

Ratesheet Code: RS-WS

Effective Date: 1/21/25 7:58 AM

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LoanStream Select Program	
*LSM Select Special: All FNMA / FHLMC FICO => 700 & <= 80% LTV	0.300
*LSM Select Special: All Gov't Loans FICO => 680 & TLA => \$250K (N/A All MaxONE Products)	0.350

Contact list	
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
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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	02/05/25
30 Day	02/20/25
45 Day	03/07/25
60 Day	03/21/25

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

*For turn times, please reach out to your AE.	
January Pricing Specials	
25 BPS Price 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
37.5 BPS Price Improvement on FHA & VA with 600 - 679 FICO. Can't be combined with SELECT or any other Specials. Does NOT include DPA products or CalHFA.	0.375

Announcements

LET US MAKE YOU THE ONE TO CALL

NMLS #2125

FOR LOANS LOCKED 1/1 - 1/31/25

HAPPY NEW YEAR

NMLS ID #2125

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

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



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

Wholesale

Effective: January 21, 2025

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
5.375	95.218	95.168	95.110	95.063	6.000	98.459	98.358	98.223	98.112	5.375	93.643	93.593	93.535	93.488
5.500	95.889	95.839	95.782	95.734	6.125	99.061	98.961	98.826	98.714	5.500	94.314	94.264	94.207	94.159
5.625	96.531	96.480	96.423	96.375	6.250	99.351	99.251	99.116	99.004	5.625	94.956	94.905	94.848	94.800
5.750	96.982	96.923	96.857	96.802	6.375	99.856	99.756	99.621	99.509	5.750	95.407	95.348	95.282	95.227
5.875	97.612	97.553	97.487	97.432	6.500	100.571	100.471	100.336	100.224	5.875	96.037	95.978	95.912	95.857
6.000	98.249	98.191	98.124	98.070	6.625	100.997	100.897	100.762	100.651	6.000	96.674	96.616	96.549	96.495
6.125	98.845	98.787	98.720	98.666	6.750	100.847	100.730	100.577	100.452	6.125	97.270	97.212	97.145	97.091
6.250	99.134	99.067	98.987	98.921	6.875	101.278	101.161	101.008	100.883	6.250	97.559	97.492	97.412	97.346
6.375	99.837	99.770	99.690	99.624	7.000	101.925	101.807	101.655	101.529	6.375	98.262	98.195	98.115	98.049
6.500	100.379	100.312	100.232	100.166	7.125	102.293	102.176	102.024	101.898	6.500	98.804	98.737	98.657	98.591
6.625	100.877	100.810	100.730	100.664	7.250	101.857	101.715	101.536	101.389	6.625	99.302	99.235	99.155	99.089
6.750	101.020	100.936	100.839	100.758	7.375	102.551	102.409	102.230	102.082	6.750	99.445	99.361	99.264	99.183
6.875	101.406	101.323	101.225	101.145	7.500	102.827	102.685	102.506	102.359	6.875	99.831	99.748	99.650	99.570
7.000	102.005	101.921	101.824	101.743	7.625	102.991	102.849	102.670	102.522	7.000	100.430	100.346	100.249	100.168
7.125	102.433	102.349	102.251	102.171	7.750	102.950	102.657	102.419	102.224	7.125	100.858	100.774	100.676	100.596
7.250	102.759	102.603	102.457	102.337	7.875	103.276	102.983	102.745	102.550	7.250	101.184	101.028	100.882	100.762
7.375	103.189	102.995	102.834	102.700	8.000	103.114	102.821	102.584	102.388	7.375	101.614	101.420	101.259	101.125
7.500	103.595	103.385	103.226	103.094	8.125	103.402	103.109	102.872	102.676	7.500	102.020	101.810	101.651	101.519
7.625	103.960	103.750	103.591	103.459						7.625	102.385	102.175	102.016	101.884
7.750	104.165	103.955	103.796	103.664						7.750	102.590	102.380	102.221	102.089
7.875	104.557	104.348	104.188	104.057						7.875	102.982	102.773	102.613	102.482
8.000	104.687	104.478	104.318	104.187						8.000	103.112	102.903	102.743	102.612
8.125	105.010	104.800	104.641	104.509						8.125	103.435	103.225	103.066	102.934

