

Ratesheet Code: RS-WS

Effective Date:

4/25/25 1:28 PM

Table of Contents	
Pages	Product
2-3	FannieMae Products
4-5	FreddieMac Products
6	Agency LLPAs
7-8	CalHFA / MaxONE
9-10	Government Products
11-13	Jumbo Product

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

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Lock Expiration Days	
15 Day	05/09/25
30 Day	05/26/25
45 Day	06/09/25
60 Day	06/24/25

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

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	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250

Lock Desk Hours
8:00 AM - 6:00 PM PST
Lock Request Hours
8:00 AM - 8:59 PM PST**

Lender ID Number	
FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

*For turn times, please reach out to your AE.	
April Pricing Specials	
25 BPS Pricing Special on FHA/VA/STREAMLINE/IRRRL for ALL FICOs (Can be combined with SELECT, includes DPA, STD BAL and HI BAL, EXCLUDES CalFHA)	0.250

## Announcements



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









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

Wholesale

Effective: April 25, 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	96.530	96.510	96.470	96.430	6.000	98.991	98.930	98.823	98.715	5.375	94.955	94.935	94.895	94.855
5.500	97.168	97.147	97.107	97.068	6.125	99.536	99.475	99.367	99.259	5.500	95.593	95.572	95.532	95.493
5.625	97.752	97.732	97.692	97.652	6.250	99.805	99.744	99.637	99.529	5.625	96.177	96.157	96.117	96.077
5.750	98.214	98.187	98.140	98.093	6.375	100.246	100.185	100.077	99.969	5.750	96.639	96.612	96.565	96.518
5.875	98.804	98.777	98.730	98.682	6.500	100.883	100.822	100.714	100.606	5.875	97.229	97.202	97.155	97.107
6.000	99.371	99.344	99.297	99.250	6.625	101.112	101.051	100.943	100.835	6.000	97.796	97.769	97.722	97.675
6.125	99.901	99.874	99.827	99.780	6.750	101.204	101.143	101.029	100.915	6.125	98.326	98.299	98.252	98.205
6.250	100.100	100.066	100.011	99.956	6.875	101.570	101.509	101.395	101.282	6.250	98.525	98.491	98.436	98.381
6.375	100.772	100.738	100.684	100.629	7.000	102.134	102.073	101.960	101.846	6.375	99.197	99.163	99.109	99.054
6.500	101.263	101.229	101.174	101.119	7.125	102.418	102.345	102.228	102.112	6.500	99.688	99.654	99.599	99.544
6.625	101.586	101.552	101.497	101.443	7.250	101.827	101.746	101.621	101.497	6.625	100.011	99.977	99.922	99.868
6.750	101.932	101.898	101.837	101.777	7.375	102.451	102.370	102.246	102.121	6.750	100.357	100.323	100.262	100.202
6.875	102.251	102.217	102.157	102.096	7.500	102.650	102.568	102.444	102.320	6.875	100.676	100.642	100.582	100.521
7.000	102.793	102.759	102.698	102.638	7.625	102.692	102.611	102.487	102.362	7.000	101.218	101.184	101.123	101.063
7.125	103.158	103.124	103.063	103.003	7.750	102.489	102.388	102.264	102.141	7.125	101.583	101.549	101.488	101.428
7.250	103.441	103.395	103.325	103.256	7.875	102.711	102.609	102.486	102.363	7.250	101.866	101.820	101.750	101.681
7.375	103.840	103.799	103.731	103.663	8.000	102.413	102.311	102.188	102.065	7.375	102.265	102.224	102.156	102.088
7.500	104.196	104.155	104.087	104.019	8.125	102.611	102.509	102.386	102.263	7.500	102.621	102.580	102.512	102.444
7.625	104.514	104.473	104.405	104.337						7.625	102.939	102.898	102.830	102.762
7.750	104.641	104.600	104.532	104.464						7.750	103.066	103.025	102.957	102.889
7.875	104.935	104.894	104.826	104.758						7.875	103.360	103.319	103.251	103.183
8.000	104.930	104.890	104.822	104.754						8.000	103.355	103.315	103.247	103.179
8.125	105.185	105.144	105.076	105.008						8.125	103.610	103.569	103.501	103.433

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	96.530	96.510	96.470	96.430	6.000	98.991	98.930	98.823	98.715	5.375	94.955	94.935	94.895	94.855
5.500	97.168	97.147	97.107	97.068	6.125	99.536	99.475	99.367	99.259	5.500	95.593	95.572	95.532	95.493
5.625	97.752	97.732	97.692	97.652	6.250	99.805	99.744	99.637	99.529	5.625	96.177	96.157	96.117	96.077
5.750	98.214	98.187	98.140	98.093	6.375	100.246	100.185	100.077	99.969	5.750	96.639	96.612	96.565	96.518
5.875	98.804	98.777	98.730	98.682	6.500	100.883	100.822	100.714	100.606	5.875	97.229	97.202	97.155	97.107
6.000	99.371	99.344	99.297	99.250	6.625	101.112	101.051	100.943	100.835	6.000	97.796	97.769	97.722	97.675
6.125	99.901	99.874	99.827	99.780	6.750	101.204	101.143	101.029	100.915	6.125	98.326	98.299	98.252	98.205
6.250	100.100	100.066	100.011	99.956	6.875	101.570	101.509	101.395	101.282	6.250	98.525	98.491	98.436	98.381
6.375	100.772	100.738	100.684	100.629	7.000	102.134	102.073	101.960	101.846	6.375	99.197	99.163	99.109	99.054
6.500	101.263	101.229	101.174	101.119	7.125	102.418	102.345	102.228	102.112	6.500	99.688	99.654	99.599	99.544
6.625	101.586	101.552	101.497	101.443	7.250	101.827	101.746	101.621	101.497	6.625	100.011	99.977	99.922	99.868
6.750	101.932	101.898	101.837	101.777	7.375	102.451	102.370	102.246	102.121	6.750	100.357	100.323	100.262	100.202
6.875	102.251	102.217	102.157	102.096	7.500	102.650	102.568	102.444	102.320	6.875	100.676	100.642	100.582	100.521
7.000	102.793	102.759	102.698	102.638	7.625	102.692	102.611	102.487	102.362	7.000	101.218	101.184	101.123	101.063
7.125	103.158	103.124	103.063	103.003	7.750	102.489	102.388	102.264	102.141	7.125	101.583	101.549	101.488	101.428
7.250	103.441	103.395	103.325	103.256	7.875	102.711	102.609	102.486	102.363	7.250	101.866	101.820	101.750	101.681
7.375	103.840	103.799	103.731	103.663	8.000	102.413	102.311	102.188	102.065	7.375	102.265	102.224	102.156	102.088
7.500	104.196	104.155	104.087	104.019	8.125	102.611	102.509	102.386	102.263	7.500	102.621	102.580	102.512	102.444
7.625	104.514	104.473	104.405	104.337						7.625	102.939	102.898	102.830	102.762
7.750	104.641	104.600	104.532	104.464						7.750	103.066	103.025	102.957	102.889
7.875	104.935	104.894	104.826	104.758						7.875	103.360	103.319	103.251	103.183
8.000	104.930	104.890	104.822	104.754						8.000	103.355	103.315	103.247	103.179
8.125	105.185	105.144	105.076	105.008						8.125	103.610	103.569	103.501	103.433



