

Ratesheet Code: RS-WS

Effective Date:

10/10/25 8:00 AM

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Lock Expiration Days	
15 Day	10/24/25
30 Day	11/10/25
45 Day	11/24/25
60 Day	12/09/25

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

2025 FHA/A Loan Limits	
# of Units	Loan Limits
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250

Anticipated 2026 Conforming Loan Limits	
# of Units	Loan Limits
1	\$819,000
2	\$1,048,500
3	\$1,268,000
4	\$1,575,000

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

State Tier Adjustment (Excludes Jumbos)		
Tier 1 States	CA, FL, TX, MD, AZ, MA, NV, CO, GA, VA, WA, NJ, CT, SC, UT, OR, HI	0.000
Tier 2 States	IL, NC, PA, TN, OH, OK, MI, MO, IN, RI, LA, ID, MN, DC	0.150
Tier 3 States	AK, AR, AL, WI, KY, MS, KS, NM, NH, WY, WV, NE, ME, MT, DE, SD, ND, IA, VT	0.250

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.

October Pricing Specials	
15 bps special on Conventional Non-Select (Excludes CalHFA, Cannot be combined with Select)	0.150
15 special on FHA/VA STD BAL & HI BAL (Excludes CalHFA, Can be combined with Select)	0.150
35 special on all FHA/VA STD BAL & HI BAL with 600 - 679 FICOs (Excludes CalHFA, Cannot be combined with Select or any other specials)	0.350

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

EXCITING OCTOBER SPECIALS!

UP TO 85 BPS PRICE IMPROVEMENT

LOANS LOCKED OCT 1ST - 31ST, 2025

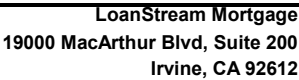


NMLS ID #2125

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



Wholesale

Effective: October 10, 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
4.875	95.954	95.936	95.911	95.886	4.875	95.679	95.661	95.636	95.611	5.750	100.441	100.384	100.309	100.233
5.000	96.669	96.651	96.626	96.601	5.000	96.394	96.376	96.351	96.326	5.875	100.938	100.881	100.806	100.730
5.125	97.094	97.076	97.051	97.026	5.125	96.804	96.786	96.761	96.736	6.000	101.393	101.336	101.261	101.185
5.250	97.985	97.960	97.926	97.893	5.250	97.674	97.649	97.616	97.582	6.125	101.834	101.777	101.702	101.626
5.375	98.619	98.594	98.561	98.527	5.375	98.344	98.319	98.286	98.252	6.250	101.408	101.341	101.257	101.174
5.500	99.277	99.252	99.218	99.185	5.500	99.002	98.977	98.943	98.910	6.375	101.973	101.906	101.823	101.739
5.625	99.888	99.863	99.830	99.796	5.625	99.613	99.588	99.555	99.521	6.500	102.392	102.325	102.241	102.157
5.750	100.138	100.102	100.060	100.018	5.750	99.863	99.827	99.785	99.743	6.625	102.639	102.572	102.489	102.405
5.875	100.686	100.650	100.608	100.566	5.875	100.411	100.375	100.333	100.291	6.750	102.302	102.260	102.202	102.143
6.000	101.221	101.185	101.143	101.101	6.000	100.946	100.910	100.868	100.826	6.875	102.559	102.517	102.458	102.400
6.125	101.725	101.689	101.647	101.605	6.125	101.450	101.414	101.372	101.330	7.000	103.025	102.983	102.925	102.866
6.250	101.607	101.565	101.515	101.465	6.250	101.332	101.290	101.240	101.190	7.125	103.324	103.282	103.223	103.164
6.375	102.252	102.210	102.160	102.110	6.375	101.961	101.919	101.869	101.819	7.250	103.201	103.205	103.197	103.188
6.500	102.708	102.666	102.616	102.565	6.500	102.413	102.371	102.321	102.270	7.375	103.507	103.511	103.503	103.495
6.625	102.979	102.937	102.887	102.836	6.625	102.684	102.642	102.592	102.541	7.500	103.823	103.828	103.811	103.794
6.750	102.933	102.910	102.876	102.843	6.750	102.638	102.615	102.581	102.548	7.625	104.122	104.126	104.109	104.093
6.875	103.187	103.164	103.130	103.097	6.875	102.892	102.869	102.835	102.802					
7.000	103.670	103.647	103.614	103.580	7.000	103.375	103.352	103.319	103.285					
7.125	103.952	103.929	103.895	103.862	7.125	103.657	103.634	103.600	103.567					
7.250	103.984	103.982	103.965	103.949	7.250	103.689	103.687	103.670	103.654					
7.375	104.277	104.275	104.258	104.242	7.375	103.982	103.980	103.963	103.947					
7.500	104.414	104.411	104.392	104.374	7.500	104.119	104.116	104.097	104.079					
7.625	104.645	104.643	104.618	104.593	7.625	104.350	104.348	104.323	104.298					
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
4.875	99.131	99.110	99.077	99.043	6.000	101.545	101.521	101.487	101.454	5.750	99.650	99.602	99.544	99.485
5.000	99.412	99.392	99.358	99.325	6.125	101.729	101.704	101.671	101.637	5.875	100.229	100.181	100.122	100.064
5.125	99.455	99.435	99.401	99.368	6.250	102.117	102.096	102.063	102.029	6.000	100.803	100.755	100.696	100.638
5.250	99.965	99.944	99.911	99.877	6.375	102.442	102.422	102.388	102.355	6.125	101.376	101.328	101.269	101.210
5.375	100.218	100.198	100.164	100.131	6.500	102.623	102.603	102.569	102.536	6.250	101.213	101.159	101.092	101.025
5.500	100.458	100.438	100.404	100.371	6.625	102.693	102.673	102.639	102.606	6.375	101.918	101.864	101.797	101.730
5.625	100.708	100.688	100.654	100.621	6.750	102.990	102.970	102.936	102.903	6.500	102.461	102.407	102.340	102.273
5.750	100.960	100.940	100.906	100.873	6.875	103.025	103.004	102.971	102.937	6.625	102.794	102.741	102.674	102.607
5.875	101.218	101.198	101.164	101.131	7.000	103.293	103.263	103.230	103.196	6.750	102.851	102.822	102.780	102.739
6.000	101.452	101.432	101.398	101.365	7.125	103.437	103.401	103.367	103.334	6.875	103.179	103.150	103.108	103.066
6.125	101.695	101.674	101.641	101.607	7.250	103.539	103.462	103.362	103.261	7.000	103.729	103.700	103.658	103.616
6.250	101.934	101.914	101.880	101.847	7.375	103.677	103.600	103.490	103.399	7.125	104.080	104.051	104.009	103.968
6.375	102.320	102.299	102.266	102.232	7.500	103.801	103.724	103.624	103.523	7.250	103.871	103.864	103.838	103.813
6.500	102.605	102.585	102.551	102.518	7.625	103.924	103.847	103.746	103.646	7.375	104.240	104.233	104.207	104.182
										7.500	104.530	104.523	104.498	104.473
										7.625	104.847	104.839	104.814	104.789
										7.750	104.028	104.027	104.002	103.976
										7.875	104.348	104.352	104.335	104.318
										8.000	104.439	104.443	104.426	104.410
										8.125	104.764	104.768	104.751	104.735

