

Ratesheet Code: RS-WS

Effective Date: 7/18/25 7:37 AM

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Lock Expiration Days	
15 Day	08/01/25
30 Day	08/18/25
45 Day	09/01/25
60 Day	09/16/25

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



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

LOAN STREAM MORTGAGE LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612 Wholesale														
Effective: July 18, 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	95.961	95.939	95.918	95.896	4.875	93.335	93.272	93.214	93.152	5.750	98.794	98.737	98.682	98.623
5.500	96.628	96.607	96.586	96.563	5.000	94.049	93.985	93.928	93.866	5.875	99.335	99.278	99.223	99.164
5.625	97.225	97.204	97.183	97.160	5.125	94.490	94.427	94.369	94.307	6.000	99.858	99.801	99.746	99.687
5.750	97.671	97.643	97.615	97.584	5.250	95.121	95.099	95.078	95.056	6.125	100.345	100.288	100.233	100.174
5.875	98.280	98.252	98.223	98.193	5.375	95.796	95.774	95.753	95.731	6.250	100.167	100.096	100.028	99.956
6.000	98.896	98.868	98.840	98.809	5.500	96.429	96.408	96.387	96.364	6.375	100.787	100.716	100.648	100.576
6.125	99.431	99.403	99.375	99.344	5.625	97.028	97.006	96.985	96.963	6.500	101.251	101.179	101.112	101.040
6.250	99.778	99.736	99.695	99.651	5.750	97.475	97.446	97.418	97.387	6.625	101.550	101.478	101.411	101.339
6.375	100.475	100.432	100.391	100.348	5.875	98.081	98.053	98.025	97.994	6.750	101.444	101.373	101.306	101.235
6.500	101.003	100.961	100.920	100.876	6.000	98.693	98.664	98.636	98.606	6.875	101.744	101.673	101.606	101.534
6.625	101.372	101.329	101.289	101.245	6.125	99.268	99.239	99.211	99.181	7.000	102.251	102.180	102.113	102.041
6.750	101.872	101.829	101.788	101.744	6.250	99.628	99.586	99.545	99.501	7.125	102.608	102.537	102.470	102.399
6.875	102.242	102.199	102.158	102.114	6.375	100.325	100.282	100.241	100.198	7.250	103.150	103.093	103.039	102.982
7.000	102.807	102.764	102.723	102.679	6.500	100.853	100.811	100.770	100.726	7.375	103.581	103.525	103.471	103.414
7.125	103.193	103.150	103.109	103.065	6.625	101.222	101.179	101.139	101.095	7.500	103.982	103.925	103.871	103.814
7.250	103.631	103.574	103.521	103.463	6.750	101.722	101.679	101.638	101.594	7.625	104.355	104.298	104.244	104.187
7.375	103.986	103.929	103.876	103.818	6.875	102.085	102.043	102.001	101.957					
7.500	104.366	104.310	104.256	104.199	7.000	102.637	102.594	102.553	102.509					
7.625	104.704	104.647	104.594	104.536	7.125	103.023	102.980	102.939	102.895					
7.750	104.838	104.781	104.728	104.670	7.250	103.461	103.404	103.351	103.293					
7.875	105.127	105.070	105.017	104.960	7.375	103.816	103.759	103.706	103.648					
8.000	105.100	105.043	104.989	104.932	7.500	104.196	104.140	104.086	104.029					
8.125	105.335	105.278	105.225	105.167	7.625	104.534	104.477	104.424	104.366					
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	100.829	100.799	100.771	100.741	6.000	101.496	101.452	101.410	101.365	5.750	97.448	97.405	97.364	97.319
6.125	101.182	101.153	101.124	101.094	6.125	101.849	101.806	101.763	101.718	5.875	98.095	98.053	98.011	97.966
6.250	101.374	101.345	101.316	101.286	6.250	101.604	101.568	101.532	101.495	6.000	98.748	98.705	98.664	98.619
6.375	101.818	101.789	101.761	101.731	6.375	102.048	102.012	101.977	101.939	6.125	99.320	99.278	99.236	99.191
6.500	102.162	102.132	102.104	102.074	6.500	102.392	102.355	102.320	102.282	6.250	99.774	99.717	99.663	99.605
6.625	102.322	102.293	102.265	102.235	6.625	102.539	102.503	102.468	102.430	6.375	100.516	100.459	100.405	100.347
6.750	102.493	102.462	102.434	102.404	6.750	102.670	102.639	102.611	102.581	6.500	101.101	101.044	100.990	100.932
6.875	102.668	102.638	102.609	102.579	6.875	102.820	102.790	102.761	102.731	6.625	101.517	101.460	101.406	101.349
7.000	103.067	103.037	103.009	102.979	7.000	103.198	103.168	103.140	103.110	6.750	101.961	101.904	101.850	101.791
7.125	103.320	103.290	103.262	103.231	7.125	103.434	103.404	103.376	103.346	6.875	102.382	102.325	102.271	102.213
7.250	103.230	103.142	103.058	102.967	7.250	103.338	103.250	103.166	103.075	7.000	102.996	102.939	102.884	102.826
7.375	103.480	103.393	103.308	103.217	7.375	103.577	103.490	103.405	103.315	7.125	103.424	103.367	103.313	103.254
7.500	103.707	103.620	103.535	103.444	7.500	103.793	103.705	103.621	103.530	7.250	103.724	103.667	103.612	103.553
7.625	103.927	103.840	103.755	103.665	7.625	104.012	103.925	103.840	103.750	7.375	104.147	104.090	104.035	103.976
										7.500	104.547	104.490	104.435	104.376
										7.625	104.890	104.833	104.778	104.719
										7.750	104.858	104.787	104.720	104.649
										7.875	105.208	105.136	105.070	104.998
										8.000	105.265	105.194	105.127	105.055
										8.125	105.565	105.494	105.427	105.356
REFI NOW CONFORMING PRICING														
Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.386	95.364	95.343	95.321	4.875	92.960	92.897	92.839	92.777	5.375	97.409	97.359	97.310	97.258
5.500	96.053	96.032	96.011	95.988	5.000	93.674	93.610	93.553	93.491	5.500	97.965	97.915	97.866	97.814
5.625	96.650	96.629	96.608	96.585	5.125	94.115	94.052	93.994	93.932	5.625	98.504	98.454	98.405	98.353
5.750	97.096	97.068	97.040	97.009	5.250	94.746	94.724	94.703	94.681	5.750	98.919	98.862	98.807	98.748
5.875	97.705	97.677	97.648	97.618	5.375	95.421	95.399	95.378	95.356	5.875	99.460	99.403	99.348	99.289
6.000	98.321	98.293	98.265	98.234	5.500	96.054	96.033	96.012	95.989	6.000	99.983	99.926	99.871	99.812
6.125	98.856	98.828	98.800	98.769	5.625	96.653	96.631	96.610	96.588	6.125	100.470	100.413	100.358	100.299
6.250	99.203	99.161	99.120	99.076	5.750	97.100	97.071	97.043	97.012	6.250	100.292	100.221	100.153	100.081
6.375	99.900	99.857	99.816	99.773	5.875	97.706	97.678	97.650	97.619	6.375	100.912	100.841	100.773	100.701
6.500	100.428	100.386	100.345	100.301	6.000	98.318	98.289	98.261	98.231	6.500	101.376	101.304	101.237	101.165
6.625	100.797	100.754	100.714	100.670	6.125	98.893	98.864	98.836	98.806	6.625	101.675	101.603	101.536	101.464
6.750	101.297	101.254	101.213	101.169	6.250	99.253	99.211	99.170	99.126	6.750	101.569	101.498	101.431	101.360
6.875	101.667	101.624	101.583	101.539	6.375	99.950	99.907	99.866	99.823	6.875	101.869	101.798	101.731</	