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

Effective: **April 25, 2025**

**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%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	-0.375	-0.375	-0.625	-0.875	-1.375				
760-779	-0.375	-0.375	-0.875	-1.250	-1.875				
740-759	-0.375	-0.375	-1.000	-1.625	-2.375				
720-739	-0.375	-0.500	-1.375	-2.000	-2.750				
700-719	-0.375	-0.500	-1.625	-2.625	-3.250				
680-699	-0.375	-0.625	-2.000	-2.875	-3.750				
660-679	-0.375	-0.875	-2.750	-4.000	-4.750				
640-659	-0.375	-1.375	-3.125	-4.625	-5.125				
<=639	-0.375	-1.375	-3.375	-4.875	-5.125				

**Additional Agency Adjustments**

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750				
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250				

**LOAN AMOUNT \*\***

		HOMEReady AND HOME POSSIBLE ADJUSTMENT CAPS*
Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680 0.000
Loan Amt >\$100,000 <= \$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** ***All loan level price adjustments are cumulative*** <b>Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs</b>
HB 20YR & 25YR Term	-1.500	
> 6 Financed Properties	-0.500	
Escrow Waiver (Non-CA)	-0.250	
State Adjustors: NC or WA	-0.375	
<b>FICO =&gt; 700 &amp; LTV &lt;= 80%</b>	<b>0.300</b>	NC Floor Price 99.750

\* 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\*\*

**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

Wholesale

Effective: April 25, 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	96.530	96.510	96.470	96.430	4.875	93.732	93.711	93.671	93.632	5.750	99.284	99.229	99.152	99.076
5.500	97.168	97.147	97.107	97.068	5.000	94.424	94.404	94.364	94.324	5.875	99.822	99.768	99.691	99.614
5.625	97.752	97.732	97.692	97.652	5.125	94.838	94.818	94.778	94.738	6.000	100.340	100.286	100.209	100.132
5.750	98.214	98.187	98.140	98.093	5.250	95.615	95.595	95.555	95.515	6.125	100.818	100.764	100.687	100.610
5.875	98.804	98.777	98.730	98.682	5.375	96.285	96.245	96.205	96.165	6.250	100.760	100.699	100.615	100.531
6.000	99.371	99.344	99.297	99.250	5.500	96.869	96.848	96.809	96.769	6.375	101.365	101.304	101.219	101.135
6.125	99.901	99.874	99.827	99.780	5.625	97.455	97.434	97.395	97.355	6.500	101.802	101.741	101.657	101.572
6.250	100.100	100.066	100.011	99.956	5.750	97.917	97.890	97.843	97.796	6.625	102.096	102.035	101.951	101.867
6.375	100.772	100.738	100.684	100.629	5.875	98.508	98.481	98.434	98.386	6.750	101.713	101.652	101.573	101.495
6.500	101.263	101.229	101.174	101.119	6.000	99.108	99.081	99.034	98.987	6.875	102.015	101.954	101.876	101.797
6.625	101.586	101.552	101.497	101.443	6.125	99.651	99.624	99.576	99.529	7.000	102.520	102.459	102.380	102.302
6.750	101.932	101.898	101.837	101.777	6.250	99.850	99.816	99.761	99.706	7.125	102.874	102.813	102.734	102.656
6.875	102.251	102.217	102.157	102.096	6.375	100.522	100.488	100.434	100.379	7.250	102.888	102.854	102.793	102.733
7.000	102.793	102.759	102.698	102.638	6.500	100.993	100.959	100.904	100.849	7.375	103.328	103.294	103.234	103.173
7.125	103.158	103.124	103.063	103.003	6.625	101.316	101.282	101.227	101.173	7.500	103.734	103.700	103.640	103.579
7.250	103.441	103.395	103.325	103.256	6.750	101.662	101.628	101.567	101.507	7.625	104.092	104.058	103.998	103.937
7.375	103.840	103.799	103.731	103.663	6.875	101.981	101.947	101.887	101.826					
7.500	104.196	104.155	104.087	104.019	7.000	102.523	102.489	102.428	102.368					
7.625	104.514	104.473	104.405	104.337	7.125	102.888	102.854	102.793	102.733					
7.750	104.641	104.600	104.532	104.464	7.250	103.171	103.125	103.055	102.986					
7.875	104.935	104.894	104.826	104.758	7.375	103.570	103.529	103.461	103.393					
8.000	104.930	104.890	104.822	104.754	7.500	103.926	103.885	103.817	103.749					
8.125	105.185	105.144	105.076	105.008	7.625	104.244	104.203	104.135	104.067					

  

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	100.661	100.631	100.587	100.544	6.000	101.271	101.229	101.171	101.113
6.125	101.029	100.999	100.956	100.913	6.125	101.630	101.588	101.530	101.472
6.250	101.187	101.157	101.110	101.064	6.250	101.362	101.320	101.265	101.210
6.375	101.633	101.603	101.557	101.510	6.375	101.803	101.761	101.707	101.652
6.500	102.052	102.022	101.975	101.929	6.500	102.229	102.187	102.132	102.077
6.625	102.215	102.185	102.139	102.092	6.625	102.387	102.345	102.291	102.236
6.750	102.338	102.296	102.234	102.173	6.750	102.494	102.452	102.391	102.330
6.875	102.513	102.471	102.409	102.348	6.875	102.656	102.615	102.553	102.492
7.000	102.910	102.868	102.807	102.745	7.000	103.045	103.003	102.942	102.880
7.125	103.181	103.139	103.078	103.017	7.125	103.316	103.274	103.213	103.152
7.250	103.015	102.919	102.792	102.664	7.250	103.150	103.054	102.927	102.799
7.375	103.288	103.192	103.065	102.937	7.375	103.423	103.327	103.200	103.072
7.500	103.545	103.449	103.322	103.194	7.500	103.680	103.584	103.457	103.329
7.625	103.783	103.687	103.560	103.432	7.625	103.918	103.822	103.695	103.567



LoanStream Mortgage  
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Wholesale

