

Ratesheet Code: RS-WS

Effective Date:

12/30/25 7:40 AM

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Lock Expiration Days	
15 Day	01/14/26
30 Day	01/29/26
45 Day	02/13/26
60 Day	02/27/26

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

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

2026 Conforming Loan Limits	
# of Units	Loan Limits
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750

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

Allowable Fees	
Click Here	

Relock Fee	
(0.250)	

Lock Extension Fees	
0.02 Per Day	
Max extension 30 days and / or 10 times, whichever comes first.	
Lock Desk Hours	
8:00 AM - 6:00 PM PST	
Lock Request Hours	
8:00 AM - 8:59 PM PST**	

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

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

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

December Pricing Specials	
25 BPS on FHA Streamlines & VA IRRRLs	0.250
25 BPS FHA & DPA (Excludes FHA Streamline & VA IRRRLs)	0.250

Announcements



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

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

LOAN STREAM MORTGAGE					LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale				
Effective: December 30, 2025														
FANNIE MAE CONFORMING FIXED RATE PRICING														
FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.177	96.127	96.051	95.989	4.875	95.894	95.844	95.768	95.706	5.750	100.428	100.345	100.222	100.120
5.000	96.886	96.836	96.761	96.698	5.000	96.611	96.561	96.486	96.423	5.875	100.888	100.806	100.682	100.581
5.125	97.332	97.283	97.207	97.144	5.125	97.057	97.008	96.932	96.869	6.000	101.313	101.230	101.106	101.005
5.250	98.391	98.341	98.266	98.203	5.250	98.116	98.066	97.991	97.928	6.125	101.703	101.620	101.497	101.395
5.375	99.016	98.966	98.891	98.828	5.375	98.741	98.691	98.616	98.553	6.250	101.512	101.429	101.306	101.204
5.500	99.611	99.561	99.486	99.423	5.500	99.336	99.286	99.211	99.148	6.375	102.022	101.939	101.816	101.715
5.625	100.160	100.110	100.034	99.972	5.625	99.885	99.835	99.759	99.697	6.500	102.378	102.295	102.172	102.071
5.750	100.537	100.487	100.402	100.331	5.750	100.262	100.212	100.127	100.056	6.625	102.572	102.489	102.366	102.264
5.875	101.032	100.982	100.897	100.826	5.875	100.757	100.707	100.622	100.551	6.750	102.601	102.536	102.460	102.397
6.000	101.491	101.441	101.356	101.286	6.000	101.205	101.155	101.069	100.999	6.875	102.801	102.737	102.661	102.598
6.125	101.908	101.857	101.772	101.702	6.125	101.613	101.562	101.477	101.407	7.000	103.212	103.148	103.095	103.052
6.250	102.036	101.986	101.901	101.830	6.250	101.741	101.691	101.606	101.535	7.125	103.490	103.440	103.402	103.370
6.375	102.565	102.514	102.429	102.359	6.375	102.270	102.219	102.134	102.064	7.250	103.730	103.728	103.690	103.659
6.500	102.914	102.864	102.779	102.708	6.500	102.619	102.569	102.484	102.413	7.375	104.221	104.219	104.181	104.150
6.625	103.102	103.051	102.966	102.896	6.625	102.807	102.756	102.671	102.601	7.500	104.476	104.474	104.436	104.404
6.750	103.385	103.343	103.267	103.204	6.750	103.089	103.047	102.971	102.909	7.625	104.735	104.732	104.685	104.646
6.875	103.571	103.533	103.486	103.447	6.875	103.276	103.238	103.191	103.152					
7.000	104.017	104.007	103.960	103.921	7.000	103.722	103.712	103.665	103.626					
7.125	104.324	104.314	104.266	104.227	7.125	104.029	104.019	103.971	103.932					
7.250	104.636	104.626	104.578	104.539	7.250	104.301	104.291	104.243	104.204					
7.375	104.859	104.848	104.801	104.762	7.375	104.551	104.541	104.493	104.454					
7.500	104.976	104.966	104.918	104.879	7.500	104.674	104.664	104.616	104.577					
7.625	105.152	105.142	105.094	105.055	7.625	104.854	104.844	104.796	104.757					
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	99.148	99.106	99.051	99.007	6.000	101.977	101.961	101.907	101.863	5.750	100.187	100.137	100.052	99.981
5.000	99.504	99.462	99.407	99.363	6.125	102.182	102.165	102.111	102.067	5.875	100.682	100.632	100.547	100.476
5.125	99.582	99.540	99.486	99.441	6.250	102.694	102.661	102.609	102.566	6.000	101.179	101.113	101.008	100.936
5.250	100.017	99.992	99.929	99.877	6.375	103.025	102.991	102.939	102.897	6.125	101.655	101.589	101.484	101.398
5.375	100.333	100.308	100.246	100.196	6.500	103.216	103.183	103.131	103.088	6.250	101.814	101.747	101.643	101.557
5.500	100.626	100.601	100.559	100.524	6.625	103.269	103.236	103.184	103.141	6.375	102.400	102.333	102.229	102.143
5.625	100.934	100.909	100.867	100.832	6.750	103.574	103.541	103.489	103.446	6.500	102.812	102.746	102.641	102.555
5.750	101.217	101.200	101.154	101.115	6.875	103.610	103.577	103.525	103.482	6.625	103.048	102.981	102.877	102.791
5.875	101.518	101.501	101.447	101.403	7.000	103.884	103.851	103.799	103.756	6.750	103.452	103.402	103.316	103.246
6.000	101.800	101.783	101.729	101.685	7.125	104.023	103.989	103.937	103.895	6.875	103.692	103.641	103.556	103.486
6.125	102.064	102.047	101.993	101.949	7.250	104.076	103.992	103.883	103.794	7.000	104.138	104.088	104.003	103.932
6.250	102.467	102.434	102.382	102.339	7.375	104.494	104.410	104.302	104.212	7.125	104.439	104.388	104.303	104.233
6.375	102.879	102.846	102.794	102.751	7.500	104.640	104.556	104.448	104.358	7.250	104.640	104.622	104.565	104.518
6.500	103.144	103.111	103.059	103.016	7.625	104.781	104.698	104.589	104.499	7.375	104.915	104.897	104.840	104.793
										7.500	105.185	105.167	105.110	105.063
										7.625	105.460	105.442	105.385	105.338
										7.750	104.639	104.628	104.571	104.524
										7.875	105.283	105.273	105.216	105.169
										8.000	105.274	105.271	105.224	105.185
										8.125	105.539	105.536	105.489	105.450
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	98.241	98.191	98.116	98.053	4.875	95.319	95.269	95.193	95.131	5.375	99.294	99.211	99.078	98.969
5.500	98.836	98.786	98.711	98.648	5.000	96.036	95.986	95.911	95.848	5.500	99.807	99.723	99.590	99.481
5.625	99.385	99.335	99.259	99.197	5.125	96.482	96.433	96.357	96.294	5.625	100.274	100.191	100.058	99.949
5.750	99.762	99.712	99.627	99.556	5.250	97.541	97.491	97.416	97.353	5.750	100.353	100.270	100.147	100.045
5.875	100.257	100.207	100.122	100.051	5.375	98.166	98.116	98.041	97.978	5.875	100.813	100.731	100.607	100.506
6.000	100.716	100.666	100.581	100.511	5.500	98.761	98.711	98.636	98.573	6.000	101.238	101.155	101.031	100.930
6.125	101.133	101.082	100.997	100.927	5.625	99.310	99.260	99.184	99.122	6.125	101.628	101.545	101.422	101.320
6.250	101.261	101.211	101.126	101.055	5.750	99.687	99.637	99.552	99.481	6.250	101.437	101.354	101.231	101.129
6.375	101.790	101.739	101.654	101.584	5.875	100.182	100.132	100.047	99.976	6.375	101.947	101.864	101.741	101.640
6.500	102.139	102.089	102.004	101.933	6.000	100.630	100.580	100.494	100.424	6.500	102.303	102.220	102.097	101.996
6.625	102.327	102.276	102.191	102.121	6.125	101.038	100.987	100.902	100.832	6.625	102.497	102.414	102.291	102.189
6.750	102.610	102.56												

LOAN STREAM MORTGAGE					LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale				
Effective: December 30, 2025														
FANNIE MAE HIGH BALANCE FIXED RATE PRICING														
FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.684	99.634	99.548	99.478	5.500	97.759	97.709	97.623	97.553	5.375	97.181	97.131	97.046	96.975
5.625	100.275	100.225	100.140	100.069	5.625	98.350	98.300	98.215	98.144	5.500	97.787	97.737	97.651	97.581
5.750	100.549	100.499	100.413	100.343	5.750	98.624	98.574	98.488	98.418	5.625	98.357	98.307	98.221	98.151
5.875	100.999	100.949	100.863	100.793	5.875	99.074	99.024	98.938	98.868	5.750	98.625	98.575	98.489	98.419
6.000	101.494	101.444	101.358	101.288	6.000	99.569	99.519	99.433	99.363	5.875	99.090	99.040	98.954	98.884
6.125	101.850	101.800	101.715	101.644	6.125	99.925	99.875	99.790	99.719	6.000	99.599	99.549	99.463	99.393
6.250	101.990	101.939	101.854	101.784	6.250	100.063	100.013	99.928	99.857	6.125	99.980	99.930	99.844	99.774
6.375	102.342	102.292	102.207	102.136	6.375	100.415	100.364	100.279	100.209	6.250	100.123	100.072	99.987	99.917
6.500	102.633	102.583	102.497	102.427	6.500	100.703	100.653	100.568	100.497	6.375	100.500	100.450	100.364	100.294
6.625	102.922	102.872	102.787	102.716	6.625	100.990	100.939	100.854	100.784	6.500	100.817	100.766	100.681	100.611
6.750	102.462	102.427	102.361	102.306	6.750	100.517	100.482	100.416	100.361	6.625	101.132	101.082	100.997	100.926
6.875	102.732	102.698	102.632	102.577	6.875	100.787	100.753	100.687	100.632	6.750	100.666	100.631	100.565	100.510
7.000	102.905	102.871	102.805	102.750	7.000	100.960	100.926	100.860	100.805	6.875	100.968	100.934	100.868	100.813
7.125	103.100	103.066	103.000	102.945	7.125	101.155	101.121	101.055	101.000	7.000	101.176	101.142	101.076	101.021
7.250	101.900	101.866	101.790	101.727	7.250	99.963	99.928	99.852	99.790	7.125	101.406	101.372	101.306	101.251
7.375	102.482	102.448	102.372	102.309	7.375	100.554	100.519	100.443	100.381	7.250	100.557	100.522	100.447	100.384
7.500	102.465	102.431	102.355	102.292	7.500	100.540	100.506	100.430	100.367	7.375	101.065	101.030	100.954	100.892
7.625	102.474	102.439	102.363	102.301	7.625	100.549	100.514	100.438	100.376	7.500	101.051	101.016	100.941	100.878
7.750	102.932	102.864	102.741	102.639						7.625	101.070	101.035	100.959	100.897
7.875	103.477	103.409	103.286	103.184										
8.000	102.375	102.308	102.185	102.083										
8.125	102.548	102.480	102.357	102.256										
FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
6.000	100.009	99.967	99.906	99.855	6.000	99.449	99.407	99.346	99.296					
6.125	100.159	100.117	100.055	100.005	6.125	99.623	99.581	99.520	99.469					
6.250	99.864	99.824	99.750	99.689	6.250	99.331	99.292	99.218	99.156					
6.375	100.048	99.998	99.927	99.869	6.375	99.540	99.490	99.419	99.361					
6.500	100.197	100.147	100.076	100.017	6.500	99.715	99.665	99.594	99.536					
6.625	100.372	100.322	100.251	100.193	6.625	99.917	99.867	99.796	99.738					
6.750	100.415	100.365	100.294	100.236	6.750	99.954	99.904	99.833	99.775					
6.875	100.533	100.483	100.412	100.354	6.875	100.097	100.046	99.976	99.917					
7.000	100.591	100.541	100.470	100.411	7.000	100.178	100.128	100.057	99.999					
7.125	100.687	100.636	100.565	100.507	7.125	100.297	100.247	100.176	100.117					
7.250	100.415	100.315	100.187	100.082	7.250	100.497	100.396	100.269	100.163					
7.375	100.892	100.791	100.664	100.558	7.375	100.809	100.709	100.581	100.476					
7.500	100.883	100.783	100.655	100.550	7.500	100.804	100.704	100.576	100.471					
7.625	100.871	100.770	100.642	100.537	7.625	100.801	100.701	100.573	100.468					
FANNIE MAE FIXED RATE BUYDOWN PRICING														
FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					ANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-B)				
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	96.077	96.027	95.951	95.889	5.500	99.634	99.584	99.498	99.428	5.375	98.216	98.166	98.091	98.028
5.000	96.786	96.736	96.661	96.598	5.625	100.225	100.175	100.090	100.019	5.500	98.811	98.761	98.686	98.623
5.125	97.232	97.183	97.107	97.044	5.750	100.499	100.449	100.363	100.293	5.625	99.360	99.310	99.234	99.172
5.250	98.291	98.241	98.166	98.103	5.875	100.949	100.899	100.813	100.743	5.750	99.737	99.687	99.602	99.531
5.375	98.916	98.866	98.791	98.728	6.000	101.444	101.394	101.308	101.238	5.875	100.232	100.182	100.097	100.026
5.500	99.511	99.461	99.386	99.323	6.125	101.800	101.750	101.665	101.594	6.000	100.691	100.641	100.556	100.486
5.625	100.060	100.010	99.934	99.872	6.250	101.940	101.889	101.804	101.734	6.125	101.108	101.057	100.972	100.902
5.750	100.437	100.387	100.302	100.231	6.375	102.292	102.242	102.157	102.086	6.250	101.236	101.186	101.101	101.030
5.875	100.932	100.882	100.797	100.726	6.500	102.583	102.533	102.447	102.377	6.375	101.765	101.714	101.629	101.559
6.000	101.391	101.341	101.256	101.186	6.625	102.872	102.822	102.737	102.666	6.500	102.114	102.064	101.979	101.908
6.125	101.808	101.757	101.672	101.602	6.750	102.412	102.377	102.311	102.256	6.625	102.302	102.251	102.166	102.096
6.250	101.936	101.886	101.801	101.730	6.875	102.682	102.648	102.582	102.527	6.750	102.585	102.543	102.467	102.404
6.375	102.465	102.414	102.329	102.259	7.000	102.855	102.821	102.755	102.700	6.875	102.771	102.733	102.686	102.647
6.500	102.814	102.764	102.679	102.608	7.125	103.050	103.016	102.950	102.895	7.000	103.217	103.207	103.160	103.121
6.625	103.002	102.951	102.866	102.796	7.250	101.850	101.816	101.740	101.677	7.125	103.524	103.514	103.466	103.427
6.750	103.285	103.243	103.167	103.104	7.375	102.432	102.398	102.322	102.259	7.250	103.836	103.826	103.778	103.739
6.875	103.471	103.433	103.386	103.347	7.500	102.415	102.381	102.305	102.242	7.375	104.059	104.048	104.001	103.962
7.000	103.917	103.907	103.860	103.821	7.625	102.424	102.389	102.313	102.251	7.500	104.176	104.166	104.118	104.079
7.125	104.224	104.214	104.166	104.127	7.750	102.882	102.814	102.691	102.589	7.625	104.352	104.342	104.294	104.255
7.250	104.536	104.526	104.478	104.439	7.875	103.427	103.359	103.236	103.134	7.750	104.189	104.178	104.121	104.074
7.375	104.759	104.748	104.701	104.662	8.000	102.325	102.258	102.135	102.033	7.875	104.833	104.823	104.766	104.719
7.500	104.876	104.866	104.818	104.779	8.125	102.498	102.430	102.307	102.206	8.000	104.807	104.796	104.739	104.693
7.625	105.052	105.042	104.994	104.955						8.125	105.025	105.014	104.957	104.910
FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					NNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.077	96												



