

Ratesheet Code: RS-WS

Effective Date: 7/14/25 7:32 AM

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Lock Expiration Days	
15 Day	07/29/25
30 Day	08/13/25
45 Day	08/28/25
60 Day	09/12/25

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 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

*For turn times, please reach out to your AE.

July Pricing Specials	
25 bps on all FHA/VA STD BAL & HI BAL (Excludes CalHFA. Can be combined with SELECT).	0.250

Temporary Property Eligibility Restrictions	
Properties located in the following City/County are NOT eligible to be locked: •Baltimore City, Maryland (Properties located in Baltimore County are not restricted) •Essex County, New Jersey	

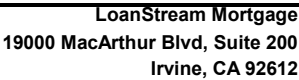
Announcements



Get Training on The Lounge before it's too late! Training dates are here!
The Lounge is one of the most powerful tools to help our brokers close more loans.
Get an edge on the competition and expand your business at the same time with The Lounge
Submit, Price, Disclose all in one place!
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* Any lock requests submitted after hours will be subject to market movement.
** Lock Desk turn times are 2 hours.



Wholesale

Effective: July 14, 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	96.067	96.046	96.024	96.000	4.875	93.354	93.283	93.212	93.132	5.750	98.891	98.835	98.778	98.713
5.500	96.702	96.680	96.659	96.635	5.000	94.075	94.004	93.933	93.853	5.875	99.428	99.372	99.315	99.250
5.625	97.315	97.294	97.273	97.249	5.125	94.522	94.451	94.380	94.299	6.000	99.938	99.881	99.825	99.760
5.750	97.786	97.758	97.730	97.697	5.250	95.210	95.188	95.167	95.143	6.125	100.412	100.356	100.299	100.234
5.875	98.416	98.388	98.360	98.327	5.375	95.868	95.847	95.826	95.801	6.250	100.237	100.166	100.095	100.014
6.000	99.029	99.001	98.972	98.940	5.500	96.504	96.483	96.461	96.437	6.375	100.841	100.770	100.699	100.618
6.125	99.554	99.526	99.497	99.465	5.625	97.118	97.097	97.076	97.052	6.500	101.288	101.217	101.146	101.065
6.250	99.905	99.862	99.820	99.772	5.750	97.588	97.559	97.531	97.499	6.625	101.578	101.507	101.436	101.356
6.375	100.590	100.547	100.505	100.457	5.875	98.213	98.185	98.156	98.124	6.750	101.460	101.382	101.304	101.216
6.500	101.100	101.057	101.015	100.967	6.000	98.826	98.797	98.769	98.737	6.875	101.738	101.660	101.582	101.494
6.625	101.454	101.411	101.368	101.320	6.125	99.391	99.362	99.334	99.302	7.000	102.234	102.156	102.078	101.989
6.750	101.952	101.902	101.852	101.796	6.250	99.755	99.712	99.670	99.622	7.125	102.590	102.512	102.434	102.345
6.875	102.303	102.253	102.203	102.147	6.375	100.440	100.397	100.355	100.307	7.250	103.151	103.101	103.052	102.995
7.000	102.834	102.784	102.734	102.678	6.500	100.950	100.907	100.865	100.817	7.375	103.571	103.521	103.472	103.415
7.125	103.207	103.158	103.108	103.051	6.625	101.304	101.261	101.218	101.170	7.500	103.962	103.912	103.863	103.806
7.250	103.678	103.629	103.579	103.522	6.750	101.802	101.752	101.702	101.646	7.625	104.317	104.267	104.217	104.161
7.375	103.985	103.935	103.886	103.829	6.875	102.133	102.083	102.033	101.977					
7.500	104.335	104.285	104.235	104.179	7.000	102.664	102.614	102.564	102.508					
7.625	104.654	104.605	104.555	104.499	7.125	103.037	102.988	102.938	102.881					
7.750	104.788	104.738	104.689	104.632	7.250	103.508	103.459	103.409	103.352					
7.875	105.091	105.041	104.992	104.935	7.375	103.815	103.765	103.716	103.659					
8.000	105.100	105.051	105.001	104.944	7.500	104.165	104.115	104.065	104.009					
8.125	105.361	105.311	105.261	105.205	7.625	104.484	104.435	104.385	104.329					
FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.000	100.873	100.838	100.801	100.758	6.000	101.531	101.481	101.428	101.368	5.750	97.549	97.506	97.464	97.415
6.125	101.210	101.175	101.137	101.095	6.125	101.868	101.818	101.765	101.705	5.875	98.219	98.176	98.134	98.085
6.250	101.322	101.282	101.236	101.185	6.250	101.539	101.497	101.451	101.400	6.000	98.866	98.824	98.781	98.733
6.375	101.758	101.718	101.673	101.622	6.375	101.973	101.930	101.885	101.834	6.125	99.429	99.386	99.344	99.295
6.500	102.096	102.056	102.010	101.959	6.500	102.303	102.260	102.215	102.163	6.250	99.855	99.798	99.741	99.677
6.625	102.261	102.221	102.176	102.124	6.625	102.439	102.397	102.351	102.300	6.375	100.586	100.529	100.473	100.408
6.750	102.492	102.452	102.407	102.355	6.750	102.649	102.609	102.563	102.512	6.500	101.150	101.093	101.036	100.972
6.875	102.662	102.622	102.577	102.526	6.875	102.795	102.755	102.710	102.659	6.625	101.550	101.493	101.436	101.372
7.000	103.054	103.014	102.969	102.918	7.000	103.168	103.128	103.083	103.031	6.750	101.996	101.932	101.868	101.795
7.125	103.325	103.285	103.239	103.188	7.125	103.423	103.383	103.338	103.286	6.875	102.396	102.332	102.268	102.196
7.250	103.274	103.159	103.038	102.901	7.250	103.368	103.253	103.132	102.995	7.000	102.973	102.909	102.845	102.772
7.375	103.543	103.428	103.307	103.170	7.375	103.628	103.513	103.392	103.255	7.125	103.390	103.326	103.262	103.189
7.500	103.806	103.691	103.570	103.433	7.500	103.891	103.776	103.655	103.518	7.250	103.750	103.686	103.622	103.549
7.625	104.046	103.931	103.810	103.673	7.625	104.131	104.016	103.895	103.758	7.375	104.178	104.114	104.050	103.977
										7.500	104.551	104.487	104.423	104.351
										7.625	104.913	104.849	104.785	104.713
										7.750	104.813	104.749	104.685	104.613
										7.875	105.180	105.116	105.052	104.980
										8.000	105.280	105.216	105.152	105.080
										8.125	105.611	105.547	105.483	105.411

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 20 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	95.492	95.471	95.449	95.425	4.875	92.979	92.908	92.837	92.757	5.375	97.478	97.429	97.379	97.323
5.500	96.127	96.105	96.084	96.060	5.000	93.700	93.629	93.558	93.478	5.500	98.037	97.987	97.937	97.881
5.625	96.740	96.719	96.698	96.674	5.125	94.147	94.076	94.005	93.924	5.625	98.575	98.526	98.476	98.420
5.750	97.211	97.183	97.155	97.122	5.250	94.835	94.813	94.792	94.768	5.750	99.016	98.960	98.903	98.838
5.875	97.841	97.813	97.785	97.752	5.375	95.493	95.472	95.451	95.426	5.875	99.553	99.497	99.440	99.375
6.000	98.454	98.426	98.397	98.365	5.500	96.129	96.108	96.086	96.062	6.000	100.063	100.006	99.950	99.885
6.125	98.979	98.951	98.922	98.890	5.625	96.743	96.722	96.701	96.677	6.125	100.537	100.481	100.424	100.359
6.250	99.330	99.287	99.245	99.197	5.750	97.213	97.184	97.156	97.124	6.250	100.362	100.291	100.220	100.139
6.375	100.015	99.972	99.930	99.882	5.875	97.838	97.810	97.781	97.749	6.375	100.966	100.895	100.824	100.743
6.500	100.525	100.482	100.440	100.392	6.000	98.451	98.422	98.394	98.362	6.500	101.413	101.342	101.271	101.190
6.625	100.879	100.836	100.793	100.745	6.125	99.016	98.987	98.959	98.927	6.625	101.703	101.632	101.561	101.481
6.750	101.377	101.327	101.277	101.221	6.250	99.380	99.337	99.295	99.247	6.750	101.585	101.507	101.429	101.341
6.875	101.728	101.678	101.628	101.572	6.375	100.065	100.022	99.980	99.932	6.875	101.863	101.785	101.707	101.619
7.000	102.259	102.209	102.159	102.103	6.500	100.575	100.532	100.490	100.442	7.000	102.359	102.281	102.203	102.114
7.125	102.632	102.583	102.533	102.476	6.625	100.929	100.886	100.843	100.795	7.125	102.715	102.637	102.559	102.470
7.250	103.103	103.054	103.004	102.947	6.750	101.427	101.377	101.327	101.271	7.250	103.276	103.226	103.177	103.120
7.375	103.410	103.360	103.311	103.254	6.875	101.758	101.708	101.658	101.602	7.375	103.696	103.646	103.597	103.540
7.500	103.760	103.710	103.660	103.604	7.000	102.289	102.239	102.189	102.133	7.500	104.087	104.037	103.988	103.931
7.625	104.079	104.030	103.980	103.924	7.125	102.662	102.613	102.563	102.506	7.625	104.442	104.392	104.342	104.286
7.750	104.213	104.163	104.114	104.057	7.250	103.133	103.084	103.034	102.977					
7.875	104.516	104.466	104.417	104.360	7.375	103.440	103.390	103.341	103.284					
8.000	104.525	104.476	104.426	104.369	7.500	103.790	103.740	103.690	103.634					
8.125	104.786	104.736	104.686	104.630	7.625	104.109	104.060	104.010	103.954					

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	102.471	102.431	102.385	102.334	6.500	102.553	102.510	102.465	102.413	
6.625	102.636	102.596	102.551	102.499	6.625	102.689	102.647	102.601	102.550	
6.750	102.867	102.827	102.782	102.730	6.750	102.899	102.859	102.813	102.762	
6.875	103.037	102.997	102.952	102.901	6.875	103.045	103.005	102.960	102.909	
7.000	103.429	103.389	103.344	103.293	7.000	103.418	103.378	103.333	103.281	
7.125	103.700	103.660	103.614	103.563	7.125	103.673	103.633	103.588	103.536	
7.250	103.649	103.534	103.413	103.276	7.250	103.618	103.503	103.382	103.245	
7.375	103.918	103.803	103.682	103.545	7.375	103.878	103.763	103.642	103.505	
7.500	104.181	104.066	103.945	103.808	7.500	104.141	104.026	103.905	103.768	
7.625	104.421	104.306	104.185	104.048	7.625	104.381	104.266	104.145	104.008	

