

Ratesheet Code: RS-WS

Effective Date:

6/30/25 12:41 PM

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Lock Expiration Days	
15 Day	07/15/25
30 Day	07/30/25
45 Day	08/14/25
60 Day	08/29/25

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

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

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

Allowable Fees
Click Here

Relock Fee
(0.250)

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**	

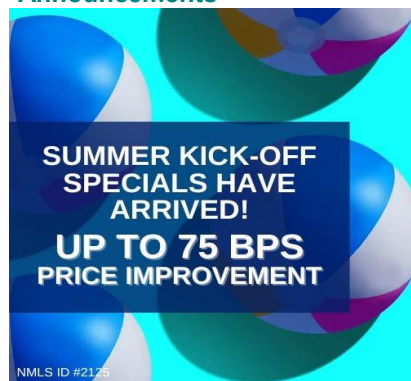
Lender ID Number	
FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

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
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NAN-Q Scenarios:	Phone: Email Only
	Email: NanQScenario@LSMortgage.com
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Funding Department:	Phone: Email Only
	Email: Funding@LSMortgage.com
Loan Setup	Phone: Email Only
	Email: Setup@LSMortgage.com

*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 30, 2025

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	97.025	97.009	96.980	96.948	4.875	94.290	94.274	94.253	94.229	5.750	99.632	99.569	99.498	99.418
5.500	97.651	97.635	97.606	97.574	5.000	94.995	94.979	94.958	94.934	5.875	100.149	100.086	100.015	99.935
5.625	98.244	98.227	98.199	98.166	5.125	95.406	95.390	95.369	95.345	6.000	100.636	100.573	100.502	100.422
5.750	98.659	98.627	98.585	98.536	5.250	96.188	96.171	96.143	96.111	6.125	101.085	101.022	100.951	100.871
5.875	99.267	99.235	99.192	99.144	5.375	96.827	96.811	96.783	96.750	6.250	100.874	100.803	100.725	100.636
6.000	99.814	99.782	99.740	99.691	5.500	97.454	97.438	97.409	97.377	6.375	101.453	101.382	101.304	101.215
6.125	100.339	100.307	100.264	100.216	5.625	98.045	98.028	98.000	97.968	6.500	101.871	101.801	101.722	101.634
6.250	100.598	100.558	100.508	100.452	5.750	98.456	98.424	98.381	98.333	6.625	102.133	102.062	101.984	101.895
6.375	101.255	101.215	101.166	101.109	5.875	99.064	99.032	98.989	98.941	6.750	101.749	101.671	101.593	101.504
6.500	101.735	101.695	101.646	101.589	6.000	99.651	99.619	99.576	99.528	6.875	102.007	101.929	101.851	101.762
6.625	102.064	102.024	101.975	101.918	6.125	100.189	100.157	100.114	100.066	7.000	102.490	102.412	102.333	102.245
6.750	102.359	102.311	102.247	102.175	6.250	100.448	100.408	100.358	100.302	7.125	102.827	102.749	102.671	102.582
6.875	102.650	102.602	102.538	102.466	6.375	101.105	101.065	101.016	100.959	7.250	103.450	103.260	103.147	103.018
7.000	103.153	103.105	103.041	102.969	6.500	101.585	101.545	101.496	101.439	7.375	103.849	103.659	103.545	103.416
7.125	103.502	103.454	103.390	103.317	6.625	101.910	101.870	101.821	101.764	7.500	104.214	104.024	103.911	103.782
7.250	103.962	103.773	103.664	103.541	6.750	102.189	102.141	102.077	102.005	7.625	104.547	104.357	104.244	104.115
7.375	104.232	104.042	103.928	103.799	6.875	102.480	102.432	102.368	102.296					
7.500	104.554	104.364	104.250	104.122	7.000	102.983	102.935	102.871	102.799					
7.625	104.854	104.664	104.550	104.422	7.125	103.332	103.284	103.220	103.147					
7.750	104.967	104.777	104.664	104.535	7.250	103.792	103.603	103.494	103.371					
7.875	105.259	105.069	104.956	104.827	7.375	104.062	103.872	103.758	103.629					
8.000	105.256	105.067	104.953	104.824	7.500	104.384	104.194	104.080	103.952					
8.125	105.504	105.314	105.200	105.072	7.625	104.684	104.494	104.380	104.252					
FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.000	101.249	101.219	101.178	101.132	6.000	101.871	101.827	101.771	101.708	5.750	97.602	97.555	97.498	97.433
6.125	101.568	101.538	101.497	101.451	6.125	102.187	102.143	102.087	102.023	5.875	98.247	98.200	98.143	98.078
6.250	101.656	101.626	101.574	101.515	6.250	101.835	101.798	101.744	101.683	6.000	98.830	98.782	98.725	98.661
6.375	102.076	102.046	101.994	101.935	6.375	102.249	102.213	102.159	102.097	6.125	99.386	99.339	99.282	99.218
6.500	102.385	102.356	102.304	102.245	6.500	102.557	102.520	102.466	102.405	6.250	99.712	99.657	99.593	99.521
6.625	102.536	102.507	102.455	102.395	6.625	102.685	102.648	102.594	102.533	6.375	100.414	100.358	100.294	100.222
6.750	102.670	102.641	102.594	102.541	6.750	102.787	102.757	102.711	102.658	6.500	100.945	100.890	100.826	100.753
6.875	102.821	102.792	102.745	102.692	6.875	102.918	102.889	102.842	102.789	6.625	101.317	101.262	101.198	101.126
7.000	103.201	103.172	103.125	103.072	7.000	103.294	103.265	103.218	103.165	6.750	101.614	101.551	101.473	101.384
7.125	103.458	103.429	103.382	103.329	7.125	103.543	103.514	103.467	103.414	6.875	101.953	101.889	101.811	101.723
7.250	103.455	103.353	103.237	103.105	7.250	103.540	103.438	103.322	103.190	7.000	102.498	102.435	102.357	102.268
7.375	103.715	103.613	103.497	103.365	7.375	103.800	103.698	103.582	103.450	7.125	102.888	102.824	102.746	102.658
7.500	103.962	103.859	103.743	103.612	7.500	104.047	103.944	103.828	103.697	7.250	103.056	102.963	102.878	102.781
7.625	104.187	104.085	103.969	103.837	7.625	104.272	104.170	104.054	103.922	7.375	103.449	103.356	103.271	103.174
										7.500	103.803	103.710	103.625	103.528
										7.625	104.148	104.055	103.970	103.873
										7.750	104.235	104.030	103.902	103.757
										7.875	104.587	104.382	104.254	104.109
										8.000	104.672	104.466	104.338	104.193
										8.125	104.985	104.780	104.652	104.507

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	96.450	96.434	96.405	96.373	4.875	93.915	93.899	93.878	93.854	5.375	98.313	98.264	98.193	98.113
5.500	97.076	97.060	97.031	96.999	5.000	94.620	94.604	94.583	94.559	5.500	98.851	98.803	98.732	98.651
5.625	97.669	97.652	97.624	97.591	5.125	95.031	95.015	94.994	94.970	5.625	99.367	99.318	99.247	99.167
5.750	98.084	98.052	98.010	97.961	5.250	95.813	95.796	95.768	95.736	5.750	99.757	99.694	99.623	99.543
5.875	98.692	98.660	98.617	98.569	5.375	96.452	96.436	96.408	96.375	5.875	100.274	100.211	100.140	100.060
6.000	99.239	99.207	99.165	99.116	5.500	97.079	97.063	97.034	97.002	6.000	100.761	100.698	100.627	100.547
6.125	99.764	99.732	99.689	99.641	5.625	97.670	97.653	97.625	97.593	6.125	101.210	101.147	101.076	100.996
6.250	100.023	99.983	99.933	99.877	5.750	98.081	98.049	98.006	97.958	6.250	100.999	100.928	100.850	100.761
6.375	100.680	100.640	100.591	100.534	5.875	98.689	98.657	98.614	98.566	6.375	101.578	101.507	101.429	101.340
6.500	101.160	101.120	101.071	101.014	6.000	99.276	99.244	99.201	99.153	6.500	101.996	101.926	101.847	101.759
6.625	101.489	101.449	101.400	101.343	6.125	99.814	99.782	99.739	99.691	6.625	102.258	102.187	102.109	102.020
6.750	101.784	101.736	101.672	101.600	6.250	100.073	100.033	99.983	99.927	6.750	101.874	101.796	101.718	101.629
6.875	102.075	102.027	101.963	101.891	6.375	100.730	100.690	100.641	100.584	6.875	102.132	102.054	101.976	101.887
7.000	102.578	102.530	102.466	102.394	6.500	101.210	101.170	101.121	101.064	7.000	102.615	102.537	102.458	102.370
7.125	102.927	102.879	102.815	102.742	6.625	101.535	101.495	101.446	101.389	7.125	102.952	102.874	102.796	102.707
7.250	103.387	103.398	103.089	102.966	6.750	101.814	101.766	101.702	101.630	7.250	103.575	103.385	103.272	103.143
7.375	103.657	103.467	103.353	103.224	6.875	102.105	102.057	101.993	101.921	7.375	103.974	103.784	103.670	103.541
7.500	103.979	103.789	103.675	103.547	7.000	102.608	102.560	102.496	102.424	7.500	104.339	104.149	104.036	103.907
7.625	104.279	104.089	103.975	103.847	7.125	102.957	102.909	102.845	102.772	7.625	104.672	104.482	104.369	104.240
7.750	104.392	104.202	104.089	103.960	7.250	103.417	103.228	103.119	102.996					
7.875	104.684	104.494	104.381	104.252	7.375	103.687	103.497	103.383	103.254					
8.000	104.681	104.492	104.378	104.249	7.500	104.009	103.819	103.705	103.577					
8.125	104.929	104.739	104.625	104.497	7.625	104.309	104.119	104.005	103.877					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
6.500	102.760	102.731	102.679	102.620	6.500	102.807	102.770	102.716	102.655	
6.625	102.911	102.882	102.830	102.770	6.625	102.935	102.898	102.844	102.783	
6.750	103.045	103.016	102.969	102.916	6.750	103.037	103.007	102.961	102.908	
6.875	103.196	103.167	103.120	103.067	6.875	103.168	103.139	103.092	103.039	
7.000	103.576	103.547	103.500	103.447	7.000	103.544	103.515	103.468	103.415	
7.125	103.833	103.804	103.757	103.704	7.125	103.793	103.764	103.717	103.664	
7.250	103.830	103.728	103.612	103.480	7.250	103.790	103.688	103.572	103.440	
7.375	104.090	103.988	103.872	103.740	7.375	104.050	103.948	103.832	103.700	
7.500	104.337	104.234	104.118	103.987	7.500	104.297	104.194	104.078	103.947	
7.625	104.562	104.460	104.344	104.212	7.625	104.522	104.420	104.304	104.172	

