

Ratesheet Code: RS-WS

Effective Date: 9/19/25 7:30 AM

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

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

Lock Expiration Days	
15 Day	10/03/25
30 Day	10/20/25
45 Day	11/03/25
60 Day	11/18/25

Allowable Fees	
Click Here	

Relock Fee	
(0.250)	

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

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

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

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

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

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

September Pricing Specials	
12.5 bps special on Conventional Non-Select (Excludes CalHFA, Cannot be combined with Select)	0.125
12.5 special on FHA/VA STD BAL & HI BAL (Excludes CalHFA, Can be combined with Select)	0.125
37.5 special on all FHA/VA STD BAL & HI BAL with 600 – 679 FICOs (Excludes CalHFA, Cannot be combined with Select or any other specials)	0.375

Announcements

FALL INTO MORE CLOSINGS SPECIALS
UP TO 87.5 BPS PRICE IMPROVEMENT
LOANS LOCKED SEPTEMBER 1ST - 30TH, 2025

NMLS ID #2125

Temporary Property Eligibility Restrictions	
<p style="text-align: center;">Properties located in the following City/County are NOT eligible to be locked:</p> <ul style="list-style-type: none"> •Baltimore City, Maryland (Properties located in Baltimore County are not restricted) •Essex County, New Jersey 	

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



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

Wholesale

Effective: September 19, 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
4.875	95.929	95.914	95.887	95.860	6.000	100.986	100.949	100.904	100.858	5.375	97.909	97.873	97.833	97.793
5.000	96.637	96.623	96.596	96.568	6.125	101.368	101.332	101.286	101.240	5.500	98.556	98.520	98.480	98.440
5.125	97.060	97.045	97.017	96.989	6.250	101.494	101.458	101.412	101.367	5.625	99.151	99.115	99.075	99.035
5.250	97.997	97.961	97.921	97.881	6.375	101.854	101.818	101.772	101.727	5.750	99.331	99.295	99.249	99.204
5.375	98.634	98.598	98.558	98.518	6.500	102.119	102.082	102.037	101.991	5.875	99.885	99.849	99.803	99.758
5.500	99.281	99.245	99.205	99.165	6.625	102.411	102.374	102.329	102.283	6.000	100.391	100.355	100.309	100.264
5.625	99.876	99.840	99.800	99.760	6.750	102.211	102.197	102.169	102.142	6.125	100.878	100.842	100.796	100.751
5.750	100.056	100.020	99.974	99.929	6.875	102.508	102.494	102.467	102.440	6.250	100.805	100.768	100.723	100.677
5.875	100.610	100.574	100.528	100.483	7.000	102.697	102.683	102.656	102.629	6.375	101.420	101.384	101.338	101.293
6.000	101.116	101.080	101.034	100.989	7.125	102.912	102.897	102.870	102.843	6.500	101.844	101.807	101.762	101.716
6.125	101.603	101.567	101.521	101.476	7.250	101.545	101.508	101.460	101.411	6.625	102.082	102.045	102.000	101.954
6.250	101.530	101.493	101.448	101.402	7.375	102.136	102.099	102.051	102.002	6.750	102.120	102.105	102.078	102.051
6.375	102.145	102.109	102.063	102.018	7.500	102.165	102.129	102.080	102.032	6.875	102.360	102.345	102.318	102.291
6.500	102.569	102.532	102.487	102.441	7.625	102.185	102.149	102.100	102.052	7.000	102.797	102.783	102.755	102.728
6.625	102.807	102.770	102.725	102.679	7.750	102.118	102.052	101.972	101.891	7.125	103.064	103.049	103.022	102.995
6.750	102.845	102.830	102.803	102.776	7.875	102.328	102.262	102.181	102.101	7.250	103.238	103.224	103.199	103.175
6.875	103.085	103.070	103.043	103.016	8.000	101.225	101.159	101.079	100.999	7.375	103.511	103.496	103.472	103.448
7.000	103.522	103.508	103.480	103.453	8.125	101.406	101.341	101.260	101.180	7.500	103.713	103.698	103.674	103.649
7.125	103.789	103.774	103.747	103.720						7.625	103.937	103.922	103.898	103.874
7.250	103.963	103.949	103.924	103.900						7.750	103.980	103.965	103.941	103.916
7.375	104.236	104.221	104.197	104.173						7.875	104.203	104.188	104.164	104.139
7.500	104.438	104.423	104.399	104.374						8.000	104.145	104.131	104.106	104.082
7.625	104.662	104.647	104.623	104.599						8.125	104.356	104.342	104.318	104.293