Effective: April 25, 2025

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	96.679	96.611	96.496	96.381	5.500	94.739	94.671	94.556	94.441	5.375	0.000	94.177	94.061	93.946
5.625	97.292	97.225	97.109	96.994	5.625	95.319	95.251	95.136	95.021	5.500	94.870	94.802	94.687	94.572
5.750	97.614	97.547	97.438	97.329	5.750	95.642	95.575	95.466	95.356	5.625	95.462	95.394	95.279	95.164
5.875	98.175	98.114	98.006	97.899	5.875	96.206	96.145	96.037	95.929	5.750	95.785	95.718	95.609	95.500
6.000	98.991	98.930	98.823	98.715	6.000	97.047	96.986	96.878	96.770	5.875	96.360	96.299	96.191	96.083
6.125	99.536	99.475	99.367	99.259	6.125	97.611	97.550	97.442	97.334	6.000	97.164	97.103	96.996	96.888
6.250	99.805	99.744	99.637	99.529	6.250	97.860	97.799	97.692	97.584	6.125	97.704	97.643	97.535	97.427
6.375	100.246	100.185	100.077	99.969	6.375	98.301	98.240	98.132	98.024	6.250	97.951	97.890	97.782	97.674
6.500	100.883	100.822	100.714	100.606	6.500	98.938	98.877	98.769	98.661	6.375	98.388	98.327	98.219	98.111
6.625	101.112	101.051	100.943	100.835	6.625	99.167	99.106	98.998	98.890	6.500	99.025	98.964	98.856	98.748
6.750	101.204	101.143	101.029	100.915	6.750	99.259	99.198	99.084	98.970	6.625	99.244	99.183	99.075	98.967
6.875	101.570	101.509	101.395	101.282	6.875	99.625	99.564	99.450	99.337	6.750	99.351	99.290	99.176	99.063
7.000	102.134	102.073	101.960	101.846	7.000	100.189	100.128	100.015	99.901	6.875	99.709	99.648	99.535	99.421
7.125	102.418	102.345	102.228	102.112	7.125	100.473	100.400	100.283	100.167	7.000	100.294	100.233	100.119	100.005
7.250	101.827	101.746	101.621	101.497	7.250	99.877	99.796	99.672	99.547	7.125	100.605	100.532	100.416	100.299
7.375	102.451	102.370	102.246	102.121	7.375	100.506	100.425	100.301	100.176	7.250	100.040	99.959	99.835	99.710
7.500	102.650	102.568	102.444	102.320	7.500	100.705	100.623	100.499	100.375	7.375	100.671	100.590	100.466	100.342
7.625	102.692	102.611	102.487	102.362	7.625	100.747	100.666	100.542	100.417	7.500	100.900	100.819	100.695	100.571
7.750	102.489	102.388	102.264	102.141						7.625	101.315	101.234	101.110	100.985
7.875	102.711	102.609	102.486	102.363										
8.000	102.413	102.311	102.188	102.065										
8.125	102.611	102.509	102.386	102.263										

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	99.436	99.394	99.333	99.271	6.000	98.842	98.800	98.739	98.678
6.125	99.663	99.621	99.560	99.499	6.125	99.060	99.018	98.957	98.896
6.250	99.679	99.638	99.576	99.515	6.250	99.301	99.259	99.198	99.136
6.375	99.916	99.874	99.813	99.752	6.375	99.544	99.502	99.441	99.380
6.500	100.474	100.432	100.371	100.310	6.500	99.863	99.821	99.760	99.699
6.625	100.543	100.502	100.440	100.379	6.625	100.061	100.019	99.958	99.897
6.750	100.452	100.398	100.322	100.246	6.750	100.111	100.058	99.982	99.906
6.875	100.655	100.602	100.526	100.450	6.875	100.322	100.268	100.192	100.116
7.000	101.069	101.015	100.939	100.863	7.000	100.512	100.459	100.383	100.307
7.125	101.208	101.155	101.079	101.003	7.125	100.681	100.628	100.552	100.476
7.250	100.194	100.086	99.944	99.801	7.250	100.440	100.332	100.190	100.048
7.375	100.743	100.635	100.493	100.350	7.375	100.617	100.510	100.368	100.225
7.500	100.869	100.762	100.619	100.477	7.500	100.770	100.663	100.520	100.378
7.625	100.864	100.756	100.614	100.472	7.625	101.412	101.304	101.162	101.020





**LoanStream Mortgage**  
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Effective: **April 25, 2025**

**ALT 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%
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625

**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%
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625

**FICO/LTV Cashout Adjustments**

	<=30%	30.01-60%	60.01-70%	70.01-75%
780+	-0.375	-0.375	-0.625	-0.875
760-779	-0.375	-0.375	-0.875	-1.250
740-759	-0.375	-0.375	-1.000	-1.625
720-739	-0.375	-0.500	-1.375	-2.000
700-719	-0.375	-0.500	-1.625	-2.625
680-699	-0.375	-0.625	-2.000	-2.875
660-679	-0.375	-0.875	-2.750	-4.000
640-659	-0.375	-1.375	-3.125	-4.625
<=639	-0.375	-1.375	-3.375	-4.875

**Additional Agency Adjustments**

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750
Investment	-0.750	-0.750	-1.250	-1.750	-3.000	-3.875	
2nd Home	-0.750	-0.750	-1.250	-1.750	-3.000	-3.875	-3.875
Manufactured Home	-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			
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-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
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750		
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250		

**LOAN AMOUNT \*\***

Loan Amt \$75,000 <= \$100,000	-1.000
Loan Amt >\$100,000 <= \$249,999	0.250

**MISCELLANEOUS**

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

**\*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments**

**\*\*Minimum Loan Amount \$75,000\*\***

**\*\*\*All loan level price adjustments are cumulative\*\*\***

**Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs**

*\* Prices are indicative and subject to change without notice.  
 \* Please log into LSM portal to obtain live lock pricing.  
 \* Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules.  
 \* Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z\*\**

NC Floor Price 99.750

**LENDER PAID MI**

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
			<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840
Alt Agency Amortization Term > 20 Years (Fixed)	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
	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
Alt Agency Amortization Term ≤ 20 Years (Fixed)	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

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

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

LoanStream Mortgage

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Effective: April 25, 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: April 25, 2025

**MaxONE Pricing**

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	99.970	99.839	99.707
6.875	100.493	100.362	100.230
6.990	100.965	100.834	100.702
7.000	100.995	100.864	100.732
7.125	101.449	101.318	101.186
7.250	101.883	101.752	101.620
7.375	101.725	101.567	101.410
7.500	102.197	102.039	101.882
7.625	102.611	102.453	102.296
7.750	103.005	102.847	102.690
7.875	102.212	102.041	101.871
8.000	102.644	102.473	102.303
8.125	103.028	102.857	102.687
8.250	103.412	103.241	103.071

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	98.470	98.339	98.207
6.875	98.993	98.862	98.730
6.990	99.465	99.334	99.202
7.000	99.495	99.364	99.232
7.125	99.949	99.818	99.686
7.250	100.383	100.252	100.120
7.375	100.225	100.067	99.910
7.500	100.697	100.539	100.382
7.625	101.111	100.953	100.796
7.750	101.505	101.347	101.190
7.875	100.712	100.541	100.371
8.000	101.144	100.973	100.803
8.125	101.528	101.357	101.187
8.250	101.912	101.741	101.571