LOAN STREAM MORTGAGE					LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale				
Effective: June 30, 2025														
FANNIE MAE HIGH BALANCE FIXED RATE PRICING														
FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.852	97.820	97.778	97.729	5.500	95.880	95.848	95.805	95.757	5.375	98.313	95.323	95.280	95.232
5.625	98.470	98.438	98.395	98.347	5.625	96.491	96.459	96.416	96.368	5.500	96.023	95.991	95.948	95.900
5.750	98.833	98.802	98.759	98.711	5.750	96.855	96.823	96.780	96.732	5.625	96.645	96.613	96.570	96.522
5.875	99.397	99.365	99.323	99.274	5.875	97.419	97.387	97.344	97.296	5.750	96.972	96.940	96.898	96.849
6.000	99.978	99.946	99.904	99.856	6.000	98.040	98.008	97.965	97.917	5.875	97.512	97.480	97.437	97.389
6.125	100.436	100.404	100.361	100.313	6.125	98.511	98.479	98.436	98.388	6.000	98.108	98.076	98.034	97.985
6.250	100.771	100.732	100.682	100.626	6.250	98.846	98.807	98.757	98.701	6.125	98.543	98.511	98.468	98.420
6.375	101.243	101.203	101.153	101.097	6.375	99.318	99.278	99.228	99.172	6.250	98.844	98.805	98.755	98.699
6.500	101.619	101.579	101.529	101.473	6.500	99.674	99.634	99.584	99.528	6.375	99.298	99.258	99.208	99.152
6.625	101.993	101.954	101.904	101.848	6.625	100.048	100.009	99.959	99.903	6.500	99.662	99.622	99.572	99.516
6.750	102.218	102.170	102.106	102.033	6.750	100.273	100.225	100.161	100.088	6.625	100.057	100.017	99.967	99.911
6.875	102.556	102.508	102.444	102.372	6.875	100.611	100.563	100.499	100.427	6.750	100.284	100.236	100.172	100.100
7.000	102.813	102.765	102.701	102.628	7.000	100.868	100.820	100.756	100.683	6.875	100.647	100.599	100.535	100.463
7.125	103.111	103.040	102.976	102.904	7.125	101.166	101.095	101.031	100.959	7.000	100.935	100.887	100.823	100.751
7.250	103.241	103.163	103.092	103.012	7.250	101.296	101.218	101.147	101.067	7.125	101.267	101.196	101.132	101.060
7.375	103.700	103.622	103.551	103.470	7.375	101.755	101.677	101.606	101.525	7.250	101.405	101.327	101.256	101.176
7.500	103.771	103.693	103.622	103.542	7.500	101.826	101.748	101.677	101.597	7.375	101.898	101.820	101.749	101.669
7.625	103.839	103.761	103.690	103.610	7.625	101.894	101.816	101.745	101.665	7.500	102.315	102.237	102.166	102.086
7.750	102.762	102.510	102.340	102.147						7.625	102.097	102.020	101.949	101.868
7.875	103.009	102.757	102.586	102.393										
8.000	101.966	101.714	101.544	101.350										
8.125	102.176	101.924	101.754	101.560										
FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
6.000	99.094	99.050	98.983	98.907	6.000	98.677	98.633	98.566	98.490					
6.125	99.352	99.308	99.243	99.169	6.125	98.921	98.878	98.813	98.739					
6.250	99.516	99.472	99.405	99.329	6.250	99.159	99.115	99.048	98.971					
6.375	99.779	99.735	99.668	99.592	6.375	99.394	99.350	99.283	99.207					
6.500	100.024	99.980	99.912	99.836	6.500	99.634	99.590	99.523	99.446					
6.625	100.225	100.181	100.114	100.038	6.625	99.826	99.782	99.715	99.639					
6.750	100.045	100.001	99.940	99.870	6.750	99.780	99.736	99.674	99.605					
6.875	100.219	100.176	100.114	100.044	6.875	99.983	99.939	99.877	99.808					
7.000	100.310	100.266	100.205	100.135	7.000	100.156	100.112	100.050	99.980					
7.125	100.458	100.414	100.352	100.283	7.125	100.334	100.290	100.229	100.159					
7.250	100.123	100.006	99.875	99.726	7.250	100.203	100.086	99.955	99.806					
7.375	100.646	100.529	100.398	100.249	7.375	100.380	100.263	100.132	99.983					
7.500	100.662	100.545	100.414	100.266	7.500	101.006	100.889	100.758	100.609					
7.625	100.664	100.547	100.416	100.267	7.625	100.688	100.571	100.440	100.292					
FANNIE MAE FIXED RATE BUYDOWN PRICING														
FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					FANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	97.025	97.009	96.980	96.948	5.500	97.852	97.820	97.778	97.729	5.375	95.450	95.434	95.405	95.373
5.500	97.651	97.635	97.606	97.574	5.625	98.470	98.438	98.395	98.347	5.500	96.076	96.060	96.031	95.999
5.625	98.244	98.227	98.199	98.166	5.750	98.833	98.802	98.759	98.711	5.625	96.669	96.652	96.624	96.591
5.750	98.659	98.627	98.585	98.536	5.875	99.397	99.365	99.323	99.274	5.750	97.084	97.052	97.010	96.961
5.875	99.267	99.235	99.192	99.144	6.000	99.978	99.946	99.904	99.856	5.875	97.692	97.660	97.617	97.569
6.000	99.814	99.782	99.740	99.691	6.125	100.436	100.404	100.361	100.313	6.000	98.239	98.207	98.165	98.116
6.125	100.339	100.307	100.264	100.216	6.250	100.771	100.732	100.682	100.626	6.125	98.764	98.732	98.689	98.641
6.250	100.598	100.558	100.508	100.452	6.375	101.243	101.203	101.153	101.097	6.250	99.023	98.983	98.933	98.877
6.375	101.255	101.215	101.166	101.109	6.500	101.619	101.579	101.529	101.473	6.375	99.680	99.640	99.591	99.534
6.500	101.735	101.695	101.646	101.589	6.625	101.993	101.954	101.904	101.848	6.500	100.160	100.120	100.071	100.014
6.625	102.064	102.024	101.975	101.918	6.750	102.218	102.170	102.106	102.033	6.625	100.489	100.449	100.400	100.343
6.750	102.359	102.311	102.247	102.175	6.875	102.556	102.508	102.444	102.372	6.750	100.784	100.736	100.672	100.600
6.875	102.650	102.602	102.538	102.466	7.000	102.813	102.765	102.701	102.628	6.875	101.075	101.027	100.963	100.891
7.000	103.153	103.105	103.041	102.969	7.125	103.111	103.040	102.976	102.904	7.000	101.578	101.530	101.466	101.394
7.125	103.502	103.454	103.390	103.317	7.250	103.241	103.163	103.092	103.012	7.125	101.927	101.879	101.815	101.742
7.250	103.962	103.773	103.664	103.541	7.375	103.700	103.622	103.551	103.470	7.250	102.387	102.198	102.089	101.966
7.375	104.232	104.042	103.928	103.799	7.500	103.771	103.693	103.622	103.542	7.375	102.657	102.467	102.353	102.224
7.500	104.554	104.364	104.250	104.122	7.625	103.839	103.761	103.690	103.610	7.500	102.979	102.789	102.675	102.547
7.625	104.854	104.664	104.550	104.422	7.750	102.762	102.510	102.340	102.147	7.625	103.279	103.089	102.975	102.847
7.750	104.967	104.777	104.664	104.535	7.875	103.009	102.757	102.586	102.393	7.750	103.392	103.202	103.089	102.960
7.875	105.259	105.069	104.956	104.827	8.000	101.966	101.714	101.544	101.350	7.875	103.684	103.494	103.381	103.252
8.000	105.256	105.067	104.953	104.824	8.125	102.176	101.924	101.754	101.560	8.000	103.681	103.492	103.378	103.249
8.125	105.504	105.314	105.200	105.072						8.125	103.929	103.739	103.625	103.497
FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					FANNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD10)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	97.025	97.009	96.980	96.948	5.500	97.852	97.820	97.778	97.729	5.375	95.450	95.434	95.405	95.373
5.500	97.651	97.635	97.606	97.574	5.625	98.470	98.438	98.395	98.347	5.500	96.076	96.060	96.031	95.999
5.625	98.244	98.227	98.199	98.166	5.750	98.833	98.802	98.759	98.711	5.625	96.669	96.652	9	

