

Ratesheet Code: RS-WS

Effective Date:

1/20/26 8:55 AM

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Lock Expiration Days	
15 Day	02/04/26
30 Day	02/19/26
45 Day	03/06/26
60 Day	03/20/26

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

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

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

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

Allowable Fees	
Click Here	

Relock Fee	
(0.250)	

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

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

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

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

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



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



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

Wholesale

Effective: January 20, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.603	96.510	96.419	96.344	4.875	96.251	96.159	96.067	95.992	5.750	100.166	100.040	99.914	99.809
5.000	97.294	97.202	97.111	97.035	5.000	96.945	96.852	96.761	96.686	5.875	100.620	100.494	100.367	100.263
5.125	97.702	97.610	97.518	97.443	5.125	97.360	97.268	97.176	97.101	6.000	101.040	100.914	100.788	100.683
5.250	98.579	98.487	98.396	98.320	5.250	98.250	98.157	98.066	97.991	6.125	101.422	101.296	101.170	101.065
5.375	99.166	99.074	98.982	98.907	5.375	98.860	98.768	98.676	98.601	6.250	101.218	101.109	100.995	100.901
5.500	99.711	99.619	99.528	99.452	5.500	99.432	99.340	99.248	99.173	6.375	101.727	101.618	101.504	101.410
5.625	100.238	100.146	100.055	99.979	5.625	99.963	99.871	99.780	99.704	6.500	102.077	101.968	101.854	101.760
5.750	100.509	100.417	100.325	100.250	5.750	100.234	100.142	100.050	99.975	6.625	102.264	102.155	102.041	101.947
5.875	101.029	100.937	100.845	100.770	5.875	100.750	100.658	100.567	100.492	6.750	102.263	102.188	102.124	102.071
6.000	101.499	101.407	101.315	101.240	6.000	101.204	101.112	101.021	100.946	6.875	102.455	102.379	102.315	102.262
6.125	101.907	101.815	101.724	101.649	6.125	101.612	101.520	101.429	101.354	7.000	102.865	102.796	102.740	102.693
6.250	101.934	101.858	101.779	101.714	6.250	101.639	101.563	101.484	101.419	7.125	103.146	103.101	103.056	103.018
6.375	102.461	102.385	102.306	102.241	6.375	102.166	102.090	102.011	101.946	7.250	103.433	103.433	103.408	103.388
6.500	102.815	102.739	102.661	102.595	6.500	102.520	102.444	102.366	102.300	7.375	103.743	103.743	103.718	103.698
6.625	103.008	102.933	102.854	102.789	6.625	102.713	102.638	102.559	102.494	7.500	104.030	104.030	104.005	103.985
6.750	103.191	103.141	103.083	103.036	6.750	102.896	102.846	102.788	102.741	7.625	104.291	104.291	104.266	104.246
6.875	103.382	103.331	103.274	103.226	6.875	103.087	103.036	102.979	102.931					
7.000	103.792	103.757	103.711	103.674	7.000	103.497	103.462	103.416	103.379					
7.125	104.069	104.061	104.027	103.999	7.125	103.774	103.766	103.732	103.704					
7.250	104.347	104.338	104.305	104.277	7.250	104.052	104.043	104.010	103.982					
7.375	104.466	104.458	104.424	104.396	7.375	104.171	104.163	104.129	104.101					
7.500	104.756	104.748	104.714	104.687	7.500	104.461	104.453	104.419	104.392					
7.625	105.012	105.004	104.970	104.942	7.625	104.717	104.709	104.675	104.647					

FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	99.053	98.995	98.932	98.880	6.000	101.642	101.592	101.534	101.486	5.750	100.159	100.067	99.975	99.900
5.000	99.404	99.346	99.283	99.231	6.125	101.851	101.801	101.743	101.695	5.875	100.679	100.587	100.495	100.420
5.125	99.470	99.412	99.349	99.297	6.250	102.600	102.542	102.479	102.427	6.000	101.149	101.057	100.965	100.890
5.250	100.014	99.955	99.885	99.828	6.375	102.941	102.882	102.819	102.767	6.125	101.557	101.465	101.374	101.299
5.375	100.322	100.263	100.193	100.135	6.500	103.138	103.079	103.016	102.965	6.250	101.724	101.649	101.570	101.505
5.500	100.602	100.543	100.478	100.425	6.625	103.197	103.138	103.075	103.024	6.375	102.307	102.232	102.153	102.088
5.625	100.880	100.821	100.760	100.710	6.750	103.515	103.457	103.394	103.342	6.500	102.723	102.648	102.569	102.504
5.750	101.138	101.088	101.034	100.990	6.875	103.547	103.489	103.426	103.374	6.625	102.964	102.889	102.810	102.745
5.875	101.411	101.361	101.307	101.263	7.000	103.816	103.757	103.694	103.642	6.750	103.220	103.178	103.129	103.089
6.000	101.670	101.620	101.566	101.522	7.125	103.955	103.896	103.834	103.782	6.875	103.468	103.426	103.377	103.337
6.125	101.914	101.863	101.808	101.761	7.250	103.920	103.820	103.708	103.616	7.000	103.923	103.882	103.833	103.793
6.250	102.513	102.454	102.391	102.339	7.375	104.064	103.964	103.852	103.760	7.125	104.231	104.190	104.141	104.101
6.375	102.921	102.863	102.800	102.748	7.500	104.193	104.093	103.981	103.889	7.250	104.344	104.344	104.310	104.281
6.500	103.187	103.129	103.066	103.014	7.625	104.325	104.225	104.113	104.021	7.375	104.654	104.654	104.619	104.590
										7.500	104.938	104.938	104.903	104.874
										7.625	105.207	105.207	105.172	105.144
										7.750	104.621	104.613	104.579	104.551
										7.875	104.847	104.838	104.804	104.777
										8.000	104.805	104.796	104.762	104.735
										8.125	105.010	105.002	104.968	104.940

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	98.391	98.299	98.207	98.132	4.875	95.676	95.584	95.492	95.417	5.375	99.176	99.050	98.923	98.819
5.500	98.936	98.844	98.753	98.677	5.000	96.370	96.277	96.186	96.111	5.500	99.680	99.555	99.428	99.324
5.625	99.463	99.371	99.280	99.204	5.125	96.785	96.693	96.601	96.526	5.625	100.142	100.017	99.890	99.786
5.750	99.734	99.642	99.550	99.475	5.250	97.675	97.582	97.491	97.416	5.750	100.091	99.965	99.839	99.734
5.875	100.254	100.162	100.070	99.995	5.375	98.285	98.193	98.101	98.026	5.875	100.545	100.419	100.292	100.188
6.000	100.724	100.632	100.540	100.465	5.500	98.857	98.765	98.673	98.598	6.000	100.965	100.839	100.713	100.608
6.125	101.132	101.040	100.949	100.874	5.625	99.388	99.296	99.205	99.129	6.125	101.347	101.221	101.095	100.990
6.250	101.159	101.083	101.004	100.939	5.750	99.659	99.567	99.475	99.400	6.250	101.143	101.034	100.920	100.826
6.375	101.686	101.610	101.531	101.466	5.875	100.175	100.083	99.992	99.917	6.375	101.652	101.543	101.429	101.335
6.500	102.040	101.964	101.886	101.820	6.000	100.629	100.537	100.446	100.371	6.500	102.002	101.893	101.779	101.685
6.625	102.233	102.158	102.079	102.014	6.125	101.037	100.945	100.854	100.779	6.625	102.189	102.080	101.966	101.872
6.750	102.416	102.366	102.308	102.261	6.250	101.064	100.988	100.909	100.844	6.750	102.188	102.113	102.049	101.996
6.875	102.607	102.556	102.499	102.451	6.375	101.591	101.515	101.436	101.371	6.875	102.380	102.304	102.240	102.187
7.000	103.017	102.982	102.936	102.899	6.500	101.945	101.869	101.791	101.725	7.000	102.790	102.721	102.665	102.618
7.125	103.294	103.286	103.252	103.224	6.625	102.138	102.063	101.984	101.919	7.125	103.071	103.026	102.981	102.943
7.250	103.572	103.563	103.530	103.502	6.750	102.321	102.271	102.213	102.166	7.250	103.358	103.358	103.333	103.313
7.375	103.691	103.683	103.649	103.621	6.875	102.512	102.461	102.404	102.356	7.375	103.668	103.668	103.643	103.623
7.500	103.981	103.973	103.939	103.912	7.000	102.922	102.887	102.841	102.804	7.500	103.955	103.955	103.930	103.910
7.625	104.237	104.229	104.195	104.167	7.125	103.199	103.191	103.157	103.129	7.625	104.216	104.216	104.191	104.171
7.750	104.196	104.188	104.154	104.126	7.250	103.477	103.468	103.435	103.407					
7.875	104.422	104.413	104.379	104.352	7.375	103.596	103.588	103.554	103.526					
8.000	104.380	104.371	104.337	104.310	7.500	103.886	103.878	103.844	103.817					
8.125	104.585	104.577	104.543	104.515	7.625	104.142	104.134	104.100	104.072					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
6.500	103.087	103.029	102.966	102.914	6.500	103.188	103.129	103.066	103.015	
6.625	103.205	103.147	103.084	103.032	6.625	103.247	103.188	103.125	103.074	
6.750	103.559	103.500	103.437	103.385	6.750	103.565	103.507	103.444	103.392	
6.875	103.640	103.581	103.519	103.467	6.875	103.597	103.539	103.476	103.424	
7.000	103.954	103.896	103.833	103.781	7.000	103.866	103.807	103.744	103.692	
7.125	104.137	104.078	104.015	103.964	7.125	104.005	103.946	103.884	103.832	
7.250	104.052	103.951	103.839	103.747	7.250	103.970	103.870	103.758	103.666	
7.375	104.233	104.133	104.021	103.929	7.375	104.114	104.014	103.902	103.810	
7.500	104.397	104.297	104.185	104.093	7.500	104.243	104.143	104.031	103.939	
7.625	104.562	104.461	104.350	104.258	7.625	104.375	104.275	104.163	104.071	