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	97.894	97.869	97.836	97.802	4.875	95.154	95.136	95.111	95.086	5.375	99.884	99.844	99.777	99.710
5.500	98.552	98.527	98.493	98.460	5.000	95.869	95.851	95.826	95.801	5.500	100.417	100.376	100.310	100.243
5.625	99.163	99.138	99.105	99.071	5.125	96.279	96.261	96.236	96.211	5.625	100.911	100.871	100.804	100.737
5.750	99.413	99.377	99.335	99.293	5.250	97.149	97.124	97.091	97.057	5.750	100.416	100.359	100.284	100.208
5.875	99.961	99.925	99.883	99.841	5.375	97.819	97.794	97.761	97.727	5.875	100.913	100.856	100.781	100.705
6.000	100.496	100.460	100.418	100.376	5.500	98.477	98.452	98.418	98.385	6.000	101.368	101.311	101.236	101.160
6.125	101.000	100.964	100.922	100.880	5.625	99.088	99.063	99.030	98.996	6.125	101.809	101.752	101.677	101.601
6.250	100.882	100.840	100.790	100.740	5.750	99.338	99.302	99.260	99.218	6.250	101.383	101.316	101.232	101.149
6.375	101.527	101.485	101.435	101.385	5.875	99.886	99.850	99.808	99.766	6.375	101.948	101.881	101.798	101.714
6.500	101.983	101.941	101.891	101.840	6.000	100.421	100.385	100.343	100.301	6.500	102.367	102.300	102.216	102.132
6.625	102.254	102.212	102.162	102.111	6.125	100.925	100.889	100.847	100.805	6.625	102.614	102.547	102.464	102.380
6.750	102.208	102.185	102.151	102.118	6.250	100.807	100.765	100.715	100.665	6.750	102.277	102.235	102.177	102.118
6.875	102.462	102.439	102.405	102.372	6.375	101.436	101.394	101.344	101.294	6.875	102.534	102.492	102.433	102.375
7.000	102.945	102.922	102.889	102.855	6.500	101.888	101.846	101.796	101.745	7.000	103.000	102.958	102.900	102.841
7.125	103.227	103.204	103.170	103.137	6.625	102.159	102.117	102.067	102.016	7.125	103.299	103.257	103.198	103.139
7.250	103.259	103.257	103.240	103.224	6.750	102.113	102.090	102.056	102.023	7.250	103.176	103.180	103.172	103.163
7.375	103.552	103.550	103.533	103.517	6.875	102.367	102.344	102.310	102.277	7.375	103.482	103.486	103.478	103.470
7.500	103.689	103.686	103.667	103.649	7.000	102.850	102.827	102.794	102.760	7.500	103.798	103.803	103.786	103.769
7.625	103.920	103.918	103.893	103.868	7.125	103.132	103.109	103.075	103.042	7.625	104.097	104.101	104.084	104.068
7.750	103.928	103.927	103.902	103.876	7.250	103.164	103.162	103.145	103.129					
7.875	104.180	104.178	104.153	104.128	7.375	103.457	103.455	103.438	103.422					
8.000	104.141	104.139	104.114	104.089	7.500	103.594	103.591	103.572	103.554					
8.125	104.358	104.357	104.332	104.306	7.625	103.825	103.823	103.798	103.773					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.500	102.705	102.685	102.651	102.618	6.500	102.723	102.703	102.669	102.636
6.625	102.810	102.790	102.756	102.723	6.625	102.793	102.773	102.739	102.706
6.750	103.173	103.153	103.119	103.086	6.750	103.090	103.070	103.036	103.003
6.875	103.251	103.230	103.197	103.163	6.875	103.125	103.104	103.071	103.037
7.000	103.553	103.532	103.499	103.465	7.000	103.393	103.363	103.330	103.296
7.125	103.728	103.707	103.674	103.640	7.125	103.537	103.501	103.467	103.434
7.250	103.720	103.642	103.542	103.441	7.250	103.639	103.562	103.462	103.361
7.375	103.894	103.816	103.716	103.615	7.375	103.777	103.700	103.599	103.499
7.500	104.051	103.974	103.874	103.773	7.500	103.901	103.824	103.724	103.623
7.625	104.211	104.133	104.033	103.932	7.625	104.024	103.947	103.846	103.746



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

Wholesale

Effective: October 10, 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
4.875	95.954	95.936	95.911	95.886	4.875	95.679	95.661	95.636	95.611	5.750	100.441	100.384	100.309	100.233
5.000	96.669	96.651	96.626	96.601	5.000	96.394	96.376	96.351	96.326	5.875	100.938	100.881	100.806	100.730
5.125	97.094	97.076	97.051	97.026	5.125	96.804	96.786	96.761	96.736	6.000	101.393	101.336	101.261	101.185
5.250	97.985	97.960	97.926	97.893	5.250	97.674	97.649	97.616	97.582	6.125	101.834	101.777	101.702	101.626
5.375	98.619	98.594	98.561	98.527	5.375	98.344	98.319	98.286	98.252	6.250	101.408	101.341	101.257	101.174
5.500	99.277	99.252	99.218	99.185	5.500	99.002	98.977	98.943	98.910	6.375	101.973	101.906	101.823	101.739
5.625	99.888	99.863	99.830	99.796	5.625	99.613	99.588	99.555	99.521	6.500	102.392	102.325	102.241	102.157
5.750	100.138	100.102	100.060	100.018	5.750	99.863	99.827	99.785	99.743	6.625	102.639	102.572	102.489	102.405
5.875	100.686	100.650	100.608	100.566	5.875	100.411	100.375	100.333	100.291	6.750	102.302	102.260	102.202	102.143
6.000	101.121	101.185	101.143	101.101	6.000	100.946	100.910	100.868	100.826	6.875	102.559	102.517	102.458	102.400
6.125	101.725	101.689	101.647	101.605	6.125	101.450	101.414	101.372	101.330	7.000	103.025	102.983	102.925	102.866
6.250	101.607	101.565	101.515	101.465	6.250	101.332	101.290	101.240	101.190	7.125	103.324	103.282	103.223	103.164
6.375	102.252	102.210	102.160	102.110	6.375	101.961	101.919	101.869	101.819	7.250	103.201	103.205	103.197	103.188
6.500	102.708	102.666	102.616	102.565	6.500	102.413	102.371	102.321	102.270	7.375	103.507	103.511	103.503	103.495
6.625	102.979	102.937	102.887	102.836	6.625	102.684	102.642	102.592	102.541	7.500	103.823	103.828	103.811	103.794
6.750	102.933	102.910	102.876	102.843	6.750	102.638	102.615	102.581	102.548	7.625	104.122	104.126	104.109	104.093
6.875	103.187	103.164	103.130	103.097	6.875	102.892	102.869	102.835	102.802					
7.000	103.670	103.647	103.614	103.580	7.000	103.375	103.352	103.319	103.285					
7.125	103.952	103.929	103.895	103.862	7.125	103.657	103.634	103.600	103.567					
7.250	103.984	103.982	103.965	103.949	7.250	103.689	103.687	103.670	103.654					
7.375	104.277	104.275	104.258	104.242	7.375	103.982	103.980	103.963	103.947					
7.500	104.414	104.411	104.392	104.374	7.500	104.119	104.116	104.097	104.079					
7.625	104.645	104.643	104.618	104.593	7.625	104.360	104.348	104.323	104.298					