LOAN STREAM MORTGAGE															LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale				
Effective: June 30, 2025																								
FREDDIE MAC FIXED RATE PRICING																								
FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)														
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	97.025	97.009	96.980	96.948	4.875	94.290	94.274	94.253	94.229	5.750	99.632	99.569	99.498	99.418										
5.500	97.651	97.635	97.606	97.574	5.000	94.995	94.979	94.958	94.934	5.875	100.149	100.086	100.015	99.935										
5.625	98.244	98.227	98.199	98.166	5.125	95.406	95.390	95.369	95.345	6.000	100.636	100.573	100.502	100.422										
5.750	98.659	98.627	98.585	98.536	5.250	96.188	96.171	96.143	96.111	6.125	101.085	101.022	100.951	100.871										
5.875	99.267	99.235	99.192	99.144	5.375	96.827	96.811	96.783	96.750	6.250	100.874	100.803	100.725	100.636										
6.000	99.814	99.782	99.740	99.691	5.500	97.454	97.438	97.409	97.377	6.375	101.453	101.382	101.304	101.215										
6.125	100.339	100.307	100.264	100.216	5.625	98.045	98.028	98.000	97.968	6.500	101.871	101.801	101.722	101.634										
6.250	100.598	100.558	100.508	100.452	5.750	98.456	98.424	98.381	98.333	6.625	102.133	102.062	101.984	101.895										
6.375	101.255	101.215	101.166	101.109	5.875	99.064	99.032	98.989	98.941	6.750	101.749	101.671	101.593	101.504										
6.500	101.735	101.695	101.646	101.589	6.000	99.651	99.619	99.576	99.528	6.875	102.007	101.929	101.851	101.762										
6.625	102.064	102.024	101.975	101.918	6.125	100.189	100.157	100.114	100.066	7.000	102.490	102.412	102.333	102.245										
6.750	102.359	102.311	102.247	102.175	6.250	100.448	100.408	100.358	100.302	7.125	102.827	102.749	102.671	102.582										
6.875	102.650	102.602	102.538	102.466	6.375	101.105	101.065	101.016	100.959	7.250	103.450	103.260	103.147	103.018										
7.000	103.153	103.105	103.041	102.969	6.500	101.585	101.545	101.496	101.439	7.375	103.849	103.659	103.545	103.416										
7.125	103.502	103.454	103.390	103.317	6.625	101.910	101.870	101.821	101.764	7.500	104.214	104.024	103.911	103.782										
7.250	103.962	103.773	103.664	103.541	6.750	102.189	102.141	102.077	102.005	7.625	104.547	104.357	104.244	104.115										
7.375	104.232	104.042	103.928	103.799	6.875	102.480	102.432	102.368	102.296															
7.500	104.554	104.364	104.250	104.122	7.000	102.983	102.935	102.871	102.799															
7.625	104.854	104.664	104.550	104.422	7.125	103.332	103.284	103.220	103.147															
7.750	104.967	104.777	104.664	104.535	7.250	103.792	103.603	103.494	103.371															
7.875	105.259	105.069	104.956	104.827	7.375	104.062	103.872	103.758	103.629															
8.000	105.256	105.067	104.953	104.824	7.500	104.384	104.194	104.080	103.952															
8.125	105.504	105.314	105.200	105.072	7.625	104.684	104.494	104.380	104.252															
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)														
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day										
6.000	101.249	101.219	101.178	101.132	6.000	101.871	101.827	101.771	101.708	5.375	95.700	95.684	95.655	95.623										
6.125	101.568	101.538	101.497	101.451	6.125	102.187	102.143	102.087	102.023	5.500	96.326	96.310	96.281	96.249										
6.250	101.656	101.626	101.574	101.515	6.250	101.835	101.798	101.744	101.683	5.625	96.919	96.902	96.874	96.841										
6.375	102.076	102.046	101.994	101.935	6.375	102.249	102.213	102.159	102.097	5.750	97.334	97.302	97.260	97.211										
6.500	102.385	102.356	102.304	102.245	6.500	102.557	102.520	102.466	102.405	5.875	97.942	97.910	97.867	97.819										
6.625	102.536	102.507	102.455	102.395	6.625	102.685	102.648	102.594	102.533	6.000	98.489	98.457	98.415	98.366										
6.750	102.670	102.641	102.594	102.541	6.750	102.787	102.757	102.711	102.658	6.125	99.014	98.982	98.939	98.891										
6.875	102.821	102.792	102.745	102.692	6.875	102.918	102.889	102.842	102.789	6.250	99.273	99.233	99.183	99.127										
7.000	103.201	103.172	103.125	103.072	7.000	103.294	103.265	103.218	103.165	6.375	99.930	99.890	99.841	99.784										
7.125	103.458	103.429	103.382	103.329	7.125	103.543	103.514	103.467	103.414	6.500	100.410	100.370	100.321	100.264										
7.250	103.455	103.353	103.237	103.105	7.250	103.540	103.438	103.322	103.190	6.625	100.739	100.699	100.650	100.593										
7.375	103.715	103.613	103.497	103.365	7.375	103.800	103.698	103.582	103.450	6.750	101.034	100.986	100.922	100.850										
7.500	103.962	103.859	103.743	103.612	7.500	104.047	103.944	103.828	103.697	6.875	101.325	101.277	101.213	101.141										
7.625	104.187	104.085	103.969	103.837	7.625	104.272	104.170	104.054	103.922	7.000	101.828	101.780	101.716	101.644										
FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)										7.125 102.177 102.129 102.065 101.992														
Rate	15-Day	30-Day	45-Day	60-Day						7.250 102.637 102.448 102.339 102.216														
5.875	99.267	99.235	99.192	99.144						7.375 102.907 102.717 102.603 102.474														
6.000	99.814	99.782	99.740	99.691						7.500 103.229 103.039 102.925 102.797														
6.125	100.339	100.307	100.264	100.216						7.625 103.529 103.339 103.225 103.097														
6.250	100.598	100.558	100.508	100.452																				
6.375	101.255	101.215	101.166	101.109																				
6.500	101.735	101.695	101.646	101.589																				
6.625	102.064	102.024	101.975	101.918																				
6.750	102.359	102.311	102.247	102.175																				
6.875	102.650	102.602	102.538	102.466																				
7.000	103.153	103.105	103.041	102.969																				
7.125	103.502	103.454	103.390	103.317																				
7.250	103.962	103.773	103.664	103.541																				
7.375	104.232	104.042	103.928	103.799																				
7.500	104.554	104.364	104.250	104.122																				
7.625	104.854	104.664	104.550	104.422																				
7.750	104.967	104.777	104.664	104.535																				
7.875	105.259	105.069	104.956	104.827																				
8.000	105.256	105.067	104.953	104.824																				
8.125	105.504	105.314	105.200	105.072																				
FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING																								
FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)														
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	97.852	97.820	97.778	97.729	5.750	96.572	96.540	96.498	96.449	6.000	98.588	98.544	98.477	98.401										
5.625	98.470	98.438	98.395	98.347	5.875	97.112	97.080	97.037	96.989	6.125	98.824	98.780	98.715	98.641										
5.750	98.833	98.802	98.759	98.711	6.000	97.708	97.676	97.634	97.585	6.250	98.953	98.909	98.842	98.766										
5.875	99.397	99.365	99.323	99.274	6.125	98.143	98.111	98.068	98.020	6.375	99.179	99.135	99.068	98.992										
6.000	99.978	99.946	99.904	99.856	6.250	98.444	98.405	98.355	98.299	6.500	99.417	99.373	99.306	99.230										
6.125	100.436	100.404	100.361	100.313	6.375	98.898	98.858	98.808	98.752	6.625	99.654	99.610	99.543	99.467										
6.250	100.771	100.732	100.682	100.626	6.500	99.262	99.222	99.172	99.116	6.750	99.502	99.458	99.396	99.326										
6.375	101.243	101.203	101.153	101.097	6.625	99.657	99.617	99.567	99.511	6.875	99.720	99.676	99.615	99.545										
6.500	101.619	101.579	101.529	101.473	6.750	99.884	99.836	99.772	99.700	7.000	99.852	99.809	99.747	99.677										
6.625	101.993	101.954	101.904	101.848	6.875	100.247	100.199	100.135	100.063	7.125	100.042	99.998	99.937	99.867										
6.750	102.218	102.170	102.106	102.033	7.000	100.535	100.487	100.423	100.351	7.250	99.717	99.600	99.469	99.320										
6.875	102.556	102.508	102.444	102.372	7.125	100.867	100.796	100.732	100.660	7.375	100.276	100.159	100.028	99.880										
7.000	102.813	102.765	102.701	102.628	7.250	101.005	100.927	100.856	100.776	7.500	100.606	100.489	100.358	100.209										
7.125	103.111	103.040	102.976	102.904	7.375	101.498	101.420	101.349	101.269	7.625	100.353	100.236	100.105	99.957										
7.250	103.241	103.163	103.092	103.012	7.500	101.915	101.837	101.766																



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

Wholesale

Effective: June 30, 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	97.025	97.009	96.980	96.948	6.000	99.978	99.946	99.904	99.856	5.375	95.450	95.434	95.405	95.373
5.500	97.651	97.635	97.606	97.574	6.125	100.436	100.404	100.361	100.313	5.500	96.076	96.060	96.031	95.999
5.625	98.244	98.227	98.199	98.166	6.250	100.771	100.732	100.682	100.626	5.625	96.669	96.652	96.624	96.591
5.750	98.659	98.627	98.585	98.536	6.375	101.243	101.203	101.153	101.097	5.750	97.084	97.052	97.010	96.961
5.875	99.267	99.235	99.192	99.144	6.500	101.619	101.579	101.529	101.473	5.875	97.692	97.660	97.617	97.569
6.000	99.814	99.782	99.740	99.691	6.625	101.993	101.954	101.904	101.848	6.000	98.239	98.207	98.165	98.116
6.125	100.339	100.307	100.264	100.216	6.750	102.218	102.170	102.106	102.033	6.125	98.764	98.732	98.689	98.641
6.250	100.598	100.558	100.508	100.452	6.875	102.556	102.508	102.444	102.372	6.250	99.023	98.983	98.933	98.877
6.375	101.255	101.215	101.166	101.109	7.000	102.813	102.765	102.701	102.628	6.375	99.680	99.640	99.591	99.534
6.500	101.735	101.695	101.646	101.589	7.125	103.111	103.040	102.976	102.904	6.500	100.160	100.120	100.071	100.014
6.625	102.064	102.024	101.975	101.918	7.250	103.241	103.163	103.092	103.012	6.625	100.489	100.449	100.400	100.343
6.750	102.359	102.311	102.247	102.175	7.375	103.700	103.622	103.551	103.470	6.750	100.784	100.736	100.672	100.600
6.875	102.650	102.602	102.538	102.466	7.500	103.771	103.693	103.622	103.542	6.875	101.075	101.027	100.963	100.891
7.000	103.153	103.105	103.041	102.969	7.625	103.839	103.761	103.690	103.610	7.000	101.578	101.530	101.466	101.394
7.125	103.502	103.454	103.390	103.317	7.750	102.762	102.510	102.340	102.147	7.125	101.927	101.879	101.815	101.742
7.250	103.962	103.773	103.664	103.541	7.875	103.009	102.757	102.586	102.393	7.250	102.387	102.198	102.089	101.966
7.375	104.232	104.042	103.928	103.799	8.000	101.966	101.714	101.544	101.350	7.375	102.657	102.467	102.353	102.224
7.500	104.554	104.364	104.250	104.122	8.125	102.176	101.924	101.754	101.560	7.500	102.979	102.789	102.675	102.547
7.625	104.854	104.664	104.550	104.422						7.625	103.279	103.089	102.975	102.847
7.750	104.967	104.777	104.664	104.535						7.750	103.392	103.202	103.089	102.960
7.875	105.259	105.069	104.956	104.827						7.875	103.684	103.494	103.381	103.252
8.000	105.256	105.067	104.953	104.824						8.000	103.681	103.492	103.378	103.249
8.125	105.504	105.314	105.200	105.072						8.125	103.929	103.739	103.625	103.497