LOAN STREAM MORTGAGE LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale									
Effective: July 14, 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	96.915	96.886	96.858	96.826	5.500	94.941	94.913	94.884	94.852	5.375	97.478	94.347	94.319	94.287
5.625	97.568	97.540	97.511	97.479	5.625	95.596	95.567	95.539	95.507	5.500	95.060	95.032	95.003	94.971
5.750	97.911	97.882	97.854	97.822	5.750	95.932	95.903	95.875	95.843	5.625	95.702	95.674	95.645	95.613
5.875	98.496	98.467	98.439	98.407	5.875	96.517	96.488	96.460	96.428	5.750	96.057	96.029	96.000	95.968
6.000	99.138	99.110	99.081	99.049	6.000	97.159	97.131	97.103	97.070	5.875	96.621	96.593	96.564	96.532
6.125	99.601	99.570	99.538	99.502	6.125	97.663	97.631	97.599	97.564	6.000	97.240	97.212	97.183	97.151
6.250	100.029	99.986	99.944	99.895	6.250	98.104	98.061	98.019	97.970	6.125	97.716	97.685	97.653	97.618
6.375	100.525	100.482	100.440	100.391	6.375	98.600	98.557	98.515	98.466	6.250	98.129	98.086	98.044	97.996
6.500	101.001	100.951	100.901	100.845	6.500	99.071	99.022	98.972	98.916	6.375	98.598	98.555	98.513	98.464
6.625	101.483	101.433	101.383	101.327	6.625	99.538	99.488	99.438	99.382	6.500	99.056	99.006	98.956	98.900
6.750	101.764	101.714	101.665	101.608	6.750	99.819	99.769	99.720	99.663	6.625	99.542	99.493	99.443	99.387
6.875	102.143	102.094	102.044	101.987	6.875	100.198	100.149	100.099	100.042	6.750	99.844	99.794	99.744	99.688
7.000	102.472	102.423	102.373	102.316	7.000	100.527	100.478	100.428	100.371	6.875	100.226	100.176	100.126	100.070
7.125	102.837	102.787	102.737	102.681	7.125	100.892	100.842	100.792	100.736	7.000	100.578	100.528	100.479	100.422
7.250	102.965	102.915	102.865	102.809	7.250	101.020	100.970	100.920	100.864	7.125	100.974	100.924	100.874	100.818
7.375	103.516	103.466	103.416	103.360	7.375	101.571	101.521	101.471	101.415	7.250	101.136	101.086	101.036	100.980
7.500	103.601	103.551	103.501	103.445	7.500	101.656	101.606	101.556	101.500	7.375	101.694	101.645	101.595	101.539
7.625	103.679	103.630	103.580	103.523	7.625	101.734	101.685	101.635	101.578	7.500	101.814	101.764	101.714	101.658
7.750	102.625	102.518	102.412	102.291						7.625	101.927	101.877	101.827	101.771
7.875	102.875	102.769	102.662	102.542										
8.000	101.842	101.735	101.629	101.508										
8.125	102.062	101.956	101.849	101.728										
FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
6.000	98.749	98.694	98.634	98.565	6.000	98.336	98.281	98.221	98.152					
6.125	98.997	98.942	98.881	98.813	6.125	98.597	98.542	98.482	98.413					
6.250	99.164	99.109	99.049	98.980	6.250	98.849	98.794	98.734	98.665					
6.375	99.440	99.385	99.325	99.256	6.375	99.098	99.043	98.982	98.914					
6.500	99.709	99.654	99.594	99.525	6.500	99.365	99.310	99.249	99.181					
6.625	99.941	99.886	99.825	99.757	6.625	99.562	99.507	99.447	99.378					
6.750	99.862	99.807	99.746	99.678	6.750	99.618	99.563	99.503	99.434					
6.875	100.065	100.010	99.950	99.881	6.875	99.830	99.775	99.714	99.646					
7.000	100.169	100.114	100.053	99.985	7.000	100.011	99.956	99.895	99.827					
7.125	100.323	100.268	100.207	100.139	7.125	100.194	100.139	100.079	100.010					
7.250	99.919	99.789	99.653	99.499	7.250	100.022	99.893	99.757	99.603					
7.375	100.474	100.345	100.209	100.054	7.375	100.206	100.076	99.940	99.786					
7.500	100.498	100.368	100.232	100.078	7.500	100.383	100.253	100.117	99.963					
7.625	100.506	100.376	100.240	100.086	7.625	100.544	100.414	100.278	100.124					
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	96.067	96.046	96.024	96.000	5.500	96.915	96.886	96.858	96.826	5.375	95.342	95.321	95.299	95.275
5.500	96.702	96.680	96.659	96.635	5.625	97.568	97.540	97.511	97.479	5.500	95.977	95.955	95.934	95.910
5.625	97.315	97.294	97.273	97.249	5.750	97.911	97.882	97.854	97.822	5.625	96.590	96.569	96.548	96.524
5.750	97.786	97.758	97.730	97.697	5.875	98.496	98.467	98.439	98.407	5.750	97.061	97.033	97.005	96.972
5.875	98.416	98.388	98.360	98.327	6.000	99.138	99.110	99.081	99.049	5.875	97.691	97.663	97.635	97.602
6.000	99.029	99.001	98.972	98.940	6.125	99.601	99.570	99.538	99.502	6.000	98.304	98.276	98.247	98.215
6.125	99.554	99.526	99.497	99.465	6.250	100.029	99.986	99.944	99.895	6.125	98.829	98.801	98.772	98.740
6.250	99.905	99.862	99.820	99.772	6.375	100.525	100.482	100.440	100.391	6.250	99.180	99.137	99.095	99.047
6.375	100.590	100.547	100.505	100.457	6.500	101.001	100.951	100.901	100.845	6.375	99.865	99.822	99.780	99.732
6.500	101.100	101.057	101.015	100.967	6.625	101.483	101.433	101.383	101.327	6.500	100.375	100.332	100.290	100.242
6.625	101.454	101.411	101.368	101.320	6.750	101.764	101.714	101.665	101.608	6.625	100.729	100.686	100.643	100.595
6.750	101.952	101.902	101.852	101.796	6.875	102.143	102.094	102.044	101.987	6.750	101.227	101.177	101.127	101.071
6.875	102.303	102.253	102.203	102.147	7.000	102.472	102.423	102.373	102.316	6.875	101.578	101.528	101.478	101.422
7.000	102.834	102.784	102.734	102.678	7.125	102.837	102.787	102.737	102.681	7.000	102.109	102.059	102.009	101.953
7.125	103.207	103.158	103.108	103.051	7.250	102.965	102.915	102.865	102.809	7.125	102.482	102.433	102.383	102.326
7.250	103.678	103.629	103.579	103.522	7.375	103.516	103.466	103.416	103.360	7.250	102.953	102.904	102.854	102.797
7.375	103.985	103.935	103.886	103.829	7.500	103.601	103.551	103.501	103.445	7.375	103.260	103.210	103.161	103.104
7.500	104.335	104.285	104.235	104.179	7.625	103.679	103.630	103.580	103.523	7.500	103.610	103.560	103.510	103.454
7.625	104.654	104.605	104.555	104.499	7.750	102.625	102.518	102.412	102.291	7.625	103.929	103.880	103.830	103.774
7.750	104.788	104.738	104.689	104.632	7.875	102.875	102.769	102.662	102.542	7.750	104.063	104.013	103.964	103.907
7.875	105.091	105.041	104.992	104.935	8.000	101.842	101.735	101.629	101.508	7.875	104.366	104.316	104.267	104.210
8.000	105.100	105.051	105.001	104.944	8.125	102.062	101.956	101.849	101.728	8.000	104.375	104.326	104.276	104.219
8.125	105.361	105.311	105.261	105.205						8.125	104.636	104.586	104.536	104.480

