409	5.750	95.615	95.586	95.540	95.494
5.875	97.819	97.790	97.744	97.698	6.000	98.530	98.464	98.367	98.270	5.875	96.244	96.215	96.169	96.123
6.000	98.421	98.392	98.346	98.300	6.125	99.108	99.042	98.945	98.848	6.000	96.846	96.817	96.771	96.725
6.125	98.981	98.952	98.906	98.860	6.250	99.370	99.304	99.207	99.110	6.125	97.406	97.377	97.331	97.285
6.250	99.369	99.332	99.278	99.224	6.375	99.843	99.777	99.680	99.583	6.250	97			



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

Wholesale

Effective: December 20, 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	92.889	92.874	92.852	92.831	5.500	95.537	95.464	95.359	95.254	4.875	91.314	91.299	91.277	91.256
5.000	93.652	93.638	93.616	93.595	5.625	96.171	96.098	95.993	95.888	5.000	92.077	92.063	92.041	92.020
5.125	94.060	94.045	94.024	94.002	5.750	97.020	96.954	96.857	96.760	5.125	92.485	92.470	92.449	92.427
5.250	94.837	94.808	94.771	94.733	5.875	97.669	97.603	97.506	97.409	5.250	93.262	93.233	93.196	93.158
5.375	95.510	95.481	95.443	95.405	6.000	98.530	98.464	98.367	98.270	5.375	93.935	93.906	93.868	93.830
5.500	96.170	96.141	96.103	96.065	6.125	99.108	99.042	98.945	98.848	5.500	94.595	94.566	94.528	94.490
5.625	96.776	96.747	96.709	96.672	6.250	99.370	99.304	99.207	99.110	5.625	95.201	95.172	95.134	95.097
5.750	97.190	97.161	97.115	97.069	6.375	99.843	99.777	99.680	99.583	5.750	95.615	95.586	95.540	95.494
5.875	97.819	97.790	97.744	97.698	6.500	100.523	100.457	100.360	100.263	5.875	96.244	96.215	96.169	96.123
6.000	98.421	98.392	98.346	98.300	6.625	100.930	100.864	100.767	100.670	6.000	96.846	96.817	96.771	96.725
6.125	98.981	98.952	98.906	98.860	6.750	101.007	100.934	100.829	100.724	6.125	97.406	97.377	97.331	97.285
6.250	99.369	99.332	99.278	99.224	6.875	101.393	101.320	101.215	101.110	6.250	97.794	97.757	97.703	97.649
6.375	100.034	99.997	99.943	99.889	7.000	102.011	101.938	101.833	101.728	6.375	98.459	98.422	98.368	98.314
6.500	100.536	100.500	100.446	100.392	7.125	102.389	102.316	102.211	102.106	6.500	98.961	98.925	98.871	98.817
6.625	101.010	100.973	100.920	100.866	7.250	101.849	101.783	101.692	101.600	6.625	99.435	99.398	99.345	99.291
6.750	101.187	101.128	101.056	100.984	7.375	102.550	102.484	102.393	102.301	6.750	99.612	99.553	99.481	99.409
6.875	101.534	101.475	101.403	101.331	7.500	102.862	102.797	102.705	102.613	6.875	99.959	99.900	99.828	99.756
7.000	102.133	102.075	102.003	101.931	7.625	103.057	102.992	102.900	102.809	7.000	100.558	100.500	100.428	100.356
7.125	102.571	102.513	102.440	102.368						7.125	100.996	100.938	100.865	100.793
7.250	102.775	102.709	102.634	102.560						7.250	101.200	101.134	101.059	100.985
7.375	103.161	103.095	103.021	102.946						7.375	101.586	101.520	101.446	101.371
7.500	103.527	103.462	103.387	103.312						7.500	101.952	101.887	101.812	101.737
7.625	103.889	103.823	103.748	103.673						7.625	102.314	102.248	102.173	102.098