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

Wholesale

Effective: January 20, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.683	99.591	99.500	99.424	5.500	97.758	97.666	97.575	97.499	5.375	97.285	97.193	97.101	97.026
5.625	100.263	100.171	100.080	100.004	5.625	98.338	98.246	98.155	98.079	5.500	97.881	97.788	97.697	97.622
5.750	100.543	100.451	100.360	100.284	5.750	98.612	98.520	98.428	98.353	5.625	98.446	98.354	98.262	98.187
5.875	101.007	100.915	100.823	100.748	5.875	99.062	98.970	98.878	98.803	5.750	98.715	98.622	98.531	98.456
6.000	101.499	101.407	101.315	101.240	6.000	99.554	99.462	99.370	99.295	5.875	99.175	99.082	98.991	98.915
6.125	101.863	101.771	101.680	101.604	6.125	99.918	99.826	99.735	99.659	6.000	99.679	99.587	99.496	99.420
6.250	101.360	101.251	101.137	101.043	6.250	99.415	99.306	99.192	99.098	6.125	100.056	99.964	99.872	99.797
6.375	101.715	101.606	101.492	101.398	6.375	99.770	99.661	99.547	99.453	6.250	99.533	99.424	99.310	99.216
6.500	102.012	101.903	101.789	101.695	6.500	100.067	99.958	99.844	99.750	6.375	99.909	99.801	99.687	99.593
6.625	102.312	102.204	102.090	101.996	6.625	100.367	100.259	100.145	100.051	6.500	100.229	100.120	100.006	99.912
6.750	101.720	101.645	101.561	101.492	6.750	99.775	99.700	99.616	99.547	6.625	100.552	100.443	100.329	100.235
6.875	101.997	101.922	101.838	101.768	6.875	100.052	99.977	99.893	99.823	6.750	99.946	99.871	99.787	99.718
7.000	102.178	102.103	102.019	101.950	7.000	100.233	100.158	100.074	100.005	6.875	100.243	100.168	100.084	100.015
7.125	102.382	102.307	102.223	102.154	7.125	100.437	100.362	100.278	100.209	7.000	100.443	100.368	100.284	100.215
7.250	101.541	101.507	101.447	101.398	7.250	99.596	99.562	99.502	99.453	7.125	100.666	100.591	100.507	100.438
7.375	101.979	101.945	101.885	101.836	7.375	100.034	100.000	99.940	99.891	7.250	99.783	99.749	99.689	99.640
7.500	102.041	102.008	101.948	101.899	7.500	100.096	100.063	100.003	99.954	7.375	100.230	100.197	100.137	100.087
7.625	102.090	102.057	101.997	101.947	7.625	100.145	100.112	100.052	100.002	7.500	100.300	100.267	100.207	100.157
7.750	102.666	102.600	102.504	102.426						7.625	100.352	100.318	100.258	100.209
7.875	102.832	102.765	102.670	102.592										
8.000	101.715	101.648	101.553	101.475										
8.125	101.872	101.805	101.710	101.632										

FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.000	99.908	99.841	99.769	99.710	6.000	99.274	99.207	99.135	99.075
6.125	100.076	100.009	99.937	99.877	6.125	99.454	99.387	99.314	99.255
6.250	99.902	99.827	99.746	99.678	6.250	99.261	99.186	99.104	99.037
6.375	100.107	100.032	99.950	99.883	6.375	99.487	99.411	99.330	99.263
6.500	100.265	100.190	100.108	100.041	6.500	99.667	99.591	99.510	99.443
6.625	100.449	100.373	100.292	100.225	6.625	99.873	99.798	99.716	99.649
6.750	100.502	100.427	100.346	100.278	6.750	99.914	99.838	99.757	99.690
6.875	100.622	100.547	100.466	100.398	6.875	100.054	99.978	99.897	99.830
7.000	100.680	100.604	100.523	100.456	7.000	100.130	100.054	99.973	99.906
7.125	100.776	100.701	100.619	100.552	7.125	100.245	100.169	100.088	100.021
7.250	100.497	100.380	100.249	100.142	7.250	99.864	99.747	99.616	99.509
7.375	100.973	100.856	100.726	100.618	7.375	100.358	100.241	100.110	100.003
7.500	100.941	100.824	100.693	100.586	7.500	100.340	100.222	100.092	99.984
7.625	100.913	100.796	100.666	100.558	7.625	100.324	100.207	100.076	99.969

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					ANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-B)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.503	96.410	96.319	96.244	5.500	99.633	99.541	99.450	99.374	5.375	98.366	98.274	98.182	98.107
5.000	97.194	97.102	97.011	96.935	5.625	100.213	100.121	100.030	99.954	5.500	98.911	98.819	98.728	98.652
5.125	97.602	97.510	97.418	97.343	5.750	100.493	100.401	100.310	100.234	5.625	99.438	99.346	99.255	99.179
5.250	98.479	98.387	98.296	98.220	5.875	100.957	100.865	100.773	100.698	5.750	99.709	99.617	99.525	99.450
5.375	99.066	98.974	98.882	98.807	6.000	101.449	101.357	101.265	101.190	5.875	100.229	100.137	100.045	99.970
5.500	99.611	99.519	99.428	99.352	6.125	101.813	101.721	101.630	101.554	6.000	100.699	100.607	100.515	100.440
5.625	100.138	100.046	99.955	99.879	6.250	101.310	101.201	101.087	100.993	6.125	101.107	101.015	100.924	100.849
5.750	100.409	100.317	100.225	100.150	6.375	101.665	101.556	101.442	101.348	6.250	101.134	101.058	100.979	100.914
5.875	100.929	100.837	100.745	100.670	6.500	101.962	101.853	101.739	101.645	6.375	101.661	101.585	101.506	101.441
6.000	101.399	101.307	101.215	101.140	6.625	102.262	102.154	102.040	101.946	6.500	102.015	101.939	101.861	101.795
6.125	101.807	101.715	101.624	101.549	6.750	101.670	101.595	101.511	101.442	6.625	102.208	102.133	102.054	101.989
6.250	101.834	101.758	101.679	101.614	6.875	101.947	101.872	101.788	101.718	6.750	102.391	102.341	102.283	102.236
6.375	102.361	102.285	102.206	102.141	7.000	102.128	102.053	101.969	101.900	6.875	102.582	102.531	102.474	102.426
6.500	102.715	102.639	102.561	102.495	7.125	102.332	102.257	102.173	102.104	7.000	102.992	102.957	102.911	102.874
6.625	102.908	102.833	102.754	102.689	7.250	101.491	101.457	101.397	101.348	7.125	103.269	103.261	103.227	103.199
6.750	103.091	103.041	102.983	102.936	7.375	101.929	101.895	101.835	101.786	7.250	103.547	103.538	103.505	103.477
6.875	103.282	103.231	103.174	103.126	7.500	101.991	101.958	101.898	101.849	7.375	103.666	103.658	103.624	103.596
7.000	103.692	103.657	103.611	103.574	7.625	102.040	102.007	101.947	101.897	7.500	103.956	103.948	103.914	103.887
7.125	103.969	103.961	103.927	103.899	7.750	102.616	102.550	102.454	102.376	7.625	104.212	104.204	104.170	104.142
7.250	104.247	104.238	104.205	104.177	7.875	102.782	102.715	102.620	102.542	7.750	104.171	104.163	104.129	104.101
7.375	104.366	104.358	104.324	104.296	8.000	101.665	101.598	101.503	101.425	7.875	104.397	104.388	104.354	104.327
7.500	104.656	104.648	104.614	104.587	8.125	101.822	101.755	101.660	101.582	8.000	104.355	104.346	104.312	104.285
7.625	104.912	104.904	104.870	104.842						8.125	104.560	104.552	104.518	104.490

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					NNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.503	96.410	96.319	96.244	5.500	99.633	99.541	99.450	99.374	5.375	98.366	98.274	98.182	98.107
5.000	97.194	97.102	97.011	96.935	5.625	100.213	100.121	100.030	99.954	5.500	98.911	98.819	98.728	98.652
5.125	97.602	97.510	97.418	97.343	5.750	100.493	100.401	100.310	100.234	5.625	99.438	99.346	99.255	99.179
5.250	98.479	98.387	98.296	98.220	5.875	100.957	100.865	100.773	100.698	5.750	99.709	99.617	99.525	99.450
5.375	99.066	98.974	98.882	98.807	6.000	101.449	101.357	101.265	101.190	5.875	100.229	100.137	100.045	99.970
5.500	99.611	99.519	99.428	99.352	6.125	101.813	101.721	101.630	101.554	6.000	100.699	100.607	100.515	100.440
5.625	100.138	100.046	99.955	99.879	6.250	101.310	101.201	101.087	100.993	6.125	101.107	101.015	100.924	100.849
5.750	100.409	100.317	100.225	100.150	6.375	101.665	101.556	101.442	101.348	6.250	101.134	101.058	100.979	100.914
5.875	100.929	100.837	100.745	100.670	6.500	101.962	101.853	101.739	101.645	6.375	101.661	101.585	101.506	101.441
6.000	101.399	101.307	101.215	101.140	6.625	102.262	102.154	102.040	101.946	6.500	102.015	101.939	101.861	101.795
6.125	101.807	101.715	101.624	101.549	6.750	101.670	101.595	101.511	101.442	6.625	102.208	102.133	102.054	101.989
6.250	101.834	101.758	101.679	101.614	6.875	101.947	101.872	101.788	101.718	6.750	102.391	102.341	102.283	102.236
6.375	102.361	102.285	102.206	102.141	7.000	102.128	102.053	101.969	101.900	6.875	102.582	102.531	102.474	102.426
6.500	102.715	102.639	102.561	102.495	7.125	102.332	102.257	102.173	102.104	7.000	102.992	102.957	102.911	102.874
6.625	102.908	102.833	102.754	102.689	7.250	101.491	101.457	101.397	101.348	7.125	103.269	103.261	103.227	103.199
6.750	103.091	103.041	102.983	102.936	7.375	101.929	101.895	101.835	101.786	7.250	103.547	103.538	103.505	103.477
6.875	103.282	103.231	103.174	103.126	7.500	101.991	101.958	101.898	101.849	7.375	103.666	103.658	103.624	103.596
7.000	103.692	103.657	103.611	103.574	7.625	102.040	102.007	101.947	101.897	7.500	103.956	103.948	103.914	103.887
7.125	103.969	103.961	103.927	103.899	7.750	102.616	102.550	102.454	102.376	7.625	104.212	104.204	104.170	104.142
7.250	104.247	104.238	104.205	104.177	7.875	102.782	102.715	102.620	102.542	7.750	104.171	104.163	104.129	104.101
7.375	104.366	104.358	104.324	104.296	8.000	101.665	101.598	101.503	101.425	7.875	104.397	104.388	104.354	104.327
7.500	104.656	104.648	104.614	104.587	8.125	101.822	101.755	101.660	101.582	8.000	104.355	104.346	104.312	104.285
7.625	104.912	104.904	104.870	104.842						8.125	104.560	104.552	104.518	104.490