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
4.875	95.929	95.914	95.887	95.860	6.000	100.986	100.949	100.904	100.858	5.375	97.909	97.873	97.833	97.793
5.000	96.637	96.623	96.596	96.568	6.125	101.368	101.332	101.286	101.240	5.500	98.556	98.520	98.480	98.440
5.125	97.060	97.045	97.017	96.989	6.250	101.494	101.458	101.412	101.367	5.625	99.151	99.115	99.075	99.035
5.250	97.997	97.961	97.921	97.881	6.375	101.854	101.818	101.772	101.727	5.750	99.331	99.295	99.249	99.204
5.375	98.634	98.598	98.558	98.518	6.500	102.119	102.082	102.037	101.991	5.875	99.885	99.849	99.803	99.758
5.500	99.281	99.245	99.205	99.165	6.625	102.411	102.374	102.329	102.283	6.000	100.391	100.355	100.309	100.264
5.625	99.876	99.840	99.800	99.760	6.750	102.211	102.197	102.169	102.142	6.125	100.878	100.842	100.796	100.751
5.750	100.056	100.020	99.974	99.929	6.875	102.508	102.494	102.467	102.440	6.250	100.805	100.768	100.723	100.677
5.875	100.610	100.574	100.528	100.483	7.000	102.697	102.683	102.656	102.629	6.375	101.420	101.384	101.338	101.293
6.000	101.116	101.080	101.034	100.989	7.125	102.912	102.897	102.870	102.843	6.500	101.844	101.807	101.762	101.716
6.125	101.603	101.567	101.521	101.476	7.250	101.545	101.508	101.460	101.411	6.625	102.082	102.045	102.000	101.954
6.250	101.530	101.493	101.448	101.402	7.375	102.136	102.099	102.051	102.002	6.750	102.120	102.105	102.078	102.051
6.375	102.145	102.109	102.063	102.018	7.500	102.165	102.129	102.080	102.032	6.875	102.360	102.345	102.318	102.291
6.500	102.569	102.532	102.487	102.441	7.625	102.185	102.149	102.100	102.052	7.000	102.797	102.783	102.755	102.728
6.625	102.807	102.770	102.725	102.679	7.750	102.118	102.052	101.972	101.891	7.125	103.064	103.049	103.022	102.995
6.750	102.845	102.830	102.803	102.776	7.875	102.328	102.262	102.181	102.101	7.250	103.238	103.224	103.199	103.175
6.875	103.085	103.070	103.043	103.016	8.000	101.225	101.159	101.079	100.999	7.375	103.511	103.496	103.472	103.448
7.000	103.522	103.508	103.480	103.453	8.125	101.406	101.341	101.260	101.180	7.500	103.713	103.698	103.674	103.649
7.125	103.789	103.774	103.747	103.720						7.625	103.937	103.922	103.898	103.874
7.250	103.963	103.949	103.924	103.900						7.750	103.980	103.965	103.941	103.916
7.375	104.236	104.221	104.197	104.173						7.875	104.203	104.188	104.164	104.139
7.500	104.438	104.423	104.399	104.374						8.000	104.145	104.131	104.106	104.082
7.625	104.662	104.647	104.623	104.599						8.125	104.356	104.342	104.318	104.293



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

Effective: **September 19, 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*

Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680	0.000	<i>* 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**</i>
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	***All loan level price adjustments are cumulative***		
> 6 Financed Properties	-0.500	Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs		
Escrow Waiver (Non-CA)	-0.250			
State Adjustors: NC	-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
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: September 19, 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
4.875	95.929	95.914	95.887	95.860	4.875	95.654	95.639	95.612	95.585	5.750	100.643	100.577	100.500	100.422
5.000	96.637	96.623	96.596	96.568	5.000	96.362	96.348	96.321	96.293	5.875	101.133	101.067	100.990	100.912
5.125	97.060	97.045	97.017	96.989	5.125	96.770	96.755	96.727	96.699	6.000	101.591	101.526	101.448	101.371
5.250	97.997	97.981	97.921	97.881	5.250	97.673	97.637	97.597	97.557	6.125	102.014	101.948	101.871	101.793
5.375	98.634	98.598	98.558	98.518	5.375	98.299	98.263	98.223	98.183	6.250	101.506	101.441	101.363	101.286
5.500	99.281	99.245	99.205	99.165	5.500	98.922	98.886	98.846	98.806	6.375	102.043	101.977	101.900	101.822
5.625	99.876	99.840	99.800	99.760	5.625	99.501	99.465	99.425	99.385	6.500	102.423	102.357	102.279	102.202
5.750	100.056	100.020	99.974	99.929	5.750	99.708	99.672	99.626	99.580	6.625	102.646	102.580	102.503	102.425
5.875	100.610	100.574	100.528	100.483	5.875	100.292	100.255	100.210	100.164	6.750	102.259	102.215	102.162	102.108
6.000	101.116	101.080	101.034	100.989	6.000	100.838	100.802	100.756	100.711	6.875	102.488	102.444	102.391	102.337
6.125	101.603	101.567	101.521	101.476	6.125	101.328	101.292	101.246	101.201	7.000	102.933	102.889	102.836	102.782
6.250	101.530	101.493	101.448	101.402	6.250	101.255	101.218	101.173	101.127	7.125	103.214	103.170	103.117	103.063
6.375	102.145	102.109	102.063	102.018	6.375	101.867	101.830	101.785	101.739	7.250	103.341	103.334	103.317	103.301
6.500	102.569	102.532	102.487	102.441	6.500	102.274	102.237	102.192	102.146	7.375	103.623	103.616	103.600	103.583
6.625	102.807	102.770	102.725	102.679	6.625	102.512	102.475	102.430	102.384	7.500	103.924	103.916	103.900	103.884
6.750	102.845	102.830	102.803	102.776	6.750	102.550	102.535	102.508	102.481	7.625	104.209	104.202	104.185	104.169
6.875	103.085	103.070	103.043	103.016	6.875	102.790	102.775	102.748	102.721					
7.000	103.522	103.508	103.480	103.453	7.000	103.227	103.213	103.185	103.158					
7.125	103.789	103.774	103.747	103.720	7.125	103.494	103.479	103.452	103.425					
7.250	103.963	103.949	103.924	103.900	7.250	103.668	103.654	103.629	103.605					
7.375	104.236	104.221	104.197	104.173	7.375	103.941	103.926	103.902	103.878					
7.500	104.438	104.423	104.399	104.374	7.500	104.143	104.128	104.104	104.079					
7.625	104.662	104.647	104.623	104.599	7.625	104.367	104.352	104.328	104.304					