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	92.889	92.874	92.852	92.831	5.500	95.537	95.464	95.359	95.254	4.875	91.314	91.299	91.277	91.256
5.000	93.652	93.638	93.616	93.595	5.625	96.171	96.098	95.993	95.888	5.000	92.077	92.063	92.041	92.020
5.125	94.060	94.045	94.024	94.002	5.750	97.020	96.954	96.857	96.760	5.125	92.485	92.470	92.449	92.427
5.250	94.837	94.808	94.771	94.733	5.875	97.669	97.603	97.506	97.409	5.250	93.262	93.233	93.196	93.158
5.375	95.510	95.481	95.443	95.405	6.000	98.530	98.464	98.367	98.270	5.375	93.935	93.906	93.868	93.830
5.500	96.170	96.141	96.103	96.065	6.125	99.108	99.042	98.945	98.848	5.500	94.595	94.566	94.528	94.490
5.625	96.776	96.747	96.709	96.672	6.250	99.370	99.304	99.207	99.110	5.625	95.201	95.172	95.134	95.097
5.750	97.190	97.161	97.115	97.069	6.375	99.843	99.777	99.680	99.583	5.750	95.615	95.586	95.540	95.494
5.875	97.819	97.790	97.744	97.698	6.500	100.523	100.457	100.360	100.263	5.875	96.244	96.215	96.169	96.123
6.000	98.421	98.392	98.346	98.300	6.625	100.930	100.864	100.767	100.670	6.000	96.846	96.817	96.771	96.725
6.125	98.981	98.952	98.906	98.860	6.750	101.007	100.934	100.829	100.724	6.125	97.406	97.377	97.331	97.285
6.250	99.369	99.332	99.278	99.224	6.875	101.393	101.320	101.215	101.110	6.250	97.794	97.757	97.703	97.649
6.375	100.034	99.997	99.943	99.889	7.000	102.011	101.938	101.833	101.728	6.375	98.459	98.422	98.368	98.314
6.500	100.536	100.500	100.446	100.392	7.125	102.389	102.316	102.211	102.106	6.500	98.961	98.925	98.871	98.817
6.625	101.010	100.973	100.920	100.866	7.250	101.849	101.783	101.692	101.600	6.625	99.435	99.398	99.345	99.291
6.750	101.187	101.128	101.056	100.984	7.375	102.550	102.484	102.393	102.301	6.750	99.612	99.553	99.481	99.409
6.875	101.534	101.475	101.403	101.331	7.500	102.862	102.797	102.705	102.613	6.875	99.959	99.900	99.828	99.756
7.000	102.133	102.075	102.003	101.931	7.625	103.057	102.992	102.900	102.809	7.000	100.558	100.500	100.428	100.356
7.125	102.571	102.513	102.440	102.368						7.125	100.996	100.938	100.865	100.793
7.250	102.775	102.709	102.634	102.560						7.250	101.200	101.134	101.059	100.985
7.375	103.161	103.095	103.021	102.946						7.375	101.586	101.520	101.446	101.371
7.500	103.527	103.462	103.387	103.312						7.500	101.952	101.887	101.812	101.737
7.625	103.889	103.823	103.748	103.673						7.625	102.314	102.248	102.173	102.098



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

Effective: **December 20, 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	<i>* 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**</i>
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations	0.000	
MISCELLANEOUS		*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments		
Texas Cash out	-1.000	**Minimum Loan Amount \$75,000**		
HB 20YR & 25YR Term	-1.500	***All loan level price adjustments are cumulative***		
> 6 Financed Properties	-0.500	Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs		
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: December 20, 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: December 20, 2024

MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	98.864	98.664	98.464
6.875	99.392	99.192	98.992
6.990	99.869	99.669	99.469
7.000	99.899	99.699	99.499
7.125	100.358	100.158	99.958
7.250	100.787	100.587	100.387
7.375	100.876	100.647	100.418
7.500	101.343	101.114	100.885
7.625	101.762	101.533	101.304
7.750	102.161	101.932	101.703
7.875	102.079	101.835	101.591
8.000	102.506	102.262	102.018
8.125	102.895	102.651	102.407
8.250	103.284	103.040	102.796

MaxONE - (301_1st_DPA)			
Rate	15 Day	30 Day	45 Day
6.750	97.364	97.164	96.964
6.875	97.892	97.692	97.492
6.990	98.369	98.169	97.969
7.000	98.399	98.199	97.999
7.125	98.858	98.658	98.458
7.250	99.287	99.087	98.887
7.375	99.376	99.147	98.918
7.500	99.843	99.614	99.385
7.625	100.262	100.033	99.804
7.750	100.661	100.432	100.203
7.875	100.579	100.335	100.091
8.000	101.006	100.762	100.518
8.125	101.395	101.151	100.907
8.250	101.784	101.540	101.296

MaxONE Plus 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	98.114	97.914	97.714
6.875	98.642	98.442	98.242
6.990	99.119	98.919	98.719
7.000	99.149	98.949	98.749
7.125	99.608	99.408	99.208
7.250	100.037	99.837	99.637
7.375	100.126	99.897	99.668
7.500	100.593	100.364	100.135
7.625	101.012	100.783	100.554
7.750	101.411	101.182	100.953
7.875	101.329	101.085	100.841
8.000	101.756	101.512	101.268
8.125	102.145	101.901	101.657
8.250	102.534	102.290	102.046

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 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	96.864	96.664	96.464
6.875	97.392	97.192	96.992
6.990	97.869	97.669	97.469
7.000	97.899	97.699	97.499
7.125	98.358	98.158	97.958
7.250	98.787	98.587	98.387
7.375	98.876	98.647	98.418
7.500	99.343	99.114	98.885
7.625	99.762	99.533	99.304
7.750	100.161	99.932	99.703
7.875	100.079	99.835	99.591
8.000	100.506	100.262	100.018
8.125	100.895	100.651	100.407
8.250	101.284	101.040	100.796