LOAN STREAM MORTGAGE					LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale														
Effective: July 18, 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	96.802	96.774	96.746	96.715	5.500	94.862	94.834	94.806	94.775	5.375	97.409	94.225	94.196	94.166										
5.625	97.458	97.430	97.401	97.371	5.625	95.485	95.456	95.428	95.398	5.500	94.932	94.904	94.876	94.845										
5.750	97.814	97.786	97.757	97.727	5.750	95.842	95.813	95.785	95.755	5.625	95.567	95.539	95.510	95.480										
5.875	98.358	98.329	98.301	98.271	5.875	96.379	96.351	96.322	96.292	5.750	95.935	95.906	95.878	95.848										
6.000	99.006	98.977	98.949	98.918	6.000	97.027	96.998	96.970	96.940	5.875	96.501	96.472	96.444	96.414										
6.125	99.474	99.444	99.415	99.384	6.125	97.535	97.505	97.476	97.445	6.000	97.126	97.098	97.070	97.039										
6.250	99.902	99.859	99.819	99.775	6.250	97.977	97.934	97.894	97.850	6.125	97.610	97.580	97.551	97.520										
6.375	100.408	100.366	100.325	100.281	6.375	98.483	98.441	98.400	98.356	6.250	98.023	97.980	97.940	97.896										
6.500	100.896	100.853	100.812	100.768	6.500	98.971	98.928	98.887	98.843	6.375	98.501	98.459	98.418	98.375										
6.625	101.411	101.368	101.327	101.283	6.625	99.468	99.425	99.384	99.340	6.500	98.969	98.926	98.885	98.841										
6.750	101.709	101.666	101.625	101.581	6.750	99.764	99.721	99.680	99.636	6.625	99.466	99.423	99.382	99.338										
6.875	102.089	102.046	102.005	101.961	6.875	100.144	100.101	100.060	100.016	6.750	99.784	99.741	99.700	99.656										
7.000	102.441	102.398	102.356	102.312	7.000	100.496	100.453	100.411	100.367	6.875	100.186	100.144	100.102	100.058										
7.125	102.817	102.774	102.733	102.688	7.125	100.872	100.829	100.788	100.743	7.000	100.545	100.502	100.461	100.416										
7.250	102.956	102.914	102.872	102.827	7.250	101.011	100.969	100.927	100.882	7.125	100.945	100.902	100.861	100.816										
7.375	103.530	103.487	103.445	103.401	7.375	101.585	101.542	101.500	101.456	7.250	101.116	101.073	101.031	100.987										
7.500	103.654	103.611	103.569	103.525	7.500	101.709	101.666	101.624	101.580	7.375	101.731	101.689	101.647	101.602										
7.625	103.719	103.677	103.635	103.590	7.625	101.774	101.732	101.690	101.645	7.500	101.853	101.810	101.768	101.724										
7.750	102.651	102.538	102.430	102.316						7.625	101.952	101.909	101.868	101.823										
7.875	102.894	102.780	102.673	102.559																				
8.000	101.825	101.711	101.604	101.490																				
8.125	102.024	101.910	101.803	101.688																				
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	98.788	98.745	98.702	98.657	6.000	98.394	98.350	98.308	98.263															
6.125	99.043	99.000	98.957	98.912	6.125	98.664	98.621	98.578	98.533															
6.250	99.218	99.174	99.132	99.087	6.250	98.924	98.880	98.838	98.792															
6.375	99.504	99.461	99.418	99.373	6.375	99.182	99.139	99.096	99.051															
6.500	99.782	99.738	99.696	99.650	6.500	99.457	99.414	99.371	99.326															
6.625	100.044	100.000	99.958	99.913	6.625	99.667	99.624	99.581	99.536															
6.750	99.911	99.867	99.824	99.779	6.750	99.660	99.616	99.574	99.528															
6.875	100.109	100.065	100.023	99.977	6.875	99.877	99.832	99.790	99.745															
7.000	100.226	100.182	100.139	100.094	7.000	100.056	100.012	99.970	99.924															
7.125	100.369	100.325	100.283	100.237	7.125	100.228	100.184	100.142	100.096															
7.250	99.926	99.825	99.726	99.620	7.250	100.017	99.915	99.817	99.711															
7.375	100.429	100.327	100.228	100.123	7.375	100.184	100.083	99.984	99.878															
7.500	100.461	100.359	100.261	100.155	7.500	100.335	100.233	100.135	100.029															
7.625	100.453	100.351	100.252	100.147	7.625	100.480	100.378	100.280	100.174															
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	95.961	95.939	95.918	95.896	5.500	96.802	96.774	96.746	96.715	5.375	95.236	95.214	95.193	95.171										
5.500	96.628	96.607	96.586	96.563	5.625	97.458	97.430	97.401	97.371	5.500	95.903	95.882	95.861	95.838										
5.625	97.225	97.204	97.183	97.160	5.750	97.814	97.786	97.757	97.727	5.625	96.500	96.479	96.458	96.435										
5.750	97.671	97.643	97.615	97.584	5.875	98.358	98.329	98.301	98.271	5.750	96.946	96.918	96.890	96.859										
5.875	98.280	98.252	98.223	98.193	6.000	99.006	98.977	98.949	98.918	5.875	97.555	97.527	97.498	97.468										
6.000	98.896	98.868	98.840	98.809	6.125	99.474	99.444	99.415	99.384	6.000	98.171	98.143	98.115	98.084										
6.125	99.431	99.403	99.375	99.344	6.250	99.902	99.859	99.819	99.775	6.125	98.706	98.678	98.650	98.619										
6.250	99.778	99.736	99.695	99.651	6.375	100.408	100.366	100.325	100.281	6.250	99.053	99.011	98.970	98.926										
6.375	100.475	100.432	100.391	100.348	6.500	100.896	100.853	100.812	100.768	6.375	99.750	99.707	99.666	99.623										
6.500	101.003	100.961	100.920	100.876	6.625	101.411	101.368	101.327	101.283	6.500	100.278	100.236	100.195	100.151										
6.625	101.372	101.329	101.289	101.245	6.750	101.709	101.666	101.625	101.581	6.625	100.647	100.604	100.564	100.520										
6.750	101.872	101.829	101.788	101.744	6.875	102.089	102.046	102.005	101.961	6.750	101.147	101.104	101.063	101.019										
6.875	102.242	102.199	102.158	102.114	7.000	102.441	102.398	102.356	102.312	6.875	101.517	101.474	101.433	101.389										
7.000	102.807	102.764	102.723	102.679	7.125	102.817	102.774	102.733	102.688	7.000	102.082	102.039	101.998	101.954										
7.125	103.193	103.150	103.109	103.065	7.250	102.956	102.914	102.872	102.827	7.125	102.468	102.425	102.384	102.340										
7.250	103.631	103.574	103.521	103.463	7.375	103.530	103.487	103.445	103.401	7.250	102.906	102.849	102.796	102.738										
7.375	103.986	103.929	103.876	103.818	7.500	103.654	103.611	103.569	103.525	7.375	103.261	103.204	103.151	103.093										
7.500	104.366	104.310	104.256	104.199	7.625	103.719	103.677	103.635	103.590	7.500	103.641	103.585	103.531	103.474										
7.625	104.704	104.647	104.594	104.536	7.750	102.651	102.538	102.430	102.316	7.625	103.979	103.922	103.869	103.811										
7.750	104.838	104.781	104.728	104.670	7.875	102.894	102.780	102.673	102.559	7.750	104.113	104.056	104.003	103.945										
7.875	105.127	105.070	105.017	104.960	8.000	101.825	101.711	101.604	101.490	7.875	104.402	104.345	104.292	104.235										
8.000	105.100	105.043	104.989	104.932	8.125	102.024	101.910	101.803	101.688	8.000	104.375	104.318	104.264	104.207										
8.125	105.335	105.278	105.225	105.167						8.125	104.610	104.553	104.500	104.442										
FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					FANNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD10)														
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day										
5.375	95.961	95.939	95.918	95.896	5.500	96.802	96.774	96.746	96.715	5.375	95.236	95.214	95.193	95.171										
5.500	96.628	96.607	96.586	96.563	5.625	97.458	97.430																	

LOAN STREAM MORTGAGE					LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale														
Effective: July 18, 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	95.961	95.939	95.918	95.896	4.875	93.335	93.272	93.214	93.152	5.750	98.794	98.737	98.682	98.623										
5.500	96.628	96.607	96.586	96.563	5.000	94.049	93.985	93.928	93.866	5.875	99.335	99.278	99.223	99.164										
5.625	97.225	97.204	97.183	97.160	5.125	94.490	94.427	94.369	94.307	6.000	99.858	99.801	99.746	99.687										
5.750	97.671	97.643	97.615	97.584	5.250	95.121	95.099	95.078	95.056	6.125	100.345	100.288	100.233	100.174										
5.875	98.280	98.252	98.223	98.193	5.375	95.796	95.774	95.753	95.731	6.250	100.167	100.096	100.028	99.956										
6.000	98.896	98.868	98.840	98.809	5.500	96.429	96.408	96.387	96.364	6.375	100.787	100.716	100.648	100.576										
6.125	99.431	99.403	99.375	99.344	5.625	97.028	97.006	96.985	96.963	6.500	101.251	101.179	101.112	101.040										
6.250	99.778	99.736	99.695	99.651	5.750	97.475	97.446	97.418	97.387	6.625	101.550	101.478	101.411	101.339										
6.375	100.475	100.432	100.391	100.348	5.875	98.081	98.053	98.025	97.994	6.750	101.444	101.373	101.306	101.235										
6.500	101.003	100.961	100.920	100.876	6.000	98.693	98.664	98.636	98.606	6.875	101.744	101.673	101.606	101.534										
6.625	101.372	101.329	101.289	101.245	6.125	99.268	99.239	99.211	99.181	7.000	102.251	102.180	102.113	102.041										
6.750	101.872	101.829	101.788	101.744	6.250	99.628	99.586	99.545	99.501	7.125	102.608	102.537	102.470	102.399										
6.875	102.242	102.199	102.158	102.114	6.375	100.325	100.282	100.241	100.198	7.250	103.150	103.093	103.039	102.982										
7.000	102.807	102.764	102.723	102.679	6.500	100.853	100.811	100.770	100.726	7.375	103.581	103.525	103.471	103.414										
7.125	103.193	103.150	103.109	103.065	6.625	101.222	101.179	101.139	101.095	7.500	103.982	103.925	103.871	103.814										
7.250	103.631	103.574	103.521	103.463	6.750	101.722	101.679	101.638	101.594	7.625	104.355	104.298	104.244	104.187										
7.375	103.986	103.929	103.876	103.818	6.875	102.085	102.043	102.001	101.957															
7.500	104.366	104.310	104.256	104.199	7.000	102.637	102.594	102.553	102.509															
7.625	104.704	104.647	104.594	104.536	7.125	103.023	102.980	102.939	102.895															
7.750	104.838	104.781	104.728	104.670	7.250	103.461	103.404	103.351	103.293															
7.875	105.127	105.070	105.017	104.960	7.375	103.816	103.759	103.706	103.648															
8.000	105.100	105.043	104.989	104.932	7.500	104.196	104.140	104.086	104.029															
8.125	105.335	105.278	105.225	105.167	7.625	104.534	104.477	104.424	104.366															
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	100.829	100.799	100.771	100.741	6.000	101.496	101.452	101.410	101.365	5.375	95.486	95.464	95.443	95.421										
6.125	101.182	101.153	101.124	101.094	6.125	101.849	101.806	101.763	101.718	5.500	96.153	96.132	96.111	96.088										
6.250	101.374	101.345	101.316	101.286	6.250	101.604	101.568	101.532	101.495	5.625	96.750	96.729	96.708	96.685										
6.375	101.818	101.789	101.761	101.731	6.375	102.048	102.012	101.977	101.939	5.750	97.196	97.168	97.140	97.109										
6.500	102.162	102.132	102.104	102.074	6.500	102.392	102.355	102.320	102.282	5.875	97.805	97.777	97.748	97.718										
6.625	102.322	102.293	102.265	102.235	6.625	102.539	102.503	102.468	102.430	6.000	98.421	98.393	98.365	98.334										
6.750	102.493	102.462	102.434	102.404	6.750	102.670	102.639	102.611	102.581	6.125	98.956	98.928	98.900	98.869										
6.875	102.668	102.638	102.609	102.579	6.875	102.820	102.790	102.761	102.731	6.250	99.303	99.261	99.220	99.176										
7.000	103.067	103.037	103.009	102.979	7.000	103.198	103.168	103.140	103.110	6.375	100.000	99.957	99.916	99.873										
7.125	103.320	103.290	103.262	103.231	7.125	103.434	103.404	103.376	103.346	6.500	100.528	100.486	100.445	100.401										
7.250	103.230	103.142	103.058	102.967	7.250	103.338	103.250	103.166	103.075	6.625	100.897	100.854	100.814	100.770										
7.375	103.480	103.393	103.308	103.217	7.375	103.577	103.490	103.405	103.315	6.750	101.397	101.354	101.313	101.269										
7.500	103.707	103.620	103.535	103.444	7.500	103.793	103.705	103.621	103.530	6.875	101.767	101.724	101.683	101.639										
7.625	103.927	103.840	103.755	103.665	7.625	104.012	103.925	103.840	103.750	7.000	102.332	102.289	102.248	102.204										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					7.125	102.718	102.675	102.634	102.590										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					7.250	103.156	103.099	103.046	102.988										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					7.375	103.511	103.454	103.401	103.343										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					7.500	103.891	103.835	103.781	103.724										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					7.625	104.229	104.172	104.119	104.061										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					FREDDIE MAC 15 YEAR FIXED (215SC)														
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					Rate	15-Day	30-Day	45-Day	60-Day										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					5.500	96.802	96.774	96.746	96.715										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					5.625	97.458	97.430	97.401	97.371										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					5.750	97.814	97.786	97.757	97.727										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					5.875	98.358	98.329	98.301	98.271										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					6.000	99.006	98.977	98.949	98.918										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					6.125	99.474	99.444	99.415	99.384										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					6.250	99.902	99.859	99.819	99.775										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					6.375	100.408	100.366	100.325	100.281										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					6.500	100.896	100.853	100.812	100.768										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					6.625	101.411	101.368	101.327	101.283										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					6.750	101.709	101.666	101.625	101.581										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					6.875	102.089	102.046	102.005	101.961										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					7.000	102.441	102.398	102.356	102.312										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					7.125	102.817	102.774	102.733	102.688										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					7.250	102.956	102.914	102.872	102.827										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					7.375	103.530	103.487	103.445	103.401										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					7.500	103.654	103.611	103.569	103.525										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					7.625	103.719	103.677	103.635	103.590										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					7.750	102.651	102.538	102.430	102.316										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					7.875	102.894	102.780	102.673	102.559										
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					8.000	101.825	101.711	101.604	101.490										
FREDDIE MAC 15 YEAR FIXED (																								