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	101.298	101.285	101.271	101.257	6.000	101.648	101.622	101.593	101.565
6.125	101.544	101.531	101.516	101.502	6.125	101.823	101.796	101.768	101.739
6.250	101.855	101.835	101.813	101.792	6.250	102.040	102.020	101.999	101.977
6.375	102.235	102.215	102.193	102.172	6.375	102.351	102.331	102.309	102.288
6.500	102.469	102.449	102.428	102.407	6.500	102.517	102.497	102.476	102.454
6.625	102.595	102.575	102.554	102.532	6.625	102.572	102.552	102.531	102.509
6.750	102.941	102.921	102.900	102.879	6.750	102.926	102.874	102.817	102.761
6.875	103.013	102.993	102.972	102.951	6.875	102.992	102.925	102.854	102.783
7.000	103.309	103.290	103.268	103.247	7.000	103.293	103.227	103.156	103.085
7.125	103.499	103.468	103.434	103.400	7.125	103.448	103.381	103.310	103.239
7.250	103.671	103.604	103.533	103.462	7.250	103.592	103.525	103.454	103.383
7.375	103.836	103.770	103.699	103.628	7.375	103.722	103.656	103.585	103.514
7.500	103.987	103.921	103.850	103.779	7.500	103.841	103.775	103.704	103.633
7.625	104.138	104.072	104.001	103.930	7.625	103.962	103.895	103.824	103.753

LoanStream Mortgage
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Wholesale

Effective: September 19, 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	99.233	99.197	99.151	99.106	5.500	97.242	97.205	97.160	97.114	5.375	0.000	96.649	96.604	96.558
5.625	99.818	99.782	99.736	99.691	5.625	97.793	97.757	97.711	97.666	5.500	97.278	97.241	97.196	97.150
5.750	100.056	100.019	99.974	99.928	5.750	98.057	98.020	97.975	97.929	5.625	97.839	97.803	97.757	97.712
5.875	100.508	100.472	100.426	100.380	5.875	98.539	98.503	98.457	98.412	5.750	98.090	98.054	98.008	97.963
6.000	100.986	100.949	100.904	100.858	6.000	99.057	99.020	98.975	98.929	5.875	98.544	98.508	98.462	98.417
6.125	101.368	101.332	101.286	101.240	6.125	99.429	99.393	99.347	99.302	6.000	99.037	99.000	98.955	98.909
6.250	101.494	101.458	101.412	101.367	6.250	99.549	99.513	99.467	99.422	6.125	99.406	99.370	99.324	99.278
6.375	101.854	101.818	101.772	101.727	6.375	99.909	99.873	99.827	99.782	6.250	99.547	99.510	99.465	99.419
6.500	102.119	102.082	102.037	101.991	6.500	100.174	100.137	100.092	100.046	6.375	99.911	99.875	99.829	99.784
6.625	102.411	102.374	102.329	102.283	6.625	100.466	100.429	100.384	100.338	6.500	100.220	100.184	100.138	100.093
6.750	102.211	102.174	102.139	102.102	6.750	100.266	100.229	100.192	100.155	6.625	100.552	100.516	100.470	100.425
6.875	102.508	102.471	102.434	102.397	6.875	100.563	100.526	100.489	100.452	6.750	100.402	100.365	100.328	100.291
7.000	102.697	102.660	102.623	102.586	7.000	100.752	100.715	100.678	100.641	6.875	100.720	100.683	100.646	100.609
7.125	102.912	102.875	102.838	102.801	7.125	100.967	100.930	100.893	100.856	7.000	100.952	100.915	100.878	100.841
7.250	101.545	101.508	101.471	101.434	7.250	99.600	99.563	99.526	99.489	7.125	101.207	101.170	101.133	101.096
7.375	102.136	102.099	102.062	102.025	7.375	100.191	100.154	100.117	100.080	7.250	99.877	99.840	99.803	99.766
7.500	102.165	102.128	102.091	102.054	7.500	100.205	100.168	100.131	100.094	7.375	100.500	100.463	100.426	100.389
7.625	102.185	102.148	102.111	102.074	7.625	100.207	100.170	100.133	100.096	7.500	100.545	100.508	100.471	100.434
7.750	102.118	102.081	102.044	102.007						7.625	100.575	100.538	100.501	100.464
7.875	102.328	102.291	102.254	102.217										
8.000	101.225	101.188	101.151	101.114										
8.125	101.406	101.369	101.332	101.295										

Alt Agency 15 Yr Fixed High Bal (AltA115HB)					Alt Agency 10 Yr Fixed High Bal (AltA110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.000	99.567	99.541	99.512	99.484	6.000	99.101	99.074	99.046	99.017
6.125	99.747	99.721	99.692	99.664	6.125	99.258	99.231	99.203	99.174
6.250	99.974	99.941	99.906	99.870	6.250	99.588	99.555	99.520	99.484
6.375	100.133	100.100	100.064	100.029	6.375	99.749	99.716	99.681	99.645
6.500	100.235	100.202	100.166	100.131	6.500	99.904	99.871	99.836	99.800
6.625	100.399	100.366	100.330	100.295	6.625	100.073	100.040	100.005	99.969
6.750	100.394	100.361	100.325	100.290	6.750	100.224	100.191	100.156	100.120
6.875	100.528	100.495	100.460	100.424	6.875	100.364	100.331	100.295	100.260
7.000	100.560	100.526	100.491	100.455	7.000	100.474	100.441	100.405	100.370
7.125	100.644	100.611	100.575	100.540	7.125	100.586	100.553	100.517	100.482
7.250	100.456	100.376	100.291	100.205	7.250	100.624	100.545	100.459	100.374
7.375	100.916	100.837	100.751	100.666	7.375	100.722	100.642	100.557	100.472
7.500	100.882	100.802	100.717	100.632	7.500	100.821	100.741	100.656	100.571
7.625	100.860	100.781	100.696	100.610	7.625	100.926	100.847	100.762	100.677



LoanStream Mortgage
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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	-0.375	-0.375	-0.500	-1.000	-2.375	-3.250	
2nd Home	-0.375	-0.375	-0.500	-1.000	-2.375	-3.250	-3.250
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

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	-0.375
FICO => 700 & LTV <= 80%	0.300

