

Ratesheet Code: RS-WS

Effective Date: 6/6/25 7:52 AM

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

Contact list	
Corporate Headquarters:	Phone: 800-760-1833 Email: Inquires@LSMortgage.com
Lock Desk:	Phone: 949-679-7400 Email: LockDesk@LSMortgage.com
NanQ Lock Desk:	Phone: Email Only Email: NanQLockDesk@LSMortgage.com
Prime Loan Scenarios:	Phone: Email Only Email: Scenarios@LSMortgage.com
NAN-Q Scenarios:	Phone: Email Only Email: NanQScenario@LSMortgage.com
Bank Statement Calc:	Phone: Email Only Email: EZCalc@LSMortgage.com
Jumbo Scenarios:	Phone: Email Only Email: JumboScenario@LSMortgage.com
CD Desk:	Phone: Email Only Email: CD@LSMortgage.com
Funding Department:	Phone: Email Only Email: Funding@LSMortgage.com
Loan Setup	Phone: Email Only Email: Setup@LSMortgage.com

Lock Expiration Days	
15 Day	06/20/25
30 Day	07/07/25
45 Day	07/21/25
60 Day	08/05/25

Allowable Fees
Click Here

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

Relock Fee
(0.250)

Conforming Loan Limits	
# of Units	Loan Limits
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250

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

Lock Desk Hours
8:00 AM - 6:00 PM PST

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

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

*For turn times, please reach out to your AE.	
June Pricing Specials	
25 bps on all FHA/VA STD BAL & HI BAL (Excludes CalHFA, and Jumbo. Can be combined with SELECT).	0.250
37.5 bps on all FHA/VA STD BAL & HI BAL with 600 – 679 FICOs (Excludes CalHFA, Jumbo and DPA. Cannot be combined with SELECT or any other specials).	0.375

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: June 6, 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	95.195	95.167	95.128	95.089	6.000	99.048	99.003	98.948	98.893	5.375	93.620	93.592	93.553	93.514
5.500	95.852	95.824	95.785	95.746	6.125	99.591	99.545	99.490	99.436	5.500	94.277	94.249	94.210	94.171
5.625	96.446	96.414	96.375	96.336	6.250	99.894	99.838	99.775	99.713	5.625	94.871	94.839	94.800	94.761
5.750	97.076	97.044	97.005	96.966	6.375	100.468	100.411	100.349	100.286	5.750	95.501	95.469	95.430	95.391
5.875	97.670	97.639	97.600	97.561	6.500	101.259	101.203	101.140	101.078	5.875	96.095	96.064	96.025	95.986
6.000	98.270	98.239	98.200	98.161	6.625	101.618	101.561	101.499	101.436	6.000	96.695	96.664	96.625	96.586
6.125	98.794	98.751	98.702	98.654	6.750	102.046	101.997	101.935	101.872	6.125	97.219	97.176	97.127	97.079
6.250	99.366	99.320	99.265	99.211	6.875	102.476	102.427	102.364	102.302	6.250	97.791	97.745	97.690	97.636
6.375	100.036	99.990	99.935	99.881	7.000	103.154	103.105	103.042	102.980	6.375	98.461	98.415	98.360	98.306
6.500	100.537	100.490	100.435	100.381	7.125	103.507	103.458	103.395	103.333	6.500	98.962	98.915	98.860	98.806
6.625	100.930	100.874	100.812	100.749	7.250	103.083	103.034	102.971	102.909	6.625	99.355	99.299	99.237	99.174
6.750	101.560	101.504	101.441	101.379	7.375	103.547	103.498	103.435	103.373	6.750	99.985	99.929	99.866	99.804
6.875	101.905	101.849	101.786	101.724	7.500	103.799	103.750	103.687	103.625	6.875	100.330	100.274	100.211	100.149
7.000	102.502	102.446	102.376	102.306	7.625	103.861	103.812	103.749	103.687	7.000	100.927	100.871	100.801	100.731
7.125	102.934	102.878	102.807	102.737	7.750	101.924	101.808	101.683	101.558	7.125	101.359	101.303	101.232	101.162
7.250	103.331	103.274	103.204	103.134	7.875	102.173	102.057	101.932	101.807	7.250	101.756	101.699	101.629	101.559
7.375	103.542	103.482	103.420	103.357	8.000	101.880	101.763	101.638	101.513	7.375	101.967	101.907	101.845	101.782
7.500	103.893	103.833	103.770	103.708	8.125	102.082	101.966	101.841	101.716	7.500	102.318	102.258	102.195	102.133
7.625	104.214	104.154	104.091	104.029						7.625	102.639	102.579	102.516	102.454
7.750	104.343	104.283	104.220	104.158						7.750	102.768	102.708	102.645	102.583
7.875	104.644	104.584	104.521	104.459						7.875	103.069	103.009	102.946	102.884
8.000	104.638	104.578	104.515	104.453						8.000	103.063	103.003	102.940	102.878
8.125	104.889	104.829	104.767	104.704						8.125	103.314	103.254	103.192	103.129