LOAN STREAM MORTGAGE					LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale				
Effective: July 18, 2025														
FREDDIE MAC FIXED RATE BUYDOWN PRICING														
FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.961	95.939	95.918	95.896	6.000	99.006	98.977	98.949	98.918	5.375	95.236	95.214	95.193	95.171
5.500	96.628	96.607	96.586	96.563	6.125	99.474	99.444	99.415	99.384	5.500	95.903	95.882	95.861	95.838
5.625	97.225	97.204	97.183	97.160	6.250	99.902	99.859	99.819	99.775	5.625	96.500	96.479	96.458	96.435
5.750	97.671	97.643	97.615	97.584	6.375	100.408	100.366	100.325	100.281	5.750	96.946	96.918	96.890	96.859
5.875	98.280	98.252	98.223	98.193	6.500	100.896	100.853	100.812	100.768	5.875	97.555	97.527	97.498	97.468
6.000	98.896	98.868	98.840	98.809	6.625	101.411	101.368	101.327	101.283	6.000	98.171	98.143	98.115	98.084
6.125	99.431	99.403	99.375	99.344	6.750	101.709	101.666	101.625	101.581	6.125	98.706	98.678	98.650	98.619
6.250	99.778	99.736	99.695	99.651	6.875	102.089	102.046	102.005	101.961	6.250	99.053	99.011	98.970	98.926
6.375	100.475	100.432	100.391	100.348	7.000	102.441	102.398	102.356	102.312	6.375	99.750	99.707	99.666	99.623
6.500	101.003	100.961	100.920	100.876	7.125	102.817	102.774	102.733	102.688	6.500	100.278	100.236	100.195	100.151
6.625	101.372	101.329	101.289	101.245	7.250	102.956	102.914	102.872	102.827	6.625	100.647	100.604	100.564	100.520
6.750	101.872	101.829	101.788	101.744	7.375	103.530	103.487	103.445	103.401	6.750	101.147	101.104	101.063	101.019
6.875	102.242	102.199	102.158	102.114	7.500	103.654	103.611	103.569	103.525	6.875	101.517	101.474	101.433	101.389
7.000	102.807	102.764	102.723	102.679	7.625	103.719	103.677	103.635	103.590	7.000	102.082	102.039	101.998	101.954
7.125	103.193	103.150	103.109	103.065	7.750	102.651	102.538	102.430	102.316	7.125	102.468	102.425	102.384	102.340
7.250	103.631	103.574	103.521	103.463	7.875	102.894	102.780	102.673	102.559	7.250	102.906	102.849	102.796	102.738
7.375	103.986	103.929	103.876	103.818	8.000	101.825	101.711	101.604	101.490	7.375	103.261	103.204	103.151	103.093
7.500	104.366	104.310	104.256	104.199	8.125	102.024	101.910	101.803	101.688	7.500	103.641	103.585	103.531	103.474
7.625	104.704	104.647	104.594	104.536						7.625	103.979	103.922	103.869	103.811
7.750	104.838	104.781	104.728	104.670						7.750	104.113	104.056	104.003	103.945
7.875	105.127	105.070	105.017	104.960						7.875	104.402	104.345	104.292	104.235
8.000	105.100	105.043	104.989	104.932						8.000	104.375	104.318	104.264	104.207
8.125	105.335	105.278	105.225	105.167						8.125	104.610	104.553	104.500	104.442
FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-BD10)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.961	95.939	95.918	95.896	6.000	99.006	98.977	98.949	98.918	5.375	95.236	95.214	95.193	95.171
5.500	96.628	96.607	96.586	96.563	6.125	99.474	99.444	99.415	99.384	5.500	95.903	95.882	95.861	95.838
5.625	97.225	97.204	97.183	97.160	6.250	99.902	99.859	99.819	99.775	5.625	96.500	96.479	96.458	96.435
5.750	97.671	97.643	97.615	97.584	6.375	100.408	100.366	100.325	100.281	5.750	96.946	96.918	96.890	96.859
5.875	98.280	98.252	98.223	98.193	6.500	100.896	100.853	100.812	100.768	5.875	97.555	97.527	97.498	97.468
6.000	98.896	98.868	98.840	98.809	6.625	101.411	101.368	101.327	101.283	6.000	98.171	98.143	98.115	98.084
6.125	99.431	99.403	99.375	99.344	6.750	101.709	101.666	101.625	101.581	6.125	98.706	98.678	98.650	98.619
6.250	99.778	99.736	99.695	99.651	6.875	102.089	102.046	102.005	101.961	6.250	99.053	99.011	98.970	98.926
6.375	100.475	100.432	100.391	100.348	7.000	102.441	102.398	102.356	102.312	6.375	99.750	99.707	99.666	99.623
6.500	101.003	100.961	100.920	100.876	7.125	102.817	102.774	102.733	102.688	6.500	100.278	100.236	100.195	100.151
6.625	101.372	101.329	101.289	101.245	7.250	102.956	102.914	102.872	102.827	6.625	100.647	100.604	100.564	100.520
6.750	101.872	101.829	101.788	101.744	7.375	103.530	103.487	103.445	103.401	6.750	101.147	101.104	101.063	101.019
6.875	102.242	102.199	102.158	102.114	7.500	103.654	103.611	103.569	103.525	6.875	101.517	101.474	101.433	101.389
7.000	102.807	102.764	102.723	102.679	7.625	103.719	103.677	103.635	103.590	7.000	102.082	102.039	101.998	101.954
7.125	103.193	103.150	103.109	103.065	7.750	102.651	102.538	102.430	102.316	7.125	102.468	102.425	102.384	102.340
7.250	103.631	103.574	103.521	103.463	7.875	102.894	102.780	102.673	102.559	7.250	102.906	102.849	102.796	102.738
7.375	103.986	103.929	103.876	103.818	8.000	101.825	101.711	101.604	101.490	7.375	103.261	103.204	103.151	103.093
7.500	104.366	104.310	104.256	104.199	8.125	102.024	101.910	101.803	101.688	7.500	103.641	103.585	103.531	103.474
7.625	104.704	104.647	104.594	104.536						7.625	103.979	103.922	103.869	103.811
7.750	104.838	104.781	104.728	104.670						7.750	104.113	104.056	104.003	103.945
7.875	105.127	105.070	105.017	104.960						7.875	104.402	104.345	104.292	104.235
8.000	105.100	105.043	104.989	104.932						8.000	104.375	104.318	104.264	104.207
8.125	105.335	105.278	105.225	105.167						8.125	104.610	104.553	104.500	104.442