LOAN STREAM MORTGAGE					LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale				
Effective: July 14, 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	96.067	96.046	96.024	96.000	4.875	93.354	93.283	93.212	93.132	5.750	98.891	98.835	98.778	98.713
5.500	96.702	96.680	96.659	96.635	5.000	94.075	94.004	93.933	93.853	5.875	99.428	99.372	99.315	99.250
5.625	97.315	97.294	97.273	97.249	5.125	94.522	94.451	94.380	94.299	6.000	99.938	99.881	99.825	99.760
5.750	97.786	97.758	97.730	97.697	5.250	95.210	95.188	95.167	95.143	6.125	100.412	100.356	100.299	100.234
5.875	98.416	98.388	98.360	98.327	5.375	95.868	95.847	95.826	95.801	6.250	100.237	100.166	100.095	100.014
6.000	99.029	99.001	98.972	98.940	5.500	96.504	96.483	96.461	96.437	6.375	100.841	100.770	100.699	100.618
6.125	99.554	99.526	99.497	99.465	5.625	97.118	97.097	97.076	97.052	6.500	101.288	101.217	101.146	101.065
6.250	99.905	99.862	99.820	99.772	5.750	97.588	97.559	97.531	97.499	6.625	101.578	101.507	101.436	101.356
6.375	100.590	100.547	100.505	100.457	5.875	98.213	98.185	98.156	98.124	6.750	101.460	101.382	101.304	101.216
6.500	101.100	101.057	101.015	100.967	6.000	98.826	98.797	98.769	98.737	6.875	101.738	101.660	101.582	101.494
6.625	101.454	101.411	101.368	101.320	6.125	99.391	99.362	99.334	99.302	7.000	102.234	102.156	102.078	101.989
6.750	101.952	101.902	101.852	101.796	6.250	99.755	99.712	99.670	99.622	7.125	102.590	102.512	102.434	102.345
6.875	102.303	102.253	102.203	102.147	6.375	100.440	100.397	100.355	100.307	7.250	103.151	103.101	103.052	102.995
7.000	102.834	102.784	102.734	102.678	6.500	100.950	100.907	100.865	100.817	7.375	103.571	103.521	103.472	103.415
7.125	103.207	103.158	103.108	103.051	6.625	101.304	101.261	101.218	101.170	7.500	103.962	103.912	103.863	103.806
7.250	103.678	103.629	103.579	103.522	6.750	101.802	101.752	101.702	101.646	7.625	104.317	104.267	104.217	104.161
7.375	103.985	103.935	103.886	103.829	6.875	102.133	102.083	102.033	101.977					
7.500	104.335	104.285	104.235	104.179	7.000	102.664	102.614	102.564	102.508					
7.625	104.654	104.605	104.555	104.499	7.125	103.037	102.988	102.938	102.881					
7.750	104.788	104.738	104.689	104.632	7.250	103.508	103.459	103.409	103.352					
7.875	105.091	105.041	104.992	104.935	7.375	103.815	103.765	103.716	103.659					
8.000	105.100	105.051	105.001	104.944	7.500	104.165	104.115	104.065	104.009					
8.125	105.361	105.311	105.261	105.205	7.625	104.484	104.435	104.385	104.329					
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	100.873	100.838	100.801	100.758	6.000	101.531	101.481	101.428	101.368	5.375	95.592	95.571	95.549	95.525
6.125	101.210	101.175	101.137	101.095	6.125	101.868	101.818	101.765	101.705	5.500	96.227	96.205	96.184	96.160
6.250	101.322	101.282	101.236	101.185	6.250	101.539	101.497	101.451	101.400	5.625	96.840	96.819	96.798	96.774
6.375	101.758	101.718	101.673	101.622	6.375	101.973	101.930	101.885	101.834	5.750	97.311	97.283	97.255	97.222
6.500	102.096	102.056	102.010	101.959	6.500	102.303	102.260	102.215	102.163	5.875	97.941	97.913	97.885	97.852
6.625	102.261	102.221	102.176	102.124	6.625	102.439	102.397	102.351	102.300	6.000	98.554	98.526	98.497	98.465
6.750	102.492	102.452	102.407	102.355	6.750	102.649	102.609	102.563	102.512	6.125	99.079	99.051	99.022	98.990
6.875	102.662	102.622	102.577	102.526	6.875	102.795	102.755	102.710	102.659	6.250	99.430	99.387	99.345	99.297
7.000	103.054	103.014	102.969	102.918	7.000	103.168	103.128	103.083	103.031	6.375	100.115	100.072	100.030	99.982
7.125	103.325	103.285	103.239	103.188	7.125	103.423	103.383	103.338	103.286	6.500	100.625	100.582	100.540	100.492
7.250	103.274	103.159	103.038	102.901	7.250	103.368	103.253	103.132	102.995	6.625	100.979	100.936	100.893	100.845
7.375	103.543	103.428	103.307	103.170	7.375	103.628	103.513	103.392	103.255	6.750	101.477	101.427	101.377	101.321
7.500	103.806	103.691	103.570	103.433	7.500	103.891	103.776	103.655	103.518	6.875	101.828	101.778	101.728	101.672
7.625	104.046	103.931	103.810	103.673	7.625	104.131	104.016	103.895	103.758	7.000	102.359	102.309	102.259	102.203
FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)										7.125 102.732 102.683 102.633 102.576				
Rate	15-Day	30-Day	45-Day	60-Day						7.250 103.203 103.154 103.104 103.047				
5.875	98.416	98.388	98.360	98.327						7.375 103.510 103.460 103.411 103.354				
6.000	99.029	99.001	98.972	98.940						7.500 103.860 103.810 103.760 103.704				
6.125	99.554	99.526	99.497	99.465						7.625 104.179 104.130 104.080 104.024				
6.250	99.905	99.862	99.820	99.772										
6.375	100.590	100.547	100.505	100.457										
6.500	101.100	101.057	101.015	100.967										
6.625	101.454	101.411	101.368	101.320										
6.750	101.952	101.902	101.852	101.796										
6.875	102.303	102.253	102.203	102.147										
7.000	102.834	102.784	102.734	102.678										
7.125	103.207	103.158	103.108	103.051										
7.250	103.678	103.629	103.579	103.522										
7.375	103.985	103.935	103.886	103.829										
7.500	104.335	104.285	104.235	104.179										
7.625	104.654	104.605	104.555	104.499										
7.750	104.788	104.738	104.689	104.632										
7.875	105.091	105.041	104.992	104.935										
8.000	105.100	105.051	105.001	104.944										
8.125	105.361	105.311	105.261	105.205										
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	96.915	96.886	96.858	96.826	5.750	95.657	95.629	95.600	95.568	6.000	98.221	98.166	98.106	98.037
5.625	97.568	97.540	97.511	97.479	5.875	96.221	96.193	96.164	96.132	6.125	98.482	98.427	98.367	98.298
5.750	97.911	97.882	97.854	97.822	6.000	96.840	96.812	96.783	96.751	6.250	98.634	98.579	98.519	98.450
5.875	98.496	98.467	98.439	98.407	6.125	97.316	97.285	97.253	97.218	6.375	98.883	98.828	98.767	98.699
6.000	99.138	99.110	99.081	99.049	6.250	97.729	97.686	97.644	97.596	6.500	99.125	99.070	99.009	98.941
6.125	99.601	99.570	99.538	99.502	6.375	98.198	98.155	98.113	98.064	6.625	99.350	99.295	99.235	99.166
6.250	100.029	99.986	99.944	99.895	6.500	98.656	98.606	98.556	98.500	6.750	99.306	99.251	99.191	99.122
6.375	100.525	100.482	100.440	100.391	6.625	99.142	99.093	99.043	98.987	6.875	99.538	99.483	99.422	99.354
6.500	101.001	100.951	100.901	100.845	6.750	99.444	99.394	99.344	99.288	7.000	99.685	99.630	99.569	99.501
6.625	101.483	101.433	101.383	101.327	6.875	99.826	99.776	99.726	99.670	7.125	99.880	99.825	99.764	99.696
6.750	101.764	101.714	101.665	101.608	7.000	100.178	100.128	100.079	100.022	7.250	99.518	99.388	99.252	99.098
6.875	102.143	102.094	102.044	101.987	7.125	100.574	100.524	100.474	100.418	7.375	100.083	99.953	99.817	99.663
7.000	102.472	102.423	102.373	102.316	7.250	100.736	100.686	100.636	100.580	7.500	100.143	100.013	99.877	99.723
7.125	102.837	102.787	102.737	102.681	7.375	101.294	101.245	101.195	101.139	7.625	100.183	100.053	99.917	99.763
7.250	102.965	102.915	102.865	102.809	7.500	101.414	101.364	101.314	101.258					
7.375	103.516	103.466	103.416	103.360	7.625	101.527	101.477	101.427	10					



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

Wholesale

Effective: July 14, 2025

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	96.067	96.046	96.024	96.000	6.000	99.138	99.110	99.081	99.049	5.375	95.342	95.321	95.299	95.275
5.500	96.702	96.680	96.659	96.635	6.125	99.601	99.570	99.538	99.502	5.500	95.977	95.955	95.934	95.910
5.625	97.315	97.294	97.273	97.249	6.250	100.029	99.986	99.944	99.895	5.625	96.590	96.569	96.548	96.524
5.750	97.786	97.758	97.730	97.697	6.375	100.525	100.482	100.440	100.391	5.750	97.061	97.033	97.005	96.972
5.875	98.416	98.388	98.360	98.327	6.500	101.001	100.951	100.901	100.845	5.875	97.691	97.663	97.635	97.602
6.000	99.029	99.001	98.972	98.940	6.625	101.483	101.433	101.383	101.327	6.000	98.304	98.276	98.247	98.215
6.125	99.554	99.526	99.497	99.465	6.750	101.764	101.714	101.665	101.608	6.125	98.829	98.801	98.772	98.740
6.250	99.905	99.862	99.820	99.772	6.875	102.143	102.094	102.044	101.987	6.250	99.180	99.137	99.095	99.047
6.375	100.590	100.547	100.505	100.457	7.000	102.472	102.423	102.373	102.316	6.375	99.865	99.822	99.780	99.732
6.500	101.100	101.057	101.015	100.967	7.125	102.837	102.787	102.737	102.681	6.500	100.375	100.332	100.290	100.242
6.625	101.454	101.411	101.368	101.320	7.250	102.965	102.915	102.865	102.809	6.625	100.729	100.686	100.643	100.595
6.750	101.952	101.902	101.852	101.796	7.375	103.516	103.466	103.416	103.360	6.750	101.227	101.177	101.127	101.071
6.875	102.303	102.253	102.203	102.147	7.500	103.601	103.551	103.501	103.445	6.875	101.578	101.528	101.478	101.422
7.000	102.834	102.784	102.734	102.678	7.625	103.679	103.630	103.580	103.523	7.000	102.109	102.059	102.009	101.953
7.125	103.207	103.158	103.108	103.051	7.750	102.625	102.518	102.412	102.291	7.125	102.482	102.433	102.383	102.326
7.250	103.678	103.629	103.579	103.522	7.875	102.875	102.769	102.662	102.542	7.250	102.953	102.904	102.854	102.797
7.375	103.985	103.935	103.886	103.829	8.000	101.842	101.735	101.629	101.508	7.375	103.260	103.210	103.161	103.104
7.500	104.335	104.285	104.235	104.179	8.125	102.062	101.956	101.849	101.728	7.500	103.610	103.560	103.510	103.454
7.625	104.654	104.605	104.555	104.499						7.625	103.929	103.880	103.830	103.774
7.750	104.788	104.738	104.689	104.632						7.750	104.063	104.013	103.964	103.907
7.875	105.091	105.041	104.992	104.935						7.875	104.366	104.316	104.267	104.210
8.000	105.100	105.051	105.001	104.944						8.000	104.375	104.326	104.276	104.219
8.125	105.361	105.311	105.261	105.205						8.125	104.636	104.586	104.536	104.480