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

SELECT PRICING

Effective: December 30, 2025

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)					SELECT FANNIE MAE 15 YEAR FIXED (115)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	96.477	96.427	96.351	96.289	4.875	99.448	99.406	99.351	99.307	
5.000	97.186	97.136	97.061	96.998	5.000	99.804	99.762	99.707	99.663	
5.125	97.632	97.583	97.507	97.444	5.125	99.882	99.840	99.786	99.741	
5.250	98.691	98.641	98.566	98.503	5.250	100.317	100.292	100.229	100.177	
5.375	99.316	99.266	99.191	99.128	5.375	100.633	100.608	100.546	100.496	
5.500	99.911	99.861	99.786	99.723	5.500	100.926	100.901	100.859	100.824	
5.625	100.460	100.410	100.334	100.272	5.625	101.234	101.209	101.167	101.132	
5.750	100.837	100.787	100.702	100.631	5.750	101.517	101.500	101.454	101.415	
5.875	101.332	101.282	101.197	101.126	5.875	101.818	101.801	101.747	101.703	
6.000	101.791	101.741	101.656	101.586	6.000	102.100	102.083	102.029	101.985	
6.125	102.208	102.157	102.072	102.002	6.125	102.364	102.347	102.293	102.249	
6.250	102.336	102.286	102.201	102.130	6.250	102.767	102.734	102.682	102.639	
6.375	102.865	102.814	102.729	102.659	6.375	103.179	103.146	103.094	103.051	
6.500	103.214	103.164	103.079	103.008	6.500	103.444	103.411	103.359	103.316	
6.625	103.402	103.351	103.266	103.196						
6.750	103.685	103.643	103.567	103.504						
6.875	103.871	103.833	103.786	103.747						
7.000	104.317	104.307	104.260	104.221						
7.125	104.624	104.614	104.566	104.527						
7.250	104.936	104.926	104.878	104.839						
7.375	105.159	105.148	105.101	105.062						
7.500	105.276	105.266	105.218	105.179						
7.625	105.452	105.442	105.394	105.355						

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.984	99.934	99.848	99.778	6.000	100.309	100.267	100.206	100.155
5.625	100.575	100.525	100.440	100.369	6.125	100.459	100.417	100.355	100.305
5.750	100.849	100.799	100.713	100.643	6.250	100.164	100.124	100.050	99.989
5.875	101.299	101.249	101.163	101.093	6.375	100.348	100.298	100.227	100.169
6.000	101.794	101.744	101.658	101.588	6.500	100.497	100.447	100.376	100.317
6.125	102.150	102.100	102.015	101.944	6.625	100.672	100.622	100.551	100.493
6.250	102.290	102.239	102.154	102.084	6.750	100.715	100.665	100.594	100.536
6.375	102.642	102.592	102.507	102.436	6.875	100.833	100.783	100.712	100.654
6.500	102.933	102.883	102.797	102.727	7.000	100.891	100.841	100.770	100.711
6.625	103.222	103.172	103.087	103.016	7.125	100.987	100.936	100.865	100.807
6.750	102.762	102.727	102.661	102.606	7.250	100.715	100.615	100.487	100.382
6.875	103.032	102.998	102.932	102.877	7.375	101.192	101.091	100.964	100.858
7.000	103.205	103.171	103.105	103.050	7.500	101.183	101.083	100.955	100.850
7.125	103.400	103.366	103.300	103.245	7.625	101.171	101.070	100.942	100.837
7.250	102.200	102.166	102.090	102.027					
7.375	102.782	102.748	102.672	102.609					
7.500	102.765	102.731	102.655	102.592					
7.625	102.774	102.739	102.663	102.601					
7.750	103.232	103.164	103.041	102.939					
7.875	103.777	103.709	103.586	103.484					
8.000	102.675	102.608	102.485	102.383					
8.125	102.848	102.780	102.657	102.556					

SELECT FANNIE MAE BUYDOWN

SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.377	96.327	96.251	96.189	5.500	99.934	99.884	99.798	99.728
5.000	97.086	97.036	96.961	96.898	5.625	100.525	100.475	100.390	100.319
5.125	97.532	97.483	97.407	97.344	5.750	100.799	100.749	100.663	100.593
5.250	98.591	98.541	98.466	98.403	5.875	101.249	101.199	101.113	101.043
5.375	99.216	99.166	99.091	99.028	6.000	101.744	101.694	101.608	101.538
5.500	99.811	99.761	99.686	99.623	6.125	102.100	102.050	101.965	101.894
5.625	100.360	100.310	100.234	100.172	6.250	102.240	102.189	102.104	102.034
5.750	100.737	100.687	100.602	100.531	6.375	102.592	102.542	102.457	102.386
5.875	101.232	101.182	101.097	101.026	6.500	102.883	102.833	102.747	102.677
6.000	101.691	101.641	101.556	101.486	6.625	103.172	103.122	103.037	102.966
6.125	102.108	102.057	101.972	101.902	6.750	102.712	102.677	102.611	102.556
6.250	102.236	102.186	102.101	102.030	6.875	102.982	102.948	102.882	102.827
6.375	102.765	102.714	102.629	102.559	7.000	103.155	103.121	103.055	103.000
6.500	103.114	103.064	102.979	102.908	7.125	103.350	103.316	103.250	103.195
6.625	103.302	103.251	103.166	103.096	7.250	102.150	102.116	102.040	101.977
6.750	103.585	103.543	103.467	103.404	7.375	102.732	102.698	102.622	102.559
6.875	103.771	103.733	103.686	103.647	7.500	102.715	102.681	102.605	102.542
7.000	104.217	104.207	104.160	104.121	7.625	102.724	102.689	102.613	102.551
7.125	104.524	104.514	104.466	104.427	7.750	103.182	103.114	102.991	102.889
7.250	104.836	104.826	104.778	104.739	7.875	103.727	103.659	103.536	103.434
7.375	105.059	105.048	105.001	104.962	8.000	102.625	102.558	102.435	102.333
7.500	105.176	105.166	105.118	105.079	8.125	102.798	102.730	102.607	102.506
7.625	105.352	105.342	105.294	105.255					

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101-HB10)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.377	96.327	96.251	96.189	5.500	99.934	99.884	99.798	99.728
5.000	97.086	97.036	96.961	96.898	5.625	100.525	100.475	100.390	100.319
5.125	97.532	97.483	97.407	97.344	5.750	100.799	100.749	100.663	100.593
5.250	98.591	98.541	98.466	98.403	5.875	101.249	101.199	101.113	101.043
5.375	99.216	99.166	99.091	99.028	6.000	101.744	101.694	101.608	101.538
5.500	99.811	99.761	99.686	99.623	6.125	102.100	102.050	101.965	101.894
5.625	100.360	100.310	100.234	100.172	6.250	102.240	102.189	102.104	102.034
5.750	100.737	100.687	100.602	100.531	6.375	102.592	102.542	102.457	102.386
5.875	101.232	101.182	101.097	101.026	6.500	102.883	102.833	102.747	102.677
6.000	101.691	101.641	101.556	101.486	6.625	103.172	103.122	103.037	102.966
6.125	102.108	102.057	101.972	101.902	6.750	102.712	102.677	102.611	102.556
6.250	102.236	102.186	102.101	102.030	6.875	102.982	102.948	102.882	102.827
6.375	102.765	102.714	102.629	102.559	7.000	103.155	103.121	103.055	103.000
6.500	103.114	103.064	102.979	102.908	7.125	103.350	103.316	103.250	103.195
6.625	103.302	103.251	103.166	103.096	7.250	102.150	102.116	102.040	101.977
6.750	103.585	103.543	103.467	103.404	7.375	102.732	102.698	102.622	102.559
6.875	103.771	103.733	103.686	103.647	7.500	102.715	102.681	102.605	102.542
7.000	104.217	104.207	104.160	104.121	7.625	102.724	102.689	102.613	102.551
7.125	104.524	104.514	104.466	104.427	7.750	103.182	103.114	102.991	102.889
7.250	104.836	104.826	104.778	104.739	7.875	103.727	103.659	103.536	103.434
7.375	105.059	105.048	105.001	104.962	8.000	102.625	102.558	102.435	102.333
7.500	105.176	105.166	105.118	105.079	8.125	102.798	102.730	102.607	102.506
7.625	105.352	105.342	105.294	105.255					