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

Wholesale

Effective: July 18, 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	96.962	96.949	96.889	96.889	5.000	97.195	97.175	97.096	97.096	5.250	96.929	96.902	96.804	96.804
4.875	97.295	97.278	97.208	97.208	5.125	97.678	97.654	97.566	97.566	5.375	97.190	97.159	97.052	97.052
5.000	97.615	97.595	97.516	97.516	5.250	98.121	98.094	97.996	97.996	5.500	97.518	97.483	97.367	97.367
5.125	97.919	97.895	97.806	97.806	5.375	98.503	98.471	98.365	98.365	5.625	97.945	97.907	97.782	97.782
5.250	98.211	98.184	98.086	98.086	5.500	98.869	98.835	98.719	98.719	5.750	98.342	98.300	98.165	98.165
5.375	98.487	98.455	98.349	98.349	5.625	99.214	99.176	99.051	99.051	5.875	98.690	98.645	98.500	98.500
5.500	98.750	98.715	98.599	98.599	5.750	99.544	99.503	99.368	99.368	6.000	99.027	98.978	98.825	98.825
5.625	98.995	98.957	98.831	98.831	5.875	99.851	99.806	99.661	99.661	6.125	99.347	99.296	99.132	99.132
5.750	99.239	99.198	99.063	99.063	6.000	100.134	100.085	99.932	99.932	6.250	99.640	99.584	99.412	99.412
5.875	99.483	99.438	99.294	99.294	6.125	100.382	100.330	100.167	100.167	6.375	99.893	99.834	99.652	99.652
6.000	99.702	99.654	99.500	99.500	6.250	100.606	100.550	100.378	100.378	6.500	100.054	99.992	99.800	99.800
6.125	99.884	99.832	99.669	99.669	6.375	100.796	100.737	100.555	100.555	6.625	100.079	100.014	99.813	99.813
6.250	100.065	100.009	99.837	99.837	6.500	100.911	100.849	100.657	100.657	6.750	100.147	100.077	99.867	99.867
6.375	100.245	100.186	100.004	100.004	6.625	100.914	100.848	100.648	100.648	6.875	100.274	100.201	99.982	99.982
6.500	100.385	100.322	100.131	100.131	6.750	100.942	100.872	100.662	100.662	7.000	100.375	100.299	100.070	100.070
6.625	100.464	100.399	100.198	100.198	6.875	101.002	100.930	100.710	100.710	7.125	100.455	100.375	100.137	100.137
6.750	100.511	100.442	100.232	100.232	7.000	101.010	100.934	100.705	100.705	7.250	100.686	100.603	100.356	100.356
6.875	100.506	100.433	100.214	100.214	7.125	100.956	100.876	100.638	100.638	7.375	101.101	101.014	100.757	100.757
7.000	100.376	100.300	100.071	100.071	7.250	101.208	101.125	100.878	100.878	7.500	101.531	101.441	101.175	101.175
7.125	100.080	100.000	99.762	99.762	7.375	101.876	101.790	101.533	101.533	7.625	0.000	0.000	0.000	0.000
7.250	100.060	99.977	99.729	99.729	7.500	102.443	102.353	102.087	102.087	7.750	0.000	0.000	0.000	0.000
FANNIE MAE 5/6 ARM HB (105HB-275)					FANNIE MAE 7/6 ARM HB (107HB-275)					FANNIE MAE 10/6 ARM HB (110HB-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	97.063	97.049	96.989	96.989	5.000	97.292	97.272	97.193	97.193	5.250	97.025	96.997	96.900	96.900
4.875	97.395	97.378	97.308	97.308	5.125	97.774	97.750	97.662	97.662	5.375	97.285	97.254	97.147	97.147
5.000	97.715	97.694	97.615	97.615	5.250	98.216	98.189	98.091	98.091	5.500	97.611	97.577	97.460	97.460
5.125	98.018	97.994	97.906	97.906	5.375	98.596	98.565	98.459	98.459	5.625	98.037	97.999	97.874	97.874
5.250	98.310	98.283	98.185	98.185	5.500	98.962	98.928	98.811	98.811	5.750	98.432	98.390	98.255	98.255
5.375	98.585	98.554	98.447	98.447	5.625	99.306	99.268	99.142	99.142	5.875	98.778	98.733	98.589	98.589
5.500	98.848	98.813	98.697	98.697	5.750	99.635	99.593	99.458	99.458	6.000	99.113	99.065	98.911	98.911
5.625	99.093	99.055	98.929	98.929	5.875	99.941	99.896	99.751	99.751	6.125	99.432	99.380	99.217	99.217
5.750	99.338	99.296	99.161	99.161	6.000	100.223	100.175	100.021	100.021	6.250	99.723	99.667	99.495	99.495
5.875	99.582	99.537	99.393	99.393	6.125	100.471	100.419	100.256	100.256	6.375	99.975	99.916	99.734	99.734
6.000	99.802	99.754	99.600	99.600	6.250	100.695	100.640	100.467	100.467	6.500	100.135	100.073	99.882	99.882
6.125	99.986	99.934	99.771	99.771	6.375	100.887	100.828	100.646	100.646	6.625	100.161	100.095	99.895	99.895
6.250	100.168	100.113	99.940	99.940	6.500	101.004	100.941	100.750	100.750	6.750	100.229	100.159	99.949	99.949
6.375	100.351	100.292	100.110	100.110	6.625	101.009	100.943	100.743	100.743	6.875	100.357	100.284	100.064	100.064
6.500	100.493	100.430	100.239	100.239	6.750	101.038	100.969	100.759	100.759	7.000	100.458	100.382	100.153	100.153
6.625	100.575	100.509	100.308	100.308	6.875	101.101	101.028	100.809	100.809	7.125	100.539	100.459	100.221	100.221
6.750	100.623	100.554	100.344	100.344	7.000	101.110	101.034	100.805	100.805	7.250	100.772	100.689	100.441	100.441
6.875	100.619	100.547	100.327	100.327	7.125	101.058	100.978	100.740	100.740	7.375	101.187	101.101	100.844	100.844
7.000	100.491	100.415	100.186	100.186	7.250	101.312	101.229	100.982	100.982	7.500	101.619	101.529	101.263	101.263
7.125	100.196	100.117	99.878	99.878	7.375	101.982	101.896	101.639	101.639	7.625	0.000	0.000	0.000	0.000
7.250	100.178	100.095	99.847	99.847	7.500	102.551	102.461	102.195	102.195	7.750	0.000	0.000	0.000	0.000

FREDDIE MAC ARMS PRICING

FREDDIE MAC 5/6 ARM (205-275)					FREDDIE MAC 7/6 ARM (207-275)					FREDDIE MAC 10/6 ARM (210-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.962	96.949	96.889	96.889	5.000	97.195	97.175	97.096	97.096	5.250	96.929	96.902	96.804	96.804
4.875	97.295	97.278	97.208	97.208	5.125	97.678	97.654	97.566	97.566	5.375	97.190	97.159	97.052	97.052
5.000	97.615	97.595	97.516	97.516	5.250	98.121	98.094	97.996	97.996	5.500	97.518	97.483	97.367	97.367
5.125	97.919	97.895	97.806	97.806	5.375	98.503	98.471	98.365	98.365	5.625	97.945	97.907	97.782	97.782
5.250	98.211	98.184	98.086	98.086	5.500	98.869	98.835	98.719	98.719	5.750	98.342	98.300	98.165	98.165
5.375	98.487	98.455	98.349	98.349	5.625	99.214	99.176	99.051	99.051	5.875	98.690	98.645	98.500	98.500
5.500	98.750	98.715	98.599	98.599	5.750	99.544	99.503	99.368	99.368	6.000	99.027	98.978	98.825	98.825
5.625	98.995	98.957	98.831	98.831	5.875	99.851	99.806	99.661	99.661	6.125	99.347	99.296	99.132	99.132
5.750	99.239	99.198	99.063	99.063	6.000	100.134	100.085	99.932	99.932	6.250	99.640	99.584	99.412	99.412
5.875	99.483	99.438	99.294	99.294	6.125	100.382	100.330	100.167	100.167	6.375	99.893	99.834	99.652	99.652
6.000	99.702	99.654	99.500	99.500	6.250	100.606	100.550	100.378	100.378	6.500	100.054	99.992	99.800	99.800
6.125	99.884	99.832	99.669	99.669	6.375	100.796	100.737	100.555	100.555	6.625	100.079	100.014	99.813	99.813
6.250	100.065	100.009	99.837	99.837	6.500	100.911	100.849	100.657	100.657	6.750	100.147	100.077	99.867	99.867
6.375	100.245	100.186	100.004	100.004	6.625	100.914	100.848	100.648	100.648	6.875	100.274	100.201	99.982	99.982
6.500	100.385	100.322	100.131	100.131	6.750	100.942	100.872	100.662	100.662	7.000	100.375	100.299	100.070	100.070
6.625	100.464	100.399	100.198	100.198	6.875	101.002	100.930	100.710	100.710	7.125	100.455	100.375	100.137	100.137
6.750	100.511	100.442	100.232	100.232	7.000	101.010	100.934	100.705	100.705	7.250	100.686	100.603	100.356	100.356
6.875	100.506	100.433	100.214	100.214	7.125	100.956	100.876	100.638	100.638	7.375	101.101	101.014	100.757	100.757
7.000	100.376	100.300	100.071	100.071	7.250	101.208	101.125	100.878	100.878	7.500	101.531	101.441	101.175	101.175
7.125	100.080	100.000	99.762	99.762	7.375	101.876	101.790	101.533	101.533	7.625	0.000	0.000	0.000	0.000
7.250	100.060	99.977	99.729	99.729	7.500	102.443	102.353	102.087	102.087	7.750	0.000	0.000	0.000	0.000

		LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612								
Effective:		July 18, 2025								
Agency Loan Parameter Price Adjustments										
Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.										
FICO/LTV Purchase Adjustments (Loan terms > 15 years)										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%	
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125	
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250	
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500	
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750	
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875	
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125	
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250	
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500	
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750	
FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%	
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375	
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625	
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000	
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250	
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625	
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750	
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125	
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500	
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500	
FICO/LTV Cashout Adjustments										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%					
780+	-0.375	-0.375	-0.625	-0.875	-1.375					
760-779	-0.375	-0.375	-0.875	-1.250	-1.875					
740-759	-0.375	-0.375	-1.000	-1.625	-2.375					
720-739	-0.375	-0.500	-1.375	-2.000	-2.750					
700-719	-0.375	-0.500	-1.625	-2.625	-3.250					
680-699	-0.375	-0.625	-2.000	-2.875	-3.750					
660-679	-0.375	-0.875	-2.750	-4.000	-4.750					
640-659	-0.375	-1.375	-3.125	-4.625	-5.125					
<=639	-0.375	-1.375	-3.375	-4.875	-5.125					
Additional Agency Adjustments										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%	
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750	
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750					
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250					
LOAN AMOUNT **		HOMEREADY AND HOME POSSIBLE ADJUSTMENT CAPS*				* Prices are indicative and subject to change without notice. * Please log into LSM portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**				
Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680			0.000					
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations			0.000					
MISCELLANEOUS		*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments								
Texas Cash out	-1.000	**Minimum Loan Amount \$75,000**								
HB 20YR & 25YR Term	-1.500									
> 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
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 2000
Irvine, CA 92612