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-BD10)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	96.067	96.046	96.024	96.000	6.000	99.138	99.110	99.081	99.049	5.375	95.342	95.321	95.299	95.275
5.500	96.702	96.680	96.659	96.635	6.125	99.601	99.570	99.538	99.502	5.500	95.977	95.955	95.934	95.910
5.625	97.315	97.294	97.273	97.249	6.250	100.029	99.986	99.944	99.895	5.625	96.590	96.569	96.548	96.524
5.750	97.786	97.758	97.730	97.697	6.375	100.525	100.482	100.440	100.391	5.750	97.061	97.033	97.005	96.972
5.875	98.416	98.388	98.360	98.327	6.500	101.001	100.951	100.901	100.845	5.875	97.691	97.663	97.635	97.602
6.000	99.029	99.001	98.972	98.940	6.625	101.483	101.433	101.383	101.327	6.000	98.304	98.276	98.247	98.215
6.125	99.554	99.526	99.497	99.465	6.750	101.764	101.714	101.665	101.608	6.125	98.829	98.801	98.772	98.740
6.250	99.905	99.862	99.820	99.772	6.875	102.143	102.094	102.044	101.987	6.250	99.180	99.137	99.095	99.047
6.375	100.590	100.547	100.505	100.457	7.000	102.472	102.423	102.373	102.316	6.375	99.865	99.822	99.780	99.732
6.500	101.100	101.057	101.015	100.967	7.125	102.837	102.787	102.737	102.681	6.500	100.375	100.332	100.290	100.242
6.625	101.454	101.411	101.368	101.320	7.250	102.965	102.915	102.865	102.809	6.625	100.729	100.686	100.643	100.595
6.750	101.952	101.902	101.852	101.796	7.375	103.516	103.466	103.416	103.360	6.750	101.227	101.177	101.127	101.071
6.875	102.303	102.253	102.203	102.147	7.500	103.601	103.551	103.501	103.445	6.875	101.578	101.528	101.478	101.422
7.000	102.834	102.784	102.734	102.678	7.625	103.679	103.630	103.580	103.523	7.000	102.109	102.059	102.009	101.953
7.125	103.207	103.158	103.108	103.051	7.750	102.625	102.518	102.412	102.291	7.125	102.482	102.433	102.383	102.326
7.250	103.678	103.629	103.579	103.522	7.875	102.875	102.769	102.662	102.542	7.250	102.953	102.904	102.854	102.797
7.375	103.985	103.935	103.886	103.829	8.000	101.842	101.735	101.629	101.508	7.375	103.260	103.210	103.161	103.104
7.500	104.335	104.285	104.235	104.179	8.125	102.062	101.956	101.849	101.728	7.500	103.610	103.560	103.510	103.454
7.625	104.654	104.605	104.555	104.499						7.625	103.929	103.880	103.830	103.774
7.750	104.788	104.738	104.689	104.632						7.750	104.063	104.013	103.964	103.907
7.875	105.091	105.041	104.992	104.935						7.875	104.366	104.316	104.267	104.210
8.000	105.100	105.051	105.001	104.944						8.000	104.375	104.326	104.276	104.219
8.125	105.361	105.311	105.261	105.205						8.125	104.636	104.586	104.536	104.480



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

Wholesale

Effective: July 14, 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	96.871	96.887	96.888	96.823	5.000	97.097	97.107	97.100	97.017	5.250	96.836	96.839	96.823	96.722
4.875	97.193	97.207	97.203	97.130	5.125	97.585	97.591	97.580	97.488	5.375	97.065	97.064	97.045	96.935
5.000	97.510	97.520	97.512	97.429	5.250	98.033	98.035	98.020	97.919	5.500	97.352	97.348	97.324	97.205
5.125	97.819	97.825	97.813	97.721	5.375	98.419	98.418	98.398	98.288	5.625	97.728	97.720	97.692	97.564
5.250	98.116	98.119	98.103	98.003	5.500	98.790	98.786	98.762	98.643	5.750	98.094	98.083	98.051	97.914
5.375	98.397	98.396	98.376	98.266	5.625	99.140	99.133	99.104	98.976	5.875	98.447	98.432	98.396	98.250
5.500	98.665	98.661	98.636	98.518	5.750	99.475	99.464	99.431	99.294	6.000	98.780	98.762	98.722	98.567
5.625	98.915	98.907	98.879	98.751	5.875	99.787	99.772	99.735	99.589	6.125	99.086	99.065	99.020	98.856
5.750	99.165	99.154	99.121	98.984	6.000	100.075	100.056	100.016	99.861	6.250	99.356	99.331	99.282	99.109
5.875	99.414	99.399	99.363	99.217	6.125	100.328	100.306	100.261	100.097	6.375	99.576	99.548	99.494	99.312
6.000	99.638	99.620	99.579	99.424	6.250	100.550	100.524	100.475	100.302	6.500	99.704	99.672	99.615	99.424
6.125	99.825	99.804	99.759	99.595	6.375	100.728	100.699	100.646	100.464	6.625	99.698	99.662	99.601	99.400
6.250	100.011	99.986	99.937	99.764	6.500	100.817	100.785	100.727	100.536	6.750	99.748	99.709	99.643	99.434
6.375	100.196	100.168	100.115	99.933	6.625	100.774	100.738	100.677	100.477	6.875	99.881	99.839	99.769	99.550
6.500	100.342	100.310	100.252	100.061	6.750	100.741	100.702	100.636	100.427	7.000	100.048	100.002	99.928	99.701
6.625	100.427	100.391	100.330	100.130	6.875	100.721	100.679	100.609	100.391	7.125	100.285	100.235	100.157	99.921
6.750	100.502	100.463	100.398	100.188	7.000	100.745	100.699	100.625	100.398	7.250	100.628	100.575	100.492	100.247
6.875	100.561	100.519	100.449	100.231	7.125	100.852	100.803	100.724	100.488	7.375	101.085	101.029	100.942	100.688
7.000	100.449	100.403	100.329	100.101	7.250	101.202	101.149	101.067	100.822	7.500	101.543	101.483	101.392	101.129
7.125	100.099	100.050	99.972	99.736	7.375	101.875	101.818	101.732	101.478					
7.250	100.050	99.997	99.915	99.670	7.500	102.446	102.386	102.296	102.032					
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	96.971	96.988	96.989	96.924	5.000	97.195	97.204	97.197	97.114	5.250	96.932	96.935	96.919	96.819
4.875	97.294	97.307	97.304	97.230	5.125	97.682	97.688	97.676	97.584	5.375	97.160	97.159	97.139	97.030
5.000	97.610	97.620	97.612	97.530	5.250	98.128	98.131	98.115	98.014	5.500	97.446	97.442	97.418	97.299
5.125	97.918	97.925	97.913	97.821	5.375	98.513	98.512	98.492	98.383	5.625	97.820	97.813	97.784	97.656
5.250	98.216	98.218	98.203	98.102	5.500	98.884	98.879	98.855	98.736	5.750	98.185	98.174	98.141	98.004
5.375	98.496	98.495	98.475	98.365	5.625	99.232	99.225	99.196	99.069	5.875	98.536	98.521	98.484	98.338
5.500	98.764	98.759	98.735	98.616	5.750	99.566	99.555	99.522	99.385	6.000	98.867	98.849	98.808	98.653
5.625	99.014	99.006	98.978	98.850	5.875	99.877	99.862	99.826	99.680	6.125	99.171	99.150	99.105	98.941
5.750	99.264	99.253	99.220	99.083	6.000	100.164	100.146	100.105	99.950	6.250	99.440	99.415	99.365	99.192
5.875	99.514	99.499	99.462	99.316	6.125	100.417	100.396	100.351	100.187	6.375	99.659	99.630	99.577	99.395
6.000	99.739	99.721	99.680	99.525	6.250	100.640	100.615	100.566	100.393	6.500	99.786	99.754	99.697	99.505
6.125	99.927	99.906	99.861	99.697	6.375	100.819	100.791	100.738	100.556	6.625	99.780	99.744	99.683	99.483
6.250	100.115	100.090	100.041	99.868	6.500	100.910	100.878	100.821	100.630	6.750	99.831	99.792	99.726	99.517
6.375	100.303	100.274	100.221	100.039	6.625	100.869	100.834	100.772	100.572	6.875	99.964	99.922	99.852	99.634
6.500	100.450	100.419	100.361	100.170	6.750	100.838	100.800	100.734	100.525	7.000	100.132	100.086	100.012	99.785
6.625	100.538	100.502	100.441	100.241	6.875	100.821	100.778	100.708	100.490	7.125	100.370	100.320	100.242	100.006
6.750	100.615	100.576	100.510	100.301	7.000	100.846	100.800	100.726	100.499	7.250	100.714	100.661	100.578	100.333
6.875	100.676	100.633	100.563	100.345	7.125	100.955	100.905	100.827	100.591	7.375	101.172	101.116	101.029	100.775
7.000	100.564	100.518	100.444	100.217	7.250	101.307	101.254	101.172	100.926	7.500	101.632	101.572	101.481	101.218
7.125	100.217	100.167	100.089	99.853	7.375	101.982	101.925	101.839	101.584					
7.250	100.169	100.116	100.033	99.788	7.500	102.555	102.495	102.405	102.141					

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	96.871	96.887	96.888	96.823	5.000	97.097	97.107	97.100	97.017	5.250	96.836	96.839	96.823	96.722
4.875	97.193	97.207	97.203	97.130	5.125	97.585	97.591	97.580	97.488	5.375	97.065	97.064	97.045	96.935
5.000	97.510	97.520	97.512	97.429	5.250	98.033	98.035	98.020	97.919	5.500	97.352	97.348	97.324	97.205
5.125	97.819	97.825	97.813	97.721	5.375	98.419	98.418	98.398	98.288	5.625	97.728	97.720	97.692	97.564
5.250	98.116	98.119	98.103	98.003	5.500	98.790	98.786	98.762	98.643	5.750	98.094	98.083	98.051	97.914
5.375	98.397	98.396	98.376	98.266	5.625	99.140	99.133	99.104	98.976	5.875	98.447	98.432	98.396	98.250
5.500	98.665	98.661	98.636	98.518	5.750	99.475	99.464	99.431	99.294	6.000	98.780	98.762	98.722	98.567
5.625	98.915	98.907	98.879	98.751	5.875	99.787	99.772	99.735	99.589	6.125	99.086	99.065	99.020	98.856
5.750	99.165	99.154	99.121	98.984	6.000	100.075	100.056	100.016	99.861	6.250	99.356	99.331	99.282	99.109
5.875	99.414	99.399	99.363	99.217	6.125	100.328	100.306	100.261	100.097	6.375	99.576	99.548	99.494	99.312
6.000	99.638	99.620	99.579	99.424	6.250	100.550	100.524	100.475	100.302	6.500	99.704	99.672	99.615	99.424
6.125	99.825	99.804	99.759	99.595	6.375	100.728	100.699	100.646	100.464	6.625	99.698	99.662	99.601	99.400
6.250	100.011	99.986	99.937	99.764	6.500	100.817	100.785	100.727	100.536	6.750	99.748	99.709	99.643	99.434
6.375	100.196	100.168	100.115	99.933	6.625	100.774	100.738	100.677	100.477	6.875	99.881	99.839	99.769	99.550
6.500	100.342	100.310	100.252	100.061	6.750	100.741	100.702	100.636	100.427	7.000	100.048	100.002	99.928	99.701
6.625	100.427	100.391	100.330	100.130	6.875	100.721	100.679	100.609	100.391	7.125	100.285	100.235	100.157	99.921
6.750	100.502	100.463	100.398	100.188	7.000	100.745	100.699	100.625	100.398	7.250	100.628	100.575	100.492	100.247
6.875	100.561	100.519	100.449	100.231	7.125	100.852	100.803	100.724	100.488	7.375	101.085	101.029	100.942	100.688
7.000	100.449	100.403	100.329	100.101	7.250	101.202	101.149	101.067	100.822	7.500	101.543	101.483	101.392	101.129
7.125	100.099	100.050	99.972	99.736	7.375	101.875	101.818	101.732	101.478					
7.250	100.050	99.997	99.915	99.670	7.500	102.446	102.386	102.296	102.032					