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
5.375	95.218	95.168	95.110	95.063	6.000	98.459	98.358	98.223	98.112	5.375	93.643	93.593	93.535	93.488
5.500	95.889	95.839	95.782	95.734	6.125	99.061	98.961	98.826	98.714	5.500	94.314	94.264	94.207	94.159
5.625	96.531	96.480	96.423	96.375	6.250	99.351	99.251	99.116	99.004	5.625	94.956	94.905	94.848	94.800
5.750	96.982	96.923	96.857	96.802	6.375	99.856	99.756	99.621	99.509	5.750	95.407	95.348	95.282	95.227
5.875	97.612	97.553	97.487	97.432	6.500	100.571	100.471	100.336	100.224	5.875	96.037	95.978	95.912	95.857
6.000	98.249	98.191	98.124	98.070	6.625	100.997	100.897	100.762	100.651	6.000	96.674	96.616	96.549	96.495
6.125	98.845	98.787	98.720	98.666	6.750	100.847	100.730	100.577	100.452	6.125	97.270	97.212	97.145	97.091
6.250	99.134	99.067	98.987	98.921	6.875	101.278	101.161	101.008	100.883	6.250	97.559	97.492	97.412	97.346
6.375	99.837	99.770	99.690	99.624	7.000	101.925	101.807	101.655	101.529	6.375	98.262	98.195	98.115	98.049
6.500	100.379	100.312	100.232	100.166	7.125	102.293	102.176	102.024	101.898	6.500	98.804	98.737	98.657	98.591
6.625	100.877	100.810	100.730	100.664	7.250	101.857	101.715	101.536	101.389	6.625	99.302	99.235	99.155	99.089
6.750	101.020	100.936	100.839	100.758	7.375	102.551	102.409	102.230	102.082	6.750	99.445	99.361	99.264	99.183
6.875	101.406	101.323	101.225	101.145	7.500	102.827	102.685	102.506	102.359	6.875	99.831	99.748	99.650	99.570
7.000	102.005	101.921	101.824	101.743	7.625	102.991	102.849	102.670	102.522	7.000	100.430	100.346	100.249	100.168
7.125	102.433	102.349	102.251	102.171	7.750	102.950	102.657	102.419	102.224	7.125	100.858	100.774	100.676	100.596
7.250	102.759	102.603	102.457	102.337	7.875	103.276	102.983	102.745	102.550	7.250	101.184	101.028	100.882	100.762
7.375	103.189	102.995	102.834	102.700	8.000	103.114	102.821	102.584	102.388	7.375	101.614	101.420	101.259	101.125
7.500	103.595	103.385	103.226	103.094	8.125	103.402	103.109	102.872	102.676	7.500	102.020	101.810	101.651	101.519
7.625	103.960	103.750	103.591	103.459						7.625	102.385	102.175	102.016	101.884
7.750	104.165	103.955	103.796	103.664						7.750	102.590	102.380	102.221	102.089
7.875	104.557	104.348	104.188	104.057						7.875	102.982	102.773	102.613	102.482
8.000	104.687	104.478	104.318	104.187						8.000	103.112	102.903	102.743	102.612
8.125	105.010	104.800	104.641	104.509						8.125	103.435	103.225	103.066	102.934