Wholesale

Effective: July 18, 2025

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (AltA101)					Alt Agency 25 Yr Fixed (AltA125)					Alt Agency 20 Yr Fixed (AltA120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.961	95.939	95.918	95.896	4.875	93.335	93.272	93.214	93.152	5.750	98.794	98.737	98.682	98.623
5.500	96.628	96.607	96.586	96.563	5.000	94.049	93.985	93.928	93.866	5.875	99.335	99.278	99.223	99.164
5.625	97.225	97.204	97.183	97.160	5.125	94.490	94.427	94.369	94.307	6.000	99.858	99.801	99.746	99.687
5.750	97.671	97.643	97.615	97.584	5.250	95.121	95.099	95.078	95.056	6.125	100.345	100.288	100.233	100.174
5.875	98.280	98.252	98.223	98.193	5.375	95.796	95.774	95.753	95.731	6.250	100.167	100.096	100.028	99.956
6.000	98.896	98.868	98.840	98.809	5.500	96.429	96.408	96.387	96.364	6.375	100.787	100.716	100.648	100.576
6.125	99.431	99.403	99.375	99.344	5.625	97.028	97.006	96.985	96.963	6.500	101.251	101.179	101.112	101.040
6.250	99.778	99.736	99.695	99.651	5.750	97.475	97.446	97.418	97.387	6.625	101.550	101.478	101.411	101.339
6.375	100.475	100.432	100.391	100.348	5.875	98.081	98.053	98.025	97.994	6.750	101.444	101.373	101.306	101.235
6.500	101.003	100.961	100.920	100.876	6.000	98.693	98.664	98.636	98.606	6.875	101.744	101.673	101.606	101.534
6.625	101.372	101.329	101.289	101.245	6.125	99.268	99.239	99.211	99.181	7.000	102.251	102.180	102.113	102.041
6.750	101.872	101.829	101.788	101.744	6.250	99.628	99.586	99.545	99.501	7.125	102.608	102.537	102.470	102.399
6.875	102.242	102.199	102.158	102.114	6.375	100.325	100.282	100.241	100.198	7.250	103.150	103.093	103.039	102.982
7.000	102.807	102.764	102.723	102.679	6.500	100.853	100.811	100.770	100.726	7.375	103.581	103.525	103.471	103.414
7.125	103.193	103.150	103.109	103.065	6.625	101.222	101.179	101.139	101.095	7.500	103.982	103.925	103.871	103.814
7.250	103.631	103.574	103.521	103.463	6.750	101.722	101.679	101.638	101.594	7.625	104.355	104.298	104.244	104.187
7.375	103.986	103.929	103.876	103.818	6.875	102.085	102.043	102.001	101.957					
7.500	104.366	104.310	104.256	104.199	7.000	102.637	102.594	102.553	102.509					
7.625	104.704	104.647	104.594	104.536	7.125	103.023	102.980	102.939	102.895					
7.750	104.838	104.781	104.728	104.670	7.250	103.461	103.404	103.351	103.293					
7.875	105.127	105.070	105.017	104.960	7.375	103.816	103.759	103.706	103.648					
8.000	105.100	105.043	104.989	104.932	7.500	104.196	104.140	104.086	104.029					
8.125	105.335	105.278	105.225	105.167	7.625	104.534	104.477	104.424	104.366					
Alt Agency 15 Yr Fixed (AltA115)					Alt Agency 10 Yr Fixed (AltA110)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
6.000	100.829	100.799	100.771	100.741	6.000	101.496	101.452	101.410	101.365					
6.125	101.182	101.153	101.124	101.094	6.125	101.849	101.806	101.763	101.718					
6.250	101.374	101.345	101.316	101.286	6.250	101.604	101.568	101.532	101.495					
6.375	101.818	101.789	101.761	101.731	6.375	102.048	102.012	101.977	101.939					
6.500	102.162	102.132	102.104	102.074	6.500	102.392	102.355	102.320	102.282					
6.625	102.322	102.293	102.265	102.235	6.625	102.539	102.503	102.468	102.430					
6.750	102.493	102.462	102.434	102.404	6.750	102.670	102.639	102.611	102.581					
6.875	102.668	102.638	102.609	102.579	6.875	102.820	102.790	102.761	102.731					
7.000	103.067	103.037	103.009	102.979	7.000	103.198	103.168	103.140	103.110					
7.125	103.320	103.290	103.262	103.231	7.125	103.434	103.404	103.376	103.346					
7.250	103.230	103.142	103.058	102.967	7.250	103.338	103.250	103.166	103.075					
7.375	103.480	103.393	103.308	103.217	7.375	103.577	103.490	103.405	103.315					
7.500	103.707	103.620	103.535	103.444	7.500	103.793	103.705	103.621	103.530					
7.625	103.927	103.840	103.755	103.665	7.625	104.012	103.925	103.840	103.750					

[illegible]

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

Wholesale

Effective: July 18, 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	96.802	96.774	96.746	96.715	5.500	94.862	94.834	94.806	94.775	5.375	0.000	94.225	94.196	94.166
5.625	97.458	97.430	97.401	97.371	5.625	95.485	95.456	95.428	95.398	5.500	94.932	94.904	94.876	94.845
5.750	97.814	97.786	97.757	97.727	5.750	95.842	95.813	95.785	95.755	5.625	95.567	95.539	95.510	95.480
5.875	98.358	98.329	98.301	98.271	5.875	96.379	96.351	96.322	96.292	5.750	95.935	95.906	95.878	95.848
6.000	99.006	98.977	98.949	98.918	6.000	97.027	96.998	96.970	96.940	5.875	96.501	96.472	96.444	96.414
6.125	99.474	99.444	99.415	99.384	6.125	97.535	97.505	97.476	97.445	6.000	97.126	97.098	97.070	97.039
6.250	99.902	99.859	99.819	99.775	6.250	97.977	97.934	97.894	97.850	6.125	97.610	97.580	97.551	97.520
6.375	100.408	100.366	100.325	100.281	6.375	98.483	98.441	98.400	98.356	6.250	98.023	97.980	97.940	97.896
6.500	100.896	100.853	100.812	100.768	6.500	98.971	98.928	98.887	98.843	6.375	98.501	98.459	98.418	98.375
6.625	101.411	101.368	101.327	101.283	6.625	99.468	99.425	99.384	99.340	6.500	98.969	98.926	98.885	98.841
6.750	101.709	101.666	101.625	101.581	6.750	99.764	99.721	99.680	99.636	6.625	99.466	99.423	99.382	99.338
6.875	102.089	102.046	102.005	101.961	6.875	100.144	100.101	100.060	100.016	6.750	99.784	99.741	99.700	99.656
7.000	102.441	102.398	102.356	102.312	7.000	100.496	100.453	100.411	100.367	6.875	100.186	100.144	100.102	100.058
7.125	102.817	102.774	102.733	102.688	7.125	100.872	100.829	100.788	100.743	7.000	100.545	100.502	100.461	100.416
7.250	102.956	102.914	102.872	102.827	7.250	101.011	100.969	100.927	100.882	7.125	100.945	100.902	100.861	100.816
7.375	103.530	103.487	103.445	103.401	7.375	101.585	101.542	101.500	101.456	7.250	101.116	101.073	101.031	100.987
7.500	103.654	103.611	103.569	103.525	7.500	101.709	101.666	101.624	101.580	7.375	101.731	101.689	101.647	101.602
7.625	103.719	103.677	103.635	103.590	7.625	101.774	101.732	101.690	101.645	7.500	101.853	101.810	101.768	101.724
7.750	102.651	102.538	102.430	102.316						7.625	101.952	101.909	101.868	101.823
7.875	102.894	102.780	102.673	102.559										
8.000	101.825	101.711	101.604	101.490										
8.125	102.024	101.910	101.803	101.688										

LOAN STREAM MORTGAGE LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612										
Effective: July 18, 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									
Loan Amt >\$100,000 <= \$249,999	0.250									
MISCELLANEOUS		*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments				* Prices are indicative and subject to change without notice. * Please log into LSM portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z** NC Floor Price99.750				
Texas Cash out	-1.000									
HB 20YR & 25YR Term	-1.500									
> 6 Financed Properties	-0.500	**Minimum Loan Amount \$75,000**								
Escrow Waiver (Non-CA)	-0.250	***All loan level price adjustments are cumulative***								
State Adjustors: NC or WA	-0.375	Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs								
FICO => 700 & LTV<= 80%	0.300									
LENDER PAID MI										
PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Alt Agency Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
Alt Agency Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
				</						

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: July 18, 2025

CalHFA Pricing (California Only)

LINK FOR DAILY RATES AND HIGH BALANCE FEES: <https://www.calhfa.ca.gov/apps/rates/>

Loan must be APPROVED before requests will be reviewed. Lock Request Form must be filled out in it's entirety and submitted to lockdesk via e-mail. Once received, lockdesk will respond with today's rate and additional fees (for High Bal loans). AE/Broker must CONFIRM the rate by 2:00 PM PST in order to honor same day lock.

CalHFA Conv with MyHome only (C100)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv with MyHome only - HB (C106)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 2% ZIP - HB (C108)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 3% ZIP - HB (C109)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA with MyHome only (F200)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA with MyHome only - HB (F206)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA - CalPLUS with 2% ZIP - HB (F208)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA CalReady - (C110/F210)

Fees:

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

CalHFA CalPLUS Access - (C111/F211)

Fees:

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

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: July 18, 2025

MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	98.971	98.792	98.613
6.875	99.486	99.307	99.128
6.990	99.960	99.781	99.602
7.000	99.990	99.811	99.632
7.125	100.436	100.257	100.078
7.250	100.862	100.683	100.504
7.375	100.794	100.589	100.384
7.500	101.258	101.053	100.848
7.625	101.664	101.459	101.254
7.750	102.060	101.855	101.650
7.875	101.820	101.601	101.383
8.000	102.244	102.025	101.807
8.125	102.630	102.411	102.193
8.250	103.016	102.797	102.579

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	97.471	97.292	97.113
6.875	97.986	97.807	97.628
6.990	98.460	98.281	98.102
7.000	98.490	98.311	98.132
7.125	98.936	98.757	98.578
7.250	99.362	99.183	99.004
7.375	99.294	99.089	98.884
7.500	99.758	99.553	99.348
7.625	100.164	99.959	99.754
7.750	100.560	100.355	100.150
7.875	100.320	100.101	99.883
8.000	100.744	100.525	100.307
8.125	101.130	100.911	100.693
8.250	101.516	101.297	101.079

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	98.221	98.042	97.863
6.875	98.736	98.557	98.378
6.990	99.210	99.031	98.852
7.000	99.240	99.061	98.882
7.125	99.686	99.507	99.328
7.250	100.112	99.933	99.754
7.375	100.044	99.839	99.634
7.500	100.508	100.303	100.098
7.625	100.914	100.709	100.504
7.750	101.310	101.105	100.900
7.875	101.070	100.851	100.633
8.000	101.494	101.275	101.057
8.125	101.880	101.661	101.443
8.250	102.266	102.047	101.829

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

MaxONE Plus HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	96.971	96.792	96.613
6.875	97.486	97.307	97.128
6.990	97.960	97.781	97.602
7.000	97.990	97.811	97.632
7.125	98.436	98.257	98.078
7.250	98.862	98.683	98.504
7.375	98.794	98.589	98.384
7.500	99.258	99.053	98.848
7.625	99.664	99.459	99.254
7.750	100.060	99.855	99.650
7.875	99.820	99.601	99.383
8.000	100.244	100.025	99.807
8.125	100.630	100.411	100.193
8.250	101.016	100.797	100.579

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	95.471	95.292	95.113
6.875	95.986	95.807	95.628
6.990	96.460	96.281	96.102
7.000	96.490	96.311	96.132
7.125	96.936	96.757	96.578
7.250	97.362	97.183	97.004
7.375	97.294	97.089	96.884
7.500	97.758	97.553	97.348
7.625	98.164	97.959	97.754
7.750	98.560	98.355	98.150
7.875	98.320	98.101	97.883
8.000	98.744	98.525	98.307
8.125	99.130	98.911	98.693
8.250	99.516	99.297	99.079