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	95.195	95.167	95.128	95.089	6.000	99.048	99.003	98.948	98.893	5.375	93.620	93.592	93.553	93.514
5.500	95.852	95.824	95.785	95.746	6.125	99.591	99.545	99.490	99.436	5.500	94.277	94.249	94.210	94.171
5.625	96.446	96.414	96.375	96.336	6.250	99.894	99.838	99.775	99.713	5.625	94.871	94.839	94.800	94.761
5.750	97.076	97.044	97.005	96.966	6.375	100.468	100.411	100.349	100.286	5.750	95.501	95.469	95.430	95.391
5.875	97.670	97.639	97.600	97.561	6.500	101.259	101.203	101.140	101.078	5.875	96.095	96.064	96.025	95.986
6.000	98.270	98.239	98.200	98.161	6.625	101.618	101.561	101.499	101.436	6.000	96.695	96.664	96.625	96.586
6.125	98.794	98.751	98.702	98.654	6.750	102.046	101.997	101.935	101.872	6.125	97.219	97.176	97.127	97.079
6.250	99.366	99.320	99.265	99.211	6.875	102.476	102.427	102.364	102.302	6.250	97.791	97.745	97.690	97.636
6.375	100.036	99.990	99.935	99.881	7.000	103.154	103.105	103.042	102.980	6.375	98.461	98.415	98.360	98.306
6.500	100.537	100.490	100.435	100.381	7.125	103.507	103.458	103.395	103.333	6.500	98.962	98.915	98.860	98.806
6.625	100.930	100.874	100.812	100.749	7.250	103.083	103.034	102.971	102.909	6.625	99.355	99.299	99.237	99.174
6.750	101.560	101.504	101.441	101.379	7.375	103.547	103.498	103.435	103.373	6.750	99.985	99.929	99.866	99.804
6.875	101.905	101.849	101.786	101.724	7.500	103.799	103.750	103.687	103.625	6.875	100.330	100.274	100.211	100.149
7.000	102.502	102.446	102.376	102.306	7.625	103.861	103.812	103.749	103.687	7.000	100.927	100.871	100.801	100.731
7.125	102.934	102.878	102.807	102.737	7.750	101.924	101.808	101.683	101.558	7.125	101.359	101.303	101.232	101.162
7.250	103.331	103.274	103.204	103.134	7.875	102.173	102.057	101.932	101.807	7.250	101.756	101.699	101.629	101.559
7.375	103.542	103.482	103.420	103.357	8.000	101.880	101.763	101.638	101.513	7.375	101.967	101.907	101.845	101.782
7.500	103.893	103.833	103.770	103.708	8.125	102.082	101.966	101.841	101.716	7.500	102.318	102.258	102.195	102.133
7.625	104.214	104.154	104.091	104.029						7.625	102.639	102.579	102.516	102.454
7.750	104.343	104.283	104.220	104.158						7.750	102.768	102.708	102.645	102.583
7.875	104.644	104.584	104.521	104.459						7.875	103.069	103.009	102.946	102.884
8.000	104.638	104.578	104.515	104.453						8.000	103.063	103.003	102.940	102.878
8.125	104.889	104.829	104.767	104.704						8.125	103.314	103.254	103.192	103.129



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

Effective: June 6, 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)

Table with columns: FICO/LTV Purchase Adjustments (Loan terms > 15 years). Rows include FICO ranges (780+, 760-779, etc.) and LTV ranges (<=30%, 30.01-60%, etc.).

FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)

Table with columns: FICO/LTV Rate & Term Adjustments (Loan terms > 15 years). Rows include FICO ranges (780+, 760-779, etc.) and LTV ranges (<=30%, 30.01-60%, etc.).

FICO/LTV Cashout Adjustments

Table with columns: FICO/LTV Cashout Adjustments. Rows include FICO ranges (780+, 760-779, etc.) and LTV ranges (<=30%, 30.01-60%, etc.).

Additional Agency Adjustments

Table with columns: Additional Agency Adjustments. Rows include ARM, Condo (excludes detached), Investment, 2nd Home, Manufactured Home, 2-4 Unit, Subordinate Financing, High Balance Fixed Purchase/Rate & Term, High Balance ARM Purchase/Rate & Term, High Balance Fixed Cashout, High Balance ARM Cashout.

LOAN AMOUNT **

HOMEReady AND HOME POSSIBLE ADJUSTMENT CAPS*

Table with columns: Loan Amount and Home Possible Adjustment Caps. Includes rows for Loan Amount (\$75,000 - \$100,000, > \$100,000 - \$249,999) and Home Possible caps (LTV > 80% AND FICO >= 680, All other LTV & FICO combinations).

* 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**

MISCELLANEOUS

*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments
Minimum Loan Amount \$75,000
All loan level price adjustments are cumulative
Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs

LENDER PAID MI

Table with columns: PROGRAMS, LTV, Coverage, and various FICO/LTV combinations (760+, 740-759, etc.). Rows include FNMA/FHLMC (Amortization Term > 20 Years and <= 20 Years), HOMEReady AND HOME POSSIBLE (Amortization Term > 20 Years and <= 20 Years).

LPMI (in addition to adjustments above)

Table with columns: LPMI (in addition to adjustments above). Rows include Rate and Term Refinance, Second Homes, Employee Relocation Loans, Manufactured Homes, 3-4 - Unit Property, > 45% DTI, and >= 2 Borrowers.

Effective: June 6, 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	96.609	96.577	96.538	96.499	5.500	94.669	94.637	94.598	94.559	5.375	0.000	94.078	94.039	94.000
5.625	97.252	97.221	97.182	97.143	5.625	95.279	95.247	95.208	95.169	5.500	94.763	94.732	94.693	94.654
5.750	97.596	97.562	97.523	97.484	5.750	95.623	95.589	95.550	95.511	5.625	95.398	95.366	95.327	95.288
5.875	98.197	98.151	98.097	98.042	5.875	96.218	96.173	96.118	96.063	5.750	95.730	95.696	95.657	95.618
6.000	99.048	99.003	98.948	98.893	6.000	97.070	97.024	96.969	96.914	5.875	96.336	96.290	96.235	96.181
6.125	99.591	99.545	99.490	99.436	6.125	97.652	97.606	97.552	97.497	6.000	97.163	97.117	97.063	97.008
6.250	99.894	99.838	99.775	99.713	6.250	97.969	97.913	97.850	97.788	6.125	97.721	97.675	97.621	97.566
6.375	100.468	100.411	100.349	100.286	6.375	98.543	98.486	98.424	98.361	6.250	98.010	97.953	97.891	97.828
6.500	101.259	101.203	101.140	101.078	6.500	99.334	99.278	99.215	99.153	6.375	98.559	98.502	98.440	98.377
6.625	101.618	101.561	101.499	101.436	6.625	99.693	99.636	99.574	99.511	6.500	99.332	99.276	99.213	99.151
6.750	102.046	101.997	101.935	101.872	6.750	100.101	100.052	99.990	99.927	6.625	99.673	99.616	99.554	99.491
6.875	102.476	102.427	102.364	102.302	6.875	100.531	100.482	100.419	100.357	6.750	100.088	100.039	99.976	99.914
7.000	103.154	103.105	103.042	102.980	7.000	101.209	101.160	101.097	101.035	6.875	100.539	100.490	100.428	100.365
7.125	103.507	103.458	103.395	103.333	7.125	101.562	101.513	101.450	101.388	7.000	101.222	101.173	101.111	101.048
7.250	103.083	103.034	102.971	102.909	7.250	101.138	101.089	101.026	100.964	7.125	101.597	101.548	101.486	101.423
7.375	103.547	103.498	103.435	103.373	7.375	101.602	101.553	101.490	101.428	7.250	101.203	101.154	101.091	101.029
7.500	103.799	103.750	103.687	103.625	7.500	101.854	101.805	101.742	101.680	7.375	101.707	101.658	101.596	101.533
7.625	103.861	103.812	103.749	103.687	7.625	101.916	101.867	101.804	101.742	7.500	101.955	101.906	101.843	101.781
7.750	101.924	101.808	101.683	101.558						7.625	102.049	102.000	101.938	101.875
7.875	102.173	102.057	101.932	101.807										
8.000	101.880	101.763	101.638	101.513										
8.125	102.082	101.966	101.841	101.716										