LOAN STREAM MORTGAGE					LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale				
Effective: December 30, 2025														
FREDDIE MAC FIXED RATE BUYDOWN PRICING														
FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN				
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	96.077	96.027	95.951	95.889	6.000	101.444	101.394	101.308	101.238	5.375	98.216	98.166	98.091	98.028
5.000	96.786	96.736	96.661	96.598	6.125	101.800	101.750	101.665	101.594	5.500	98.811	98.761	98.686	98.623
5.125	97.232	97.183	97.107	97.044	6.250	101.940	101.889	101.804	101.734	5.625	99.360	99.310	99.234	99.172
5.250	98.291	98.241	98.166	98.103	6.375	102.292	102.242	102.157	102.086	5.750	99.737	99.687	99.602	99.531
5.375	98.916	98.866	98.791	98.728	6.500	102.583	102.533	102.447	102.377	5.875	100.232	100.182	100.097	100.026
5.500	99.511	99.461	99.386	99.323	6.625	102.872	102.822	102.737	102.666	6.000	100.691	100.641	100.556	100.486
5.625	100.060	100.010	99.934	99.872	6.750	102.412	102.377	102.311	102.256	6.125	101.108	101.057	100.972	100.902
5.750	100.437	100.387	100.302	100.231	6.875	102.682	102.648	102.582	102.527	6.250	101.236	101.186	101.101	101.030
5.875	100.932	100.882	100.797	100.726	7.000	102.855	102.821	102.755	102.700	6.375	101.765	101.714	101.629	101.559
6.000	101.391	101.341	101.256	101.186	7.125	103.050	103.016	102.950	102.895	6.500	102.114	102.064	101.979	101.908
6.125	101.808	101.757	101.672	101.602	7.250	101.850	101.816	101.740	101.677	6.625	102.302	102.251	102.166	102.096
6.250	101.936	101.886	101.801	101.730	7.375	102.432	102.398	102.322	102.259	6.750	102.585	102.543	102.467	102.404
6.375	102.465	102.414	102.329	102.259	7.500	102.415	102.381	102.305	102.242	6.875	102.771	102.733	102.686	102.647
6.500	102.814	102.764	102.679	102.608	7.625	102.424	102.389	102.313	102.251	7.000	103.217	103.207	103.160	103.121
6.625	103.002	102.951	102.866	102.796	7.750	102.882	102.814	102.691	102.589	7.125	103.524	103.514	103.466	103.427
6.750	103.285	103.243	103.167	103.104	7.875	103.427	103.359	103.236	103.134	7.250	103.836	103.826	103.778	103.739
6.875	103.471	103.433	103.386	103.347	8.000	102.325	102.258	102.135	102.033	7.375	104.059	104.048	104.001	103.962
7.000	103.917	103.907	103.860	103.821	8.125	102.498	102.430	102.307	102.206	7.500	104.176	104.166	104.118	104.079
7.125	104.224	104.214	104.166	104.127						7.625	104.352	104.342	104.294	104.255
7.250	104.536	104.526	104.478	104.439						7.750	104.189	104.178	104.121	104.074
7.375	104.759	104.748	104.701	104.662						7.875	104.833	104.823	104.766	104.719
7.500	104.876	104.866	104.818	104.779						8.000	104.807	104.796	104.739	104.693
7.625	105.052	105.042	104.994	104.955						8.125	105.025	105.014	104.957	104.910
FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201)				
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	96.077	96.027	95.951	95.889	6.000	101.444	101.394	101.308	101.238	5.375	98.216	98.166	98.091	98.028
5.000	96.786	96.736	96.661	96.598	6.125	101.800	101.750	101.665	101.594	5.500	98.811	98.761	98.686	98.623
5.125	97.232	97.183	97.107	97.044	6.250	101.940	101.889	101.804	101.734	5.625	99.360	99.310	99.234	99.172
5.250	98.291	98.241	98.166	98.103	6.375	102.292	102.242	102.157	102.086	5.750	99.737	99.687	99.602	99.531
5.375	98.916	98.866	98.791	98.728	6.500	102.583	102.533	102.447	102.377	5.875	100.232	100.182	100.097	100.026
5.500	99.511	99.461	99.386	99.323	6.625	102.872	102.822	102.737	102.666	6.000	100.691	100.641	100.556	100.486
5.625	100.060	100.010	99.934	99.872	6.750	102.412	102.377	102.311	102.256	6.125	101.108	101.057	100.972	100.902
5.750	100.437	100.387	100.302	100.231	6.875	102.682	102.648	102.582	102.527	6.250	101.236	101.186	101.101	101.030
5.875	100.932	100.882	100.797	100.726	7.000	102.855	102.821	102.755	102.700	6.375	101.765	101.714	101.629	101.559
6.000	101.391	101.341	101.256	101.186	7.125	103.050	103.016	102.950	102.895	6.500	102.114	102.064	101.979	101.908
6.125	101.808	101.757	101.672	101.602	7.250	101.850	101.816	101.740	101.677	6.625	102.302	102.251	102.166	102.096
6.250	101.936	101.886	101.801	101.730	7.375	102.432	102.398	102.322	102.259	6.750	102.585	102.543	102.467	102.404
6.375	102.465	102.414	102.329	102.259	7.500	102.415	102.381	102.305	102.242	6.875	102.771	102.733	102.686	102.647
6.500	102.814	102.764	102.679	102.608	7.625	102.424	102.389	102.313	102.251	7.000	103.217	103.207	103.160	103.121
6.625	103.002	102.951	102.866	102.796	7.750	102.882	102.814	102.691	102.589	7.125	103.524	103.514	103.466	103.427
6.750	103.285	103.243	103.167	103.104	7.875	103.427	103.359	103.236	103.134	7.250	103.836	103.826	103.778	103.739
6.875	103.471	103.433	103.386	103.347	8.000	102.325	102.258	102.135	102.033	7.375	104.059	104.048	104.001	103.962
7.000	103.917	103.907	103.860	103.821	8.125	102.498	102.430	102.307	102.206	7.500	104.176	104.166	104.118	104.079
7.125	104.224	104.214	104.166	104.127						7.625	104.352	104.342	104.294	104.255
7.250	104.536	104.526	104.478	104.439						7.750	104.189	104.178	104.121	104.074
7.375	104.759	104.748	104.701	104.662						7.875	104.833	104.823	104.766	104.719
7.500	104.876	104.866	104.818	104.779						8.000	104.807	104.796	104.739	104.693
7.625	105.052	105.042	104.994	104.955						8.125	105.025	105.014	104.957	104.910





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

Wholesale

Effective: December 30, 2025

FANNIE MAE ARMS PRICING

FANNIE MAE 5/6 ARM (105-275)					FANNIE MAE 7/6 ARM (107-275)					FANNIE MAE 10/6 ARM (110-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	98.741	98.625	98.641	98.526	5.000	98.215	98.093	98.103	97.966	5.250	98.717	98.588	98.593	98.432
4.875	99.091	98.972	98.985	98.859	5.125	98.630	98.504	98.512	98.363	5.375	99.035	98.908	98.899	98.724
5.000	99.430	99.307	99.318	99.180	5.250	99.086	98.957	98.962	98.801	5.500	99.405	99.276	99.263	99.075
5.125	99.771	99.645	99.653	99.504	5.375	99.636	99.503	99.506	99.334	5.625	99.833	99.701	99.684	99.485
5.250	100.086	99.956	99.962	99.801	5.500	100.053	99.917	99.916	99.733	5.750	100.169	100.032	100.015	99.805
5.375	100.391	100.258	100.261	100.089	5.625	100.318	100.178	100.175	99.980	5.875	100.501	100.362	100.340	100.118
5.500	100.591	100.454	100.454	100.271	5.750	100.551	100.408	100.402	100.196	6.000	100.733	100.589	100.566	100.333
5.625	100.682	100.542	100.539	100.344	5.875	100.738	100.591	100.583	100.365	6.125	100.923	100.776	100.750	100.506
5.750	100.777	100.634	100.628	100.421	6.000	100.896	100.745	100.734	100.505	6.250	101.150	101.000	100.971	100.715
5.875	100.880	100.733	100.724	100.506	6.125	101.012	100.858	100.844	100.604	6.375	101.319	101.162	101.136	100.870
6.000	101.012	100.862	100.851	100.621	6.250	101.216	101.058	101.041	100.789	6.500	101.363	101.202	101.174	100.897
6.125	101.192	101.038	101.024	100.783	6.375	101.497	101.336	101.317	101.053	6.625	101.251	101.090	101.053	100.763
6.250	101.357	101.200	101.183	100.931	6.500	101.646	101.482	101.460	101.185	6.750	101.207	101.040	101.004	100.704
6.375	101.450	101.290	101.270	101.006	6.625	101.595	101.428	101.402	101.116	6.875	0.000	0.000	0.000	0.000
6.500	101.520	101.356	101.334	101.059	6.750	101.595	101.423	101.395	101.098	7.000	#N/A	#N/A	#N/A	#N/A
6.625	101.555	101.387	101.362	101.076	6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A
6.750	101.602	101.431	101.403	101.105	7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A
6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A
7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A
7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A	7.625	#N/A	#N/A	#N/A	#N/A
7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A	7.750	#N/A	#N/A	#N/A	#N/A

FANNIE MAE 5/6 ARM HB (105HB-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.750	99.092	98.976	98.993	98.877
4.875	99.441	99.322	99.336	99.210
5.000	99.780	99.658	99.669	99.531
5.125	100.121	99.995	100.003	99.854
5.250	100.436	100.307	100.312	100.151
5.375	100.742	100.609	100.611	100.439
5.500	100.942	100.805	100.805	100.622
5.625	101.034	100.894	100.891	100.696
5.750	101.130	100.987	100.981	100.775
5.875	101.235	101.088	101.079	100.862
6.000	101.370	101.220	101.208	100.979
6.125	101.552	101.398	101.384	101.143
6.250	101.719	101.562	101.545	101.293
6.375	101.814	101.653	101.633	101.370
6.500	101.885	101.721	101.699	101.424
6.625	101.921	101.753	101.728	101.442
6.750	101.969	101.798	101.770	101.472
6.875	0.000	0.000	0.000	0.000
7.000	#N/A	#N/A	#N/A	#N/A
7.125	#N/A	#N/A	#N/A	#N/A
7.250	#N/A	#N/A	#N/A	#N/A

FANNIE MAE 7/6 ARM HB (107HB-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	98.561	98.438	98.449	98.311
5.125	98.974	98.848	98.856	98.707
5.250	99.430	99.300	99.305	99.145
5.375	99.979	99.846	99.848	99.676
5.500	100.395	100.258	100.258	100.074
5.625	100.659	100.519	100.516	100.321
5.750	100.892	100.749	100.743	100.537
5.875	101.080	100.933	100.924	100.707
6.000	101.239	101.088	101.077	100.848
6.125	101.357	101.203	101.189	100.949
6.250	101.563	101.405	101.388	101.136
6.375	101.846	101.685	101.665	101.402
6.500	101.997	101.832	101.810	101.535
6.625	101.947	101.780	101.754	101.468
6.750	101.949	101.777	101.749	101.452
6.875	0.000	0.000	0.000	0.000
7.000	#N/A	#N/A	#N/A	#N/A
7.125	#N/A	#N/A	#N/A	#N/A
7.250	#N/A	#N/A	#N/A	#N/A
7.375	#N/A	#N/A	#N/A	#N/A
7.500	#N/A	#N/A	#N/A	#N/A

FANNIE MAE 10/6 ARM HB (110HB-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	99.060	98.930	98.935	98.775
5.375	99.374	99.247	99.239	99.063
5.500	99.743	99.614	99.601	99.413
5.625	100.169	100.037	100.020	99.821
5.750	100.503	100.366	100.349	100.140
5.875	100.834	100.695	100.673	100.451
6.000	101.065	100.921	100.899	100.666
6.125	101.256	101.108	101.083	100.838
6.250	101.483	101.333	101.304	101.048
6.375	101.653	101.496	101.469	101.204
6.500	101.697	101.536	101.508	101.231
6.625	101.586	101.425	101.389	101.099
6.750	101.543	101.376	101.340	101.040
6.875	0.000	0.000	0.000	0.000
7.000	#N/A	#N/A	#N/A	#N/A
7.125	#N/A	#N/A	#N/A	#N/A
7.250	#N/A	#N/A	#N/A	#N/A
7.375	#N/A	#N/A	#N/A	#N/A
7.500	#N/A	#N/A	#N/A	#N/A
7.625	#N/A	#N/A	#N/A	#N/A
7.750	#N/A	#N/A	#N/A	#N/A