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	96.221	96.042	95.863
6.875	96.736	96.557	96.378
6.990	97.210	97.031	96.852
7.000	97.240	97.061	96.882
7.125	97.686	97.507	97.328
7.250	98.112	97.933	97.754
7.375	98.044	97.839	97.634
7.500	98.508	98.303	98.098
7.625	98.914	98.709	98.504
7.750	99.310	99.105	98.900
7.875	99.070	98.851	98.633
8.000	99.494	99.275	99.057
8.125	99.880	99.661	99.443
8.250	100.266	100.047	99.829

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

MaxONE LLPAs

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

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

Floor Price
98.000



FHA 30 Year Fixed 2:1 Buydown - (301-BD)					FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)					FHA 30 Year Fixed 1:0 Buydown - (301-BD10)					FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
5.250	97.097	96.879	96.780		5.250	96.619	96.384	96.150		5.250	97.097	96.879	96.780		5.250	96.619	96.384	96.150	
5.375	97.733	97.499	97.264		5.375	97.005	96.770	96.536		5.375	97.733	97.499	97.264		5.375	97.005	96.770	96.536	
5.500	98.234	98.000	97.765		5.500	97.631	97.396	97.162		5.500	98.234	98.000	97.765		5.500	97.631	97.396	97.162	
5.625	98.716	98.482	98.247		5.625	98.238	98.003	97.769		5.625	98.716	98.482	98.247		5.625	98.238	98.003	97.769	
5.750	99.447	99.213	99.047		5.750	98.869	98.668	98.625		5.750	99.447	99.213	99.047		5.750	98.869	98.668	98.625	
5.875	99.873	99.831	99.788		5.875	99.276	99.234	99.191		5.875	99.873	99.831	99.788		5.875	99.276	99.234	99.191	
6.000	100.469	100.427	100.384		6.000	99.972	99.930	99.887		6.000	100.469	100.427	100.384		6.000	99.972	99.930	99.887	
6.125	100.931	100.889	100.846		6.125	100.459	100.417	100.374		6.125	100.931	100.889	100.846		6.125	100.459	100.417	100.374	
6.250	101.507	101.465	101.422		6.250	100.835	100.793	100.750		6.250	101.507	101.465	101.422		6.250	100.835	100.793	100.750	
6.375	101.499	101.436	101.372		6.375	101.115	101.051	100.987		6.375	101.499	101.436	101.372		6.375	101.115	101.051	100.987	
6.500	102.075	102.012	101.948		6.500	101.441	101.377	101.313		6.500	102.075	102.012	101.948		6.500	101.441	101.377	101.313	
6.625	102.622	102.559	102.495		6.625	102.013	101.949	101.885		6.625	102.622	102.559	102.495		6.625	102.013	101.949	101.885	
6.750	103.158	103.095	103.031		6.750	101.649	101.585	101.521		6.750	103.158	103.095	103.031		6.750	101.649	101.585	101.521	
6.875	103.053	102.968	102.883		6.875	102.106	102.021	101.936		6.875	103.053	102.968	102.883		6.875	102.106	102.021	101.936	
7.000	103.714	103.629	103.544		7.000	102.467	102.382	102.297		7.000	103.714	103.629	103.544		7.000	102.467	102.382	102.297	
7.125	103.971	103.886	103.801		7.125	102.849	102.764	102.679		7.125	103.971	103.886	103.801		7.125	102.849	102.764	102.679	
7.250	103.592	103.507	103.422		7.250	102.645	102.560	102.475		7.250	103.592	103.507	103.422		7.250	102.645	102.560	102.475	

FICO ≥700		FICO 800-819		VA Loan Amount >\$950K		Select (FICO ≥880 & ≥\$250,000 & N/A on DPAs)
0.375		-0.750		-0.625		0.350
FICO 680-699		FICO 580-599		Loan Amount <\$100,000		60 Day Lock (From 45 Day Price)
0.250		-1.500		-0.375		-0.500
FICO 680-679		FICO 550-579		VA Cashout ≥80% 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 18, 2025

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.250	96.967	96.749	96.650	
5.375	97.603	97.369	97.134	
5.500	98.104	97.870	97.635	
5.625	98.586	98.352	98.117	
5.750	99.317	99.083	98.917	
5.875	99.618	99.576	99.533	
6.000	100.214	100.172	100.129	
6.125	100.801	100.759	100.716	
6.250	101.002	100.960	100.917	
6.375	101.244	101.181	101.117	
6.500	101.820	101.757	101.693	
6.625	102.242	102.179	102.115	
6.750	102.278	102.215	102.151	
6.875	102.673	102.588	102.503	
7.000	103.084	102.999	102.914	
7.125	103.341	103.256	103.171	
7.250	103.462	103.377	103.292	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.000	94.566	94.466	94.367	
5.125	95.078	94.978	94.879	
5.250	96.342	96.124	96.025	
5.375	96.978	96.744	96.509	
5.500	97.479	97.245	97.010	
5.625	97.961	97.727	97.492	
5.750	98.692	98.458	98.292	
5.875	98.993	98.951	98.908	
6.000	99.589	99.547	99.504	
6.125	100.176	100.134	100.091	
6.250	100.377	100.335	100.292	
6.375	100.619	100.556	100.492	
6.500	101.195	101.132	101.068	
6.625	101.617	101.554	101.490	
6.750	101.653	101.590	101.526	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	97.995	97.980	97.967	
5.125	98.375	98.360	98.347	
5.250	99.370	99.355	99.342	
5.375	99.471	99.441	99.412	
5.500	99.841	99.811	99.782	
5.625	100.191	100.161	100.132	
5.750	100.771	100.741	100.712	
5.875	100.509	100.479	100.449	
6.000	100.964	100.934	100.904	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.414	96.179	95.945	
5.375	96.675	96.440	96.206	
5.500	97.176	96.941	96.707	
5.625	97.783	97.548	97.314	
5.750	98.889	98.688	98.645	
5.875	98.971	98.929	98.886	
6.000	99.442	99.400	99.357	
6.125	100.029	99.987	99.944	
6.250	100.355	100.313	100.270	
6.375	100.910	100.846	100.782	
6.500	101.361	101.297	101.233	
6.625	101.783	101.719	101.655	
6.750	101.444	101.380	101.316	
6.875	101.651	101.566	101.481	
7.000	102.062	101.977	101.892	
7.125	102.319	102.234	102.149	
7.250	102.190	102.105	102.020	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	96.967	96.749	96.650	
5.375	97.603	97.369	97.134	
5.500	98.104	97.870	97.635	
5.625	98.586	98.352	98.117	
5.750	99.317	99.083	98.917	
5.875	99.618	99.576	99.533	
6.000	100.214	100.172	100.129	
6.125	100.801	100.759	100.716	
6.250	101.002	100.960	100.917	
6.375	101.244	101.181	101.117	
6.500	101.820	101.757	101.693	
6.625	102.242	102.179	102.115	
6.750	102.278	102.215	102.151	
6.875	102.673	102.588	102.503	
7.000	103.084	102.999	102.914	
7.125	103.341	103.256	103.171	
7.250	103.462	103.377	103.292	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	96.414	96.179	95.945	
5.375	96.675	96.440	96.206	
5.500	97.176	96.941	96.707	
5.625	97.783	97.548	97.314	
5.750	98.889	98.688	98.645	
5.875	98.971	98.929	98.886	
6.000	99.442	99.400	99.357	
6.125	100.029	99.987	99.944	
6.250	100.355	100.313	100.270	
6.375	100.910	100.846	100.782	
6.500	101.361	101.297	101.233	
6.625	101.783	101.719	101.655	
6.750	101.444	101.380	101.316	
6.875	101.651	101.566	101.481	
7.000	102.062	101.977	101.892	
7.125	102.319	102.234	102.149	
7.250	102.190	102.105	102.020	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	96.967	96.749	96.650	
5.375	97.603	97.369	97.134	
5.500	98.104	97.870	97.635	
5.625	98.586	98.352	98.117	
5.750	99.317	99.083	98.917	
5.875	99.618	99.576	99.533	
6.000	100.214	100.172	100.129	
6.125	100.801	100.759	100.716	
6.250	101.002	100.960	100.917	
6.375	101.244	101.181	101.117	
6.500	101.820	101.757	101.693	
6.625	102.242	102.179	102.115	
6.750	102.278	102.215	102.151	
6.875	102.673	102.588	102.503	
7.000	103.084	102.999	102.914	
7.125	103.341	103.256	103.171	
7.250	103.462	103.377	103.292	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	96.414	96.179	95.945	
5.375	96.675	96.440	96.206	
5.500	97.176	96.941	96.707	
5.625	97.783	97.548	97.314	
5.750	98.889	98.688	98.645	
5.875	98.971	98.929	98.886	
6.000	99.442	99.400	99.357	
6.125	100.029	99.987	99.944	
6.250	100.355	100.313	100.270	
6.375	100.910	100.846	100.782	
6.500	101.361	101.297	101.233	
6.625	101.783	101.719	101.655	
6.750	101.444	101.380	101.316	
6.875	101.651	101.566	101.481	
7.000	102.062	101.977	101.892	
7.125	102.319	102.234	102.149	
7.250	102.190	102.105	102.020	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	96.797	96.579	96.480	
5.375	97.433	97.199	96.964	
5.500	97.934	97.700	97.465	
5.625	98.416	98.182	97.947	
5.750	99.147	98.913	98.747	
5.875	99.448	99.406	99.363	
6.000	100.044	100.002	99.959	
6.125	100.631	100.589	100.546	
6.250	100.832	100.790	100.747	
6.375	101.074	101.011	100.947	
6.500	101.650	101.587	101.523	
6.625	102.072	102.009	101.945	
6.750	102.108	102.045	101.981	
6.875	102.503	102.418	102.333	
7.000	102.914	102.829	102.744	
7.125	103.171	103.086	103.001	
7.250	103.292	103.207	103.122	

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 18, 2025

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.625	97.547	97.479	97.410
4.750	97.264	97.178	97.075
4.875	97.839	97.753	97.649
5.000	98.409	98.323	98.220
5.125	98.707	98.621	98.518
5.250	98.596	98.492	98.354
5.375	99.163	99.059	98.921
5.500	99.725	99.621	99.483
5.625	100.011	99.907	99.768
5.750	99.021	98.899	98.726
5.875	99.573	99.451	99.278
6.000	100.114	99.992	99.819
6.125	100.369	100.247	100.074
6.250	0.000	0.000	0.000
6.375	0.000	0.000	0.000
6.500	0.000	0.000	0.000
6.625	0.000	0.000	0.000