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	98.893	98.817	98.737	98.656	6.000	98.342	98.267	98.186	98.106
6.125	99.116	99.041	98.960	98.880	6.125	98.581	98.506	98.426	98.345
6.250	99.108	99.033	98.953	98.872	6.250	98.809	98.734	98.653	98.572
6.375	99.355	99.279	99.199	99.118	6.375	99.028	98.953	98.872	98.792
6.500	99.844	99.769	99.688	99.608	6.500	99.241	99.165	99.085	99.004
6.625	99.932	99.856	99.776	99.695	6.625	99.427	99.351	99.271	99.190
6.750	99.907	99.863	99.797	99.731	6.750	99.496	99.452	99.386	99.320
6.875	100.075	100.031	99.965	99.899	6.875	99.682	99.638	99.572	99.506
7.000	100.476	100.432	100.366	100.301	7.000	99.845	99.800	99.735	99.669
7.125	100.596	100.552	100.486	100.420	7.125	99.992	99.948	99.882	99.816
7.250	99.746	99.639	99.522	99.405	7.250	99.922	99.815	99.698	99.581
7.375	100.242	100.135	100.018	99.901	7.375	100.081	99.974	99.857	99.740
7.500	100.380	100.273	100.156	100.039	7.500	100.211	100.104	99.987	99.870
7.625	100.354	100.248	100.130	100.013	7.625	100.337	100.231	100.113	99.996



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

Effective: **June 6, 2025**

ALT Agency Loan Parameter Price Adjustments

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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	-1.000	-1.500	-2.750	-3.625	
2nd Home	-0.750	-0.750	-1.000	-1.500	-2.750	-3.625	-3.625
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
FICO => 700 & LTV <= 80%	0.300

***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
Alt Agency 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
Alt Agency 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

LPMI (in addition to adjustments above)

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

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: June 6, 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

CalHFA CalReady - (C110/F210)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp
- Conventional and FHA available
- My Home and Buy Down options available
- High Bal available

CalHFA CalPLUS Access - (C111/F211)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp
- Conventional and FHA available
- My Home and Buy Down options available
- High Bal available

MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	98.934	98.749	98.549
6.875	99.385	99.236	99.058
6.990	99.857	99.708	99.530
7.000	99.887	99.738	99.560
7.125	100.341	100.192	100.014
7.250	100.775	100.626	100.448
7.375	100.813	100.635	100.398
7.500	101.285	101.107	100.870
7.625	101.699	101.521	101.284
7.750	102.093	101.915	101.678
7.875	101.820	101.627	101.332
8.000	102.252	102.059	101.764
8.125	102.636	102.443	102.148
8.250	103.020	102.827	102.532

MaxONE - (301_1st_DPA)			
Rate	15 Day	30 Day	45 Day
6.750	97.434	97.249	97.049
6.875	97.885	97.736	97.558
6.990	98.357	98.208	98.030
7.000	98.387	98.238	98.060
7.125	98.841	98.692	98.514
7.250	99.275	99.126	98.948
7.375	99.313	99.135	98.898
7.500	99.785	99.607	99.370
7.625	100.199	100.021	99.784
7.750	100.593	100.415	100.178
7.875	100.320	100.127	99.832
8.000	100.752	100.559	100.264
8.125	101.136	100.943	100.648
8.250	101.520	101.327	101.032

MaxONE Plus 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	98.184	97.999	97.799
6.875	98.635	98.486	98.308
6.990	99.107	98.958	98.780
7.000	99.137	98.988	98.810
7.125	99.591	99.442	99.264
7.250	100.025	99.876	99.698
7.375	100.063	99.885	99.648
7.500	100.535	100.357	100.120
7.625	100.949	100.771	100.534
7.750	101.343	101.165	100.928
7.875	101.070	100.877	100.582
8.000	101.502	101.309	101.014
8.125	101.886	101.693	101.398
8.250	102.270	102.077	101.782

MaxONE Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

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

MaxONE Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

MaxONE Plus HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	96.934	96.749	96.549
6.875	97.385	97.236	97.058
6.990	97.857	97.708	97.530
7.000	97.887	97.738	97.560
7.125	98.341	98.192	98.014
7.250	98.775	98.626	98.448
7.375	98.813	98.635	98.398
7.500	99.285	99.107	98.870
7.625	99.699	99.521	99.284
7.750	100.093	99.915	99.678
7.875	99.820	99.627	99.332
8.000	100.252	100.059	99.764
8.125	100.636	100.443	100.148
8.250	101.020	100.827	100.532