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
4.875	99.131	99.110	99.077	99.043	6.000	101.545	101.521	101.487	101.454	5.375	97.994	97.969	97.936	97.902
5.000	99.412	99.392	99.358	99.325	6.125	101.729	101.704	101.671	101.637	5.500	98.652	98.627	98.593	98.560
5.125	99.455	99.435	99.401	99.368	6.250	102.117	102.096	102.063	102.029	5.625	99.263	99.238	99.205	99.171
5.250	99.965	99.944	99.911	99.877	6.375	102.442	102.422	102.388	102.355	5.750	99.513	99.477	99.435	99.393
5.375	100.218	100.198	100.164	100.131	6.500	102.623	102.603	102.569	102.536	5.875	100.061	100.025	99.983	99.941
5.500	100.458	100.438	100.404	100.371	6.625	102.693	102.673	102.639	102.606	6.000	100.596	100.560	100.518	100.476
5.625	100.708	100.688	100.654	100.621	6.750	102.990	102.970	102.936	102.903	6.125	101.100	101.064	101.022	100.980
5.750	100.960	100.940	100.906	100.873	6.875	103.025	103.004	102.971	102.937	6.250	100.982	100.940	100.890	100.840
5.875	101.218	101.198	101.164	101.131	7.000	103.293	103.263	103.230	103.196	6.375	101.627	101.585	101.535	101.485
6.000	101.452	101.432	101.398	101.365	7.125	103.437	103.401	103.367	103.334	6.500	102.083	102.041	101.991	101.940
6.125	101.695	101.674	101.641	101.607	7.250	103.539	103.462	103.362	103.261	6.625	102.354	102.312	102.262	102.211
6.250	101.934	101.914	101.880	101.847	7.375	103.677	103.600	103.499	103.399	6.750	102.308	102.285	102.251	102.218
6.375	102.320	102.299	102.266	102.232	7.500	103.801	103.724	103.624	103.523	6.875	102.562	102.539	102.505	102.472
6.500	102.605	102.585	102.551	102.518	7.625	103.924	103.847	103.746	103.646	7.000	103.045	103.022	102.989	102.955

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)						
Rate	15-Day	30-Day	45-Day	60-Day		
5.875	100.686	100.650	100.608	100.566		
6.000	101.221	101.185	101.143	101.101		
6.125	101.725	101.689	101.647	101.605		
6.250	101.607	101.565	101.515	101.465		
6.375	102.252	102.210	102.160	102.110		
6.500	102.708	102.666	102.616	102.565		
6.625	102.979	102.937	102.887	102.836		
6.750	102.933	102.910	102.876	102.843		
6.875	103.187	103.164	103.130	103.097		
7.000	103.670	103.647	103.614	103.580		
7.125	103.952	103.929	103.895	103.862		
7.250	103.984	103.982	103.965	103.949		
7.375	104.277	104.275	104.258	104.242		
7.500	104.414	104.411	104.392	104.374		
7.625	104.645	104.643	104.618	104.593		
7.750	104.853	104.652	104.627	104.601		
7.875	104.905	104.903	104.878	104.853		
8.000	104.866	104.864	104.839	104.814		
8.125	105.083	105.082	105.057	105.031		

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

[illegible]



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

Wholesale

Effective: October 10, 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	95.954	95.936	95.911	95.886	6.000	101.083	101.046	101.004	100.962	5.375	97.744	97.719	97.686	97.652
5.000	96.669	96.651	96.626	96.601	6.125	101.479	101.442	101.401	101.359	5.500	98.402	98.377	98.343	98.310
5.125	97.094	97.076	97.051	97.026	6.250	101.576	101.534	101.484	101.434	5.625	99.013	98.988	98.955	98.921
5.250	97.985	97.960	97.926	97.893	6.375	101.950	101.908	101.858	101.808	5.750	99.263	99.227	99.185	99.143
5.375	98.619	98.594	98.561	98.527	6.500	102.261	102.219	102.169	102.118	5.875	99.811	99.775	99.733	99.691
5.500	99.277	99.252	99.218	99.185	6.625	102.578	102.536	102.486	102.436	6.000	100.346	100.310	100.268	100.226
5.625	99.888	99.863	99.830	99.796	6.750	102.269	102.252	102.227	102.202	6.125	100.850	100.814	100.772	100.730
5.750	100.138	100.102	100.060	100.018	6.875	102.555	102.538	102.513	102.487	6.250	100.732	100.690	100.640	100.590
5.875	100.686	100.650	100.608	100.566	7.000	102.801	102.784	102.758	102.733	6.375	101.377	101.335	101.285	101.235
6.000	101.221	101.185	101.143	101.101	7.125	103.030	103.013	102.988	102.962	6.500	101.833	101.791	101.741	101.690
6.125	101.725	101.689	101.647	101.605	7.250	101.804	101.785	101.743	101.701	6.625	102.104	102.062	102.012	101.961
6.250	101.607	101.565	101.515	101.465	7.375	102.415	102.396	102.354	102.312	6.750	102.058	102.035	102.001	101.968
6.375	102.252	102.210	102.160	102.110	7.500	102.393	102.374	102.332	102.290	6.875	102.312	102.289	102.255	102.222
6.500	102.708	102.666	102.616	102.565	7.625	102.433	102.414	102.372	102.330	7.000	102.795	102.772	102.739	102.705
6.625	102.979	102.937	102.887	102.836	7.750	102.394	102.352	102.268	102.184	7.125	103.077	103.054	103.020	102.987
6.750	102.933	102.910	102.876	102.843	7.875	102.602	102.560	102.477	102.393	7.250	103.109	103.107	103.090	103.074
6.875	103.187	103.164	103.130	103.097	8.000	101.516	101.474	101.391	101.307	7.375	103.402	103.400	103.383	103.367
7.000	103.670	103.647	103.614	103.580	8.125	101.709	101.667	101.583	101.499	7.500	103.539	103.536	103.517	103.499
7.125	103.952	103.929	103.895	103.862						7.625	103.770	103.768	103.743	103.718
7.250	103.984	103.982	103.965	103.949						7.750	103.778	103.777	103.752	103.726
7.375	104.277	104.275	104.258	104.242						7.875	104.030	104.028	104.003	103.978
7.500	104.414	104.411	104.392	104.374						8.000	103.991	103.989	103.964	103.939
7.625	104.645	104.643	104.618	104.593						8.125	104.208	104.207	104.182	104.156

