LoanStream Mortgage Wholesale Rate Sheet

LoanStreamWholesale.com

The ONE Lender

Ratesheet Code: RS-WS

Effective Date: 1/14/26 7:41 AM

Table of Contents

Pages	Product
2-3	FannieMae Products
4-5	FreddieMac Products
6	Agency LLPAs
7-8	CalHFA / MaxONE
9-10	Government Products
11-13	Jumbo Product

Lock Expiration Days

15 Day	01/29/26
30 Day	02/13/26
45 Day	02/27/26
60 Day	03/16/26

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:	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.**

January Pricing Specials

25 BPS FHA & DPA (Excludes FHA Streamline/VA IRRRLs/SELECT)	0.250

Temporary Property Eligibility Restrictions

Non-Owner properties located in the following City/County are NOT eligible to be locked:

•Baltimore City, Maryland

(Properties located in Baltimore County are not restricted)

•Essex County, New Jersey

Announcements

Get Training on The Lounge before it's too late! Training dates are here!
The Lounge is one of the most powerful tools to help our brokers close more loans.
Get an edge on the competition and expand your business at the same time with The Lounge
Submit, Price, Disclose all in one place!
Register for training now: The Lounge - Submit, Price and Disclose in The Lounge (loanstreamwholesale.com)

LoanStream Mortgage, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: (800) 760-1833 | LoanStream Mortgage is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401), GA (#20571), MA Lender (#ML2125). Rhode Island Licensed Lender. Licensed by the N.J. Department of Banking and Insurance. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2023.

*** 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: January 14, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.143	97.040	96.959	96.877
5.000	97.866	97.762	97.681	97.600
5.125	98.302	98.198	98.117	98.036
5.250	99.198	99.095	99.014	98.933
5.375	99.801	99.697	99.616	99.535
5.500	100.361	100.258	100.176	100.095
5.625	100.883	100.779	100.698	100.617
5.750	100.953	100.858	100.782	100.706
5.875	101.487	101.393	101.317	101.241
6.000	101.967	101.872	101.796	101.720
6.125	102.378	102.283	102.207	102.131
6.250	102.113	102.037	101.974	101.912
6.375	102.644	102.569	102.506	102.444
6.500	102.999	102.923	102.861	102.799
6.625	103.192	103.116	103.054	102.991
6.750	103.263	103.215	103.173	103.131
6.875	103.454	103.406	103.364	103.322
7.000	103.859	103.811	103.771	103.731
7.125	104.110	104.088	104.066	104.045
7.250	104.370	104.360	104.347	104.333
7.375	104.505	104.485	104.465	104.444
7.500	104.795	104.775	104.755	104.734
7.625	105.051	105.032	105.011	104.990

FANNIE MAE 25 YEAR FIXED (125)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.779	96.675	96.594	96.513
5.000	97.501	97.398	97.317	97.236
5.125	97.939	97.835	97.754	97.673
5.250	98.849	98.745	98.664	98.583
5.375	99.475	99.371	99.290	99.209
5.500	100.064	99.960	99.879	99.798
5.625	100.608	100.504	100.423	100.342
5.750	100.678	100.583	100.507	100.431
5.875	101.203	101.109	101.033	100.957
6.000	101.672	101.577	101.501	101.425
6.125	102.083	101.988	101.912	101.836
6.250	101.818	101.742	101.679	101.617
6.375	102.349	102.274	102.211	102.149
6.500	102.704	102.628	102.566	102.504
6.625	102.897	102.821	102.759	102.696
6.750	102.968	102.920	102.878	102.836
6.875	103.159	103.111	103.069	103.027
7.000	103.564	103.516	103.476	103.436
7.125	103.815	103.793	103.771	103.750
7.250	104.075	104.065	104.052	104.038
7.375	104.210	104.190	104.170	104.149
7.500	104.500	104.480	104.460	104.439
7.625	104.756	104.737	104.716	104.695

FANNIE MAE 20 YEAR FIXED (120)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	100.727	100.594	100.487	100.381
5.875	101.194	101.061	100.955	100.848
6.000	101.622	101.490	101.383	101.277
6.125	102.010	101.877	101.770	101.664
6.250	101.411	101.297	101.204	101.111
6.375	101.924	101.810	101.718	101.625
6.500	102.274	102.160	102.067	101.974
6.625	102.467	102.354	102.261	102.168
6.750	102.349	102.273	102.213	102.154
6.875	102.543	102.467	102.408	102.348
7.000	102.951	102.876	102.817	102.758
7.125	103.218	103.149	103.097	103.046
7.250	103.410	103.400	103.386	103.373
7.375	103.724	103.714	103.701	103.688
7.500	104.010	103.999	103.986	103.973
7.625	104.271	104.260	104.247	104.234

FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	99.486	99.429	99.382	99.335
5.000	99.843	99.786	99.739	99.692
5.125	99.917	99.860	99.813	99.767
5.250	100.284	100.224	100.170	100.115
5.375	100.600	100.540	100.486	100.431
5.500	100.888	100.829	100.774	100.719
5.625	101.164	101.105	101.050	100.995
5.750	101.256	101.198	101.144	101.089
5.875	101.527	101.470	101.415	101.360
6.000	101.776	101.718	101.664	101.609
6.125	102.006	101.949	101.894	101.839
6.250	102.254	102.159	102.112	102.065
6.375	102.650	102.556	102.509	102.462
6.500	102.902	102.807	102.760	102.713

FANNIE MAE 10 YEAR FIXED (110)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	101.782	101.724	101.669	101.615
6.125	101.989	101.932	101.877	101.823
6.250	102.507	102.412	102.365	102.318
6.375	102.843	102.748	102.702	102.655
6.500	103.040	102.945	102.898	102.851
6.625	103.100	103.005	102.958	102.911
6.750	103.425	103.330	103.283	103.236
6.875	103.464	103.370	103.323	103.276
7.000	103.743	103.648	103.601	103.555
7.125	103.890	103.796	103.749	103.702
7.250	103.875	103.765	103.672	103.578
7.375	104.025	103.916	103.822	103.728
7.500	104.161	104.051	103.958	103.864
7.625	104.299	104.189	104.096	104.002

HOME READY 30 YEAR FIXED (R101)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	100.603	100.508	100.432	100.356
5.875	101.137	101.043	100.967	100.891
6.000	101.652	101.557	101.481	101.405
6.125	102.119	102.024	101.948	101.872
6.250	101.934	101.859	101.796	101.734
6.375	102.524	102.448	102.386	102.324
6.500	102.938	102.863	102.800	102.738
6.625	103.182	103.107	103.044	102.982
6.750	103.289	103.250	103.216	103.181
6.875	103.537	103.499	103.464	103.430
7.000	103.992	103.953	103.919	103.884
7.125	104.303	104.265	104.230	104.195
7.250	104.364	104.363	104.355	104.347
7.375	104.674	104.673	104.665	104.656
7.500	104.958	104.957	104.949	104.941
7.625	105.228	105.227	105.219	105.211
7.750	104.653	104.633	104.613	104.592
7.875	104.829	104.809	104.789	104.768
8.000	104.787	104.767	104.747	104.726
8.125	104.901	104.881	104.861	104.840

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.375	99.026	98.922	98.841	98.760
5.500	99.586	99.483	99.401	99.320
5.625	100.108	100.004	99.923	99.842
5.750	100.178	100.083	100.007	99.931
5.875	100.712	100.618	100.542	100.466
6.000	101.192	101.097	101.021	100.945
6.125	101.603	101.508	101.432	101.356
6.250	101.338	101.262	101.199	101.137
6.375	101.869	101.794	101.731	101.669
6.500	102.224	102.148	102.086	102.024
6.625	102.417	102.341	102.279	102.216
6.750	102.488	102.440	102.398	102.356
6.875	102.679	102.631	102.589	102.547
7.000	103.084	103.036	102.996	102.956
7.125	103.335	103.313	103.291	103.270
7.250	103.595	103.585	103.572	103.558
7.375	103.730	103.710	103.690	103.669
7.500	104.020	104.000	103.980	103.959
7.625	104.276	104.257	104.236	104.215
7.750	104.228	104.208	104.188	104.167
7.875	104.404	104.384	104.364	104.343
8.000	104.362	104.342	104.322	104.301
8.125	104.476	104.456	104.436	104.415

Fannie Mae 25 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.204	96.100	96.019	95.938
5.000	96.926	96.823	96.742	96.661
5.125	97.364	97.260	97.179	97.098
5.250	98.274	98.170	98.089	98.008
5.375	98.900	98.796	98.715	98.634
5.500	99.489	99.385	99.304	99.223
5.625	100.033	99.929	99.848	99.767
5.750	100.103	100.008	99.932	99.856
5.875	100.628	100.534	100.458	100.382
6.000	101.097	101.002	100.926	100.850
6.125	101.508	101.413	101.337	101.261
6.250	101.243	101.167	101.104	101.042
6.375	101.774	101.699	101.636	101.574
6.500	102.129	102.053	101.991	101.929
6.625	102.322	102.246	102.184	102.121
6.750	102.393	102.345	102.303	102.261
6.875	102.584	102.536	102.494	102.452
7.000	102.989	102.941	102.901	102.861
7.125	103.240	103.218	103.196	103.175
7.250	103.500	103.490	103.477	103.463
7.375	103.635	103.615	103.595	103.574
7.500	103.925	103.905	103.885	103.864
7.625	104.181	104.162	104.141	104.120

Fannie Mae 20 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.375	99.840	99.698	99.587	99.475
5.500	100.368	100.227	100.115	100.004
5.625	100.839	100.697	100.586	100.474
5.750	100.652	100.519	100.412	100.306
5.875	101.119	100.986	100.880	100.773
6.000	101.547	101.415	101.308	101.202
6.125	101.935	101.802	101.695	101.589
6.250	101.336	101.222	101.129	101.036
6.375	101.849	101.735	101.643	101.550
6.500	102.199	102.085	101.992	101.899
6.625	102.392	102.279	102.186	102.093
6.750	102.274	102.198	102.138	102.079
6.875	102.468	102.392	102.333	102.273
7.000	102.876	102.801	102.742	102.683
7.125	103.143	103.074	103.022	102.971
7.250	103.335	103.325	103.311	103.298
7.375	103.649	103.639	103.626	103.613
7.500	103.935	103.924	103.911	103.898
7.625	104.196	104.185	104.172	104.159

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	102.952	102.857	102.810	102.763
6.625	103.068	102.973	102.926	102.879
6.750	103.434	103.339	103.292	103.245
6.875	103.519	103.424	103.377	103.330
7.000	103.843	103.748	103.701	103.654
7.125	104.035	103.940	103.893	103.846
7.250	104.009	103.900	103.806	103.712
7.375	104.197	104.087	103.994	103.900
7.500	104.372	104.263	104.169	104.075
7.625	104.545	104.436	104.342	104.249

Fannie Mae 10 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	103.090	102.995	102.948	102.901
6.625	103.150	103.055	103.008	102.961
6.750	103.475	103.380	103.333	103.286
6.875	103.514	103.420	103.373	103.326
7.000	103.793	103.698	103.651	103.605
7.125	103.940	103.846	103.799	103.752
7.250	103.925	103.815	103.722	103.628
7.375	104.075	103.966	103.872	103.778
7.500	104.211	104.101	104.008	103.914
7.625	104.349	104.239	104.146	104.052

LOAN STREAM MORTGAGE

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

Wholesale

Effective: January 14, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	100.097	100.002	99.926	99.850
5.625	100.692	100.597	100.521	100.445
5.750	100.987	100.892	100.816	100.740
5.875	101.455	101.361	101.284	101.208
6.000	101.957	101.863	101.787	101.710
6.125	102.326	102.232	102.155	102.079
6.250	101.549	101.435	101.342	101.250
6.375	101.909	101.796	101.703	101.610
6.500	102.208	102.094	102.001	101.908
6.625	102.508	102.394	102.301	102.209
6.750	101.802	101.725	101.660	101.595
6.875	102.080	102.004	101.939	101.874
7.000	102.260	102.184	102.119	102.054
7.125	102.465	102.389	102.324	102.259
7.250	101.575	101.536	101.501	101.465
7.375	102.014	101.975	101.939	101.903
7.500	102.077	102.039	102.003	101.967
7.625	102.127	102.088	102.052	102.016
7.750	102.732	102.646	102.572	102.498
7.875	102.838	102.752	102.678	102.604
8.000	101.721	101.635	101.561	101.487
8.125	101.835	101.749	101.675	101.601

FANNIE MAE HB 25 YEAR FIXED (125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.172	98.077	98.001	97.925
5.625	98.767	98.672	98.596	98.520
5.750	99.047	98.953	98.877	98.800
5.875	99.510	99.416	99.339	99.263
6.000	100.012	99.918	99.842	99.765
6.125	100.381	100.287	100.210	100.134
6.250	99.604	99.490	99.397	99.305
6.375	99.964	99.851	99.758	99.665
6.500	100.263	100.149	100.056	99.963
6.625	100.563	100.449	100.356	100.264
6.750	99.857	99.780	99.715	99.650
6.875	100.135	100.059	99.994	99.929
7.000	100.315	100.239	100.174	100.109
7.125	100.520	100.444	100.379	100.314
7.250	99.630	99.591	99.556	99.520
7.375	100.069	100.030	99.994	99.958
7.500	100.132	100.094	100.058	100.022
7.625	100.182	100.143	100.107	100.071

FANNIE MAE HB 20 YEAR FIXED (120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	97.673	97.579	97.502	97.426
5.500	98.287	98.192	98.116	98.040
5.625	98.867	98.772	98.696	98.620
5.750	99.150	99.055	98.979	98.903
5.875	99.623	99.529	99.453	99.376
6.000	100.139	100.045	99.969	99.892
6.125	100.521	100.426	100.350	100.274
6.250	99.725	99.611	99.518	99.426
6.375	100.107	99.994	99.901	99.808
6.500	100.428	100.315	100.222	100.129
6.625	100.752	100.638	100.545	100.452
6.750	100.032	99.956	99.891	99.826
6.875	100.330	100.254	100.189	100.124
7.000	100.530	100.454	100.389	100.324
7.125	100.753	100.677	100.612	100.547
7.250	99.762	99.724	99.688	99.652
7.375	100.210	100.171	100.135	100.099
7.500	100.278	100.239	100.203	100.167
7.625	100.329	100.291	100.255	100.219

FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	99.989	99.912	99.842	99.772
6.125	100.158	100.082	100.012	99.941
6.250	99.700	99.591	99.521	99.450
6.375	99.865	99.750	99.679	99.609
6.500	99.989	99.875	99.813	99.750
6.625	100.174	100.060	99.998	99.935
6.750	100.232	100.118	100.056	99.993
6.875	100.359	100.245	100.183	100.120
7.000	100.425	100.311	100.249	100.187
7.125	100.528	100.415	100.352	100.290
7.250	100.317	100.188	100.079	99.970
7.375	100.800	100.672	100.563	100.453
7.500	100.775	100.646	100.537	100.428
7.625	100.749	100.621	100.511	100.402

FANNIE MAE HB 10 YEAR FIXED (110HB)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	99.506	99.429	99.359	99.289
6.125	99.688	99.612	99.541	99.471
6.250	99.211	99.102	99.032	98.961
6.375	99.398	99.283	99.212	99.142
6.500	99.545	99.431	99.369	99.306
6.625	99.753	99.639	99.576	99.514
6.750	99.797	99.684	99.621	99.559
6.875	99.944	99.830	99.768	99.705
7.000	100.030	99.916	99.853	99.791
7.125	100.151	100.037	99.975	99.912
7.250	99.794	99.666	99.556	99.447
7.375	100.294	100.166	100.056	99.947
7.500	100.282	100.154	100.044	99.935
7.625	100.268	100.139	100.030	99.921