MaxONE HB - (301_1st_DPA_HB)			
Rate	15 Day	30 Day	45 Day
6.750	95.364	95.164	94.964
6.875	95.892	95.692	95.492
6.990	96.369	96.169	95.969
7.000	96.399	96.199	95.999
7.125	96.858	96.658	96.458
7.250	97.287	97.087	96.887
7.375	97.376	97.147	96.918
7.500	97.843	97.614	97.385
7.625	98.262	98.033	97.804
7.750	98.661	98.432	98.203
7.875	98.579	98.335	98.091
8.000	99.006	98.762	98.518
8.125	99.395	99.151	98.907
8.250	99.784	99.540	99.296

MaxONE Plus 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	96.114	95.914	95.714
6.875	96.642	96.442	96.242
6.990	97.119	96.919	96.719
7.000	97.149	96.949	96.749
7.125	97.608	97.408	97.208
7.250	98.037	97.837	97.637
7.375	98.126	97.897	97.668
7.500	98.593	98.364	98.135
7.625	99.012	98.783	98.554
7.750	99.411	99.182	98.953
7.875	99.329	99.085	98.841
8.000	99.756	99.512	99.268
8.125	100.145	99.901	99.657
8.250	100.534	100.290	100.046

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 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 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
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: December 20, 2024

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
5.125	96.270	96.262	96.269
5.250	97.146	97.138	97.145
5.375	97.776	97.753	97.744
5.500	98.142	98.119	98.110
5.625	98.749	98.726	98.717
5.750	99.470	99.447	99.438
5.875	99.819	99.757	99.705
6.000	100.415	100.353	100.301
6.125	100.867	100.805	100.753
6.250	101.423	101.361	101.309
6.375	101.145	101.075	101.018
6.500	101.701	101.631	101.574
6.625	102.123	102.053	101.996
6.750	102.564	102.494	102.437
6.875	102.145	102.052	101.968
7.000	102.681	102.588	102.504
7.125	103.188	103.095	103.011

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
5.000	95.383	95.375	95.382
5.125	95.895	95.887	95.894
5.250	96.771	96.763	96.770
5.375	97.401	97.378	97.369
5.500	97.767	97.744	97.735
5.625	98.374	98.351	98.342
5.750	99.095	99.072	99.063
5.875	99.444	99.382	99.330
6.000	100.040	99.978	99.926
6.125	100.492	100.430	100.378
6.250	101.048	100.986	100.934
6.375	100.770	100.700	100.643
6.500	101.326	101.256	101.199
6.625	101.748	101.678	101.621
6.750	102.189	102.119	102.062

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
5.000	97.577	97.563	97.549
5.125	97.947	97.933	97.919
5.250	98.682	98.668	98.654
5.375	98.985	98.950	98.914
5.500	99.210	99.175	99.139
5.625	99.675	99.640	99.604
5.750	100.245	100.210	100.174
5.875	100.031	100.002	99.974
6.000	100.496	100.467	100.439

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.125	95.136	95.128	95.135
5.250	96.828	96.805	96.796
5.375	97.079	97.056	97.047
5.500	97.695	97.672	97.663
5.625	98.302	98.279	98.270
5.750	99.148	99.125	99.116
5.875	99.185	99.122	99.070
6.000	99.781	99.718	99.666
6.125	100.233	100.170	100.118
6.250	100.789	100.726	100.674
6.375	100.823	100.753	100.696
6.500	101.129	101.059	101.002
6.625	101.426	101.356	101.299
6.750	101.742	101.672	101.615
6.875	101.573	101.480	101.396
7.000	101.859	101.766	101.682
7.125	101.991	101.898	101.814

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
5.125	96.270	96.262	96.269
5.250	97.146	97.138	97.145
5.375	97.776	97.753	97.744
5.500	98.142	98.119	98.110
5.625	98.749	98.726	98.717
5.750	99.470	99.447	99.438
5.875	99.819	99.757	99.705
6.000	100.415	100.353	100.301
6.125	100.867	100.805	100.753
6.250	101.423	101.361	101.309
6.375	101.145	101.075	101.018
6.500	101.701	101.631	101.574
6.625	102.123	102.053	101.996
6.750	102.564	102.494	102.437
6.875	102.145	102.052	101.968
7.000	102.681	102.588	102.504
7.125	103.188	103.095	103.011

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.125	95.136	95.128	95.135
5.250	96.828	96.805	96.796
5.375	97.079	97.056	97.047
5.500	97.695	97.672	97.663
5.625	98.302	98.279	98.270
5.750	99.148	99.125	99.116
5.875	99.185	99.122	99.070
6.000	99.781	99.718	99.666
6.125	100.233	100.170	100.118
6.250	100.789	100.726	100.674
6.375	100.823	100.753	100.696
6.500	101.129	101.059	101.002
6.625	101.426	101.356	101.299
6.750	101.742	101.672	101.615
6.875	101.573	101.480	101.396
7.000	101.859	101.766	101.682
7.125	101.991	101.898	101.814