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	95.954	95.936	95.911	95.886	6.000	101.083	101.046	101.004	100.962	5.375	97.744	97.719	97.686	97.652
5.000	96.669	96.651	96.626	96.601	6.125	101.479	101.442	101.401	101.359	5.500	98.402	98.377	98.343	98.310
5.125	97.094	97.076	97.051	97.026	6.250	101.576	101.534	101.484	101.434	5.625	99.013	98.988	98.955	98.921
5.250	97.985	97.960	97.926	97.893	6.375	101.950	101.908	101.858	101.808	5.750	99.263	99.227	99.185	99.143
5.375	98.619	98.594	98.561	98.527	6.500	102.261	102.219	102.169	102.118	5.875	99.811	99.775	99.733	99.691
5.500	99.277	99.252	99.218	99.185	6.625	102.578	102.536	102.486	102.436	6.000	100.346	100.310	100.268	100.226
5.625	99.888	99.863	99.830	99.796	6.750	102.269	102.252	102.227	102.202	6.125	100.850	100.814	100.772	100.730
5.750	100.138	100.102	100.060	100.018	6.875	102.555	102.538	102.513	102.487	6.250	100.732	100.690	100.640	100.590
5.875	100.686	100.650	100.608	100.566	7.000	102.801	102.784	102.758	102.733	6.375	101.377	101.335	101.285	101.235
6.000	101.221	101.185	101.143	101.101	7.125	103.030	103.013	102.988	102.962	6.500	101.833	101.791	101.741	101.690
6.125	101.725	101.689	101.647	101.605	7.250	101.804	101.785	101.743	101.701	6.625	102.104	102.062	102.012	101.961
6.250	101.607	101.565	101.515	101.465	7.375	102.415	102.396	102.354	102.312	6.750	102.058	102.035	102.001	101.968
6.375	102.252	102.210	102.160	102.110	7.500	102.393	102.374	102.332	102.290	6.875	102.312	102.289	102.255	102.222
6.500	102.708	102.666	102.616	102.565	7.625	102.433	102.414	102.372	102.330	7.000	102.795	102.772	102.739	102.705
6.625	102.979	102.937	102.887	102.836	7.750	102.394	102.352	102.268	102.184	7.125	103.077	103.054	103.020	102.987
6.750	102.933	102.910	102.876	102.843	7.875	102.602	102.560	102.477	102.393	7.250	103.109	103.107	103.090	103.074
6.875	103.187	103.164	103.130	103.097	8.000	101.516	101.474	101.391	101.307	7.375	103.402	103.400	103.383	103.367
7.000	103.670	103.647	103.614	103.580	8.125	101.709	101.667	101.583	101.499	7.500	103.539	103.536	103.517	103.499
7.125	103.952	103.929	103.895	103.862						7.625	103.770	103.768	103.743	103.718
7.250	103.984	103.982	103.965	103.949						7.750	103.778	103.777	103.752	103.726
7.375	104.277	104.275	104.258	104.242						7.875	104.030	104.028	104.003	103.978
7.500	104.414	104.411	104.392	104.374						8.000	103.991	103.989	103.964	103.939
7.625	104.645	104.643	104.618	104.593						8.125	104.208	104.207	104.182	104.156

LOAN STREAM MORTGAGE LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612																									
Effective: October 10, 2025																									
Agency Loan Parameter Price Adjustments																									
Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.																									
FICO/LTV Purchase Adjustments (Loan terms > 15 years)																									
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%																
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125																
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250																
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500																
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750																
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875																
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125																
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250																
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500																
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750																
FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)																									
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%																
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375																
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625																
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000																
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250																
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625																
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750																
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125																
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500																
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500																
FICO/LTV Cashout Adjustments																									
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%																				
780+	-0.375	-0.375	-0.625	-0.875	-1.375																				
760-779	-0.375	-0.375	-0.875	-1.250	-1.875																				
740-759	-0.375	-0.375	-1.000	-1.625	-2.375																				
720-739	-0.375	-0.500	-1.375	-2.000	-2.750																				
700-719	-0.375	-0.500	-1.625	-2.625	-3.250																				
680-699	-0.375	-0.625	-2.000	-2.875	-3.750																				
660-679	-0.375	-0.875	-2.750	-4.000	-4.750																				
640-659	-0.375	-1.375	-3.125	-4.625	-5.125																				
<=639	-0.375	-1.375	-3.375	-4.875	-5.125																				
Additional Agency Adjustments																									
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%																
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250																
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750																
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125																
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125																
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500																
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625																
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875																
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000																
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750																
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750																				
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250																				
LOAN AMOUNT **			HOMEReady AND HOME POSSIBLE ADJUSTMENT CAPS*			* Prices are indicative and subject to change without notice. * Please log into LSM portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**																			
Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680			0.000																				
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations			0.000																				
MISCELLANEOUS			*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments																						
Texas Cash out	-1.000																								
HB 20YR & 25YR Term	-1.500																								
> 6 Financed Properties	-0.500	**Minimum Loan Amount \$75,000**																							
Escrow Waiver (Non-CA)	-0.250	***All loan level price adjustments are cumulative***																							
State Adjustors: NC	-0.375	***All loan level price adjustments are cumulative*** 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															

LOAN STREAM MORTGAGE LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612															
Effective: October 10, 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	-0.250	-0.250	-0.375	-0.875	-2.250	-3.250									
2nd Home	-0.250	-0.250	-0.375	-0.875	-2.250	-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	*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									
HB 20YR & 25YR Term	-1.500														
> 6 Financed Properties	-0.500														
Escrow Waiver (Non-CA)	-0.250	**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													
State Adjustors: NC	-0.375														
FICO ==> 700 & LTV<= 80%	0.300														
LENDER PAID MI															
PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639					
Alt Agency Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190					
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870					
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750					
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000					
Alt Agency Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890					
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770					
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240					
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610					
LPMI (in addition to adjustments above)															
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639					
Rate and Term Refinance			0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011					
Second Homes			-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230					
Employee Relocation Loans			0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350					
Manufactured Homes			-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300					
3- 4 - Unit Property			-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630					
> 45% DTI	95.01%-97% LTV		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820					
	90.01%-95% LTV		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530					
	85.01%-90% LTV		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250					
	85% LTV & Below		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490					
≥ 2 Borrowers	95.01%-97% LTV		0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270					
	90.01%-95% LTV		0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250					
	85.01%-90% LTV		0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150					
	85% LTV & Below		0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040					

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: October 10, 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: October 10, 2025

MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	100.036	99.924	99.796
6.875	100.449	100.347	100.204
6.990	100.941	100.839	100.696
7.000	100.971	100.869	100.726
7.125	101.435	101.333	101.190
7.250	101.878	101.776	101.633
7.375	101.649	101.518	101.343
7.500	102.131	102.000	101.825
7.625	102.565	102.434	102.259
7.750	102.978	102.847	102.672
7.875	101.965	101.816	101.609
8.000	102.397	102.248	102.041
8.125	102.801	102.652	102.445
8.250	103.194	103.045	102.838

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	98.536	98.424	98.296
6.875	98.949	98.847	98.704
6.990	99.441	99.339	99.196
7.000	99.471	99.369	99.226
7.125	99.935	99.833	99.690
7.250	100.378	100.276	100.133
7.375	100.149	100.018	99.843
7.500	100.631	100.500	100.325
7.625	101.065	100.934	100.759
7.750	101.478	101.347	101.172
7.875	100.465	100.316	100.109
8.000	100.897	100.748	100.541
8.125	101.301	101.152	100.945
8.250	101.694	101.545	101.338

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	99.286	99.174	99.046
6.875	99.699	99.597	99.454
6.990	100.191	100.089	99.946
7.000	100.221	100.119	99.976
7.125	100.685	100.583	100.440
7.250	101.128	101.026	100.883
7.375	100.899	100.768	100.593
7.500	101.381	101.250	101.075
7.625	101.815	101.684	101.509
7.750	102.228	102.097	101.922
7.875	101.215	101.066	100.859
8.000	101.647	101.498	101.291
8.125	102.051	101.902	101.695
8.250	102.444	102.295	102.088