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.043	96.940	96.859	96.777
5.000	97.766	97.662	97.581	97.500
5.125	98.202	98.098	98.017	97.936
5.250	99.098	98.995	98.914	98.833
5.375	99.701	99.597	99.516	99.435
5.500	100.261	100.158	100.076	99.995
5.625	100.783	100.679	100.598	100.517
5.750	100.853	100.758	100.682	100.606
5.875	101.387	101.293	101.217	101.141
6.000	101.867	101.772	101.696	101.620
6.125	102.278	102.183	102.107	102.031
6.250	102.013	101.937	101.874	101.812
6.375	102.544	102.469	102.406	102.344
6.500	102.899	102.823	102.761	102.699
6.625	103.092	103.016	102.954	102.891
6.750	103.163	103.115	103.073	103.031
6.875	103.354	103.306	103.264	103.222
7.000	103.759	103.711	103.671	103.631
7.125	104.010	103.988	103.966	103.945
7.250	104.270	104.260	104.247	104.233
7.375	104.405	104.385	104.365	104.344
7.500	104.695	104.675	104.655	104.634
7.625	104.951	104.932	104.911	104.890

FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	100.047	99.952	99.876	99.800
5.625	100.642	100.547	100.471	100.395
5.750	100.937	100.842	100.766	100.690
5.875	101.405	101.311	101.234	101.158
6.000	101.907	101.813	101.737	101.660
6.125	102.276	102.182	102.105	102.029
6.250	101.499	101.385	101.292	101.200
6.375	101.859	101.746	101.653	101.560
6.500	102.158	102.044	101.951	101.858
6.625	102.458	102.344	102.251	102.159
6.750	101.752	101.675	101.610	101.545
6.875	102.030	101.954	101.889	101.824
7.000	102.210	102.134	102.069	102.004
7.125	102.415	102.339	102.274	102.209
7.250	101.525	101.486	101.451	101.415
7.375	101.964	101.925	101.889	101.853
7.500	102.027	101.989	101.953	101.917
7.625	102.077	102.038	102.002	101.966
7.750	102.682	102.596	102.522	102.448
7.875	102.788	102.702	102.628	102.554
8.000	101.671	101.585	101.511	101.437
8.125	101.785	101.699	101.625	101.551

ANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-B

Rate	15-Day	30-Day	45-Day	60-Day
5.375	99.001	98.897	98.816	98.735
5.500	99.561	99.458	99.376	99.295
5.625	100.083	99.979	99.898	99.817
5.750	100.153	100.058	99.982	99.906
5.875	100.687	100.593	100.517	100.441
6.000	101.167	101.072	100.996	100.920
6.125	101.578	101.483	101.407	101.331
6.250	101.313	101.237	101.174	101.112
6.375	101.844	101.769	101.706	101.644
6.500	102.199	102.123	102.061	101.999
6.625	102.392	102.316	102.254	102.191
6.750	102.463	102.415	102.373	102.331
6.875	102.654	102.606	102.564	102.522
7.000	103.059	103.011	102.971	102.931
7.125	103.310	103.288	103.266	103.245
7.250	103.570	103.560	103.547	103.533
7.375	103.705	103.685	103.665	103.644
7.500	103.995	103.975	103.955	103.934
7.625	104.251	104.232	104.211	104.190
7.750	104.203	104.183	104.163	104.142
7.875	104.379	104.359	104.339	104.318
8.000	104.337	104.317	104.297	104.276
8.125	104.451	104.431	104.411	104.390

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.043	96.940	96.859	96.777
5.000	97.766	97.662	97.581	97.500
5.125	98.202	98.098	98.017	97.936
5.250	99.098	98.995	98.914	98.833
5.375	99.701	99.597	99.516	99.435
5.500	100.261	100.158	100.076	99.995
5.625	100.783	100.679	100.598	100.517
5.750	100.853	100.758	100.682	100.606
5.875	101.387	101.293	101.217	101.141
6.000	101.867	101.772	101.696	101.620
6.125	102.278	102.183	102.107	102.031
6.250	102.013	101.937	101.874	101.812
6.375	102.544	102.469	102.406	102.344
6.500	102.899	102.823	102.761	102.699
6.625	103.092	103.016	102.954	102.891
6.750	103.163	103.115	103.073	103.031
6.875	103.354	103.306	103.264	103.222
7.000	103.759	103.711	103.671	103.631
7.125	104.010	103.988	103.966	103.945
7.250	104.270	104.260	104.247	104.233
7.375	104.405	104.385	104.365	104.344
7.500	104.695	104.675	104.655	104.634
7.625	104.951	104.932	104.911	104.890

FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	100.047	99.952	99.876	99.800
5.625	100.642	100.547	100.471	100.395
5.750	100.937	100.842	100.766	100.690
5.875	101.405	101.311	101.234	101.158
6.000	101.907	101.813	101.737	101.660
6.125	102.276	102.182	102.105	102.029
6.250	101.499	101.385	101.292	101.200
6.375	101.859	101.746	101.653	101.560
6.500	102.158	102.044	101.951	101.858
6.625	102.458	102.344	102.251	102.159
6.750	101.752	101.675	101.610	101.545
6.875	102.030	101.954	101.889	101.824
7.000	102.210	102.134	102.069	102.004
7.125	102.415	102.339	102.274	102.209
7.250	101.525	101.486	101.451	101.415
7.375	101.964	101.925	101.889	101.853
7.500	102.027	101.989	101.953	101.917
7.625	102.077	102.038	102.002	101.966
7.750	102.682	102.596	102.522	102.448
7.875	102.788	102.702	102.628	102.554
8.000	101.671	101.585	101.511	101.437
8.125	101.785	101.699	101.625	101.551

NNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD

Rate	15-Day	30-Day	45-Day	60-Day
5.375	99.001	98.897	98.816	98.735
5.500	99.561	99.458	99.376	99.295
5.625	100.083	99.979	99.898	99.817
5.750	100.153	100.058	99.982	99.906
5.875	100.687	100.593	100.517	100.441
6.000	101.167	101.072	100.996	100.920
6.125	101.578	101.483	101.407	101.331
6.250	101.313	101.237	101.174	101.112
6.375	101.844	101.769	101.706	101.644
6.500	102.199	102.123	102.061	101.999
6.625	102.392	102.316	102.254	102.191
6.750	102.463	102.415	102.373	102.331
6.875	102.654	102.606	102.564	102.522
7.000	103.059	103.011	102.971	102.931
7.125	103.310	103.288	103.266	103.245
7.250	103.570	103.560	103.547	103.533
7.375	103.705	103.685	103.665	103.644
7.500	103.995	103.975	103.955	103.934
7.625	104.251	104.232	104.211	104.190
7.750	104.203	104.183	104.163	104.142
7.875	104.379	104.359	104.339	104.318
8.000	104.337	104.317	104.297	104.276
8.125	104.451	104.431	104.411	104.390

LOAN STREAM MORTGAGE

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

SELECT PRICING

Effective: **January 14, 2026**

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.443	97.340	97.259	97.177
5.000	98.166	98.062	97.981	97.900
5.125	98.602	98.498	98.417	98.336
5.250	99.498	99.395	99.314	99.233
5.375	100.101	99.997	99.916	99.835
5.500	100.661	100.558	100.476	100.395
5.625	101.183	101.079	100.998	100.917
5.750	101.253	101.158	101.082	101.006
5.875	101.787	101.693	101.617	101.541
6.000	102.267	102.172	102.096	102.020
6.125	102.678	102.583	102.507	102.431
6.250	102.413	102.337	102.274	102.212
6.375	102.944	102.869	102.806	102.744
6.500	103.299	103.223	103.161	103.099
6.625	103.492	103.416	103.354	103.291
6.750	103.563	103.515	103.473	103.431
6.875	103.754	103.706	103.664	103.622
7.000	104.159	104.111	104.071	104.031
7.125	104.410	104.388	104.366	104.345
7.250	104.670	104.660	104.647	104.633
7.375	104.805	104.785	104.765	104.744
7.500	105.095	105.075	105.055	105.034
7.625	105.351	105.332	105.311	105.290

SELECT FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	99.786	99.729	99.682	99.635
5.000	100.143	100.086	100.039	99.992
5.125	100.217	100.160	100.113	100.067
5.250	100.584	100.524	100.470	100.415
5.375	100.900	100.840	100.786	100.731
5.500	101.188	101.129	101.074	101.019
5.625	101.464	101.405	101.350	101.295
5.750	101.556	101.498	101.444	101.389
5.875	101.827	101.770	101.715	101.660
6.000	102.076	102.018	101.964	101.909
6.125	102.306	102.249	102.194	102.139
6.250	102.554	102.459	102.412	102.365
6.375	102.950	102.856	102.809	102.762
6.500	103.202	103.107	103.060	103.013

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	100.397	100.302	100.226	100.150
5.625	100.992	100.897	100.821	100.745
5.750	101.287	101.192	101.116	101.040
5.875	101.755	101.661	101.584	101.508
6.000	102.257	102.163	102.087	102.010
6.125	102.626	102.532	102.455	102.379
6.250	101.849	101.735	101.642	101.550
6.375	102.209	102.096	102.003	101.910
6.500	102.508	102.394	102.301	102.208
6.625	102.808	102.694	102.601	102.509
6.750	102.102	102.025	101.960	101.895
6.875	102.380	102.304	102.239	102.174
7.000	102.560	102.484	102.419	102.354
7.125	102.765	102.689	102.624	102.559
7.250	101.875	101.836	101.801	101.765
7.375	102.314	102.275	102.239	102.203
7.500	102.377	102.339	102.303	102.267
7.625	102.427	102.388	102.352	102.316
7.750	103.032	102.946	102.872	102.798
7.875	103.138	103.052	102.978	102.904
8.000	102.021	101.935	101.861	101.787
8.125	102.135	102.049	101.975	101.901

SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	100.289	100.212	100.142	100.072
6.125	100.458	100.382	100.312	100.241
6.250	100.000	99.891	99.821	99.750
6.375	100.165	100.050	99.979	99.909
6.500	100.289	100.175	100.113	100.050
6.625	100.474	100.360	100.298	100.235
6.750	100.532	100.418	100.356	100.293
6.875	100.659	100.545	100.483	100.420
7.000	100.725	100.611	100.549	100.487
7.125	100.828	100.715	100.652	100.590
7.250	100.617	100.488	100.379	100.270
7.375	101.100	100.972	100.863	100.753
7.500	101.075	100.946	100.837	100.728
7.625	101.049	100.921	100.811	100.702

SELECT FANNIE MAE BUYDOWN

SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.343	97.240	97.159	97.077
5.000	98.066	97.962	97.881	97.800
5.125	98.502	98.398	98.317	98.236
5.250	99.398	99.295	99.214	99.133
5.375	100.001	99.897	99.816	99.735
5.500	100.561	100.458	100.376	100.295
5.625	101.083	100.979	100.898	100.817
5.750	101.153	101.058	100.982	100.906
5.875	101.687	101.593	101.517	101.441
6.000	102.167	102.072	101.996	101.920
6.125	102.578	102.483	102.407	102.331
6.250	102.313	102.237	102.174	102.112
6.375	102.844	102.769	102.706	102.644
6.500	103.199	103.123	103.061	102.999
6.625	103.392	103.316	103.254	103.191
6.750	103.463	103.415	103.373	103.331
6.875	103.654	103.606	103.564	103.522
7.000	104.059	104.011	103.971	103.931
7.125	104.310	104.288	104.266	104.245
7.250	104.570	104.560	104.547	104.533
7.375	104.705	104.685	104.665	104.644
7.500	104.995	104.975	104.955	104.934
7.625	105.251	105.232	105.211	105.190

SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HE

Rate	15-Day	30-Day	45-Day	60-Day
5.500	100.347	100.252	100.176	100.100
5.625	100.942	100.847	100.771	100.695
5.750	101.237	101.142	101.066	100.990
5.875	101.705	101.611	101.534	101.458
6.000	102.207	102.113	102.037	101.960
6.125	102.576	102.482	102.405	102.329
6.250	101.799	101.685	101.592	101.500
6.375	102.159	102.046	101.953	101.860
6.500	102.458	102.344	102.251	102.158
6.625	102.758	102.644	102.551	102.459
6.750	102.052	101.975	101.910	101.845
6.875	102.330	102.254	102.189	102.124
7.000	102.510	102.434	102.369	102.304
7.125	102.715	102.639	102.574	102.509
7.250	101.825	101.786	101.751	101.715
7.375	102.264	102.225	102.189	102.153
7.500	102.327	102.289	102.253	102.217
7.625	102.377	102.338	102.302	102.266
7.750	102.982	102.896	102.822	102.748
7.875	103.088	103.002	102.928	102.854
8.000	101.971	101.885	101.811	101.737
8.125	102.085	101.999	101.925	101.851

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.343	97.240	97.159	97.077
5.000	98.066	97.962	97.881	97.800
5.125	98.502	98.398	98.317	98.236
5.250	99.398	99.295	99.214	99.133
5.375	100.001	99.897	99.816	99.735
5.500	100.561	100.458	100.376	100.295
5.625	101.083	100.979	100.898	100.817
5.750	101.153	101.058	100.982	100.906
5.875	101.687	101.593	101.517	101.441
6.000	102.167	102.072	101.996	101.920
6.125	102.578	102.483	102.407	102.331
6.250	102.313	102.237	102.174	102.112
6.375	102.844	102.769	102.706	102.644
6.500	103.199	103.123	103.061	102.999
6.625	103.392	103.316	103.254	103.191
6.750	103.463	103.415	103.373	103.331
6.875	103.654	103.606	103.564	103.522
7.000	104.059	104.011	103.971	103.931
7.125	104.310	104.288	104.266	104.245
7.250	104.570	104.560	104.547	104.533
7.375	104.705	104.685	104.665	104.644
7.500	104.995	104.975	104.955	104.934
7.625	105.251	105.232	105.211	105.190

SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HE

Rate	15-Day	30-Day	45-Day	60-Day
5.500	100.347	100.252	100.176	100.100
5.625	100.942	100.847	100.771	100.695
5.750	101.237	101.142	101.066	100.990
5.875	101.705	101.611	101.534	101.458
6.000	102.207	102.113	102.037	101.960
6.125	102.576	102.482	102.405	102.329
6.250	101.799	101.685	101.592	101.500
6.375	102.159	102.046	101.953	101.860
6.500	102.458	102.344	102.251	102.158
6.625	102.758	102.644	102.551	102.459
6.750	102.052	101.975	101.910	101.845
6.875	102.330	102.254	102.189	102.124
7.000	102.510	102.434	102.369	102.304
7.125	102.715	102.639	102.574	102.509
7.250	101.825	101.786	101.751	101.715
7.375	102.264	102.225	102.189	102.153
7.500	102.327	102.289	102.253	102.217
7.625	102.377	102.338	102.302	102.266
7.750	102.982	102.896	102.822	102.748
7.875	103.088	103.002	102.928	102.854
8.000	101.971	101.885	101.811	101.737
8.125	102.085	101.999	101.925	101.851

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

Wholesale

Effective: January 14, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.143	97.040	96.959	96.877
5.000	97.866	97.762	97.681	97.600
5.125	98.302	98.198	98.117	98.036
5.250	99.198	99.095	99.014	98.933
5.375	99.801	99.697	99.616	99.535
5.500	100.361	100.258	100.176	100.095
5.625	100.883	100.779	100.698	100.617
5.750	100.953	100.858	100.782	100.706
5.875	101.487	101.393	101.317	101.241
6.000	101.967	101.872	101.796	101.720
6.125	102.378	102.283	102.207	102.131
6.250	102.113	102.037	101.974	101.912
6.375	102.644	102.569	102.506	102.444
6.500	102.999	102.923	102.861	102.799
6.625	103.192	103.116	103.054	102.991
6.750	103.263	103.215	103.173	103.131
6.875	103.454	103.406	103.364	103.322
7.000	103.859	103.811	103.771	103.731
7.125	104.110	104.088	104.066	104.045
7.250	104.370	104.360	104.347	104.333
7.375	104.505	104.485	104.465	104.444
7.500	104.795	104.775	104.755	104.734
7.625	105.051	105.032	105.011	104.990

FREDDIE MAC 25 YEAR FIXED (225)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.779	96.675	96.594	96.513
5.000	97.501	97.398	97.317	97.236
5.125	97.939	97.835	97.754	97.673
5.250	98.849	98.745	98.664	98.583
5.375	99.475	99.371	99.290	99.209
5.500	100.064	99.960	99.879	99.798
5.625	100.608	100.504	100.423	100.342
5.750	100.678	100.583	100.507	100.431
5.875	101.203	101.109	101.033	100.957
6.000	101.672	101.577	101.501	101.425
6.125	102.083	101.988	101.912	101.836
6.250	101.818	101.742	101.679	101.617
6.375	102.349	102.274	102.211	102.149
6.500	102.704	102.628	102.566	102.504
6.625	102.897	102.821	102.759	102.696
6.750	102.968	102.920	102.878	102.836
6.875	103.159	103.111	103.069	103.027
7.000	103.564	103.516	103.476	103.436
7.125	103.815	103.793	103.771	103.750
7.250	104.075	104.065	104.052	104.038
7.375	104.210	104.190	104.170	104.149
7.500	104.500	104.480	104.460	104.439
7.625	104.756	104.737	104.716	104.695