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.125	96.270	96.262	96.269
5.250	97.146	97.138	97.145
5.375	97.776	97.753	97.744
5.500	98.142	98.119	98.110
5.625	98.749	98.726	98.717
5.750	99.470	99.447	99.438
5.875	99.819	99.757	99.705
6.000	100.415	100.353	100.301
6.125	100.867	100.805	100.753
6.250	101.423	101.361	101.309
6.375	101.145	101.075	101.018
6.500	101.701	101.631	101.574
6.625	102.123	102.053	101.996
6.750	102.564	102.494	102.437
6.875	102.145	102.052	101.968
7.000	102.681	102.588	102.504
7.125	103.188	103.095	103.011

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.125	95.136	95.128	95.135
5.250	96.828	96.805	96.796
5.375	97.079	97.056	97.047
5.500	97.695	97.672	97.663
5.625	98.302	98.279	98.270
5.750	99.148	99.125	99.116
5.875	99.185	99.122	99.070
6.000	99.781	99.718	99.666
6.125	100.233	100.170	100.118
6.250	100.789	100.726	100.674
6.375	100.823	100.753	100.696
6.500	101.129	101.059	101.002
6.625	101.426	101.356	101.299
6.750	101.742	101.672	101.615
6.875	101.573	101.480	101.396
7.000	101.859	101.766	101.682
7.125	101.991	101.898	101.814

LLPs

FICO ≥700
0.375
FICO 680-699
0.250
FICO 660-679
0.250
FICO 640-659
0.000
FICO 620-639
-0.250

FICO 600-619
-0.750
FICO 580-599
-1.500
FICO 550-579
-3.000
No FICO Score
-3.000
Loan Amount ≥\$100,000 <=\$249,999
0.250

VA Loan Amount >\$950K
-0.625
Loan Amount <\$100,000
-0.375
VA Cashout >90% LTV
-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/IRRL)
-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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Effective: December 20, 2024

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
5.125	95.740	95.732	95.739
5.250	96.616	96.608	96.615
5.375	97.246	97.223	97.214
5.500	97.612	97.589	97.580
5.625	98.219	98.196	98.187
5.750	98.940	98.917	98.908
5.875	99.289	99.227	99.175
6.000	99.885	99.823	99.771
6.125	100.337	100.275	100.223
6.250	100.893	100.831	100.779
6.375	100.615	100.545	100.488
6.500	101.171	101.101	101.044
6.625	101.593	101.523	101.466
6.750	102.034	101.964	101.907
6.875	101.615	101.522	101.438
7.000	102.151	102.058	101.974
7.125	102.658	102.565	102.481

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
5.000	94.853	94.845	94.852
5.125	95.365	95.357	95.364
5.250	96.241	96.233	96.240
5.375	96.871	96.848	96.839
5.500	97.237	97.214	97.205
5.625	97.844	97.821	97.812
5.750	98.565	98.542	98.533
5.875	98.914	98.852	98.800
6.000	99.510	99.448	99.396
6.125	99.962	99.900	99.848
6.250	100.518	100.456	100.404
6.375	100.240	100.170	100.113
6.500	100.796	100.726	100.669
6.625	101.218	101.148	101.091
6.750	101.659	101.589	101.532

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
5.000	97.047	97.033	97.019
5.125	97.417	97.403	97.389
5.250	98.152	98.138	98.124
5.375	98.455	98.420	98.384
5.500	98.680	98.645	98.609
5.625	99.145	99.110	99.074
5.750	99.715	99.680	99.644
5.875	99.501	99.472	99.444
6.000	99.966	99.937	99.909

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.125	94.681	94.673	94.680
5.250	96.373	96.350	96.341
5.375	96.749	96.726	96.717
5.500	97.240	97.217	97.208
5.625	97.847	97.824	97.815
5.750	98.693	98.670	98.661
5.875	98.855	98.792	98.740
6.000	99.326	99.263	99.211
6.125	99.778	99.715	99.663
6.250	100.334	100.271	100.219
6.375	100.368	100.298	100.241
6.500	100.674	100.604	100.547
6.625	101.096	101.026	100.969
6.750	101.287	101.217	101.160
6.875	101.118	101.025	100.941
7.000	101.404	101.311	101.227
7.125	101.661	101.568	101.484

VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
5.125	95.740	95.732	95.739
5.250	96.616	96.608	96.615
5.375	97.246	97.223	97.214
5.500	97.612	97.589	97.580
5.625	98.219	98.196	98.187
5.750	98.940	98.917	98.908
5.875	99.289	99.227	99.175
6.000	99.885	99.823	99.771
6.125	100.337	100.275	100.223
6.250	100.893	100.831	100.779
6.375	100.615	100.545	100.488
6.500	101.171	101.101	101.044
6.625	101.593	101.523	101.466
6.750	102.034	101.964	101.907
6.875	101.615	101.522	101.438
7.000	102.151	102.058	101.974
7.125	102.658	102.565	102.481

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.125	94.681	94.673	94.680
5.250	96.373	96.350	96.341
5.375	96.749	96.726	96.717
5.500	97.240	97.217	97.208
5.625	97.847	97.824	97.815
5.750	98.693	98.670	98.661
5.875	98.855	98.792	98.740
6.000	99.326	99.263	99.211
6.125	99.778	99.715	99.663
6.250	100.334	100.271	100.219
6.375	100.368	100.298	100.241
6.500	100.674	100.604	100.547
6.625	101.096	101.026	100.969
6.750	101.287	101.217	101.160
6.875	101.118	101.025	100.941
7.000	101.404	101.311	101.227
7.125	101.661	101.568	101.484

VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
5.125	95.740	95.732	95.739
5.250	96.616	96.608	96.615
5.375	97.246	97.223	97.214
5.500	97.612	97.589	97.580
5.625	98.219	98.196	98.187
5.750	98.940	98.917	98.908
5.875	99.289	99.227	99.175
6.000	99.885	99.823	99.771
6.125	100.337	100.275	100.223
6.250	100.893	100.831	100.779
6.375	100.615	100.545	100.488
6.500	101.171	101.101	101.044
6.625	101.593	101.523	101.466
6.750	102.034	101.964	101.907
6.875	101.615	101.522	101.438
7.000	102.151	102.058	101.974
7.125	102.658	102.565	102.481

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.125	94.681	94.673	94.680
5.250	96.373	96.350	96.341
5.375	96.749	96.726	96.717
5.500	97.240	97.217	97.208
5.625	97.847	97.824	97.815
5.750	98.693	98.670	98.661
5.875	98.855	98.792	98.740
6.000	99.326	99.263	99.211
6.125	99.778	99.715	99.663
6.250	100.334	100.271	100.219
6.375	100.368	100.298	100.241
6.500	100.674	100.604	100.547
6.625	101.096	101.026	100.969
6.750	101.287	101.217	101.160
6.875	101.118	101.025	100.941
7.000	101.404	101.311	101.227
7.125	101.661	101.568	101.484

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.375	96.826	96.803	96.794
5.500	97.192	97.169	97.160
5.625	97.799	97.776	97.767
5.750	98.520	98.497	98.488
5.875	98.869	98.807	98.755
6.000	99.465	99.403	99.351
6.125	99.917	99.855	99.803
6.250	100.473	100.411	100.359
6.375	100.195	100.125	100.068
6.500	100.751	100.681	100.624
6.625	101.173	101.103	101.046
6.750	101.614	101.544	101.487
6.875	101.195	101.102	101.018
7.000	101.731	101.638	101.554
7.125	102.238	102.145	102.061

LLPAs

FICO ≥700
0.375
FICO 680-699
0.250
FICO 660-679
0.250
FICO 640-659
0.000
FICO 620-639
-0.250

FICO 600-619
-0.750
FICO 580-599
-1.500
FICO 560-579
-3.000
No FICO Score
-3.000
Loan Amount ≥\$100,000 <=\$249,999
0.250

VA Loan Amount >=\$950K
-0.625
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: December 20, 2024