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	98.036	97.924	97.796
6.875	98.449	98.347	98.204
6.990	98.941	98.839	98.696
7.000	98.971	98.869	98.726
7.125	99.435	99.333	99.190
7.250	99.878	99.776	99.633
7.375	99.649	99.518	99.343
7.500	100.131	100.000	99.825
7.625	100.565	100.434	100.259
7.750	100.978	100.847	100.672
7.875	99.965	99.816	99.609
8.000	100.397	100.248	100.041
8.125	100.801	100.652	100.445
8.250	101.194	101.045	100.838

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	96.536	96.424	96.296
6.875	96.949	96.847	96.704
6.990	97.441	97.339	97.196
7.000	97.471	97.369	97.226
7.125	97.935	97.833	97.690
7.250	98.378	98.276	98.133
7.375	98.149	98.018	97.843
7.500	98.631	98.500	98.325
7.625	99.065	98.934	98.759
7.750	99.478	99.347	99.172
7.875	98.465	98.316	98.109
8.000	98.897	98.748	98.541
8.125	99.301	99.152	98.945
8.250	99.694	99.545	99.338

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	97.341	97.286	97.174
6.875	97.738	97.699	97.597
6.990	98.230	98.191	98.089
7.000	98.260	98.221	98.119
7.125	98.724	98.685	98.583
7.250	99.167	99.128	99.026
7.375	98.959	98.899	98.768
7.500	99.441	99.381	99.250
7.625	99.875	99.815	99.684
7.750	100.288	100.228	100.097
7.875	99.285	99.215	99.066
8.000	99.717	99.647	99.498
8.125	100.121	100.051	99.902
8.250	100.514	100.444	100.295

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



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	
5.000	98.187	98.157	98.065		5.250	98.816	98.759	98.650		5.000	98.187	98.157	98.065		5.250	98.816	98.759	98.650	
5.125	98.616	98.586	98.494		5.375	99.099	99.043	98.934		5.125	98.616	98.586	98.494		5.375	99.099	99.043	98.934	
5.250	99.642	99.612	99.520		5.500	99.738	99.682	99.573		5.250	99.642	99.612	99.520		5.500	99.738	99.682	99.573	
5.375	99.867	99.811	99.702		5.625	100.222	100.166	100.057		5.375	99.867	99.811	99.702		5.625	100.222	100.166	100.057	
5.500	100.369	100.312	100.203		5.750	100.536	100.479	100.370		5.500	100.369	100.312	100.203		5.750	100.536	100.479	100.370	
5.625	100.831	100.775	100.666		5.875	100.264	100.216	100.099		5.625	100.831	100.775	100.666		5.875	100.264	100.216	100.099	
5.750	101.031	100.975	100.866		6.000	100.875	100.827	100.710		5.750	101.031	100.975	100.866		6.000	100.875	100.827	100.710	
5.875	101.088	101.040	100.923		6.125	101.269	101.221	101.104		5.875	101.088	101.040	100.923		6.125	101.269	101.221	101.104	
6.000	101.678	101.630	101.513		6.250	101.245	101.197	101.080		6.000	101.678	101.630	101.513		6.250	101.245	101.197	101.080	
6.125	102.130	102.082	101.965		6.375	101.065	101.067	101.033		6.125	102.130	102.082	101.965		6.375	101.065	101.067	101.033	
6.250	102.207	102.159	102.041		6.500	101.490	101.492	101.458		6.250	102.207	102.159	102.041		6.500	101.490	101.492	101.458	
6.375	102.414	102.416	102.383		6.625	101.794	101.796	101.763		6.375	102.414	102.416	102.383		6.625	101.794	101.796	101.763	
6.500	102.844	102.846	102.813		6.750	101.503	101.505	101.472		6.500	102.844	102.846	102.813		6.750	101.503	101.505	101.472	
6.625	103.233	103.235	103.201		6.875	101.356	101.379	101.278		6.625	103.233	103.235	103.201		6.875	101.356	101.379	101.278	
6.750	102.865	102.868	102.834		7.000	101.798	101.822	101.721		6.750	102.865	102.868	102.834		7.000	101.798	101.822	101.721	
6.875	103.043	103.066	102.965		7.125	102.117	102.141	102.040		6.875	103.043	103.066	102.965		7.125	102.117	102.141	102.040	
7.000	103.578	103.602	103.501		7.250	101.741	101.764	101.663		7.000	103.578	103.602	103.501		7.250	101.741	101.764	101.663	

FICO ≥700		FICO 600-619		VA Loan Amount >\$950K		Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)
0.375		-0.750		-0.625		0.350
FICO 680-699		FICO 680-699		Loan Amount <\$100,000		60 Day Lock (From 45 Day Price)
0.250		-1.500		-0.375		-0.500
FICO 680-679		FICO 650-679		VA Cashout ≥90% LTV		3-1 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/IRRRLL)		
-0.250		0.250		-1.250		