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

Wholesale

Effective: January 21, 2025

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (AltA101)					Alt Agency 25 Yr Fixed (AltA125)					Alt Agency 20 Yr Fixed (AltA120)				
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
5.375	95.218	95.168	95.110	95.063	4.875	92.342	92.300	92.246	92.202	5.750	98.533	98.424	98.315	98.225
5.500	95.889	95.839	95.782	95.734	5.000	93.098	93.057	93.003	92.958	5.875	99.095	98.986	98.877	98.787
5.625	96.531	96.480	96.423	96.375	5.125	93.536	93.494	93.440	93.396	6.000	99.629	99.520	99.411	99.321
5.750	96.982	96.923	96.857	96.802	5.250	94.354	94.304	94.247	94.199	6.125	100.149	100.041	99.932	99.842
5.875	97.612	97.553	97.487	97.432	5.375	95.018	94.968	94.910	94.863	6.250	100.378	100.261	100.138	100.037
6.000	98.249	98.191	98.124	98.070	5.500	95.689	95.639	95.582	95.534	6.375	100.999	100.882	100.759	100.658
6.125	98.845	98.787	98.720	98.666	5.625	96.331	96.280	96.223	96.175	6.500	101.468	101.351	101.228	101.127
6.250	99.134	99.067	98.987	98.921	5.750	96.782	96.723	96.657	96.602	6.625	101.898	101.781	101.658	101.557
6.375	99.837	99.770	99.690	99.624	5.875	97.412	97.353	97.287	97.232	6.750	101.724	101.590	101.459	101.352
6.500	100.379	100.312	100.232	100.166	6.000	98.049	97.991	97.924	97.870	6.875	102.031	101.897	101.767	101.659
6.625	100.877	100.810	100.730	100.664	6.125	98.622	98.563	98.497	98.442	7.000	102.556	102.422	102.292	102.184
6.750	101.020	100.936	100.839	100.758	6.250	98.919	98.852	98.771	98.705	7.125	102.936	102.802	102.671	102.564
6.875	101.406	101.323	101.225	101.145	6.375	99.616	99.549	99.469	99.403	7.250	102.959	102.750	102.590	102.459
7.000	102.005	101.921	101.824	101.743	6.500	100.166	100.099	100.019	99.953	7.375	103.389	103.180	103.020	102.889
7.125	102.433	102.349	102.251	102.171	6.625	100.677	100.610	100.530	100.464	7.500	103.804	103.595	103.435	103.304
7.250	102.759	102.603	102.457	102.337	6.750	100.820	100.736	100.639	100.558	7.625	104.190	103.981	103.821	103.690
7.375	103.189	102.995	102.834	102.700	6.875	101.206	101.123	101.025	100.945					
7.500	103.595	103.385	103.226	103.094	7.000	101.805	101.721	101.624	101.543					
7.625	103.960	103.750	103.591	103.459	7.125	102.233	102.149	102.051	101.971					
7.750	104.165	103.955	103.796	103.664	7.250	102.559	102.403	102.257	102.137					
7.875	104.557	104.348	104.188	104.057	7.375	102.989	102.795	102.634	102.500					
8.000	104.687	104.478	104.318	104.187	7.500	103.395	103.185	103.026	102.894					
8.125	105.010	104.800	104.641	104.509	7.625	103.760	103.550	103.391	103.259					

Alt Agency 15 Yr Fixed (AltA115)					Alt Agency 10 Yr Fixed (AltA110)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.000	100.477	100.394	100.302	100.227	6.000	101.008	100.907	100.797	100.706
6.125	100.774	100.691	100.599	100.524	6.125	101.305	101.204	101.094	101.003
6.250	100.968	100.901	100.821	100.755	6.250	101.128	101.045	100.946	100.864
6.375	101.368	101.301	101.221	101.155	6.375	101.533	101.450	101.351	101.269
6.500	101.621	101.554	101.474	101.408	6.500	101.791	101.707	101.608	101.527
6.625	101.856	101.789	101.709	101.643	6.625	102.031	101.947	101.848	101.767
6.750	101.945	101.878	101.798	101.732	6.750	101.969	101.886	101.787	101.705
6.875	102.057	101.990	101.910	101.844	6.875	102.088	102.004	101.906	101.824
7.000	102.410	102.343	102.263	102.197	7.000	102.442	102.358	102.259	102.177
7.125	102.651	102.584	102.504	102.438	7.125	102.683	102.599	102.500	102.419
7.250	102.807	102.665	102.500	102.365	7.250	102.747	102.605	102.440	102.305
7.375	103.044	102.902	102.737	102.601	7.375	102.984	102.842	102.677	102.541
7.500	103.273	103.130	102.966	102.830	7.500	103.213	103.070	102.906	102.770
7.625	103.458	103.315	103.151	103.015	7.625	103.398	103.255	103.091	102.955