MaxONE HB - (301_1st_DPA_HB)			
Rate	15 Day	30 Day	45 Day
6.750	95.434	95.249	95.049
6.875	95.885	95.736	95.558
6.990	96.357	96.208	96.030
7.000	96.387	96.238	96.060
7.125	96.841	96.692	96.514
7.250	97.275	97.126	96.948
7.375	97.313	97.135	96.898
7.500	97.785	97.607	97.370
7.625	98.199	98.021	97.784
7.750	98.593	98.415	98.178
7.875	98.320	98.127	97.832
8.000	98.752	98.559	98.264
8.125	99.136	98.943	98.648
8.250	99.520	99.327	99.032

MaxONE Plus 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	96.184	95.999	95.799
6.875	96.635	96.486	96.308
6.990	97.107	96.958	96.780
7.000	97.137	96.988	96.810
7.125	97.591	97.442	97.264
7.250	98.025	97.876	97.698
7.375	98.063	97.885	97.648
7.500	98.535	98.357	98.120
7.625	98.949	98.771	98.534
7.750	99.343	99.165	98.928
7.875	99.070	98.877	98.582
8.000	99.502	99.309	99.014
8.125	99.886	99.693	99.398
8.250	100.270	100.077	99.782

MaxONE Plus HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

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

MaxONE Plus HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

MaxONE 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: June 6, 2025

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
5.250	96.593	96.609	96.555	
5.375	97.229	97.245	97.191	
5.500	97.605	97.621	97.567	
5.625	98.212	98.228	98.174	
5.750	99.068	99.084	99.030	
5.875	99.543	99.518	99.455	
6.000	100.139	100.114	100.051	
6.125	100.476	100.451	100.388	
6.250	101.427	101.402	101.339	
6.375	101.402	101.343	101.257	
6.500	101.978	101.919	101.833	
6.625	102.525	102.466	102.380	
6.750	103.186	103.127	103.041	
6.875	102.927	102.877	102.799	
7.000	103.463	103.413	103.335	
7.125	103.720	103.670	103.592	
7.250	103.341	103.291	103.213	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
5.000	94.274	94.282	94.220	
5.125	94.786	94.794	94.732	
5.250	95.968	95.984	95.930	
5.375	96.604	96.620	96.566	
5.500	96.980	96.996	96.942	
5.625	97.587	97.603	97.549	
5.750	98.443	98.459	98.405	
5.875	98.918	98.893	98.830	
6.000	99.514	99.489	99.426	
6.125	99.851	99.826	99.763	
6.250	100.802	100.777	100.714	
6.375	100.777	100.718	100.632	
6.500	101.353	101.294	101.208	
6.625	101.900	101.841	101.755	
6.750	102.561	102.502	102.416	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
5.000	97.967	97.947	97.940	
5.125	98.347	98.327	98.320	
5.250	99.217	99.197	99.190	
5.375	99.338	99.307	99.277	
5.500	99.583	99.552	99.522	
5.625	100.058	100.027	99.997	
5.750	100.763	100.732	100.702	
5.875	100.566	100.521	100.506	
6.000	101.021	100.976	100.961	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.014	96.031	95.976	
5.375	96.400	96.417	96.362	
5.500	96.901	96.918	96.863	
5.625	97.508	97.525	97.470	
5.750	98.505	98.506	98.451	
5.875	98.746	98.721	98.658	
6.000	99.217	99.192	99.129	
6.125	99.804	99.779	99.716	
6.250	100.630	100.605	100.542	
6.375	101.042	100.983	100.897	
6.500	101.493	101.434	101.348	
6.625	101.915	101.856	101.770	
6.750	101.576	101.517	101.431	
6.875	101.786	101.736	101.658	
7.000	101.947	101.897	101.819	
7.125	102.329	102.279	102.201	
7.250	102.325	102.275	102.197	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	96.593	96.609	96.555	
5.375	97.229	97.245	97.191	
5.500	97.605	97.621	97.567	
5.625	98.212	98.228	98.174	
5.750	99.068	99.084	99.030	
5.875	99.543	99.518	99.455	
6.000	100.139	100.114	100.051	
6.125	100.476	100.451	100.388	
6.250	101.427	101.402	101.339	
6.375	101.402	101.343	101.257	
6.500	101.978	101.919	101.833	
6.625	102.525	102.466	102.380	
6.750	103.186	103.127	103.041	
6.875	102.927	102.877	102.799	
7.000	103.463	103.413	103.335	
7.125	103.720	103.670	103.592	
7.250	103.341	103.291	103.213	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	96.014	96.031	95.976	
5.375	96.400	96.417	96.362	
5.500	96.901	96.918	96.863	
5.625	97.508	97.525	97.470	
5.750	98.505	98.506	98.451	
5.875	98.746	98.721	98.658	
6.000	99.217	99.192	99.129	
6.125	99.804	99.779	99.716	
6.250	100.630	100.605	100.542	
6.375	101.042	100.983	100.897	
6.500	101.493	101.434	101.348	
6.625	101.915	101.856	101.770	
6.750	101.576	101.517	101.431	
6.875	101.786	101.736	101.658	
7.000	101.947	101.897	101.819	
7.125	102.329	102.279	102.201	
7.250	102.325	102.275	102.197	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	96.593	96.609	96.555	
5.375	97.229	97.245	97.191	
5.500	97.605	97.621	97.567	
5.625	98.212	98.228	98.174	
5.750	99.068	99.084	99.030	
5.875	99.543	99.518	99.455	
6.000	100.139	100.114	100.051	
6.125	100.476	100.451	100.388	
6.250	101.427	101.402	101.339	
6.375	101.402	101.343	101.257	
6.500	101.978	101.919	101.833	
6.625	102.525	102.466	102.380	
6.750	103.186	103.127	103.041	
6.875	102.927	102.877	102.799	
7.000	103.463	103.413	103.335	
7.125	103.720	103.670	103.592	
7.250	103.341	103.291	103.213	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	96.014	96.031	95.976	
5.375	96.400	96.417	96.362	
5.500	96.901	96.918	96.863	
5.625	97.508	97.525	97.470	
5.750	98.505	98.506	98.451	
5.875	98.746	98.721	98.658	
6.000	99.217	99.192	99.129	
6.125	99.804	99.779	99.716	
6.250	100.630	100.605	100.542	
6.375	101.042	100.983	100.897	
6.500	101.493	101.434	101.348	
6.625	101.915	101.856	101.770	
6.750	101.576	101.517	101.431	
6.875	101.786	101.736	101.658	
7.000	101.947	101.897	101.819	
7.125	102.329	102.279	102.201	
7.250	102.325	102.275	102.197	