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

Effective: October 10, 2025

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.000	97.985	97.955	97.863	
5.125	98.509	98.479	98.387	
5.250	99.530	99.500	99.408	
5.375	99.873	99.816	99.707	
5.500	100.313	100.256	100.147	
5.625	100.720	100.663	100.555	
5.750	100.927	100.870	100.761	
5.875	101.033	100.985	100.868	
6.000	101.545	101.497	101.380	
6.125	102.049	102.001	101.884	
6.250	102.039	101.991	101.874	
6.375	101.600	101.602	101.569	
6.500	102.111	102.113	102.079	
6.625	102.408	102.410	102.377	
6.750	102.677	102.679	102.646	
6.875	102.528	102.551	102.451	
7.000	103.039	103.062	102.961	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.000	97.185	97.155	97.063	
5.125	97.709	97.679	97.587	
5.250	98.730	98.700	98.608	
5.375	99.073	99.016	98.907	
5.500	99.513	99.456	99.347	
5.625	99.920	99.863	99.755	
5.750	100.127	100.070	99.961	
5.875	100.233	100.185	100.068	
6.000	100.745	100.697	100.580	
6.125	101.249	101.201	101.084	
6.250	101.239	101.191	101.074	
6.375	100.800	100.802	100.769	
6.500	101.311	101.313	101.279	
6.625	101.608	101.610	101.577	
6.750	101.877	101.879	101.846	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	99.101	99.090	99.073	
5.125	99.492	99.482	99.465	
5.250	100.362	100.351	100.335	
5.375	100.239	100.236	100.227	
5.500	100.548	100.545	100.536	
5.625	100.823	100.820	100.812	
5.750	100.879	100.876	100.867	
5.875	101.183	101.185	101.168	
6.000	101.554	101.556	101.540	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.723	98.666	98.557	
5.375	98.913	98.857	98.748	
5.500	99.485	99.428	99.319	
5.625	99.891	99.835	99.726	
5.750	100.286	100.229	100.120	
5.875	100.120	100.072	99.955	
6.000	100.556	100.508	100.390	
6.125	101.064	101.016	100.899	
6.250	100.963	100.915	100.798	
6.375	100.745	100.747	100.714	
6.500	101.204	101.206	101.173	
6.625	101.495	101.497	101.464	
6.750	101.224	101.226	101.192	
6.875	100.982	101.005	100.905	
7.000	101.392	101.415	101.315	
7.125	101.663	101.686	101.586	
7.250	101.336	101.359	101.258	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.000	97.885	97.855	97.763	
5.125	98.409	98.379	98.287	
5.250	99.430	99.400	99.308	
5.375	99.773	99.716	99.607	
5.500	100.213	100.156	100.047	
5.625	100.620	100.563	100.455	
5.750	100.827	100.770	100.661	
5.875	100.933	100.885	100.768	
6.000	101.445	101.397	101.280	
6.125	101.949	101.901	101.784	
6.250	101.939	101.891	101.774	
6.375	101.500	101.502	101.469	
6.500	102.011	102.013	101.979	
6.625	102.308	102.310	102.277	
6.750	102.577	102.579	102.546	
6.875	102.428	102.451	102.351	
7.000	102.939	102.962	102.861	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	98.623	98.566	98.457	
5.375	98.813	98.757	98.648	
5.500	99.385	99.328	99.219	
5.625	99.791	99.735	99.626	
5.750	100.186	100.129	100.020	
5.875	100.020	99.972	99.855	
6.000	100.456	100.408	100.290	
6.125	100.964	100.916	100.799	
6.250	100.863	100.815	100.698	
6.375	100.645	100.647	100.614	
6.500	101.104	101.106	101.073	
6.625	101.395	101.397	101.364	
6.750	101.124	101.126	101.092	
6.875	100.882	100.905	100.805	
7.000	101.292	101.315	101.215	
7.125	101.563	101.586	101.486	
7.250	101.236	101.259	101.158	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	97.885	97.855	97.763	
5.125	98.409	98.379	98.287	
5.250	99.430	99.400	99.308	
5.375	99.773	99.716	99.607	
5.500	100.213	100.156	100.047	
5.625	100.620	100.563	100.455	
5.750	100.827	100.770	100.661	
5.875	100.933	100.885	100.768	
6.000	101.445	101.397	101.280	
6.125	101.949	101.901	101.784	
6.250	101.939	101.891	101.774	
6.375	101.500	101.502	101.469	
6.500	102.011	102.013	101.979	
6.625	102.308	102.310	102.277	
6.750	102.577	102.579	102.546	
6.875	102.428	102.451	102.351	
7.000	102.939	102.962	102.861	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	98.623	98.566	98.457	
5.375	98.813	98.757	98.648	
5.500	99.385	99.328	99.219	
5.625	99.791	99.735	99.626	
5.750	100.186	100.129	100.020	
5.875	100.020	99.972	99.855	
6.000	100.456	100.408	100.290	
6.125	100.964	100.916	100.799	
6.250	100.863	100.815	100.698	
6.375	100.645	100.647	100.614	
6.500	101.104	101.106	101.073	
6.625	101.395	101.397	101.364	
6.750	101.124	101.126	101.092	
6.875	100.882	100.905	100.805	
7.000	101.292	101.315	101.215	
7.125	101.563	101.586	101.486	
7.250	101.236	101.259	101.158	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	98.935	98.905	98.813	
5.375	99.278	99.221	99.112	
5.500	99.718	99.661	99.552	
5.625	100.125	100.068	99.960	
5.750	100.332	100.275	100.166	
5.875	100.438	100.390	100.273	
6.000	100.950	100.902	100.785	
6.125	101.454	101.406	101.289	
6.250	101.444	101.396	101.279	
6.375	101.005	101.007	100.974	
6.500	101.516	101.518	101.484	
6.625	101.813	101.815	101.782	
6.750	102.082	102.084	102.051	
6.875	101.933	101.956	101.856	
7.000	102.444	102.467	102.366	
7.125	102.700	102.723	102.623	
7.250	102.749	102.772	102.672	

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: October 10, 2025

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.625	98.317	98.220	98.220
4.750	98.033	97.922	97.922
4.875	98.608	98.496	98.496
5.000	99.179	99.067	99.067
5.125	99.435	99.323	99.323
5.250	98.747	98.621	98.621
5.375	99.310	99.184	99.184
5.500	99.863	99.738	99.738
5.625	100.095	99.970	99.970
5.750	99.262	99.123	99.123
5.875	99.797	99.658	99.658
6.000	100.314	100.175	100.175
6.125	100.509	100.370	100.370

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	97.729	97.632	97.632
4.750	97.490	97.378	97.378
4.875	98.038	97.927	97.927
5.000	98.577	98.466	98.466
5.125	98.794	98.683	98.683
5.250	98.184	98.059	98.059
5.375	98.705	98.580	98.580
5.500	99.207	99.082	99.082
5.625	99.377	99.252	99.252
5.750	98.672	98.533	98.533
5.875	99.144	99.005	99.005
6.000	99.592	99.453	99.453
6.125	99.710	99.571	99.571

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.625	98.134	98.036	98.036
4.750	98.056	97.945	97.945
4.875	98.553	98.442	98.442
5.000	99.045	98.934	98.934
5.125	99.219	99.108	99.108
5.250	98.757	98.632	98.632
5.375	99.239	99.114	99.114
5.500	99.711	99.586	99.586
5.625	99.860	99.735	99.735
5.750	99.262	99.123	99.123
5.875	99.715	99.576	99.576
6.000	100.153	100.014	100.014
6.125	100.268	100.129	100.129

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.625	97.488	97.391	97.391
4.750	97.471	97.359	97.359
4.875	97.933	97.822	97.822
5.000	98.386	98.275	98.275
5.125	98.516	98.405	98.405
5.250	98.151	98.026	98.026
5.375	98.588	98.463	98.463
5.500	99.008	98.883	98.883
5.625	99.100	98.975	98.975
5.750	98.636	98.497	98.497
5.875	99.034	98.895	98.895
6.000	99.414	99.275	99.275
6.125	99.471	99.332	99.332

LLPAS

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



LoanStream Mortgage
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Irvine, CA 92612