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	97.105	97.037	96.968
4.750	96.853	96.767	96.664
4.875	97.409	97.323	97.220
5.000	97.955	97.869	97.765
5.125	98.221	98.135	98.032
5.250	98.170	98.066	97.928
5.375	98.705	98.601	98.463
5.500	99.228	99.124	98.986
5.625	99.465	99.361	99.222
5.750	98.572	98.450	98.277
5.875	99.073	98.951	98.778
6.000	99.553	99.431	99.258
6.125	99.738	99.616	99.443
6.250	0.000	0.000	0.000
6.375	0.000	0.000	0.000
6.500	0.000	0.000	0.000
6.625	0.000	0.000	0.000

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.625	97.387	97.319	97.250
4.750	97.297	97.211	97.107
4.875	97.799	97.713	97.609
5.000	98.293	98.207	98.103
5.125	98.511	98.425	98.322
5.250	98.615	98.511	98.373
5.375	99.105	99.001	98.862
5.500	99.587	99.483	99.344
5.625	99.790	99.686	99.548
5.750	99.030	98.907	98.734
5.875	99.500	99.378	99.205
6.000	99.960	99.838	99.665
6.125	100.134	100.012	99.839
6.250	0.000	0.000	0.000
6.375	0.000	0.000	0.000
6.500	0.000	0.000	0.000
6.625	0.000	0.000	0.000

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.625	96.895	96.827	96.758
4.750	96.848	96.762	96.658
4.875	97.323	97.237	97.134
5.000	97.784	97.698	97.594
5.125	97.962	97.876	97.773
5.250	98.145	98.041	97.903
5.375	98.597	98.492	98.354
5.500	99.035	98.931	98.792
5.625	99.188	99.084	98.946
5.750	98.539	98.417	98.244
5.875	98.960	98.838	98.665
6.000	99.364	99.242	99.069
6.125	99.478	99.356	99.163
6.250	0.000	0.000	0.000
6.375	0.000	0.000	0.000
6.500	0.000	0.000	0.000
6.625	0.000	0.000	0.000

LLPAS

FICO ≥700
0.375
FICO 680-699
0.250
FICO 660-679
0.250
FICO 640-659
0.000
FICO 620-639
-0.250

FICO 600-619
-0.750
FICO 580-599
-1.500
FICO 550-579
-3.000
No FICO Score
-3.000
Loan Amount ≥\$100,000 <=\$249,999
0.250

VA Loan Amount >\$950K
-0.625
Loan Amount <\$100,000
-0.375
VA Cashout >90% LTV
-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/IRRL)
-1.250

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



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

Effective: July 18, 2025

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.750	93.939	93.839	93.740	
4.875	94.700	94.600	94.501	
5.000	95.346	95.246	95.147	
5.125	95.858	95.758	95.659	
5.250	96.997	96.779	96.680	
5.375	97.633	97.399	97.164	
5.500	98.134	97.900	97.665	
5.625	98.616	98.382	98.147	
5.750	99.347	99.113	98.947	
5.875	99.773	99.731	99.688	
6.000	100.369	100.327	100.284	
6.125	100.831	100.789	100.746	
6.250	101.407	101.365	101.322	
6.375	101.399	101.336	101.272	
6.500	101.875	101.912	101.848	
6.625	102.522	102.459	102.395	
6.750	103.058	102.995	102.931	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	97.083	96.849	96.614	
5.500	97.584	97.350	97.115	
5.625	98.066	97.832	97.597	
5.750	98.797	98.563	98.397	
5.875	99.223	99.181	99.138	
6.000	99.819	99.777	99.734	
6.125	100.281	100.239	100.196	
6.250	100.857	100.815	100.772	
6.375	100.849	100.786	100.722	
6.500	101.425	101.362	101.298	
6.625	101.972	101.909	101.845	
6.750	102.508	102.445	102.381	
6.875	102.403	102.318	102.233	
7.000	103.064	102.979	102.894	
7.125	103.321	103.236	103.151	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	98.225	97.975	97.725	
5.125	98.605	98.355	98.105	
5.250	99.475	99.225	98.975	
5.375	99.576	99.326	99.076	
5.500	99.946	99.696	99.446	
5.625	100.296	100.046	99.796	
5.750	100.876	100.626	100.376	
5.875	100.739	100.489	100.239	
6.000	101.194	100.944	100.694	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.394	96.159	95.925	
5.375	96.780	96.545	96.311	
5.500	97.406	97.171	96.937	
5.625	98.013	97.778	97.544	
5.750	98.644	98.443	98.400	
5.875	99.051	99.009	98.966	
6.000	99.747	99.705	99.662	
6.125	100.234	100.192	100.149	
6.250	100.610	100.568	100.525	
6.375	100.890	100.826	100.762	
6.500	101.216	101.152	101.088	
6.625	101.788	101.724	101.660	
6.750	101.424	101.360	101.296	
6.875	101.881	101.796	101.711	
7.000	102.242	102.157	102.072	
7.125	102.624	102.539	102.454	
7.250	102.420	102.335	102.250	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	93.709	93.609	93.510	
4.875	94.345	94.245	94.146	
5.000	94.991	94.891	94.792	
5.125	95.503	95.403	95.304	
5.250	96.767	96.549	96.450	
5.375	97.403	97.169	96.934	
5.500	97.904	97.670	97.435	
5.625	98.386	98.152	97.917	
5.750	99.117	98.883	98.717	
5.875	99.418	99.376	99.333	
6.000	100.014	99.972	99.929	
6.125	100.601	100.559	100.516	
6.250	100.802	100.760	100.717	
6.375	101.044	100.981	100.917	
6.500	101.620	101.557	101.493	
6.625	102.042	101.979	101.915	
6.750	102.078	102.015	101.951	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.375	96.853	96.619	96.384	
5.500	97.354	97.120	96.885	
5.625	97.836	97.602	97.367	
5.750	98.567	98.333	98.167	
5.875	98.868	98.826	98.783	
6.000	99.464	99.422	99.379	
6.125	100.051	100.009	99.966	
6.250	100.252	100.210	100.167	
6.375	100.494	100.431	100.367	
6.500	101.070	101.007	100.943	
6.625	101.492	101.429	101.365	
6.750	101.528	101.465	101.401	
6.875	101.923	101.838	101.753	
7.000	102.334	102.249	102.164	
7.125	102.591	102.506	102.421	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	97.870	97.855	97.842	
5.125	98.250	98.235	98.222	
5.250	99.245	99.230	99.217	
5.375	99.346	99.316	99.287	
5.500	99.716	99.686	99.657	
5.625	100.066	100.036	100.007	
5.750	100.646	100.616	100.587	
5.875	100.384	100.354	100.324	
6.000	100.839	100.809	100.779	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	95.989	95.754	95.520	
5.375	96.250	96.015	95.781	
5.500	96.751	96.516	96.282	
5.625	97.358	97.123	96.889	
5.750	98.464	98.263	98.220	
5.875	98.546	98.504	98.461	
6.000	99.017	98.975	98.932	
6.125	99.604	99.562	99.519	
6.250	99.930	99.888	99.845	
6.375	100.485	100.421	100.357	
6.500	100.936	100.872	100.808	
6.625	101.358	101.294	101.230	
6.750	101.019	100.955	100.891	
6.875	101.226	101.141	101.056	
7.000	101.637	101.552	101.467	
7.125	101.894	101.809	101.724	
7.250	101.765	101.680	101.595	

LLPAs

FICO ≥700
0.375
FICO 680-699
0.250
FICO 660-679
0.250
FICO 640-659
0.000
FICO 620-639
-0.500

FICO 600-619
-1.000
FICO 580-599
-1.750
FICO 560-579
-3.000
No FICO Score
-3.000
Loan Amount ≥\$100,000 <=\$249,999
0.250

VA Loan Amount >\$950K
-1.000
Loan Amount <\$100,000
-0.375
VA Cashout ≥80% LTV
-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/IRRRL)
-1.250

Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)
0.350
60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.500
VA IRRRL >100% CLTV
-1.000
NC Floor Price
99.75



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

Effective:

Friday, July 18, 2025

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)

Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	99.379	99.285	99.098	98.910
6.500	99.677	99.584	99.396	99.209
6.625	99.983	99.889	99.702	99.514
6.750	100.274	100.180	99.992	99.805
6.875	100.548	100.455	100.267	100.080
7.000	100.865	100.771	100.584	100.396
7.125	101.217	101.124	100.936	100.749
7.250	101.494	101.400	101.213	101.025
7.375	101.715	101.621	101.434	101.246
7.500	101.920	101.827	101.639	101.452
7.625	102.117	102.024	101.836	101.649
7.750	102.307	102.213	102.026	101.838
7.875	102.460	102.366	102.178	101.991
8.000	102.625	102.532	102.344	102.157
8.125	102.791	102.698	102.510	102.323
8.250	102.957	102.863	102.676	102.488
8.375	103.123	103.029	102.842	102.654
8.500	103.289	103.195	103.008	102.820
8.625	103.455	103.361	103.174	102.986

Jumbo One 10/6 ARM - (9106DI)

Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	96.271	96.178	95.990	95.803
6.375	96.725	96.631	96.444	96.256
6.500	97.183	97.090	96.902	96.715
6.625	97.639	97.545	97.358	97.170
6.750	98.099	98.005	97.818	97.630
6.875	98.560	98.466	98.278	98.091
7.000	99.021	98.927	98.740	98.552
7.125	99.480	99.386	99.198	99.011
7.250	99.943	99.849	99.661	99.474
7.375	100.406	100.313	100.125	99.938
7.500	100.871	100.777	100.590	100.402
7.625	101.336	101.242	101.055	100.867
7.750	101.798	101.704	101.517	101.329
7.875	102.265	102.171	101.983	101.796
8.000	102.728	102.634	102.447	102.259

Loan Level Price Adjustments (LLPAs)

CLTV

FICO

	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800	0.800	0.750	0.700	0.650	0.550	-1.000	-2.750
FICO 760 - 799	0.700	0.650	0.600	0.550	0.450	-2.000	-3.850
FICO 740 - 759	0.600	0.550	0.450	0.400	0.100	-3.000	-4.600
FICO 720 - 739	0.450	0.400	0.100	0.000	-0.500	-3.550	-4.900
FICO 700 - 719	-0.050	-0.150	-0.350	-0.750	-1.250	-4.000	-5.750
FICO 680 - 699	-0.950	-1.150	-1.450	-2.500	-3.050	-5.250	-7.750
FICO 660 - 679	-1.500	-1.750	-2.150	-3.350	-4.400		