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	99.220	99.089	98.957
6.875	99.743	99.612	99.480
6.990	100.215	100.084	99.952
7.000	100.245	100.114	99.982
7.125	100.699	100.568	100.436
7.250	101.133	101.002	100.870
7.375	100.975	100.817	100.660
7.500	101.447	101.289	101.132
7.625	101.861	101.703	101.546
7.750	102.255	102.097	101.940
7.875	101.462	101.291	101.121
8.000	101.894	101.723	101.553
8.125	102.278	102.107	101.937
8.250	102.662	102.491	102.321

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	97.970	97.839	97.707
6.875	98.493	98.362	98.230
6.990	98.965	98.834	98.702
7.000	98.995	98.864	98.732
7.125	99.449	99.318	99.186
7.250	99.883	99.752	99.620
7.375	99.725	99.567	99.410
7.500	100.197	100.039	99.882
7.625	100.611	100.453	100.296
7.750	101.005	100.847	100.690
7.875	100.212	100.041	99.871
8.000	100.644	100.473	100.303
8.125	101.028	100.857	100.687
8.250	101.412	101.241	101.071

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	96.470	96.339	96.207
6.875	96.993	96.862	96.730
6.990	97.465	97.334	97.202
7.000	97.495	97.364	97.232
7.125	97.949	97.818	97.686
7.250	98.383	98.252	98.120
7.375	98.225	98.067	97.910
7.500	98.697	98.539	98.382
7.625	99.111	98.953	98.796
7.750	99.505	99.347	99.190
7.875	98.712	98.541	98.371
8.000	99.144	98.973	98.803
8.125	99.528	99.357	99.187
8.250	99.912	99.741	99.571

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	97.220	97.089	96.957
6.875	97.743	97.612	97.480
6.990	98.215	98.084	97.952
7.000	98.245	98.114	97.982
7.125	98.699	98.568	98.436
7.250	99.133	99.002	98.870
7.375	98.975	98.817	98.660
7.500	99.447	99.289	99.132
7.625	99.861	99.703	99.546
7.750	100.255	100.097	99.940
7.875	99.462	99.291	99.121
8.000	99.894	99.723	99.553
8.125	100.278	100.107	99.937
8.250	100.662	100.491	100.321

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

Effective: April 25, 2025

**FHA Pricing**

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
5.250	97.478	97.464	97.445
5.375	98.197	98.177	98.150
5.500	98.563	98.543	98.516
5.625	99.170	99.150	99.123
5.750	99.766	99.746	99.719
5.875	100.101	100.053	100.000
6.000	100.697	100.649	100.596
6.125	101.024	100.976	100.923
6.250	101.580	101.532	101.479
6.375	101.429	101.387	101.341
6.500	101.985	101.943	101.897
6.625	102.532	102.490	102.444
6.750	102.973	102.931	102.885
6.875	103.057	103.037	103.014
7.000	103.468	103.448	103.425
7.125	103.975	103.955	103.932
7.250	103.346	103.326	103.303

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
5.000	95.665	95.651	95.632
5.125	96.177	96.163	96.144
5.250	97.053	97.039	97.020
5.375	97.772	97.752	97.725
5.500	98.138	98.118	98.091
5.625	98.745	98.725	98.698
5.750	99.341	99.321	99.294
5.875	99.676	99.628	99.575
6.000	100.272	100.224	100.171
6.125	100.599	100.551	100.498
6.250	101.155	101.107	101.054
6.375	101.004	100.962	100.916
6.500	101.560	101.518	101.472
6.625	102.107	102.065	102.019
6.750	102.548	102.506	102.460

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
5.000	98.526	98.505	98.483
5.125	98.896	98.875	98.853
5.250	99.631	99.610	99.588
5.375	99.730	99.703	99.670
5.500	99.955	99.928	99.895
5.625	100.420	100.393	100.360
5.750	100.865	100.838	100.805
5.875	100.712	100.684	100.655
6.000	101.177	101.149	101.120

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.250	97.124	97.104	97.077
5.375	97.500	97.480	97.453
5.500	97.991	97.971	97.944
5.625	98.598	98.578	98.551
5.750	99.319	99.299	99.272
5.875	99.529	99.481	99.428
6.000	100.000	99.952	99.899
6.125	100.577	100.529	100.476
6.250	101.133	101.085	101.032
6.375	101.169	101.128	101.082
6.500	101.600	101.559	101.513
6.625	102.022	101.981	101.935
6.750	101.713	101.672	101.626
6.875	101.891	101.871	101.848
7.000	102.052	102.032	102.009
7.125	102.434	102.414	102.391
7.250	102.430	102.410	102.387

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
5.250	97.478	97.464	97.445
5.375	98.197	98.177	98.150
5.500	98.563	98.543	98.516
5.625	99.170	99.150	99.123
5.750	99.766	99.746	99.719
5.875	100.101	100.053	100.000
6.000	100.697	100.649	100.596
6.125	101.024	100.976	100.923
6.250	101.580	101.532	101.479
6.375	101.429	101.387	101.341
6.500	101.985	101.943	101.897
6.625	102.532	102.490	102.444
6.750	102.973	102.931	102.885
6.875	103.057	103.037	103.014
7.000	103.468	103.448	103.425
7.125	103.975	103.955	103.932
7.250	103.346	103.326	103.303

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.250	97.124	97.104	97.077
5.375	97.500	97.480	97.453
5.500	97.991	97.971	97.944
5.625	98.598	98.578	98.551
5.750	99.319	99.299	99.272
5.875	99.529	99.481	99.428
6.000	100.000	99.952	99.899
6.125	100.577	100.529	100.476
6.250	101.133	101.085	101.032
6.375	101.169	101.128	101.082
6.500	101.600	101.559	101.513
6.625	102.022	101.981	101.935
6.750	101.713	101.672	101.626
6.875	101.891	101.871	101.848
7.000	102.052	102.032	102.009
7.125	102.434	102.414	102.391
7.250	102.430	102.410	102.387

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	97.478	97.464	97.445
5.375	98.197	98.177	98.150
5.500	98.563	98.543	98.516
5.625	99.170	99.150	99.123
5.750	99.766	99.746	99.719
5.875	100.101	100.053	100.000
6.000	100.697	100.649	100.596
6.125	101.024	100.976	100.923
6.250	101.580	101.532	101.479
6.375	101.429	101.387	101.341
6.500	101.985	101.943	101.897
6.625	102.532	102.490	102.444
6.750	102.973	102.931	102.885
6.875	103.057	103.037	103.014
7.000	103.468	103.448	103.425
7.125	103.975	103.955	103.932
7.250	103.346	103.326	103.303