Effective: October 10, 2025

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.750	96.571	96.541	96.449	
4.875	97.332	97.302	97.210	
5.000	98.127	98.097	98.005	
5.125	98.556	98.526	98.434	
5.250	99.582	99.552	99.460	
5.375	99.807	99.751	99.642	
5.500	100.309	100.252	100.143	
5.625	100.771	100.715	100.606	
5.750	100.971	100.915	100.806	
5.875	101.028	100.980	100.863	
6.000	101.618	101.570	101.453	
6.125	102.070	102.022	101.905	
6.250	102.147	102.099	101.981	
6.375	102.354	102.356	102.323	
6.500	102.784	102.786	102.753	
6.625	103.173	103.175	103.141	
6.750	102.805	102.808	102.774	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	99.032	98.976	98.867	
5.500	99.534	99.477	99.368	
5.625	99.996	99.940	99.831	
5.750	100.196	100.140	100.031	
5.875	100.253	100.205	100.088	
6.000	100.843	100.795	100.678	
6.125	101.295	101.247	101.130	
6.250	101.372	101.324	101.206	
6.375	101.579	101.581	101.548	
6.500	102.009	102.011	101.978	
6.625	102.398	102.400	102.366	
6.750	102.030	102.033	101.999	
6.875	102.208	102.231	102.130	
7.000	102.743	102.767	102.666	
7.125	103.025	103.048	102.948	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	99.268	99.018	98.768	
5.125	99.565	99.315	99.065	
5.250	100.439	100.189	99.939	
5.375	100.199	99.949	99.699	
5.500	100.569	100.319	100.069	
5.625	100.900	100.650	100.400	
5.750	100.949	100.699	100.449	
5.875	101.203	100.953	100.703	
6.000	101.652	101.402	101.152	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.491	98.434	98.325	
5.375	98.774	98.718	98.609	
5.500	99.413	99.357	99.248	
5.625	99.897	99.841	99.732	
5.750	100.211	100.154	100.045	
5.875	99.939	99.891	99.774	
6.000	100.550	100.502	100.385	
6.125	100.944	100.896	100.779	
6.250	100.920	100.872	100.755	
6.375	100.740	100.742	100.708	
6.500	101.165	101.167	101.133	
6.625	101.469	101.471	101.438	
6.750	101.178	101.180	101.147	
6.875	101.031	101.054	100.953	
7.000	101.473	101.497	101.396	
7.125	101.792	101.816	101.715	
7.250	101.416	101.439	101.338	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	96.441	96.411	96.319	
4.875	97.077	97.047	96.955	
5.000	97.935	97.905	97.813	
5.125	98.459	98.429	98.337	
5.250	99.480	99.450	99.358	
5.375	99.823	99.766	99.657	
5.500	100.263	100.206	100.097	
5.625	100.670	100.613	100.505	
5.750	100.877	100.820	100.711	
5.875	100.983	100.935	100.818	
6.000	101.495	101.447	101.330	
6.125	101.999	101.951	101.834	
6.250	101.989	101.941	101.824	
6.375	101.550	101.552	101.519	
6.500	102.061	102.063	102.029	
6.625	102.358	102.360	102.327	
6.750	102.627	102.629	102.596	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.375	98.948	98.891	98.782	
5.500	99.388	99.331	99.222	
5.625	99.795	99.738	99.630	
5.750	100.002	99.945	99.836	
5.875	100.108	100.050	99.943	
6.000	100.620	100.572	100.455	
6.125	101.124	101.076	100.959	
6.250	101.114	101.066	100.949	
6.375	100.675	100.677	100.644	
6.500	101.186	101.188	101.154	
6.625	101.483	101.485	101.452	
6.750	101.752	101.754	101.721	
6.875	101.603	101.626	101.526	
7.000	102.114	102.137	102.036	
7.125	102.370	102.393	102.293	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	98.976	98.965	98.948	
5.125	99.367	99.357	99.340	
5.250	100.237	100.226	100.210	
5.375	100.114	100.111	100.102	
5.500	100.423	100.420	100.411	
5.625	100.698	100.695	100.687	
5.750	100.754	100.751	100.742	
5.875	101.058	101.060	101.043	
6.000	101.429	101.431	101.415	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.148	98.091	97.982	
5.375	98.338	98.282	98.173	
5.500	98.910	98.853	98.744	
5.625	99.316	99.260	99.151	
5.750	99.711	99.654	99.545	
5.875	99.545	99.497	99.380	
6.000	99.981	99.933	99.815	
6.125	100.489	100.441	100.324	
6.250	100.388	100.340	100.223	
6.375	100.170	100.172	100.139	
6.500	100.629	100.631	100.598	
6.625	100.920	100.922	100.889	
6.750	100.649	100.651	100.617	
6.875	100.407	100.430	100.330	
7.000	100.817	100.840	100.740	
7.125	101.088	101.111	101.011	
7.250	100.761	100.784	100.683	

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, October 10, 2025

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)

Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	99.992	99.898	99.710	99.523
6.500	100.179	100.085	99.897	99.710
6.625	100.377	100.283	100.096	99.908
6.750	100.633	100.539	100.352	100.164
6.875	100.826	100.732	100.544	100.357
7.000	100.975	100.881	100.693	100.506
7.125	101.122	101.028	100.840	100.653
7.250	101.255	101.161	100.974	100.786
7.375	101.382	101.288	101.100	100.913
7.500	101.511	101.418	101.230	101.043
7.625	101.617	101.523	101.336	101.148
7.750	101.725	101.632	101.444	101.257
7.875	101.828	101.734	101.547	101.359
8.000	101.924	101.830	101.643	101.455
8.125	102.020	101.927	101.739	101.552
8.250	102.117	102.023	101.835	101.648
8.375	102.213	102.119	101.932	101.744
8.500	102.309	102.216	102.028	101.841
8.625	102.406	102.312	102.124	101.937

Jumbo One 10/6 ARM - (9106DI)

Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	97.178	97.084	96.897	96.709
6.375	97.637	97.543	97.355	97.168
6.500	98.100	98.006	97.818	97.631
6.625	98.563	98.470	98.282	98.095
6.750	99.028	98.934	98.747	98.559
6.875	99.490	99.396	99.208	99.021
7.000	99.956	99.862	99.675	99.487
7.125	100.423	100.329	100.142	99.954
7.250	100.891	100.797	100.609	100.422
7.375	101.359	101.265	101.078	100.890
7.500	101.824	101.731	101.543	101.356
7.625	102.294	102.201	102.013	101.826
7.750	102.761	102.667	102.480	102.292
7.875	103.232	103.138	102.951	102.763
8.000	103.704	103.610	103.423	103.235

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, October 10, 2025

Jumbo One Premier 30 Year Fixed - (901SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	98.377	98.268	98.096	97.877	
5.875	98.737	98.627	98.456	98.237	
6.000	99.096	98.986	98.815	98.596	
6.125	99.438	99.329	99.157	98.938	
6.250	99.781	99.672	99.500	99.281	
6.375	100.114	100.005	99.833	99.614	
6.500	100.446	100.337	100.165	99.946	
6.625	100.612	100.502	100.330	100.112	
6.750	100.777	100.667	100.495	100.277	
6.875	100.905	100.796	100.624	100.405	
7.000	101.034	100.925	100.753	100.534	
7.125	100.784	100.674	100.502	100.284	
7.250	100.533	100.424	100.252	100.033	
7.375	100.597	100.488	100.316	100.097	
7.500	100.662	100.552	100.380	100.162	
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	

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (90TSP-BD)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	98.377	98.268	98.096	97.877	
5.875	98.737	98.627	98.456	98.237	
6.000	99.096	98.986	98.815	98.596	
6.125	99.438	99.329	99.157	98.938	
6.250	99.781	99.672	99.500	99.281	
6.375	100.114	100.005	99.833	99.614	
6.500	100.446	100.337	100.165	99.946	
6.625	100.612	100.502	100.330	100.112	
6.750	100.777	100.667	100.495	100.277	
6.875	100.905	100.796	100.624	100.405	
7.000	101.034	100.925	100.753	100.534	
7.125	100.784	100.674	100.502	100.284	
7.250	100.533	100.424	100.252	100.033	
7.375	100.597	100.488	100.316	100.097	
7.500	100.662	100.552	100.380	100.162	
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	