FREDDIE MAC 20 YEAR FIXED (220)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	100.727	100.594	100.487	100.381
5.875	101.194	101.061	100.955	100.848
6.000	101.622	101.490	101.383	101.277
6.125	102.010	101.877	101.770	101.664
6.250	101.411	101.297	101.204	101.111
6.375	101.924	101.810	101.718	101.625
6.500	102.274	102.160	102.067	101.974
6.625	102.467	102.354	102.261	102.168
6.750	102.349	102.273	102.213	102.154
6.875	102.543	102.467	102.408	102.348
7.000	102.951	102.876	102.817	102.758
7.125	103.218	103.149	103.097	103.046
7.250	103.410	103.400	103.386	103.373
7.375	103.724	103.714	103.701	103.688
7.500	104.010	103.999	103.986	103.973
7.625	104.271	104.260	104.247	104.234

FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	99.486	99.429	99.382	99.335
5.000	99.843	99.786	99.739	99.692
5.125	99.917	99.860	99.813	99.767
5.250	100.284	100.224	100.170	100.115
5.375	100.600	100.540	100.486	100.431
5.500	100.888	100.829	100.774	100.719
5.625	101.164	101.105	101.050	100.995
5.750	101.256	101.198	101.144	101.089
5.875	101.527	101.470	101.415	101.360
6.000	101.776	101.718	101.664	101.609
6.125	102.006	101.949	101.894	101.839
6.250	102.254	102.159	102.112	102.065
6.375	102.650	102.556	102.509	102.462
6.500	102.902	102.807	102.760	102.713

FREDDIE MAC 10 YEAR FIXED (210)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	101.782	101.724	101.669	101.615
6.125	101.989	101.932	101.877	101.823
6.250	102.507	102.412	102.365	102.318
6.375	102.843	102.748	102.702	102.655
6.500	103.040	102.945	102.898	102.851
6.625	103.100	103.005	102.958	102.911
6.750	103.425	103.330	103.283	103.236
6.875	103.464	103.370	103.323	103.276
7.000	103.743	103.648	103.601	103.555
7.125	103.890	103.796	103.749	103.702
7.250	103.875	103.765	103.672	103.578
7.375	104.025	103.916	103.822	103.728
7.500	104.161	104.051	103.958	103.864
7.625	104.299	104.189	104.096	104.002

HOME POSSIBLE 30 YEAR FIXED (HP201)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	99.451	99.347	99.266	99.185
5.500	100.011	99.908	99.826	99.745
5.625	100.533	100.429	100.348	100.267
5.750	100.603	100.508	100.432	100.356
5.875	101.137	101.043	100.967	100.891
6.000	101.617	101.522	101.446	101.370
6.125	102.028	101.933	101.857	101.781
6.250	101.763	101.687	101.624	101.562
6.375	102.294	102.219	102.156	102.094
6.500	102.649	102.573	102.511	102.449
6.625	102.842	102.766	102.704	102.641
6.750	102.913	102.865	102.823	102.781
6.875	103.104	103.056	103.014	102.972
7.000	103.509	103.461	103.421	103.381
7.125	103.760	103.738	103.716	103.695
7.250	104.020	104.010	103.997	103.983
7.375	104.155	104.135	104.115	104.094
7.500	104.445	104.425	104.405	104.384
7.625	104.701	104.682	104.661	104.640

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)

Rate	15-Day	30-Day	45-Day	60-Day
5.875	101.487	101.393	101.317	101.241
6.000	101.967	101.872	101.796	101.720
6.125	102.378	102.283	102.207	102.131
6.250	102.113	102.037	101.974	101.912
6.375	102.644	102.569	102.506	102.444
6.500	102.999	102.923	102.861	102.799
6.625	103.192	103.116	103.054	102.991
6.750	103.263	103.215	103.173	103.131
6.875	103.454	103.406	103.364	103.322
7.000	103.859	103.811	103.771	103.731
7.125	104.110	104.088	104.066	104.045
7.250	104.370	104.360	104.347	104.333
7.375	104.505	104.485	104.465	104.444
7.500	104.795	104.775	104.755	104.734
7.625	105.051	105.032	105.011	104.990
7.750	105.003	104.983	104.963	104.942
7.875	105.179	105.159	105.139	105.118
8.000	105.137	105.117	105.097	105.076
8.125	105.251	105.231	105.211	105.190

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	100.097	100.002	99.926	99.850
5.625	100.692	100.597	100.521	100.445
5.750	100.987	100.892	100.816	100.740
5.875	101.455	101.361	101.284	101.208
6.000	101.957	101.863	101.787	101.710
6.125	102.326	102.232	102.155	102.079
6.250	101.549	101.435	101.342	101.250
6.375	101.909	101.796	101.703	101.610
6.500	102.208	102.094	102.001	101.908
6.625	102.508	102.394	102.301	102.209
6.750	101.802	101.725	101.660	101.595
6.875	102.080	102.004	101.939	101.874
7.000	102.260	102.184	102.119	102.054
7.125	102.465	102.389	102.324	102.259
7.250	101.575	101.536	101.501	101.465
7.375	102.014	101.975	101.939	101.903
7.500	102.077	102.039	102.003	101.967
7.625	102.127	102.088	102.052	102.016
7.750	102.732	102.646	102.572	102.498
7.875	102.838	102.752	102.678	102.604
8.000	101.721	101.635	101.561	101.487
8.125	101.835	101.749	101.675	101.601

FREDDIE MAC SC 20 YEAR FIXED (220SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	98.750	98.655	98.579	98.503
5.875	99.223	99.129	99.053	98.976
6.000	99.739	99.645	99.569	99.492
6.125	100.121	100.026	99.950	99.874
6.250	99.325	99.211	99.118	99.026
6.375	99.707	99.594	99.501	99.408
6.500	100.028	99.915	99.822	99.729
6.625	100.352	100.238	100.145	100.052
6.750	99.632	99.556	99.491	99.426
6.875	99.930	99.854	99.789	99.724
7.000	100.130	100.054	99.989	99.924
7.125	100.353	100.277	100.212	100.147
7.250	99.362	99.324	99.288	99.252
7.375	99.810	99.771	99.735	99.699
7.500	99.878	99.839	99.803	99.767
7.625	99.929	99.891	99.855	99.819

FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	99.541	99.464	99.394	99.324
6.125	99.723	99.647	99.576	99.506
6.250	99.246	99.137	99.067	98.996
6.375	99.433	99.318	99.247	99.177
6.500	99.580	99.466	99.404	99.341
6.625	99.788	99.674	99.611	99.549
6.750	99.832	99.719	99.656	99.594
6.875	99.979	99.865	99.803	99.740
7.000	100.065	99.951	99.888	99.826
7.125	100.186	100.072	100.010	99.947
7.250	99.959	99.831	99.721	99.612
7.375	100.459	100.331	100.221	100.112
7.500	100.447	100.319	100.209	100.100
7.625	100.433	100.304	100.195	100.086

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

Wholesale

Effective: January 14, 2026

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.043	96.940	96.859	96.777
5.000	97.766	97.662	97.581	97.500
5.125	98.202	98.098	98.017	97.936
5.250	99.098	98.995	98.914	98.833
5.375	99.701	99.597	99.516	99.435
5.500	100.261	100.158	100.076	99.995
5.625	100.783	100.679	100.598	100.517
5.750	100.853	100.758	100.682	100.606
5.875	101.387	101.293	101.217	101.141
6.000	101.867	101.772	101.696	101.620
6.125	102.278	102.183	102.107	102.031
6.250	102.013	101.937	101.874	101.812
6.375	102.544	102.469	102.406	102.344
6.500	102.899	102.823	102.761	102.699
6.625	103.092	103.016	102.954	102.891
6.750	103.163	103.115	103.073	103.031
6.875	103.354	103.306	103.264	103.222
7.000	103.759	103.711	103.671	103.631
7.125	104.010	103.988	103.966	103.945
7.250	104.270	104.260	104.247	104.233
7.375	104.405	104.385	104.365	104.344
7.500	104.695	104.675	104.655	104.634
7.625	104.951	104.932	104.911	104.890

FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	101.907	101.813	101.737	101.660
6.125	102.276	102.182	102.105	102.029
6.250	101.499	101.385	101.292	101.200
6.375	101.859	101.746	101.653	101.560
6.500	102.158	102.044	101.951	101.858
6.625	102.458	102.344	102.251	102.159
6.750	101.752	101.675	101.610	101.545
6.875	102.030	101.954	101.889	101.824
7.000	102.210	102.134	102.069	102.004
7.125	102.415	102.339	102.274	102.209
7.250	101.525	101.486	101.451	101.415
7.375	101.964	101.925	101.889	101.853
7.500	102.027	101.989	101.953	101.917
7.625	102.077	102.038	102.002	101.966
7.750	102.682	102.596	102.522	102.448
7.875	102.788	102.702	102.628	102.554
8.000	101.671	101.585	101.511	101.437
8.125	101.785	101.699	101.625	101.551

FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN

Rate	15-Day	30-Day	45-Day	60-Day
5.375	99.001	98.897	98.816	98.735
5.500	99.561	99.458	99.376	99.295
5.625	100.083	99.979	99.898	99.817
5.750	100.153	100.058	99.982	99.906
5.875	100.687	100.593	100.517	100.441
6.000	101.167	101.072	100.996	100.920
6.125	101.578	101.483	101.407	101.331
6.250	101.313	101.237	101.174	101.112
6.375	101.844	101.769	101.706	101.644
6.500	102.199	102.123	102.061	101.999
6.625	102.392	102.316	102.254	102.191
6.750	102.463	102.415	102.373	102.331
6.875	102.654	102.606	102.564	102.522
7.000	103.059	103.011	102.971	102.931
7.125	103.310	103.288	103.266	103.245
7.250	103.570	103.560	103.547	103.533
7.375	103.705	103.685	103.665	103.644
7.500	103.995	103.975	103.955	103.934
7.625	104.251	104.232	104.211	104.190
7.750	104.203	104.183	104.163	104.142
7.875	104.379	104.359	104.339	104.318
8.000	104.337	104.317	104.297	104.276
8.125	104.451	104.431	104.411	104.390

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.043	96.940	96.859	96.777
5.000	97.766	97.662	97.581	97.500
5.125	98.202	98.098	98.017	97.936
5.250	99.098	98.995	98.914	98.833
5.375	99.701	99.597	99.516	99.435
5.500	100.261	100.158	100.076	99.995
5.625	100.783	100.679	100.598	100.517
5.750	100.853	100.758	100.682	100.606
5.875	101.387	101.293	101.217	101.141
6.000	101.867	101.772	101.696	101.620
6.125	102.278	102.183	102.107	102.031
6.250	102.013	101.937	101.874	101.812
6.375	102.544	102.469	102.406	102.344
6.500	102.899	102.823	102.761	102.699
6.625	103.092	103.016	102.954	102.891
6.750	103.163	103.115	103.073	103.031
6.875	103.354	103.306	103.264	103.222
7.000	103.759	103.711	103.671	103.631
7.125	104.010	103.988	103.966	103.945
7.250	104.270	104.260	104.247	104.233
7.375	104.405	104.385	104.365	104.344
7.500	104.695	104.675	104.655	104.634
7.625	104.951	104.932	104.911	104.890

FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	101.907	101.813	101.737	101.660
6.125	102.276	102.182	102.105	102.029
6.250	101.499	101.385	101.292	101.200
6.375	101.859	101.746	101.653	101.560
6.500	102.158	102.044	101.951	101.858
6.625	102.458	102.344	102.251	102.159
6.750	101.752	101.675	101.610	101.545
6.875	102.030	101.954	101.889	101.824
7.000	102.210	102.134	102.069	102.004
7.125	102.415	102.339	102.274	102.209
7.250	101.525	101.486	101.451	101.415
7.375	101.964	101.925	101.889	101.853
7.500	102.027	101.989	101.953	101.917
7.625	102.077	102.038	102.002	101.966
7.750	102.682	102.596	102.522	102.448
7.875	102.788	102.702	102.628	102.554
8.000	101.671	101.585	101.511	101.437
8.125	101.785	101.699	101.625	101.551

DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-

Rate	15-Day	30-Day	45-Day	60-Day
5.375	99.001	98.897	98.816	98.735
5.500	99.561	99.458	99.376	99.295
5.625	100.083	99.979	99.898	99.817
5.750	100.153	100.058	99.982	99.906
5.875	100.687	100.593	100.517	100.441
6.000	101.167	101.072	100.996	100.920
6.125	101.578	101.483	101.407	101.331
6.250	101.313	101.237	101.174	101.112
6.375	101.844	101.769	101.706	101.644
6.500	102.199	102.123	102.061	101.999
6.625	102.392	102.316	102.254	102.191
6.750	102.463	102.415	102.373	102.331
6.875	102.654	102.606	102.564	102.522
7.000	103.059	103.011	102.971	102.931
7.125	103.310	103.288	103.266	103.245
7.250	103.570	103.560	103.547	103.533
7.375	103.705	103.685	103.665	103.644
7.500	103.995	103.975	103.955	103.934
7.625	104.251	104.232	104.211	104.190
7.750	104.203	104.183	104.163	104.142
7.875	104.379	104.359	104.339	104.318
8.000	104.337	104.317	104.297	104.276
8.125	104.451	104.431	104.411	104.390

LOAN STREAM MORTGAGE

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

SELECT PRICING

Effective: **January 14, 2026**

SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.443	97.340	97.259	97.177
5.000	98.166	98.062	97.981	97.900
5.125	98.602	98.498	98.417	98.336
5.250	99.498	99.395	99.314	99.233
5.375	100.101	99.997	99.916	99.835
5.500	100.661	100.558	100.476	100.395
5.625	101.183	101.079	100.998	100.917
5.750	101.253	101.158	101.082	101.006
5.875	101.787	101.693	101.617	101.541
6.000	102.267	102.172	102.096	102.020
6.125	102.678	102.583	102.507	102.431
6.250	102.413	102.337	102.274	102.212
6.375	102.944	102.869	102.806	102.744
6.500	103.299	103.223	103.161	103.099
6.625	103.492	103.416	103.354	103.291
6.750	103.563	103.515	103.473	103.431
6.875	103.754	103.706	103.664	103.622
7.000	104.159	104.111	104.071	104.031
7.125	104.410	104.388	104.366	104.345
7.250	104.670	104.660	104.647	104.633
7.375	104.805	104.785	104.765	104.744
7.500	105.095	105.075	105.055	105.034
7.625	105.351	105.332	105.311	105.290

SELECT FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	99.786	99.729	99.682	99.635
5.000	100.143	100.086	100.039	99.992
5.125	100.217	100.160	100.113	100.067
5.250	100.584	100.524	100.470	100.415
5.375	100.900	100.840	100.786	100.731
5.500	101.188	101.129	101.074	101.019
5.625	101.464	101.405	101.350	101.295
5.750	101.556	101.498	101.444	101.389
5.875	101.827	101.770	101.715	101.660
6.000	102.076	102.018	101.964	101.909
6.125	102.306	102.249	102.194	102.139
6.250	102.554	102.459	102.412	102.365
6.375	102.950	102.856	102.809	102.762
6.500	103.202	103.107	103.060	103.013

SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	100.397	100.302	100.226	100.150
5.625	100.992	100.897	100.821	100.745
5.750	101.287	101.192	101.116	101.040
5.875	101.755	101.661	101.584	101.508
6.000	102.257	102.163	102.087	102.010
6.125	102.626	102.532	102.455	102.379
6.250	101.849	101.735	101.642	101.550
6.375	102.209	102.096	102.003	101.910
6.500	102.508	102.394	102.301	102.208
6.625	102.808	102.694	102.601	102.509
6.750	102.102	102.025	101.960	101.895
6.875	102.380	102.304	102.239	102.174
7.000	102.560	102.484	102.419	102.354
7.125	102.765	102.689	102.624	102.559
7.250	101.875	101.836	101.801	101.765
7.375	102.314	102.275	102.239	102.203
7.500	102.377	102.339	102.303	102.267
7.625	102.427	102.388	102.352	102.316
7.750	103.032	102.946	102.872	102.798
7.875	103.138	103.052	102.978	102.904
8.000	102.021	101.935	101.861	101.787
8.125	102.135	102.049	101.975	101.901

SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	99.841	99.764	99.694	99.624
6.125	100.023	99.947	99.876	99.806
6.250	99.546	99.437	99.367	99.296
6.375	99.733	99.618	99.547	99.477
6.500	99.880	99.766	99.704	99.641
6.625	100.088	99.974	99.911	99.849
6.750	100.132	100.019	99.956	99.894
6.875	100.279	100.165	100.103	100.040
7.000	100.365	100.251	100.188	100.126
7.125	100.486	100.372	100.310	100.247
7.250	100.259	100.131	100.021	99.912
7.375	100.759	100.631	100.521	100.412
7.500	100.747	100.619	100.509	100.400
7.625	100.733	100.604	100.495	100.386

FREDDIE MAC FIXED RATE BUYDOWN PRICING

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.343	97.240	97.159	97.077
5.000	98.066	97.962	97.881	97.800
5.125	98.502	98.398	98.317	98.236
5.250	99.398	99.295	99.214	99.133
5.375	100.001	99.897	99.816	99.735
5.500	100.561	100.458	100.376	100.295
5.625	101.083	100.979	100.898	100.817
5.750	101.153	101.058	100.982	100.906
5.875	101.687	101.593	101.517	101.441
6.000	102.167	102.072	101.996	101.920
6.125	102.578	102.483	102.407	102.331
6.250	102.313	102.237	102.174	102.112
6.375	102.844	102.769	102.706	102.644
6.500	103.199	103.123	103.061	102.999
6.625	103.392	103.316	103.254	103.191
6.750	103.463	103.415	103.373	103.331
6.875	103.654	103.606	103.564	103.522
7.000	104.059	104.011	103.971	103.931
7.125	104.310	104.288	104.266	104.245
7.250	104.570	104.560	104.547	104.533
7.375	104.705	104.685	104.665	104.644
7.500	104.995	104.975	104.955	104.934
7.625	105.251	105.232	105.211	105.190

SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 S

Rate	15-Day	30-Day	45-Day	60-Day
6.000	102.207	102.113	102.037	101.960
6.125	102.576	102.482	102.405	102.329
6.250	101.799	101.685	101.592	101.500
6.375	102.159	102.046	101.953	101.860
6.500	102.458	102.344	102.251	102.158
6.625	102.758	102.644	102.551	102.459
6.750	102.052	101.975	101.910	101.845
6.875	102.330	102.254	102.189	102.124
7.000	102.510	102.434	102.369	102.304
7.125	102.715	102.639	102.574	102.509
7.250	101.825	101.786	101.751	101.715
7.375	102.264	102.225	102.189	102.153
7.500	102.327	102.289	102.253	102.217
7.625	102.377	102.338	102.302	102.266
7.750	102.982	102.896	102.822	102.748
7.875	103.088	103.002	102.928	102.854
8.000	101.971	101.885	101.811	101.737
8.125	102.085	101.999	101.925	101.851

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1

Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.343	97.240	97.159	97.077
5.000	98.066	97.962	97.881	97.800
5.125	98.502	98.398	98.317	98.236
5.250	99.398	99.295	99.214	99.133
5.375	100.001	99.897	99.816	99.735
5.500	100.561	100.458	100.376	100.295
5.625	101.083	100.979	100.898	100.817
5.750	101.153	101.058	100.982	100.906
5.875	101.687	101.593	101.517	101.441
6.000	102.167	102.072	101.996	101.920
6.125	102.578	102.483	102.407	102.331
6.250	102.313	102.237	102.174	102.112
6.375	102.844	102.769	102.706	102.644
6.500	103.199	103.123	103.061	102.999
6.625	103.392	103.316	103.254	103.191
6.750	103.463	103.415	103.373	103.331
6.875	103.654	103.606	103.564	103.522
7.000	104.059	104.011	103.971	103.931
7.125	104.310	104.288	104.266	104.245
7.250	104.570	104.560	104.547	104.533
7.375	104.705	104.685	104.665	104.644
7.500	104.995	104.975	104.955	104.934
7.625	105.251	105.232	105.211	105.190

SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 S

Rate	15-Day	30-Day	45-Day	60-Day
6.000	102.207	102.113	102.037	101.960
6.125	102.576	102.482	102.405	102.329
6.250	101.799	101.685	101.592	101.500
6.375	102.159	102.046	101.953	101.860
6.500	102.458	102.344	102.251	102.158
6.625	102.758	102.644	102.551	102.459
6.750	102.052	101.975	101.910	101.845
6.875	102.330	102.254	102.189	102.124
7.000	102.510	102.434	102.369	102.304
7.125	102.715	102.639	102.574	102.509
7.250	101.825	101.786	101.751	101.715
7.375	102.264	102.225	102.189	102.153
7.500	102.327	102.289	102.253	102.217
7.625	102.377	102.338	102.302	102.266
7.750	102.982	102.896	102.822	102.748
7.875	103.088	103.002	102.928	102.854
8.000	101.971	101.885	101.811	101.737
8.125	102.085	101.999	101.925	101.851

LOAN STREAM MORTGAGE

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

Wholesale

Effective: January 14, 2026

FANNIE MAE ARMS PRICING

FANNIE MAE 5/6 ARM (105-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.750	98.627	98.645	98.520	98.512
4.875	98.972	98.987	98.848	98.840
5.000	99.307	99.319	99.167	99.158
5.125	99.644	99.652	99.487	99.478
5.250	99.942	99.948	99.770	99.760
5.375	100.213	100.216	100.024	100.014
5.500	100.396	100.395	100.191	100.180
5.625	100.497	100.494	100.276	100.264
5.750	100.596	100.590	100.359	100.346
5.875	100.694	100.684	100.440	100.427
6.000	100.853	100.840	100.582	100.568
6.125	101.104	101.087	100.817	100.802
6.250	101.310	101.291	101.007	100.992
6.375	101.398	101.376	101.079	101.063
6.500	101.463	101.438	101.128	101.111
6.625	101.493	101.464	101.141	101.124
6.750	101.535	101.503	101.166	101.148

FANNIE MAE 7/6 ARM (107-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	98.410	98.422	98.270	98.261
5.125	98.822	98.831	98.666	98.657
5.250	99.270	99.276	99.098	99.088
5.375	99.802	99.804	99.613	99.602
5.500	100.213	100.212	100.008	99.996
5.625	100.492	100.489	100.271	100.259
5.750	100.732	100.725	100.494	100.482
5.875	100.915	100.905	100.661	100.647
6.000	101.047	101.034	100.776	100.762
6.125	101.106	101.090	100.819	100.805
6.250	101.260	101.240	100.957	100.941
6.375	101.503	101.480	101.183	101.167
6.500	101.662	101.636	101.326	101.310
6.625	101.694	101.665	101.342	101.325
6.750	101.712	101.680	101.344	101.326

FANNIE MAE 10/6 ARM (110-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	98.806	98.812	98.634	98.624
5.375	99.191	99.193	99.002	98.991
5.500	99.537	99.537	99.332	99.321
5.625	99.876	99.872	99.654	99.642
5.750	100.177	100.170	99.939	99.927
5.875	100.426	100.416	100.171	100.158
6.000	100.631	100.618	100.361	100.347
6.125	100.778	100.762	100.491	100.477
6.250	100.948	100.929	100.645	100.630
6.375	101.101	101.079	100.782	100.766
6.500	101.169	101.144	100.834	100.817
6.625	101.109	101.080	100.757	100.739
6.750	101.088	101.056	100.720	100.702

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

Rate	15-Day	30-Day	45-Day	60-Day
4.750	98.981	99.000	98.874	98.867
4.875	99.326	99.341	99.202	99.194
5.000	99.661	99.672	99.521	99.512
5.125	99.997	100.006	99.841	99.832
5.250	100.296	100.302	100.123	100.113
5.375	100.567	100.570	100.378	100.367
5.500	100.750	100.750	100.545	100.534
5.625	100.852	100.849	100.631	100.619
5.750	100.953	100.946	100.715	100.703
5.875	101.053	101.043	100.799	100.785
6.000	101.214	101.200	100.943	100.929
6.125	101.467	101.451	101.180	101.165
6.250	101.675	101.656	101.372	101.357
6.375	101.765	101.742	101.445	101.430
6.500	101.831	101.806	101.496	101.479
6.625	101.861	101.832	101.509	101.492
6.750	101.903	101.871	101.535	101.517

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

Rate	15-Day	30-Day	45-Day	60-Day
5.000	98.758	98.770	98.618	98.609
5.125	99.169	99.178	99.013	99.004
5.250	99.616	99.622	99.444	99.434
5.375	100.147	100.149	99.958	99.947
5.500	100.557	100.557	100.352	100.341
5.625	100.836	100.832	100.615	100.603
5.750	101.076	101.069	100.838	100.825
5.875	101.259	101.249	101.005	100.992
6.000	101.393	101.380	101.122	101.108
6.125	101.454	101.438	101.167	101.152
6.250	101.609	101.590	101.306	101.291
6.375	101.854	101.831	101.534	101.518
6.500	102.015	101.989	101.679	101.662
6.625	102.048	102.019	101.696	101.679
6.750	102.068	102.036	101.700	101.682

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

Rate	15-Day	30-Day	45-Day	60-Day
5.250	99.151	99.157	98.979	98.969
5.375	99.534	99.537	99.345	99.335
5.500	99.879	99.878	99.674	99.662
5.625	100.216	100.212	99.994	99.982
5.750	100.515	100.508	100.277	100.265
5.875	100.762	100.752	100.508	100.495
6.000	100.967	100.954	100.696	100.683
6.125	101.114	101.097	100.827	100.812
6.250	101.284	101.265	100.981	100.966
6.375	101.437	101.415	101.118	101.102
6.500	101.506	101.480	101.170	101.154
6.625	101.446	101.417	101.094	101.077
6.750	101.426	101.394	101.058	101.040

FREDDIE MAC ARMS PRICING

FREDDIE MAC 5/6 ARM (205-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.750	98.377	98.395	98.270	98.262
4.875	98.722	98.737	98.598	98.590
5.000	99.057	99.069	98.917	98.908
5.125	99.394	99.402	99.237	99.228
5.250	99.692	99.698	99.520	99.510
5.375	99.963	99.966	99.774	99.764
5.500	100.146	100.145	99.941	99.930
5.625	100.247	100.244	100.026	100.014
5.750	100.346	100.340	100.109	100.096
5.875	100.444	100.434	100.190	100.177
6.000	100.603	100.590	100.332	100.318
6.125	100.854	100.837	100.567	100.552
6.250	101.060	101.041	100.757	100.742
6.375	101.148	101.126	100.829	100.813
6.500	101.213	101.188	100.878	100.861
6.625	101.243	101.214	100.891	100.874
6.750	101.285	101.253	100.916	100.898

FREDDIE MAC 7/6 ARM (207-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	98.160	98.172	98.020	98.011
5.125	98.572	98.581	98.416	98.407
5.250	99.020	99.026	98.848	98.838
5.375	99.552	99.554	99.363	99.352
5.500	99.963	99.962	99.758	99.746
5.625	100.242	100.239	100.021	100.009
5.750	100.482	100.475	100.244	100.232
5.875	100.665	100.655	100.411	100.397
6.000	100.797	100.784	100.526	100.512
6.125	100.856	100.840	100.569	100.555
6.250	101.010	100.990	100.707	100.691
6.375	101.253	101.230	100.933	100.917
6.500	101.412	101.386	101.076	101.060
6.625	101.444	101.415	101.092	101.075
6.750	101.462	101.430	101.094	101.076

FREDDIE MAC 10/6 ARM (210-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	98.556	98.562	98.384	98.374
5.375	98.941	98.943	98.752	98.741
5.500	99.287	99.287	99.082	99.071
5.625	99.626	99.622	99.404	99.392
5.750	99.927	99.920	99.689	99.677
5.875	100.176	100.166	99.921	99.908
6.000	100.381	100.368	100.111	100.097
6.125	100.528	100.512	100.241	100.227
6.250	100.698	100.679	100.395	100.380
6.375	100.851	100.829	100.532	100.516
6.500	100.919	100.894	100.584	100.567
6.625	100.859	100.830	100.507	100.489
6.750	100.838	100.806	100.470	100.452

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

Rate	15-Day	30-Day	45-Day	60-Day
4.750	98.731	98.750	98.624	98.617
4.875	99.076	99.091	98.952	98.944
5.000	99.411	99.422	99.271	99.262
5.125	99.747	99.756	99.591	99.582
5.250	100.046	100.052	99.873	99.863
5.375	100.317	100.320	100.128	100.117
5.500	100.500	100.500	100.295	100.284
5.625	100.602	100.599	100.381	100.369
5.750	100.703	100.696	100.465	100.453
5.875	100.803	100.793	100.549	100.535
6.000	100.964	100.950	100.693	100.679
6.125	101.217	101.201	100.930	100.915
6.250	101.425	101.406	101.122	101.107
6.375	101.515	101.492	101.195	101.180
6.500	101.581	101.556	101.246	101.229
6.625	101.611	101.582	101.259	101.242
6.750	101.653	101.621	101.285	101.267

FREDDIE MAC 7/6 ARM SC (207SC-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	98.508	98.520	98.368	98.359
5.125	98.919	98.928	98.763	98.754
5.250	99.366	99.372	99.194	99.184
5.375	99.897	99.899	99.708	99.697
5.500	100.307	100.307	100.102	100.091
5.625	100.586	100.582	100.365	100.353
5.750	100.826	100.819	100.588	100.575
5.875	101.009	100.999	100.755	100.742
6.000	101.143	101.130	100.872	100.858
6.125	101.204	101.188	100.917	100.902
6.250	101.359	101.340	101.056	101.041
6.375	101.604	101.581	101.284	101.268
6.500	101.765	101.739	101.429	101.412
6.625	101.798	101.769	101.446	101.429
6.750	101.818	101.786	101.450	101.432

FREDDIE MAC 10/6 ARM SC (210SC-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	98.901	98.907	98.729	98.719
5.375	99.284	99.287	99.095	99.085
5.500	99.629	99.628	99.424	99.412
5.625	99.966	99.962	99.744	99.732
5.750	100.265	100.258	100.027	100.015
5.875	100.512	100.502	100.258	100.245
6.000	100.717	100.704	100.446	100.433
6.125	100.864	100.847	100.577	100.562
6.250	101.034	101.015	100.731	100.716
6.375	101.187	101.165	100.868	100.852
6.500	101.256	101.230	100.920	100.904
6.625	101.196	101.167	100.844	100.827
6.750	101.176	101.144	100.808	100.790

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

Effective: **January 14, 2026**

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
Subordindate 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 **	
Loan Amt $75,000 <= $100,000	-1.000
Loan Amt >$100,000 < = $249,999	0.250

MISCELLANEOUS	
Texas Cash out	-1.000
HB 20YR & 25YR Term	-1.500
> 6 Financed Properties	-0.500
Escrow Waiver (Non-CA)	-0.250
State Adjustors: NC	-0.375

HR/HP/FTHB + AMI ADJUSTMENT CAPS*	
LTV > 80% AND FICO >= 680	0.000
All other LTV & FICO combinations	0.000
FTHB + AMI LLPA Waiver	0.000

***Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj**

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

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

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

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

NC Floor Price	99.750

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEREADY AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
HOMEREADY AND HOME POSSIBLE Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210

LPMI (in addition to adjustments above)