FREDDIE MAC ARMS PRICING

FREDDIE MAC 5/6 ARM (205-275)					FREDDIE MAC 7/6 ARM (207-275)					FREDDIE MAC 10/6 ARM (210-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	98.491	98.375	98.391	98.276	5.000	97.965	97.843	97.853	97.716	5.250	98.467	98.338	98.343	98.182
4.875	98.841	98.722	98.735	98.609	5.125	98.380	98.254	98.262	98.113	5.375	98.785	98.658	98.649	98.474
5.000	99.180	99.057	99.068	98.930	5.250	98.836	98.707	98.712	98.551	5.500	99.155	99.026	99.013	98.825
5.125	99.521	99.395	99.403	99.254	5.375	99.386	99.253	99.256	99.084	5.625	99.583	99.451	99.434	99.235
5.250	99.836	99.706	99.712	99.551	5.500	99.803	99.667	99.666	99.483	5.750	99.919	99.782	99.765	99.555
5.375	100.141	100.008	100.011	99.839	5.625	100.068	99.928	99.925	99.730	5.875	100.251	100.112	100.090	99.868
5.500	100.341	100.204	100.204	100.021	5.750	100.301	100.158	100.152	99.946	6.000	100.483	100.339	100.316	100.083
5.625	100.432	100.292	100.289	100.094	5.875	100.488	100.341	100.333	100.115	6.125	100.673	100.526	100.500	100.256
5.750	100.527	100.384	100.378	100.171	6.000	100.646	100.495	100.484	100.255	6.250	100.900	100.750	100.721	100.465
5.875	100.630	100.483	100.474	100.256	6.125	100.762	100.608	100.594	100.354	6.375	101.069	100.912	100.886	100.620
6.000	100.762	100.612	100.601	100.371	6.250	100.966	100.808	100.791	100.539	6.500	101.113	100.952	100.924	100.647
6.125	100.942	100.788	100.774	100.533	6.375	101.247	101.086	101.067	100.803	6.625	101.001	100.840	100.803	100.513
6.250	101.107	100.950	100.933	100.681	6.500	101.396	101.232	101.210	100.935	6.750	100.957	100.790	100.754	100.454
6.375	101.200	101.040	101.020	100.756	6.625	101.345	101.178	101.152	100.866	6.875	0.000	0.000	0.000	0.000
6.500	101.270	101.106	101.084	100.809	6.750	101.345	101.173	101.145	100.848	7.000	#N/A	#N/A	#N/A	#N/A
6.625	101.305	101.137	101.112	100.826	6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A
6.750	101.352	101.181	101.153	100.855	7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A
6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A
7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A
7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A	7.625	#N/A	#N/A	#N/A	#N/A
7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A	7.750	#N/A	#N/A	#N/A	#N/A

FREDDIE MAC 5/6 ARM SC (205SC-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.750	98.842	98.726	98.743	98.627
4.875	99.191	99.072	99.086	98.960
5.000	99.530	99.408	99.419	99.281
5.125	99.871	99.745	99.753	99.604
5.250	100.186	100.057	100.062	99.901
5.375	100.492	100.359	100.361	100.189
5.500	100.692	100.555	100.555	100.372
5.625	100.784	100.644	100.641	100.446
5.750	100.880	100.737	100.731	100.525
5.875	100.985	100.838	100.829	100.612
6.000	101.120	100.970	100.958	100.729
6.125	101.302	101.148	101.134	100.893
6.250	101.469	101.312	101.295	101.043
6.375	101.564	101.403	101.383	101.120
6.500	101.635	101.471	101.449	101.174
6.625	101.671	101.503	101.478	101.192
6.750	101.719	101.548	101.520	101.222
6.875	0.000	0.000	0.000	0.000
7.000	#N/A	#N/A	#N/A	#N/A
7.125	#N/A	#N/A	#N/A	#N/A
7.250	#N/A	#N/A	#N/A	#N/A



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

Effective: December 30, 2025

Agency Loan Parameter Price Adjustments											
Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.											
FICO/LTV Purchase Adjustments (Loan terms > 15 years)											
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%		
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125		
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250		
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500		
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750		
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875		
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125		
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250		
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500		
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750		
FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)											
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%		
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375		
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625		
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000		
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250		
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625		
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750		
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125		
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500		
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500		
FICO/LTV Cashout Adjustments											
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%						
780+	-0.375	-0.375	-0.625	-0.875	-1.375						
760-779	-0.375	-0.375	-0.875	-1.250	-1.875						
740-759	-0.375	-0.375	-1.000	-1.625	-2.375						
720-739	-0.375	-0.500	-1.375	-2.000	-2.750						
700-719	-0.375	-0.500	-1.625	-2.625	-3.250						
680-699	-0.375	-0.625	-2.000	-2.875	-3.750						
660-679	-0.375	-0.875	-2.750	-4.000	-4.750						
640-659	-0.375	-1.375	-3.125	-4.625	-5.125						
<=639	-0.375	-1.375	-3.375	-4.875	-5.125						
Additional Agency Adjustments											
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%		
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250		
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750		
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125		
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125		
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625		
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875		
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000		
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750		
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750						
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250						
LOAN AMOUNT **		HR/HP/FTHB + AMI 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		FTHB + AMI LLPA Waiver		0.000							
Texas Cash out		-1.000	*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj								
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	Max Final Price Including comp Cannot								
FICO => 700 & LTV<= 80%		0.300	Exceed (4.00) for all Agency Programs		NC Floor Price		99.750				
LENDER PAID MI											
PROGRAMS		LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%		-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%		-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%		-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%		-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%		-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%		-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%		-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%		-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEREADY AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%		-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%		-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%		-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	95.01 - 97	25%		-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
HOMEREADY AND HOME POSSIBLE Amortization Term ≤ 20 Years (Fixed)	<=85	6%		-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%		-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%		-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	25%		-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210
LPMI (in addition to adjustments above)											
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate and Term Refinance			0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011	
Second Homes			-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230	
Employee Relocation Loans			0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350	
Manufactured Homes			-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300	
3- 4 - Unit Property			-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630	
> 45% DTI	95.01%-97% LTV		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820	
	90.01%-95% LTV		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530	
	85.01%-90% LTV		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250	
	85% LTV & Below		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490	
≥ 2 Borrowers	95.01%-97% LTV		0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270	
	90.01%-95% LTV		0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250	
	85.01%-90% LTV		0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150	
	85% LTV & Below		0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040	



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

Wholesale

Effective: December 30, 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	96.177	96.127	96.051	95.989	4.875	95.894	95.844	95.768	95.706	5.000	97.664	97.580	97.447	97.338
5.000	96.886	96.836	96.761	96.698	5.000	96.611	96.561	96.486	96.423	5.125	98.014	97.931	97.798	97.689
5.125	97.332	97.283	97.207	97.144	5.125	97.057	97.008	96.932	96.869	5.250	98.827	98.744	98.611	98.502
5.250	98.391	98.341	98.266	98.203	5.250	98.116	98.066	97.991	97.928	5.375	99.369	99.286	99.153	99.044
5.375	99.016	98.966	98.891	98.828	5.375	98.741	98.691	98.616	98.553	5.500	99.882	99.798	99.665	99.556
5.500	99.611	99.561	99.486	99.423	5.500	99.336	99.286	99.211	99.148	5.625	100.349	100.266	100.133	100.024
5.625	100.160	100.110	100.034	99.972	5.625	99.885	99.835	99.759	99.697	5.750	100.428	100.345	100.222	100.120
5.750	100.537	100.487	100.402	100.331	5.750	100.262	100.212	100.127	100.056	5.875	100.888	100.806	100.682	100.581
5.875	101.032	100.982	100.897	100.826	5.875	100.757	100.707	100.622	100.551	6.000	101.313	101.230	101.106	101.005
6.000	101.491	101.441	101.356	101.286	6.000	101.205	101.155	101.069	100.999	6.125	101.703	101.620	101.497	101.395
6.125	101.908	101.857	101.772	101.702	6.125	101.613	101.562	101.477	101.407	6.250	101.512	101.429	101.306	101.204
6.250	102.036	101.986	101.901	101.830	6.250	101.741	101.691	101.606	101.535	6.375	102.022	101.939	101.816	101.715
6.375	102.565	102.514	102.429	102.359	6.375	102.270	102.219	102.134	102.064	6.500	102.378	102.295	102.172	102.071
6.500	102.914	102.864	102.779	102.708	6.500	102.619	102.569	102.484	102.413	6.625	102.572	102.489	102.366	102.264
6.625	103.102	103.051	102.966	102.896	6.625	102.807	102.756	102.671	102.601	6.750	102.601	102.536	102.460	102.397
6.750	103.385	103.343	103.267	103.204	6.750	103.089	103.047	102.971	102.909	6.875	102.801	102.737	102.661	102.598
6.875	103.571	103.533	103.486	103.447	6.875	103.276	103.238	103.191	103.152					
7.000	104.017	104.007	103.960	103.921	7.000	103.722	103.712	103.665	103.626					
7.125	104.324	104.314	104.266	104.227	7.125	104.029	104.019	103.971	103.932					
7.250	104.636	104.626	104.578	104.539	7.250	104.301	104.291	104.243	104.204					
7.375	104.859	104.848	104.801	104.762	7.375	104.551	104.541	104.493	104.454					
7.500	104.976	104.966	104.918	104.879	7.500	104.674	104.664	104.616	104.577					
7.625	105.152	105.142	105.094	105.055	7.625	104.854	104.844	104.796	104.757					

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
5.000	99.504	99.462	99.407	99.363	5.000	100.154	100.096	100.022	99.962
5.125	99.582	99.540	99.486	99.441	5.125	100.159	100.100	100.027	99.966
5.250	100.017	99.992	99.929	99.877	5.250	100.525	100.483	100.400	100.333
5.375	100.333	100.308	100.246	100.196	5.375	100.773	100.731	100.649	100.581
5.500	100.626	100.601	100.559	100.524	5.500	101.001	100.959	100.878	100.811
5.625	100.934	100.909	100.867	100.832	5.625	101.214	101.172	101.104	101.048
5.750	101.217	101.200	101.154	101.115	5.750	101.520	101.503	101.449	101.405
5.875	101.518	101.501	101.447	101.403	5.875	101.757	101.740	101.686	101.642
6.000	101.800	101.783	101.729	101.685	6.000	101.977	101.961	101.907	101.863
6.125	102.064	102.047	101.993	101.949	6.125	102.182	102.165	102.111	102.067
6.250	102.467	102.434	102.382	102.339	6.250	102.694	102.661	102.609	102.566
6.375	102.879	102.846	102.794	102.751	6.375	103.025	102.991	102.939	102.897
6.500	103.144	103.111	103.059	103.016	6.500	103.216	103.183	103.131	103.088
6.625	103.267	103.233	103.181	103.139	6.625	103.269	103.236	103.184	103.141

LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612										Wholesale				
Effective: December 30, 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	99.684	99.634	99.548	99.478	5.500	97.759	97.709	97.623	97.553	5.375	97.181	97.131	97.046	96.975
5.625	100.275	100.225	100.140	100.069	5.625	98.350	98.300	98.215	98.144	5.500	97.787	97.737	97.651	97.581
5.750	100.549	100.499	100.413	100.343	5.750	98.624	98.574	98.488	98.418	5.625	98.357	98.307	98.221	98.151
5.875	100.999	100.949	100.863	100.793	5.875	99.074	99.024	98.938	98.868	5.750	98.625	98.575	98.489	98.419
6.000	101.494	101.444	101.358	101.288	6.000	99.569	99.519	99.433	99.363	5.875	99.090	99.040	98.954	98.884
6.125	101.850	101.800	101.715	101.644	6.125	99.925	99.875	99.790	99.719	6.000	99.599	99.549	99.463	99.393
6.250	101.990	101.939	101.854	101.784	6.250	100.063	100.013	99.928	99.857	6.125	99.980	99.930	99.844	99.774
6.375	102.342	102.292	102.207	102.136	6.375	100.415	100.364	100.279	100.209	6.250	100.123	100.072	99.987	99.917
6.500	102.633	102.583	102.497	102.427	6.500	100.703	100.653	100.568	100.497	6.375	100.500	100.450	100.364	100.294
6.625	102.922	102.872	102.787	102.716	6.625	100.990	100.939	100.854	100.784	6.500	100.817	100.766	100.681	100.611
6.750	102.462	102.427	102.361	102.306	6.750	100.517	100.482	100.416	100.361	6.625	101.132	101.082	100.997	100.926
6.875	102.732	102.698	102.632	102.577	6.875	100.787	100.753	100.687	100.632	6.750	100.666	100.631	100.565	100.510
7.000	102.905	102.871	102.805	102.750	7.000	100.960	100.926	100.860	100.805	6.875	100.968	100.934	100.868	100.813
7.125	103.100	103.066	103.000	102.945	7.125	101.155	101.121	101.055	101.000	7.000	101.176	101.142	101.076	101.021
7.250	101.900	101.866	101.790	101.727	7.250	99.963	99.928	99.852	99.790	7.125	101.406	101.372	101.306	101.251
7.375	102.482	102.448	102.372	102.309	7.375	100.554	100.519	100.443	100.381	7.250	100.557	100.522	100.447	100.384
7.500	102.465	102.431	102.355	102.292	7.500	100.540	100.506	100.430	100.367	7.375	101.065	101.030	100.954	100.892
7.625	102.474	102.439	102.363	102.301	7.625	100.549	100.514	100.438	100.376	7.500	101.051	101.016	100.941	100.878
7.750	102.932	102.864	102.741	102.639						7.625	101.070	101.035	100.959	100.897
7.875	103.477	103.409	103.286	103.184										
8.000	102.375	102.308	102.185	102.083										
8.125	102.548	102.480	102.357	102.256										
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	100.009	99.967	99.906	99.855	6.000	99.449	99.407	99.346	99.296					
6.125	100.159	100.117	100.055	100.005	6.125	99.623	99.581	99.520	99.469					
6.250	99.864	99.824	99.750	99.689	6.250	99.331	99.292	99.218	99.156					
6.375	100.048	99.998	99.927	99.869	6.375	99.540	99.490	99.419	99.361					
6.500	100.197	100.147	100.076	100.017	6.500	99.715	99.665	99.594	99.536					
6.625	100.372	100.322	100.251	100.193	6.625	99.917	99.867	99.796	99.738					
6.750	100.415	100.365	100.294	100.236	6.750	99.954	99.904	99.833	99.775					
6.875	100.533	100.483	100.412	100.354	6.875	100.097	100.046	99.976	99.917					
7.000	100.591	100.541	100.470	100.411	7.000	100.178	100.128	100.057	99.999					
7.125	100.687	100.636	100.565	100.507	7.125	100.297	100.247	100.176	100.117					
7.250	100.415	100.315	100.187	100.082	7.250	100.497	100.396	100.269	100.163					
7.375	100.892	100.791	100.664	100.558	7.375	100.809	100.709	100.581	100.476					
7.500	100.883	100.783	100.655	100.550	7.500	100.804	100.704	100.576	100.471					
7.625	100.871	100.770	100.642	100.537	7.625	100.801	100.701	100.573	100.468					



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

SELECT PRICING

Effective: December 30, 2025

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT AIIA101)					SELECT Alt Agency 15 Yr Fixed (SELECT AIIA115)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	96.477	96.427	96.351	96.289	6.000	102.100	102.083	102.029	101.985	
5.000	97.186	97.136	97.061	96.998	6.125	102.364	102.347	102.293	102.249	
5.125	97.632	97.583	97.507	97.444	6.250	102.767	102.734	102.682	102.639	
5.250	98.691	98.641	98.566	98.503	6.375	103.179	103.146	103.094	103.051	
5.375	99.316	99.266	99.191	99.128	6.500	103.444	103.411	103.359	103.316	
5.500	99.911	99.861	99.786	99.723	6.625	103.567	103.533	103.481	103.439	
5.625	100.460	100.410	100.334	100.272	6.750	103.921	103.887	103.836	103.793	
5.750	100.837	100.787	100.702	100.631	6.875	104.016	103.982	103.930	103.887	
5.875	101.332	101.282	101.197	101.126	7.000	104.342	104.309	104.257	104.214	
6.000	101.791	101.741	101.656	101.586	7.125	104.528	104.494	104.442	104.399	
6.125	102.208	102.157	102.072	102.002	7.250	104.459	104.375	104.266	104.177	
6.250	102.336	102.286	102.201	102.130	7.375	104.786	104.702	104.593	104.504	
6.375	102.865	102.814	102.729	102.659	7.500	104.968	104.884	104.775	104.686	
6.500	103.214	103.164	103.079	103.008	7.625	105.143	105.059	104.950	104.861	
6.625	103.402	103.351	103.266	103.196						
6.750	103.685	103.643	103.567	103.504						
6.875	103.871	103.833	103.786	103.747						
7.000	104.317	104.307	104.260	104.221						
7.125	104.624	104.614	104.566	104.527						
7.250	104.936	104.926	104.878	104.839						
7.375	105.159	105.148	105.101	105.062						
7.500	105.276	105.266	105.218	105.179						
7.625	105.452	105.442	105.394	105.355						

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT AltA101HB)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT AltA115HB)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.500	99.984	99.934	99.848	99.778	6.000	100.309	100.267	100.206	100.155	
5.625	100.575	100.525	100.440	100.369	6.125	100.459	100.417	100.355	100.305	
5.750	100.849	100.799	100.713	100.643	6.250	100.164	100.124	100.050	99.989	
5.875	101.299	101.249	101.163	101.093	6.375	100.348	100.298	100.227	100.169	
6.000	101.794	101.744	101.658	101.588	6.500	100.497	100.447	100.376	100.317	
6.125	102.150	102.100	102.015	101.944	6.625	100.672	100.622	100.551	100.493	
6.250	102.290	102.239	102.154	102.084	6.750	100.715	100.665	100.594	100.536	
6.375	102.642	102.592	102.507	102.436	6.875	100.833	100.783	100.712	100.654	
6.500	102.933	102.883	102.797	102.727	7.000	100.891	100.841	100.770	100.711	
6.625	103.222	103.172	103.087	103.016	7.125	100.987	100.936	100.865	100.807	
6.750	102.762	102.727	102.661	102.606	7.250	100.715	100.615	100.487	100.382	
6.875	103.032	102.998	102.932	102.877	7.375	101.192	101.091	100.964	100.858	
7.000	103.205	103.171	103.105	103.050	7.500	101.183	101.083	100.955	100.850	
7.125	103.400	103.366	103.300	103.245	7.625	101.171	101.070	100.942	100.837	
7.250	102.200	102.166	102.090	102.027						
7.375	102.782	102.748	102.672	102.609						
7.500	102.765	102.731	102.655	102.592						
7.625	102.774	102.739	102.663	102.601						
7.750	103.232	103.164	103.041	102.939						
7.875	103.777	103.709	103.586	103.484						
8.000	102.675	102.608	102.485	102.383						
8.125	102.848	102.780	102.657	102.556						



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

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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	-0.250	-0.250	-0.500	-1.000	-2.000	-3.250				
2nd Home	-0.250	-0.250	-0.500	-1.000	-2.000	-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					* Prices are indicative and subject to change without notice. * Please log into LSM portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**				
Loan Amt >\$100,000 <= \$249,999	0.250									
MISCELLANEOUS		*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments								
Texas Cash out	-1.000	**Minimum Loan Amount \$75,000**				NC Floor Price				
HB 20YR & 25YR Term	-1.500									
> 6 Financed Properties	-0.500	***All loan level price adjustments are cumulative*** 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					99.750				
LENDER PAID MI										
PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Alt Agency Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
Alt Agency Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
LPMI (in addition to adjustments above)										
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate and Term Refinance			0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011
Second Homes			-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Employee Relocation Loans			0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Manufactured Homes			-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
3- 4 - Unit Property			-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
> 45% DTI	95.01%-97% LTV		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV		0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV		0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV		0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below		0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: December 30, 2025

CalHFA Pricing (California Only)

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

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

CalHFA Conv with MyHome only (C100)**Fees:**

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)**Fees:**

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)**Fees:**

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

CalHFA Conv with MyHome only - HB (C106)**Fees:**

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

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

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

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

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

CalHFA FHA with MyHome only (F200)**Fees:**

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)**Fees:**

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

CalHFA FHA with MyHome only - HB (F206)**Fees:**

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

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

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

CalHFA Conv DFA 30 Year Fixed (C101)**Fees:**

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

CalHFA Conv DFA HB 30 Year Fixed (C107)**Fees:**

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

CalHFA CalReady - (C110/F210)**Fees:**

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

CalHFA CalPLUS Access - (C111/F211)**Fees:**

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

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

Effective: December 30, 2025

MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	100.159	100.005	99.837
6.500	100.189	100.035	99.867
6.625	100.683	100.529	100.361
6.750	101.146	100.992	100.824
6.875	101.347	101.176	101.009
6.990	101.829	101.658	101.491
7.000	101.859	101.688	101.521
7.125	102.313	102.142	101.975
7.250	102.746	102.575	102.408
7.375	102.139	101.934	101.734
7.490	102.582	102.377	102.177
7.500	102.621	102.416	102.216
7.625	103.045	102.840	102.640
7.750	103.438	103.233	103.033
7.875	102.252	102.031	101.805
7.990	102.654	102.433	102.207
8.000	102.684	102.463	102.237

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
6.490	98.659	98.505	98.337
6.500	98.689	98.535	98.367
6.625	99.183	99.029	98.861
6.750	99.646	99.492	99.324
6.875	99.847	99.676	99.509
6.990	100.329	100.158	99.991
7.000	100.359	100.188	100.021
7.125	100.813	100.642	100.475
7.250	101.246	101.075	100.908
7.375	100.639	100.434	100.234
7.490	101.091	100.886	100.686
7.500	101.121	100.916	100.716
7.625	101.545	101.340	101.140
7.750	101.938	101.733	101.533
7.875	100.752	100.531	100.305
7.990	101.154	100.933	100.707
8.000	101.184	100.963	100.737

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
6.490	99.409	99.255	99.087
6.500	99.439	99.285	99.117
6.625	99.933	99.779	99.611
6.750	100.396	100.242	100.074
6.875	100.597	100.426	100.259
6.990	101.079	100.908	100.741
7.000	101.109	100.938	100.771
7.125	101.563	101.392	101.225
7.250	101.996	101.825	101.658
7.375	101.389	101.184	100.984
7.490	101.841	101.636	101.436
7.500	101.871	101.666	101.466
7.625	102.295	102.090	101.890
7.750	102.688	102.483	102.283
7.875	101.502	101.281	101.055
7.990	101.904	101.683	101.457
8.000	101.934	101.713	101.487

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
6.490	98.159	98.005	97.837
6.500	98.189	98.035	97.867
6.625	98.683	98.529	98.361
6.750	99.146	98.992	98.824
6.875	99.347	99.176	99.009
6.990	99.829	99.658	99.491
7.000	99.859	99.688	99.521
7.125	100.313	100.142	99.975
7.250	100.746	100.575	100.408
7.375	100.139	99.934	99.734
7.490	100.582	100.377	100.177
7.500	100.621	100.416	100.216
7.625	101.045	100.840	100.640
7.750	101.438	101.233	101.033
7.875	100.252	100.031	99.805
7.990	100.654	100.433	100.207
8.000	100.684	100.463	100.237

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
6.490	96.659	96.505	96.337
6.500	96.689	96.535	96.367
6.625	97.183	97.029	96.861
6.750	97.646	97.492	97.324
6.875	97.847	97.676	97.509
6.990	98.329	98.158	97.991
7.000	98.359	98.188	98.021
7.125	98.813	98.642	98.475
7.250	99.246	99.075	98.908
7.375	98.639	98.434	98.234
7.490	99.091	98.886	98.686
7.500	99.121	98.916	98.716
7.625	99.545	99.340	99.140
7.750	99.938	99.733	99.533
7.875	98.752	98.531	98.305
7.990	99.154	98.933	98.707
8.000	99.184	98.963	98.737