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

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

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

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

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

NC Floor Price 99.750

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
			<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840
Alt Agency Amortization Term > 20 Years (Fixed)	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
Alt Agency Amortization Term ≤ 20 Years (Fixed)	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610

LPMI (in addition to adjustments above)

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

LoanStream Mortgage

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CalHFA Pricing (California Only)

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

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

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

CalHFA CalReady - (C110/F210)

Fees:

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

CalHFA CalPLUS Access - (C111/F211)

Fees:

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

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: September 19, 2025

MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	99.978	99.816	99.654
6.875	100.453	100.291	100.129
6.990	100.887	100.725	100.563
7.000	100.917	100.755	100.593
7.125	101.323	101.161	100.999
7.250	101.719	101.557	101.395
7.375	101.633	101.443	101.253
7.500	102.057	101.867	101.677
7.625	102.443	102.253	102.063
7.750	102.799	102.609	102.419
7.875	102.096	101.891	101.687
8.000	102.470	102.265	102.061
8.125	102.816	102.611	102.407
8.250	103.162	102.957	102.753

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

MaxONE - (301_1st_DPA)			
Rate	15 Day	30 Day	45 Day
6.750	98.478	98.316	98.154
6.875	98.953	98.791	98.629
6.990	99.387	99.225	99.063
7.000	99.417	99.255	99.093
7.125	99.823	99.661	99.499
7.250	100.219	100.057	99.895
7.375	100.133	99.943	99.753
7.500	100.557	100.367	100.177
7.625	100.943	100.753	100.563
7.750	101.299	101.109	100.919
7.875	100.596	100.391	100.187
8.000	100.970	100.765	100.561
8.125	101.316	101.111	100.907
8.250	101.662	101.457	101.253

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

MaxONE Plus 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	99.228	99.066	98.904
6.875	99.703	99.541	99.379
6.990	100.137	99.975	99.813
7.000	100.167	100.005	99.843
7.125	100.573	100.411	100.249
7.250	100.969	100.807	100.645
7.375	100.883	100.693	100.503
7.500	101.307	101.117	100.927
7.625	101.693	101.503	101.313
7.750	102.049	101.859	101.669
7.875	101.346	101.141	100.937
8.000	101.720	101.515	101.311
8.125	102.066	101.861	101.657
8.250	102.412	102.207	102.003

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	97.978	97.816	97.654
6.875	98.453	98.291	98.129
6.990	98.887	98.725	98.563
7.000	98.917	98.755	98.593
7.125	99.323	99.161	98.999
7.250	99.719	99.557	99.395
7.375	99.633	99.443	99.253
7.500	100.057	99.867	99.677
7.625	100.443	100.253	100.063
7.750	100.799	100.609	100.419
7.875	100.096	99.891	99.687
8.000	100.470	100.265	100.061
8.125	100.816	100.611	100.407
8.250	101.162	100.957	100.753

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

MaxONE HB - (301_1st_DPA_HB)			
Rate	15 Day	30 Day	45 Day
6.750	96.478	96.316	96.154
6.875	96.953	96.791	96.629
6.990	97.387	97.225	97.063
7.000	97.417	97.255	97.093
7.125	97.823	97.661	97.499
7.250	98.219	98.057	97.895
7.375	98.133	97.943	97.753
7.500	98.557	98.367	98.177
7.625	98.943	98.753	98.563
7.750	99.299	99.109	98.919
7.875	98.596	98.391	98.187
8.000	98.970	98.765	98.561
8.125	99.316	99.111	98.907
8.250	99.662	99.457	99.253

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

MaxONE Plus 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	97.323	97.228	97.066
6.875	97.798	97.703	97.541
6.990	98.232	98.137	97.975
7.000	98.262	98.167	98.005
7.125	98.668	98.573	98.411
7.250	99.064	98.969	98.807
7.375	98.998	98.883	98.693
7.500	99.422	99.307	99.117
7.625	99.808	99.693	99.503
7.750	100.164	100.049	99.859
7.875	99.471	99.346	99.141
8.000	99.845	99.720	99.515
8.125	100.191	100.066	99.861
8.250	100.537	100.412	100.207

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
FICO 600 - 619
-1.500

Manufactured Home
-0.250
2-Units
-0.250
2-1 Buydown
-0.250
Kentucky
-0.500
DTI >50
-0.250