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

Wholesale

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ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (AltA101HB)					Alt Agency 25 Yr Fixed High Bal (AltA125HB)					Alt Agency 20 Yr Fixed High Bal (AltA120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.486	95.377	95.238	95.124	5.500	93.611	93.502	93.363	93.249	5.375	0.000	93.129	92.990	92.875
5.625	96.134	96.025	95.886	95.771	5.625	94.259	94.150	94.011	93.896	5.500	93.861	93.752	93.613	93.499
5.750	96.943	96.843	96.707	96.596	5.750	95.068	94.968	94.832	94.721	5.625	94.484	94.375	94.236	94.121
5.875	97.583	97.482	97.347	97.236	5.875	95.707	95.606	95.471	95.360	5.750	95.281	95.180	95.045	94.934
6.000	98.459	98.358	98.223	98.112	6.000	96.583	96.483	96.347	96.236	5.875	95.907	95.806	95.671	95.560
6.125	99.061	98.961	98.826	98.714	6.125	97.161	97.060	96.925	96.814	6.000	96.758	96.658	96.522	96.411
6.250	99.351	99.251	99.116	99.004	6.250	97.458	97.358	97.222	97.111	6.125	97.336	97.235	97.100	96.989
6.375	99.856	99.756	99.621	99.509	6.375	97.958	97.858	97.722	97.611	6.250	97.621	97.520	97.385	97.274
6.500	100.571	100.471	100.336	100.224	6.500	98.668	98.568	98.432	98.321	6.375	98.108	98.008	97.872	97.761
6.625	100.997	100.897	100.762	100.651	6.625	99.112	99.011	98.876	98.765	6.500	98.818	98.718	98.582	98.471
6.750	100.847	100.730	100.577	100.452	6.750	98.972	98.855	98.702	98.577	6.625	99.253	99.152	99.017	98.906
6.875	101.278	101.161	101.008	100.883	6.875	99.403	99.286	99.133	99.008	6.750	99.117	99.000	98.847	98.721
7.000	101.925	101.807	101.655	101.529	7.000	100.050	99.932	99.780	99.654	6.875	99.548	99.431	99.278	99.153
7.125	102.293	102.176	102.024	101.898	7.125	100.418	100.301	100.149	100.023	7.000	100.198	100.080	99.928	99.802
7.250	101.857	101.715	101.536	101.389	7.250	99.982	99.840	99.661	99.514	7.125	100.577	100.460	100.307	100.182
7.375	102.551	102.409	102.230	102.082	7.375	100.676	100.534	100.355	100.207	7.250	100.155	100.013	99.834	99.686
7.500	102.827	102.685	102.506	102.359	7.500	100.952	100.810	100.631	100.484	7.375	100.862	100.720	100.541	100.393
7.625	102.991	102.849	102.670	102.522	7.625	101.116	100.974	100.795	100.647	7.500	101.166	101.023	100.844	100.697
7.750	102.950	102.657	102.419	102.224						7.625	101.343	101.201	101.022	100.875
7.875	103.276	102.983	102.745	102.550										
8.000	103.114	102.821	102.584	102.388										
8.125	103.402	103.109	102.872	102.676										

Alt Agency 15 Yr Fixed High Bal (AltA115HB)					Alt Agency 10 Yr Fixed High Bal (AltA110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.000	98.762	98.678	98.579	98.498	6.000	98.088	98.005	97.906	97.824
6.125	99.059	98.975	98.877	98.795	6.125	98.368	98.285	98.186	98.105
6.250	99.067	98.984	98.885	98.803	6.250	98.630	98.546	98.447	98.366
6.375	99.306	99.222	99.123	99.042	6.375	98.870	98.786	98.688	98.606
6.500	99.774	99.690	99.592	99.510	6.500	99.103	99.020	98.921	98.839
6.625	99.968	99.884	99.785	99.703	6.625	99.322	99.238	99.139	99.058
6.750	100.338	100.179	99.996	99.845	6.750	99.973	99.814	99.631	99.480
6.875	100.572	100.413	100.229	100.078	6.875	100.227	100.068	99.884	99.733
7.000	101.038	100.879	100.695	100.544	7.000	100.463	100.304	100.120	99.969
7.125	101.236	101.077	100.894	100.743	7.125	100.681	100.522	100.339	100.188
7.250	100.679	100.520	100.336	100.185	7.250	100.893	100.734	100.550	100.399
7.375	101.239	101.080	100.896	100.745	7.375	101.096	100.937	100.754	100.603
7.500	101.407	101.248	101.065	100.914	7.500	101.297	101.138	100.954	100.803
7.625	101.423	101.264	101.080	100.929	7.625	101.455	101.296	101.113	100.962