Jumbo One Premier 30 Year Fixed 1:8 Buydown - (901SP-BD40)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	98.377	98.268	98.096	97.877	
5.875	98.737	98.627	98.456	98.237	
6.000	99.096	98.986	98.815	98.596	
6.125	99.438	99.329	99.157	98.938	
6.250	99.781	99.672	99.500	99.281	
6.375	100.114	100.005	99.833	99.614	
6.500	100.446	100.337	100.165	99.946	
6.625	100.612	100.502	100.330	100.112	
6.750	100.777	100.667	100.495	100.277	
6.875	100.905	100.796	100.624	100.405	
7.000	101.034	100.925	100.753	100.534	
7.125	100.784	100.674	100.502	100.284	
7.250	100.533	100.424	100.252	100.033	
7.375	100.597	100.488	100.316	100.097	
7.500	100.662	100.552	100.380	100.162	
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	

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Jumbo One Premier 10/6 ARM - (\$1065P)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.250	96.435	96.326	96.154	96.935	
5.375	96.613	96.504	96.332	96.113	
5.500	96.795	96.686	96.514	96.295	
5.625	97.081	96.972	96.800	96.581	
5.750	97.355	97.246	97.074	96.855	
5.875	97.657	97.548	97.376	97.157	
6.000	97.964	97.855	97.683	97.464	
6.125	98.163	98.074	97.902	97.663	
6.250	98.367	98.258	98.086	97.867	
6.375	98.623	98.514	98.342	98.123	
6.500	98.880	98.771	98.599	98.380	
6.625	99.021	98.911	98.739	98.521	
6.750	99.162	99.053	98.881	98.662	
6.875	99.374	99.264	99.093	98.874	
7.000	99.586	99.477	99.305	99.086	

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		0.350	0.350	0.300	0.200	0.100		
FICO 780-799		0.300	0.250	0.200	0.150	0.050		
FICO 760-779		0.250	0.200	0.150	0.100	-0.050		
FICO 740-759		0.200	0.150	0.100	0.000	-0.200		
FICO 720-739		0.150	0.100	0.000	-0.100	-0.450		
FICO 700-719		0.000	-0.100	-0.300	-0.750	-1.200		
FICO 680-699		-0.250	-0.350	-1.000	-1.800	-2.600		
FICO 660-679		-0.750	-1.250	-1.750	-2.600	-3.500		
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		0.350	0.350	0.300	0.200	0.100		
FICO 780-799		0.300	0.250	0.200	0.150	0.050		
FICO 760-779		0.250	0.200	0.150	0.100	-0.050		
FICO 740-759		0.200	0.150	0.100	0.000	-0.200		
FICO 720-739		0.150	0.100	0.000	-0.100	-0.450		
FICO 700-719		-0.250	-0.350	-0.550	-1.000	-1.450		
FICO 680-699		-0.500	-0.600	-1.250	-2.050	-2.850		
FICO 660-679		-1.000	-1.500	-2.000	-2.850	-3.750		
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		0.000	0.000	0.000	0.000	0.000		
Rate/Term Refi		-0.100	-0.150	-0.200	-0.250	-0.250		
Cash Out Refi		-0.200	-0.250	-0.350	-0.500	-1.250		
2nd Home		-0.100	-0.100	-0.200	-0.300	-0.500		
Non-Owner		-0.250	-0.500	-0.750				
Condo		0.000	0.000	-0.125	-0.250	-0.500		
2 Units		-0.150	-0.250	-0.450	-0.750	-0.900		
3-4 Units		-0.150	-0.250	-0.450				
UPB > \$1.5MM		0.000	0.000	0.000	0.000	0.000		
Self Employed		0.000	0.000	0.000	0.000	0.000		

NC Floor Price
99 750

Maximum Net Price
103 000

Must be Conditionally Approved to lock

Jumbo One Advantage 30 Year Fixed - (901EM)						Jumbo One Advantage 30 Year Fixed 2:1 Buydown - (901EM-BD)					
Rate	15 Day	30 Day	45 Day	60 Day		Rate	15 Day	30 Day	45 Day	60 Day	
6.000	97.473	97.348	97.223	97.035		6.000	N/A	N/A	N/A	N/A	
6.125	97.850	97.725	97.600	97.413		6.125	N/A	N/A	N/A	N/A	
6.250	98.194	98.069	97.944	97.757		6.250	N/A	N/A	N/A	N/A	
6.375	98.478	98.353	98.228	98.041		6.375	N/A	N/A	N/A	N/A	
6.500	98.771	98.646	98.521	98.333		6.500	N/A	N/A	N/A	N/A	
6.625	99.038	98.913	98.788	98.600		6.625	N/A	N/A	N/A	N/A	
6.750	99.365	99.240	99.115	98.928		6.750	N/A	N/A	N/A	N/A	
6.875	99.618	99.493	99.368	99.181		6.875	N/A	N/A	N/A	N/A	
7.000	99.918	99.793	99.668	99.480		7.000	N/A	N/A	N/A	N/A	
7.125	100.366	100.241	100.116	99.928		7.125	N/A	N/A	N/A	N/A	
7.250	100.823	100.698	100.573	100.385		7.250	N/A	N/A	N/A	N/A	
7.375	101.073	100.948	100.823	100.636		7.375	N/A	N/A	N/A	N/A	
7.500	101.374	101.249	101.124	100.937		7.500	N/A	N/A	N/A	N/A	
7.625	101.653	101.528	101.403	101.216		7.625	N/A	N/A	N/A	N/A	
7.750	101.815	101.690	101.565	101.378		7.750	N/A	N/A	N/A	N/A	
7.875	102.025	101.900	101.775	101.588		7.875	N/A	N/A	N/A	N/A	
8.000	102.258	102.133	102.008	101.820		8.000	N/A	N/A	N/A	N/A	
8.125	102.495	102.370	102.245	102.057		8.125	N/A	N/A	N/A	N/A	
8.250	102.727	102.602	102.477	102.289		8.250	N/A	N/A	N/A	N/A	
8.375	102.908	102.783	102.658	102.471		8.375	N/A	N/A	N/A	N/A	
8.500	103.116	102.991	102.866	102.679		8.500	N/A	N/A	N/A	N/A	
8.625	103.309	103.184	103.059	102.872		8.625	N/A	N/A	N/A	N/A	

Jumbo One Advantage 30 Year Fixed Interest Only - (901EM-0)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	97.473	97.348	97.223	97.035
6.125	97.850	97.725	97.600	97.413
6.250	98.194	98.069	97.944	97.757
6.375	98.478	98.353	98.228	98.041
6.500	98.771	98.646	98.521	98.333
6.625	99.038	98.913	98.788	98.600
6.750	99.365	99.240	99.115	98.928
6.875	99.618	99.493	99.368	99.181
7.000	99.918	99.793	99.668	99.480
7.125	100.366	100.241	100.116	99.928
7.250	100.823	100.698	100.573	100.385
7.375	101.073	100.948	100.823	100.636
7.500	101.374	101.249	101.124	100.937
7.625	101.653	101.528	101.403	101.216
7.750	101.815	101.690	101.565	101.378
7.875	102.025	101.900	101.775	101.588
8.000	102.258	102.133	102.008	101.820
8.125	102.495	102.370	102.245	102.057
8.250	102.727	102.602	102.477	102.289
8.375	102.908	102.783	102.658	102.471
8.500	103.116	102.991	102.866	102.679
8.625	103.309	103.184	103.059	102.872

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

Effective: Friday, October 10, 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