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
6.490	97.491	97.409	97.255
6.500	97.521	97.439	97.285
6.625	98.015	97.933	97.779
6.750	98.478	98.396	98.242
6.875	98.688	98.597	98.426
6.990	99.170	99.079	98.908
7.000	99.200	99.109	98.938
7.125	99.654	99.563	99.392
7.250	100.087	99.996	99.825
7.375	99.498	99.389	99.184
7.490	99.950	99.841	99.636
7.500	99.980	99.871	99.666
7.625	100.404	100.295	100.090
7.750	100.797	100.688	100.483
7.875	99.620	99.502	99.281
7.990	100.022	99.904	99.683
8.000	100.052	99.934	99.713

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: December 30, 2025

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				FHA 20 Year Fixed - (320)				FHA 15 Year Fixed - (315)				FHA 30 Year Fixed HB - (301HB)			
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	98.604	98.570	98.527	5.000	97.794	97.760	97.717	5.000	99.789	99.784	99.684	5.250	99.497	99.430	99.348
5.125	98.957	98.924	98.880	5.125	98.147	98.114	98.070	5.125	100.010	100.005	99.905	5.375	99.554	99.487	99.405
5.250	99.715	99.681	99.637	5.250	98.905	98.871	98.827	5.250	100.617	100.612	100.511	5.500	100.232	100.165	100.083
5.375	100.294	100.227	100.145	5.375	99.484	99.417	99.335	5.375	100.584	100.579	100.479	5.625	100.668	100.601	100.519
5.500	100.799	100.732	100.650	5.500	99.989	99.922	99.840	5.500	100.959	100.954	100.853	5.750	101.088	101.021	100.939
5.625	101.276	101.209	101.127	5.625	100.466	100.399	100.317	5.625	101.304	101.299	101.199	5.875	100.953	100.920	100.851
5.750	101.559	101.492	101.410	5.750	100.749	100.682	100.600	5.750	101.436	101.431	101.330	6.000	101.448	101.415	101.346
5.875	101.664	101.630	101.561	5.875	100.854	100.820	100.751	5.875	101.881	101.887	101.786	6.125	101.845	101.812	101.743
6.000	102.284	102.251	102.182	6.000	101.474	101.441	101.372	6.000	102.361	102.366	102.266	6.250	101.805	101.771	101.703
6.125	102.779	102.745	102.677	6.125	101.969	101.935	101.867					6.375	101.730	101.705	101.649
6.250	102.699	102.666	102.597	6.250	101.889	101.856	101.787					6.500	102.132	102.107	102.052
6.375	102.961	102.935	102.880	6.375	102.151	102.125	102.070					6.625	102.476	102.451	102.395
6.500	103.503	103.478	103.423	6.500	102.693	102.668	102.613					6.750	102.028	102.003	101.948
6.625	103.894	103.869	103.814	6.625	103.084	103.059	103.004					6.875	102.486	102.419	102.373
6.750	103.483	103.458	103.403	6.750	102.673	102.648	102.593					7.000	102.742	102.675	102.628
6.875	103.817	103.750	103.704									7.125	103.026	102.959	102.912
7.000	104.398	104.331	104.284									7.250	102.872	102.805	102.758

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	98.404	98.370	98.327	5.250	99.247	99.180	99.098	5.000	98.404	98.370	98.327	5.250	99.247	99.180	99.098
5.125	98.757	98.724	98.680	5.375	99.304	99.237	99.155	5.125	98.757	98.724	98.680	5.375	99.304	99.237	99.155
5.250	99.515	99.481	99.437	5.500	99.982	99.915	99.833	5.250	99.515	99.481	99.437	5.500	99.982	99.915	99.833
5.375	100.094	100.027	99.945	5.625	100.418	100.351	100.269	5.375	100.094	100.027	99.945	5.625	100.418	100.351	100.269
5.500	100.599	100.532	100.450	5.750	100.838	100.771	100.689	5.500	100.599	100.532	100.450	5.750	100.838	100.771	100.689
5.625	101.076	101.009	100.927	5.875	100.703	100.670	100.601	5.625	101.076	101.009	100.927	5.875	100.703	100.670	100.601
5.750	101.359	101.292	101.210	6.000	101.198	101.165	101.096	5.750	101.359	101.292	101.210	6.000	101.198	101.165	101.096
5.875	101.464	101.430	101.361	6.125	101.595	101.562	101.493	5.875	101.464	101.430	101.361	6.125	101.595	101.562	101.493
6.000	102.084	102.051	101.982	6.250	101.555	101.521	101.453	6.000	102.084	102.051	101.982	6.250	101.555	101.521	101.453
6.125	102.579	102.545	102.477	6.375	101.480	101.455	101.399	6.125	102.579	102.545	102.477	6.375	101.480	101.455	101.399
6.250	102.499	102.466	102.397	6.500	101.882	101.857	101.802	6.250	102.499	102.466	102.397	6.500	101.882	101.857	101.802
6.375	102.761	102.735	102.680	6.625	102.226	102.201	102.145	6.375	102.761	102.735	102.680	6.625	102.226	102.201	102.145
6.500	103.303	103.278	103.223	6.750	101.778	101.753	101.698	6.500	103.303	103.278	103.223	6.750	101.778	101.753	101.698
6.625	103.694	103.669	103.614	6.875	102.236	102.169	102.123	6.625	103.694	103.669	103.614	6.875	102.236	102.169	102.123
6.750	103.283	103.258	103.203	7.000	102.492	102.425	102.378	6.750	103.283	103.258	103.203	7.000	102.492	102.425	102.378
6.875	103.617	103.550	103.504	7.125	102.776	102.709	102.662	6.875	103.617	103.550	103.504	7.125	102.776	102.709	102.662
7.000	104.198	104.131	104.084	7.250	102.622	102.555	102.508	7.000	104.198	104.131	104.084	7.250	102.622	102.555	102.508

LLPAs

FICO 3700	FICO 600-619	VA Loan Amount >\$950K	Select (FICO ≥680 & ≥\$350,000 & N/A on DPAs)
0.375	-0.750	-0.375	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 660-679	FICO 650-679	VA Cashout >90% LTV	3-4 Units
0.250	-3.000	-3.000	-0.500
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	NC Floor Price
0.000	-3.000	-1.250	99.750
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRL)	
-0.250	0.250	-1.250	



LoanStream Mortgage
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Effective: December 30, 2025

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.000	98.229	98.195	98.152	
5.125	98.704	98.671	98.627	
5.250	99.478	99.444	99.401	
5.375	100.158	100.091	100.009	
5.500	100.600	100.533	100.451	
5.625	101.036	100.969	100.887	
5.750	101.280	101.213	101.131	
5.875	101.338	101.305	101.236	
6.000	101.823	101.789	101.721	
6.125	102.301	102.267	102.198	
6.250	102.415	102.381	102.313	
6.375	102.059	102.026	101.978	
6.500	102.537	102.512	102.457	
6.625	102.824	102.799	102.744	
6.750	103.327	103.302	103.247	
6.875	103.428	103.361	103.315	
7.000	103.858	103.791	103.744	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.000	97.429	97.395	97.352	
5.125	97.904	97.871	97.827	
5.250	98.678	98.644	98.601	
5.375	99.358	99.291	99.209	
5.500	99.800	99.733	99.651	
5.625	100.236	100.169	100.087	
5.750	100.480	100.413	100.331	
5.875	100.538	100.505	100.436	
6.000	101.023	100.989	100.921	
6.125	101.501	101.467	101.398	
6.250	101.615	101.581	101.513	
6.375	101.259	101.233	101.178	
6.500	101.737	101.712	101.657	
6.625	102.024	101.999	101.944	
6.750	102.527	102.502	102.447	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	99.424	99.419	99.319	
5.125	99.768	99.763	99.662	
5.250	100.390	100.385	100.285	
5.375	100.459	100.454	100.353	
5.500	100.770	100.765	100.664	
5.625	101.074	101.069	100.969	
5.750	101.167	101.162	101.061	
5.875	101.566	101.571	101.471	
6.000	101.909	101.915	101.815	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.284	99.217	99.135	
5.375	99.389	99.322	99.240	
5.500	99.823	99.756	99.674	
5.625	100.281	100.214	100.132	
5.750	100.797	100.730	100.648	
5.875	100.547	100.513	100.445	
6.000	100.978	100.945	100.876	
6.125	101.502	101.468	101.400	
6.250	101.354	101.321	101.252	
6.375	101.079	101.053	100.998	
6.500	101.552	101.527	101.471	
6.625	101.839	101.814	101.759	
6.750	101.570	101.545	101.489	
6.875	102.073	102.006	101.959	
7.000	102.265	102.198	102.151	
7.125	102.497	102.430	102.383	
7.250	102.317	102.250	102.203	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.000	98.129	98.095	98.052	
5.125	98.604	98.571	98.527	
5.250	99.378	99.344	99.301	
5.375	100.058	99.991	99.909	
5.500	100.500	100.433	100.351	
5.625	100.936	100.869	100.787	
5.750	101.180	101.113	101.031	
5.875	101.238	101.205	101.136	
6.000	101.723	101.689	101.621	
6.125	102.201	102.167	102.098	
6.250	102.315	102.281	102.213	
6.375	101.959	101.933	101.878	
6.500	102.437	102.412	102.357	
6.625	102.724	102.699	102.644	
6.750	103.227	103.202	103.147	
6.875	103.328	103.261	103.215	
7.000	103.758	103.691	103.644	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	99.134	99.067	98.985	
5.375	99.239	99.172	99.090	
5.500	99.673	99.606	99.524	
5.625	100.131	100.064	99.982	
5.750	100.647	100.580	100.498	
5.875	100.397	100.363	100.295	
6.000	100.828	100.795	100.726	
6.125	101.352	101.318	101.250	
6.250	101.204	101.171	101.102	
6.375	100.929	100.903	100.848	
6.500	101.402	101.377	101.321	
6.625	101.689	101.664	101.609	
6.750	101.420	101.395	101.339	
6.875	101.923	101.856	101.809	
7.000	102.115	102.048	102.001	
7.125	102.347	102.280	102.233	
7.250	102.167	102.100	102.053	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	98.129	98.095	98.052	
5.125	98.604	98.571	98.527	
5.250	99.378	99.344	99.301	
5.375	100.058	99.991	99.909	
5.500	100.500	100.433	100.351	
5.625	100.936	100.869	100.787	
5.750	101.180	101.113	101.031	
5.875	101.238	101.205	101.136	
6.000	101.723	101.689	101.621	
6.125	102.201	102.167	102.098	
6.250	102.315	102.281	102.213	
6.375	101.959	101.933	101.878	
6.500	102.437	102.412	102.357	
6.625	102.724	102.699	102.644	
6.750	103.227	103.202	103.147	
6.875	103.328	103.261	103.215	
7.000	103.758	103.691	103.644	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	99.134	99.067	98.985	
5.375	99.239	99.172	99.090	
5.500	99.673	99.606	99.524	
5.625	100.131	100.064	99.982	
5.750	100.647	100.580	100.498	
5.875	100.397	100.363	100.295	
6.000	100.828	100.795	100.726	
6.125	101.352	101.318	101.250	
6.250	101.204	101.171	101.102	
6.375	100.929	100.903	100.848	
6.500	101.402	101.377	101.321	
6.625	101.689	101.664	101.609	
6.750	101.420	101.395	101.339	
6.875	101.923	101.856	101.809	
7.000	102.115	102.048	102.001	
7.125	102.347	102.280	102.233	
7.250	102.167	102.100	102.053	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	98.883	98.849	98.806	
5.375	99.563	99.496	99.414	
5.500	100.005	99.938	99.856	
5.625	100.441	100.374	100.292	
5.750	100.685	100.618	100.536	
5.875	100.743	100.710	100.641	
6.000	101.228	101.194	101.126	
6.125	101.706	101.672	101.603	
6.250	101.820	101.786	101.718	
6.375	101.464	101.438	101.383	
6.500	101.942	101.917	101.862	
6.625	102.229	102.204	102.149	
6.750	102.732	102.707	102.652	
6.875	102.833	102.766	102.720	
7.000	103.263	103.196	103.149	
7.125	103.538	103.471	103.424	
7.250	103.587	103.520	103.473	