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
4.750	96.971	96.988	96.989	96.924	5.000	97.195	97.204	97.197	97.114	5.250	96.932	96.935	96.919	96.819
4.875	97.294	97.307	97.304	97.230	5.125	97.682	97.688	97.676	97.584	5.375	97.160	97.159	97.139	97.030
5.000	97.610	97.620	97.612	97.530	5.250	98.128	98.131	98.115	98.014	5.500	97.446	97.442	97.418	97.299
5.125	97.918	97.925	97.913	97.821	5.375	98.513	98.512	98.492	98.383	5.625	97.820	97.813	97.784	97.656
5.250	98.216	98.218	98.203	98.102	5.500	98.884	98.879	98.855	98.736	5.750	98.185	98.174	98.141	98.004
5.375	98.496	98.495	98.475	98.365	5.625	99.232	99.225	99.196	99.069	5.875	98.536	98.521	98.484	98.338
5.500	98.764	98.759	98.735	98.616	5.750	99.566	99.555	99.522	99.385	6.000	98.867	98.849	98.808	98.653
5.625	99.014	99.006	98.978	98.850	5.875	99.877	99.862	99.826	99.680	6.125	99.171	99.150	99.105	98.941
5.750	99.264	99.253	99.220	99.083	6.000	100.164	100.146	100.105	99.950	6.250	99.440	99.415	99.365	99.192
5.875	99.514	99.499	99.462	99.316	6.125	100.417	100.396	100.351	100.187	6.375	99.659	99.630	99.577	99.395
6.000	99.739	99.721	99.680	99.525	6.250	100.640	100.615	100.566	100.393	6.500	99.786	99.754	99.697	99.505
6.125	99.927	99.906	99.861	99.697	6.375	100.819	100.791	100.738	100.556	6.625	99.780	99.744	99.683	99.483
6.250	100.115	100.090	100.041	99.868	6.500	100.910	100.878	100.821	100.630	6.750	99.831	99.792	99.726	99.517
6.375	100.303	100.274	100.221	100.039	6.625	100.869	100.834	100.772	100.572	6.875	99.964	99.922	99.852	99.634
6.500	100.450	100.419	100.361	100.170	6.750	100.838	100.800	100.734	100.525	7.000	100.132	100.086	100.012	99.785
6.625	100.538	100.502	100.441	100.241	6.875	100.821	100.778	100.708	100.490	7.125	100.370	100.320	100.242	100.006
6.750	100.615	100.576	100.510	100.301	7.000	100.846	100.800	100.726	100.499	7.250	100.714	100.661	100.578	100.333
6.875	100.676	100.633	100.563	100.345	7.125	100.955	100.905	100.827	100.591	7.375	101.172	101.116	101.029	100.775
7.000	100.564	100.518	100.444	100.217	7.250	101.307	101.254	101.172	100.926	7.500	101.632	101.572	101.481	101.218
7.125	100.217	100.167	100.089	99.853	7.375	101.982	101.925	101.839	101.584					
7.250	100.169	100.116	100.033	99.788	7.500	102.555	102.495	102.405	102.141					

LOAN STREAM MORTGAGE		LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612											
Effective:		July 14, 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 **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											
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					NC Floor Price		99.750					
LENDER PAID MI													
PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639			
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190			
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870			
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750			
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000			
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890			
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770			
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240			
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610			
HOMEREADY AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190			
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870			
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630			
	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: July 14, 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	96.915	96.886	96.858	96.826	5.500	94.941	94.913	94.884	94.852	5.375	0.000	94.347	94.319	94.287
5.625	97.568	97.540	97.511	97.479	5.625	95.596	95.567	95.539	95.507	5.500	95.060	95.032	95.003	94.971
5.750	97.911	97.882	97.854	97.822	5.750	95.932	95.903	95.875	95.843	5.625	95.702	95.674	95.645	95.613
5.875	98.496	98.467	98.439	98.407	5.875	96.517	96.488	96.460	96.428	5.750	96.057	96.029	96.000	95.968
6.000	99.138	99.110	99.081	99.049	6.000	97.159	97.131	97.103	97.070	5.875	96.621	96.593	96.564	96.532
6.125	99.601	99.570	99.538	99.502	6.125	97.663	97.631	97.599	97.564	6.000	97.240	97.212	97.183	97.151
6.250	100.029	99.986	99.944	99.895	6.250	98.104	98.061	98.019	97.970	6.125	97.716	97.685	97.653	97.618
6.375	100.525	100.482	100.440	100.391	6.375	98.600	98.557	98.515	98.466	6.250	98.129	98.086	98.044	97.996
6.500	101.001	100.951	100.901	100.845	6.500	99.071	99.022	98.972	98.916	6.375	98.598	98.555	98.513	98.464
6.625	101.483	101.433	101.383	101.327	6.625	99.538	99.488	99.438	99.382	6.500	99.056	99.006	98.956	98.900
6.750	101.764	101.714	101.665	101.608	6.750	99.819	99.769	99.720	99.663	6.625	99.542	99.493	99.443	99.387
6.875	102.143	102.094	102.044	101.987	6.875	100.198	100.149	100.099	100.042	6.750	99.844	99.794	99.744	99.688
7.000	102.472	102.423	102.373	102.316	7.000	100.527	100.478	100.428	100.371	6.875	100.226	100.176	100.126	100.070
7.125	102.837	102.787	102.737	102.681	7.125	100.892	100.842	100.792	100.736	7.000	100.578	100.528	100.479	100.422
7.250	102.965	102.915	102.865	102.809	7.250	101.020	100.970	100.920	100.864	7.125	100.974	100.924	100.874	100.818
7.375	103.516	103.466	103.416	103.360	7.375	101.571	101.521	101.471	101.415	7.250	101.136	101.086	101.036	100.980
7.500	103.601	103.551	103.501	103.445	7.500	101.656	101.606	101.556	101.500	7.375	101.694	101.645	101.595	101.539
7.625	103.679	103.630	103.580	103.523	7.625	101.734	101.685	101.635	101.578	7.500	101.814	101.764	101.714	101.658
7.750	102.625	102.518	102.412	102.291						7.625	101.927	101.877	101.827	101.771
7.875	102.875	102.769	102.662	102.542										
8.000	101.842	101.735	101.629	101.508										
8.125	102.062	101.956	101.849	101.728										

		LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612								
Effective:		July 14, 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	-0.625	-0.625	-0.750	-1.250	-2.500	-3.375				
2nd Home	-0.625	-0.625	-0.750	-1.250	-2.500	-3.375	-3.375			
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	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125			
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625			
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875					
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375					
LOAN AMOUNT **										
Loan Amt \$75,000 <= \$100,000	-1.000						* 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 >\$100,000 <= \$249,999	0.250									
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	**Minimum Loan Amount \$75,000**								
> 6 Financed Properties	-0.500									
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					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

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Irvine, CA 92612

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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: July 14, 2025

MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	99.009	98.830	98.646
6.875	99.419	99.196	99.027
6.990	99.893	99.670	99.501
7.000	99.923	99.700	99.531
7.125	100.369	100.146	99.977
7.250	100.795	100.572	100.403
7.375	100.928	100.662	100.436
7.500	101.392	101.126	100.900
7.625	101.798	101.532	101.306
7.750	102.194	101.928	101.702
7.875	101.835	101.535	101.252
8.000	102.259	101.959	101.676
8.125	102.645	102.345	102.062
8.250	103.031	102.731	102.448

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	97.509	97.330	97.146
6.875	97.919	97.696	97.527
6.990	98.393	98.170	98.001
7.000	98.423	98.200	98.031
7.125	98.869	98.646	98.477
7.250	99.295	99.072	98.903
7.375	99.428	99.162	98.936
7.500	99.892	99.626	99.400
7.625	100.298	100.032	99.806
7.750	100.694	100.428	100.202
7.875	100.335	100.035	99.752
8.000	100.759	100.459	100.176
8.125	101.145	100.845	100.562
8.250	101.531	101.231	100.948

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	98.259	98.080	97.896
6.875	98.669	98.446	98.277
6.990	99.143	98.920	98.751
7.000	99.173	98.950	98.781
7.125	99.619	99.396	99.227
7.250	100.045	99.822	99.653
7.375	100.178	99.912	99.686
7.500	100.642	100.376	100.150
7.625	101.048	100.782	100.556
7.750	101.444	101.178	100.952
7.875	101.085	100.785	100.502
8.000	101.509	101.209	100.926
8.125	101.895	101.595	101.312
8.250	102.281	101.981	101.698

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	97.009	96.830	96.646
6.875	97.419	97.196	97.027
6.990	97.893	97.670	97.501
7.000	97.923	97.700	97.531
7.125	98.369	98.146	97.977
7.250	98.795	98.572	98.403
7.375	98.928	98.662	98.436
7.500	99.392	99.126	98.900
7.625	99.798	99.532	99.306
7.750	100.194	99.928	99.702
7.875	99.835	99.535	99.252
8.000	100.259	99.959	99.676
8.125	100.645	100.345	100.062
8.250	101.031	100.731	100.448

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	95.509	95.330	95.146
6.875	95.919	95.696	95.527
6.990	96.393	96.170	96.001
7.000	96.423	96.200	96.031
7.125	96.869	96.646	96.477
7.250	97.295	97.072	96.903
7.375	97.428	97.162	96.936
7.500	97.892	97.626	97.400
7.625	98.298	98.032	97.806
7.750	98.694	98.428	98.202
7.875	98.335	98.035	97.752
8.000	98.759	98.459	98.176
8.125	99.145	98.845	98.562
8.250	99.531	99.231	98.948