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	97.025	97.009	96.980	96.948	6.000	99.978	99.946	99.904	99.856	5.375	95.450	95.434	95.405	95.373
5.500	97.651	97.635	97.606	97.574	6.125	100.436	100.404	100.361	100.313	5.500	96.076	96.060	96.031	95.999
5.625	98.244	98.227	98.199	98.166	6.250	100.771	100.732	100.682	100.626	5.625	96.669	96.652	96.624	96.591
5.750	98.659	98.627	98.585	98.536	6.375	101.243	101.203	101.153	101.097	5.750	97.084	97.052	97.010	96.961
5.875	99.267	99.235	99.192	99.144	6.500	101.619	101.579	101.529	101.473	5.875	97.692	97.660	97.617	97.569
6.000	99.814	99.782	99.740	99.691	6.625	101.993	101.954	101.904	101.848	6.000	98.239	98.207	98.165	98.116
6.125	100.339	100.307	100.264	100.216	6.750	102.218	102.170	102.106	102.033	6.125	98.764	98.732	98.689	98.641
6.250	100.598	100.558	100.508	100.452	6.875	102.556	102.508	102.444	102.372	6.250	99.023	98.983	98.933	98.877
6.375	101.255	101.215	101.166	101.109	7.000	102.813	102.765	102.701	102.628	6.375	99.680	99.640	99.591	99.534
6.500	101.735	101.695	101.646	101.589	7.125	103.111	103.040	102.976	102.904	6.500	100.160	100.120	100.071	100.014
6.625	102.064	102.024	101.975	101.918	7.250	103.241	103.163	103.092	103.012	6.625	100.489	100.449	100.400	100.343
6.750	102.359	102.311	102.247	102.175	7.375	103.700	103.622	103.551	103.470	6.750	100.784	100.736	100.672	100.600
6.875	102.650	102.602	102.538	102.466	7.500	103.771	103.693	103.622	103.542	6.875	101.075	101.027	100.963	100.891
7.000	103.153	103.105	103.041	102.969	7.625	103.839	103.761	103.690	103.610	7.000	101.578	101.530	101.466	101.394
7.125	103.502	103.454	103.390	103.317	7.750	102.762	102.510	102.340	102.147	7.125	101.927	101.879	101.815	101.742
7.250	103.962	103.773	103.664	103.541	7.875	103.009	102.757	102.586	102.393	7.250	102.387	102.198	102.089	101.966
7.375	104.232	104.042	103.928	103.799	8.000	101.966	101.714	101.544	101.350	7.375	102.657	102.467	102.353	102.224
7.500	104.554	104.364	104.250	104.122	8.125	102.176	101.924	101.754	101.560	7.500	102.979	102.789	102.675	102.547
7.625	104.854	104.664	104.550	104.422						7.625	103.279	103.089	102.975	102.847
7.750	104.967	104.777	104.664	104.535						7.750	103.392	103.202	103.089	102.960
7.875	105.259	105.069	104.956	104.827						7.875	103.684	103.494	103.381	103.252
8.000	105.256	105.067	104.953	104.824						8.000	103.681	103.492	103.378	103.249
8.125	105.504	105.314	105.200	105.072						8.125	103.929	103.739	103.625	103.497



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

Wholesale

Effective: June 30, 2025

FANNIE MAE ARMS PRICING

FANNIE MAE 5/6 ARM (105-275)					FANNIE MAE 7/6 ARM (107-275)					FANNIE MAE 10/6 ARM (110-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.886	96.828	96.830	96.771	5.000	97.343	97.276	97.269	97.193	5.250	97.152	97.076	97.061	96.967
4.875	97.234	97.171	97.169	97.101	5.125	97.844	97.773	97.762	97.677	5.375	97.388	97.308	97.288	97.186
5.000	97.577	97.510	97.503	97.427	5.250	98.311	98.235	98.220	98.126	5.500	97.691	97.606	97.583	97.472
5.125	97.912	97.840	97.829	97.745	5.375	98.725	98.645	98.625	98.523	5.625	98.096	98.006	97.978	97.859
5.250	98.223	98.147	98.132	98.038	5.500	99.125	99.040	99.016	98.905	5.750	98.468	98.373	98.342	98.213
5.375	98.498	98.418	98.399	98.296	5.625	99.502	99.413	99.385	99.266	5.875	98.791	98.692	98.656	98.519
5.500	98.780	98.694	98.671	98.560	5.750	99.829	99.735	99.703	99.575	6.000	99.072	98.969	98.928	98.783
5.625	99.069	98.980	98.952	98.833	5.875	100.080	99.982	99.946	99.809	6.125	99.290	99.182	99.138	98.984
5.750	99.364	99.270	99.238	99.110	6.000	100.307	100.204	100.164	100.018	6.250	99.503	99.391	99.342	99.179
5.875	99.648	99.550	99.514	99.377	6.125	100.499	100.392	100.347	100.193	6.375	99.711	99.594	99.542	99.370
6.000	99.901	99.798	99.757	99.612	6.250	100.674	100.562	100.513	100.351	6.500	99.810	99.689	99.632	99.451
6.125	100.098	99.990	99.946	99.792	6.375	100.825	100.709	100.656	100.484	6.625	99.749	99.623	99.562	99.373
6.250	100.330	100.218	100.170	100.007	6.500	100.885	100.764	100.707	100.527	6.750	99.769	99.639	99.573	99.376
6.375	100.510	100.393	100.340	100.169	6.625	100.821	100.684	100.627	100.434	6.875	99.907	99.772	99.703	99.497
6.500	100.642	100.520	100.464	100.283	6.750	100.762	100.629	100.564	100.367	7.000	100.165	100.026	99.953	99.737
6.625	100.733	100.607	100.546	100.357	6.875	100.744	100.609	100.540	100.333	7.125	100.622	100.478	100.401	100.177
6.750	100.790	100.659	100.594	100.397	7.000	100.861	100.710	100.642	100.422	7.250	101.103	100.955	100.873	100.640
6.875	100.794	100.659	100.590	100.383	7.125	101.180	101.023	100.951	100.722	7.375	101.573	101.420	101.334	101.093
7.000	100.672	100.532	100.459	100.244	7.250	101.632	101.484	101.402	101.170	7.500	102.053	101.887	101.800	101.547
7.125	100.380	100.236	100.158	99.935	7.375	102.323	102.170	102.084	101.843	7.625	0.000	0.000	0.000	0.000
7.250	100.370	100.221	100.139	99.907	7.500	102.911	102.753	102.663	102.413	7.750	0.000	0.000	0.000	0.000
FANNIE MAE 5/6 ARM HB (105HB-275)					FANNIE MAE 7/6 ARM HB (107HB-275)					FANNIE MAE 10/6 ARM HB (110HB-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.987	96.929	96.930	96.872	5.000	97.439	97.372	97.366	97.289	5.250	97.246	97.170	97.155	97.062
4.875	97.334	97.272	97.269	97.202	5.125	97.939	97.868	97.857	97.772	5.375	97.481	97.401	97.381	97.279
5.000	97.677	97.610	97.603	97.527	5.250	98.405	98.329	98.314	98.220	5.500	97.783	97.698	97.674	97.563
5.125	98.011	97.940	97.929	97.844	5.375	98.818	98.737	98.718	98.616	5.625	98.185	98.096	98.068	97.949
5.250	98.322	98.246	98.231	98.137	5.500	99.216	99.131	99.108	98.997	5.750	98.556	98.462	98.430	98.302
5.375	98.597	98.517	98.497	98.395	5.625	99.593	99.503	99.476	99.356	5.875	98.877	98.778	98.742	98.606
5.500	98.878	98.793	98.770	98.659	5.750	99.919	99.825	99.793	99.665	6.000	99.156	99.053	99.013	98.867
5.625	99.168	99.079	99.051	98.932	5.875	100.169	100.070	100.034	99.898	6.125	99.372	99.265	99.220	99.066
5.750	99.464	99.370	99.338	99.210	6.000	100.396	100.293	100.253	100.107	6.250	99.584	99.472	99.423	99.260
5.875	99.748	99.650	99.614	99.477	6.125	100.588	100.480	100.436	100.282	6.375	99.791	99.674	99.622	99.450
6.000	100.002	99.899	99.859	99.713	6.250	100.764	100.651	100.603	100.440	6.500	99.890	99.769	99.712	99.532
6.125	100.200	100.093	100.048	99.894	6.375	100.916	100.800	100.747	100.575	6.625	99.830	99.704	99.643	99.454
6.250	100.435	100.323	100.274	100.111	6.500	100.978	100.857	100.800	100.620	6.750	99.851	99.720	99.655	99.458
6.375	100.617	100.500	100.447	100.276	6.625	100.917	100.780	100.723	100.530	6.875	99.990	99.855	99.786	99.580
6.500	100.751	100.630	100.573	100.393	6.750	100.861	100.728	100.662	100.465	7.000	100.249	100.110	100.037	99.821
6.625	100.845	100.719	100.658	100.469	6.875	100.844	100.709	100.640	100.434	7.125	100.707	100.564	100.486	100.262
6.750	100.904	100.773	100.708	100.511	7.000	100.964	100.813	100.745	100.525	7.250	101.190	101.041	100.960	100.727
6.875	100.910	100.775	100.706	100.499	7.125	101.285	101.128	101.057	100.827	7.375	101.662	101.509	101.423	101.182
7.000	100.789	100.650	100.576	100.361	7.250	101.739	101.591	101.509	101.277	7.500	102.144	101.977	101.891	101.637
7.125	100.499	100.355	100.277	100.054	7.375	102.432	102.279	102.193	101.952	7.625	0.000	0.000	0.000	0.000
7.250	100.490	100.342	100.260	100.027	7.500	103.022	102.865	102.775	102.525	7.750	0.000	0.000	0.000	0.000