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: June 6, 2025

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
5.250	96.463	96.479	96.425
5.375	97.099	97.115	97.061
5.500	97.600	97.616	97.562
5.625	98.082	98.098	98.044
5.750	98.813	98.829	98.775
5.875	99.288	99.263	99.200
6.000	99.884	99.859	99.796
6.125	100.471	100.446	100.383
6.250	100.672	100.647	100.584
6.375	101.022	100.963	100.877
6.500	101.598	101.539	101.453
6.625	102.020	101.961	101.875
6.750	102.056	101.997	101.911
6.875	102.422	102.372	102.294
7.000	102.833	102.783	102.705
7.125	103.090	103.040	102.962
7.250	103.211	103.161	103.083

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
5.000	93.919	93.927	93.865
5.125	94.431	94.439	94.377
5.250	95.738	95.754	95.700
5.375	96.374	96.390	96.336
5.500	96.875	96.891	96.837
5.625	97.357	97.373	97.319
5.750	98.088	98.104	98.050
5.875	98.563	98.538	98.475
6.000	99.159	99.134	99.071
6.125	99.746	99.721	99.659
6.250	99.947	99.922	99.859
6.375	100.297	100.238	100.152
6.500	100.873	100.814	100.728
6.625	101.295	101.236	101.150
6.750	101.331	101.272	101.186

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
5.000	97.612	97.592	97.585
5.125	97.992	97.972	97.965
5.250	98.987	98.967	98.960
5.375	99.108	99.077	99.047
5.500	99.478	99.447	99.417
5.625	99.828	99.797	99.767
5.750	100.408	100.377	100.347
5.875	100.211	100.166	100.151
6.000	100.666	100.621	100.606

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.250	95.809	95.826	95.771
5.375	96.070	96.087	96.032
5.500	96.571	96.588	96.533
5.625	97.178	97.195	97.140
5.750	98.300	98.301	98.246
5.875	98.541	98.516	98.453
6.000	99.012	98.987	98.924
6.125	99.599	99.574	99.511
6.250	99.925	99.900	99.837
6.375	100.587	100.528	100.442
6.500	101.038	100.979	100.893
6.625	101.460	101.401	101.315
6.750	101.121	101.062	100.976
6.875	101.331	101.281	101.203
7.000	101.742	101.692	101.614
7.125	101.999	101.949	101.871
7.250	101.870	101.820	101.742

VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
5.250	96.463	96.479	96.425
5.375	97.099	97.115	97.061
5.500	97.600	97.616	97.562
5.625	98.082	98.098	98.044
5.750	98.813	98.829	98.775
5.875	99.288	99.263	99.200
6.000	99.884	99.859	99.796
6.125	100.471	100.446	100.383
6.250	100.672	100.647	100.584
6.375	101.022	100.963	100.877
6.500	101.598	101.539	101.453
6.625	102.020	101.961	101.875
6.750	102.056	101.997	101.911
6.875	102.422	102.372	102.294
7.000	102.833	102.783	102.705
7.125	103.090	103.040	102.962
7.250	103.211	103.161	103.083

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.250	95.809	95.826	95.771
5.375	96.070	96.087	96.032
5.500	96.571	96.588	96.533
5.625	97.178	97.195	97.140
5.750	98.300	98.301	98.246
5.875	98.541	98.516	98.453
6.000	99.012	98.987	98.924
6.125	99.599	99.574	99.511
6.250	99.925	99.900	99.837
6.375	100.587	100.528	100.442
6.500	101.038	100.979	100.893
6.625	101.460	101.401	101.315
6.750	101.121	101.062	100.976
6.875	101.331	101.281	101.203
7.000	101.742	101.692	101.614
7.125	101.999	101.949	101.871
7.250	101.870	101.820	101.742

VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	96.463	96.479	96.425
5.375	97.099	97.115	97.061
5.500	97.600	97.616	97.562
5.625	98.082	98.098	98.044
5.750	98.813	98.829	98.775
5.875	99.288	99.263	99.200
6.000	99.884	99.859	99.796
6.125	100.471	100.446	100.383
6.250	100.672	100.647	100.584
6.375	101.022	100.963	100.877
6.500	101.598	101.539	101.453
6.625	102.020	101.961	101.875
6.750	102.056	101.997	101.911
6.875	102.422	102.372	102.294
7.000	102.833	102.783	102.705
7.125	103.090	103.040	102.962
7.250	103.211	103.161	103.083

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	95.809	95.826	95.771
5.375	96.070	96.087	96.032
5.500	96.571	96.588	96.533
5.625	97.178	97.195	97.140
5.750	98.300	98.301	98.246
5.875	98.541	98.516	98.453
6.000	99.012	98.987	98.924
6.125	99.599	99.574	99.511
6.250	99.925	99.900	99.837
6.375	100.587	100.528	100.442
6.500	101.038	100.979	100.893
6.625	101.460	101.401	101.315
6.750	101.121	101.062	100.976
6.875	101.331	101.281	101.203
7.000	101.742	101.692	101.614
7.125	101.999	101.949	101.871
7.250	101.870	101.820	101.742

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.250	96.193	96.209	96.155
5.375	96.829	96.845	96.791
5.500	97.330	97.346	97.292
5.625	97.812	97.828	97.774
5.750	98.543	98.559	98.505
5.875	99.018	98.993	98.930
6.000	99.614	99.589	99.526
6.125	100.201	100.176	100.113
6.250	100.402	100.377	100.314
6.375	100.752	100.693	100.607
6.500	101.328	101.269	101.183
6.625	101.750	101.691	101.605
6.750	101.786	101.727	101.641
6.875	102.152	102.102	102.024
7.000	102.563	102.513	102.435
7.125	102.820	102.770	102.692
7.250	102.941	102.891	102.813