Floor Price
98.000



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

Effective: September 19, 2025

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
5.000	98.283	98.261	98.241	
5.125	98.729	98.707	98.687	
5.250	99.815	99.792	99.772	
5.375	100.037	99.962	99.886	
5.500	100.536	100.461	100.385	
5.625	100.989	100.913	100.837	
5.750	101.167	101.092	101.016	
5.875	101.200	101.147	101.096	
6.000	101.745	101.693	101.642	
6.125	102.175	102.122	102.071	
6.250	102.358	102.305	102.254	
6.375	102.536	102.513	102.498	
6.500	102.916	102.893	102.878	
6.625	103.310	103.288	103.272	
6.750	103.058	103.035	103.019	
6.875	103.191	103.153	103.118	
7.000	103.737	103.699	103.664	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
5.000	97.633	97.611	97.591	
5.125	98.079	98.057	98.037	
5.250	99.165	99.142	99.122	
5.375	99.387	99.312	99.236	
5.500	99.886	99.811	99.735	
5.625	100.339	100.263	100.187	
5.750	100.517	100.442	100.366	
5.875	100.550	100.497	100.446	
6.000	101.095	101.043	100.992	
6.125	101.525	101.472	101.421	
6.250	101.708	101.655	101.604	
6.375	101.886	101.863	101.848	
6.500	102.266	102.243	102.228	
6.625	102.660	102.638	102.622	
6.750	102.408	102.385	102.369	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
5.000	99.436	99.422	99.408	
5.125	99.750	99.736	99.722	
5.250	100.685	100.671	100.657	
5.375	100.402	100.387	100.373	
5.500	100.770	100.755	100.741	
5.625	101.090	101.076	101.061	
5.750	101.118	101.103	101.089	
5.875	101.258	101.265	101.272	
6.000	101.662	101.669	101.676	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.707	98.632	98.556	
5.375	98.939	98.864	98.788	
5.500	99.650	99.575	99.499	
5.625	100.156	100.080	100.004	
5.750	100.743	100.668	100.592	
5.875	100.682	100.629	100.578	
6.000	101.252	101.199	101.148	
6.125	101.667	101.614	101.563	
6.250	101.556	101.503	101.452	
6.375	101.046	101.024	101.008	
6.500	101.414	101.391	101.375	
6.625	101.794	101.771	101.755	
6.750	101.380	101.357	101.342	
6.875	101.468	101.430	101.395	
7.000	101.876	101.838	101.803	
7.125	102.269	102.232	102.197	
7.250	101.962	101.924	101.889	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.000	98.283	98.261	98.241	
5.125	98.729	98.707	98.687	
5.250	99.815	99.792	99.772	
5.375	100.037	99.962	99.886	
5.500	100.536	100.461	100.385	
5.625	100.989	100.913	100.837	
5.750	101.167	101.092	101.016	
5.875	101.200	101.147	101.096	
6.000	101.745	101.693	101.642	
6.125	102.175	102.122	102.071	
6.250	102.358	102.305	102.254	
6.375	102.536	102.513	102.498	
6.500	102.916	102.893	102.878	
6.625	103.310	103.288	103.272	
6.750	103.058	103.035	103.019	
6.875	103.191	103.153	103.118	
7.000	103.737	103.699	103.664	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	98.707	98.632	98.556	
5.375	98.939	98.864	98.788	
5.500	99.650	99.575	99.499	
5.625	100.156	100.080	100.004	
5.750	100.743	100.668	100.592	
5.875	100.682	100.629	100.578	
6.000	101.252	101.199	101.148	
6.125	101.667	101.614	101.563	
6.250	101.556	101.503	101.452	
6.375	101.046	101.024	101.008	
6.500	101.414	101.391	101.375	
6.625	101.794	101.771	101.755	
6.750	101.380	101.357	101.342	
6.875	101.468	101.430	101.395	
7.000	101.876	101.838	101.803	
7.125	102.269	102.232	102.197	
7.250	101.962	101.924	101.889	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	98.283	98.261	98.241	
5.125	98.729	98.707	98.687	
5.250	99.815	99.792	99.772	
5.375	100.037	99.962	99.886	
5.500	100.536	100.461	100.385	
5.625	100.989	100.913	100.837	
5.750	101.167	101.092	101.016	
5.875	101.200	101.147	101.096	
6.000	101.745	101.693	101.642	
6.125	102.175	102.122	102.071	
6.250	102.358	102.305	102.254	
6.375	102.536	102.513	102.498	
6.500	102.916	102.893	102.878	
6.625	103.310	103.288	103.272	
6.750	103.058	103.035	103.019	
6.875	103.191	103.153	103.118	
7.000	103.737	103.699	103.664	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	98.707	98.632	98.556	
5.375	98.939	98.864	98.788	
5.500	99.650	99.575	99.499	
5.625	100.156	100.080	100.004	
5.750	100.743	100.668	100.592	
5.875	100.682	100.629	100.578	
6.000	101.252	101.199	101.148	
6.125	101.667	101.614	101.563	
6.250	101.556	101.503	101.452	
6.375	101.046	101.024	101.008	
6.500	101.414	101.391	101.375	
6.625	101.794	101.771	101.755	
6.750	101.380	101.357	101.342	
6.875	101.468	101.430	101.395	
7.000	101.876	101.838	101.803	
7.125	102.269	102.232	102.197	
7.250	101.962	101.924	101.889	

LLPAs

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

FICO 600-619	
-0.750	
FICO 580-599	
-1.500	
FICO 560-579	
-3.000	
No FICO Score	
-3.000	
Loan Amount ≥\$100,000 <=\$249,999	
0.250	

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

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



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

Effective: September 19, 2025

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
5.000	98.078	98.056	98.035
5.125	98.600	98.577	98.557
5.250	99.679	99.656	99.636
5.375	100.032	99.956	99.880
5.500	100.483	100.407	100.332
5.625	100.904	100.829	100.753
5.750	101.160	101.085	101.009
5.875	101.121	101.068	101.017
6.000	101.650	101.597	101.546
6.125	102.170	102.117	102.066
6.250	102.163	102.110	102.059
6.375	101.728	101.705	101.690
6.500	102.242	102.219	102.204
6.625	102.567	102.544	102.529
6.750	102.731	102.708	102.692
6.875	102.705	102.667	102.632
7.000	103.199	103.161	103.126

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
5.000	97.328	97.306	97.285
5.125	97.850	97.827	97.807
5.250	98.929	98.906	98.886
5.375	99.282	99.206	99.130
5.500	99.733	99.657	99.582
5.625	100.154	100.079	100.003
5.750	100.410	100.335	100.259
5.875	100.371	100.318	100.267
6.000	100.900	100.847	100.796
6.125	101.420	101.367	101.316
6.250	101.413	101.360	101.309
6.375	100.978	100.955	100.940
6.500	101.492	101.469	101.454
6.625	101.817	101.794	101.779
6.750	101.981	101.958	101.942

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
5.000	99.131	99.117	99.103
5.125	99.521	99.507	99.492
5.250	100.449	100.435	100.421
5.375	100.296	100.282	100.267
5.500	100.616	100.602	100.588
5.625	100.906	100.891	100.877
5.750	101.011	100.996	100.982
5.875	101.079	101.086	101.093
6.000	101.467	101.474	101.481