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

SELECT PRICING

Effective: January 20, 2026

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)					SELECT FANNIE MAE 15 YEAR FIXED (115)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	96.903	96.810	96.719	96.644	4.875	99.353	99.295	99.232	99.180	
5.000	97.594	97.502	97.411	97.335	5.000	99.704	99.646	99.583	99.531	
5.125	98.002	97.910	97.818	97.743	5.125	99.770	99.712	99.649	99.597	
5.250	98.879	98.787	98.696	98.620	5.250	100.314	100.255	100.185	100.128	
5.375	99.466	99.374	99.282	99.207	5.375	100.622	100.563	100.493	100.435	
5.500	100.011	99.919	99.828	99.752	5.500	100.902	100.843	100.778	100.725	
5.625	100.538	100.446	100.355	100.279	5.625	101.180	101.121	101.060	101.010	
5.750	100.809	100.717	100.625	100.550	5.750	101.438	101.388	101.334	101.290	
5.875	101.329	101.237	101.145	101.070	5.875	101.711	101.661	101.607	101.563	
6.000	101.799	101.707	101.615	101.540	6.000	101.970	101.920	101.866	101.822	
6.125	102.207	102.115	102.024	101.949	6.125	102.214	102.163	102.108	102.061	
6.250	102.234	102.158	102.079	102.014	6.250	102.813	102.754	102.691	102.639	
6.375	102.761	102.685	102.606	102.541	6.375	103.221	103.163	103.100	103.048	
6.500	103.115	103.039	102.961	102.895	6.500	103.487	103.429	103.366	103.314	
6.625	103.308	103.233	103.154	103.089						
6.750	103.491	103.441	103.383	103.336						
6.875	103.682	103.631	103.574	103.526						
7.000	104.092	104.057	104.011	103.974						
7.125	104.369	104.361	104.327	104.299						
7.250	104.647	104.638	104.605	104.577						
7.375	104.766	104.758	104.724	104.696						
7.500	105.056	105.048	105.014	104.987						
7.625	105.312	105.304	105.270	105.242						

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.983	99.891	99.800	99.724	6.000	100.208	100.141	100.069	100.010
5.625	100.563	100.471	100.380	100.304	6.125	100.376	100.309	100.237	100.177
5.750	100.843	100.751	100.660	100.584	6.250	100.202	100.127	100.046	99.978
5.875	101.307	101.215	101.123	101.048	6.375	100.407	100.332	100.250	100.183
6.000	101.799	101.707	101.615	101.540	6.500	100.565	100.490	100.408	100.341
6.125	102.163	102.071	101.980	101.904	6.625	100.749	100.673	100.592	100.525
6.250	101.660	101.551	101.437	101.343	6.750	100.802	100.727	100.646	100.578
6.375	102.015	101.906	101.792	101.698	6.875	100.922	100.847	100.766	100.698
6.500	102.312	102.203	102.089	101.995	7.000	100.980	100.904	100.823	100.756
6.625	102.612	102.504	102.390	102.296	7.125	101.076	101.001	100.919	100.852
6.750	102.020	101.945	101.861	101.792	7.250	100.797	100.680	100.549	100.442
6.875	102.297	102.222	102.138	102.068	7.375	101.273	101.156	101.026	100.918
7.000	102.478	102.403	102.319	102.250	7.500	101.241	101.124	100.993	100.886
7.125	102.682	102.607	102.523	102.454	7.625	101.213	101.096	100.966	100.858
7.250	101.841	101.807	101.747	101.698					
7.375	102.279	102.245	102.185	102.136					
7.500	102.341	102.308	102.248	102.199					
7.625	102.390	102.357	102.297	102.247					
7.750	102.966	102.900	102.804	102.726					
7.875	103.132	103.065	102.970	102.892					
8.000	102.015	101.948	101.853	101.775					
8.125	102.172	102.105	102.010	101.932					

SELECT FANNIE MAE BUYDOWN

SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.803	96.710	96.619	96.544	5.500	99.933	99.841	99.750	99.674
5.000	97.494	97.402	97.311	97.235	5.625	100.513	100.421	100.330	100.254
5.125	97.902	97.810	97.718	97.643	5.750	100.793	100.701	100.610	100.534
5.250	98.779	98.687	98.596	98.520	5.875	101.257	101.165	101.073	100.998
5.375	99.366	99.274	99.182	99.107	6.000	101.749	101.657	101.565	101.490
5.500	99.911	99.819	99.728	99.652	6.125	102.113	102.021	101.930	101.854
5.625	100.438	100.346	100.255	100.179	6.250	101.610	101.501	101.387	101.293
5.750	100.709	100.617	100.525	100.450	6.375	101.965	101.856	101.742	101.648
5.875	101.229	101.137	101.045	100.970	6.500	102.262	102.153	102.039	101.945
6.000	101.699	101.607	101.515	101.440	6.625	102.562	102.454	102.340	102.246
6.125	102.107	102.015	101.924	101.849	6.750	101.970	101.895	101.811	101.742
6.250	102.134	102.058	101.979	101.914	6.875	102.247	102.172	102.088	102.018
6.375	102.661	102.585	102.506	102.441	7.000	102.428	102.353	102.269	102.200
6.500	103.015	102.939	102.861	102.795	7.125	102.632	102.557	102.473	102.404
6.625	103.208	103.133	103.054	102.989	7.250	101.791	101.757	101.697	101.648
6.750	103.391	103.341	103.283	103.236	7.375	102.229	102.195	102.135	102.086
6.875	103.582	103.531	103.474	103.426	7.500	102.291	102.258	102.198	102.149
7.000	103.992	103.957	103.911	103.874	7.625	102.340	102.307	102.247	102.197
7.125	104.269	104.261	104.227	104.199	7.750	102.916	102.850	102.754	102.676
7.250	104.547	104.538	104.505	104.477	7.875	103.082	103.015	102.920	102.842
7.375	104.666	104.658	104.624	104.596	8.000	101.965	101.898	101.803	101.725
7.500	104.956	104.948	104.914	104.887	8.125	102.122	102.055	101.960	101.882
7.625	105.212	105.204	105.170	105.142					

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

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

Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	96.803	96.710	96.619	96.544	5.500	99.933	99.841	99.750	99.674	
5.000	97.494	97.402	97.311	97.235	5.625	100.513	100.421	100.330	100.254	
5.125	97.902	97.810	97.718	97.643	5.750	100.793	100.701	100.610	100.534	
5.250	98.779	98.687	98.596	98.520	5.875	101.257	101.165	101.073	100.998	
5.375	99.366	99.274	99.182	99.107	6.000	101.749	101.657	101.565	101.490	
5.500	99.911	99.819	99.728	99.652	6.125	102.113	102.021	101.930	101.854	
5.625	100.438	100.346	100.255	100.179	6.250	101.610	101.501	101.387	101.293	
5.750	100.709	100.617	100.525	100.450	6.375	101.965	101.856	101.742	101.648	
5.875	101.229	101.137	101.045	100.970	6.500	102.262	102.153	102.039	101.945	
6.000	101.699	101.607	101.515	101.440	6.625	102.562	102.454	102.340	102.246	
6.125	102.107	102.015	101.924	101.849	6.750	101.970	101.895	101.811	101.742	
6.250	102.134	102.058	101.979	101.914	6.875	102.247	102.172	102.088	102.018	
6.375	102.661	102.585	102.506	102.441	7.000	102.428	102.353	102.269	102.200	
6.500	103.015	102.939	102.861	102.795	7.125	102.632	102.557	102.473	102.404	
6.625	103.208	103.133	103.054	102.989	7.250	101.791	101.757	101.697	101.648	
6.750	103.391	103.341	103.283	103.236	7.375	102.229	102.195	102.135	102.086	
6.875	103.582	103.531	103.474	103.426	7.500	102.291	102.258	102.198	102.149	
7.000	103.992	103.957	103.911	103.874	7.625	102.340	102.307	102.247	102.197	
7.125	104.269	104.261	104.227	104.199	7.750	102.916	102.850	102.754	102.676	
7.250	104.547	104.538	104.505	104.477	7.875	103.082	103.015	102.920	102.842	
7.375	104.666	104.658	104.624	104.596	8.000	101.965	101.898	101.803	101.725	
7.500	104.956	104.948	104.914	104.887	8.125	102.122	102.055	101.960	101.882	
7.625	105.212	105.204	105.170	105.142						



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

Wholesale

Effective: January 20, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.603	96.510	96.419	96.344	4.875	96.251	96.159	96.067	95.982	5.750	100.166	100.040	99.914	99.809
5.000	97.294	97.202	97.111	97.035	5.000	96.945	96.852	96.761	96.686	5.875	100.620	100.494	100.367	100.263
5.125	97.702	97.610	97.518	97.443	5.125	97.360	97.268	97.176	97.101	6.000	101.040	100.914	100.788	100.683
5.250	98.579	98.487	98.396	98.320	5.250	98.250	98.157	98.066	97.991	6.125	101.422	101.296	101.170	101.065
5.375	99.166	99.074	98.982	98.907	5.375	98.860	98.768	98.676	98.601	6.250	101.218	101.109	100.995	100.901
5.500	99.711	99.619	99.528	99.452	5.500	99.432	99.340	99.248	99.173	6.375	101.727	101.618	101.504	101.410
5.625	100.238	100.146	100.055	99.979	5.625	99.963	99.871	99.780	99.704	6.500	102.077	101.968	101.854	101.760
5.750	100.509	100.417	100.325	100.250	5.750	100.234	100.142	100.050	99.975	6.625	102.264	102.155	102.041	101.947
5.875	101.029	100.937	100.845	100.770	5.875	100.750	100.658	100.567	100.492	6.750	102.263	102.188	102.124	102.071
6.000	101.499	101.407	101.315	101.240	6.000	101.204	101.112	101.021	100.946	6.875	102.455	102.379	102.315	102.262
6.125	101.907	101.815	101.724	101.649	6.125	101.612	101.520	101.429	101.354	7.000	102.865	102.796	102.740	102.693
6.250	101.934	101.858	101.779	101.714	6.250	101.639	101.563	101.484	101.419	7.125	103.146	103.101	103.056	103.018
6.375	102.461	102.385	102.306	102.241	6.375	102.166	102.090	102.011	101.946	7.250	103.433	103.433	103.408	103.388
6.500	102.815	102.739	102.661	102.595	6.500	102.520	102.444	102.366	102.300	7.375	103.743	103.743	103.718	103.698
6.625	103.008	102.933	102.854	102.789	6.625	102.713	102.638	102.559	102.494	7.500	104.030	104.030	104.005	103.985
6.750	103.191	103.141	103.083	103.036	6.750	102.896	102.846	102.788	102.741	7.625	104.291	104.291	104.266	104.246
6.875	103.382	103.331	103.274	103.226	6.875	103.087	103.036	102.979	102.931					
7.000	103.792	103.757	103.711	103.674	7.000	103.497	103.462	103.416	103.379					
7.125	104.069	104.061	104.027	103.999	7.125	103.774	103.766	103.732	103.704					
7.250	104.347	104.338	104.305	104.277	7.250	104.052	104.043	104.010	103.982					
7.375	104.466	104.458	104.424	104.396	7.375	104.171	104.163	104.129	104.101					
7.500	104.756	104.748	104.714	104.687	7.500	104.461	104.453	104.419	104.392					
7.625	105.012	105.004	104.970	104.942	7.625	104.717	104.709	104.675	104.647					

FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	98.053	98.995	98.932	98.880	6.000	101.642	101.592	101.534	101.486	5.375	98.816	98.724	98.632	98.557
5.000	99.404	99.346	99.283	99.231	6.125	101.851	101.801	101.743	101.695	5.500	99.361	99.269	99.178	99.102
5.125	99.470	99.412	99.349	99.297	6.250	102.600	102.542	102.479	102.427	5.625	99.888	99.796	99.705	99.629
5.250	100.014	99.955	99.885	99.828	6.375	102.941	102.882	102.819	102.767	5.750	100.159	100.067	99.975	99.900
5.375	100.322	100.263	100.193	100.135	6.500	103.138	103.079	103.016	102.965	5.875	100.679	100.587	100.495	100.420
5.500	100.602	100.543	100.478	100.425	6.625	103.197	103.138	103.075	103.024	6.000	101.149	101.057	100.965	100.890
5.625	100.880	100.821	100.760	100.710	6.750	103.515	103.457	103.394	103.342	6.125	101.557	101.465	101.374	101.299
5.750	101.138	101.088	101.034	100.990	6.875	103.547	103.489	103.426	103.374	6.250	101.584	101.508	101.429	101.364
5.875	101.411	101.361	101.307	101.263	7.000	103.816	103.757	103.694	103.642	6.375	102.111	102.035	101.956	101.891
6.000	101.670	101.620	101.566	101.522	7.125	103.955	103.896	103.834	103.782	6.500	102.465	102.389	102.311	102.245
6.125	101.914	101.863	101.808	101.761	7.250	103.920	103.820	103.708	103.616	6.625	102.698	102.583	102.504	102.439
6.250	102.513	102.454	102.391	102.339	7.375	104.064	103.964	103.852	103.760	6.750	102.841	102.791	102.733	102.686
6.375	102.921	102.863	102.800	102.748	7.500	104.193	104.093	103.981	103.889	6.875	103.032	102.981	102.924	102.876
6.500	103.187	103.129	103.066	103.014	7.625	104.325	104.225	104.113	104.021	7.000	103.442	103.407	103.361	103.324

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)														
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.875	101.029	100.937	100.845	100.770										
6.000	101.499	101.407	101.315	101.240										
6.125	101.907	101.815	101.724	101.649										
6.250	101.934	101.858	101.779	101.714										
6.375	102.461	102.385	102.306	102.241										
6.500	102.815	102.739	102.661	102.595										
6.625	103.008	102.933	102.854	102.789										
6.750	103.191	103.141	103.083	103.036										
6.875	103.382	103.331	103.274	103.226										
7.000	103.792	103.757	103.711	103.674										
7.125	104.069	104.061	104.027	103.999										
7.250	104.347	104.338	104.305	104.277										
7.375	104.466	104.458	104.424	104.396										
7.500	104.756	104.748	104.714	104.687										
7.625	105.012	105.004	104.970	104.942										
7.750	104.971	104.963	104.929	104.901										
7.875	105.197	105.188	105.154	105.127										
8.000	105.155	105.146	105.112	105.085										
8.125	105.360	105.352	105.318	105.290										

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.683	99.591	99.500	99.424	5.750	98.315	98.222	98.131	98.056	6.000	99.459	99.392	99.320	99.260
5.625	100.263	100.171	100.080	100.004	5.875	98.775	98.682	98.591	98.515	6.125	99.639	99.572	99.499	99.440
5.750	100.543	100.451	100.360	100.284	6.000	99.279	99.187	99.096	99.020	6.250	99.446	99.371	99.289	99.222
5.875	101.007	100.915	100.823	100.748	6.125	99.656	99.564	99.472	99.397	6.375	99.672	99.596	99.515	99.448
6.000	101.499	101.407	101.315	101.240	6.250	99.133	99.024	98.910	98.816	6.500	99.852	99.776	99.695	99.628
6.125	101.863	101.771	101.680	101.604	6.375	99.509	99.401	99.287	99.193	6.625	100.058	99.983	99.901	99.834
6.250	101.360	101.251	101.137	101.043	6.500	99.829	99.720	99.606	99.512	6.750	100.099	100.023	99.942	99.875
6.375	101.715	101.606	101.492	101.398	6.625	100.152	100.043	99.929	99.835	6.875	100.239	100.163	100.082	100.015
6.500	102.012	101.903	101.789	101.695	6.750	99.546	99.471	99.387	99.318	7.000	100.317	100.242	100.161	100.094
6.625	102.312	102.204	102.090	101.996	6.875	99.843	99.768	99.684	99.615	7.125	100.435	100.360	100.278	100.211
6.750	101.720	101.645	101.561	101.492	7.000	100.043	99.968	99.884	99.815	7.250	100.179	100.062	99.931	99.824
6.875	101.997	101.922	101.838	101.768	7.125	100.266	100.191	100.107	100.038	7.375	100.673	100.556	100.425	100.318
7.000	102.178	102.103	102.019	101.950	7.250	99.383	99.349	99.289	99.240	7.500	100.655	100.537	100.407	100.299
7.125	102.382	102.307	102.223	102.154	7.375	99.830	99.797	99.737	99.687	7.625	100.639	100.522	100.391	100.284
7.250	101.541	101.507	101.447	101.398	7.500	99.900	99.867	99.807	99.757					
7.375	101.979	101.945	101.885	101.836	7.625	99.952	99.918	99.858	99.809					
7.500	102.041	102.008	101.948	101.899										
7.625	102.090	102.057	101.997	101.947										
7.750	102.666	102.600	102.504	102.426										
7.875	102.832	102.765	102.670	102.592										
8.000	101.715	101.648	101.553	101.475										
8.125	101.872	101.805	101.710	101.632										

LOAN STREAM MORTGAGE					LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale				
Effective: January 20, 2026														
FREDDIE MAC FIXED RATE BUYDOWN PRICING														
FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.503	96.410	96.319	96.244	6.000	101.449	101.357	101.265	101.190	5.375	98.366	98.274	98.182	98.107
5.000	97.194	97.102	97.011	96.935	6.125	101.813	101.721	101.630	101.554	5.500	98.911	98.819	98.728	98.652
5.125	97.602	97.510	97.418	97.343	6.250	101.310	101.201	101.087	100.993	5.625	99.438	99.346	99.255	99.179
5.250	98.479	98.387	98.296	98.220	6.375	101.665	101.556	101.442	101.348	5.750	99.709	99.617	99.525	99.450
5.375	99.066	98.974	98.882	98.807	6.500	101.962	101.853	101.739	101.645	5.875	100.229	100.137	100.045	99.970
5.500	99.611	99.519	99.428	99.352	6.625	102.262	102.154	102.040	101.946	6.000	100.699	100.607	100.515	100.440
5.625	100.138	100.046	99.955	99.879	6.750	101.670	101.595	101.511	101.442	6.125	101.107	101.015	100.924	100.849
5.750	100.409	100.317	100.225	100.150	6.875	101.947	101.872	101.788	101.718	6.250	101.134	101.058	100.979	100.914
5.875	100.929	100.837	100.745	100.670	7.000	102.128	102.053	101.969	101.900	6.375	101.661	101.585	101.506	101.441
6.000	101.399	101.307	101.215	101.140	7.125	102.332	102.257	102.173	102.104	6.500	102.015	101.939	101.861	101.795
6.125	101.807	101.715	101.624	101.549	7.250	101.491	101.457	101.397	101.348	6.625	102.208	102.133	102.054	101.989
6.250	101.834	101.758	101.679	101.614	7.375	101.929	101.895	101.835	101.786	6.750	102.391	102.341	102.283	102.236
6.375	102.361	102.285	102.206	102.141	7.500	101.991	101.958	101.898	101.849	6.875	102.582	102.531	102.474	102.426
6.500	102.715	102.639	102.561	102.495	7.625	102.040	102.007	101.947	101.897	7.000	102.992	102.957	102.911	102.874
6.625	102.908	102.833	102.754	102.689	7.750	102.616	102.550	102.454	102.376	7.125	103.269	103.261	103.227	103.199
6.750	103.091	103.041	102.983	102.936	7.875	102.782	102.715	102.620	102.542	7.250	103.547	103.538	103.505	103.477
6.875	103.282	103.231	103.174	103.126	8.000	101.665	101.598	101.503	101.425	7.375	103.666	103.658	103.624	103.596
7.000	103.692	103.657	103.611	103.574	8.125	101.822	101.755	101.660	101.582	7.500	103.956	103.948	103.914	103.887
7.125	103.969	103.961	103.927	103.899						7.625	104.212	104.204	104.170	104.142
7.250	104.247	104.238	104.205	104.177						7.750	104.171	104.163	104.129	104.101
7.375	104.366	104.358	104.324	104.296						7.875	104.397	104.388	104.354	104.327
7.500	104.656	104.648	104.614	104.587						8.000	104.355	104.346	104.312	104.285
7.625	104.912	104.904	104.870	104.842						8.125	104.560	104.552	104.518	104.490
FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.503	96.410	96.319	96.244	6.000	101.449	101.357	101.265	101.190	5.375	98.366	98.274	98.182	98.107
5.000	97.194	97.102	97.011	96.935	6.125	101.813	101.721	101.630	101.554	5.500	98.911	98.819	98.728	98.652
5.125	97.602	97.510	97.418	97.343	6.250	101.310	101.201	101.087	100.993	5.625	99.438	99.346	99.255	99.179
5.250	98.479	98.387	98.296	98.220	6.375	101.665	101.556	101.442	101.348	5.750	99.709	99.617	99.525	99.450
5.375	99.066	98.974	98.882	98.807	6.500	101.962	101.853	101.739	101.645	5.875	100.229	100.137	100.045	99.970
5.500	99.611	99.519	99.428	99.352	6.625	102.262	102.154	102.040	101.946	6.000	100.699	100.607	100.515	100.440
5.625	100.138	100.046	99.955	99.879	6.750	101.670	101.595	101.511	101.442	6.125	101.107	101.015	100.924	100.849
5.750	100.409	100.317	100.225	100.150	6.875	101.947	101.872	101.788	101.718	6.250	101.134	101.058	100.979	100.914
5.875	100.929	100.837	100.745	100.670	7.000	102.128	102.053	101.969	101.900	6.375	101.661	101.585	101.506	101.441
6.000	101.399	101.307	101.215	101.140	7.125	102.332	102.257	102.173	102.104	6.500	102.015	101.939	101.861	101.795
6.125	101.807	101.715	101.624	101.549	7.250	101.491	101.457	101.397	101.348	6.625	102.208	102.133	102.054	101.989
6.250	101.834	101.758	101.679	101.614	7.375	101.929	101.895	101.835	101.786	6.750	102.391	102.341	102.283	102.236
6.375	102.361	102.285	102.206	102.141	7.500	101.991	101.958	101.898	101.849	6.875	102.582	102.531	102.474	102.426
6.500	102.715	102.639	102.561	102.495	7.625	102.040	102.007	101.947	101.897	7.000	102.992	102.957	102.911	102.874
6.625	102.908	102.833	102.754	102.689	7.750	102.616	102.550	102.454	102.376	7.125	103.269	103.261	103.227	103.199
6.750	103.091	103.041	102.983	102.936	7.875	102.782	102.715	102.620	102.542	7.250	103.547	103.538	103.505	103.477
6.875	103.282	103.231	103.174	103.126	8.000	101.665	101.598	101.503	101.425	7.375	103.666	103.658	103.624	103.596
7.000	103.692	103.657	103.611	103.574	8.125	101.822	101.755	101.660	101.582	7.500	103.956	103.948	103.914	103.887
7.125	103.969	103.961	103.927	103.899						7.625	104.212	104.204	104.170	104.142
7.250	104.247	104.238	104.205	104.177						7.750	104.171	104.163	104.129	104.101
7.375	104.366	104.358	104.324	104.296						7.875	104.397	104.388	104.354	104.327
7.500	104.656	104.648	104.614	104.587						8.000	104.355	104.346	104.312	104.285
7.625	104.912	104.904	104.870	104.842						8.125	104.560	104.552	104.518	104.490