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	97.124	97.104	97.077
5.375	97.500	97.480	97.453
5.500	97.991	97.971	97.944
5.625	98.598	98.578	98.551
5.750	99.319	99.299	99.272
5.875	99.529	99.481	99.428
6.000	100.000	99.952	99.899
6.125	100.577	100.529	100.476
6.250	101.133	101.085	101.032
6.375	101.169	101.128	101.082
6.500	101.600	101.559	101.513
6.625	102.022	101.981	101.935
6.750	101.713	101.672	101.626
6.875	101.891	101.871	101.848
7.000	102.052	102.032	102.009
7.125	102.434	102.414	102.391
7.250	102.430	102.410	102.387

**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 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/IRRRL)
-1.250

Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)
0.350
60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.500
NC Floor Price
99.750



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

Effective: April 25, 2025

**VA & USDA Pricing**

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.250	97.373	97.359	97.340	
5.375	97.967	97.947	97.920	
5.500	98.458	98.438	98.411	
5.625	98.940	98.920	98.893	
5.750	99.661	99.641	99.614	
5.875	99.746	99.698	99.645	
6.000	100.342	100.294	100.241	
6.125	100.919	100.871	100.818	
6.250	101.100	101.052	100.999	
6.375	100.949	100.907	100.861	
6.500	101.505	101.463	101.417	
6.625	101.927	101.885	101.839	
6.750	101.993	101.951	101.905	
6.875	102.202	102.182	102.159	
7.000	102.613	102.593	102.570	
7.125	102.870	102.850	102.827	
7.250	102.991	102.971	102.948	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.000	95.310	95.296	95.277	
5.125	95.822	95.808	95.789	
5.250	96.948	96.934	96.915	
5.375	97.542	97.522	97.495	
5.500	98.033	98.013	97.986	
5.625	98.515	98.495	98.468	
5.750	99.236	99.216	99.189	
5.875	99.321	99.273	99.220	
6.000	99.917	99.869	99.816	
6.125	100.494	100.446	100.393	
6.250	100.675	100.627	100.574	
6.375	100.524	100.482	100.436	
6.500	101.080	101.038	100.992	
6.625	101.502	101.460	101.414	
6.750	101.568	101.526	101.480	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	98.171	98.150	98.128	
5.125	98.541	98.520	98.498	
5.250	99.526	99.505	99.483	
5.375	99.500	99.473	99.440	
5.500	99.850	99.823	99.790	
5.625	100.190	100.163	100.130	
5.750	100.760	100.733	100.700	
5.875	100.357	100.329	100.300	
6.000	100.822	100.794	100.765	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.719	96.699	96.672	
5.375	96.970	96.950	96.923	
5.500	97.461	97.441	97.414	
5.625	98.068	98.048	98.021	
5.750	99.164	99.144	99.117	
5.875	99.124	99.076	99.023	
6.000	99.595	99.547	99.494	
6.125	100.172	100.124	100.071	
6.250	100.478	100.430	100.377	
6.375	100.514	100.473	100.427	
6.500	100.945	100.904	100.858	
6.625	101.367	101.326	101.280	
6.750	101.058	101.017	100.971	
6.875	101.236	101.216	101.193	
7.000	101.647	101.627	101.604	
7.125	101.904	101.884	101.861	
7.250	101.775	101.755	101.732	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	97.373	97.359	97.340	
5.375	97.967	97.947	97.920	
5.500	98.458	98.438	98.411	
5.625	98.940	98.920	98.893	
5.750	99.661	99.641	99.614	
5.875	99.746	99.698	99.645	
6.000	100.342	100.294	100.241	
6.125	100.919	100.871	100.818	
6.250	101.100	101.052	100.999	
6.375	100.949	100.907	100.861	
6.500	101.505	101.463	101.417	
6.625	101.927	101.885	101.839	
6.750	101.993	101.951	101.905	
6.875	102.202	102.182	102.159	
7.000	102.613	102.593	102.570	
7.125	102.870	102.850	102.827	
7.250	102.991	102.971	102.948	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	96.719	96.699	96.672	
5.375	96.970	96.950	96.923	
5.500	97.461	97.441	97.414	
5.625	98.068	98.048	98.021	
5.750	99.164	99.144	99.117	
5.875	99.124	99.076	99.023	
6.000	99.595	99.547	99.494	
6.125	100.172	100.124	100.071	
6.250	100.478	100.430	100.377	
6.375	100.514	100.473	100.427	
6.500	100.945	100.904	100.858	
6.625	101.367	101.326	101.280	
6.750	101.058	101.017	100.971	
6.875	101.236	101.216	101.193	
7.000	101.647	101.627	101.604	
7.125	101.904	101.884	101.861	
7.250	101.775	101.755	101.732	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	97.373	97.359	97.340	
5.375	97.967	97.947	97.920	
5.500	98.458	98.438	98.411	
5.625	98.940	98.920	98.893	
5.750	99.661	99.641	99.614	
5.875	99.746	99.698	99.645	
6.000	100.342	100.294	100.241	
6.125	100.919	100.871	100.818	
6.250	101.100	101.052	100.999	
6.375	100.949	100.907	100.861	
6.500	101.505	101.463	101.417	
6.625	101.927	101.885	101.839	
6.750	101.993	101.951	101.905	
6.875	102.202	102.182	102.159	
7.000	102.613	102.593	102.570	
7.125	102.870	102.850	102.827	
7.250	102.991	102.971	102.948	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	96.719	96.699	96.672	
5.375	96.970	96.950	96.923	
5.500	97.461	97.441	97.414	
5.625	98.068	98.048	98.021	
5.750	99.164	99.144	99.117	
5.875	99.124	99.076	99.023	
6.000	99.595	99.547	99.494	
6.125	100.172	100.124	100.071	
6.250	100.478	100.430	100.377	
6.375	100.514	100.473	100.427	
6.500	100.945	100.904	100.858	
6.625	101.367	101.326	101.280	
6.750	101.058	101.017	100.971	
6.875	101.236	101.216	101.193	
7.000	101.647	101.627	101.604	
7.125	101.904	101.884	101.861	
7.250	101.775	101.755	101.732	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	97.403	97.389	97.370	
5.375	97.997	97.977	97.950	
5.500	98.488	98.468	98.441	
5.625	98.970	98.950	98.923	
5.750	99.691	99.671	99.644	
5.875	99.776	99.728	99.675	
6.000	100.372	100.324	100.271	
6.125	100.949	100.901	100.848	
6.250	101.130	101.082	101.029	
6.375	100.979	100.937	100.891	
6.500	101.535	101.493	101.447	
6.625	101.957	101.915	101.869	
6.750	102.023	101.981	101.935	
6.875	102.232	102.212	102.189	
7.000	102.643	102.623	102.600	
7.125	102.900	102.880	102.857	
7.250	103.021	103.001	102.978	