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.250	98.515	98.439	98.363
5.375	98.753	98.677	98.602
5.500	99.379	99.304	99.228
5.625	99.819	99.743	99.668
5.750	100.616	100.540	100.465
5.875	101.351	100.298	100.247
6.000	100.800	100.747	100.696
6.125	101.332	101.279	101.228
6.250	101.282	101.229	101.178
6.375	100.807	100.784	100.768
6.500	101.124	101.102	101.086
6.625	101.442	101.419	101.404
6.750	101.119	101.097	101.081
6.875	100.972	100.934	100.899
7.000	101.421	101.383	101.348
7.125	101.589	101.551	101.516
7.250	101.507	101.469	101.434

VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
5.000	98.078	98.056	98.035
5.125	98.600	98.577	98.557
5.250	99.679	99.656	99.636
5.375	100.032	99.956	99.880
5.500	100.483	100.407	100.332
5.625	100.904	100.829	100.753
5.750	101.160	101.085	101.009
5.875	101.121	101.068	101.017
6.000	101.650	101.597	101.546
6.125	102.170	102.117	102.066
6.250	102.163	102.110	102.059
6.375	101.728	101.705	101.690
6.500	102.242	102.219	102.204
6.625	102.567	102.544	102.529
6.750	102.731	102.708	102.692
6.875	102.705	102.667	102.632
7.000	103.199	103.161	103.126

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.250	98.515	98.439	98.363
5.375	98.753	98.677	98.602
5.500	99.379	99.304	99.228
5.625	99.819	99.743	99.668
5.750	100.616	100.540	100.465
5.875	101.351	100.298	100.247
6.000	100.800	100.747	100.696
6.125	101.332	101.279	101.228
6.250	101.282	101.229	101.178
6.375	100.807	100.784	100.768
6.500	101.124	101.102	101.086
6.625	101.442	101.419	101.404
6.750	101.119	101.097	101.081
6.875	100.972	100.934	100.899
7.000	101.421	101.383	101.348
7.125	101.589	101.551	101.516
7.250	101.507	101.469	101.434

VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
5.000	98.078	98.056	98.035
5.125	98.600	98.577	98.557
5.250	99.679	99.656	99.636
5.375	100.032	99.956	99.880
5.500	100.483	100.407	100.332
5.625	100.904	100.829	100.753
5.750	101.160	101.085	101.009
5.875	101.121	101.068	101.017
6.000	101.650	101.597	101.546
6.125	102.170	102.117	102.066
6.250	102.163	102.110	102.059
6.375	101.728	101.705	101.690
6.500	102.242	102.219	102.204
6.625	102.567	102.544	102.529
6.750	102.731	102.708	102.692
6.875	102.705	102.667	102.632
7.000	103.199	103.161	103.126

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	98.515	98.439	98.363
5.375	98.753	98.677	98.602
5.500	99.379	99.304	99.228
5.625	99.819	99.743	99.668
5.750	100.616	100.540	100.465
5.875	101.351	100.298	100.247
6.000	100.800	100.747	100.696
6.125	101.332	101.279	101.228
6.250	101.282	101.229	101.178
6.375	100.807	100.784	100.768
6.500	101.124	101.102	101.086
6.625	101.442	101.419	101.404
6.750	101.119	101.097	101.081
6.875	100.972	100.934	100.899
7.000	101.421	101.383	101.348
7.125	101.589	101.551	101.516
7.250	101.507	101.469	101.434

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.250	99.134	99.111	99.091
5.375	99.487	99.411	99.335
5.500	99.938	99.862	99.787
5.625	100.359	100.284	100.208
5.750	100.615	100.540	100.464
5.875	100.576	100.523	100.472
6.000	101.105	101.052	101.001
6.125	101.625	101.572	101.521
6.250	101.618	101.565	101.514
6.375	101.183	101.160	101.145
6.500	101.697	101.674	101.659
6.625	102.022	101.999	101.984
6.750	102.186	102.163	102.147
6.875	102.160	102.122	102.087
7.000	102.654	102.616	102.581
7.125	102.896	102.859	102.824
7.250	102.945	102.908	102.873

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: September 19, 2025

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.625	98.211	98.121	98.121
4.750	98.026	97.919	97.919
4.875	98.602	98.495	98.495
5.000	99.173	99.067	99.067
5.125	99.431	99.324	99.324
5.250	98.791	98.668	98.668
5.375	99.356	99.233	99.233
5.500	99.914	99.790	99.790
5.625	100.151	100.027	100.027
5.750	99.239	99.099	99.099
5.875	99.780	99.640	99.640
6.000	100.305	100.165	100.165
6.125	100.804	100.364	100.364

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	97.621	97.531	97.531
4.750	97.482	97.375	97.375
4.875	98.031	97.924	97.924
5.000	98.571	98.464	98.464
5.125	98.789	98.682	98.682
5.250	98.229	98.105	98.105
5.375	98.751	98.628	98.628
5.500	99.256	99.133	99.133
5.625	99.431	99.307	99.307
5.750	98.648	98.508	98.508
5.875	99.126	98.986	98.986
6.000	99.578	99.438	99.438
6.125	99.698	99.557	99.557

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.625	98.025	97.935	97.935
4.750	98.048	97.941	97.941
4.875	98.546	98.439	98.439
5.000	99.039	98.932	98.932
5.125	99.214	99.107	99.107
5.250	98.802	98.678	98.678
5.375	99.286	99.162	99.162
5.500	99.760	99.637	99.637
5.625	99.914	99.791	99.791
5.750	99.239	99.099	99.099
5.875	99.698	99.558	99.558
6.000	100.142	100.002	100.002
6.125	100.261	100.121	100.121