LOAN STREAM MORTGAGE					LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					SELECT PRICING				
Effective: January 20, 2026														
SELECT FREDDIE MAC FIXED RATE PRICING														
SELECT FREDDIE MAC 30 YEAR FIXED (201)					SELECT FREDDIE MAC 15 YEAR FIXED (215)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
4.875	96.903	96.810	96.719	96.644	4.875	99.353	99.295	99.232	99.180					
5.000	97.594	97.502	97.411	97.335	5.000	99.704	99.646	99.583	99.531					
5.125	98.002	97.910	97.818	97.743	5.125	99.770	99.712	99.649	99.597					
5.250	98.879	98.787	98.696	98.620	5.250	100.314	100.255	100.185	100.128					
5.375	99.466	99.374	99.282	99.207	5.375	100.622	100.563	100.493	100.435					
5.500	100.011	99.919	99.828	99.752	5.500	100.902	100.843	100.778	100.725					
5.625	100.538	100.446	100.355	100.279	5.625	101.180	101.121	101.060	101.010					
5.750	100.809	100.717	100.625	100.550	5.750	101.438	101.388	101.334	101.290					
5.875	101.329	101.237	101.145	101.070	5.875	101.711	101.661	101.607	101.563					
6.000	101.799	101.707	101.615	101.540	6.000	101.970	101.920	101.866	101.822					
6.125	102.207	102.115	102.024	101.949	6.125	102.214	102.163	102.108	102.061					
6.250	102.234	102.158	102.079	102.014	6.250	102.813	102.754	102.691	102.639					
6.375	102.761	102.685	102.606	102.541	6.375	103.221	103.163	103.100	103.048					
6.500	103.115	103.039	102.961	102.895	6.500	103.487	103.429	103.366	103.314					
6.625	103.308	103.233	103.154	103.089										
6.750	103.491	103.441	103.383	103.336										
6.875	103.682	103.631	103.574	103.526										
7.000	104.092	104.057	104.011	103.974										
7.125	104.369	104.361	104.327	104.299										
7.250	104.647	104.638	104.605	104.577										
7.375	104.766	104.758	104.724	104.696										
7.500	105.056	105.048	105.014	104.987										
7.625	105.312	105.304	105.270	105.242										
SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)					SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.500	99.983	99.891	99.800	99.724	6.000	99.759	99.692	99.620	99.560					
5.625	100.563	100.471	100.380	100.304	6.125	99.939	99.872	99.799	99.740					
5.750	100.843	100.751	100.660	100.584	6.250	99.746	99.671	99.589	99.522					
5.875	101.307	101.215	101.123	101.048	6.375	99.972	99.896	99.815	99.748					
6.000	101.799	101.707	101.615	101.540	6.500	100.152	100.076	99.995	99.928					
6.125	102.163	102.071	101.980	101.904	6.625	100.358	100.283	100.201	100.134					
6.250	101.660	101.551	101.437	101.343	6.750	100.399	100.323	100.242	100.175					
6.375	102.015	101.906	101.792	101.698	6.875	100.539	100.463	100.382	100.315					
6.500	102.312	102.203	102.089	101.995	7.000	100.617	100.542	100.461	100.394					
6.625	102.612	102.504	102.390	102.296	7.125	100.735	100.660	100.578	100.511					
6.750	102.020	101.945	101.861	101.792	7.250	100.479	100.362	100.231	100.124					
6.875	102.297	102.222	102.138	102.068	7.375	100.973	100.856	100.725	100.618					
7.000	102.478	102.403	102.319	102.250	7.500	100.955	100.837	100.707	100.599					
7.125	102.682	102.607	102.523	102.454	7.625	100.939	100.822	100.691	100.584					
7.250	101.841	101.807	101.747	101.698										
7.375	102.279	102.245	102.185	102.136										
7.500	102.341	102.308	102.248	102.199										
7.625	102.390	102.357	102.297	102.247										
7.750	102.966	102.900	102.804	102.726										
7.875	103.132	103.065	102.970	102.892										
8.000	102.015	101.948	101.853	101.775										
8.125	102.172	102.105	102.010	101.932										
FREDDIE MAC FIXED RATE BUYDOWN PRICING														
SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
4.875	96.803	96.710	96.619	96.544	6.000	101.749	101.657	101.565	101.490					
5.000	97.494	97.402	97.311	97.235	6.125	102.113	102.021	101.930	101.854					
5.125	97.902	97.810	97.718	97.643	6.250	101.610	101.501	101.387	101.293					
5.250	98.779	98.687	98.596	98.520	6.375	101.965	101.856	101.742	101.648					
5.375	99.366	99.274	99.182	99.107	6.500	102.262	102.153	102.039	101.945					
5.500	99.911	99.819	99.728	99.652	6.625	102.562	102.454	102.340	102.246					
5.625	100.438	100.346	100.255	100.179	6.750	101.970	101.895	101.811	101.742					
5.750	100.709	100.617	100.525	100.450	6.875	102.247	102.172	102.088	102.018					
5.875	101.229	101.137	101.045	100.970	7.000	102.428	102.353	102.269	102.200					
6.000	101.699	101.607	101.515	101.440	7.125	102.632	102.557	102.473	102.404					
6.125	102.107	102.015	101.924	101.849	7.250	101.791	101.757	101.697	101.648					
6.250	102.134	102.058	101.979	101.914	7.375	102.229	102.195	102.135	102.086					
6.375	102.661	102.585	102.506	102.441	7.500	102.291	102.258	102.198	102.149					
6.500	103.015	102.939	102.861	102.795	7.625	102.340	102.307	102.247	102.197					
6.625	103.208	103.133	103.054	102.989	7.750	102.916	102.850	102.754	102.676					
6.750	103.391	103.341	103.283	103.236	7.875	103.082	103.015	102.920	102.842					
6.875	103.582	103.531	103.474	103.426	8.000	101.965	101.898	101.803	101.725					
7.000	103.992	103.957	103.911	103.874	8.125	102.122	102.055	101.960	101.882					
7.125	104.269	104.261	104.227	104.199										
7.250	104.547	104.538	104.505	104.477										
7.375	104.666	104.658	104.624	104.596										
7.500	104.956	104.948	104.914	104.887										
7.625	105.212	105.204	105.170	105.142										
SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD1)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
4.875	96.803	96.710	96.619	96.544	6.000	101.749	101.657	101.565	101.490					
5.000	97.494	97.402	97.311	97.235	6.125	102.113	102.021	101.930	101.854					
5.125	97.902	97.810	97.718	97.643	6.250	101.610	101.501	101.387	101.293					
5.250	98.779	98.687	98.596	98.520	6.375	101.965	101.856	101.742	101.648					
5.375	99.366	99.274	99.182	99.107	6.500	102.262	102.153	102.039	101.945					
5.500	99.911	99.819	99.728	99.652	6.625	102.562	102.454	102.340	102.246					
5.625	100.438	100.346	100.255	100.179	6.750	101.970	101.895	101.811	101.742					
5.750	100.709	100.617	100.525	100.450	6.875	102.247	102.172	102.088	102.018					
5.875	101.229	101.137	101.045	100.970	7.000	102.428	102.353	102.269	102.200					
6.000	101.699	101.607	101.515	101.440	7.125	102.632	102.557	102.473	102.404					
6.125	102.107	102.015	101.924	101.849	7.250	101.791	101.757	101.697	101.648					
6.250	102.134	102.058	101.979	101.914	7.375	102.229	102.195	102.135	102.086					
6.375	102.661	102.585	102.506	102.441	7.500	102.291	102.258	102.198	102.149					
6.500	103.015	102.939	102.861	102.795	7.625	102.340	102.307	102.247	102.197					
6.625	103.208	103.133	103.054	102.989	7.750	102.916	102.850	102.754	102.676					
6.750	103.391	103.341	103.283	103.236	7.875	103.082	103.015	102.920	102.842					
6.875	103.582	103.531	103.474	103.426	8.000	101.965	101.898	101.803	101.725					
7.000	103.992	103.957	103.911	103.874	8.125	102.122	102.055	101.960	101.882					
7.125	104.269	104.261	104.227	104.199										
7.250	104.547	104.538	104.505	104.477										
7.375	104.666	104.658	104.624	104.596										
7.500	104.956	104.948	104.914	104.887										
7.625	105.212	105.204	105.170	105.142										