**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)
-1.250

Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)
0.350
60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.500
NC Floor Price
99.750



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

Effective: April 25, 2025

**FHA Streamline & VA IRRRL Pricing**

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.750	94.683	94.669	94.657	
4.875	95.444	95.430	95.411	
5.000	96.090	96.076	96.057	
5.125	96.602	96.588	96.569	
5.250	97.478	97.464	97.445	
5.375	98.197	98.177	98.150	
5.500	98.563	98.543	98.516	
5.625	99.170	99.150	99.123	
5.750	99.766	99.746	99.719	
5.875	100.101	100.053	100.000	
6.000	100.697	100.649	100.596	
6.125	101.024	100.976	100.923	
6.250	101.580	101.532	101.479	
6.375	101.429	101.387	101.341	
6.500	101.985	101.943	101.897	
6.625	102.532	102.490	102.444	
6.750	102.973	102.931	102.885	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	97.647	97.627	97.600	
5.500	98.013	97.993	97.966	
5.625	98.620	98.600	98.573	
5.750	99.216	99.196	99.169	
5.875	99.551	99.503	99.450	
6.000	100.147	100.099	100.046	
6.125	100.474	100.426	100.373	
6.250	101.030	100.982	100.929	
6.375	100.879	100.837	100.791	
6.500	101.435	101.393	101.347	
6.625	101.982	101.940	101.894	
6.750	102.423	102.381	102.335	
6.875	102.507	102.487	102.464	
7.000	102.918	102.898	102.875	
7.125	103.425	103.405	103.382	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	98.401	98.151	97.901	
5.125	98.771	98.521	98.271	
5.250	99.506	99.256	99.006	
5.375	99.605	99.355	99.105	
5.500	99.830	99.580	99.330	
5.625	100.295	100.045	99.795	
5.750	100.740	100.490	100.240	
5.875	100.587	100.337	100.087	
6.000	101.052	100.802	100.552	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.999	96.979	96.952	
5.375	97.375	97.355	97.328	
5.500	97.866	97.846	97.819	
5.625	98.473	98.453	98.426	
5.750	99.194	99.174	99.147	
5.875	99.404	99.356	99.303	
6.000	99.875	99.827	99.774	
6.125	100.452	100.404	100.351	
6.250	101.008	100.960	100.907	
6.375	101.044	101.003	100.957	
6.500	101.475	101.434	101.388	
6.625	101.897	101.856	101.810	
6.750	101.588	101.547	101.501	
6.875	101.766	101.746	101.723	
7.000	101.927	101.907	101.884	
7.125	102.309	102.289	102.266	
7.250	102.305	102.285	102.262	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	94.453	94.439	94.427	
4.875	95.089	95.075	95.056	
5.000	95.735	95.721	95.702	
5.125	96.247	96.233	96.214	
5.250	97.373	97.359	97.340	
5.375	97.967	97.947	97.920	
5.500	98.458	98.438	98.411	
5.625	98.940	98.920	98.893	
5.750	99.661	99.641	99.614	
5.875	99.746	99.698	99.645	
6.000	100.342	100.294	100.241	
6.125	100.919	100.871	100.818	
6.250	101.100	101.052	100.999	
6.375	100.949	100.907	100.861	
6.500	101.505	101.463	101.417	
6.625	101.927	101.885	101.839	
6.750	101.993	101.951	101.905	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.375	97.417	97.397	97.370	
5.500	97.908	97.888	97.861	
5.625	98.390	98.370	98.343	
5.750	99.111	99.091	99.064	
5.875	99.196	99.148	99.095	
6.000	99.792	99.744	99.691	
6.125	100.369	100.321	100.268	
6.250	100.550	100.502	100.449	
6.375	100.399	100.357	100.311	
6.500	100.955	100.913	100.867	
6.625	101.377	101.335	101.289	
6.750	101.443	101.401	101.355	
6.875	101.652	101.632	101.609	
7.000	102.063	102.043	102.020	
7.125	102.320	102.300	102.277	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	98.046	98.025	98.003	
5.125	98.416	98.395	98.373	
5.250	99.401	99.380	99.358	
5.375	99.375	99.348	99.315	
5.500	99.725	99.698	99.665	
5.625	100.065	100.038	100.005	
5.750	100.635	100.608	100.575	
5.875	100.232	100.204	100.175	
6.000	100.697	100.669	100.640	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.594	96.574	96.547	
5.375	96.845	96.825	96.798	
5.500	97.336	97.316	97.289	
5.625	97.943	97.923	97.896	
5.750	99.039	99.019	98.992	
5.875	98.999	98.951	98.898	
6.000	99.470	99.422	99.369	
6.125	100.047	99.999	99.946	
6.250	100.353	100.305	100.252	
6.375	100.389	100.348	100.302	
6.500	100.820	100.779	100.733	
6.625	101.242	101.201	101.155	
6.750	100.933	100.892	100.846	
6.875	101.111	101.091	101.068	
7.000	101.522	101.502	101.479	
7.125	101.779	101.759	101.736	
7.250	101.650	101.630	101.607	

**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)	-1.250

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, April 25, 2025

### Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	99.112	99.019	98.831	98.644
6.500	99.470	99.377	99.189	99.002
6.625	99.834	99.740	99.553	99.365
6.750	100.133	100.039	99.852	99.664
6.875	100.383	100.289	100.102	99.914
7.000	100.633	100.539	100.351	100.164
7.125	100.871	100.777	100.589	100.402
7.250	101.111	101.017	100.830	100.642
7.375	101.371	101.277	101.090	100.902
7.500	101.611	101.517	101.330	101.142
7.625	101.838	101.745	101.557	101.370
7.750	102.040	101.946	101.759	101.571
7.875	102.196	102.103	101.915	101.728
8.000	102.336	102.242	102.055	101.867
8.125	102.476	102.382	102.195	102.007
8.250	102.616	102.522	102.335	102.147
8.375	102.756	102.662	102.475	102.287
8.500	102.896	102.802	102.615	102.427
8.625	103.036	102.942	102.755	102.567

Jumbo One 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	96.264	96.171	95.983	95.796
6.375	96.722	96.629	96.441	96.254
6.500	97.181	97.088	96.900	96.713
6.625	97.637	97.544	97.356	97.169
6.750	98.098	98.004	97.817	97.629
6.875	98.556	98.462	98.275	98.087
7.000	99.018	98.924	98.737	98.549
7.125	99.481	99.387	99.200	99.012
7.250	99.945	99.851	99.664	99.476
7.375	100.409	100.316	100.128	99.941
7.500	100.871	100.777	100.589	100.402
7.625	101.337	101.243	101.055	100.868
7.750	101.803	101.709	101.522	101.334
7.875	102.270	102.177	101.989	101.802
8.000	102.734	102.641	102.453	102.266