Other Adjusters

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

ARM Notes

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

NC Floor Price

99.750

Maximum Net Price

102.000

Must be Conditionally Approved to lock

Effective: Friday, July 18, 2025

Effective: Friday, July 18, 2025

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.526	96.416	96.244	96.026
5.875	97.016	96.907	96.735	96.516
6.000	97.506	97.397	97.225	97.006
6.125	97.959	97.850	97.678	97.459
6.250	98.413	98.304	98.132	97.913
6.375	98.806	98.697	98.525	98.306
6.500	99.196	99.089	98.917	98.696
6.625	99.682	99.573	99.401	99.182
6.750	100.166	100.057	99.885	99.666
6.875	100.455	100.345	100.173	99.955
7.000	100.744	100.634	100.462	100.244
7.125	100.966	100.857	100.685	100.466
7.250	101.189	101.080	100.908	100.689
7.375	101.375	101.266	101.094	100.875
7.500	101.561	101.452	101.280	101.061
7.625	101.726	101.617	101.445	101.226
7.750	101.891	101.782	101.610	101.391
7.875	102.020	101.910	101.739	101.520
8.000	102.125	102.125	101.956	101.737

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Loan Level Price Adjustments (LLPAs)

Fixed Rates		CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800	0.500	0.500	0.500	0.500	0.375			
FICO 780-799	0.500	0.500	0.375	0.375	0.250			
FICO 760-779	0.500	0.375	0.375	0.250	0.125			
FICO 740-759	0.375	0.250	0.125	0.000	0.000			
FICO 720-739	0.250	0.125	0.000	0.000	-0.375			
FICO 700-719	0.000	-0.125	-0.250	-0.500	-1.000			
FICO 680-699	-0.375	-0.500	-1.250	-1.500	-2.000			
FICO 660-679	-1.125	-1.375	-1.500	-2.500	-3.000			
ARMS		CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800	0.375	0.375	0.250	0.250	0.125			
FICO 780-799	0.375	0.250	0.250	0.250	0.125			
FICO 760-779	0.250	0.250	0.250	0.125	0.000			
FICO 740-759	0.125	0.125	0.000	-0.125	-0.125			
FICO 720-739	0.125	0.000	-0.125	-0.125	-0.375			
FICO 700-719	0.000	-0.125	-0.250	-0.500	-1.000			
FICO 680-699	-0.375	-0.500	-1.000	-1.375	-1.750			
FICO 660-679	-0.750	-0.875	-1.125	-1.500	-2.000			
Other Adjusters		CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
Purchase	0.750	0.625	0.500	0.375	0.250			
Rate/Term Refi	0.000	0.000	0.000	0.000	0.000			
Cash Out Refi	-0.125	-0.250	-0.375	-0.750	-1.000			
2nd Home	-0.750	-0.750	-0.750	-1.000	-1.000			
Non-Owner	-0.750	-1.250	-2.000					
Condo	0.000	0.000	-0.125	-0.250	-0.500			
2 Units	0.000	0.000	-0.250	-0.625	-1.125			
3-4 Units	-0.250	-0.375	-0.625					
UPB > \$1.5MM	0.000	0.000	0.000	0.000	0.000			
Self Employed	0.000	0.000	-0.250	-0.250	-0.250			

Must be Conditionally Approved to lock

Jumbo One Adventure 30 Year Fixed - (901EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	95.911	95.786	95.661	95.474
6.125	96.267	96.142	96.017	95.829
6.250	96.963	96.838	96.713	96.526
6.375	97.361	97.236	97.111	96.923
6.500	97.684	97.559	97.434	97.246
6.625	97.921	97.796	97.671	97.483
6.750	98.271	98.146	98.021	97.833
6.875	98.605	98.480	98.355	98.167
7.000	98.833	98.708	98.583	98.395
7.125	99.163	99.038	98.913	98.726
7.250	99.544	99.419	99.294	99.107
7.375	99.910	99.785	99.660	99.472
7.500	100.093	99.968	99.843	99.655
7.625	100.265	100.140	100.015	99.828
7.750	100.324	100.199	100.074	99.887
7.875	100.675	100.550	100.425	100.238
8.000	100.821	100.696	100.571	100.383
8.125	101.152	101.027	100.902	100.715
8.250	N/A	N/A	N/A	N/A
8.375	N/A	N/A	N/A	N/A
8.500	N/A	N/A	N/A	N/A
8.625	N/A	N/A	N/A	N/A

Jumbo One Advantage 30 Year Fixed 2:1 Buydown - (901EH-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	N/A	N/A	N/A	N/A
6.125	N/A	N/A	N/A	N/A
6.250	N/A	N/A	N/A	N/A
6.375	N/A	N/A	N/A	N/A
6.500	N/A	N/A	N/A	N/A
6.625	N/A	N/A	N/A	N/A
6.750	N/A	N/A	N/A	N/A
6.875	N/A	N/A	N/A	N/A
7.000	N/A	N/A	N/A	N/A
7.125	N/A	N/A	N/A	N/A
7.250	N/A	N/A	N/A	N/A
7.375	N/A	N/A	N/A	N/A
7.500	N/A	N/A	N/A	N/A
7.625	N/A	N/A	N/A	N/A
7.750	N/A	N/A	N/A	N/A
7.875	N/A	N/A	N/A	N/A
8.000	N/A	N/A	N/A	N/A
8.125	N/A	N/A	N/A	N/A
8.250	N/A	N/A	N/A	N/A
8.375	N/A	N/A	N/A	N/A
8.500	N/A	N/A	N/A	N/A
8.625	N/A	N/A	N/A	N/A

Jumbo One Advantage 30 Year Fixed 1:0 Buydown - (901EM-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 - (901EM-JO)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	95.911	95.786	95.661	95.474
6.125	96.267	96.142	96.017	95.829
6.250	96.963	96.838	96.713	96.526
6.375	97.361	97.236	97.111	96.923
6.500	97.684	97.559	97.434	97.246
6.625	97.921	97.796	97.671	97.483
6.750	98.271	98.146	98.021	97.833
6.875	98.605	98.480	98.355	98.167
7.000	98.833	98.708	98.583	98.395
7.125	99.163	99.038	98.913	98.726
7.250	99.544	99.419	99.294	99.107
7.375	99.910	99.785	99.660	99.472
7.500	100.093	99.968	99.843	99.655
7.625	100.265	100.140	100.015	99.828
7.750	100.324	100.199	100.074	99.887
7.875	100.675	100.550	100.425	100.238
8.000	100.821	100.696	100.571	100.383
8.125	101.152	101.027	100.902	100.715
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

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

Effective: Friday, July 18, 2025

Jumbo ONE Select Pricing

Jumbo ONE Select 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	99.624	99.562	99.312
6.625	100.124	100.062	99.812
6.750	100.374	100.312	100.062
6.875	100.624	100.562	100.312
7.000	101.124	101.062	100.812
7.125	101.374	101.312	101.062
7.250	101.624	101.562	101.312
7.375	101.874	101.812	101.562
7.500	102.124	102.062	101.812
7.625	102.374	102.312	102.062
7.750	102.624	102.562	102.312
7.875	102.874	102.812	102.562
8.000	103.374	103.312	103.062
8.125	103.624	103.562	103.312
8.250	103.874	103.812	103.562
8.375	104.124	104.062	103.812

Jumbo ONE Select 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	99.624	99.562	99.312
6.625	100.124	100.062	99.812
6.750	100.374	100.312	100.062
6.875	100.624	100.562	100.312
7.000	101.124	101.062	100.812
7.125	101.374	101.312	101.062
7.250	101.624	101.562	101.312
7.375	101.874	101.812	101.562
7.500	102.124	102.062	101.812
7.625	102.374	102.312	102.062
7.750	102.624	102.562	102.312
7.875	102.874	102.812	102.562
8.000	103.374	103.312	103.062
8.125	103.624	103.562	103.312
8.250	103.874	103.812	103.562
8.375	104.124	104.062	103.812

Jumbo ONE Select 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	99.624	99.562	99.312
6.625	100.124	100.062	99.812
6.750	100.374	100.312	100.062
6.875	100.624	100.562	100.312
7.000	101.124	101.062	100.812
7.125	101.374	101.312	101.062
7.250	101.624	101.562	101.312
7.375	101.874	101.812	101.562
7.500	102.124	102.062	101.812
7.625	102.374	102.312	102.062
7.750	102.624	102.562	102.312
7.875	102.874	102.812	102.562
8.000	103.374	103.312	103.062
8.125	103.624	103.562	103.312
8.250	103.874	103.812	103.562
8.375	104.124	104.062	103.812

Jumbo ONE Select 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	99.874	99.812	99.562
6.625	100.374	100.312	100.062
6.750	100.624	100.562	100.312
6.875	100.874	100.812	100.562
7.000	101.374	101.312	101.062
7.125	101.624	101.562	101.312
7.250	101.874	101.812	101.562
7.375	102.124	102.062	101.812
7.500	102.374	102.312	102.062
7.625	102.624	102.562	102.312
7.750	102.874	102.812	102.562
7.875	103.124	103.062	102.812
8.000	103.624	103.562	103.312
8.125	103.874	103.812	103.562
8.250	104.124	104.062	103.812
8.375	104.374	104.312	104.062

Loan Level Price Adjustments (LLPAs)	CLTV						
FICO	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
780+	0.625	0.500	0.500	0.375	0.125	-0.125	-1.500
760-779	0.500	0.500	0.375	0.250	0.000	-0.375	-1.750
740-759	0.500	0.375	0.250	0.000	-0.375	-0.500	-2.000
720-739	0.375	0.250	0.000	-0.375	-0.500	-1.000	-2.500
700-719	0.250	0.000	-0.375	-0.500	-1.000	-1.500	-3.250
680-699	0.000	-0.375	-0.500	-1.000	-1.500	-2.500	-4.250
Loan Amount	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
>\$1,000,000 ≤ \$1,500,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250
>\$1,500,000 ≤ \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$2,000,000 ≤ \$2,500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
>\$2,500,000 ≤ \$3,000,000	-0.500	-0.500	-0.500	-0.500	-0.500		
Other Adjusters	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Cash-Out/Debt Consolidation	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	
Investment Property	-2.500	-2.500	-2.500	-2.500	-2.500		
Second Home	-1.000	-1.000	-1.000	-1.000	-1.000		
3-4 Units	-0.250	-0.250	-0.250	-0.250	-0.250		
Escrow Waived	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Maximum Net Price

101.000