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

Wholesale

Effective: January 20, 2026

FANNIE MAE ARMS PRICING

FANNIE MAE 5/6 ARM (105-275)					FANNIE MAE 7/6 ARM (107-275)					FANNIE MAE 10/6 ARM (110-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	98.548	98.529	98.515	98.394	5.000	98.305	98.280	98.260	98.116	5.250	98.673	98.642	98.615	98.450
4.875	98.890	98.868	98.851	98.719	5.125	98.715	98.687	98.664	98.509	5.375	99.056	99.022	98.991	98.815
5.000	99.221	99.197	99.176	99.033	5.250	99.161	99.130	99.103	98.937	5.500	99.401	99.364	99.329	99.142
5.125	99.556	99.528	99.504	99.350	5.375	99.691	99.656	99.626	99.449	5.625	99.738	99.698	99.660	99.461
5.250	99.852	99.821	99.794	99.628	5.500	100.086	100.049	100.014	99.827	5.750	100.038	99.995	99.954	99.744
5.375	100.121	100.087	100.056	99.879	5.625	100.328	100.288	100.250	100.052	5.875	100.286	100.239	100.194	99.974
5.500	100.302	100.265	100.230	100.043	5.750	100.531	100.488	100.446	100.237	6.000	100.490	100.440	100.392	100.161
5.625	100.401	100.361	100.323	100.124	5.875	100.677	100.630	100.585	100.365	6.125	100.636	100.583	100.531	100.289
5.750	100.474	100.431	100.389	100.180	6.000	100.807	100.757	100.709	100.478	6.250	100.804	100.748	100.693	100.440
5.875	100.509	100.463	100.418	100.197	6.125	100.918	100.865	100.813	100.571	6.375	100.956	100.897	100.838	100.574
6.000	100.617	100.567	100.519	100.288	6.250	101.059	101.003	100.948	100.695	6.500	101.007	100.945	100.883	100.607
6.125	100.835	100.782	100.731	100.488	6.375	101.194	101.135	101.076	100.812	6.625	100.907	100.842	100.776	100.489
6.250	101.021	100.965	100.910	100.657	6.500	101.295	101.232	101.170	100.895	6.750	100.878	100.809	100.740	100.443
6.375	101.108	101.049	100.990	100.725	6.625	101.343	101.278	101.212	100.926					
6.500	101.171	101.109	101.047	100.771	6.750	101.407	101.338	101.269	100.972					
6.625	101.199	101.134	101.068	100.781										
6.750	101.239	101.171	101.102	100.804										

FANNIE MAE 5/6 ARM HB (105HB-275)					FANNIE MAE 7/6 ARM HB (107HB-275)					FANNIE MAE 10/6 ARM HB (110HB-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	98.903	98.884	98.871	98.750	5.000	98.655	98.630	98.610	98.466	5.250	99.020	98.989	98.962	98.796
4.875	99.245	99.224	99.207	99.074	5.125	99.064	99.036	99.012	98.858	5.375	99.402	99.368	99.337	99.160
5.000	99.576	99.552	99.531	99.388	5.250	99.509	99.478	99.451	99.285	5.500	99.745	99.708	99.673	99.486
5.125	99.911	99.883	99.859	99.704	5.375	100.037	100.003	99.972	99.796	5.625	100.080	100.040	100.002	99.804
5.250	100.207	100.176	100.148	99.983	5.500	100.432	100.395	100.360	100.173	5.750	100.379	100.335	100.294	100.084
5.375	100.475	100.441	100.410	100.234	5.625	100.674	100.633	100.596	100.397	5.875	100.624	100.578	100.533	100.313
5.500	100.657	100.620	100.585	100.398	5.750	100.876	100.833	100.791	100.582	6.000	100.828	100.778	100.730	100.498
5.625	100.757	100.716	100.679	100.480	5.875	101.022	100.976	100.931	100.710	6.125	100.973	100.920	100.868	100.626
5.750	100.831	100.788	100.746	100.537	6.000	101.154	101.104	101.056	100.824	6.250	101.142	101.086	101.031	100.777
5.875	100.868	100.822	100.777	100.556	6.125	101.266	101.213	101.162	100.919	6.375	101.294	101.235	101.176	100.911
6.000	100.978	100.928	100.880	100.649	6.250	101.409	101.353	101.298	101.044	6.500	101.345	101.283	101.221	100.945
6.125	101.198	101.145	101.094	100.851	6.375	101.545	101.486	101.427	101.163	6.625	101.245	101.180	101.114	100.827
6.250	101.386	101.330	101.275	101.021	6.500	101.647	101.585	101.523	101.247	6.750	101.217	101.148	101.079	100.781
6.375	101.474	101.415	101.356	101.092	6.625	101.698	101.632	101.567	101.280					
6.500	101.539	101.477	101.414	101.139	6.750	101.762	101.694	101.625	101.327					
6.625	101.568	101.502	101.437	101.150										
6.750	101.608	101.540	101.471	101.173										

FREDDIE MAC ARMS PRICING

FREDDIE MAC 5/6 ARM (205-275)					FREDDIE MAC 7/6 ARM (207-275)					FREDDIE MAC 10/6 ARM (210-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	98.298	98.279	98.265	98.144	5.000	98.055	98.030	98.010	97.866	5.250	98.423	98.392	98.365	98.200
4.875	98.640	98.618	98.601	98.469	5.125	98.465	98.437	98.414	98.259	5.375	98.806	98.772	98.741	98.565
5.000	98.971	98.947	98.926	98.783	5.250	98.911	98.880	98.853	98.687	5.500	99.151	99.114	99.079	98.892
5.125	99.306	99.278	99.254	99.100	5.375	99.441	99.406	99.376	99.199	5.625	99.488	99.448	99.410	99.211
5.250	99.602	99.571	99.544	99.378	5.500	99.836	99.799	99.764	99.577	5.750	99.788	99.745	99.704	99.494
5.375	99.871	99.837	99.806	99.629	5.625	100.078	100.038	100.000	99.802	5.875	100.036	99.989	99.944	99.724
5.500	100.052	100.015	99.980	99.793	5.750	100.281	100.238	100.196	99.987	6.000	100.240	100.190	100.142	99.911
5.625	100.151	100.111	100.073	99.874	5.875	100.427	100.380	100.335	100.115	6.125	100.386	100.333	100.281	100.039
5.750	100.224	100.181	100.139	99.930	6.000	100.557	100.507	100.459	100.228	6.250	100.554	100.498	100.443	100.190
5.875	100.259	100.213	100.168	99.947	6.125	100.668	100.615	100.563	100.321	6.375	100.706	100.647	100.588	100.324
6.000	100.367	100.317	100.269	100.038	6.250	100.809	100.753	100.698	100.445	6.500	100.757	100.695	100.633	100.357
6.125	100.585	100.532	100.481	100.238	6.375	100.944	100.885	100.826	100.562	6.625	100.657	100.592	100.526	100.239
6.250	100.771	100.715	100.660	100.407	6.500	101.045	100.982	100.920	100.645	6.750	100.628	100.559	100.490	100.193
6.375	100.858	100.799	100.740	100.475	6.625	101.093	101.028	100.962	100.676					
6.500	100.921	100.859	100.797	100.521	6.750	101.157	101.088	101.019	100.722					
6.625	100.949	100.884	100.818	100.531										
6.750	100.989	100.921	100.852	100.554										

FREDDIE MAC 5/6 ARM SC (205SC-275)					FREDDIE MAC 7/6 ARM SC (207SC-275)					FREDDIE MAC 10/6 ARM SC (210SC-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	98.653	98.634	98.621	98.500	5.000	98.405	98.380	98.360	98.216	5.250	98.770	98.739	98.712	98.546
4.875	98.995	98.974	98.957	98.824	5.125	98.814	98.786	98.762	98.608	5.375	99.152	99.118	99.087	98.910
5.000	99.326	99.302	99.281	99.138	5.250	99.259	99.228	99.201	99.035	5.500	99.495	99.458	99.423	99.236
5.125	99.661	99.633	99.609	99.454	5.375	99.787	99.753	99.722	99.546	5.625	99.830	99.790	99.752	99.554
5.250	99.957	99.926	99.898	99.733	5.500	100.182	100.145	100.110	99.923	5.750	100.129	100.085	100.044	99.834
5.375	100.225	100.191	100.160	99.984	5.625	100.424	100.383	100.346	100.147	5.875	100.374	100.328	100.283	100.063
5.500	100.407	100.370	100.335	100.148	5.750	100.626	100.583	100.541	100.332	6.000	100.578	100.528	100.480	100.248
5.625	100.507	100.466	100.429	100.230	5.875	100.772	100.726	100.681	100.460	6.125	100.723	100.670	100.618	100.376
5.750	100.581	100.538	100.496	100.287	6.000	100.904	100.854	100.806	100.574	6.250	100.892	100.836	100.781	100.527
5.875	100.618	100.572	100.527	100.306	6.125	101.016	100.963	100.912	100.669	6.375	101.044	100.985	100.926	100.661
6.000	100.728	100.678	100.630	100.399	6.250	101.159	101.103	101.048	100.794	6.500	101.095	101.033	100.971	100.695
6.125	100.948	100.895	100.844	100.601	6.375	101.295	101.236	101.177	100.913	6.625	100.995	100.930	100.864	100.577
6.250	101.136	101.080	101.025	100.771	6.500	101.397	101.335	101.273	100.997	6.750	100.967	100.898	100.829	100.531
6.375	101.224	101.165	101.106	100.842	6.625	101.448	101.382	101.317	101.030					
6.500	101.289	101.227	101.164	100.889	6.750	101.512	101.444	101.375	101.077					
6.625	101.318	101.252	101.187	100.900										
6.750	101.358	101.290	101.221	100.923										



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

Effective: January 20, 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	
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750	
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750					
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250					
LOAN AMOUNT **		HR/HP/FTHB + AMI ADJUSTMENT CAPS*				* Prices are indicative and subject to change without notice. * Please log into LSM portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**				
Loan Amt \$75,000 <= \$100,000		-1.000	LTV > 80% AND FICO >= 680		0.000					
Loan Amt >\$100,000 <= \$249,999		0.250	All other LTV & FICO combinations		0.000					
MISCELLANEOUS		FTHB + AMI LLPA Waiver								0.000
Texas Cash out		-1.000	*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj							
HB 20YR & 25YR Term		-1.500								
> 6 Financed Properties		-0.500	**Minimum Loan Amount \$75,000**							
Escrow Waiver (Non-CA)		-0.250	***All loan level price adjustments are cumulative***							
State Adjustors: NC		-0.375	Max Final Price Including comp Cannot							
			Exceed (4.00) for all Agency Programs				NC Floor Price		99.750	
LENDER PAID MI										
PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEREADY AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
HOMEREADY AND HOME POSSIBLE Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210
LPMI (in addition to adjustments above)										
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate and Term Refinance			0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011
Second Homes			-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Employee Relocation Loans			0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Manufactured Homes			-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
3- 4 - Unit Property			-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
> 45% DTI	95.01%-97% LTV		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV		0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV		0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV		0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below		0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040