Loan Level Price Adjustments (LLPAs)		CLTV						
FICO		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800		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 Premier Pricing

Jumbo One Premier 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.209	96.099	95.928	95.709
5.875	96.648	96.539	96.367	96.148
6.000	97.087	96.977	96.806	96.587
6.125	97.259	97.150	96.978	96.759
6.250	97.432	97.322	97.151	96.932
6.375	97.869	97.759	97.588	97.369
6.500	98.306	98.196	98.024	97.806
6.625	98.753	98.643	98.471	98.253
6.750	99.200	99.090	98.919	98.700
6.875	99.427	99.318	99.146	98.927
7.000	99.656	99.546	99.374	99.156
7.125	99.776	99.666	99.495	99.276
7.250	99.896	99.787	99.615	99.396
7.375	100.036	99.926	99.754	99.536
7.500	100.176	100.066	99.894	99.676
7.625	100.528	100.419	100.247	100.028
7.750	100.881	100.771	100.599	100.381
7.875	100.891	100.782	100.610	100.391
8.000	100.994	100.885	100.713	100.494

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.209	96.099	95.928	95.709
5.875	96.648	96.539	96.367	96.148
6.000	97.087	96.977	96.806	96.587
6.125	97.259	97.150	96.978	96.759
6.250	97.432	97.322	97.151	96.932
6.375	97.869	97.759	97.588	97.369
6.500	98.306	98.196	98.024	97.806
6.625	98.753	98.643	98.471	98.253
6.750	99.200	99.090	98.919	98.700
6.875	99.427	99.318	99.146	98.927
7.000	99.656	99.546	99.374	99.156
7.125	99.776	99.666	99.495	99.276
7.250	99.896	99.787	99.615	99.396
7.375	100.036	99.926	99.754	99.536
7.500	100.176	100.066	99.894	99.676
7.625	100.528	100.419	100.247	100.028
7.750	100.881	100.771	100.599	100.381
7.875	100.891	100.782	100.610	100.391
8.000	100.994	100.885	100.713	100.494

Jumbo One Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.209	96.099	95.928	95.709
5.875	96.648	96.539	96.367	96.148
6.000	97.087	96.977	96.806	96.587
6.125	97.259	97.150	96.978	96.759
6.250	97.432	97.322	97.151	96.932
6.375	97.869	97.759	97.588	97.369
6.500	98.306	98.196	98.024	97.806
6.625	98.753	98.643	98.471	98.253
6.750	99.200	99.090	98.919	98.700
6.875	99.427	99.318	99.146	98.927
7.000	99.656	99.546	99.374	99.156
7.125	99.776	99.666	99.495	99.276
7.250	99.896	99.787	99.615	99.396
7.375	100.036	99.926	99.754	99.536
7.500	100.176	100.066	99.894	99.676
7.625	100.528	100.419	100.247	100.028
7.750	100.881	100.771	100.599	100.381
7.875	100.891	100.782	100.610	100.391
8.000	100.994	100.885	100.713	100.494

Jumbo One Premier 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	N/A	N/A	N/A	N/A
5.625	N/A	N/A	N/A	N/A
5.750	N/A	N/A	N/A	N/A
5.875	N/A	N/A	N/A	N/A
6.000	98.306	98.196	98.025	97.806
6.125	98.648	98.538	98.366	98.148
6.250	98.989	98.880	98.708	98.489
6.375	99.464	99.355	99.183	98.964
6.500	99.939	99.830	99.658	99.439
6.625	100.285	100.176	100.004	99.785
6.750	100.631	100.522	100.350	100.131

Jumbo One Premier 10% ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	N/A	N/A	N/A	N/A
5.375	N/A	N/A	N/A	N/A
5.500	N/A	N/A	N/A	N/A
5.625	N/A	N/A	N/A	N/A
5.750	97.068	96.959	96.787	96.568
5.875	97.215	97.106	96.934	96.715
6.000	97.364	97.255	97.083	96.864
6.125	97.600	97.491	97.319	97.100
6.250	97.807	97.698	97.526	97.307
6.375	97.887	97.777	97.605	97.387
6.500	97.967	97.858	97.686	97.467
6.625	98.014	97.904	97.733	97.514
6.750	98.062	97.952	97.780	97.562
6.875	98.101	97.991	97.819	97.601
7.000	98.140	98.031	97.859	97.640

Loan Level Price Adjustments (LLPAs)

	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
<b>Fixed Rates</b>							
FICO >= 800	0.500	0.500	0.500	0.500	0.375		
FICO 780-799	0.500	0.500	0.375	0.375	0.250		
FICO 760-779	0.500	0.375	0.375	0.250	0.125		
FICO 740-759	0.375	0.250	0.125	0.000	0.000		
FICO 720-739	0.250	0.125	0.000	0.000	-0.375		
FICO 700-719	0.000	-0.125	-0.250	-0.500	-1.000		
FICO 680-699	-0.375	-0.500	-1.250	-1.500	-2.000		
FICO 660-679	-1.125	-1.375	-1.500	-2.500	-3.000		
<b>ARMS</b>							
FICO >= 800	0.375	0.375	0.250	0.250	0.125		
FICO 780-799	0.375	0.250	0.250	0.250	0.125		
FICO 760-779	0.250	0.250	0.250	0.125	0.000		
FICO 740-759	0.125	0.125	0.000	-0.125	-0.125		
FICO 720-739	0.125	0.000	-0.125	-0.125	-0.375		
FICO 700-719	0.000	-0.125	-0.250	-0.500	-1.000		
FICO 680-699	-0.375	-0.500	-1.250	-1.500	-2.000		
FICO 660-679	-1.125	-1.375	-1.500	-2.500	-3.000		
<b>Other Adjusters</b>							
Purchase	0.750	0.625	0.500	0.375	0.250		
Rate/Term Refi	0.000	0.000	0.000	0.000	0.000		
Cash Out Refi	-0.125	-0.250	-0.375	-0.750	-1.000		
2nd Home	-0.750	-0.750	-0.750	-1.000	-1.000		
Non-Owner	-0.750	-1.250	-2.000				
Condo	0.000	0.000	-0.125	-0.250	-0.500		
2 Units	0.000	0.000	-0.250	-0.625	-1.125		
3-4 Units	-0.250	-0.375	-0.625				
UPB > \$1.5MM	0.000	0.000	0.000	0.000	0.000		
Self Employed	0.000	0.000	-0.250	-0.250	-0.250		