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	96.259	96.080	95.896
6.875	96.669	96.446	96.277
6.990	97.143	96.920	96.751
7.000	97.173	96.950	96.781
7.125	97.619	97.396	97.227
7.250	98.045	97.822	97.653
7.375	98.178	97.912	97.686
7.500	98.642	98.376	98.150
7.625	99.048	98.782	98.556
7.750	99.444	99.178	98.952
7.875	99.085	98.785	98.502
8.000	99.509	99.209	98.926
8.125	99.895	99.595	99.312
8.250	100.281	99.981	99.698

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

MaxONE LLPAs

FICO ≥680
0.500
FICO 660 - 679
0.000
FICO 640 - 659
-0.500
FICO 620 - 639
-1.000
DTI >50
-0.250

Manufactured Home
-0.250
2-Units
-0.250
2-1 Buydown
-0.250
Kentucky
-0.500

Floor Price
98.000



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

Effective: July 14, 2025

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
5.250	97.108	97.078	97.042	
5.375	97.744	97.714	97.678	
5.500	98.245	98.215	98.179	
5.625	98.727	98.697	98.661	
5.750	99.458	99.428	99.392	
5.875	99.899	99.858	99.815	
6.000	100.495	100.454	100.411	
6.125	100.957	100.916	100.873	
6.250	101.533	101.492	101.449	
6.375	101.414	101.336	101.258	
6.500	101.990	101.912	101.834	
6.625	102.537	102.459	102.381	
6.750	103.073	102.995	102.917	
6.875	102.937	102.815	102.723	
7.000	103.598	103.476	103.384	
7.125	103.855	103.733	103.641	
7.250	103.476	103.354	103.262	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
5.000	94.967	94.948	94.920	
5.125	95.479	95.460	95.432	
5.250	96.583	96.553	96.517	
5.375	97.219	97.189	97.153	
5.500	97.720	97.690	97.654	
5.625	98.202	98.172	98.136	
5.750	98.933	98.903	98.867	
5.875	99.374	99.333	99.290	
6.000	99.970	99.929	99.886	
6.125	100.432	100.391	100.348	
6.250	101.008	100.967	100.924	
6.375	100.889	100.811	100.733	
6.500	101.465	101.387	101.309	
6.625	102.012	101.934	101.856	
6.750	102.548	102.470	102.392	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
5.000	98.486	98.459	98.436	
5.125	98.866	98.839	98.816	
5.250	99.736	99.709	99.686	
5.375	99.769	99.746	99.723	
5.500	100.139	100.116	100.093	
5.625	100.489	100.466	100.443	
5.750	101.069	101.046	101.023	
5.875	100.851	100.836	100.821	
6.000	101.306	101.291	101.276	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.630	96.600	96.564	
5.375	97.016	96.986	96.950	
5.500	97.642	97.612	97.576	
5.625	98.249	98.219	98.183	
5.750	98.880	98.850	98.814	
5.875	99.302	99.261	99.218	
6.000	99.998	99.957	99.914	
6.125	100.485	100.444	100.401	
6.250	100.861	100.820	100.777	
6.375	101.029	100.951	100.873	
6.500	101.355	101.277	101.199	
6.625	101.927	101.849	101.771	
6.750	101.563	101.485	101.407	
6.875	101.990	101.868	101.776	
7.000	102.351	102.229	102.137	
7.125	102.733	102.611	102.519	
7.250	102.529	102.407	102.315	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	97.108	97.078	97.042	
5.375	97.744	97.714	97.678	
5.500	98.245	98.215	98.179	
5.625	98.727	98.697	98.661	
5.750	99.458	99.428	99.392	
5.875	99.899	99.858	99.815	
6.000	100.495	100.454	100.411	
6.125	100.957	100.916	100.873	
6.250	101.533	101.492	101.449	
6.375	101.414	101.336	101.258	
6.500	101.990	101.912	101.834	
6.625	102.537	102.459	102.381	
6.750	103.073	102.995	102.917	
6.875	102.937	102.815	102.723	
7.000	103.598	103.476	103.384	
7.125	103.855	103.733	103.641	
7.250	103.476	103.354	103.262	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	96.630	96.600	96.564	
5.375	97.016	96.986	96.950	
5.500	97.642	97.612	97.576	
5.625	98.249	98.219	98.183	
5.750	98.880	98.850	98.814	
5.875	99.302	99.261	99.218	
6.000	99.998	99.957	99.914	
6.125	100.485	100.444	100.401	
6.250	100.861	100.820	100.777	
6.375	101.029	100.951	100.873	
6.500	101.355	101.277	101.199	
6.625	101.927	101.849	101.771	
6.750	101.563	101.485	101.407	
6.875	101.990	101.868	101.776	
7.000	102.351	102.229	102.137	
7.125	102.733	102.611	102.519	
7.250	102.529	102.407	102.315	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	97.108	97.078	97.042	
5.375	97.744	97.714	97.678	
5.500	98.245	98.215	98.179	
5.625	98.727	98.697	98.661	
5.750	99.458	99.428	99.392	
5.875	99.899	99.858	99.815	
6.000	100.495	100.454	100.411	
6.125	100.957	100.916	100.873	
6.250	101.533	101.492	101.449	
6.375	101.414	101.336	101.258	
6.500	101.990	101.912	101.834	
6.625	102.537	102.459	102.381	
6.750	103.073	102.995	102.917	
6.875	102.937	102.815	102.723	
7.000	103.598	103.476	103.384	
7.125	103.855	103.733	103.641	
7.250	103.476	103.354	103.262	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	96.630	96.600	96.564	
5.375	97.016	96.986	96.950	
5.500	97.642	97.612	97.576	
5.625	98.249	98.219	98.183	
5.750	98.880	98.850	98.814	
5.875	99.302	99.261	99.218	
6.000	99.998	99.957	99.914	
6.125	100.485	100.444	100.401	
6.250	100.861	100.820	100.777	
6.375	101.029	100.951	100.873	
6.500	101.355	101.277	101.199	
6.625	101.927	101.849	101.771	
6.750	101.563	101.485	101.407	
6.875	101.990	101.868	101.776	
7.000	102.351	102.229	102.137	
7.125	102.733	102.611	102.519	
7.250	102.529	102.407	102.315	

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: July 14, 2025

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.250	96.978	96.948	96.912	
5.375	97.614	97.584	97.548	
5.500	98.115	98.085	98.049	
5.625	98.597	98.567	98.531	
5.750	99.328	99.298	99.262	
5.875	99.644	99.603	99.560	
6.000	100.240	100.199	100.156	
6.125	100.827	100.786	100.743	
6.250	101.028	100.987	100.944	
6.375	101.159	101.081	101.003	
6.500	101.735	101.657	101.579	
6.625	102.157	102.079	102.001	
6.750	102.193	102.115	102.037	
6.875	102.557	102.435	102.343	
7.000	102.968	102.846	102.754	
7.125	103.225	103.103	103.011	
7.250	103.346	103.224	103.132	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.000	94.612	94.593	94.565	
5.125	95.124	95.105	95.077	
5.250	96.353	96.323	96.287	
5.375	96.989	96.959	96.923	
5.500	97.490	97.460	97.424	
5.625	97.972	97.942	97.906	
5.750	98.703	98.673	98.637	
5.875	99.019	98.978	98.935	
6.000	99.615	99.574	99.531	
6.125	100.202	100.161	100.118	
6.250	100.403	100.362	100.319	
6.375	100.534	100.456	100.378	
6.500	101.110	101.032	100.954	
6.625	101.532	101.454	101.376	
6.750	101.568	101.490	101.412	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	98.131	98.104	98.081	
5.125	98.511	98.484	98.461	
5.250	99.506	99.479	99.456	
5.375	99.539	99.516	99.493	
5.500	99.909	99.886	99.863	
5.625	100.259	100.236	100.213	
5.750	100.839	100.816	100.793	
5.875	100.496	100.481	100.466	
6.000	100.951	100.936	100.921	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.425	96.395	96.359	
5.375	96.686	96.656	96.620	
5.500	97.187	97.157	97.121	
5.625	97.794	97.764	97.728	
5.750	98.900	98.870	98.834	
5.875	98.997	98.956	98.913	
6.000	99.468	99.427	99.384	
6.125	100.055	100.014	99.971	
6.250	100.381	100.340	100.297	
6.375	100.824	100.746	100.668	
6.500	101.275	101.197	101.119	
6.625	101.697	101.619	101.541	
6.750	101.358	101.280	101.202	
6.875	101.535	101.413	101.321	
7.000	101.946	101.824	101.732	
7.125	102.203	102.081	101.989	
7.250	102.074	101.952	101.860	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	96.978	96.948	96.912	
5.375	97.614	97.584	97.548	
5.500	98.115	98.085	98.049	
5.625	98.597	98.567	98.531	
5.750	99.328	99.298	99.262	
5.875	99.644	99.603	99.560	
6.000	100.240	100.199	100.156	
6.125	100.827	100.786	100.743	
6.250	101.028	100.987	100.944	
6.375	101.159	101.081	101.003	
6.500	101.735	101.657	101.579	
6.625	102.157	102.079	102.001	
6.750	102.193	102.115	102.037	
6.875	102.557	102.435	102.343	
7.000	102.968	102.846	102.754	
7.125	103.225	103.103	103.011	
7.250	103.346	103.224	103.132	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	96.425	96.395	96.359	
5.375	96.686	96.656	96.620	
5.500	97.187	97.157	97.121	
5.625	97.794	97.764	97.728	
5.750	98.900	98.870	98.834	
5.875	98.997	98.956	98.913	
6.000	99.468	99.427	99.384	
6.125	100.055	100.014	99.971	
6.250	100.381	100.340	100.297	
6.375	100.824	100.746	100.668	
6.500	101.275	101.197	101.119	
6.625	101.697	101.619	101.541	
6.750	101.358	101.280	101.202	
6.875	101.535	101.413	101.321	
7.000	101.946	101.824	101.732	
7.125	102.203	102.081	101.989	
7.250	102.074	101.952	101.860	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	96.978	96.948	96.912	
5.375	97.614	97.584	97.548	
5.500	98.115	98.085	98.049	
5.625	98.597	98.567	98.531	
5.750	99.328	99.298	99.262	
5.875	99.644	99.603	99.560	
6.000	100.240	100.199	100.156	
6.125	100.827	100.786	100.743	
6.250	101.028	100.987	100.944	
6.375	101.159	101.081	101.003	
6.500	101.735	101.657	101.579	
6.625	102.157	102.079	102.001	
6.750	102.193	102.115	102.037	
6.875	102.557	102.435	102.343	
7.000	102.968	102.846	102.754	
7.125	103.225	103.103	103.011	
7.250	103.346	103.224	103.132	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	96.425	96.395	96.359	
5.375	96.686	96.656	96.620	
5.500	97.187	97.157	97.121	
5.625	97.794	97.764	97.728	
5.750	98.900	98.870	98.834	
5.875	98.997	98.956	98.913	
6.000	99.468	99.427	99.384	
6.125	100.055	100.014	99.971	
6.250	100.381	100.340	100.297	
6.375	100.824	100.746	100.668	
6.500	101.275	101.197	101.119	
6.625	101.697	101.619	101.541	
6.750	101.358	101.280	101.202	
6.875	101.535	101.413	101.321	
7.000	101.946	101.824	101.732	
7.125	102.203	102.081	101.989	
7.250	102.074	101.952	101.860	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	96.808	96.778	96.742	
5.375	97.444	97.414	97.378	
5.500	97.945	97.915	97.879	
5.625	98.427	98.397	98.361	
5.750	99.158	99.128	99.092	
5.875	99.474	99.433	99.390	
6.000	100.070	100.029	99.986	
6.125	100.657	100.616	100.573	
6.250	100.858	100.817	100.774	
6.375	100.989	100.911	100.833	
6.500	101.565	101.487	101.409	
6.625	101.987	101.909	101.831	
6.750	102.023	101.945	101.867	
6.875	102.387	102.265	102.173	
7.000	102.798	102.676	102.584	
7.125	103.055	102.933	102.841	
7.250	103.176	103.054	102.962	