FREDDIE MAC ARMS PRICING

FREDDIE MAC 5/6 ARM (205-275)					FREDDIE MAC 7/6 ARM (207-275)					FREDDIE MAC 10/6 ARM (210-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.886	96.828	96.830	96.771	5.000	97.343	97.276	97.269	97.193	5.250	97.152	97.076	97.061	96.967
4.875	97.234	97.171	97.169	97.101	5.125	97.844	97.773	97.762	97.677	5.375	97.388	97.308	97.288	97.186
5.000	97.577	97.510	97.503	97.427	5.250	98.311	98.235	98.220	98.126	5.500	97.691	97.606	97.583	97.472
5.125	97.912	97.840	97.829	97.745	5.375	98.725	98.645	98.625	98.523	5.625	98.096	98.006	97.978	97.859
5.250	98.223	98.147	98.132	98.038	5.500	99.125	99.040	99.016	98.905	5.750	98.468	98.373	98.342	98.213
5.375	98.498	98.418	98.399	98.296	5.625	99.502	99.413	99.385	99.266	5.875	98.791	98.692	98.656	98.519
5.500	98.780	98.694	98.671	98.560	5.750	99.829	99.735	99.703	99.575	6.000	99.072	98.969	98.928	98.783
5.625	99.069	98.980	98.952	98.833	5.875	100.080	99.982	99.946	99.809	6.125	99.290	99.182	99.138	98.984
5.750	99.364	99.270	99.238	99.110	6.000	100.307	100.204	100.164	100.018	6.250	99.503	99.391	99.342	99.179
5.875	99.648	99.550	99.514	99.377	6.125	100.499	100.392	100.347	100.193	6.375	99.711	99.594	99.542	99.370
6.000	99.901	99.798	99.757	99.612	6.250	100.674	100.562	100.513	100.351	6.500	99.810	99.689	99.632	99.451
6.125	100.098	99.990	99.946	99.792	6.375	100.825	100.709	100.656	100.484	6.625	99.749	99.623	99.562	99.373
6.250	100.330	100.218	100.170	100.007	6.500	100.885	100.764	100.707	100.527	6.750	99.769	99.639	99.573	99.376
6.375	100.510	100.393	100.340	100.169	6.625	100.821	100.684	100.627	100.434	6.875	99.907	99.772	99.703	99.497
6.500	100.642	100.520	100.464	100.283	6.750	100.762	100.629	100.564	100.367	7.000	100.165	100.026	99.953	99.737
6.625	100.733	100.607	100.546	100.357	6.875	100.744	100.609	100.540	100.333	7.125	100.622	100.478	100.401	100.177
6.750	100.790	100.659	100.594	100.397	7.000	100.861	100.710	100.642	100.422	7.250	101.103	100.955	100.873	100.640
6.875	100.794	100.659	100.590	100.383	7.125	101.180	101.023	100.951	100.722	7.375	101.573	101.420	101.334	101.093
7.000	100.672	100.532	100.459	100.244	7.250	101.632	101.484	101.402	101.170	7.500	102.053	101.887	101.800	101.547
7.125	100.380	100.236	100.158	99.935	7.375	102.323	102.170	102.084	101.843	7.625	0.000	0.000	0.000	0.000
7.250	100.370	100.221	100.139	99.907	7.500	102.911	102.753	102.663	102.413	7.750	0.000	0.000	0.000	0.000

FREDDIE MAC 5/6 ARM SC (205SC-275)					FREDDIE MAC 7/6 ARM SC (207SC-275)					FREDDIE MAC 10/6 ARM SC (210SC-275)				
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

		LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612											
Effective:		June 30, 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%								
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*				* 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**							
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												
HB 20YR & 25YR Term	-1.500												
> 6 Financed Properties	-0.500	**Minimum Loan Amount \$75,000**											
Escrow Waiver (Non-CA)	-0.250	***All loan level price adjustments are cumulative***											
State Adjustors: NC or WA	-0.375	Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs				NC Floor Price							
FICO => 700 & LTV<= 80%	0.300					99.750							
LENDER PAID MI													
PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639			
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190			
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870			
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750			
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000			
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890			
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770			
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240			
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610			
HOMEReady AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190			
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870			
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630			
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600			
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: June 30, 2025

ALT AGENCY 2nd Home/Investment HIGH BALANCE[illegible]

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	99.094	99.050	98.983	98.907	6.000	98.677	98.633	98.566	98.490
6.125	99.352	99.308	99.243	99.169	6.125	98.921	98.878	98.813	98.739
6.250	99.516	99.472	99.405	99.329	6.250	99.159	99.115	99.048	98.971
6.375	99.779	99.735	99.668	99.592	6.375	99.394	99.350	99.283	99.207
6.500	100.024	99.980	99.912	99.836	6.500	99.634	99.590	99.523	99.446
6.625	100.225	100.181	100.114	100.038	6.625	99.826	99.782	99.715	99.639
6.750	100.045	100.001	99.940	99.870	6.750	99.780	99.736	99.674	99.605
6.875	100.219	100.176	100.114	100.044	6.875	99.983	99.939	99.877	99.808
7.000	100.310	100.266	100.205	100.135	7.000	100.156	100.112	100.050	99.980
7.125	100.458	100.414	100.352	100.283	7.125	100.334	100.290	100.229	100.159
7.250	100.123	100.006	99.875	99.726	7.250	100.203	100.086	99.955	99.806
7.375	100.646	100.529	100.398	100.249	7.375	100.380	100.263	100.132	99.983
7.500	100.662	100.545	100.414	100.266	7.500	101.006	100.889	100.758	100.609
7.625	100.664	100.547	100.416	100.267	7.625	100.688	100.571	100.440	100.292

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LOAN STREAM MORTGAGE LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612										
Effective: June 30, 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	-1.000	-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		*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments				* 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 Price99.750				
Texas Cash out	-1.000									
HB 20YR & 25YR Term	-1.500									
> 6 Financed Properties	-0.500	**Minimum Loan Amount \$75,000**								
Escrow Waiver (Non-CA)	-0.250	***All loan level price adjustments are cumulative***								
State Adjustors: NC or WA	-0.375	Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs								
FICO => 700 & LTV<= 80%	0.300									
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 30, 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 it's 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

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: June 30, 2025

MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	99.283	99.069	98.833
6.875	99.796	99.582	99.346
6.990	100.248	100.034	99.798
7.000	100.278	100.064	99.828
7.125	100.712	100.498	100.262
7.250	101.126	100.912	100.676
7.375	101.074	100.829	100.548
7.500	101.526	101.281	101.000
7.625	101.920	101.675	101.394
7.750	102.304	102.059	101.778
7.875	101.996	101.735	101.417
8.000	102.408	102.147	101.829
8.125	102.782	102.521	102.203
8.250	103.156	102.895	102.577

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

MaxONE - (301_1st_DPA)			
Rate	15 Day	30 Day	45 Day
6.750	97.783	97.569	97.333
6.875	98.296	98.082	97.846
6.990	98.748	98.534	98.298
7.000	98.778	98.564	98.328
7.125	99.212	98.998	98.762
7.250	99.626	99.412	99.176
7.375	99.574	99.329	99.048
7.500	100.026	99.781	99.500
7.625	100.420	100.175	99.894
7.750	100.804	100.559	100.278
7.875	100.496	100.235	99.917
8.000	100.908	100.647	100.329
8.125	101.282	101.021	100.703
8.250	101.656	101.395	101.077

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	98.533	98.319	98.083
6.875	99.046	98.832	98.596
6.990	99.498	99.284	99.048
7.000	99.528	99.314	99.078
7.125	99.962	99.748	99.512
7.250	100.376	100.162	99.926
7.375	100.324	100.079	99.798
7.500	100.776	100.531	100.250
7.625	101.170	100.925	100.644
7.750	101.554	101.309	101.028
7.875	101.246	100.985	100.667
8.000	101.658	101.397	101.079
8.125	102.032	101.771	101.453
8.250	102.406	102.145	101.827

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	97.283	97.069	96.833
6.875	97.796	97.582	97.346
6.990	98.248	98.034	97.798
7.000	98.278	98.064	97.828
7.125	98.712	98.498	98.262
7.250	99.126	98.912	98.676
7.375	99.074	98.829	98.548
7.500	99.526	99.281	99.000
7.625	99.920	99.675	99.394
7.750	100.304	100.059	99.778
7.875	99.996	99.735	99.417
8.000	100.408	100.147	99.829
8.125	100.782	100.521	100.203
8.250	101.156	100.895	100.577

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

MaxONE HB - (301_1st_DPA_HB)			
Rate	15 Day	30 Day	45 Day
6.750	95.783	95.569	95.333
6.875	96.296	96.082	95.846
6.990	96.748	96.534	96.298
7.000	96.778	96.564	96.328
7.125	97.212	96.998	96.762
7.250	97.626	97.412	97.176
7.375	97.574	97.329	97.048
7.500	98.026	97.781	97.500
7.625	98.420	98.175	97.894
7.750	98.804	98.559	98.278
7.875	98.496	98.235	97.917
8.000	98.908	98.647	98.329
8.125	99.282	99.021	98.703
8.250	99.656	99.395	99.077