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.750	94.461	94.469	94.491	
4.875	95.112	95.104	95.111	
5.000	95.758	95.750	95.757	
5.125	96.270	96.262	96.269	
5.250	97.146	97.138	97.145	
5.375	97.776	97.753	97.744	
5.500	98.142	98.119	98.110	
5.625	98.749	98.726	98.717	
5.750	99.470	99.447	99.438	
5.875	99.819	99.757	99.705	
6.000	100.415	100.353	100.301	
6.125	100.867	100.805	100.753	
6.250	101.423	101.361	101.309	
6.375	101.145	101.075	101.018	
6.500	101.701	101.631	101.574	
6.625	102.123	102.053	101.996	
6.750	102.564	102.494	102.437	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	97.276	97.253	97.244	
5.500	97.642	97.619	97.610	
5.625	98.249	98.226	98.217	
5.750	98.970	98.947	98.938	
5.875	99.319	99.257	99.205	
6.000	99.915	99.853	99.801	
6.125	100.367	100.305	100.253	
6.250	100.923	100.861	100.809	
6.375	100.645	100.575	100.518	
6.500	101.201	101.131	101.074	
6.625	101.623	101.553	101.496	
6.750	102.064	101.994	101.937	
6.875	101.645	101.552	101.468	
7.000	102.181	102.088	102.004	
7.125	102.688	102.595	102.511	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	97.452	97.438	97.424	
5.125	97.822	97.808	97.794	
5.250	98.557	98.543	98.529	
5.375	98.860	98.825	98.789	
5.500	99.085	99.050	99.014	
5.625	99.550	99.515	99.479	
5.750	100.120	100.085	100.049	
5.875	99.906	99.877	99.849	
6.000	100.371	100.342	100.314	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.703	96.680	96.671	
5.375	96.954	96.931	96.922	
5.500	97.570	97.547	97.538	
5.625	98.177	98.154	98.145	
5.750	99.023	99.000	98.991	
5.875	99.060	98.997	98.945	
6.000	99.656	99.593	99.541	
6.125	100.108	100.045	99.993	
6.250	100.664	100.601	100.549	
6.375	100.698	100.628	100.571	
6.500	101.004	100.934	100.877	
6.625	101.301	101.231	101.174	
6.750	101.617	101.547	101.490	
6.875	101.448	101.355	101.271	
7.000	101.734	101.641	101.557	
7.125	101.866	101.773	101.689	
7.250	101.862	101.769	101.685	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	94.056	94.064	94.086	
4.875	94.582	94.574	94.581	
5.000	95.228	95.220	95.227	
5.125	95.740	95.732	95.739	
5.250	96.616	96.608	96.615	
5.375	97.246	97.223	97.214	
5.500	97.612	97.589	97.580	
5.625	98.219	98.196	98.187	
5.750	98.940	98.917	98.908	
5.875	99.289	99.227	99.175	
6.000	99.885	99.823	99.771	
6.125	100.337	100.275	100.223	
6.250	100.893	100.831	100.779	
6.375	100.615	100.545	100.488	
6.500	101.171	101.101	101.044	
6.625	101.593	101.523	101.466	
6.750	102.034	101.964	101.907	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.375	96.746	96.723	96.714	
5.500	97.112	97.089	97.080	
5.625	97.719	97.696	97.687	
5.750	98.440	98.417	98.408	
5.875	98.789	98.727	98.675	
6.000	99.385	99.323	99.271	
6.125	99.837	99.775	99.723	
6.250	100.393	100.331	100.279	
6.375	100.115	100.045	99.988	
6.500	100.671	100.601	100.544	
6.625	101.093	101.023	100.966	
6.750	101.534	101.464	101.407	
6.875	101.115	101.022	100.938	
7.000	101.651	101.558	101.474	
7.125	102.158	102.065	101.981	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	96.922	96.908	96.894	
5.125	97.292	97.278	97.264	
5.250	98.027	98.013	97.999	
5.375	98.330	98.295	98.259	
5.500	98.555	98.520	98.484	
5.625	99.020	98.985	98.949	
5.750	99.590	99.555	99.519	
5.875	99.376	99.347	99.319	
6.000	99.841	99.812	99.784	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.248	96.225	96.216	
5.375	96.624	96.601	96.592	
5.500	97.115	97.092	97.083	
5.625	97.722	97.699	97.690	
5.750	98.568	98.545	98.536	
5.875	98.730	98.667	98.615	
6.000	99.201	99.138	99.086	
6.125	99.653	99.590	99.538	
6.250	100.209	100.146	100.094	
6.375	100.243	100.173	100.116	
6.500	100.549	100.479	100.422	
6.625	100.971	100.901	100.844	
6.750	101.162	101.092	101.035	
6.875	100.993	100.920	100.816	
7.000	101.279	101.186	101.102	
7.125	101.536	101.443	101.359	
7.250	101.407	101.314	101.230	

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 <=\$249,999
0.250

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, December 20, 2024

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	98.120	98.026	97.838	97.651
6.500	98.586	98.492	98.305	98.117
6.625	99.043	98.949	98.761	98.574
6.750	99.358	99.264	99.076	98.889
6.875	99.650	99.556	99.369	99.181
7.000	99.922	99.828	99.640	99.453
7.125	100.132	100.038	99.851	99.663
7.250	100.383	100.289	100.102	99.914
7.375	100.641	100.547	100.360	100.172
7.500	100.877	100.784	100.596	100.409
7.625	101.089	100.995	100.808	100.620
7.750	101.289	101.196	101.008	100.821
7.875	101.500	101.406	101.218	101.031
8.000	101.717	101.624	101.436	101.249
8.125	101.935	101.841	101.654	101.466
8.250	102.153	102.059	101.872	101.684
8.375	102.370	102.277	102.089	101.902
8.500	102.588	102.494	102.307	102.119
8.625	102.806	102.712	102.525	102.337

Jumbo One 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	94.708	94.614	94.426	94.239
6.375	95.154	95.061	94.873	94.686
6.500	95.605	95.512	95.324	95.137
6.625	96.057	95.964	95.776	95.589
6.750	96.510	96.417	96.229	96.042
6.875	96.964	96.870	96.683	96.495
7.000	97.418	97.325	97.137	96.950
7.125	97.870	97.776	97.589	97.401
7.250	98.326	98.232	98.045	97.857
7.375	98.783	98.689	98.501	98.314
7.500	99.240	99.146	98.959	98.771
7.625	99.698	99.604	99.417	99.229
7.750	100.157	100.063	99.876	99.688
7.875	100.616	100.523	100.335	100.148
8.000	101.073	100.979	100.791	100.604

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

Jumbo One Advantage Pricing

Jumbo One Advantage 30 Year Fixed - (901EM)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	96.488	96.363	96.238	96.051	
6.125	96.968	96.843	96.718	96.530	
6.250	97.346	97.221	97.096	96.908	
6.375	97.742	97.617	97.492	97.304	
6.500	98.106	97.981	97.856	97.668	
6.625	98.528	98.403	98.278	98.091	
6.750	98.847	98.722	98.597	98.409	
6.875	99.144	99.019	98.894	98.706	
7.000	99.553	99.428	99.303	99.115	
7.125	99.775	99.650	99.525	99.337	
7.250	99.955	99.830	99.705	99.518	
7.375	100.231	100.106	99.981	99.793	
7.500	100.665	100.540	100.415	100.227	
7.625	101.027	100.902	100.777	100.589	
7.750	101.388	101.263	101.138	100.950	
7.875	101.746	101.621	101.496	101.309	
8.000	102.181	102.056	101.931	101.743	
8.125	103.240	103.115	102.990	102.803	
8.250	N/A	N/A	N/A	N/A	
8.375	N/A	N/A	N/A	N/A	
8.500	N/A	N/A	N/A	N/A	
8.625	N/A	N/A	N/A	N/A	