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: July 14, 2025

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.625	97.401	97.395	97.410
4.750	97.234	97.213	97.213
4.875	97.808	97.787	97.787
5.000	98.378	98.357	98.357
5.125	98.716	98.695	98.695
5.250	98.441	98.405	98.390
5.375	99.008	98.972	98.956
5.500	99.570	99.533	99.518
5.625	99.895	99.859	99.843
5.750	99.008	98.957	98.926
5.875	99.560	99.509	99.478
6.000	100.101	100.049	100.018
6.125	100.396	100.344	100.314

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	96.958	96.952	96.968
4.750	96.822	96.801	96.801
4.875	97.378	97.357	97.357
5.000	97.922	97.901	97.901
5.125	98.229	98.208	98.208
5.250	98.014	97.978	97.963
5.375	98.549	98.513	98.498
5.500	99.071	99.035	99.020
5.625	99.347	99.311	99.296
5.750	98.559	98.507	98.477
5.875	99.060	99.008	98.977
6.000	99.539	99.487	99.457
6.125	99.763	99.712	99.681

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.625	97.240	97.234	97.249
4.750	97.266	97.245	97.245
4.875	97.767	97.746	97.746
5.000	98.261	98.240	98.240
5.125	98.519	98.498	98.498
5.250	98.460	98.424	98.408
5.375	98.949	98.913	98.897
5.500	99.430	99.394	99.379
5.625	99.674	99.638	99.622
5.750	99.017	98.965	98.935
5.875	99.487	99.436	99.405
6.000	99.947	99.895	99.864
6.125	100.161	100.109	100.079

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.625	96.747	96.741	96.756
4.750	96.816	96.795	96.795
4.875	97.291	97.270	97.270
5.000	97.750	97.729	97.729
5.125	97.969	97.948	97.948
5.250	97.989	97.953	97.938
5.375	98.440	98.404	98.388
5.500	98.877	98.841	98.826
5.625	99.070	99.034	99.019
5.750	98.526	98.474	98.444
5.875	98.946	98.895	98.864
6.000	99.350	99.298	99.268
6.125	99.504	99.453	99.422

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
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: July 14, 2025

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 326SL)				
Rate	15 Day	30 Day	45 Day	
4.750	93.985	93.966	93.938	
4.875	94.746	94.727	94.699	
5.000	95.392	95.373	95.345	
5.125	95.904	95.885	95.857	
5.250	97.008	96.978	96.942	
5.375	97.644	97.614	97.578	
5.500	98.145	98.115	98.079	
5.625	98.627	98.597	98.561	
5.750	99.358	99.328	99.292	
5.875	99.799	99.758	99.715	
6.000	100.395	100.354	100.311	
6.125	100.857	100.816	100.773	
6.250	101.433	101.392	101.349	
6.375	101.314	101.236	101.158	
6.500	101.890	101.812	101.734	
6.625	102.437	102.359	102.281	
6.750	102.973	102.895	102.817	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	97.094	97.064	97.028	
5.500	97.595	97.565	97.529	
5.625	98.077	98.047	98.011	
5.750	98.808	98.778	98.742	
5.875	99.249	99.208	99.165	
6.000	99.845	99.804	99.761	
6.125	100.307	100.266	100.223	
6.250	100.883	100.842	100.799	
6.375	100.764	100.686	100.608	
6.500	101.340	101.262	101.184	
6.625	101.887	101.809	101.731	
6.750	102.423	102.345	102.267	
6.875	102.287	102.165	102.073	
7.000	102.948	102.826	102.734	
7.125	103.205	103.083	102.991	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	98.361	98.111	97.861	
5.125	98.741	98.491	98.241	
5.250	99.611	99.361	99.111	
5.375	99.644	99.394	99.144	
5.500	100.014	99.764	99.514	
5.625	100.364	100.114	99.864	
5.750	100.944	100.694	100.444	
5.875	100.726	100.476	100.226	
6.000	101.181	100.931	100.681	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.405	96.375	96.339	
5.375	96.791	96.761	96.725	
5.500	97.417	97.387	97.351	
5.625	98.024	97.994	97.958	
5.750	98.655	98.625	98.589	
5.875	99.077	99.036	98.993	
6.000	99.773	99.732	99.689	
6.125	100.260	100.219	100.176	
6.250	100.636	100.595	100.552	
6.375	100.804	100.726	100.648	
6.500	101.130	101.052	100.974	
6.625	101.702	101.624	101.546	
6.750	101.338	101.260	101.182	
6.875	101.765	101.643	101.551	
7.000	102.126	102.004	101.912	
7.125	102.508	102.386	102.294	
7.250	102.304	102.182	102.090	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	93.755	93.736	93.708	
4.875	94.391	94.372	94.344	
5.000	95.037	95.018	94.990	
5.125	95.549	95.530	95.502	
5.250	96.778	96.748	96.712	
5.375	97.414	97.384	97.348	
5.500	97.915	97.885	97.849	
5.625	98.397	98.367	98.331	
5.750	99.128	99.098	99.062	
5.875	99.444	99.403	99.360	
6.000	100.040	99.999	99.956	
6.125	100.627	100.586	100.543	
6.250	100.828	100.787	100.744	
6.375	100.959	100.881	100.803	
6.500	101.535	101.457	101.379	
6.625	101.957	101.879	101.801	
6.750	101.993	101.915	101.837	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.375	96.864	96.834	96.798	
5.500	97.365	97.335	97.299	
5.625	97.847	97.817	97.781	
5.750	98.578	98.548	98.512	
5.875	98.894	98.853	98.810	
6.000	99.490	99.449	99.406	
6.125	100.077	100.036	99.993	
6.250	100.278	100.237	100.194	
6.375	100.409	100.331	100.253	
6.500	100.985	100.907	100.829	
6.625	101.407	101.329	101.251	
6.750	101.443	101.365	101.287	
6.875	101.807	101.685	101.593	
7.000	102.218	102.096	102.004	
7.125	102.475	102.353	102.261	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	98.006	97.979	97.956	
5.125	98.386	98.359	98.336	
5.250	99.381	99.354	99.331	
5.375	99.414	99.391	99.368	
5.500	99.784	99.761	99.738	
5.625	100.134	100.111	100.088	
5.750	100.714	100.691	100.668	
5.875	100.371	100.356	100.341	
6.000	100.826	100.811	100.796	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.000	95.970	95.934	
5.375	96.261	96.231	96.195	
5.500	96.762	96.732	96.696	
5.625	97.369	97.339	97.303	
5.750	98.475	98.445	98.409	
5.875	98.572	98.531	98.488	
6.000	99.043	99.002	98.959	
6.125	99.630	99.589	99.546	
6.250	99.956	99.915	99.872	
6.375	100.399	100.321	100.243	
6.500	100.850	100.772	100.694	
6.625	101.272	101.194	101.116	
6.750	100.933	100.855	100.777	
6.875	101.110	100.988	100.896	
7.000	101.521	101.399	101.307	
7.125	101.778	101.656	101.564	
7.250	101.649	101.527	101.435	

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, July 14, 2025

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)

Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	99.051	98.957	98.770	98.582
6.500	99.372	99.278	99.091	98.903
6.625	99.711	99.617	99.430	99.242
6.750	99.997	99.903	99.715	99.528
6.875	100.289	100.196	100.008	99.821
7.000	100.612	100.518	100.331	100.143
7.125	100.911	100.817	100.629	100.442
7.250	101.224	101.130	100.943	100.755
7.375	101.515	101.422	101.234	101.047
7.500	101.738	101.645	101.457	101.270
7.625	101.953	101.859	101.672	101.484
7.750	102.160	102.067	101.879	101.692
7.875	102.331	102.237	102.049	101.862
8.000	102.514	102.421	102.233	102.046
8.125	102.698	102.604	102.417	102.229
8.250	102.882	102.788	102.600	102.413
8.375	103.065	102.972	102.784	102.597
8.500	103.249	103.155	102.968	102.780
8.625	103.433	103.339	103.151	102.964

Jumbo One 10/6 ARM - (9106DI)

Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	96.129	96.035	95.848	95.660
6.375	96.586	96.492	96.304	96.117
6.500	97.044	96.950	96.762	96.575
6.625	97.499	97.405	97.217	97.030
6.750	97.958	97.864	97.677	97.489
6.875	98.415	98.321	98.133	97.946
7.000	98.876	98.782	98.594	98.407
7.125	99.338	99.244	99.056	98.869
7.250	99.800	99.706	99.519	99.331
7.375	100.263	100.170	99.982	99.795
7.500	100.724	100.630	100.443	100.255
7.625	101.188	101.095	100.907	100.720
7.750	101.654	101.560	101.373	101.185
7.875	102.120	102.026	101.839	101.651
8.000	102.583	102.489	102.302	102.114