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

Wholesale

Effective: January 20, 2026

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (AltA101)					Alt Agency 25 Yr Fixed (AltA125)					Alt Agency 20 Yr Fixed (AltA120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.603	96.510	96.419	96.344	4.875	96.251	96.159	96.067	95.992	5.000	97.610	97.484	97.358	97.253
5.000	97.294	97.202	97.111	97.035	5.000	96.945	96.852	96.761	96.686	5.125	97.927	97.801	97.675	97.571
5.125	97.702	97.610	97.518	97.443	5.125	97.360	97.268	97.176	97.101	5.250	98.724	98.599	98.472	98.368
5.250	98.579	98.487	98.396	98.320	5.250	98.250	98.157	98.066	97.991	5.375	99.251	99.125	98.998	98.894
5.375	99.166	99.074	98.982	98.907	5.375	98.860	98.768	98.676	98.601	5.500	99.755	99.630	99.503	99.399
5.500	99.711	99.619	99.528	99.452	5.500	99.432	99.340	99.248	99.173	5.625	100.217	100.092	99.965	99.861
5.625	100.238	100.146	100.055	99.979	5.625	99.963	99.871	99.780	99.704	5.750	100.166	100.040	99.914	99.809
5.750	100.509	100.417	100.325	100.250	5.750	100.234	100.142	100.050	99.975	5.875	100.620	100.494	100.367	100.263
5.875	101.029	100.937	100.845	100.770	5.875	100.750	100.658	100.567	100.492	6.000	101.040	100.914	100.788	100.683
6.000	101.499	101.407	101.315	101.240	6.000	101.204	101.112	101.021	100.946	6.125	101.422	101.296	101.170	101.065
6.125	101.907	101.815	101.724	101.649	6.125	101.612	101.520	101.429	101.354	6.250	101.218	101.109	100.995	100.901
6.250	101.934	101.858	101.779	101.714	6.250	101.639	101.563	101.484	101.419	6.375	101.727	101.618	101.504	101.410
6.375	102.461	102.385	102.306	102.241	6.375	102.166	102.090	102.011	101.946	6.500	102.077	101.968	101.854	101.760
6.500	102.815	102.739	102.661	102.595	6.500	102.520	102.444	102.366	102.300	6.625	102.264	102.155	102.041	101.947
6.625	103.008	102.933	102.854	102.789	6.625	102.713	102.638	102.559	102.494	6.750	102.263	102.188	102.124	102.071
6.750	103.191	103.141	103.083	103.036	6.750	102.896	102.846	102.788	102.741	6.875	102.455	102.379	102.315	102.262
6.875	103.382	103.331	103.274	103.226	6.875	103.087	103.036	102.979	102.931					
7.000	103.792	103.757	103.711	103.674	7.000	103.497	103.462	103.416	103.379					
7.125	104.069	104.061	104.027	103.999	7.125	103.774	103.766	103.732	103.704					
7.250	104.347	104.338	104.305	104.277	7.250	104.052	104.043	104.010	103.982					
7.375	104.466	104.458	104.424	104.396	7.375	104.171	104.163	104.129	104.101					
7.500	104.756	104.748	104.714	104.687	7.500	104.461	104.453	104.419	104.392					
7.625	105.012	105.004	104.970	104.942	7.625	104.717	104.709	104.675	104.647					

Alt Agency 15 Yr Fixed (AltA115)					Alt Agency 10 Yr Fixed (AltA110)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.000	99.404	99.346	99.283	99.231	5.000	99.596	99.521	99.440	99.372
5.125	99.470	99.412	99.349	99.297	5.125	99.621	99.546	99.460	99.390
5.250	100.014	99.955	99.885	99.828	5.250	100.130	100.055	99.969	99.899
5.375	100.322	100.263	100.193	100.135	5.375	100.374	100.299	100.219	100.154
5.500	100.602	100.543	100.478	100.425	5.500	100.618	100.551	100.479	100.420
5.625	100.880	100.821	100.760	100.710	5.625	100.858	100.791	100.719	100.659
5.750	101.138	101.088	101.034	100.990	5.750	101.185	101.134	101.076	101.028
5.875	101.411	101.361	101.307	101.263	5.875	101.419	101.369	101.310	101.262
6.000	101.670	101.620	101.566	101.522	6.000	101.642	101.592	101.534	101.486
6.125	101.914	101.863	101.808	101.761	6.125	101.851	101.801	101.743	101.695
6.250	102.513	102.454	102.391	102.339	6.250	102.600	102.542	102.479	102.427
6.375	102.921	102.863	102.800	102.748	6.375	102.941	102.882	102.819	102.767
6.500	103.187	103.129	103.066	103.014	6.500	103.138	103.079	103.016	102.965
6.625	103.305	103.247	103.184	103.132	6.625	103.197	103.138	103.075	103.024

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

SELECT PRICING

Effective: January 20, 2026

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt_Agency 30 Yr Fixed (SELECT AltA101)					SELECT Alt_Agency 15 Yr Fixed (SELECT AltA115)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	96.903	96.810	96.719	96.644	6.000	101.970	101.920	101.866	101.822	
5.000	97.594	97.502	97.411	97.335	6.125	102.214	102.163	102.108	102.061	
5.125	98.002	97.910	97.818	97.743	6.250	102.813	102.754	102.691	102.639	
5.250	98.879	98.787	98.696	98.620	6.375	103.221	103.163	103.100	103.048	
5.375	99.466	99.374	99.282	99.207	6.500	103.487	103.429	103.366	103.314	
5.500	100.011	99.919	99.828	99.752	6.625	103.605	103.547	103.484	103.432	
5.625	100.538	100.446	100.355	100.279	6.750	103.959	103.900	103.837	103.785	
5.750	100.809	100.717	100.625	100.550	6.875	104.040	103.981	103.919	103.867	
5.875	101.329	101.237	101.145	101.070	7.000	104.354	104.296	104.233	104.181	
6.000	101.799	101.707	101.615	101.540	7.125	104.537	104.478	104.415	104.364	
6.125	102.207	102.115	102.024	101.949	7.250	104.452	104.351	104.239	104.147	
6.250	102.234	102.158	102.079	102.014	7.375	104.633	104.533	104.421	104.329	
6.375	102.761	102.685	102.606	102.541	7.500	104.797	104.697	104.585	104.493	
6.500	103.115	103.039	102.961	102.895	7.625	104.962	104.861	104.750	104.658	
6.625	103.308	103.233	103.154	103.089						
6.750	103.491	103.441	103.383	103.336						
6.875	103.682	103.631	103.574	103.526						
7.000	104.092	104.057	104.011	103.974						
7.125	104.369	104.361	104.327	104.299						
7.250	104.647	104.638	104.605	104.577						
7.375	104.766	104.758	104.724	104.696						
7.500	105.056	105.048	105.014	104.987						
7.625	105.312	105.304	105.270	105.242						

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT AIA101HB)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT AIA115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.983	99.891	99.800	99.724	6.000	100.208	100.141	100.069	100.010
5.625	100.563	100.471	100.380	100.304	6.125	100.376	100.309	100.237	100.177
5.750	100.843	100.751	100.660	100.584	6.250	100.202	100.127	100.046	99.978
5.875	101.307	101.215	101.123	101.048	6.375	100.407	100.332	100.250	100.183
6.000	101.799	101.707	101.615	101.540	6.500	100.565	100.490	100.408	100.341
6.125	102.163	102.071	101.980	101.904	6.625	100.749	100.673	100.592	100.525
6.250	101.660	101.551	101.437	101.343	6.750	100.802	100.727	100.646	100.578
6.375	102.015	101.906	101.792	101.698	6.875	100.922	100.847	100.766	100.698
6.500	102.312	102.203	102.089	101.995	7.000	100.980	100.904	100.823	100.756
6.625	102.612	102.504	102.390	102.296	7.125	101.076	101.001	100.919	100.852
6.750	102.020	101.945	101.861	101.792	7.250	100.797	100.680	100.549	100.442
6.875	102.297	102.222	102.138	102.068	7.375	101.273	101.156	101.026	100.918
7.000	102.478	102.403	102.319	102.250	7.500	101.241	101.124	100.993	100.886
7.125	102.682	102.607	102.523	102.454	7.625	101.213	101.096	100.966	100.858
7.250	101.841	101.807	101.747	101.698					
7.375	102.279	102.245	102.185	102.136					
7.500	102.341	102.308	102.248	102.199					
7.625	102.390	102.357	102.297	102.247					
7.750	102.966	102.900	102.804	102.726					
7.875	103.132	103.065	102.970	102.892					
8.000	102.015	101.948	101.853	101.775					
8.125	102.172	102.105	102.010	101.932					

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

Effective: January 20, 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							
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125				
High Balance Fixed Purchase/Rate & Term	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125				
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625				
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875						
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375						
LOAN AMOUNT **											
Loan Amt \$75,000 <= \$100,000		-1.000				* Prices are indicative and subject to change without notice. * Please log into LSM portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z** NC Floor Price99.750					
Loan Amt >\$100,000 <= \$249,999		0.250									
MISCELLANEOUS		*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments									
Texas Cash out		-1.000	**Minimum Loan Amount \$75,000**								
HB 20YR & 25YR Term		-1.500									
> 6 Financed Properties		-0.500	***All loan level price adjustments are cumulative*** Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs								
Escrow Waiver (Non-CA)		-0.250									
State Adjustors: NC		-0.375									
							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 20, 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

Effective: January 20, 2026

[illegible]

FICO ≥680		Manufactured Home		
0.500		-0.250		
FICO 660 - 679		2-Units		
0.000		-0.250		
FICO 640 - 659		2-1 Buydown		
-0.500		-0.250		
FICO 620 - 639		Kentucky		
-1.000		-0.500		
FICO 600 - 619		DTI >50		Floor Price
-1.500		-0.250		98.000