NC Floor Price  
99.750

Maximum Net Price  
102.000

Must be Conditionally Approved to lock

**Jumbo One Advantage Pricing**

Jumbo One Advantage 30 Year Fixed - (901EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	97.454	97.329	97.204	97.016
6.125	97.860	97.735	97.610	97.423
6.250	98.266	98.141	98.016	97.829
6.375	98.625	98.500	98.375	98.187
6.500	98.953	98.828	98.703	98.515
6.625	99.225	99.100	98.975	98.787
6.750	99.522	99.397	99.272	99.084
6.875	99.819	99.694	99.569	99.381
7.000	100.038	99.913	99.788	99.600
7.125	100.303	100.178	100.053	99.866
7.250	100.553	100.428	100.303	100.116
7.375	100.804	100.679	100.554	100.366
7.500	100.991	100.866	100.741	100.554
7.625	101.211	101.086	100.961	100.774
7.750	101.416	101.291	101.166	100.978
7.875	101.605	101.480	101.355	101.168
8.000	101.919	101.794	101.669	101.482
8.125	102.229	102.104	101.979	101.792
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	N/A	N/A	N/A	N/A
6.125	N/A	N/A	N/A	N/A
6.250	N/A	N/A	N/A	N/A
6.375	N/A	N/A	N/A	N/A
6.500	N/A	N/A	N/A	N/A
6.625	N/A	N/A	N/A	N/A
6.750	N/A	N/A	N/A	N/A
6.875	N/A	N/A	N/A	N/A
7.000	N/A	N/A	N/A	N/A
7.125	N/A	N/A	N/A	N/A
7.250	N/A	N/A	N/A	N/A
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
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	N/A	N/A	N/A	N/A
6.125	N/A	N/A	N/A	N/A
6.250	N/A	N/A	N/A	N/A
6.375	N/A	N/A	N/A	N/A
6.500	N/A	N/A	N/A	N/A
6.625	N/A	N/A	N/A	N/A
6.750	N/A	N/A	N/A	N/A
6.875	N/A	N/A	N/A	N/A
7.000	N/A	N/A	N/A	N/A
7.125	N/A	N/A	N/A	N/A
7.250	N/A	N/A	N/A	N/A
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
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	97.454	97.329	97.204	97.016
6.125	97.860	97.735	97.610	97.423
6.250	98.266	98.141	98.016	97.829
6.375	98.625	98.500	98.375	98.187
6.500	98.953	98.828	98.703	98.515
6.625	99.225	99.100	98.975	98.787
6.750	99.522	99.397	99.272	99.084
6.875	99.819	99.694	99.569	99.381
7.000	100.038	99.913	99.788	99.600
7.125	100.303	100.178	100.053	99.866
7.250	100.553	100.428	100.303	100.116
7.375	100.804	100.679	100.554	100.366
7.500	100.991	100.866	100.741	100.554
7.625	101.211	101.086	100.961	100.774
7.750	101.416	101.291	101.166	100.978
7.875	101.605	101.480	101.355	101.168
8.000	101.919	101.794	101.669	101.482
8.125	102.229	102.104	101.979	101.792
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	98.963	98.838	98.713	98.525
6.625	99.297	99.172	99.047	98.860
6.750	99.628	99.503	99.378	99.190
6.875	99.935	99.810	99.685	99.497
7.000	100.200	100.075	99.950	99.763
7.125	100.454	100.329	100.204	100.017
7.250	100.656	100.531	100.406	100.218
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	98.042	97.917	97.792	97.604
6.625	98.441	98.316	98.191	98.004
6.750	98.749	98.624	98.499	98.311
6.875	99.052	98.927	98.802	98.614
7.000	99.374	99.249	99.124	98.937
7.125	99.659	99.534	99.409	99.221
7.250	99.877	99.752	99.627	99.440
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	0.00000	-0.50000	-1.00000	-1.50000	-2.25000	-3.00000		
680-699	0.12500	0.00000	0.00000	-0.75000	-1.50000	-2.00000	-2.25000	-2.87500
700-719	0.37500	0.25000	0.00000	0.00000	-0.50000	-1.00000	-1.62500	-2.25000
720-739	0.62500	0.50000	0.37500	0.00000	0.00000	-0.50000	-1.00000	-2.00000
740-759	0.75000	0.75000	0.62500	0.37500	0.00000	0.00000	-0.75000	-1.75000
760-779	0.87500	0.87500	0.75000	0.50000	0.25000	0.00000	-0.50000	-1.50000
780-850	1.00000	0.87500	0.87500	0.62500	0.37500	0.12500	-0.50000	-1.00000
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							0.00000	0.00000
Interest Only	-0.50000	-0.50000	-1.00000	-1.00000	-1.50000	-1.50000		
Investment Property	-0.25000	-0.50000	-0.50000	-0.75000	-1.00000	-1.50000		
Second Home	0.00000	0.00000	-0.25000	-0.25000	-0.50000	-0.50000	-1.75000	-1.75000
Cash-Out/Debt Consolidation	0.00000	-0.12500	-0.12500	-0.37500	-0.75000	-1.00000		
Cash-Out/Home Improvement	0.00000	-0.12500	-0.12500	-0.37500	-0.75000	-1.00000		
Cash-Out/Other	0.00000	-0.12500	-0.12500	-0.37500	-0.75000	-1.00000		
Purchase	0.25000	0.25000	0.25000	0.25000	0.25000	0.25000	0.00000	0.00000
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	-0.50000	-0.50000	-0.50000	-0.50000	-0.50000	-0.50000	-0.50000	-0.50000
680-699	-0.50000	-0.50000	-0.50000	-0.50000	-0.50000	-0.50000	-0.50000	-0.50000
700-719	-0.25000	-0.25000	-0.25000	-0.25000	-0.25000	-0.25000	-0.25000	-0.25000
720-739	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500
740-759	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500
760-779	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
780-850	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

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, April 25, 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	#N/A	#N/A	#N/A
6.500	#N/A	#N/A	#N/A
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

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	#N/A	#N/A	#N/A
6.500	#N/A	#N/A	#N/A
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

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	#N/A	#N/A	#N/A
6.500	#N/A	#N/A	#N/A
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

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	#N/A	#N/A	#N/A
6.500	#N/A	#N/A	#N/A
6.625	100.124	100.062	99.812
6.750	100.374	100.312	100.062
6.875	100.624	100.562	100.312
7.000	101.124	101.062	100.812
7.125	101.374	101.312	101.062
7.250	101.624	101.562	101.312
7.375	101.874	101.812	101.562
7.500	102.124	102.062	101.812
7.625	102.374	102.312	102.062
7.750	102.624	102.562	102.312
7.875	102.874	102.812	102.562
8.000	103.374	103.312	103.062
8.125	103.624	103.562	103.312
8.250	103.874	103.812	103.562
8.375	104.124	104.062	103.812

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	-0.375	-2.250
740-759	0.500	0.250	0.125	-0.125	-0.375	-0.500	-2.500
720-739	0.250	0.125	-0.125	-0.375	-0.500	-1.000	-3.000
700-719	0.125	-0.125	-0.375	-0.500	-1.000	-1.500	-3.750
680-699	-0.125	-0.375	-0.500	-1.000	-1.500	-2.500	-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

<b>Maximum Net Price</b>
101.000