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

Jumbo One Premier Pricing

Jumbo One Premier 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.605	96.495	96.323	96.105
5.875	97.110	97.000	96.828	96.610
6.000	97.614	97.505	97.333	97.114
6.125	97.910	97.801	97.629	97.410
6.250	98.206	98.097	97.925	97.706
6.375	98.620	98.511	98.339	98.120
6.500	99.034	98.924	98.752	98.534
6.625	99.524	99.415	99.243	99.024
6.750	100.015	99.905	99.733	99.515
6.875	100.437	100.328	100.156	99.937
7.000	100.861	100.751	100.579	100.361
7.125	101.156	101.047	100.875	100.656
7.250	101.451	101.342	101.170	100.951
7.375	101.581	101.471	101.299	101.081
7.500	101.711	101.601	101.429	101.211
7.625	101.815	101.705	101.533	101.315
7.750	101.919	101.810	101.638	101.419
7.875	101.920	101.810	101.639	101.420
8.000	102.010	101.901	101.729	101.510

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.605	96.495	96.323	96.105
5.875	97.110	97.000	96.828	96.610
6.000	97.614	97.505	97.333	97.114
6.125	97.910	97.801	97.629	97.410
6.250	98.206	98.097	97.925	97.706
6.375	98.620	98.511	98.339	98.120
6.500	99.034	98.924	98.752	98.534
6.625	99.524	99.415	99.243	99.024
6.750	100.015	99.905	99.733	99.515
6.875	100.437	100.328	100.156	99.937
7.000	100.861	100.751	100.579	100.361
7.125	101.156	101.047	100.875	100.656
7.250	101.451	101.342	101.170	100.951
7.375	101.581	101.471	101.299	101.081
7.500	101.711	101.601	101.429	101.211
7.625	101.815	101.705	101.533	101.315
7.750	101.919	101.810	101.638	101.419
7.875	101.920	101.810	101.639	101.420
8.000	102.010	101.901	101.729	101.510

Jumbo One Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.605	96.495	96.323	96.105
5.875	97.110	97.000	96.828	96.610
6.000	97.614	97.505	97.333	97.114
6.125	97.910	97.801	97.629	97.410
6.250	98.206	98.097	97.925	97.706
6.375	98.620	98.511	98.339	98.120
6.500	99.034	98.924	98.752	98.534
6.625	99.524	99.415	99.243	99.024
6.750	100.015	99.905	99.733	99.515
6.875	100.437	100.328	100.156	99.937
7.000	100.861	100.751	100.579	100.361
7.125	101.156	101.047	100.875	100.656
7.250	101.451	101.342	101.170	100.951
7.375	101.581	101.471	101.299	101.081
7.500	101.711	101.601	101.429	101.211
7.625	101.815	101.705	101.533	101.315
7.750	101.919	101.810	101.638	101.419
7.875	101.920	101.810	101.639	101.420
8.000	102.010	101.901	101.729	101.510

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	98.551	98.442	98.270	98.051
6.125	98.852	98.743	98.571	98.352
6.250	99.154	99.045	98.873	98.654
6.375	99.459	99.350	99.178	98.959
6.500	99.765	99.655	99.484	99.265
6.625	100.133	100.024	99.852	99.633
6.750	100.501	100.392	100.220	100.001

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	97.253	97.144	96.972	96.753
5.875	97.599	97.490	97.318	97.099
6.000	97.948	97.839	97.667	97.448
6.125	98.300	98.191	98.019	97.800
6.250	98.601	98.491	98.319	98.101
6.375	98.861	98.752	98.580	98.361
6.500	99.124	99.014	98.842	98.624
6.625	99.337	99.228	99.056	98.837
6.750	99.552	99.443	99.271	99.052
6.875	99.693	99.584	99.412	99.193
7.000	99.835	99.725	99.553	99.335

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
	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
	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
	0.750	0.625	0.500	0.375	0.250		
Purchase	0.000	0.000	0.000	0.000	0.000		
Rate/Term Refi	-0.125	-0.250	-0.375	-0.750	-1.000		
Cash Out Refi	-0.750	-0.750	-0.750	-1.000	-1.000		
2nd Home	-0.750	-1.250	-2.000				
Non-Owner	0.000	0.000	-0.125	-0.250	-0.500		
Condo	0.000	0.000	-0.250	-0.625	-1.125		
2 Units	-0.250	-0.375	-0.625				
3-4 Units	0.000	0.000	0.000	0.000	0.000		
UPB > \$1.5MM	0.000	0.000	-0.250	-0.250	-0.250		
Self Employed							

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	96.087	95.962	95.837	95.650		6.000	N/A	N/A	N/A	N/A	
6.125	96.386	96.261	96.136	95.949		6.125	N/A	N/A	N/A	N/A	
6.250	97.085	96.960	96.835	96.647		6.250	N/A	N/A	N/A	N/A	
6.375	97.483	97.358	97.233	97.046		6.375	N/A	N/A	N/A	N/A	
6.500	97.807	97.682	97.557	97.370		6.500	N/A	N/A	N/A	N/A	
6.625	97.975	97.850	97.725	97.538		6.625	N/A	N/A	N/A	N/A	
6.750	98.326	98.201	98.076	97.888		6.750	N/A	N/A	N/A	N/A	
6.875	98.661	98.536	98.411	98.223		6.875	N/A	N/A	N/A	N/A	
7.000	98.833	98.708	98.583	98.395		7.000	N/A	N/A	N/A	N/A	
7.125	99.164	99.039	98.914	98.726		7.125	N/A	N/A	N/A	N/A	
7.250	99.544	99.419	99.294	99.107		7.250	N/A	N/A	N/A	N/A	
7.375	99.910	99.785	99.660	99.473		7.375	N/A	N/A	N/A	N/A	
7.500	100.070	99.945	99.820	99.632		7.500	N/A	N/A	N/A	N/A	
7.625	100.243	100.118	99.993	99.805		7.625	N/A	N/A	N/A	N/A	
7.750	100.302	100.177	100.052	99.864		7.750	N/A	N/A	N/A	N/A	
7.875	100.653	100.528	100.403	100.215		7.875	N/A	N/A	N/A	N/A	
8.000	100.794	100.669	100.544	100.357		8.000	N/A	N/A	N/A	N/A	
8.125	101.125	101.000	100.875	100.688		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	
6.125	N/A	N/A	N/A	N/A	
6.250	N/A	N/A	N/A	N/A	
6.375	N/A	N/A	N/A	N/A	
6.500	N/A	N/A	N/A	N/A	
6.625	N/A	N/A	N/A	N/A	
6.750	N/A	N/A	N/A	N/A	
6.875	N/A	N/A	N/A	N/A	
7.000	N/A	N/A	N/A	N/A	
7.125	N/A	N/A	N/A	N/A	
7.250	N/A	N/A	N/A	N/A	
7.375	N/A	N/A	N/A	N/A	
7.500	N/A	N/A	N/A	N/A	
7.625	N/A	N/A	N/A	N/A	
7.750	N/A	N/A	N/A	N/A	
7.875	N/A	N/A	N/A	N/A	
8.000	N/A	N/A	N/A	N/A	
8.125	N/A	N/A	N/A	N/A	
8.250	N/A	N/A	N/A	N/A	
8.375	N/A	N/A	N/A	N/A	
8.500	N/A	N/A	N/A	N/A	
8.625	N/A	N/A	N/A	N/A	

Jumbo One Advantage 30 Year Fixed Interest Only - (901EM30)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	96.087	95.962	95.837	95.650	
6.125	96.386	96.261	96.136	95.949	
6.250	97.085	96.960	96.835	96.647	
6.375	97.483	97.358	97.233	97.046	
6.500	97.807	97.682	97.557	97.370	
6.625	97.975	97.850	97.725	97.538	
6.750	98.326	98.201	98.076	97.888	
6.875	98.661	98.536	98.411	98.223	
7.000	98.833	98.708	98.583	98.395	
7.125	99.164	99.039	98.914	98.726	
7.250	99.544	99.419	99.294	99.107	
7.375	99.910	99.785	99.660	99.473	
7.500	100.070	99.945	99.820	99.632	
7.625	100.243	100.118	99.993	99.805	
7.750	100.302	100.177	100.052	99.864	
7.875	100.653	100.528	100.403	100.215	
8.000	100.794	100.669	100.544	100.357	
8.125	101.125	101.000	100.875	100.688	
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	

[illegible][illegible][illegible]

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

Effective: Monday, July 14, 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	99.374	99.312	99.062
6.625	99.874	99.812	99.562
6.750	100.124	100.062	99.812
6.875	100.374	100.312	100.062
7.000	100.874	100.812	100.562
7.125	101.124	101.062	100.812
7.250	101.374	101.312	101.062
7.375	101.624	101.562	101.312
7.500	101.874	101.812	101.562
7.625	102.124	102.062	101.812
7.750	102.374	102.312	102.062
7.875	102.624	102.562	102.312
8.000	103.124	103.062	102.812
8.125	103.374	103.312	103.062
8.250	103.624	103.562	103.312
8.375	103.874	103.812	103.562

Jumbo ONE Select 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	99.374	99.312	99.062
6.625	99.874	99.812	99.562
6.750	100.124	100.062	99.812
6.875	100.374	100.312	100.062
7.000	100.874	100.812	100.562
7.125	101.124	101.062	100.812
7.250	101.374	101.312	101.062
7.375	101.624	101.562	101.312
7.500	101.874	101.812	101.562
7.625	102.124	102.062	101.812
7.750	102.374	102.312	102.062
7.875	102.624	102.562	102.312
8.000	103.124	103.062	102.812
8.125	103.374	103.312	103.062
8.250	103.624	103.562	103.312
8.375	103.874	103.812	103.562

Jumbo ONE Select 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	99.374	99.312	99.062
6.625	99.874	99.812	99.562
6.750	100.124	100.062	99.812
6.875	100.374	100.312	100.062
7.000	100.874	100.812	100.562
7.125	101.124	101.062	100.812
7.250	101.374	101.312	101.062
7.375	101.624	101.562	101.312
7.500	101.874	101.812	101.562
7.625	102.124	102.062	101.812
7.750	102.374	102.312	102.062
7.875	102.624	102.562	102.312
8.000	103.124	103.062	102.812
8.125	103.374	103.312	103.062
8.250	103.624	103.562	103.312
8.375	103.874	103.812	103.562

Jumbo ONE Select 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	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

Loan Level Price Adjustments (LLPAs)

FICO
780+
760-779
740-759
720-739
700-719
680-699

CLTV

<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
0.625	0.500	0.500	0.375	0.125	-0.125	-1.500
0.500	0.500	0.375	0.250	0.000	-0.375	-1.750
0.500	0.375	0.250	0.000	-0.375	-0.500	-2.000
0.375	0.250	0.000	-0.375	-0.500	-1.000	-2.500
0.250	0.000	-0.375	-0.500	-1.000	-1.500	-3.250
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