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.625	97.252	97.162	97.162
4.750	97.336	97.229	97.229
4.875	97.801	97.694	97.694
5.000	98.254	98.147	98.147
5.125	98.385	98.278	98.278
5.250	98.070	97.947	97.947
5.375	98.508	98.385	98.385
5.500	98.931	98.808	98.808
5.625	99.027	98.904	98.904
5.750	98.486	98.346	98.346
5.875	98.889	98.749	98.749
6.000	99.273	99.133	99.133
6.125	99.331	99.190	99.190

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/RRRL)	
-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: September 19, 2025

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 326SL)				
Rate	15 Day	30 Day	45 Day	
4.750	96.727	96.704	96.684	
4.875	97.488	97.465	97.445	
5.000	98.283	98.261	98.241	
5.125	98.729	98.707	98.687	
5.250	99.815	99.792	99.772	
5.375	100.037	99.962	99.886	
5.500	100.536	100.461	100.385	
5.625	100.989	100.913	100.837	
5.750	101.167	101.092	101.016	
5.875	101.200	101.147	101.096	
6.000	101.745	101.693	101.642	
6.125	102.175	102.122	102.071	
6.250	102.358	102.305	102.254	
6.375	102.536	102.513	102.498	
6.500	102.916	102.893	102.878	
6.625	103.310	103.288	103.272	
6.750	103.058	103.035	103.019	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	99.262	99.187	99.111	
5.500	99.761	99.686	99.610	
5.625	100.214	100.138	100.062	
5.750	100.392	100.317	100.241	
5.875	100.425	100.372	100.321	
6.000	100.970	100.918	100.867	
6.125	101.400	101.347	101.296	
6.250	101.583	101.530	101.479	
6.375	101.761	101.738	101.723	
6.500	102.141	102.118	102.103	
6.625	102.535	102.513	102.497	
6.750	102.283	102.260	102.244	
6.875	102.416	102.378	102.343	
7.000	102.962	102.924	102.889	
7.125	103.221	103.184	103.149	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	99.311	99.061	98.811	
5.125	99.625	99.375	99.125	
5.250	100.560	100.310	100.060	
5.375	100.277	100.027	99.777	
5.500	100.645	100.395	100.145	
5.625	100.965	100.715	100.465	
5.750	100.993	100.743	100.493	
5.875	101.133	100.883	100.633	
6.000	101.537	101.287	101.037	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.482	98.407	98.331	
5.375	98.714	98.639	98.563	
5.500	99.425	99.350	99.274	
5.625	99.931	99.855	99.779	
5.750	100.518	100.443	100.367	
5.875	100.457	100.404	100.353	
6.000	101.027	100.974	100.923	
6.125	101.442	101.389	101.338	
6.250	101.331	101.278	101.227	
6.375	100.821	100.799	100.783	
6.500	101.189	101.166	101.150	
6.625	101.569	101.546	101.530	
6.750	101.155	101.132	101.117	
6.875	101.243	101.205	101.170	
7.000	101.651	101.613	101.578	
7.125	102.044	102.007	101.972	
7.250	101.737	101.699	101.664	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	96.597	96.574	96.554	
4.875	97.233	97.210	97.190	
5.000	98.078	98.056	98.035	
5.125	98.600	98.577	98.557	
5.250	99.679	99.656	99.636	
5.375	100.032	99.956	99.880	
5.500	100.483	100.407	100.332	
5.625	100.904	100.829	100.753	
5.750	101.160	101.085	101.009	
5.875	101.121	101.068	101.017	
6.000	101.650	101.597	101.546	
6.125	102.170	102.117	102.066	
6.250	102.163	102.110	102.059	
6.375	101.728	101.705	101.690	
6.500	102.242	102.219	102.204	
6.625	102.567	102.544	102.529	
6.750	102.731	102.708	102.692	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.375	99.157	99.081	99.005	
5.500	99.608	99.532	99.457	
5.625	100.029	99.954	99.878	
5.750	100.285	100.210	100.134	
5.875	100.246	100.193	100.142	
6.000	100.775	100.722	100.671	
6.125	101.295	101.242	101.191	
6.250	101.288	101.235	101.184	
6.375	100.853	100.830	100.815	
6.500	101.367	101.344	101.329	
6.625	101.692	101.669	101.654	
6.750	101.856	101.833	101.817	
6.875	101.830	101.792	101.757	
7.000	102.324	102.286	102.251	
7.125	102.566	102.529	102.494	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	99.006	98.992	98.978	
5.125	99.396	99.382	99.367	
5.250	100.324	100.310	100.296	
5.375	100.171	100.157	100.142	
5.500	100.491	100.477	100.463	
5.625	100.781	100.766	100.752	
5.750	100.886	100.871	100.857	
5.875	100.954	100.961	100.968	
6.000	101.342	101.349	101.356	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.090	98.014	97.938	
5.375	98.328	98.252	98.177	
5.500	98.954	98.879	98.803	
5.625	99.394	99.318	99.243	
5.750	100.191	100.115	100.040	
5.875	99.926	99.873	99.822	
6.000	100.375	100.322	100.271	
6.125	100.907	100.854	100.803	
6.250	100.857	100.804	100.753	
6.375	100.382	100.359	100.343	
6.500	100.699	100.677	100.661	
6.625	101.017	100.994	100.979	
6.750	100.694	100.672	100.656	
6.875	100.547	100.509	100.474	
7.000	100.996	100.958	100.923	
7.125	101.164	101.126	101.091	
7.250	101.082	101.044	101.009	

LLPAs

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

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

VA Loan Amount >\$950K
-1.000
Loan Amount <\$100,000
-0.375
VA Cashout >90% LTV
-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/IRRRL)
-1.250

Select (FICO ≥680 & ≥\$250,000 & N/A on DPs)
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, September 19, 2025