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: June 6, 2025

FHA/VA ARM PRICING

FHA 5/1 ARM - (351ARM)			
Rate	15 Day	30 Day	45 Day
4.625	96.773	96.767	96.767
4.750	96.476	96.450	96.450
4.875	97.049	97.024	97.024
5.000	97.619	97.594	97.594
5.125	98.186	98.160	98.160
5.250	97.878	97.833	97.833
5.375	98.444	98.399	98.399
5.500	99.007	98.962	98.962
5.625	99.563	99.519	99.519
5.750	98.699	98.634	98.634
5.875	99.252	99.188	99.188
6.000	99.796	99.732	99.732
6.125	100.327	100.263	100.263
6.250	100.210	100.126	100.126
6.375	100.734	100.651	100.651
6.500	101.244	101.160	101.160
6.625	101.742	101.658	101.658

FHA 5/1 ARM HB - (351ARMHB)			
Rate	15 Day	30 Day	45 Day
4.625	96.333	96.327	96.327
4.750	96.066	96.040	96.040
4.875	96.622	96.597	96.597
5.000	97.170	97.144	97.144
5.125	97.706	97.681	97.681
5.250	97.453	97.408	97.408
5.375	97.991	97.947	97.947
5.500	98.518	98.473	98.473
5.625	99.031	98.986	98.986
5.750	98.255	98.191	98.191
5.875	98.762	98.698	98.698
6.000	99.251	99.167	99.167
6.125	99.716	99.652	99.652
6.250	99.738	99.655	99.655
6.375	100.198	100.115	100.115
6.500	100.637	100.553	100.553
6.625	101.058	100.974	100.974

VA 5/1 ARM - (451ARM)			
Rate	15 Day	30 Day	45 Day
4.625	96.619	96.613	96.613
4.750	96.512	96.486	96.486
4.875	97.014	96.989	96.989
5.000	97.509	97.484	97.484
5.125	97.997	97.971	97.971
5.250	97.899	97.855	97.855
5.375	98.389	98.345	98.345
5.500	98.873	98.828	98.828
5.625	99.349	99.304	99.304
5.750	98.710	98.646	98.646
5.875	99.184	99.119	99.119
6.000	99.647	99.583	99.583
6.125	100.097	100.033	100.033
6.250	100.212	100.128	100.128
6.375	100.656	100.573	100.573
6.500	101.087	101.004	101.004
6.625	101.508	101.425	101.425

VA 5/1 ARM HB - (451ARMHB)			
Rate	15 Day	30 Day	45 Day
4.625	96.132	96.126	96.126
4.750	96.065	96.040	96.040
4.875	96.544	96.518	96.518
5.000	97.008	96.983	96.983
5.125	97.457	97.431	97.431
5.250	97.432	97.388	97.388
5.375	97.887	97.842	97.842
5.500	98.329	98.284	98.284
5.625	98.758	98.713	98.713
5.750	98.224	98.160	98.160
5.875	98.650	98.586	98.586
6.000	99.060	98.996	98.996
6.125	99.453	99.388	99.388
6.250	99.706	99.623	99.623
6.375	100.096	100.012	100.012
6.500	100.470	100.386	100.386
6.625	100.832	100.748	100.748

LLPAs

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



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

Effective: June 6, 2025

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 326SL)				
Rate	15 Day	30 Day	45 Day	
4.750	93.292	93.300	93.238	
4.875	94.053	94.061	93.999	
5.000	94.699	94.707	94.645	
5.125	95.211	95.219	95.157	
5.250	96.393	96.409	96.355	
5.375	97.029	97.045	96.991	
5.500	97.405	97.421	97.367	
5.625	98.012	98.028	97.974	
5.750	98.868	98.884	98.830	
5.875	99.343	99.318	99.255	
6.000	99.939	99.914	99.851	
6.125	100.276	100.251	100.188	
6.250	101.227	101.202	101.139	
6.375	101.202	101.143	101.057	
6.500	101.778	101.719	101.633	
6.625	102.325	102.266	102.180	
6.750	102.986	102.927	102.841	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	96.479	96.495	96.441	
5.500	96.855	96.871	96.817	
5.625	97.462	97.478	97.424	
5.750	98.318	98.334	98.280	
5.875	98.793	98.768	98.705	
6.000	99.389	99.364	99.301	
6.125	99.726	99.701	99.638	
6.250	100.677	100.652	100.589	
6.375	100.652	100.593	100.507	
6.500	101.228	101.169	101.083	
6.625	101.775	101.716	101.630	
6.750	102.436	102.377	102.291	
6.875	102.177	102.127	102.049	
7.000	102.713	102.663	102.585	
7.125	102.970	102.920	102.842	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	97.842	97.592	97.342	
5.125	98.222	97.972	97.722	
5.250	99.092	98.842	98.592	
5.375	99.213	98.963	98.713	
5.500	99.458	99.208	98.958	
5.625	99.933	99.683	99.433	
5.750	100.638	100.388	100.138	
5.875	100.441	100.191	99.941	
6.000	100.896	100.646	100.396	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	95.789	95.806	95.751	
5.375	96.175	96.192	96.137	
5.500	96.676	96.693	96.638	
5.625	97.283	97.300	97.245	
5.750	98.280	98.281	98.226	
5.875	98.521	98.496	98.433	
6.000	98.992	98.967	98.904	
6.125	99.579	99.554	99.491	
6.250	100.405	100.380	100.317	
6.375	100.817	100.758	100.672	
6.500	101.268	101.209	101.123	
6.625	101.690	101.631	101.545	
6.750	101.351	101.292	101.206	
6.875	101.561	101.511	101.433	
7.000	101.722	101.672	101.594	
7.125	102.104	102.054	101.976	
7.250	102.100	102.050	101.972	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	93.062	93.070	93.008	
4.875	93.698	93.706	93.644	
5.000	94.344	94.352	94.290	
5.125	94.856	94.864	94.802	
5.250	96.163	96.179	96.125	
5.375	96.799	96.815	96.761	
5.500	97.300	97.316	97.262	
5.625	97.782	97.798	97.744	
5.750	98.513	98.529	98.475	
5.875	98.988	98.963	98.900	
6.000	99.584	99.559	99.496	
6.125	100.171	100.146	100.083	
6.250	100.372	100.347	100.284	
6.375	100.722	100.663	100.577	
6.500	101.298	101.239	101.153	
6.625	101.720	101.661	101.575	
6.750	101.756	101.697	101.611	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.375	96.249	96.265	96.211	
5.500	96.750	96.766	96.712	
5.625	97.232	97.248	97.194	
5.750	97.963	97.979	97.925	
5.875	98.438	98.413	98.350	
6.000	99.034	99.009	98.946	
6.125	99.621	99.596	99.533	
6.250	99.822	99.797	99.734	
6.375	100.172	100.113	100.027	
6.500	100.748	100.689	100.603	
6.625	101.170	101.111	101.025	
6.750	101.206	101.147	101.061	
6.875	101.572	101.522	101.444	
7.000	101.983	101.933	101.855	
7.125	102.240	102.190	102.112	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	97.487	97.467	97.460	
5.125	97.867	97.847	97.840	
5.250	98.862	98.842	98.835	
5.375	98.983	98.952	98.922	
5.500	99.353	99.322	99.292	
5.625	99.703	99.672	99.642	
5.750	100.283	100.252	100.222	
5.875	100.086	100.041	100.026	
6.000	100.541	100.496	100.481	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	95.384	95.401	95.346	
5.375	95.645	95.662	95.607	
5.500	96.146	96.163	96.108	
5.625	96.753	96.770	96.715	
5.750	97.875	97.876	97.821	
5.875	98.116	98.091	98.028	
6.000	98.587	98.562	98.499	
6.125	99.174	99.149	99.086	
6.250	99.500	99.475	99.412	
6.375	100.162	100.103	100.017	
6.500	100.613	100.554	100.468	
6.625	101.035	100.976	100.890	
6.750	100.696	100.637	100.551	
6.875	100.906	100.856	100.778	
7.000	101.317	101.267	101.189	
7.125	101.574	101.524	101.446	
7.250	101.445	101.395	101.317	