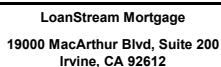
LLPAs

FICO 2700
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
-0.375
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



Effective: December 30, 2025

SELECT VA 30 - 25 Year Fixed (401 & 425)					SELECT VA 15 Year Fixed - (415)					SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)					SELECT VA 30 Year Fixed 1:0 Buydown - (401-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	98.579	98.545	98.502		5.000	99.774	99.769	99.669		5.000	98.479	98.445	98.402		5.000	98.479	98.445	98.402	
5.125	99.054	99.021	98.977		5.125	100.118	100.113	100.012		5.125	98.954	98.921	98.877		5.125	98.954	98.921	98.877	
5.250	99.828	99.794	99.751		5.250	100.740	100.735	100.635		5.250	99.728	99.694	99.651		5.250	99.728	99.694	99.651	
5.375	100.508	100.441	100.359		5.375	100.809	100.804	100.703		5.375	100.408	100.341	100.259		5.375	100.408	100.341	100.259	
5.500	100.950	100.883	100.801		5.500	101.120	101.115	101.014		5.500	100.850	100.783	100.701		5.500	100.850	100.783	100.701	
5.625	101.386	101.319	101.237		5.625	101.424	101.419	101.319		5.625	101.286	101.219	101.137		5.625	101.286	101.219	101.137	
5.750	101.630	101.563	101.481		5.750	101.517	101.512	101.411		5.750	101.530	101.463	101.381		5.750	101.530	101.463	101.381	
5.875	101.688	101.655	101.586		5.875	101.916	101.921	101.821		5.875	101.588	101.555	101.486		5.875	101.588	101.555	101.486	
6.000	102.173	102.139	102.071		6.000	102.259	102.265	102.165		6.000	102.073	102.039	101.971		6.000	102.073	102.039	101.971	
6.125	102.651	102.617	102.548							6.125	102.551	102.517	102.448		6.125	102.551	102.517	102.448	
6.250	102.765	102.731	102.663							6.250	102.665	102.631	102.563		6.250	102.665	102.631	102.563	
6.375	102.409	102.383	102.328							6.375	102.309	102.283	102.228		6.375	102.309	102.283	102.228	
6.500	102.887	102.862	102.807							6.500	102.787	102.762	102.707		6.500	102.787	102.762	102.707	
6.625	103.174	103.149	103.094							6.625	103.074	103.049	102.994		6.625	103.074	103.049	102.994	
6.750	103.677	103.652	103.597							6.750	103.577	103.552	103.497		6.750	103.577	103.552	103.497	
6.875	103.778	103.711	103.665							6.875	103.678	103.611	103.565		6.875	103.678	103.611	103.565	
7.000	104.208	104.141	104.094							7.000	104.108	104.041	103.994		7.000	104.108	104.041	103.994	

SELECT VA 30 Year Fixed HB - (40tHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.634	99.567	99.485	
5.375	99.739	99.672	99.590	
5.500	100.173	100.106	100.024	
5.625	100.631	100.564	100.482	
5.750	101.147	101.080	100.998	
5.875	100.897	100.863	100.795	
6.000	101.328	101.295	101.226	
6.125	101.852	101.818	101.750	
6.250	101.704	101.671	101.602	
6.375	101.429	101.403	101.348	
6.500	101.902	101.877	101.821	
6.625	102.189	102.164	102.109	
6.750	101.920	101.895	101.839	
6.875	102.423	102.356	102.309	
7.000	102.615	102.548	102.501	
7.125	102.847	102.780	102.733	
7.250	102.667	102.600	102.553	

SELECT VA HB 30 Year Fixed 2 30day Down - (40HB) 8D	15 Day	30 Day	45 Day
5.250	99.844	99.417	99.335
5.375	99.589	99.522	99.440
5.500	100.023	99.956	99.874
5.625	100.481	100.414	100.332
5.750	100.997	100.930	100.848
5.875	100.747	100.713	100.645
6.000	101.178	101.145	101.076
6.125	101.702	101.668	101.600
6.250	101.554	101.521	101.452
6.375	101.279	101.253	101.198
6.500	101.752	101.727	101.671
6.625	102.039	102.014	101.959
6.750	101.770	101.745	101.689
6.875	102.273	102.206	102.159
7.000	102.465	102.398	102.351
7.125	102.697	102.630	102.583
7.250	102.517	102.450	102.403

SELECT VA HB 30 Day Fixed 1.0 Buydown: (401HB-BD1)				
Rate	15 Day	30 Day	45 Day	BD1
5.250	99.484	99.417	99.335	
5.375	99.589	99.522	99.440	
5.500	100.023	99.956	99.874	
5.625	100.481	100.414	100.332	
5.750	100.997	100.930	100.848	
5.875	100.747	100.713	100.645	
6.000	101.178	101.145	101.076	
6.125	101.702	101.668	101.600	
6.250	101.554	101.521	101.452	
6.375	101.279	101.253	101.198	
6.500	101.752	101.727	101.671	
6.625	102.039	102.014	101.959	
6.750	101.770	101.745	101.689	
6.875	102.273	102.206	102.159	
7.000	102.465	102.398	102.351	
7.125	102.697	102.630	102.583	
7.250	102.517	102.450	102.403	

[illegible]

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	97.217	97.183	97.140	
4.875	97.853	97.819	97.776	
5.000	98.704	98.670	98.627	
5.125	99.179	99.146	99.102	
5.250	99.953	99.919	99.876	
5.375	100.633	100.566	100.484	
5.500	101.075	101.008	100.926	
5.625	101.511	101.444	101.362	
5.750	101.755	101.688	101.606	
5.875	101.813	101.780	101.711	
6.000	102.298	102.264	102.196	
6.125	102.776	102.742	102.673	
6.250	102.890	102.856	102.788	
6.375	102.534	102.508	102.453	
6.500	103.012	102.987	102.932	
6.625	103.299	103.274	103.219	
6.750	103.802	103.777	103.722	

Rate	15 Day	30 Day	45 Day
5.250	99.309	99.242	99.160
5.375	99.414	99.347	99.265
5.500	99.848	99.781	99.699
5.625	100.306	100.239	100.157
5.750	100.822	100.755	100.673
5.875	100.572	100.538	100.470
6.000	101.003	100.970	100.901
6.125	101.527	101.493	101.425
6.250	101.379	101.346	101.277
6.375	101.104	101.078	101.023
6.500	101.577	101.552	101.496
6.625	101.864	101.839	101.784
6.750	101.595	101.570	101.514
6.875	102.098	102.031	101.984
7.000	102.290	102.223	102.176
7.125	102.522	102.455	102.408
7.250	102.342	102.275	102.228

[illegible][illegible]

FICO ≥700	0.375	FICO 600-619	-0.750	VA Loan Amount >\$950K	-0.625		
FICO 680-699	0.250	FICO 580-599	-0.375	Loan Amount ≤\$100,000		60 Day Lock (From 45 Day Price)	-0.500
FICO 660-679	0.250	FICO 550-579	-3.000	VA Cashout ≥90% LTV	-3.000	34 Units	-0.500
FICO 640-659	0.000	No FICO Score	-3.000	Manufactured Home (Purchase/Rate-Term/Cashout)	-1.250	NC Floor Price	99.750
FICO 620-639	-0.250	Loan Amount >=\$100,000 <=\$249,999	0.625	Manufactured Home (Streamline/RRRL)	1.250		



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

Effective: December 30, 2025

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.625	98.527	98.422	98.429
4.750	98.269	98.150	98.142
4.875	98.842	98.723	98.715
5.000	99.391	99.273	99.265
5.125	99.646	99.527	99.519
5.250	99.112	98.980	98.956
5.375	99.673	99.541	99.517
5.500	100.205	100.072	100.049
5.625	100.433	100.301	100.277
5.750	99.510	99.363	99.325
5.875	100.041	99.895	99.856
6.000	100.557	100.410	100.372
6.125	100.749	100.603	100.564

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	97.932	97.828	97.835
4.750	97.722	97.604	97.595
4.875	98.266	98.148	98.140
5.000	98.782	98.663	98.655
5.125	98.993	98.875	98.866
5.250	98.545	98.413	98.389
5.375	99.061	98.928	98.905
5.500	99.537	99.404	99.381
5.625	99.699	99.566	99.543
5.750	98.914	98.767	98.728
5.875	99.379	99.233	99.194
6.000	99.821	99.675	99.636
6.125	99.934	99.787	99.748

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.625	0.000	0.000	0.000
4.750	0.000	0.000	0.000
4.875	0.000	0.000	0.000
5.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000
5.250	0.000	0.000	0.000
5.375	0.000	0.000	0.000
5.500	0.000	0.000	0.000
5.625	0.000	0.000	0.000
5.750	0.000	0.000	0.000
5.875	0.000	0.000	0.000
6.000	0.000	0.000	0.000
6.125	0.000	0.000	0.000

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.625	0.000	0.000	0.000
4.750	0.000	0.000	0.000
4.875	0.000	0.000	0.000
5.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000
5.250	0.000	0.000	0.000
5.375	0.000	0.000	0.000
5.500	0.000	0.000	0.000
5.625	0.000	0.000	0.000
5.750	0.000	0.000	0.000
5.875	0.000	0.000	0.000
6.000	0.000	0.000	0.000
6.125	0.000	0.000	0.000

LLPAs

FICO 2700	FICO 600-619	VA Loan Amount >\$950K	Select (FICO 2680 & 25350,000 & N/A on DPAs)
0.375	-0.750	-0.375	0.350
FICO 680-699	FICO 580-599	Loan Amount <\$100,000	
0.250	-1.500	-0.375	
FICO 660-679	FICO 550-579	VA Cashout >90% LTV	3-4 Units
0.250	-3.000	-3.000	-0.500
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	NC Floor Price
0.000	-3.000	-1.250	99.750
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRL)	
-0.250	0.250	-1.250	



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

Effective: December 30, 2025

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 326SL)			
Rate	15 Day	30 Day	45 Day
4.750	96.922	96.888	96.845
4.875	97.683	97.649	97.606
5.000	98.494	98.460	98.417
5.125	98.847	98.814	98.770
5.250	99.605	99.571	99.527
5.375	100.184	100.117	100.035
5.500	100.689	100.622	100.540
5.625	101.166	101.099	101.017
5.750	101.449	101.382	101.300
5.875	101.554	101.520	101.451
6.000	102.174	102.141	102.072
6.125	102.669	102.635	102.567
6.250	102.589	102.556	102.487
6.375	102.851	102.825	102.770
6.500	103.393	103.368	103.313
6.625	103.784	103.759	103.704
6.750	103.373	103.348	103.293

FHA Streamline 20 Year Fixed - (320SL)			
Rate	15 Day	30 Day	45 Day
5.375	99.359	99.292	99.210
5.500	99.864	99.797	99.715
5.625	100.341	100.274	100.192
5.750	100.624	100.557	100.475
5.875	100.729	100.695	100.626
6.000	101.349	101.316	101.247
6.125	101.844	101.810	101.742
6.250	101.764	101.731	101.662
6.375	102.026	102.000	101.945
6.500	102.568	102.543	102.488
6.625	102.959	102.934	102.879
6.750	102.548	102.523	102.468
6.875	102.882	102.815	102.769
7.000	103.463	103.396	103.349
7.125	103.913	103.846	103.799

FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
5.000	99.664	99.659	99.559
5.125	99.885	99.880	99.780
5.250	100.492	100.487	100.386
5.375	100.459	100.454	100.354
5.500	100.834	100.829	100.728
5.625	101.179	101.174	101.074
5.750	101.311	101.306	101.205
5.875	101.756	101.762	101.661
6.000	102.236	102.241	102.141

FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.250	99.072	99.005	98.923
5.375	99.129	99.062	98.980
5.500	99.807	99.740	99.658
5.625	100.243	100.176	100.094
5.750	100.663	100.596	100.514
5.875	100.528	100.495	100.426
6.000	101.023	100.990	100.921
6.125	101.420	101.387	101.318
6.250	101.380	101.346	101.278
6.375	101.305	101.280	101.224
6.500	101.707	101.682	101.627
6.625	102.051	102.026	101.970
6.750	101.603	101.578	101.523
6.875	102.061	101.994	101.948
7.000	102.317	102.250	102.203
7.125	102.601	102.534	102.487
7.250	102.447	102.380	102.333