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

LOAN STREAM MORTGAGE

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

Wholesale

Effective: January 14, 2026

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (AltA101)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.143	97.040	96.959	96.877
5.000	97.866	97.762	97.681	97.600
5.125	98.302	98.198	98.117	98.036
5.250	99.198	99.095	99.014	98.933
5.375	99.801	99.697	99.616	99.535
5.500	100.361	100.258	100.176	100.095
5.625	100.883	100.779	100.698	100.617
5.750	100.953	100.858	100.782	100.706
5.875	101.487	101.393	101.317	101.241
6.000	101.967	101.872	101.796	101.720
6.125	102.378	102.283	102.207	102.131
6.250	102.113	102.037	101.974	101.912
6.375	102.644	102.569	102.506	102.444
6.500	102.999	102.923	102.861	102.799
6.625	103.192	103.116	103.054	102.991
6.750	103.263	103.215	103.173	103.131
6.875	103.454	103.406	103.364	103.322
7.000	103.859	103.811	103.771	103.731
7.125	104.110	104.088	104.066	104.045
7.250	104.370	104.360	104.347	104.333
7.375	104.505	104.485	104.465	104.444
7.500	104.795	104.775	104.755	104.734
7.625	105.051	105.032	105.011	104.990

Alt Agency 25 Yr Fixed (AltA125)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.779	96.675	96.594	96.513
5.000	97.501	97.398	97.317	97.236
5.125	97.939	97.835	97.754	97.673
5.250	98.849	98.745	98.664	98.583
5.375	99.475	99.371	99.290	99.209
5.500	100.064	99.960	99.879	99.798
5.625	100.608	100.504	100.423	100.342
5.750	100.678	100.583	100.507	100.431
5.875	101.203	101.109	101.033	100.957
6.000	101.672	101.577	101.501	101.425
6.125	102.083	101.988	101.912	101.836
6.250	101.818	101.742	101.679	101.617
6.375	102.349	102.274	102.211	102.149
6.500	102.704	102.628	102.566	102.504
6.625	102.897	102.821	102.759	102.696
6.750	102.968	102.920	102.878	102.836
6.875	103.159	103.111	103.069	103.027
7.000	103.564	103.516	103.476	103.436
7.125	103.815	103.793	103.771	103.750
7.250	104.075	104.065	104.052	104.038
7.375	104.210	104.190	104.170	104.149
7.500	104.500	104.480	104.460	104.439
7.625	104.756	104.737	104.716	104.695

Alt Agency 20 Yr Fixed (AltA120)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	98.203	98.061	97.949	97.838
5.125	98.542	98.400	98.289	98.177
5.250	99.361	99.220	99.108	98.997
5.375	99.915	99.773	99.662	99.550
5.500	100.443	100.302	100.190	100.079
5.625	100.914	100.772	100.661	100.549
5.750	100.727	100.594	100.487	100.381
5.875	101.194	101.061	100.955	100.848
6.000	101.622	101.490	101.383	101.277
6.125	102.010	101.877	101.770	101.664
6.250	101.411	101.297	101.204	101.111
6.375	101.924	101.810	101.718	101.625
6.500	102.274	102.160	102.067	101.974
6.625	102.467	102.354	102.261	102.168
6.750	102.349	102.273	102.213	102.154
6.875	102.543	102.467	102.408	102.348

Alt Agency 15 Yr Fixed (AltA115)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	99.843	99.786	99.739	99.692
5.125	99.917	99.860	99.813	99.767
5.250	100.284	100.224	100.170	100.115
5.375	100.600	100.540	100.486	100.431
5.500	100.888	100.829	100.774	100.719
5.625	101.164	101.105	101.050	100.995
5.750	101.256	101.198	101.144	101.089
5.875	101.527	101.470	101.415	101.360
6.000	101.776	101.718	101.664	101.609
6.125	102.006	101.949	101.894	101.839
6.250	102.254	102.159	102.112	102.065
6.375	102.650	102.556	102.509	102.462
6.500	102.902	102.807	102.760	102.713
6.625	103.018	102.923	102.876	102.829

Alt Agency 10 Yr Fixed (AltA110)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	100.152	100.076	100.014	99.951
5.125	100.158	100.082	100.019	99.957
5.250	100.524	100.446	100.375	100.305
5.375	100.775	100.697	100.626	100.556
5.500	101.004	100.925	100.855	100.785
5.625	101.220	101.141	101.071	101.001
5.750	101.318	101.256	101.201	101.146
5.875	101.556	101.498	101.443	101.388
6.000	101.782	101.724	101.669	101.615
6.125	101.989	101.932	101.877	101.823
6.250	102.507	102.412	102.365	102.318
6.375	102.843	102.748	102.702	102.655
6.500	103.040	102.945	102.898	102.851
6.625	103.100	103.005	102.958	102.911

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

Wholesale

Effective: January 14, 2026

ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (AltA101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	100.097	100.002	99.926	99.850
5.625	100.692	100.597	100.521	100.445
5.750	100.987	100.892	100.816	100.740
5.875	101.455	101.361	101.284	101.208
6.000	101.957	101.863	101.787	101.710
6.125	102.326	102.232	102.155	102.079
6.250	101.549	101.435	101.342	101.250
6.375	101.909	101.796	101.703	101.610
6.500	102.208	102.094	102.001	101.908
6.625	102.508	102.394	102.301	102.209
6.750	101.802	101.725	101.660	101.595
6.875	102.080	102.004	101.939	101.874
7.000	102.260	102.184	102.119	102.054
7.125	102.465	102.389	102.324	102.259
7.250	101.575	101.536	101.501	101.465
7.375	102.014	101.975	101.939	101.903
7.500	102.077	102.039	102.003	101.967
7.625	102.127	102.088	102.052	102.016
7.750	102.732	102.646	102.572	102.498
7.875	102.838	102.752	102.678	102.604
8.000	101.721	101.635	101.561	101.487
8.125	101.835	101.749	101.675	101.601

Alt Agency 25 Yr Fixed High Bal (AltA125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.172	98.077	98.001	97.925
5.625	98.767	98.672	98.596	98.520
5.750	99.047	98.953	98.877	98.800
5.875	99.510	99.416	99.339	99.263
6.000	100.012	99.918	99.842	99.765
6.125	100.381	100.287	100.210	100.134
6.250	99.604	99.490	99.397	99.305
6.375	99.964	99.851	99.758	99.665
6.500	100.263	100.149	100.056	99.963
6.625	100.563	100.449	100.356	100.264
6.750	99.857	99.780	99.715	99.650
6.875	100.135	100.059	99.994	99.929
7.000	100.315	100.239	100.174	100.109
7.125	100.520	100.444	100.379	100.314
7.250	99.630	99.591	99.556	99.520
7.375	100.069	100.030	99.994	99.958
7.500	100.132	100.094	100.058	100.022
7.625	100.182	100.143	100.107	100.071

Alt Agency 20 Yr Fixed High Bal (AltA120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	97.673	97.579	97.502	97.426
5.500	98.287	98.192	98.116	98.040
5.625	98.867	98.772	98.696	98.620
5.750	99.150	99.055	98.979	98.903
5.875	99.623	99.529	99.453	99.376
6.000	100.139	100.045	99.969	99.892
6.125	100.521	100.426	100.350	100.274
6.250	99.725	99.611	99.518	99.426
6.375	100.107	99.994	99.901	99.808
6.500	100.428	100.315	100.222	100.129
6.625	100.752	100.638	100.545	100.452
6.750	100.032	99.956	99.891	99.826
6.875	100.330	100.254	100.189	100.124
7.000	100.530	100.454	100.389	100.324
7.125	100.753	100.677	100.612	100.547
7.250	99.762	99.724	99.688	99.652
7.375	100.210	100.171	100.135	100.099
7.500	100.278	100.239	100.203	100.167
7.625	100.329	100.291	100.255	100.219

Alt Agency 15 Yr Fixed High Bal (AltA115HB)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	99.989	99.912	99.842	99.772
6.125	100.158	100.082	100.012	99.941
6.250	99.700	99.591	99.521	99.450
6.375	99.865	99.750	99.679	99.609
6.500	99.989	99.875	99.813	99.750
6.625	100.174	100.060	99.998	99.935
6.750	100.232	100.118	100.056	99.993
6.875	100.359	100.245	100.183	100.120
7.000	100.425	100.311	100.249	100.187
7.125	100.528	100.415	100.352	100.290
7.250	100.317	100.188	100.079	99.970
7.375	100.800	100.672	100.563	100.453
7.500	100.775	100.646	100.537	100.428
7.625	100.749	100.621	100.511	100.402

Alt Agency 10 Yr Fixed High Bal (AltA110HB)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	99.506	99.429	99.359	99.289
6.125	99.688	99.612	99.541	99.471
6.250	99.211	99.102	99.032	98.961
6.375	99.398	99.283	99.212	99.142
6.500	99.545	99.431	99.369	99.306
6.625	99.753	99.639	99.576	99.514
6.750	99.797	99.684	99.621	99.559
6.875	99.944	99.830	99.768	99.705
7.000	100.030	99.916	99.853	99.791
7.125	100.151	100.037	99.975	99.912
7.250	99.794	99.666	99.556	99.447
7.375	100.294	100.166	100.056	99.947
7.500	100.282	100.154	100.044	99.935
7.625	100.268	100.139	100.030	99.921

LOAN STREAM MORTGAGE

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

SELECT PRICING

Effective: January 14, 2026

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT AltA101)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.443	97.340	97.259	97.177
5.000	98.166	98.062	97.981	97.900
5.125	98.602	98.498	98.417	98.336
5.250	99.498	99.395	99.314	99.233
5.375	100.101	99.997	99.916	99.835
5.500	100.661	100.558	100.476	100.395
5.625	101.183	101.079	100.998	100.917
5.750	101.253	101.158	101.082	101.006
5.875	101.787	101.693	101.617	101.541
6.000	102.267	102.172	102.096	102.020
6.125	102.678	102.583	102.507	102.431
6.250	102.413	102.337	102.274	102.212
6.375	102.944	102.869	102.806	102.744
6.500	103.299	103.223	103.161	103.099
6.625	103.492	103.416	103.354	103.291
6.750	103.563	103.515	103.473	103.431
6.875	103.754	103.706	103.664	103.622
7.000	104.159	104.111	104.071	104.031
7.125	104.410	104.388	104.366	104.345
7.250	104.670	104.660	104.647	104.633
7.375	104.805	104.785	104.765	104.744
7.500	105.095	105.075	105.055	105.034
7.625	105.351	105.332	105.311	105.290

SELECT Alt Agency 15 Yr Fixed (SELECT AltA115)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	102.076	102.018	101.964	101.909
6.125	102.306	102.249	102.194	102.139
6.250	102.554	102.459	102.412	102.365
6.375	102.950	102.856	102.809	102.762
6.500	103.202	103.107	103.060	103.013
6.625	103.318	103.223	103.176	103.129
6.750	103.684	103.589	103.542	103.495
6.875	103.769	103.674	103.627	103.580
7.000	104.093	103.998	103.951	103.904
7.125	104.285	104.190	104.143	104.096
7.250	104.259	104.150	104.056	103.962
7.375	104.447	104.337	104.244	104.150
7.500	104.622	104.513	104.419	104.325
7.625	104.795	104.686	104.592	104.499

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT AltA101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	100.397	100.302	100.226	100.150
5.625	100.992	100.897	100.821	100.745
5.750	101.287	101.192	101.116	101.040
5.875	101.755	101.661	101.584	101.508
6.000	102.257	102.163	102.087	102.010
6.125	102.626	102.532	102.455	102.379
6.250	101.849	101.735	101.642	101.550
6.375	102.209	102.096	102.003	101.910
6.500	102.508	102.394	102.301	102.208
6.625	102.808	102.694	102.601	102.509
6.750	102.102	102.025	101.960	101.895
6.875	102.380	102.304	102.239	102.174
7.000	102.560	102.484	102.419	102.354
7.125	102.765	102.689	102.624	102.559
7.250	101.875	101.836	101.801	101.765
7.375	102.314	102.275	102.239	102.203
7.500	102.377	102.339	102.303	102.267
7.625	102.427	102.388	102.352	102.316
7.750	103.032	102.946	102.872	102.798
7.875	103.138	103.052	102.978	102.904
8.000	102.021	101.935	101.861	101.787
8.125	102.135	102.049	101.975	101.901

SELECT Alt Agency 15 Yr Fixed High Bal (SELECT AltA115HB)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	100.289	100.212	100.142	100.072
6.125	100.458	100.382	100.312	100.241
6.250	100.000	99.891	99.821	99.750
6.375	100.165	100.050	99.979	99.909
6.500	100.289	100.175	100.113	100.050
6.625	100.474	100.360	100.298	100.235
6.750	100.532	100.418	100.356	100.293
6.875	100.659	100.545	100.483	100.420
7.000	100.725	100.611	100.549	100.487
7.125	100.828	100.715	100.652	100.590
7.250	100.617	100.488	100.379	100.270
7.375	101.100	100.972	100.863	100.753
7.500	101.075	100.946	100.837	100.728
7.625	101.049	100.921	100.811	100.702

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

Effective: **January 14, 2026**

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	-0.125	-0.125	-0.500	-0.875	-1.750	-3.250			
2nd Home	-0.125	-0.125	-0.500	-0.875	-1.750	-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					
Subordindate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125		
High Balance Fixed Purchase/Rate & Term	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125		
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625		
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875				
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375				

LOAN AMOUNT **

Loan Amt $75,000 <= $100,000	-1.000
Loan Amt >$100,000 < = $249,999	0.250

MISCELLANEOUS

Texas Cash out	-1.000
HB 20YR & 25YR Term	-1.500
> 6 Financed Properties	-0.500
Escrow Waiver (Non-CA)	-0.250
State Adjustors: NC	-0.375

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

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

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

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

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

NC Floor Price	99.750

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
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: January 14, 2026

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: January 14, 2026

MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	100.026	99.851	99.662
6.500	100.056	99.881	99.692
6.625	100.520	100.345	100.156
6.750	100.974	100.799	100.610
6.875	101.321	101.144	100.984
6.990	101.791	101.614	101.454
7.000	101.821	101.644	101.484
7.125	102.255	102.078	101.918
7.250	102.679	102.502	102.342
7.375	102.152	101.941	101.743
7.490	102.575	102.364	102.166
7.500	102.612	102.401	102.203
7.625	103.026	102.815	102.617
7.750	103.420	103.209	103.011
7.875	102.374	102.137	101.901
7.990	102.764	102.527	102.291
8.000	102.794	102.557	102.321

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	98.526	98.351	98.162
6.500	98.556	98.381	98.192
6.625	99.020	98.845	98.656
6.750	99.474	99.299	99.110
6.875	99.821	99.644	99.484
6.990	100.291	100.114	99.954
7.000	100.321	100.144	99.984
7.125	100.755	100.578	100.418
7.250	101.179	101.002	100.842
7.375	100.652	100.441	100.243
7.490	101.082	100.871	100.673
7.500	101.112	100.901	100.703
7.625	101.526	101.315	101.117
7.750	101.920	101.709	101.511
7.875	100.874	100.637	100.401
7.990	101.264	101.027	100.791
8.000	101.294	101.057	100.821

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	99.276	99.101	98.912
6.500	99.306	99.131	98.942
6.625	99.770	99.595	99.406
6.750	100.224	100.049	99.860
6.875	100.571	100.394	100.234
6.990	101.041	100.864	100.704
7.000	101.071	100.894	100.734
7.125	101.505	101.328	101.168
7.250	101.929	101.752	101.592
7.375	101.402	101.191	100.993
7.490	101.832	101.621	101.423
7.500	101.862	101.651	101.453
7.625	102.276	102.065	101.867
7.750	102.670	102.459	102.261
7.875	101.624	101.387	101.151
7.990	102.014	101.777	101.541
8.000	102.044	101.807	101.571

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	98.026	97.851	97.662
6.500	98.056	97.881	97.692
6.625	98.520	98.345	98.156
6.750	98.974	98.799	98.610
6.875	99.321	99.144	98.984
6.990	99.791	99.614	99.454
7.000	99.821	99.644	99.484
7.125	100.255	100.078	99.918
7.250	100.679	100.502	100.342
7.375	100.152	99.941	99.743
7.490	100.575	100.364	100.166
7.500	100.612	100.401	100.203
7.625	101.026	100.815	100.617
7.750	101.420	101.209	101.011
7.875	100.374	100.137	99.901
7.990	100.764	100.527	100.291
8.000	100.794	100.557	100.321

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	96.526	96.351	96.162
6.500	96.556	96.381	96.192
6.625	97.020	96.845	96.656
6.750	97.474	97.299	97.110
6.875	97.821	97.644	97.484
6.990	98.291	98.114	97.954
7.000	98.321	98.144	97.984
7.125	98.755	98.578	98.418
7.250	99.179	99.002	98.842
7.375	98.652	98.441	98.243
7.490	99.082	98.871	98.673
7.500	99.112	98.901	98.703
7.625	99.526	99.315	99.117
7.750	99.920	99.709	99.511
7.875	98.874	98.637	98.401
7.990	99.264	99.027	98.791
8.000	99.294	99.057	98.821

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	97.368	97.276	97.101
6.500	97.398	97.306	97.131
6.625	97.862	97.770	97.595
6.750	98.316	98.224	98.049
6.875	98.680	98.571	98.394
6.990	99.150	99.041	98.864
7.000	99.180	99.071	98.894
7.125	99.614	99.505	99.328
7.250	100.038	99.929	99.752
7.375	99.529	99.402	99.191
7.490	99.959	99.832	99.621
7.500	99.989	99.862	99.651
7.625	100.403	100.276	100.065
7.750	100.797	100.670	100.459
7.875	99.759	99.624	99.387
7.990	100.149	100.014	99.777
8.000	100.179	100.044	99.807

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.