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	96.533	96.319	96.083
6.875	97.046	96.832	96.596
6.990	97.498	97.284	97.048
7.000	97.528	97.314	97.078
7.125	97.962	97.748	97.512
7.250	98.376	98.162	97.926
7.375	98.324	98.079	97.798
7.500	98.776	98.531	98.250
7.625	99.170	98.925	98.644
7.750	99.554	99.309	99.028
7.875	99.246	98.985	98.667
8.000	99.658	99.397	99.079
8.125	100.032	99.771	99.453
8.250	100.406	100.145	99.827

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



FHA 30 Year Fixed 2:1 Buydown - (301-BD)					FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)					FHA 30 Year Fixed 1:0 Buydown - (301-BD10)					FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
5.250	98.045	98.040	97.994		5.250	97.526	97.503	97.442		5.250	98.045	98.040	97.994		5.250	97.526	97.503	97.442	
5.375	98.641	98.617	98.557		5.375	97.912	97.889	97.828		5.375	98.641	98.617	98.557		5.375	97.912	97.889	97.828	
5.500	99.142	99.118	99.058		5.500	98.413	98.390	98.329		5.500	99.142	99.118	99.058		5.500	98.413	98.390	98.329	
5.625	99.624	99.600	99.540		5.625	99.020	98.997	98.936		5.625	99.624	99.600	99.540		5.625	99.020	98.997	98.936	
5.750	100.355	100.331	100.271		5.750	100.001	99.978	99.917		5.750	100.355	100.331	100.271		5.750	100.001	99.978	99.917	
5.875	100.487	100.455	100.383		5.875	99.790	99.758	99.686		5.875	100.487	100.455	100.383		5.875	99.790	99.758	99.686	
6.000	101.083	101.051	100.979		6.000	100.261	100.229	100.157		6.000	101.083	101.051	100.979		6.000	100.261	100.229	100.157	
6.125	101.545	101.513	101.441		6.125	100.848	100.816	100.744		6.125	101.545	101.513	101.441		6.125	100.848	100.816	100.744	
6.250	102.121	102.089	102.017		6.250	101.674	101.642	101.570		6.250	102.121	102.089	102.017		6.250	101.674	101.642	101.570	
6.375	101.680	101.587	101.536		6.375	101.515	101.421	101.371		6.375	101.680	101.587	101.536		6.375	101.515	101.421	101.371	
6.500	102.256	102.163	102.112		6.500	101.841	101.747	101.697		6.500	102.256	102.163	102.112		6.500	101.841	101.747	101.697	
6.625	102.803	102.710	102.659		6.625	102.263	102.169	102.119		6.625	102.803	102.710	102.659		6.625	102.263	102.169	102.119	
6.750	103.339	103.246	103.195		6.750	102.049	101.955	101.905		6.750	103.339	103.246	103.195		6.750	102.049	101.955	101.905	
6.875	103.036	102.880	102.758		6.875	102.089	101.933	101.811		6.875	103.036	102.880	102.758		6.875	102.089	101.933	101.811	
7.000	103.697	103.541	103.419		7.000	102.250	102.094	101.972		7.000	103.697	103.541	103.419		7.000	102.250	102.094	101.972	
7.125	103.954	103.798	103.676		7.125	102.632	102.476	102.354		7.125	103.954	103.798	103.676		7.125	102.632	102.476	102.354	
7.250	103.575	103.419	103.297		7.250	102.628	102.472	102.350		7.250	103.575	103.419	103.297		7.250	102.628	102.472	102.350	

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K	Select (FICO 2680 & ≥\$250,000 & N/A on DPAs)
0.375	-0.750	-0.625	0.350
FICO 680-699	FICO 580-599	Loan Amount <\$100,000	60 Day Lock (From 45 Day Price)
0.250	-1.500	-0.375	-0.500
FICO 560-579	FICO 550-579	VA Cashout ≥90% LTV	34 Units
0.250	-3.000	-3.000	-5.000
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	NC Floor Price
0.000	-3.000	-1.250	99.750
FICO 620-639	Loan Amount >\$100,000 <=\$249,999	Manufactured Home (strawline/IRRRL)	
-0.250	0.250	-1.250	



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

Effective: June 30, 2025

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.250	97.918	97.910	97.864	
5.375	98.511	98.487	98.427	
5.500	99.012	98.988	98.928	
5.625	99.494	99.470	99.410	
5.750	100.225	100.201	100.141	
5.875	100.232	100.200	100.128	
6.000	100.828	100.796	100.724	
6.125	101.415	101.383	101.311	
6.250	101.616	101.584	101.512	
6.375	101.425	101.332	101.281	
6.500	102.001	101.908	101.857	
6.625	102.423	102.330	102.279	
6.750	102.459	102.366	102.315	
6.875	102.656	102.500	102.378	
7.000	103.067	102.911	102.789	
7.125	103.324	103.168	103.046	
7.250	103.445	103.289	103.167	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.000	95.635	95.627	95.581	
5.125	96.147	96.139	96.093	
5.250	97.293	97.285	97.239	
5.375	97.886	97.862	97.802	
5.500	98.387	98.363	98.303	
5.625	98.869	98.845	98.785	
5.750	99.600	99.576	99.516	
5.875	99.607	99.575	99.503	
6.000	100.203	100.171	100.099	
6.125	100.790	100.758	100.686	
6.250	100.991	100.959	100.887	
6.375	100.800	100.707	100.656	
6.500	101.376	101.283	101.232	
6.625	101.798	101.705	101.654	
6.750	101.834	101.741	101.690	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	98.747	98.732	98.717	
5.125	99.127	99.112	99.097	
5.250	100.122	100.107	100.092	
5.375	99.987	99.977	99.947	
5.500	100.357	100.347	100.317	
5.625	100.707	100.697	100.667	
5.750	101.287	101.277	101.247	
5.875	100.838	100.825	100.803	
6.000	101.293	101.280	101.258	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.321	97.298	97.237	
5.375	97.582	97.559	97.498	
5.500	98.063	98.060	97.999	
5.625	98.690	98.667	98.606	
5.750	99.796	99.773	99.712	
5.875	99.585	99.553	99.481	
6.000	100.056	100.024	99.952	
6.125	100.643	100.611	100.539	
6.250	100.969	100.937	100.865	
6.375	101.060	100.966	100.916	
6.500	101.511	101.417	101.367	
6.625	101.933	101.839	101.789	
6.750	101.594	101.500	101.450	
6.875	101.634	101.478	101.356	
7.000	102.045	101.889	101.767	
7.125	102.302	102.146	102.024	
7.250	102.173	102.017	101.895	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	97.918	97.910	97.864	
5.375	98.511	98.487	98.427	
5.500	99.012	98.988	98.928	
5.625	99.494	99.470	99.410	
5.750	100.225	100.201	100.141	
5.875	100.232	100.200	100.128	
6.000	100.828	100.796	100.724	
6.125	101.415	101.383	101.311	
6.250	101.616	101.584	101.512	
6.375	101.425	101.332	101.281	
6.500	102.001	101.908	101.857	
6.625	102.423	102.330	102.279	
6.750	102.459	102.366	102.315	
6.875	102.656	102.500	102.378	
7.000	103.067	102.911	102.789	
7.125	103.324	103.168	103.046	
7.250	103.445	103.289	103.167	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	97.321	97.298	97.237	
5.375	97.582	97.559	97.498	
5.500	98.063	98.060	97.999	
5.625	98.690	98.667	98.606	
5.750	99.796	99.773	99.712	
5.875	99.585	99.553	99.481	
6.000	100.056	100.024	99.952	
6.125	100.643	100.611	100.539	
6.250	100.969	100.937	100.865	
6.375	101.060	100.966	100.916	
6.500	101.511	101.417	101.367	
6.625	101.933	101.839	101.789	
6.750	101.594	101.500	101.450	
6.875	101.634	101.478	101.356	
7.000	102.045	101.889	101.767	
7.125	102.302	102.146	102.024	
7.250	102.173	102.017	101.895	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	97.918	97.910	97.864	
5.375	98.511	98.487	98.427	
5.500	99.012	98.988	98.928	
5.625	99.494	99.470	99.410	
5.750	100.225	100.201	100.141	
5.875	100.232	100.200	100.128	
6.000	100.828	100.796	100.724	
6.125	101.415	101.383	101.311	
6.250	101.616	101.584	101.512	
6.375	101.425	101.332	101.281	
6.500	102.001	101.908	101.857	
6.625	102.423	102.330	102.279	
6.750	102.459	102.366	102.315	
6.875	102.656	102.500	102.378	
7.000	103.067	102.911	102.789	
7.125	103.324	103.168	103.046	
7.250	103.445	103.289	103.167	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	97.321	97.298	97.237	
5.375	97.582	97.559	97.498	
5.500	98.063	98.060	97.999	
5.625	98.690	98.667	98.606	
5.750	99.796	99.773	99.712	
5.875	99.585	99.553	99.481	
6.000	100.056	100.024	99.952	
6.125	100.643	100.611	100.539	
6.250	100.969	100.937	100.865	
6.375	101.060	100.966	100.916	
6.500	101.511	101.417	101.367	
6.625	101.933	101.839	101.789	
6.750	101.594	101.500	101.450	
6.875	101.634	101.478	101.356	
7.000	102.045	101.889	101.767	
7.125	102.302	102.146	102.024	
7.250	102.173	102.017	101.895	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	97.748	97.740	97.694	
5.375	98.341	98.317	98.257	
5.500	98.842	98.818	98.758	
5.625	99.324	99.300	99.240	
5.750	100.055	100.031	99.971	
5.875	100.062	100.030	99.958	
6.000	100.658	100.626	100.554	
6.125	101.245	101.213	101.141	
6.250	101.446	101.414	101.342	
6.375	101.255	101.162	101.111	
6.500	101.831	101.738	101.687	
6.625	102.253	102.160	102.109	
6.750	102.289	102.196	102.145	
6.875	102.486	102.330	102.208	
7.000	102.897	102.741	102.619	
7.125	103.154	102.998	102.876	
7.250	103.275	103.119	102.997	

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+ Units
0.500
NC Floor Price
99.750



LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: June 30, 2025

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.625	97.642	97.558	97.571
4.750	97.426	97.327	97.324
4.875	98.001	97.901	97.899
5.000	98.573	98.473	98.471
5.125	99.001	98.902	98.900
5.250	98.581	98.466	98.449
5.375	99.148	99.033	99.015
5.500	99.709	99.595	99.577
5.625	100.123	100.009	99.991
5.750	99.236	99.106	99.073
5.875	99.787	99.657	99.624
6.000	100.328	100.198	100.165
6.125	100.714	100.585	100.552
6.250	0.000	0.000	0.000
6.375	0.000	0.000	0.000
6.500	0.000	0.000	0.000
6.625	0.000	0.000	0.000

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	97.190	97.106	97.118
4.750	97.011	96.912	96.909
4.875	97.562	97.463	97.460
5.000	98.106	98.006	98.004
5.125	98.500	98.401	98.399
5.250	98.149	98.034	98.016
5.375	98.679	98.564	98.546
5.500	99.194	99.080	99.062
5.625	99.552	99.438	99.420
5.750	98.778	98.648	98.615
5.875	99.271	99.142	99.109
6.000	99.743	99.614	99.581
6.125	100.052	99.922	99.889
6.250	0.000	0.000	0.000
6.375	0.000	0.000	0.000
6.500	0.000	0.000	0.000
6.625	0.000	0.000	0.000

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.625	97.468	97.384	97.396
4.750	97.453	97.354	97.351
4.875	97.951	97.852	97.850
5.000	98.445	98.346	98.343
5.125	98.794	98.694	98.692
5.250	98.595	98.481	98.463
5.375	99.082	98.968	98.950
5.500	99.562	99.447	99.430
5.625	99.893	99.779	99.761
5.750	99.240	99.110	99.077
5.875	99.709	99.579	99.546
6.000	100.167	100.037	100.004
6.125	100.472	100.342	100.309
6.250	0.000	0.000	0.000
6.375	0.000	0.000	0.000
6.500	0.000	0.000	0.000
6.625	0.000	0.000	0.000

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.625	96.960	96.876	96.888
4.750	96.997	96.898	96.895
4.875	97.464	97.365	97.362
5.000	97.921	97.822	97.819
5.125	98.228	98.129	98.127
5.250	98.119	98.004	97.987
5.375	98.564	98.449	98.432
5.500	98.995	98.881	98.863
5.625	99.272	99.157	99.140
5.750	98.742	98.613	98.580
5.875	99.157	99.027	98.994
6.000	99.555	99.425	99.392
6.125	99.795	99.665	99.632
6.250	0.000	0.000	0.000
6.375	0.000	0.000	0.000
6.500	0.000	0.000	0.000
6.625	0.000	0.000	0.000

LLPAS

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



LoanStream Mortgage
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Effective: June 30, 2025

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.750	95.008	95.000	94.954	
4.875	95.769	95.761	95.715	
5.000	96.415	96.407	96.361	
5.125	96.927	96.919	96.873	
5.250	97.948	97.940	97.894	
5.375	98.541	98.517	98.457	
5.500	99.042	99.018	98.958	
5.625	99.524	99.500	99.440	
5.750	100.255	100.231	100.171	
5.875	100.387	100.355	100.283	
6.000	100.983	100.951	100.879	
6.125	101.445	101.413	101.341	
6.250	102.021	101.989	101.917	
6.375	101.580	101.487	101.436	
6.500	102.156	102.063	102.012	
6.625	102.703	102.610	102.559	
6.750	103.239	103.146	103.095	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	97.991	97.967	97.907	
5.500	98.492	98.468	98.408	
5.625	98.974	98.950	98.890	
5.750	99.705	99.681	99.621	
5.875	99.837	99.805	99.733	
6.000	100.433	100.401	100.329	
6.125	100.895	100.863	100.791	
6.250	101.471	101.439	101.367	
6.375	101.030	100.937	100.886	
6.500	101.606	101.513	101.462	
6.625	102.153	102.060	102.009	
6.750	102.689	102.596	102.545	
6.875	102.386	102.230	102.108	
7.000	103.047	102.891	102.769	
7.125	103.304	103.148	103.026	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	98.977	98.727	98.477	
5.125	99.357	99.107	98.857	
5.250	100.227	99.977	99.727	
5.375	100.092	99.842	99.592	
5.500	100.462	100.212	99.962	
5.625	100.812	100.562	100.312	
5.750	101.392	101.142	100.892	
5.875	101.068	100.818	100.568	
6.000	101.523	101.273	101.023	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.301	97.278	97.217	
5.375	97.687	97.664	97.603	
5.500	98.188	98.165	98.104	
5.625	98.795	98.772	98.711	
5.750	99.776	99.753	99.692	
5.875	99.565	99.533	99.461	
6.000	100.036	100.004	99.932	
6.125	100.623	100.591	100.519	
6.250	101.449	101.417	101.345	
6.375	101.290	101.196	101.146	
6.500	101.616	101.522	101.472	
6.625	102.038	101.944	101.894	
6.750	101.824	101.730	101.680	
6.875	101.864	101.708	101.586	
7.000	102.025	101.869	101.747	
7.125	102.407	102.251	102.129	
7.250	102.403	102.247	102.125	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	94.778	94.770	94.724	
4.875	95.414	95.406	95.360	
5.000	96.060	96.052	96.006	
5.125	96.572	96.564	96.518	
5.250	97.718	97.710	97.664	
5.375	98.311	98.287	98.227	
5.500	98.812	98.788	98.728	
5.625	99.294	99.270	99.210	
5.750	100.025	100.001	99.941	
5.875	100.032	100.000	99.928	
6.000	100.628	100.596	100.524	
6.125	101.215	101.183	101.111	
6.250	101.416	101.384	101.312	
6.375	101.225	101.132	101.081	
6.500	101.801	101.708	101.657	
6.625	102.223	102.130	102.079	
6.750	102.259	102.166	102.115	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.375	97.761	97.737	97.677	
5.500	98.262	98.238	98.178	
5.625	98.744	98.720	98.660	
5.750	99.475	99.451	99.391	
5.875	99.482	99.450	99.378	
6.000	100.078	100.046	99.974	
6.125	100.665	100.633	100.561	
6.250	100.866	100.834	100.762	
6.375	100.675	100.582	100.531	
6.500	101.251	101.158	101.107	
6.625	101.673	101.580	101.529	
6.750	101.709	101.616	101.565	
6.875	101.906	101.750	101.628	
7.000	102.317	102.161	102.039	
7.125	102.574	102.418	102.296	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	98.622	98.607	98.592	
5.125	99.002	98.987	98.972	
5.250	99.997	99.982	99.967	
5.375	99.862	99.852	99.822	
5.500	100.232	100.222	100.192	
5.625	100.582	100.572	100.542	
5.750	101.162	101.152	101.122	
5.875	100.713	100.700	100.678	
6.000	101.168	101.155	101.133	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.896	96.873	96.812	
5.375	97.157	97.134	97.073	
5.500	97.658	97.635	97.574	
5.625	98.265	98.242	98.181	
5.750	99.371	99.348	99.287	
5.875	99.160	99.128	99.056	
6.000	99.631	99.599	99.527	
6.125	100.218	100.186	100.114	
6.250	100.544	100.512	100.440	
6.375	100.635	100.541	100.491	
6.500	101.086	100.992	100.942	
6.625	101.508	101.414	101.364	
6.750	101.169	101.075	101.025	
6.875	101.209	101.053	100.931	
7.000	101.620	101.464	101.342	
7.125	101.877	101.721	101.599	
7.250	101.748	101.592	101.470	

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:

Monday, June 30, 2025

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)

Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	99.687	99.594	99.406	99.219
6.500	100.017	99.924	99.736	99.549
6.625	100.317	100.223	100.036	99.848
6.750	100.621	100.527	100.339	100.152
6.875	100.903	100.810	100.622	100.435
7.000	101.155	101.061	100.874	100.686
7.125	101.350	101.256	101.069	100.881
7.250	101.544	101.450	101.262	101.075
7.375	101.733	101.639	101.452	101.264
7.500	101.927	101.833	101.645	101.458
7.625	102.112	102.018	101.831	101.643
7.750	102.274	102.181	101.993	101.806
7.875	102.426	102.333	102.145	101.958
8.000	102.581	102.487	102.300	102.112
8.125	102.735	102.641	102.454	102.266
8.250	102.890	102.796	102.608	102.421
8.375	103.044	102.950	102.763	102.575
8.500	103.198	103.105	102.917	102.730
8.625	103.353	103.259	103.072	102.884

Jumbo One 10/6 ARM - (9106DI)

Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	96.820	96.726	96.538	96.351
6.375	97.280	97.186	96.999	96.811
6.500	97.741	97.647	97.459	97.272
6.625	98.199	98.105	97.918	97.730
6.750	98.661	98.568	98.380	98.193
6.875	99.121	99.027	98.840	98.652
7.000	99.585	99.492	99.304	99.117
7.125	100.050	99.957	99.769	99.582
7.250	100.516	100.422	100.235	100.047
7.375	100.983	100.889	100.701	100.514
7.500	101.446	101.352	101.165	100.977
7.625	101.914	101.820	101.633	101.445
7.750	102.382	102.289	102.101	101.914
7.875	102.852	102.758	102.570	102.383
8.000	103.318	103.224	103.036	102.849

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	0.800	0.750	0.700	0.650	0.550	-1.000	-2.750
FICO 760 - 799	0.700	0.650	0.600	0.550	0.450	-2.000	-3.850
FICO 740 - 759	0.600	0.550	0.450	0.400	0.100	-3.000	-4.600
FICO 720 - 739	0.450	0.400	0.100	0.000	-0.500	-3.550	-4.900
FICO 700 - 719	-0.050	-0.150	-0.350	-0.750	-1.250	-4.000	-5.750
FICO 680 - 699	-0.950	-1.150	-1.450	-2.500	-3.050	-5.250	-7.750
FICO 660 - 679	-1.500	-1.750	-2.150	-3.350	-4.400		