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: January 21, 2025

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: January 21, 2025

MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	98.705	98.500	98.296
6.875	99.229	99.025	98.818
6.990	99.711	99.507	99.300
7.000	99.741	99.537	99.330
7.125	100.202	99.998	99.791
7.250	100.634	100.430	100.223
7.375	100.870	100.632	100.391
7.500	101.342	101.104	100.863
7.625	101.763	101.525	101.284
7.750	102.165	101.927	101.686
7.875	102.447	102.193	101.932
8.000	102.879	102.625	102.364
8.125	103.270	103.016	102.755
8.250	103.661	103.407	103.146

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	97.205	97.000	96.796
6.875	97.729	97.525	97.318
6.990	98.211	98.007	97.800
7.000	98.241	98.037	97.830
7.125	98.702	98.498	98.291
7.250	99.134	98.930	98.723
7.375	99.370	99.132	98.891
7.500	99.842	99.604	99.363
7.625	100.263	100.025	99.784
7.750	100.665	100.427	100.186
7.875	100.947	100.693	100.432
8.000	101.379	101.125	100.864
8.125	101.770	101.516	101.255
8.250	102.161	101.907	101.646

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	97.955	97.750	97.546
6.875	98.479	98.275	98.068
6.990	98.961	98.757	98.550
7.000	98.991	98.787	98.580
7.125	99.452	99.248	99.041
7.250	99.884	99.680	99.473
7.375	100.120	99.882	99.641
7.500	100.592	100.354	100.113
7.625	101.013	100.775	100.534
7.750	101.415	101.177	100.936
7.875	101.697	101.443	101.182
8.000	102.129	101.875	101.614
8.125	102.520	102.266	102.005
8.250	102.911	102.657	102.396

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	96.705	96.500	96.296
6.875	97.229	97.025	96.818
6.990	97.711	97.507	97.300
7.000	97.741	97.537	97.330
7.125	98.202	97.998	97.791
7.250	98.634	98.430	98.223
7.375	98.870	98.632	98.391
7.500	99.342	99.104	98.863
7.625	99.763	99.525	99.284
7.750	100.165	99.927	99.686
7.875	100.447	100.193	99.932
8.000	100.879	100.625	100.364
8.125	101.270	101.016	100.755
8.250	101.661	101.407	101.146

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	95.205	95.000	94.796
6.875	95.729	95.525	95.318
6.990	96.211	96.007	95.800
7.000	96.241	96.037	95.830
7.125	96.702	96.498	96.291
7.250	97.134	96.930	96.723
7.375	97.370	97.132	96.891
7.500	97.842	97.604	97.363
7.625	98.263	98.025	97.784
7.750	98.665	98.427	98.186
7.875	98.947	98.693	98.432
8.000	99.379	99.125	98.864
8.125	99.770	99.516	99.255
8.250	100.161	99.907	99.646

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	95.955	95.750	95.546
6.875	96.479	96.275	96.068
6.990	96.961	96.757	96.550
7.000	96.991	96.787	96.580
7.125	97.452	97.248	97.041
7.250	97.884	97.680	97.473
7.375	98.120	97.882	97.641
7.500	98.592	98.354	98.113
7.625	99.013	98.775	98.534
7.750	99.415	99.177	98.936
7.875	99.697	99.443	99.182
8.000	100.129	99.875	99.614
8.125	100.520	100.266	100.005
8.250	100.911	100.657	100.396