Rate	15 Day	30 Day	45 Day

Rate	15 Day	30 Day	45 Day

Rate	15 Day	30 Day	45 Day

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

LOAN STREAM MORTGAGE

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: January 14, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
5.000	99.223	99.168	99.084
5.125	99.576	99.521	99.437
5.250	100.334	100.279	100.195
5.375	100.536	100.472	100.402
5.500	101.041	100.977	100.907
5.625	101.519	101.455	101.384
5.750	101.801	101.738	101.667
5.875	101.684	101.628	101.567
6.000	102.304	102.249	102.187
6.125	102.799	102.744	102.682
6.250	102.720	102.664	102.602
6.375	102.937	102.870	102.800
6.500	103.479	103.412	103.343
6.625	103.870	103.803	103.734
6.750	103.459	103.392	103.323
6.875	103.967	103.897	103.850
7.000	104.548	104.477	104.431

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
5.000	98.413	98.358	98.274
5.125	98.766	98.711	98.627
5.250	99.524	99.469	99.385
5.375	99.726	99.662	99.592
5.500	100.231	100.167	100.097
5.625	100.709	100.645	100.574
5.750	100.991	100.928	100.857
5.875	100.874	100.818	100.757
6.000	101.494	101.439	101.377
6.125	101.989	101.934	101.872
6.250	101.910	101.854	101.792
6.375	102.127	102.060	101.990
6.500	102.669	102.602	102.533
6.625	103.060	102.993	102.924
6.750	102.649	102.582	102.513

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
5.000	99.907	99.873	99.841
5.125	100.128	100.095	100.062
5.250	100.735	100.701	100.668
5.375	100.633	100.566	100.495
5.500	101.007	100.940	100.869
5.625	101.353	101.286	101.215
5.750	101.484	101.417	101.347
5.875	101.775	101.683	101.583
6.000	102.255	102.163	102.063

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.250	99.708	99.645	99.574
5.375	99.765	99.702	99.631
5.500	100.443	100.379	100.309
5.625	100.879	100.816	100.745
5.750	101.299	101.236	101.165
5.875	100.848	100.793	100.731
6.000	101.343	101.288	101.226
6.125	101.740	101.685	101.623
6.250	101.700	101.645	101.583
6.375	101.737	101.670	101.600
6.500	102.139	102.072	102.003
6.625	102.483	102.416	102.346
6.750	102.035	101.968	101.899
6.875	102.542	102.472	102.425
7.000	102.798	102.727	102.681
7.125	103.081	103.011	102.965
7.250	102.928	102.857	102.811

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
5.000	99.023	98.968	98.884
5.125	99.376	99.321	99.237
5.250	100.134	100.079	99.995
5.375	100.336	100.272	100.202
5.500	100.841	100.777	100.707
5.625	101.319	101.255	101.184
5.750	101.601	101.538	101.467
5.875	101.484	101.428	101.367
6.000	102.104	102.049	101.987
6.125	102.599	102.544	102.482
6.250	102.520	102.464	102.402
6.375	102.737	102.670	102.600
6.500	103.279	103.212	103.143
6.625	103.670	103.603	103.534
6.750	103.259	103.192	103.123
6.875	103.767	103.697	103.650
7.000	104.348	104.277	104.231

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.250	99.458	99.395	99.324
5.375	99.515	99.452	99.381
5.500	100.193	100.129	100.059
5.625	100.629	100.566	100.495
5.750	101.049	100.986	100.915
5.875	100.598	100.543	100.481
6.000	101.093	101.038	100.976
6.125	101.490	101.435	101.373
6.250	101.450	101.395	101.333
6.375	101.487	101.420	101.350
6.500	101.889	101.822	101.753
6.625	102.233	102.166	102.096
6.750	101.785	101.718	101.649
6.875	102.292	102.222	102.175
7.000	102.548	102.477	102.431
7.125	102.831	102.761	102.715
7.250	102.678	102.607	102.561

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.000	99.023	98.968	98.884
5.125	99.376	99.321	99.237
5.250	100.134	100.079	99.995
5.375	100.336	100.272	100.202
5.500	100.841	100.777	100.707
5.625	101.319	101.255	101.184
5.750	101.601	101.538	101.467
5.875	101.484	101.428	101.367
6.000	102.104	102.049	101.987
6.125	102.599	102.544	102.482
6.250	102.520	102.464	102.402
6.375	102.737	102.670	102.600
6.500	103.279	103.212	103.143
6.625	103.670	103.603	103.534
6.750	103.259	103.192	103.123
6.875	103.767	103.697	103.650
7.000	104.348	104.277	104.231

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	99.458	99.395	99.324
5.375	99.515	99.452	99.381
5.500	100.193	100.129	100.059
5.625	100.629	100.566	100.495
5.750	101.049	100.986	100.915
5.875	100.598	100.543	100.481
6.000	101.093	101.038	100.976
6.125	101.490	101.435	101.373
6.250	101.450	101.395	101.333
6.375	101.487	101.420	101.350
6.500	101.889	101.822	101.753
6.625	102.233	102.166	102.096
6.750	101.785	101.718	101.649
6.875	102.292	102.222	102.175
7.000	102.548	102.477	102.431
7.125	102.831	102.761	102.715
7.250	102.678	102.607	102.561

LLPAs

FICO ≥700	**FICO 600-619**	**VA Loan Amount >$950K**	
0.375	-0.750	-0.375	
FICO 680-699	**FICO 580-599**	**Loan Amount <$100,000**	**60 Day Lock (From 45 Day Price)**
0.250	-1.500	-0.375	-0.500
FICO 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/IRRRL)**	
-0.250	0.250	-1.250	

LOANSTREAM MORTGAGE

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

SELECT PRICING

Effective: January 14, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
5.000	99.573	99.518	99.434
5.125	99.926	99.871	99.787
5.250	100.684	100.629	100.545
5.375	100.886	100.822	100.752
5.500	101.391	101.327	101.257
5.625	101.869	101.805	101.734
5.750	102.151	102.088	102.017
5.875	102.034	101.978	101.917
6.000	102.654	102.599	102.537
6.125	103.149	103.094	103.032
6.250	103.070	103.014	102.952
6.375	103.287	103.220	103.150
6.500	103.829	103.762	103.693
6.625	104.220	104.153	104.084
6.750	103.809	103.742	103.673
6.875	104.317	104.247	104.200
7.000	104.898	104.827	104.781

SELECT FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
5.000	100.257	100.223	100.191
5.125	100.478	100.445	100.412
5.250	101.085	101.051	101.018
5.375	100.983	100.916	100.845
5.500	101.357	101.290	101.219
5.625	101.703	101.636	101.565
5.750	101.834	101.767	101.697
5.875	102.125	102.033	101.933
6.000	102.605	102.513	102.413

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
5.000	99.373	99.318	99.234
5.125	99.726	99.671	99.587
5.250	100.484	100.429	100.345
5.375	100.686	100.622	100.552
5.500	101.191	101.127	101.057
5.625	101.669	101.605	101.534
5.750	101.951	101.888	101.817
5.875	101.834	101.778	101.717
6.000	102.454	102.399	102.337
6.125	102.949	102.894	102.832
6.250	102.870	102.814	102.752
6.375	103.087	103.020	102.950
6.500	103.629	103.562	103.493
6.625	104.020	103.953	103.884
6.750	103.609	103.542	103.473
6.875	104.117	104.047	104.000
7.000	104.698	104.627	104.581

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.000	99.373	99.318	99.234
5.125	99.726	99.671	99.587
5.250	100.484	100.429	100.345
5.375	100.686	100.622	100.552
5.500	101.191	101.127	101.057
5.625	101.669	101.605	101.534
5.750	101.951	101.888	101.817
5.875	101.834	101.778	101.717
6.000	102.454	102.399	102.337
6.125	102.949	102.894	102.832
6.250	102.870	102.814	102.752
6.375	103.087	103.020	102.950
6.500	103.629	103.562	103.493
6.625	104.020	103.953	103.884
6.750	103.609	103.542	103.473
6.875	104.117	104.047	104.000
7.000	104.698	104.627	104.581

SELECT FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.250	100.058	99.995	99.924
5.375	100.115	100.052	99.981
5.500	100.793	100.729	100.659
5.625	101.229	101.166	101.095
5.750	101.649	101.586	101.515
5.875	101.198	101.143	101.081
6.000	101.693	101.638	101.576
6.125	102.090	102.035	101.973
6.250	102.050	101.995	101.933
6.375	102.087	102.020	101.950
6.500	102.489	102.422	102.353
6.625	102.833	102.766	102.696
6.750	102.385	102.318	102.249
6.875	102.892	102.822	102.775
7.000	103.148	103.077	103.031
7.125	103.431	103.361	103.315
7.250	103.278	103.207	103.161

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.250	99.808	99.745	99.674
5.375	99.865	99.802	99.731
5.500	100.543	100.479	100.409
5.625	100.979	100.916	100.845
5.750	101.399	101.336	101.265
5.875	100.948	100.893	100.831
6.000	101.443	101.388	101.326
6.125	101.840	101.785	101.723
6.250	101.800	101.745	101.683
6.375	101.837	101.770	101.700
6.500	102.239	102.172	102.103
6.625	102.583	102.516	102.446
6.750	102.135	102.068	101.999
6.875	102.642	102.572	102.525
7.000	102.898	102.827	102.781
7.125	103.181	103.111	103.065
7.250	103.028	102.957	102.911

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	99.808	99.745	99.674
5.375	99.865	99.802	99.731
5.500	100.543	100.479	100.409
5.625	100.979	100.916	100.845
5.750	101.399	101.336	101.265
5.875	100.948	100.893	100.831
6.000	101.443	101.388	101.326
6.125	101.840	101.785	101.723
6.250	101.800	101.745	101.683
6.375	101.837	101.770	101.700
6.500	102.239	102.172	102.103
6.625	102.583	102.516	102.446
6.750	102.135	102.068	101.999
6.875	102.642	102.572	102.525
7.000	102.898	102.827	102.781
7.125	103.181	103.111	103.065
7.250	103.028	102.957	102.911

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 32			
Rate	15 Day	30 Day	45 Day
4.750	97.891	97.836	97.752
4.875	98.652	98.597	98.513
5.000	99.463	99.408	99.324
5.125	99.816	99.761	99.677
5.250	100.574	100.519	100.435
5.375	100.776	100.712	100.642
5.500	101.281	101.217	101.147
5.625	101.759	101.695	101.624
5.750	102.041	101.978	101.907
5.875	101.924	101.868	101.807
6.000	102.544	102.489	102.427
6.125	103.039	102.984	102.922
6.250	102.960	102.904	102.842
6.375	103.177	103.110	103.040
6.500	103.719	103.652	103.583
6.625	104.110	104.043	103.974
6.750	103.699	103.632	103.563

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.250	99.633	99.570	99.499
5.375	99.690	99.627	99.556
5.500	100.368	100.304	100.234
5.625	100.804	100.741	100.670
5.750	101.224	101.161	101.090
5.875	100.773	100.718	100.656
6.000	101.268	101.213	101.151
6.125	101.665	101.610	101.548
6.250	101.625	101.570	101.508
6.375	101.662	101.595	101.525
6.500	102.064	101.997	101.928
6.625	102.408	102.341	102.271
6.750	101.960	101.893	101.824
6.875	102.467	102.397	102.350
7.000	102.723	102.652	102.606
7.125	103.006	102.936	102.890
7.250	102.853	102.782	102.736

LLPAs

FICO ≥700	**FICO 600-619**	**VA Loan Amount >$950K**	
0.375	-0.750	-0.625	
FICO 680-699	**FICO 580-599**	**Loan Amount <$100,000**	**60 Day Lock (From 45 Day Price)**
0.250	-1.500	-0.375	-0.500
FICO 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/IRRRL)**	
-0.250	0.250	-1.250	

LOAN STREAM MORTGAGE

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: January 14, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
5.000	98.848	98.793	98.709
5.125	99.324	99.268	99.184
5.250	100.097	100.042	99.958
5.375	100.400	100.336	100.266
5.500	100.842	100.778	100.708
5.625	101.278	101.215	101.144
5.750	101.522	101.458	101.388
5.875	101.358	101.303	101.241
6.000	101.843	101.788	101.726
6.125	102.321	102.265	102.204
6.250	102.435	102.380	102.318
6.375	102.035	101.968	101.898
6.500	102.513	102.446	102.377
6.625	102.800	102.733	102.664
6.750	103.303	103.236	103.167
6.875	103.578	103.508	103.461
7.000	104.007	103.937	103.890

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
5.000	98.048	97.993	97.909
5.125	98.524	98.468	98.384
5.250	99.297	99.242	99.158
5.375	99.600	99.536	99.466
5.500	100.042	99.978	99.908
5.625	100.478	100.415	100.344
5.750	100.722	100.658	100.588
5.875	100.558	100.503	100.441
6.000	101.043	100.988	100.926
6.125	101.521	101.465	101.404
6.250	101.635	101.580	101.518
6.375	101.235	101.168	101.098
6.500	101.713	101.646	101.577
6.625	102.000	101.933	101.864
6.750	102.503	102.436	102.367

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
5.000	99.542	99.508	99.476
5.125	99.885	99.852	99.819
5.250	100.508	100.474	100.442
5.375	100.507	100.440	100.370
5.500	100.818	100.751	100.681
5.625	101.123	101.056	100.985
5.750	101.215	101.148	101.078
5.875	101.460	101.368	101.267
6.000	101.803	101.711	101.611

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.250	99.495	99.431	99.361
5.375	99.599	99.536	99.465
5.500	100.033	99.970	99.899
5.625	100.492	100.428	100.357
5.750	101.008	100.945	100.874
5.875	100.442	100.386	100.325
6.000	100.873	100.818	100.756
6.125	101.397	101.342	101.280
6.250	101.250	101.194	101.132
6.375	101.086	101.019	100.949
6.500	101.559	101.492	101.422
6.625	101.846	101.779	101.710
6.750	101.577	101.510	101.440
6.875	102.129	102.058	102.012
7.000	102.321	102.250	102.204
7.125	102.553	102.482	102.436
7.250	102.373	102.302	102.256

VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
5.000	98.748	98.693	98.609
5.125	99.224	99.168	99.084
5.250	99.997	99.942	99.858
5.375	100.300	100.236	100.166
5.500	100.742	100.678	100.608
5.625	101.178	101.115	101.044
5.750	101.422	101.358	101.288
5.875	101.258	101.203	101.141
6.000	101.743	101.688	101.626
6.125	102.221	102.165	102.104
6.250	102.335	102.280	102.218
6.375	101.935	101.868	101.798
6.500	102.413	102.346	102.277
6.625	102.700	102.633	102.564
6.750	103.203	103.136	103.067
6.875	103.478	103.408	103.361
7.000	103.907	103.837	103.790

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.250	99.345	99.281	99.211
5.375	99.449	99.386	99.315
5.500	99.883	99.820	99.749
5.625	100.342	100.278	100.207
5.750	100.858	100.795	100.724
5.875	100.292	100.236	100.175
6.000	100.723	100.668	100.606
6.125	101.247	101.192	101.130
6.250	101.100	101.044	100.982
6.375	100.936	100.869	100.799
6.500	101.409	101.342	101.272
6.625	101.696	101.629	101.560
6.750	101.427	101.360	101.290
6.875	101.979	101.908	101.862
7.000	102.171	102.100	102.054
7.125	102.403	102.332	102.286
7.250	102.223	102.152	102.106

VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
5.000	98.748	98.693	98.609
5.125	99.224	99.168	99.084
5.250	99.997	99.942	99.858
5.375	100.300	100.236	100.166
5.500	100.742	100.678	100.608
5.625	101.178	101.115	101.044
5.750	101.422	101.358	101.288
5.875	101.258	101.203	101.141
6.000	101.743	101.688	101.626
6.125	102.221	102.165	102.104
6.250	102.335	102.280	102.218
6.375	101.935	101.868	101.798
6.500	102.413	102.346	102.277
6.625	102.700	102.633	102.564
6.750	103.203	103.136	103.067
6.875	103.478	103.408	103.361
7.000	103.907	103.837	103.790

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	99.345	99.281	99.211
5.375	99.449	99.386	99.315
5.500	99.883	99.820	99.749
5.625	100.342	100.278	100.207
5.750	100.858	100.795	100.724
5.875	100.292	100.236	100.175
6.000	100.723	100.668	100.606
6.125	101.247	101.192	101.130
6.250	101.100	101.044	100.982
6.375	100.936	100.869	100.799
6.500	101.409	101.342	101.272
6.625	101.696	101.629	101.560
6.750	101.427	101.360	101.290
6.875	101.979	101.908	101.862
7.000	102.171	102.100	102.054
7.125	102.403	102.332	102.286
7.250	102.223	102.152	102.106

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.250	99.502	99.447	99.363
5.375	99.805	99.741	99.671
5.500	100.247	100.183	100.113
5.625	100.683	100.620	100.549
5.750	100.927	100.863	100.793
5.875	100.763	100.708	100.646
6.000	101.248	101.193	101.131
6.125	101.726	101.670	101.609
6.250	101.840	101.785	101.723
6.375	101.440	101.373	101.303
6.500	101.918	101.851	101.782
6.625	102.205	102.138	102.069
6.750	102.708	102.641	102.572
6.875	102.983	102.913	102.866
7.000	103.412	103.342	103.295
7.125	103.687	103.617	103.570
7.250	103.736	103.666	103.619

LLPAs

FICO ≥700	**FICO 600-619**	**VA Loan Amount >$950K**	
0.375	-0.750	-0.375	
FICO 680-699	**FICO 580-599**	**Loan Amount <$100,000**	**60 Day Lock (From 45 Day Price)**
0.250	-1.500	-0.375	-0.500
FICO 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/IRRRL)**	
-0.250	0.250	-1.250	

LOAN STREAM MORTGAGE

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: January 14, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)

Rate	15 Day	30 Day	45 Day
5.000	99.198	99.143	99.059
5.125	99.674	99.618	99.534
5.250	100.447	100.392	100.308
5.375	100.750	100.686	100.616
5.500	101.192	101.128	101.058
5.625	101.628	101.565	101.494
5.750	101.872	101.808	101.738
5.875	101.708	101.653	101.591
6.000	102.193	102.138	102.076
6.125	102.671	102.615	102.554
6.250	102.785	102.730	102.668
6.375	102.385	102.318	102.248
6.500	102.863	102.796	102.727
6.625	103.150	103.083	103.014
6.750	103.653	103.586	103.517
6.875	103.928	103.858	103.811
7.000	104.357	104.287	104.240

SELECT VA 15 Year Fixed - (415)

Rate	15 Day	30 Day	45 Day
5.000	99.892	99.858	99.826
5.125	100.235	100.202	100.169
5.250	100.858	100.824	100.792
5.375	100.857	100.790	100.720
5.500	101.168	101.101	101.031
5.625	101.473	101.406	101.335
5.750	101.565	101.498	101.428
5.875	101.810	101.718	101.617
6.000	102.153	102.061	101.961

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)

Rate	15 Day	30 Day	45 Day
5.000	99.098	99.043	98.959
5.125	99.574	99.518	99.434
5.250	100.347	100.292	100.208
5.375	100.650	100.586	100.516
5.500	101.092	101.028	100.958
5.625	101.528	101.465	101.394
5.750	101.772	101.708	101.638
5.875	101.608	101.553	101.491
6.000	102.093	102.038	101.976
6.125	102.571	102.515	102.454
6.250	102.685	102.630	102.568
6.375	102.285	102.218	102.148
6.500	102.763	102.696	102.627
6.625	103.050	102.983	102.914
6.750	103.553	103.486	103.417
6.875	103.828	103.758	103.711
7.000	104.257	104.187	104.140

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)

Rate	15 Day	30 Day	45 Day
5.000	99.098	99.043	98.959
5.125	99.574	99.518	99.434
5.250	100.347	100.292	100.208
5.375	100.650	100.586	100.516
5.500	101.092	101.028	100.958
5.625	101.528	101.465	101.394
5.750	101.772	101.708	101.638
5.875	101.608	101.553	101.491
6.000	102.093	102.038	101.976
6.125	102.571	102.515	102.454
6.250	102.685	102.630	102.568
6.375	102.285	102.218	102.148
6.500	102.763	102.696	102.627
6.625	103.050	102.983	102.914
6.750	103.553	103.486	103.417
6.875	103.828	103.758	103.711
7.000	104.257	104.187	104.140

SELECT VA 30 Year Fixed HB - (401HB)

Rate	15 Day	30 Day	45 Day
5.250	99.845	99.781	99.711
5.375	99.949	99.886	99.815
5.500	100.383	100.320	100.249
5.625	100.842	100.778	100.707
5.750	101.358	101.295	101.224
5.875	100.792	100.736	100.675
6.000	101.223	101.168	101.106
6.125	101.747	101.692	101.630
6.250	101.600	101.544	101.482
6.375	101.436	101.369	101.299
6.500	101.909	101.842	101.772
6.625	102.196	102.129	102.060
6.750	101.927	101.860	101.790
6.875	102.479	102.408	102.362
7.000	102.671	102.600	102.554
7.125	102.903	102.832	102.786
7.250	102.723	102.652	102.606

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)

Rate	15 Day	30 Day	45 Day
5.250	99.695	99.631	99.561
5.375	99.799	99.736	99.665
5.500	100.233	100.170	100.099
5.625	100.692	100.628	100.557
5.750	101.208	101.145	101.074
5.875	100.642	100.586	100.525
6.000	101.073	101.018	100.956
6.125	101.597	101.542	101.480
6.250	101.450	101.394	101.332
6.375	101.286	101.219	101.149
6.500	101.759	101.692	101.622
6.625	102.046	101.979	101.910
6.750	101.777	101.710	101.640
6.875	102.329	102.258	102.212
7.000	102.521	102.450	102.404
7.125	102.753	102.682	102.636
7.250	102.573	102.502	102.456

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)

Rate	15 Day	30 Day	45 Day
5.250	99.695	99.631	99.561
5.375	99.799	99.736	99.665
5.500	100.233	100.170	100.099
5.625	100.692	100.628	100.557
5.750	101.208	101.145	101.074
5.875	100.642	100.586	100.525
6.000	101.073	101.018	100.956
6.125	101.597	101.542	101.480
6.250	101.450	101.394	101.332
6.375	101.286	101.219	101.149
6.500	101.759	101.692	101.622
6.625	102.046	101.979	101.910
6.750	101.777	101.710	101.640
6.875	102.329	102.258	102.212
7.000	102.521	102.450	102.404
7.125	102.753	102.682	102.636
7.250	102.573	102.502	102.456

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)

Rate	15 Day	30 Day	45 Day
4.750	97.836	97.781	97.697
4.875	98.472	98.417	98.333
5.000	99.323	99.268	99.184
5.125	99.799	99.743	99.659
5.250	100.572	100.517	100.433
5.375	100.875	100.811	100.741
5.500	101.317	101.253	101.183
5.625	101.753	101.690	101.619
5.750	101.997	101.933	101.863
5.875	101.833	101.778	101.716
6.000	102.318	102.263	102.201
6.125	102.796	102.740	102.679
6.250	102.910	102.855	102.793
6.375	102.510	102.443	102.373
6.500	102.988	102.921	102.852
6.625	103.275	103.208	103.139
6.750	103.778	103.711	103.642

SELECT SELECT VA IRRRL 30 Year Fixed HB - (401RLH

Rate	15 Day	30 Day	45 Day
5.250	99.520	99.456	99.386
5.375	99.624	99.561	99.490
5.500	100.058	99.995	99.924
5.625	100.517	100.453	100.382
5.750	101.033	100.970	100.899
5.875	100.467	100.411	100.350
6.000	100.898	100.843	100.781
6.125	101.422	101.367	101.305
6.250	101.275	101.219	101.157
6.375	101.111	101.044	100.974
6.500	101.584	101.517	101.447
6.625	101.871	101.804	101.735
6.750	101.602	101.535	101.465
6.875	102.154	102.083	102.037
7.000	102.346	102.275	102.229
7.125	102.578	102.507	102.461
7.250	102.398	102.327	102.281

LLPAs

FICO ≥700	0.375
FICO 680-699	0.250
FICO 660-679	0.250
FICO 640-659	0.000
FICO 620-639	-0.250
FICO 600-619	-0.750
FICO 580-599	-1.500
FICO 550-579	-3.000
No FICO Score	-3.000
Loan Amount >=$100,000 <=$249,999	0.250
VA Loan Amount >$950K	-0.625
Loan Amount <$100,000	-0.375
VA Cashout >90% LTV	-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)	-1.250
Manufactured Home (Streamline/IRRRL)	-1.250
60 Day Lock (From 45 Day Price)	-0.500
3-4 Units	-0.500
NC Floor Price	99.750

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: January 14, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.625	98.793	98.790	98.675
4.750	98.554	98.536	98.369
4.875	99.125	99.107	98.940
5.000	99.673	99.655	99.489
5.125	99.926	99.908	99.742
5.250	99.439	99.406	99.188
5.375	99.999	99.966	99.748
5.500	100.530	100.497	100.279
5.625	100.757	100.724	100.506
5.750	99.508	99.460	99.191
5.875	100.039	99.991	99.721
6.000	100.553	100.505	100.235
6.125	100.745	100.697	100.427

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	98.195	98.193	98.077
4.750	98.006	97.989	97.822
4.875	98.546	98.529	98.362
5.000	99.060	99.042	98.876
5.125	99.271	99.253	99.087
5.250	98.872	98.839	98.621
5.375	99.387	99.354	99.136
5.500	99.862	99.830	99.612
5.625	100.024	99.991	99.773
5.750	98.913	98.865	98.595
5.875	99.378	99.330	99.060
6.000	99.820	99.772	99.502
6.125	99.933	99.885	99.616

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.625	98.606	98.603	98.488
4.750	98.575	98.557	98.391
4.875	99.067	99.049	98.882
5.000	99.534	99.517	99.350
5.125	99.705	99.688	99.521
5.250	99.448	99.415	99.197
5.375	99.926	99.893	99.675
5.500	100.374	100.342	100.124
5.625	100.519	100.486	100.268
5.750	99.507	99.459	99.189
5.875	99.956	99.907	99.638
6.000	100.390	100.342	100.072
6.125	100.503	100.455	100.186

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.625	97.951	97.949	97.834
4.750	97.985	97.968	97.801
4.875	98.439	98.422	98.255
5.000	98.866	98.848	98.681
5.125	98.990	98.972	98.806
5.250	98.837	98.804	98.586
5.375	99.269	99.236	99.018
5.500	99.664	99.631	99.413
5.625	99.750	99.717	99.499
5.750	98.877	98.828	98.559
5.875	99.269	99.221	98.952
6.000	99.645	99.597	99.328
6.125	99.698	99.650	99.381

LLPAs

FICO ≥700	FICO 600-619	VA Loan Amount >$950K	
0.375	-0.750	-0.375	
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/IRRRL)	
-0.250	0.250	-1.250	

LOAN STREAM MORTGAGE

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: January 14, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)			
Rate	15 Day	30 Day	45 Day
4.750	97.541	97.486	97.402
4.875	98.302	98.247	98.163
5.000	99.113	99.058	98.974
5.125	99.466	99.411	99.327
5.250	100.224	100.169	100.085
5.375	100.426	100.362	100.292
5.500	100.931	100.867	100.797
5.625	101.409	101.345	101.274
5.750	101.691	101.628	101.557
5.875	101.574	101.518	101.457
6.000	102.194	102.139	102.077
6.125	102.689	102.634	102.572
6.250	102.610	102.554	102.492
6.375	102.827	102.760	102.690
6.500	103.369	103.302	103.233
6.625	103.760	103.693	103.624
6.750	103.349	103.282	103.213

FHA Streamline 20 Year Fixed - (320SL)			
Rate	15 Day	30 Day	45 Day
5.375	99.601	99.537	99.467
5.500	100.106	100.042	99.972
5.625	100.584	100.520	100.449
5.750	100.866	100.803	100.732
5.875	100.749	100.693	100.632
6.000	101.369	101.314	101.252
6.125	101.864	101.809	101.747
6.250	101.785	101.729	101.667
6.375	102.002	101.935	101.865
6.500	102.544	102.477	102.408
6.625	102.935	102.868	102.799
6.750	102.524	102.457	102.388
6.875	103.032	102.962	102.915
7.000	103.613	103.542	103.496
7.125	104.062	103.992	103.945

FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
5.000	99.782	99.748	99.716
5.125	100.003	99.970	99.937
5.250	100.610	100.576	100.543
5.375	100.508	100.441	100.370
5.500	100.882	100.815	100.744
5.625	101.228	101.161	101.090
5.750	101.359	101.292	101.222
5.875	101.650	101.558	101.458
6.000	102.130	102.038	101.938

FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.250	99.283	99.220	99.149
5.375	99.340	99.277	99.206
5.500	100.018	99.954	99.884
5.625	100.454	100.391	100.320
5.750	100.874	100.811	100.740
5.875	100.423	100.368	100.306
6.000	100.918	100.863	100.801
6.125	101.315	101.260	101.198
6.250	101.275	101.220	101.158
6.375	101.312	101.245	101.175
6.500	101.714	101.647	101.578
6.625	102.058	101.991	101.921
6.750	101.610	101.543	101.474
6.875	102.117	102.047	102.000
7.000	102.373	102.302	102.256
7.125	102.656	102.586	102.540
7.250	102.503	102.432	102.386

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
4.750	97.486	97.431	97.347
4.875	98.122	98.067	97.983
5.000	98.973	98.918	98.834
5.125	99.449	99.393	99.309
5.250	100.222	100.167	100.083
5.375	100.525	100.461	100.391
5.500	100.967	100.903	100.833
5.625	101.403	101.340	101.269
5.750	101.647	101.583	101.513
5.875	101.483	101.428	101.366
6.000	101.968	101.913	101.851
6.125	102.446	102.390	102.329
6.250	102.560	102.505	102.443
6.375	102.160	102.093	102.023
6.500	102.638	102.571	102.502
6.625	102.925	102.858	102.789
6.750	103.428	103.361	103.292

VA IRRRL 20 Year Fixed - (420IRL)			
Rate	15 Day	30 Day	45 Day
5.375	99.475	99.411	99.341
5.500	99.917	99.853	99.783
5.625	100.353	100.290	100.219
5.750	100.597	100.533	100.463
5.875	100.433	100.378	100.316
6.000	100.918	100.863	100.801
6.125	101.396	101.340	101.279
6.250	101.510	101.455	101.393
6.375	101.110	101.043	100.973
6.500	101.588	101.521	101.452
6.625	101.875	101.808	101.739
6.750	102.378	102.311	102.242
6.875	102.653	102.583	102.536
7.000	103.082	103.012	102.965
7.125	103.357	103.287	103.240

VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
5.000	99.417	99.383	99.351
5.125	99.760	99.727	99.694
5.250	100.383	100.349	100.317
5.375	100.382	100.315	100.245
5.500	100.693	100.626	100.556
5.625	100.998	100.931	100.860
5.750	101.090	101.023	100.953
5.875	101.335	101.243	101.142
6.000	101.678	101.586	101.486

VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.250	99.170	99.106	99.036
5.375	99.274	99.211	99.140
5.500	99.708	99.645	99.574
5.625	100.167	100.103	100.032
5.750	100.683	100.620	100.549
5.875	100.117	100.061	100.000
6.000	100.548	100.493	100.431
6.125	101.072	101.017	100.955
6.250	100.925	100.869	100.807
6.375	100.761	100.694	100.624
6.500	101.234	101.167	101.097
6.625	101.521	101.454	101.385
6.750	101.252	101.185	101.115
6.875	101.804	101.733	101.687
7.000	101.996	101.925	101.879
7.125	102.228	102.157	102.111
7.250	102.048	101.977	101.931

LLPAs

FICO ≥700	0.375
FICO 680-699	0.250
FICO 660-679	0.250
FICO 640-659	0.000
FICO 620-639	-0.500
FICO 600-619	-1.000
FICO 580-599	-1.750
FICO 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
60 Day Lock (From 45 Day Price)	-0.500
3-4 Units	-0.50
VA IRRRL >100% CLTV	-1.000
NC Floor Price	99.75

LOAN STREAM MORTGAGE

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

Effective: Wednesday, January 14, 2026

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	99.581	99.487	99.300	99.112
6.500	99.841	99.747	99.559	99.372
6.625	100.079	99.986	99.798	99.611
6.750	100.342	100.248	100.061	99.873
6.875	100.635	100.541	100.353	100.166
7.000	100.884	100.791	100.603	100.416
7.125	100.979	100.885	100.697	100.510
7.250	101.043	100.949	100.762	100.574
7.375	101.096	101.002	100.814	100.627
7.500	101.137	101.043	100.855	100.668
7.625	101.166	101.072	100.885	100.697
7.750	101.195	101.101	100.914	100.726
7.875	101.224	101.131	100.943	100.756
8.000	101.253	101.160	100.972	100.785
8.125	101.283	101.189	101.001	100.814
8.250	101.312	101.218	101.031	100.843
8.375	101.341	101.247	101.060	100.872
8.500	101.370	101.277	101.089	100.902
8.625	101.400	101.306	101.118	100.931

Jumbo One 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	97.030	96.936	96.748	96.561
6.375	97.487	97.394	97.206	97.019
6.500	97.950	97.856	97.668	97.481
6.625	98.409	98.315	98.128	97.940
6.750	98.873	98.779	98.592	98.404
6.875	99.334	99.240	99.053	98.865
7.000	99.799	99.705	99.518	99.330
7.125	100.262	100.168	99.980	99.793
7.250	100.729	100.635	100.447	100.260
7.375	101.196	101.103	100.915	100.728
7.500	101.665	101.571	101.384	101.196
7.625	102.134	102.040	101.853	101.665
7.750	102.600	102.506	102.319	102.131
7.875	103.066	102.972	102.785	102.597
8.000	103.532	103.438	103.251	103.063

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

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

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

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

Effective: Wednesday, January 14, 2026

Jumbo One Premier Pricing

Jumbo One Premier 30 Year Fixed - (901SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.611	98.501	98.330	98.111
5.875	98.918	98.809	98.637	98.418
6.000	99.225	99.115	98.944	98.725
6.125	99.479	99.370	99.198	98.979
6.250	99.734	99.624	99.453	99.234
6.375	99.995	99.886	99.714	99.495
6.500	100.256	100.146	99.974	99.756
6.625	100.524	100.414	100.242	100.024
6.750	100.791	100.682	100.510	100.291
6.875	100.795	100.686	100.514	100.295
7.000	100.800	100.691	100.519	100.300
7.125	100.548	100.439	100.267	100.048
7.250	100.296	100.187	100.015	99.796
7.375	100.645	100.535	100.363	100.145
7.500	100.993	100.884	100.712	100.493
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 - (901SP-BD)

Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.611	98.501	98.330	98.111
5.875	98.918	98.809	98.637	98.418
6.000	99.225	99.115	98.944	98.725
6.125	99.479	99.370	99.198	98.979
6.250	99.734	99.624	99.453	99.234
6.375	99.995	99.886	99.714	99.495
6.500	100.256	100.146	99.974	99.756
6.625	100.524	100.414	100.242	100.024
6.750	100.791	100.682	100.510	100.291
6.875	100.795	100.686	100.514	100.295
7.000	100.800	100.691	100.519	100.300
7.125	100.548	100.439	100.267	100.048
7.250	100.296	100.187	100.015	99.796
7.375	100.645	100.535	100.363	100.145
7.500	100.993	100.884	100.712	100.493
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 1:0 Buydown - (901SP-BD10)

Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.611	98.501	98.330	98.111
5.875	98.918	98.809	98.637	98.418
6.000	99.225	99.115	98.944	98.725
6.125	99.479	99.370	99.198	98.979
6.250	99.734	99.624	99.453	99.234
6.375	99.995	99.886	99.714	99.495
6.500	100.256	100.146	99.974	99.756
6.625	100.524	100.414	100.242	100.024
6.750	100.791	100.682	100.510	100.291
6.875	100.795	100.686	100.514	100.295
7.000	100.800	100.691	100.519	100.300
7.125	100.548	100.439	100.267	100.048
7.250	100.296	100.187	100.015	99.796
7.375	100.645	100.535	100.363	100.145
7.500	100.993	100.884	100.712	100.493
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 15 Year Fixed - (915SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.500	97.002	96.893	96.721	96.502
5.625	97.297	97.187	97.015	96.797
5.750	97.591	97.482	97.310	97.091
5.875	98.008	97.898	97.726	97.508
6.000	98.424	98.315	98.143	97.924
6.125	98.817	98.707	98.536	98.317
6.250	99.209	99.100	98.928	98.709
6.375	99.370	99.260	99.089	98.870
6.500	99.530	99.421	99.249	99.030
6.625	99.745	99.635	99.463	99.245
6.750	99.960	99.850	99.678	99.460

Jumbo One Premier 10/6 ARM - (9106SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.860	95.751	95.579	95.360
5.375	96.156	96.047	95.875	95.656
5.500	96.446	96.336	96.165	95.946
5.625	96.708	96.598	96.426	96.208
5.750	96.961	96.851	96.679	96.461
5.875	97.363	97.253	97.081	96.863
6.000	97.758	97.648	97.476	97.258
6.125	97.982	97.873	97.701	97.482
6.250	98.169	98.060	97.888	97.669
6.375	98.385	98.276	98.104	97.885
6.500	98.603	98.493	98.321	98.103
6.625	98.771	98.662	98.490	98.271
6.750	98.941	98.831	98.660	98.441
6.875	99.135	99.026	98.854	98.635
7.000	99.330	99.221	99.049	98.830

Loan Level Price Adjustments (LLPAs)

Fixed Rates	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800	0.350	0.350	0.300	0.200	0.100		
FICO 780-799	0.300	0.250	0.200	0.150	0.050		
FICO 760-779	0.250	0.200	0.150	0.100	-0.050		
FICO 740-759	0.200	0.150	0.100	0.000	-0.200		
FICO 720-739	0.150	0.100	0.000	-0.100	-0.450		
FICO 700-719	0.000	-0.100	-0.300	-0.750	-1.200		
FICO 680-699	-0.250	-0.350	-1.000	-1.800	-2.600		
FICO 660-679	-0.750	-1.250	-1.750	-2.600	-3.500		
ARMS	**CLTV <= 60**	**CLTV 60.01 - 65.00**	**CLTV 65.01 - 70.00**	**CLTV 70.01 - 75.00**	**CLTV 75.01 - 80.00**	**CLTV 80.01 - 85.00**	**CLTV 85.01 - 90.00**
FICO >= 800	0.350	0.350	0.300	0.200	0.100		
FICO 780-799	0.300	0.250	0.200	0.150	0.050		
FICO 760-779	0.250	0.200	0.150	0.100	-0.050		
FICO 740-759	0.200	0.150	0.100	0.000	-0.200		
FICO 720-739	0.150	0.100	0.000	-0.100	-0.450		
FICO 700-719	-0.250	-0.350	-0.550	-1.000	-1.450		
FICO 680-699	-0.500	-0.600	-1.250	-2.050	-2.850		
FICO 660-679	-1.000	-1.500	-2.000	-2.850	-3.750		
Other Adjusters	**CLTV <= 60**	**CLTV 60.01 - 65.00**	**CLTV 65.01 - 70.00**	**CLTV 70.01 - 75.00**	**CLTV 75.01 - 80.00**	**CLTV 80.01 - 85.00**	**CLTV 85.01 - 90.00**
Purchase	0.000	0.000	0.000	0.000	0.000		
Rate/Term Refi	-0.100	-0.150	-0.200	-0.250	-0.250		
Cash Out Refi	-0.200	-0.250	-0.350	-0.500	-1.250		
2nd Home	-0.100	-0.100	-0.200	-0.300	-0.500		
Non-Owner	-0.250	-0.500	-0.750				
Condo	0.000	0.000	-0.125	-0.250	-0.500		
2 Units	-0.150	-0.250	-0.450	-0.750	-0.900		
3-4 Units	-0.150	-0.250	-0.450				
UPB > $1.5MM	0.000	0.000	0.000	0.000	0.000		
Self Employed	0.000	0.000	0.000	0.000	0.000		

NC Floor Price	Maximum Net Price
99.750	102.000

Must be Conditionally Approved to lock

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

Effective: Wednesday, January 14, 2026

Jumbo One Advantage Pricing

Jumbo One Advantage 30 Year Fixed - (901EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	97.796	97.671	97.546	97.359
6.125	98.198	98.073	97.948	97.761
6.250	98.580	98.455	98.330	98.143
6.375	98.899	98.774	98.649	98.462
6.500	99.121	98.996	98.871	98.683
6.625	99.245	99.120	98.995	98.807
6.750	99.400	99.275	99.150	98.963
6.875	99.556	99.431	99.306	99.119
7.000	99.628	99.503	99.378	99.191
7.125	99.779	99.654	99.529	99.342
7.250	100.089	99.964	99.839	99.651
7.375	100.339	100.214	100.089	99.902
7.500	100.537	100.412	100.287	100.099
7.625	100.785	100.660	100.535	100.348
7.750	101.005	100.880	100.755	100.568
7.875	101.224	101.099	100.974	100.786
8.000	101.384	101.259	101.134	100.947
8.125	101.569	101.444	101.319	101.131
8.250	101.754	101.629	101.504	101.316
8.375	101.908	101.783	101.658	101.470
8.500	102.049	101.924	101.799	101.611
8.625	102.202	102.077	101.952	101.765

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

Jumbo One Advantage 30 Year Fixed 1:0 Buydown - (901EM-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	N/A	N/A	N/A	N/A
6.125	N/A	N/A	N/A	N/A
6.250	N/A	N/A	N/A	N/A
6.375	N/A	N/A	N/A	N/A
6.500	N/A	N/A	N/A	N/A
6.625	N/A	N/A	N/A	N/A
6.750	N/A	N/A	N/A	N/A
6.875	N/A	N/A	N/A	N/A
7.000	N/A	N/A	N/A	N/A
7.125	N/A	N/A	N/A	N/A
7.250	N/A	N/A	N/A	N/A
7.375	N/A	N/A	N/A	N/A
7.500	N/A	N/A	N/A	N/A
7.625	N/A	N/A	N/A	N/A
7.750	N/A	N/A	N/A	N/A
7.875	N/A	N/A	N/A	N/A
8.000	N/A	N/A	N/A	N/A
8.125	N/A	N/A	N/A	N/A
8.250	N/A	N/A	N/A	N/A
8.375	N/A	N/A	N/A	N/A
8.500	N/A	N/A	N/A	N/A
8.625	N/A	N/A	N/A	N/A

Jumbo One Advantage 30 Year Fixed Interest Only - (901EM-IO)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	97.796	97.671	97.546	97.359
6.125	98.198	98.073	97.948	97.761
6.250	98.580	98.455	98.330	98.143
6.375	98.899	98.774	98.649	98.462
6.500	99.121	98.996	98.871	98.683
6.625	99.245	99.120	98.995	98.807
6.750	99.400	99.275	99.150	98.963
6.875	99.556	99.431	99.306	99.119
7.000	99.628	99.503	99.378	99.191
7.125	99.779	99.654	99.529	99.342
7.250	100.089	99.964	99.839	99.651
7.375	100.339	100.214	100.089	99.902
7.500	100.537	100.412	100.287	100.099
7.625	100.785	100.660	100.535	100.348
7.750	101.005	100.880	100.755	100.568
7.875	101.224	101.099	100.974	100.786
8.000	101.384	101.259	101.134	100.947
8.125	101.569	101.444	101.319	101.131
8.250	101.754	101.629	101.504	101.316
8.375	101.908	101.783	101.658	101.470
8.500	102.049	101.924	101.799	101.611
8.625	102.202	102.077	101.952	101.765

Jumbo One Advantage 15 Year Fixed - (915EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.500	99.142	99.017	98.892	98.704
6.625	99.341	99.216	99.091	98.904
6.750	99.558	99.433	99.308	99.120
6.875	99.774	99.649	99.524	99.337
7.000	99.904	99.779	99.654	99.466
7.125	100.088	99.963	99.838	99.651
7.250	100.211	100.086	99.961	99.773
7.375	100.333	100.208	100.083	99.896
7.500	100.457	100.332	100.207	100.020
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

Jumbo One Advantage 10/6 ARM - (9106EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.500	98.653	98.528	98.403	98.215
6.625	98.858	98.733	98.608	98.420
6.750	99.076	98.951	98.826	98.638
6.875	99.294	99.169	99.044	98.856
7.000	99.410	99.285	99.160	98.972
7.125	99.595	99.470	99.345	99.158
7.250	99.718	99.593	99.468	99.281
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

Loan Level Price Adjustments (LLPAs)

FICO	CLTV 0.00-55.00	CLTV 55.01-60.00	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
660-679	0.000000	0.000000	-0.500000	-0.750000	-1.500000	-2.500000		
680-699	0.125000	0.000000	0.000000	-0.500000	-1.000000	-1.500000	-2.000000	-2.500000
700-719	0.375000	0.250000	0.000000	0.000000	0.000000	-0.500000	-1.500000	-2.000000
720-739	0.625000	0.500000	0.375000	0.125000	0.000000	0.000000	-1.000000	-2.000000
740-759	0.750000	0.750000	0.625000	0.500000	0.125000	0.000000	-0.750000	-1.750000
760-779	0.875000	0.875000	0.750000	0.625000	0.375000	0.125000	-0.500000	-1.500000
780-850	1.000000	0.875000	0.875000	0.750000	0.500000	0.250000	-0.500000	-1.000000
Other Adjusters	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**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**
MI Source Type							0.000000	0.000000
Interest Only	-0.500000	-0.500000	-1.000000	-1.000000	-1.500000	-1.500000		
Investment Property	-0.250000	-0.500000	-0.500000	-0.750000	-1.000000	-1.500000		
Second Home	0.000000	0.000000	-0.250000	-0.250000	-0.500000	-0.500000	-1.750000	-1.750000
Cash-Out/Debt Consolidation	0.000000	-0.125000	-0.125000	-0.375000	-0.750000	-1.000000		
Cash-Out/Home Improvement	0.000000	-0.125000	-0.125000	-0.375000	-0.750000	-1.000000		
Cash-Out/Other	0.000000	-0.125000	-0.125000	-0.375000	-0.750000	-1.000000		
Purchase	0.250000	0.250000	0.250000	0.250000	0.250000	0.250000	0.000000	0.000000
DTI	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**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**
-30.000000	0.000000	0.000000	0.000000	0.125000	0.125000	0.250000	0.250000	0.250000
30.010000-43.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
43.010000-45.000000	0.000000	0.000000	0.000000	-0.125000	-0.125000	-0.250000	-0.375000	-0.375000
45.010000	0.000000	0.000000	0.000000	-0.125000	-0.250000	-0.375000	-0.500000	-0.500000
Self Employed	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**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**
660-679	-0.500000	-0.500000	-0.500000	-0.500000	-0.500000	-0.500000		
680-699	-0.500000	-0.500000	-0.500000	-0.500000	-0.500000	-0.500000	-0.500000	-0.500000
700-719	-0.250000	-0.250000	-0.250000	-0.250000	-0.250000	-0.250000	-0.250000	-0.250000
720-739	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000
740-759	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000
760-779	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000

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

Effective: Wednesday, January 14, 2026

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