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 >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
VA IRRRL >100% CLTV	-1.000
NC Floor Price	99.75



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

Effective: Friday, June 6, 2025

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	98.493	98.400	98.212	98.025
6.500	98.924	98.830	98.642	98.455
6.625	99.364	99.270	99.083	98.895
6.750	99.737	99.643	99.455	99.268
6.875	100.059	99.965	99.778	99.590
7.000	100.369	100.276	100.088	99.901
7.125	100.646	100.552	100.365	100.177
7.250	100.920	100.826	100.639	100.451
7.375	101.164	101.070	100.883	100.695
7.500	101.388	101.294	101.107	100.919
7.625	101.585	101.491	101.304	101.116
7.750	101.763	101.669	101.482	101.294
7.875	101.927	101.833	101.646	101.458
8.000	102.093	101.999	101.811	101.624
8.125	102.258	102.165	101.977	101.790
8.250	102.424	102.330	102.143	101.955
8.375	102.589	102.496	102.308	102.121
8.500	102.755	102.661	102.474	102.286
8.625	102.921	102.827	102.639	102.452

Jumbo One 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	95.728	95.634	95.446	95.259
6.375	96.183	96.089	95.902	95.714
6.500	96.639	96.545	96.358	96.170
6.625	97.096	97.002	96.814	96.627
6.750	97.554	97.460	97.272	97.085
6.875	98.008	97.915	97.727	97.540
7.000	98.468	98.374	98.187	97.999
7.125	98.928	98.834	98.647	98.459
7.250	99.389	99.295	99.108	98.920
7.375	99.850	99.757	99.569	99.382
7.500	100.309	100.215	100.028	99.840
7.625	100.772	100.678	100.491	100.303
7.750	101.236	101.142	100.955	100.767
7.875	101.700	101.606	101.419	101.231
8.000	102.161	102.068	101.880	101.693

Loan Level Price Adjustments (LLPAs)	CLTV						
	FICO	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%
FICO >= 800	0.850	0.800	0.750	0.650	0.450	-3.000	-4.300
FICO 760 - 799	0.750	0.700	0.650	0.550	0.200	-3.500	-5.050
FICO 740 - 759	0.650	0.600	0.500	0.400	0.050	-4.000	-5.600
FICO 720 - 739	0.450	0.400	0.350	0.000	-0.500	-4.350	-5.900
FICO 700 - 719	-0.050	-0.150	-0.350	-0.500	-1.250	-5.000	-6.750
FICO 680 - 699	-1.250	-1.500	-1.750	-2.750	-3.250	-6.250	-7.750
FICO 660 - 679	-1.750	-2.000	-2.250	-3.500	-4.500		
Other Adjusters	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property	-1.250	-1.500	-2.000	-2.500	-3.000		
Purchase	0.500	0.375	0.250	0.125	0.000	0.000	0.000
Cashout Refinance	-0.375	-0.500	-0.750	-1.000	-1.250		
Second Home	-0.125	-0.250	-0.375	-0.500	-0.750	-1.500	-1.750
Condo (LR and HR)	0.050	0.000	-0.100	-0.200	-0.300	-0.500	
2-4 Unit	0.000	-0.050	-0.100	-0.250	-0.500	-0.750	-1.000
Self-Employed	0.050	0.000	-0.050	-0.100	-0.150	-0.200	-0.250

ARM Notes		NC Floor Price	Maximum Net Price
Margin:	2.75%	99.750	102.000
Floor:	2.75%		
Caps:	5/1/5		
Index:	SOFR		