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 LLPA's

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: January 21, 2025

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				FHA 20 Year Fixed - (320)				FHA 15 Year Fixed - (315)				FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.625	98.402	98.344	98.282	5.000	94.976	94.942	94.905	5.000	97.529	97.495	97.464	5.625	97.924	97.865	97.804
5.750	99.248	99.190	99.128	5.125	95.488	95.454	95.417	5.125	97.899	97.865	97.834	5.750	98.895	98.836	98.775
5.875	99.561	99.477	99.389	5.250	96.489	96.455	96.418	5.250	98.759	98.725	98.694	5.875	98.927	98.843	98.755
6.000	100.157	100.073	99.985	5.375	97.054	96.996	96.934	5.375	99.030	98.964	98.908	6.000	99.523	99.439	99.351
6.125	100.609	100.525	100.437	5.500	97.420	97.362	97.300	5.500	99.255	99.189	99.133	6.125	99.975	99.891	99.803
6.250	101.415	101.331	101.243	5.625	98.027	97.969	97.907	5.625	99.720	99.654	99.598	6.250	100.781	100.697	100.609
6.375	101.027	100.918	100.808	5.750	98.873	98.815	98.753	5.750	100.415	100.349	100.293	6.375	100.830	100.721	100.611
6.500	101.583	101.474	101.364	5.875	99.186	99.102	99.014	5.875	100.152	100.203	100.222	6.500	101.136	101.027	100.917
6.625	102.255	102.146	102.036	6.000	99.782	99.698	99.610	6.000	100.617	100.668	100.687	6.625	101.433	101.324	101.214
6.750	102.821	102.712	102.602	6.125	100.234	100.150	100.062					6.750	101.749	101.640	101.530
6.875	102.008	101.916	101.821	6.250	101.040	100.956	100.868					6.875	101.467	101.375	101.281
7.000	102.544	102.452	102.357	6.375	100.652	100.543	100.433					7.000	101.753	101.661	101.567
7.125	103.051	102.959	102.864	6.500	101.208	101.099	100.989					7.125	101.885	101.793	101.699
7.250	102.922	102.830	102.735	6.625	101.880	101.771	101.661					7.250	101.881	101.789	101.695
7.375	102.641	102.599	102.548	6.750	102.446	102.337	102.227					7.375	101.600	101.558	101.507
7.500	103.137	103.095	103.044									7.500	102.096	102.054	102.003
7.625	103.229	103.187	103.136									7.625	102.188	102.146	102.095

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.625	98.402	98.344	98.282	5.625	97.924	97.865	97.804	5.625	98.402	98.344	98.282	5.625	97.924	97.865	97.804
5.750	99.248	99.190	99.128	5.750	98.895	98.836	98.775	5.750	99.248	99.190	99.128	5.750	98.895	98.836	98.775
5.875	99.561	99.477	99.389	5.875	98.927	98.843	98.755	5.875	99.561	99.477	99.389	5.875	98.927	98.843	98.755
6.000	100.157	100.073	99.985	6.000	99.523	99.439	99.351	6.000	100.157	100.073	99.985	6.000	99.523	99.439	99.351
6.125	100.609	100.525	100.437	6.125	99.975	99.891	99.803	6.125	100.609	100.525	100.437	6.125	99.975	99.891	99.803
6.250	101.415	101.331	101.243	6.250	100.781	100.697	100.609	6.250	101.415	101.331	101.243	6.250	100.781	100.697	100.609
6.375	101.027	100.918	100.808	6.375	100.830	100.721	100.611	6.375	101.027	100.918	100.808	6.375	100.830	100.721	100.611
6.500	101.583	101.474	101.364	6.500	101.136	101.027	100.917	6.500	101.583	101.474	101.364	6.500	101.136	101.027	100.917
6.625	102.255	102.146	102.036	6.625	101.433	101.324	101.214	6.625	102.255	102.146	102.036	6.625	101.433	101.324	101.214
6.750	102.821	102.712	102.602	6.750	101.749	101.640	101.530	6.750	102.821	102.712	102.602	6.750	101.749	101.640	101.530
6.875	102.008	101.916	101.821	6.875	101.467	101.375	101.281	6.875	102.008	101.916	101.821	6.875	101.467	101.375	101.281
7.000	102.544	102.452	102.357	7.000	101.753	101.661	101.567	7.000	102.544	102.452	102.357	7.000	101.753	101.661	101.567
7.125	103.051	102.959	102.864	7.125	101.885	101.793	101.699	7.125	103.051	102.959	102.864	7.125	101.885	101.793	101.699
7.250	102.922	102.830	102.735	7.250	101.881	101.789	101.695	7.250	102.922	102.830	102.735	7.250	101.881	101.789	101.695
7.375	102.641	102.599	102.548	7.375	101.600	101.558	101.507	7.375	102.641	102.599	102.548	7.375	101.600	101.558	101.507
7.500	103.137	103.095	103.044	7.500	102.096	102.054	102.003	7.500	103.137	103.095	103.044	7.500	102.096	102.054	102.003
7.625	103.229	103.187	103.136	7.625	102.188	102.146	102.095	7.625	103.229	103.187	103.136	7.625	102.188	102.146	102.095