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
4.750	96.867	96.833	96.790
4.875	97.503	97.469	97.426
5.000	98.354	98.320	98.277
5.125	98.829	98.796	98.752
5.250	99.603	99.569	99.526
5.375	100.283	100.216	100.134
5.500	100.725	100.658	100.576
5.625	101.161	101.094	101.012
5.750	101.405	101.338	101.256
5.875	101.463	101.430	101.361
6.000	101.948	101.914	101.846
6.125	102.426	102.392	102.323
6.250	102.540	102.506	102.438
6.375	102.184	102.158	102.103
6.500	102.662	102.637	102.582
6.625	102.949	102.924	102.869
6.750	103.462	103.427	103.372

VA IRRRL 20 Year Fixed - (420IRL)			
Rate	15 Day	30 Day	45 Day
5.375	99.233	99.166	99.084
5.500	99.675	99.608	99.526
5.625	100.111	100.044	99.962
5.750	100.355	100.288	100.206
5.875	100.413	100.380	100.311
6.000	100.898	100.864	100.796
6.125	101.376	101.342	101.273
6.250	101.490	101.456	101.388
6.375	101.134	101.108	101.053
6.500	101.612	101.587	101.532
6.625	101.899	101.874	101.819
6.750	102.402	102.377	102.322
6.875	102.503	102.436	102.390
7.000	102.933	102.866	102.819
7.125	103.208	103.141	103.094

VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
5.000	99.299	99.294	99.194
5.125	99.643	99.638	99.537
5.250	100.265	100.260	100.160
5.375	100.334	100.329	100.228
5.500	100.645	100.640	100.539
5.625	100.949	100.944	100.844
5.750	101.042	101.037	100.936
5.875	101.441	101.446	101.346
6.000	101.784	101.790	101.690

VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.250	98.959	98.892	98.810
5.375	99.064	98.997	98.915
5.500	99.498	99.431	99.349
5.625	99.956	99.889	99.807
5.750	100.472	100.405	100.323
5.875	100.222	100.188	100.120
6.000	100.653	100.620	100.551
6.125	101.177	101.143	101.075
6.250	101.029	100.996	100.927
6.375	100.754	100.728	100.673
6.500	101.227	101.202	101.146
6.625	101.514	101.489	101.434
6.750	101.245	101.220	101.164
6.875	101.748	101.681	101.634
7.000	101.940	101.873	101.826
7.125	102.172	102.105	102.058
7.250	101.992	101.925	101.878

LLPAs

FICO ≥790
0.375
FICO 680-699
0.250
FICO 660-679
0.250
FICO 640-659
0.000
FICO 620-639
-0.500

FICO 660-619
-1.000
FICO 580-599
-1.750
FICO 550-579
-3.000
No FICO Score
-3.000
Loan Amount ≥\$100,000 <=\$249,999
0.250

VA Loan Amount ≥\$950K
-0.375
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
-0.50
VA IRRRL >100% CLTV
-1.000
NC Floor Price
93.75



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

Effective:

Tuesday, December 30, 2025

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)

Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	100.572	100.478	100.291	100.103
6.500	100.708	100.614	100.426	100.239
6.625	100.831	100.737	100.549	100.362
6.750	100.935	100.841	100.653	100.466
6.875	101.062	100.969	100.781	100.594
7.000	101.161	101.067	100.880	100.692
7.125	101.323	101.229	101.042	100.854
7.250	101.437	101.343	101.156	100.968
7.375	101.513	101.419	101.231	101.044
7.500	101.577	101.483	101.295	101.108
7.625	101.629	101.535	101.347	101.160
7.750	101.681	101.587	101.400	101.212
7.875	101.733	101.639	101.452	101.264
8.000	101.785	101.691	101.504	101.316
8.125	101.837	101.743	101.556	101.368
8.250	101.889	101.796	101.608	101.421
8.375	101.941	101.848	101.660	101.473
8.500	101.994	101.900	101.712	101.525
8.625	102.046	101.952	101.764	101.577

Jumbo One 10/6 ARM - (9106DI)

Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	97.119	97.025	96.837	96.650
6.375	97.577	97.484	97.296	97.109
6.500	98.041	97.947	97.759	97.572
6.625	98.505	98.411	98.223	98.036
6.750	98.970	98.876	98.688	98.501
6.875	99.432	99.338	99.150	98.963
7.000	99.898	99.804	99.617	99.429
7.125	100.362	100.268	100.080	99.893
7.250	100.830	100.736	100.548	100.361
7.375	101.298	101.205	101.017	100.830
7.500	101.764	101.670	101.483	101.295
7.625	102.234	102.141	101.953	101.766
7.750	102.701	102.608	102.420	102.233
7.875	103.168	103.075	102.887	102.700
8.000	103.635	103.542	103.354	103.167

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: Tuesday, December 30, 2025

Jumbo One Premier 30 Year Fixed - (901SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	98.541	98.432	98.260	98.041	
5.875	98.915	98.806	98.634	98.415	
6.000	99.288	99.179	99.007	98.788	
6.125	99.597	99.488	99.316	99.007	
6.250	99.908	99.799	99.627	99.408	
6.375	100.223	100.114	99.942	99.723	
6.500	100.538	100.429	100.257	100.038	
6.625	100.851	100.742	100.570	100.351	
6.750	101.165	101.055	100.883	100.665	
6.875	101.357	101.248	101.076	100.857	
7.000	101.550	101.441	101.269	101.050	
7.125	101.202	101.092	100.921	100.702	
7.250	100.854	100.744	100.572	100.354	
7.375	101.019	100.910	100.738	100.519	
7.500	101.186	101.076	100.905	100.686	
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	98.541	98.432	98.260		98.041
5.875	98.915	98.806	98.634		98.415
6.000	99.288	99.179	99.007		98.788
6.125	99.597	99.488	99.316		99.097
6.250	99.908	99.799	99.627		99.408
6.375	100.223	100.114	99.942		99.723
6.500	100.538	100.429	100.257		100.038
6.625	100.851	100.742	100.570		100.351
6.750	101.165	101.055	100.883		100.665
6.875	101.357	101.248	101.076		100.857
7.000	101.550	101.441	101.269		101.050
7.125	101.202	101.092	100.921		100.702
7.250	100.854	100.744	100.572		100.354
7.375	101.019	100.910	100.738		100.519
7.500	101.186	101.076	100.905		100.686
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-BD10)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.750	98.541	98.432	98.260	98.041	
5.875	98.915	98.806	98.634	98.415	
6.000	99.288	99.179	99.007	98.788	
6.125	99.597	99.488	99.316	99.097	
6.250	99.908	99.799	99.627	99.408	
6.375	100.223	100.114	99.942	99.723	
6.500	100.538	100.429	100.257	100.038	
6.625	100.851	100.742	100.570	100.351	
6.750	101.165	101.055	100.883	100.665	
6.875	101.357	101.248	101.076	100.857	
7.000	101.550	101.441	101.269	101.050	
7.125	101.202	101.092	100.921	100.702	
7.250	100.854	100.744	100.572	100.354	
7.375	101.019	100.910	100.738	100.519	
7.500	101.186	101.076	100.905	100.686	
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	

[illegible]

Jumbo One Premier 10/6 ARM - (9106SP)					
Rate	15 Day	30 Day	45 Day	60 Day	
5.250	96.292	96.183	96.011	95.792	
5.375	96.595	96.485	96.313	96.095	
5.500	96.869	96.759	96.587	96.369	
5.625	97.142	97.032	96.860	96.642	
5.750	97.366	97.257	97.085	96.866	
5.875	97.768	97.659	97.487	97.268	
6.000	98.151	98.042	97.870	97.651	
6.125	98.354	98.244	98.072	97.854	
6.250	98.546	98.436	98.265	98.046	
6.375	98.759	98.650	98.478	98.259	
6.500	98.973	98.864	98.692	98.473	
6.625	99.140	99.031	98.859	98.640	
6.750	99.308	99.198	99.026	98.808	
6.875	99.500	99.390	99.219	99.000	
7.000	99.692	99.583	99.411	99.192	

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	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
102,000

Must be Conditionally Approved to lock

Jumbo One Advantage 30 Year Fixed - (901EM)						Jumbo One Advantage 30 Year Fixed 2:1 Buydown - (901EM-BD)					
Rate	15 Day	30 Day	45 Day	60 Day		Rate	15 Day	30 Day	45 Day	60 Day	
6.000	96.243	96.118	95.993	95.805		6.000	N/A	N/A	N/A	N/A	
6.125	96.778	96.653	96.528	96.341		6.125	N/A	N/A	N/A	N/A	
6.250	97.119	96.994	96.869	96.682		6.250	N/A	N/A	N/A	N/A	
6.375	97.401	97.276	97.151	96.964		6.375	N/A	N/A	N/A	N/A	
6.500	97.692	97.567	97.442	97.254		6.500	N/A	N/A	N/A	N/A	
6.625	98.169	98.044	97.919	97.731		6.625	N/A	N/A	N/A	N/A	
6.750	98.493	98.368	98.243	98.056		6.750	N/A	N/A	N/A	N/A	
6.875	98.745	98.620	98.495	98.308		6.875	N/A	N/A	N/A	N/A	
7.000	99.305	99.180	99.055	98.868		7.000	N/A	N/A	N/A	N/A	
7.125	99.749	99.624	99.499	99.312		7.125	N/A	N/A	N/A	N/A	
7.250	100.203	100.078	99.953	99.765		7.250	N/A	N/A	N/A	N/A	
7.375	100.452	100.327	100.202	100.014		7.375	N/A	N/A	N/A	N/A	
7.500	100.925	100.800	100.675	100.488		7.500	N/A	N/A	N/A	N/A	
7.625	101.203	101.078	100.953	100.766		7.625	N/A	N/A	N/A	N/A	
7.750	101.365	101.240	101.115	100.927		7.750	N/A	N/A	N/A	N/A	
7.875	101.574	101.449	101.324	101.136		7.875	N/A	N/A	N/A	N/A	
8.000	101.921	101.796	101.671	101.483		8.000	N/A	N/A	N/A	N/A	
8.125	102.157	102.032	101.907	101.720		8.125	N/A	N/A	N/A	N/A	
8.250	102.388	102.263	102.138	101.951		8.250	N/A	N/A	N/A	N/A	
8.375	102.569	102.444	102.319	102.132		8.375	N/A	N/A	N/A	N/A	
8.500	102.861	102.736	102.611	102.423		8.500	N/A	N/A	N/A	N/A	
8.625	103.053	102.928	102.803	102.616		8.625	N/A	N/A	N/A	N/A	

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

Jumbo One Advantage 30 Year Fixed Interest Only - (901EM30)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	96.243	96.116	95.993	95.805	
6.125	96.778	96.653	96.528	96.341	
6.250	97.119	96.994	96.869	96.682	
6.375	97.401	97.276	97.151	96.964	
6.500	97.692	97.567	97.442	97.254	
6.625	98.169	98.044	97.919	97.731	
6.750	98.493	98.368	98.243	98.056	
6.875	98.745	98.620	98.495	98.308	
7.000	99.305	99.180	99.055	98.868	
7.125	99.749	99.624	99.499	99.312	
7.250	100.203	100.078	99.953	99.765	
7.375	100.452	100.327	100.202	100.014	
7.500	100.925	100.800	100.675	100.488	
7.625	101.203	101.078	100.953	100.766	
7.750	101.365	101.240	101.115	100.927	
7.875	101.574	101.449	101.324	101.136	
8.000	101.921	101.796	101.671	101.483	
8.125	102.157	102.032	101.907	101.720	
8.250	102.388	102.263	102.138	101.951	
8.375	102.569	102.444	102.319	102.132	
8.500	102.861	102.736	102.611	102.423	
8.625	103.053	102.928	102.803	102.616	

[illegible][illegible][illegible]

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

Effective: Tuesday, December 30, 2025

Jumbo ONE Select Pricing

Jumbo ONE Select 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	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