Must be Conditionally Approved to lock

Jumbo One Premier Pricing

Jumbo One Premier 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.362	96.253	96.081	95.862
5.875	96.934	96.825	96.653	96.434
6.000	97.506	97.396	97.225	97.006
6.125	97.831	97.721	97.549	97.331
6.250	98.156	98.047	97.875	97.656
6.375	98.605	98.495	98.323	98.105
6.500	99.053	98.944	98.772	98.553
6.625	99.537	99.428	99.256	99.037
6.750	100.021	99.912	99.740	99.521
6.875	100.177	100.068	99.896	99.677
7.000	100.334	100.225	100.053	99.834
7.125	100.525	100.416	100.244	100.025
7.250	100.717	100.607	100.435	100.217
7.375	100.874	100.765	100.593	100.374
7.500	101.032	100.923	100.751	100.532
7.625	101.198	101.089	100.917	100.698
7.750	101.365	101.256	101.084	100.865
7.875	101.403	101.294	101.122	100.903
8.000	101.531	101.422	101.250	101.031

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.362	96.253	96.081	95.862
5.875	96.934	96.825	96.653	96.434
6.000	97.506	97.396	97.225	97.006
6.125	97.831	97.721	97.549	97.331
6.250	98.156	98.047	97.875	97.656
6.375	98.605	98.495	98.323	98.105
6.500	99.053	98.944	98.772	98.553
6.625	99.537	99.428	99.256	99.037
6.750	100.021	99.912	99.740	99.521
6.875	100.177	100.068	99.896	99.677
7.000	100.334	100.225	100.053	99.834
7.125	100.525	100.416	100.244	100.025
7.250	100.717	100.607	100.435	100.217
7.375	100.874	100.765	100.593	100.374
7.500	101.032	100.923	100.751	100.532
7.625	101.198	101.089	100.917	100.698
7.750	101.365	101.256	101.084	100.865
7.875	101.403	101.294	101.122	100.903
8.000	101.531	101.422	101.250	101.031

Jumbo One Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.362	96.253	96.081	95.862
5.875	96.934	96.825	96.653	96.434
6.000	97.506	97.396	97.225	97.006
6.125	97.831	97.721	97.549	97.331
6.250	98.156	98.047	97.875	97.656
6.375	98.605	98.495	98.323	98.105
6.500	99.053	98.944	98.772	98.553
6.625	99.537	99.428	99.256	99.037
6.750	100.021	99.912	99.740	99.521
6.875	100.177	100.068	99.896	99.677
7.000	100.334	100.225	100.053	99.834
7.125	100.525	100.416	100.244	100.025
7.250	100.717	100.607	100.435	100.217
7.375	100.874	100.765	100.593	100.374
7.500	101.032	100.923	100.751	100.532
7.625	101.198	101.089	100.917	100.698
7.750	101.365	101.256	101.084	100.865
7.875	101.403	101.294	101.122	100.903
8.000	101.531	101.422	101.250	101.031

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	98.328	98.219	98.047	97.828
6.125	98.643	98.534	98.362	98.143
6.250	98.958	98.849	98.677	98.458
6.375	99.383	99.273	99.101	98.883
6.500	99.807	99.698	99.526	99.307
6.625	99.997	99.888	99.716	99.497
6.750	100.187	100.077	99.906	99.687

Jumbo One Premier 10/6 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	96.527	96.418	96.246	96.027
5.875	96.691	96.581	96.409	96.191
6.000	96.863	96.753	96.581	96.363
6.125	97.149	97.040	96.868	96.649
6.250	97.390	97.281	97.109	96.890
6.375	97.470	97.361	97.189	96.970
6.500	97.550	97.441	97.269	97.050
6.625	97.597	97.487	97.315	97.097
6.750	97.644	97.534	97.362	97.144
6.875	97.682	97.573	97.401	97.182
7.000	97.721	97.611	97.439	97.221

Loan Level Price Adjustments (LLPAs)

Fixed Rates	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800	0.500	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		
ARMS	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800	0.375	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	-1.000	-1.375	-1.750		
FICO 660-679	-0.750	-0.875	-1.125	-1.500	-2.000		
Other Adjusters	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
Purchase	0.750	0.625	0.500	0.375	0.250		
Rate/Term Refi	0.000	0.000	0.000	0.000	0.000		
Cash Out Refi	-0.125	-0.250	-0.375	-0.750	-1.000		
2nd Home	-0.750	-0.750	-0.750	-1.000	-1.000		
Non-Owner	-0.750	-1.250	-2.000				
Condo	0.000	0.000	-0.125	-0.250	-0.500		
2 Units	0.000	0.000	-0.250	-0.625	-1.125		
3-4 Units	-0.250	-0.375	-0.625				
UPB > \$1.5MM	0.000	0.000	0.000	0.000	0.000		
Self Employed	0.000	0.000	-0.250	-0.250	-0.250		

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

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

Effective: **Friday, June 6, 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	99.624	99.562	99.312
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

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	99.624	99.562	99.312
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

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	99.624	99.562	99.312
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

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	99.874	99.812	99.562
6.625	100.374	100.312	100.062
6.750	100.624	100.562	100.312
6.875	100.874	100.812	100.562
7.000	101.374	101.312	101.062
7.125	101.624	101.562	101.312
7.250	101.874	101.812	101.562
7.375	102.124	102.062	101.812
7.500	102.374	102.312	102.062
7.625	102.624	102.562	102.312
7.750	102.874	102.812	102.562
7.875	103.124	103.062	102.812
8.000	103.624	103.562	103.312
8.125	103.874	103.812	103.562
8.250	104.124	104.062	103.812
8.375	104.374	104.312	104.062

Loan Level Price Adjustments (LLPAs)	CLTV						
FICO	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
780+	0.625	0.500	0.500	0.250	0.000	-0.125	-1.000
760-779	0.500	0.500	0.250	0.125	-0.125	-0.375	-1.250
740-759	0.500	0.250	0.125	-0.125	-0.375	-0.500	-1.500
720-739	0.250	0.125	-0.125	-0.375	-0.500	-1.000	-2.000
700-719	0.125	-0.125	-0.375	-0.500	-1.000	-1.500	-2.750
680-699	-0.125	-0.375	-0.500	-1.000	-1.500	-2.500	-3.750
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	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	
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	-0.250	-0.250	-0.250	-0.250	-0.250		
Escrow Waived	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Maximum Net Price
101.000