Jumbo One Advantage 30 Year Fixed 2:1 Buydown - (901EM-BD)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	96.488	96.363	96.238	96.051	
6.125	96.968	96.843	96.718	96.530	
6.250	97.346	97.221	97.096	96.908	
6.375	97.742	97.617	97.492	97.304	
6.500	98.106	97.981	97.856	97.668	
6.625	98.528	98.403	98.278	98.091	
6.750	98.847	98.722	98.597	98.409	
6.875	99.144	99.019	98.894	98.706	
7.000	99.553	99.428	99.303	99.115	
7.125	99.775	99.650	99.525	99.337	
7.250	99.955	99.830	99.705	99.518	
7.375	100.231	100.106	99.981	99.793	
7.500	100.665	100.540	100.415	100.227	
7.625	101.027	100.902	100.777	100.589	
7.750	101.388	101.263	101.138	100.950	
7.875	101.746	101.621	101.496	101.309	
8.000	102.181	102.056	101.931	101.743	
8.125	103.240	103.115	102.990	102.803	
8.250	N/A	N/A	N/A	N/A	
8.375	N/A	N/A	N/A	N/A	
8.500	N/A	N/A	N/A	N/A	
8.625	N/A	N/A	N/A	N/A	

Jumbo One Advantage 30 Year Fixed 1:0 Buydown - (901EM-BD10)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	96.488	96.363	96.238	96.051	
6.125	96.968	96.843	96.718	96.530	
6.250	97.346	97.221	97.096	96.908	
6.375	97.742	97.617	97.492	97.304	
6.500	98.106	97.981	97.856	97.668	
6.625	98.528	98.403	98.278	98.091	
6.750	98.847	98.722	98.597	98.409	
6.875	99.144	99.019	98.894	98.706	
7.000	99.553	99.428	99.303	99.115	
7.125	99.775	99.650	99.525	99.337	
7.250	99.955	99.830	99.705	99.518	
7.375	100.231	100.106	99.981	99.793	
7.500	100.665	100.540	100.415	100.227	
7.625	101.027	100.902	100.777	100.589	
7.750	101.388	101.263	101.138	100.950	
7.875	101.746	101.621	101.496	101.309	
8.000	102.181	102.056	101.931	101.743	
8.125	103.240	103.115	102.990	102.803	
8.250	N/A	N/A	N/A	N/A	
8.375	N/A	N/A	N/A	N/A	
8.500	N/A	N/A	N/A	N/A	
8.625	N/A	N/A	N/A	N/A	

Jumbo One Advantage 30 Year Fixed Interest Only - (901EM-IO)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	96.488	96.363	96.238	96.051	
6.125	96.968	96.843	96.718	96.530	
6.250	97.346	97.221	97.096	96.908	
6.375	97.742	97.617	97.492	97.304	
6.500	98.106	97.981	97.856	97.668	
6.625	98.528	98.403	98.278	98.091	
6.750	98.847	98.722	98.597	98.409	
6.875	99.144	99.019	98.894	98.706	
7.000	99.553	99.428	99.303	99.115	
7.125	99.775	99.650	99.525	99.337	
7.250	99.955	99.830	99.705	99.518	
7.375	100.231	100.106	99.981	99.793	
7.500	100.665	100.540	100.415	100.227	
7.625	101.027	100.902	100.777	100.589	
7.750	101.388	101.263	101.138	100.950	
7.875	101.746	101.621	101.496	101.309	
8.000	102.181	102.056	101.931	101.743	
8.125	103.240	103.115	102.990	102.803	
8.250	N/A	N/A	N/A	N/A	
8.375	N/A	N/A	N/A	N/A	
8.500	N/A	N/A	N/A	N/A	
8.625	N/A	N/A	N/A	N/A	

Jumbo One Advantage 15 Year Fixed - (915EM)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.500	98.165	98.040	97.915	97.728	
6.625	98.693	98.568	98.443	98.255	
6.750	99.060	98.935	98.810	98.622	
6.875	99.323	99.198	99.073	98.886	
7.000	99.554	99.429	99.304	99.117	
7.125	99.644	99.519	99.394	99.206	
7.250	99.691	99.566	99.441	99.253	
7.375	N/A	N/A	N/A	N/A	
7.500	N/A	N/A	N/A	N/A	
7.625	N/A	N/A	N/A	N/A	
7.750	N/A	N/A	N/A	N/A	
7.875	N/A	N/A	N/A	N/A	
8.000	N/A	N/A	N/A	N/A	
8.125	N/A	N/A	N/A	N/A	
8.250	N/A	N/A	N/A	N/A	