Other Adjusters

	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property	-0.500	-0.550	-0.750	-1.250	-1.750		
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refinance	-0.050	-0.100	-0.250	-0.750	-1.250		
Second Home	0.000	0.000	0.000	-0.100	-0.200		
Condo (LR and HR)	0.000	0.000	-0.050	-0.100	-0.200	-0.300	
2-4 Unit	-0.250	-0.375	-0.500	-0.625	-0.750	-1.000	-1.250
Self-Employed	0.000	-0.050	-0.050	-0.100	-0.100	-0.200	-0.250

ARM Notes

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

NC Floor Price

99.750

Maximum Net Price

102.000

Must be Conditionally Approved to lock

Effective: **Monday, June 30, 2025**

Jumbo One Premier 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.468	97.359	97.187	96.968
5.875	97.999	97.890	97.718	97.499
6.000	98.530	98.420	98.248	98.030
6.125	98.680	98.570	98.398	98.180
6.250	98.831	98.721	98.550	98.331
6.375	99.293	99.184	99.012	98.793
6.500	99.755	99.646	99.474	99.255
6.625	100.178	100.068	99.896	99.678
6.750	100.600	100.491	100.319	100.100
6.875	100.941	100.831	100.659	100.441
7.000	101.282	101.172	101.000	100.782
7.125	101.323	101.213	101.041	100.823
7.250	101.363	101.254	101.082	100.863
7.375	101.640	101.530	101.358	101.140
7.500	101.916	101.807	101.635	101.416
7.625	102.125	102.071	101.899	101.680
7.750	102.125	102.125	102.125	101.944
7.875	102.125	102.125	102.125	101.951
8.000	102.125	102.125	102.125	102.050

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	97.468	97.359	97.187		96.968
5.875	97.999	97.890	97.718		97.499
6.000	98.530	98.420	98.248		98.030
6.125	98.680	98.570	98.398		98.180
6.250	98.831	98.721	98.550		98.331
6.375	99.293	99.184	99.012		98.793
6.500	99.755	99.646	99.474		99.255
6.625	100.178	100.068	99.896		99.678
6.750	100.600	100.491	100.319		100.100
6.875	100.941	100.831	100.659		100.441
7.000	101.282	101.172	101.000		100.782
7.125	101.323	101.213	101.041		100.823
7.250	101.363	101.254	101.082		100.863
7.375	101.640	101.530	101.358		101.140
7.500	101.916	101.807	101.635		101.416
7.625	102.125	102.071	101.899		101.680
7.750	102.125	102.125	102.125		101.944
7.875	102.125	102.125	102.125		101.951
8.000	102.125	102.125	102.125		102.050

Jumbo One Premier 30 Year Fixed 1:8 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.465	97.359	97.187	96.963
5.875	97.999	97.890	97.718	97.499
6.000	98.530	98.420	98.248	98.030
6.125	98.680	98.570	98.398	98.180
6.250	98.831	98.721	98.550	98.331
6.375	99.293	99.184	99.012	98.793
6.500	99.755	99.646	99.474	99.255
6.625	100.178	100.068	99.896	99.678
6.750	100.600	100.491	100.319	100.100
6.875	100.941	100.831	100.659	100.441
7.000	101.282	101.172	101.000	100.782
7.125	101.323	101.213	101.041	100.823
7.250	101.363	101.254	101.082	100.863
7.375	101.640	101.530	101.358	101.140
7.500	101.916	101.807	101.635	101.416
7.625	102.125	102.071	101.899	101.680
7.750	102.125	102.125	102.125	101.944
7.875	102.125	102.125	102.125	101.951
8.000	102.125	102.125	102.125	102.050

[illegible]

Jumbo One Premier 10/6 ARM - (\$1065P)				
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	98.176	98.067	97.895	97.676
5.875	98.308	98.199	98.027	97.808
6.000	98.429	98.319	98.148	97.929
6.125	98.612	98.503	98.331	98.112
6.250	98.774	98.664	98.493	98.274
6.375	98.854	98.744	98.572	98.354
6.500	98.934	98.825	98.653	98.434
6.625	98.961	98.872	98.700	98.481
6.750	99.029	98.920	98.748	98.529
6.875	99.069	98.960	98.788	98.569
7.000	99.109	98.999	98.827	98.609

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

Jumbo One Advantage 30 Year Fixed - (901EM)						Jumbo One Advantage 30 Year Fixed 2:1 Buydown - (901EM-BD)					
Rate	15 Day	30 Day	45 Day	60 Day		Rate	15 Day	30 Day	45 Day	60 Day	
6.000	96.545	96.420	96.295	96.108		6.000	N/A	N/A	N/A	N/A	
6.125	96.822	96.697	96.572	96.384		6.125	N/A	N/A	N/A	N/A	
6.250	97.524	97.399	97.274	97.087		6.250	N/A	N/A	N/A	N/A	
6.375	97.924	97.799	97.674	97.487		6.375	N/A	N/A	N/A	N/A	
6.500	98.249	98.124	97.999	97.811		6.500	N/A	N/A	N/A	N/A	
6.625	98.366	98.241	98.116	97.929		6.625	N/A	N/A	N/A	N/A	
6.750	98.718	98.593	98.468	98.280		6.750	N/A	N/A	N/A	N/A	
6.875	99.054	98.929	98.804	98.616		6.875	N/A	N/A	N/A	N/A	
7.000	99.174	99.049	98.924	98.737		7.000	N/A	N/A	N/A	N/A	
7.125	99.506	99.381	99.256	99.069		7.125	N/A	N/A	N/A	N/A	
7.250	99.888	99.763	99.638	99.451		7.250	N/A	N/A	N/A	N/A	
7.375	100.255	100.130	100.005	99.818		7.375	N/A	N/A	N/A	N/A	
7.500	100.377	100.252	100.127	99.940		7.500	N/A	N/A	N/A	N/A	
7.625	100.550	100.425	100.300	100.113		7.625	N/A	N/A	N/A	N/A	
7.750	100.609	100.484	100.359	100.171		7.750	N/A	N/A	N/A	N/A	
7.875	100.961	100.836	100.711	100.523		7.875	N/A	N/A	N/A	N/A	
8.000	101.064	100.939	100.814	100.626		8.000	N/A	N/A	N/A	N/A	
8.125	101.396	101.271	101.146	100.959		8.125	N/A	N/A	N/A	N/A	
8.250	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		8.375	N/A	N/A	N/A	N/A	
8.500	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		8.625	N/A	N/A	N/A	N/A	

Jumbo One Advantage 30 Year Fixed 1:0 Buydown - (901EM-BD01)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	N/A	N/A	N/A	N/A	N/A
6.125	N/A	N/A	N/A	N/A	N/A
6.250	N/A	N/A	N/A	N/A	N/A
6.375	N/A	N/A	N/A	N/A	N/A
6.500	N/A	N/A	N/A	N/A	N/A
6.625	N/A	N/A	N/A	N/A	N/A
6.750	N/A	N/A	N/A	N/A	N/A
6.875	N/A	N/A	N/A	N/A	N/A
7.000	N/A	N/A	N/A	N/A	N/A
7.125	N/A	N/A	N/A	N/A	N/A
7.250	N/A	N/A	N/A	N/A	N/A
7.375	N/A	N/A	N/A	N/A	N/A
7.500	N/A	N/A	N/A	N/A	N/A
7.625	N/A	N/A	N/A	N/A	N/A
7.750	N/A	N/A	N/A	N/A	N/A
7.875	N/A	N/A	N/A	N/A	N/A
8.000	N/A	N/A	N/A	N/A	N/A
8.125	N/A	N/A	N/A	N/A	N/A
8.250	N/A	N/A	N/A	N/A	N/A
8.375	N/A	N/A	N/A	N/A	N/A
8.500	N/A	N/A	N/A	N/A	N/A
8.625	N/A	N/A	N/A	N/A	N/A

Jumbo One Advantage 30 Year Fixed Interest Only - (901EM-0)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	96.545	96.420	96.295	96.108	
6.125	96.822	96.697	96.572	96.384	
6.250	97.524	97.399	97.274	97.087	
6.375	97.924	97.799	97.674	97.487	
6.500	98.249	98.124	97.999	97.811	
6.625	98.366	98.241	98.116	97.929	
6.750	98.718	98.593	98.468	98.280	
6.875	99.054	98.929	98.804	98.616	
7.000	99.174	99.049	98.924	98.737	
7.125	99.506	99.381	99.256	99.069	
7.250	99.888	99.763	99.638	99.451	
7.375	100.255	100.130	100.005	99.818	
7.500	100.377	100.252	100.127	99.940	
7.625	100.550	100.425	100.300	100.113	
7.750	100.609	100.484	100.359	100.171	
7.875	100.961	100.836	100.711	100.523	
8.000	101.064	100.939	100.814	100.626	
8.125	101.396	101.271	101.146	100.959	
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	97.453	97.328	97.203	97.015
6.625	97.761	97.636	97.511	97.323
6.750	98.075	97.950	97.825	97.637
6.875	98.373	98.248	98.123	97.936
7.000	98.618	98.493	98.368	98.181
7.125	98.869	98.744	98.619	98.432
7.250	99.058	98.933	98.808	98.620
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

[illegible][illegible]

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

Effective: Monday, June 30, 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	0.375	0.125	-0.125	-1.500
760-779	0.500	0.500	0.375	0.250	0.000	-0.375	-1.750
740-759	0.500	0.375	0.250	0.000	-0.375	-0.500	-2.000
720-739	0.375	0.250	0.000	-0.375	-0.500	-1.000	-2.500
700-719	0.250	0.000	-0.375	-0.500	-1.000	-1.500	-3.250
680-699	0.000	-0.375	-0.500	-1.000	-1.500	-2.500	-4.250
Loan Amount	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
>\$1,000,000 ≤ \$1,500,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250
>\$1,500,000 ≤ \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$2,000,000 ≤ \$2,500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
>\$2,500,000 ≤ \$3,000,000	-0.500	-0.500	-0.500	-0.500	-0.500		
Other Adjusters	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Cash-Out/Debt Consolidation	-0.250	-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