LLPAs

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K	Select (FICO ≥880 & ≥\$250,000 & N/A on DPAs)
0.375	-0.750	-0.625	0.350
FICO 680-699	FICO 580-599	Loan Amount <\$100,000	60 Day Lock (From 45 Day Price)
0.250	-1.500	-0.375	-0.500
FICO 660-679	FICO 550-579	VA Cashout >90% LTV	3-4 Units
0.250	-3.000	-3.000	-0.500
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	NC Floor Price
0.000	-3.000	-1.250	99.750
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)	
-0.250	0.250	-2.250	



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

Effective: Tuesday, January 21, 2025

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	98.337	98.243	98.055	97.868
6.500	98.833	98.739	98.552	98.364
6.625	99.235	99.141	98.953	98.766
6.750	99.607	99.513	99.326	99.138
6.875	99.977	99.883	99.696	99.508
7.000	100.276	100.182	99.995	99.807
7.125	100.551	100.457	100.270	100.082
7.250	100.834	100.740	100.552	100.365
7.375	101.117	101.023	100.835	100.648
7.500	101.389	101.295	101.107	100.920
7.625	101.637	101.543	101.355	101.168
7.750	101.854	101.760	101.572	101.385
7.875	102.067	101.973	101.785	101.598
8.000	102.279	102.185	101.997	101.810
8.125	102.491	102.397	102.209	102.022
8.250	102.702	102.609	102.421	102.234
8.375	102.914	102.821	102.633	102.446
8.500	103.126	103.033	102.845	102.658
8.625	103.338	103.245	103.057	102.870

Jumbo One 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	94.760	94.666	94.478	94.291
6.375	95.209	95.116	94.928	94.741
6.500	95.660	95.566	95.379	95.191
6.625	96.108	96.014	95.826	95.639
6.750	96.560	96.466	96.279	96.091
6.875	97.013	96.919	96.732	96.544
7.000	97.467	97.373	97.186	96.998
7.125	97.918	97.824	97.637	97.449
7.250	98.373	98.279	98.092	97.904
7.375	98.829	98.736	98.548	98.361
7.500	99.286	99.192	99.005	98.817
7.625	99.744	99.650	99.462	99.275
7.750	100.202	100.108	99.921	99.733
7.875	100.661	100.567	100.379	100.192
8.000	101.117	101.023	100.835	100.648

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	
Margin:	2.75%
Floor:	2.75%
Caps:	5/1/5
Index:	SOFR

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

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

Effective: **Tuesday, January 21, 2025**

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	0.000	-0.125	-2.000
760-779	0.625	0.500	0.250	0.125	-0.125	-0.500	-2.250
740-759	0.500	0.250	0.125	-0.125	-0.500	-0.750	-2.500
720-739	0.250	0.125	-0.125	-0.500	-0.750	-1.250	-3.000
700-719	0.125	-0.125	-0.500	-0.750	-1.250	-1.750	-3.750
680-699	-0.125	-0.500	-0.750	-1.250	-1.750	-2.750	-4.750
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