Jumbo One Advantage 10/6 ARM - (9106EM)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.500	97.815	97.690	97.565	97.377	
6.625	98.383	98.258	98.133	97.946	
6.750	98.779	98.654	98.529	98.341	
6.875	99.070	98.945	98.820	98.633	
7.000	99.341	99.216	99.091	98.903	
7.125	99.442	99.317	99.192	99.005	
7.250	99.498	99.373	99.248	99.060	
7.375	N/A	N/A	N/A	N/A	
7.500	N/A	N/A	N/A	N/A	
7.625	N/A	N/A	N/A	N/A	
7.750	N/A	N/A	N/A	N/A	
7.875	N/A	N/A	N/A	N/A	
8.000	N/A	N/A	N/A	N/A	
8.125	N/A	N/A	N/A	N/A	
8.250	N/A	N/A	N/A	N/A	

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	0.000	-0.500	-1.000	-1.500	-2.250	-3.000		
680-699	0.125	0.000	0.000	-0.750	-1.500	-2.000	-2.250	-2.875
700-719	0.375	0.250	0.000	0.000	-0.500	-1.000	-1.625	-2.250
720-739	0.625	0.500	0.375	0.000	0.000	-0.500	-1.000	-2.000
740-759	0.750	0.750	0.625	0.375	0.000	0.000	-0.750	-1.750
760-779	0.875	0.875	0.750	0.500	0.250	0.000	-0.500	-1.500
780-850	1.000	0.875	0.875	0.625	0.375	0.125	-0.500	-1.000
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							0.000	0.000
Interest Only	-0.500	-0.500	-1.000	-1.000	-1.500	-1.500		
Investment Property	-0.250	-0.500	-0.500	-0.750	-1.000	-1.500		
Second Home	0.000	0.000	-0.250	-0.250	-0.500	-0.500	-1.750	-1.750
Cash-Out/Debt Consolidation	0.000	-0.125	-0.125	-0.375	-0.750	-1.000		
Cash-Out/Home Improvement	0.000	-0.125	-0.125	-0.375	-0.750	-1.000		
Cash-Out/Other	0.000	-0.125	-0.125	-0.375	-0.750	-1.000		
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	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
101.500

Must be Conditionally Approved to lock

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

Effective: **Friday, December 20, 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	98.374	98.312	98.062
6.500	98.874	98.812	98.562
6.625	99.124	99.062	98.812
6.750	99.374	99.312	99.062
6.875	99.624	99.562	99.312
7.000	100.124	100.062	99.812
7.125	100.374	100.312	100.062
7.250	100.624	100.562	100.312
7.375	100.874	100.812	100.562
7.500	101.124	101.062	100.812
7.625	101.374	101.312	101.062
7.750	101.624	101.562	101.312
7.875	101.874	101.812	101.562
8.000	102.374	102.312	102.062
8.125	102.624	102.562	102.312
8.250	102.874	102.812	102.562
8.375	103.124	103.062	102.812

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	98.374	98.312	98.062
6.500	98.874	98.812	98.562
6.625	99.124	99.062	98.812
6.750	99.374	99.312	99.062
6.875	99.624	99.562	99.312
7.000	100.124	100.062	99.812
7.125	100.374	100.312	100.062
7.250	100.624	100.562	100.312
7.375	100.874	100.812	100.562
7.500	101.124	101.062	100.812
7.625	101.374	101.312	101.062
7.750	101.624	101.562	101.312
7.875	101.874	101.812	101.562
8.000	102.374	102.312	102.062
8.125	102.624	102.562	102.312
8.250	102.874	102.812	102.562
8.375	103.124	103.062	102.812

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	98.374	98.312	98.062
6.500	98.874	98.812	98.562
6.625	99.124	99.062	98.812
6.750	99.374	99.312	99.062
6.875	99.624	99.562	99.312
7.000	100.124	100.062	99.812
7.125	100.374	100.312	100.062
7.250	100.624	100.562	100.312
7.375	100.874	100.812	100.562
7.500	101.124	101.062	100.812
7.625	101.374	101.312	101.062
7.750	101.624	101.562	101.312
7.875	101.874	101.812	101.562
8.000	102.374	102.312	102.062
8.125	102.624	102.562	102.312
8.250	102.874	102.812	102.562
8.375	103.124	103.062	102.812

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	98.624	98.562	98.312
6.500	99.124	99.062	98.812
6.625	99.374	99.312	99.062
6.750	99.624	99.562	99.312
6.875	99.874	99.812	99.562
7.000	100.374	100.312	100.062
7.125	100.624	100.562	100.312
7.250	100.874	100.812	100.562
7.375	101.124	101.062	100.812
7.500	101.374	101.312	101.062
7.625	101.624	101.562	101.312
7.750	101.874	101.812	101.562
7.875	102.124	102.062	101.812
8.000	102.624	102.562	102.312
8.125	102.874	102.812	102.562
8.250	103.124	103.062	102.812
8.375	103.374	103.312	103.062

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