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	99.633	99.539	99.351	99.164
6.500	99.833	99.739	99.552	99.364
6.625	100.026	99.932	99.744	99.557
6.750	100.181	100.087	99.899	99.712
6.875	100.355	100.261	100.074	99.886
7.000	100.515	100.421	100.234	100.046
7.125	100.674	100.580	100.392	100.205
7.250	100.834	100.740	100.553	100.365
7.375	100.943	100.849	100.662	100.474
7.500	101.055	100.961	100.774	100.586
7.625	101.142	101.049	100.861	100.674
7.750	101.233	101.139	100.952	100.764
7.875	101.318	101.224	101.036	100.849
8.000	101.396	101.302	101.115	100.927
8.125	101.475	101.381	101.193	101.006
8.250	101.553	101.459	101.272	101.084
8.375	101.632	101.538	101.350	101.163
8.500	101.710	101.616	101.429	101.241
8.625	101.789	101.695	101.507	101.320

Jumbo One 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	96.793	96.699	96.512	96.324
6.375	97.252	97.158	96.971	96.783
6.500	97.715	97.621	97.434	97.246
6.625	98.175	98.081	97.894	97.706
6.750	98.640	98.546	98.359	98.171
6.875	99.106	99.012	98.824	98.637
7.000	99.572	99.478	99.291	99.103
7.125	100.035	99.942	99.754	99.567
7.250	100.503	100.410	100.222	100.035
7.375	100.972	100.878	100.691	100.503
7.500	101.437	101.344	101.156	100.969
7.625	101.908	101.814	101.626	101.439
7.750	102.378	102.284	102.097	101.909
7.875	102.850	102.756	102.568	102.381
8.000	103.318	103.224	103.036	102.849

Loan Level Price Adjustments (LLPAs)		CLTV						
FICO		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800		0.800	0.750	0.700	0.650	0.550	-1.000	-2.750
FICO 760 - 799		0.700	0.650	0.600	0.550	0.450	-2.000	-3.850
FICO 740 - 759		0.600	0.550	0.450	0.400	0.100	-3.000	-4.600
FICO 720 - 739		0.450	0.400	0.100	0.000	-0.500	-3.550	-4.900
FICO 700 - 719		-0.050	-0.150	-0.350	-0.750	-1.250	-4.000	-5.750
FICO 680 - 699		-0.950	-1.150	-1.450	-2.500	-3.050	-5.250	-7.750
FICO 660 - 679		-1.500	-1.750	-2.150	-3.350	-4.400		
Other Adjusters		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property		-0.500	-0.550	-0.750	-1.250	-1.750		
Purchase		0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refinance		-0.050	-0.100	-0.250	-0.750	-1.250		
Second Home		0.000	0.000	0.000	-0.100	-0.200		
Condo (LR and HR)		0.000	0.000	-0.050	-0.100	-0.200	-0.300	
2-4 Unit		-0.250	-0.375	-0.500	-0.625	-0.750	-1.000	-1.250
Self-Employed		0.000	-0.050	-0.050	-0.100	-0.100	-0.200	-0.250

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

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

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

Effective: **Friday, September 19, 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	99.374	99.312	99.062
6.375	99.874	99.812	99.562
6.500	100.374	100.312	100.062
6.625	100.874	100.812	100.562
6.750	101.124	101.062	100.812
6.875	101.374	101.312	101.062
7.000	101.874	101.812	101.562
7.125	102.124	102.062	101.812
7.250	102.374	102.312	102.062
7.375	102.624	102.562	102.312
7.500	102.874	102.812	102.562
7.625	103.374	103.312	103.062
7.750	103.624	103.562	103.312
7.875	103.874	103.812	103.562
8.000	104.374	104.312	104.062
8.125	104.624	104.562	104.312
8.250	104.874	104.812	104.562
8.375	105.124	105.062	104.812

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	99.374	99.312	99.062
6.375	99.874	99.812	99.562
6.500	100.374	100.312	100.062
6.625	100.874	100.812	100.562
6.750	101.124	101.062	100.812
6.875	101.374	101.312	101.062
7.000	101.874	101.812	101.562
7.125	102.124	102.062	101.812
7.250	102.374	102.312	102.062
7.375	102.624	102.562	102.312
7.500	102.874	102.812	102.562
7.625	103.374	103.312	103.062
7.750	103.624	103.562	103.312
7.875	103.874	103.812	103.562
8.000	104.374	104.312	104.062
8.125	104.624	104.562	104.312
8.250	104.874	104.812	104.562
8.375	105.124	105.062	104.812

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	99.374	99.312	99.062
6.375	99.874	99.812	99.562
6.500	100.374	100.312	100.062
6.625	100.874	100.812	100.562
6.750	101.124	101.062	100.812
6.875	101.374	101.312	101.062
7.000	101.874	101.812	101.562
7.125	102.124	102.062	101.812
7.250	102.374	102.312	102.062
7.375	102.624	102.562	102.312
7.500	102.874	102.812	102.562
7.625	103.374	103.312	103.062
7.750	103.624	103.562	103.312
7.875	103.874	103.812	103.562
8.000	104.374	104.312	104.062
8.125	104.624	104.562	104.312
8.250	104.874	104.812	104.562
8.375	105.124	105.062	104.812

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	99.624	99.562	99.312
6.375	100.124	100.062	99.812
6.500	100.624	100.562	100.312
6.625	101.124	101.062	100.812
6.750	101.374	101.312	101.062
6.875	101.624	101.562	101.312
7.000	102.124	102.062	101.812
7.125	102.374	102.312	102.062
7.250	102.624	102.562	102.312
7.375	102.874	102.812	102.562
7.500	103.124	103.062	102.812
7.625	103.624	103.562	103.312
7.750	103.874	103.812	103.562
7.875	104.124	104.062	103.812
8.000	104.624	104.562	104.312
8.125	104.874	104.812	104.562
8.250	105.124	105.062	104.812
8.375	105.374	105.312	105.062

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