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

Effective: January 20, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
5.000	98.769	98.702	98.638	
5.125	99.123	99.056	98.991	
5.250	99.880	99.813	99.748	
5.375	100.256	100.181	100.106	
5.500	100.761	100.686	100.611	
5.625	101.239	101.164	101.089	
5.750	101.521	101.446	101.371	
5.875	101.720	101.641	101.563	
6.000	102.340	102.282	102.223	
6.125	102.835	102.777	102.718	
6.250	102.756	102.697	102.639	
6.375	103.029	102.953	102.880	
6.500	103.571	103.496	103.422	
6.625	103.962	103.887	103.814	
6.750	103.551	103.476	103.403	
6.875	104.233	104.141	104.046	
7.000	104.814	104.722	104.626	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
5.000	97.959	97.892	97.828	
5.125	98.313	98.246	98.181	
5.250	99.070	99.003	98.938	
5.375	99.446	99.371	99.296	
5.500	99.951	99.876	99.801	
5.625	100.429	100.354	100.279	
5.750	100.711	100.636	100.561	
5.875	100.910	100.851	100.793	
6.000	101.530	101.472	101.413	
6.125	102.025	101.967	101.908	
6.250	101.946	101.887	101.829	
6.375	102.219	102.143	102.070	
6.500	102.761	102.686	102.612	
6.625	103.152	103.077	103.004	
6.750	102.741	102.666	102.593	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
5.000	99.859	99.800	99.738	
5.125	100.080	100.022	99.960	
5.250	100.687	100.628	100.566	
5.375	100.421	100.371	100.315	
5.500	100.795	100.745	100.689	
5.625	101.141	101.090	101.035	
5.750	101.272	101.222	101.166	
5.875	101.400	101.350	101.299	
6.000	101.880	101.830	101.778	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.428	99.353	99.278	
5.375	99.486	99.410	99.336	
5.500	100.163	100.088	100.013	
5.625	100.600	100.524	100.450	
5.750	101.019	100.944	100.869	
5.875	100.822	100.763	100.705	
6.000	101.317	101.258	101.200	
6.125	101.714	101.655	101.597	
6.250	101.673	101.615	101.557	
6.375	101.923	101.847	101.774	
6.500	102.325	102.250	102.176	
6.625	102.669	102.593	102.520	
6.750	102.221	102.146	102.072	
6.875	102.808	102.716	102.621	
7.000	103.064	102.972	102.876	
7.125	103.348	103.255	103.160	
7.250	103.194	103.102	103.006	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.000	98.419	98.352	98.288	
5.125	98.773	98.706	98.641	
5.250	99.530	99.463	99.398	
5.375	99.906	99.831	99.756	
5.500	100.411	100.336	100.261	
5.625	100.889	100.814	100.739	
5.750	101.171	101.096	101.021	
5.875	101.370	101.311	101.253	
6.000	101.990	101.932	101.873	
6.125	102.485	102.427	102.368	
6.250	102.406	102.347	102.289	
6.375	102.679	102.603	102.530	
6.500	103.221	103.146	103.072	
6.625	103.612	103.537	103.464	
6.750	103.201	103.126	103.053	
6.875	103.883	103.791	103.696	
7.000	104.464	104.372	104.276	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	99.028	98.953	98.878	
5.375	99.086	99.010	98.936	
5.500	99.763	99.688	99.613	
5.625	100.200	100.124	100.050	
5.750	100.619	100.544	100.469	
5.875	100.422	100.363	100.305	
6.000	100.917	100.858	100.800	
6.125	101.314	101.255	101.197	
6.250	101.273	101.215	101.157	
6.375	101.523	101.447	101.374	
6.500	101.925	101.850	101.776	
6.625	102.269	102.193	102.120	
6.750	101.821	101.746	101.672	
6.875	102.408	102.316	102.221	
7.000	102.664	102.572	102.476	
7.125	102.948	102.855	102.760	
7.250	102.794	102.702	102.606	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	98.419	98.352	98.288	
5.125	98.773	98.706	98.641	
5.250	99.530	99.463	99.398	
5.375	99.906	99.831	99.756	
5.500	100.411	100.336	100.261	
5.625	100.889	100.814	100.739	
5.750	101.171	101.096	101.021	
5.875	101.370	101.311	101.253	
6.000	101.990	101.932	101.873	
6.125	102.485	102.427	102.368	
6.250	102.406	102.347	102.289	
6.375	102.679	102.603	102.530	
6.500	103.221	103.146	103.072	
6.625	103.612	103.537	103.464	
6.750	103.201	103.126	103.053	
6.875	103.883	103.791	103.696	
7.000	104.464	104.372	104.276	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	99.028	98.953	98.878	
5.375	99.086	99.010	98.936	
5.500	99.763	99.688	99.613	
5.625	100.200	100.124	100.050	
5.750	100.619	100.544	100.469	
5.875	100.422	100.363	100.305	
6.000	100.917	100.858	100.800	
6.125	101.314	101.255	101.197	
6.250	101.273	101.215	101.157	
6.375	101.523	101.447	101.374	
6.500	101.925	101.850	101.776	
6.625	102.269	102.193	102.120	
6.750	101.821	101.746	101.672	
6.875	102.408	102.316	102.221	
7.000	102.664	102.572	102.476	
7.125	102.948	102.855	102.760	
7.250	102.794	102.702	102.606	

LLPAs

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

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

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

60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.500
NC Floor Price
\$9,750



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

Effective: January 20, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.000	98.394	98.327	98.263	
5.125	98.870	98.803	98.738	
5.250	99.643	99.576	99.512	
5.375	100.120	100.045	99.970	
5.500	100.562	100.487	100.412	
5.625	100.999	100.923	100.849	
5.750	101.242	101.167	101.092	
5.875	101.394	101.336	101.277	
6.000	101.879	101.820	101.762	
6.125	102.357	102.298	102.240	
6.250	102.471	102.413	102.354	
6.375	102.127	102.051	101.978	
6.500	102.605	102.530	102.457	
6.625	102.892	102.817	102.744	
6.750	103.395	103.320	103.247	
6.875	103.844	103.752	103.656	
7.000	104.273	104.181	104.086	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.000	97.594	97.527	97.463	
5.125	98.070	98.003	97.938	
5.250	98.843	98.776	98.712	
5.375	99.320	99.245	99.170	
5.500	99.762	99.687	99.612	
5.625	100.199	100.123	100.049	
5.750	100.442	100.367	100.292	
5.875	100.594	100.536	100.477	
6.000	101.079	101.020	100.962	
6.125	101.557	101.498	101.440	
6.250	101.671	101.613	101.554	
6.375	101.327	101.251	101.178	
6.500	101.805	101.730	101.657	
6.625	102.092	102.017	101.944	
6.750	102.595	102.520	102.447	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	99.494	99.435	99.373	
5.125	99.837	99.779	99.717	
5.250	100.460	100.401	100.340	
5.375	100.295	100.245	100.189	
5.500	100.606	100.556	100.500	
5.625	100.911	100.860	100.805	
5.750	101.003	100.953	100.897	
5.875	101.085	101.034	100.983	
6.000	101.428	101.378	101.327	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.065	98.990	98.915	
5.375	99.170	99.094	99.020	
5.500	99.604	99.528	99.454	
5.625	100.062	99.987	99.912	
5.750	100.579	100.503	100.429	
5.875	100.265	100.207	100.148	
6.000	100.697	100.638	100.580	
6.125	101.221	101.162	101.104	
6.250	101.073	101.015	100.956	
6.375	101.122	101.046	100.973	
6.500	101.595	101.519	101.446	
6.625	101.882	101.807	101.733	
6.750	101.613	101.537	101.464	
6.875	102.245	102.163	102.057	
7.000	102.437	102.345	102.249	
7.125	102.669	102.577	102.481	
7.250	102.489	102.397	102.301	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.000	98.144	98.077	98.013	
5.125	98.620	98.553	98.488	
5.250	99.393	99.326	99.262	
5.375	99.870	99.795	99.720	
5.500	100.312	100.237	100.162	
5.625	100.749	100.673	100.599	
5.750	100.992	100.917	100.842	
5.875	101.144	101.086	101.027	
6.000	101.629	101.570	101.512	
6.125	102.107	102.048	101.990	
6.250	102.221	102.163	102.104	
6.375	101.877	101.801	101.728	
6.500	102.355	102.280	102.207	
6.625	102.642	102.567	102.494	
6.750	103.145	103.070	102.997	
6.875	103.594	103.502	103.406	
7.000	104.023	103.931	103.836	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	98.915	98.840	98.765	
5.375	99.020	98.944	98.870	
5.500	99.454	99.378	99.304	
5.625	99.912	99.837	99.762	
5.750	100.429	100.353	100.279	
5.875	100.115	100.057	99.998	
6.000	100.547	100.488	100.430	
6.125	101.071	101.012	100.954	
6.250	100.923	100.865	100.806	
6.375	100.972	100.896	100.823	
6.500	101.445	101.369	101.296	
6.625	101.732	101.657	101.583	
6.750	101.463	101.387	101.314	
6.875	102.095	102.003	101.907	
7.000	102.287	102.195	102.099	
7.125	102.519	102.427	102.331	
7.250	102.339	102.247	102.151	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	98.144	98.077	98.013	
5.125	98.620	98.553	98.488	
5.250	99.393	99.326	99.262	
5.375	99.870	99.795	99.720	
5.500	100.312	100.237	100.162	
5.625	100.749	100.673	100.599	
5.750	100.992	100.917	100.842	
5.875	101.144	101.086	101.027	
6.000	101.629	101.570	101.512	
6.125	102.107	102.048	101.990	
6.250	102.221	102.163	102.104	
6.375	101.877	101.801	101.728	
6.500	102.355	102.280	102.207	
6.625	102.642	102.567	102.494	
6.750	103.145	103.070	102.997	
6.875	103.594	103.502	103.406	
7.000	104.023	103.931	103.836	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	98.915	98.840	98.765	
5.375	99.020	98.944	98.870	
5.500	99.454	99.378	99.304	
5.625	99.912	99.837	99.762	
5.750	100.429	100.353	100.279	
5.875	100.115	100.057	99.998	
6.000	100.547	100.488	100.430	
6.125	101.071	101.012	100.954	
6.250	100.923	100.865	100.806	
6.375	100.972	100.896	100.823	
6.500	101.445	101.369	101.296	
6.625	101.732	101.657	101.583	
6.750	101.463	101.387	101.314	
6.875	102.095	102.003	101.907	
7.000	102.287	102.195	102.099	
7.125	102.519	102.427	102.331	
7.250	102.339	102.247	102.151	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	98.898	98.831	98.767	
5.375	99.375	99.300	99.225	
5.500	99.817	99.742	99.667	
5.625	100.254	100.178	100.104	
5.750	100.497	100.422	100.347	
5.875	100.649	100.591	100.532	
6.000	101.134	101.075	101.017	
6.125	101.612	101.553	101.495	
6.250	101.726	101.668	101.609	
6.375	101.382	101.306	101.233	
6.500	101.860	101.785	101.712	
6.625	102.147	102.072	101.999	
6.750	102.650	102.575	102.502	
6.875	103.099	103.007	102.911	
7.000	103.528	103.436	103.341	
7.125	103.803	103.711	103.616	
7.250	103.852	103.760	103.665	

LLPAs

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



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

Effective: January 20, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.625	98.541	98.526	98.435
4.750	98.234	98.203	98.098
4.875	98.804	98.774	98.669
5.000	99.351	99.321	99.215
5.125	99.604	99.574	99.468
5.250	99.080	99.034	98.915
5.375	99.640	99.594	99.475
5.500	100.171	100.126	100.006
5.625	100.399	100.354	100.235
5.750	99.145	99.084	98.951
5.875	99.676	99.615	99.482
6.000	100.191	100.130	99.997
6.125	100.384	100.323	100.190

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	97.951	97.936	97.844
4.750	97.689	97.659	97.554
4.875	98.233	98.202	98.097
5.000	98.745	98.715	98.609
5.125	98.959	98.928	98.823
5.250	98.516	98.471	98.351
5.375	99.035	98.989	98.870
5.500	99.515	99.470	99.351
5.625	99.683	99.637	99.518
5.750	98.555	98.494	98.361
5.875	99.025	98.964	98.831
6.000	99.471	99.410	99.277
6.125	99.588	99.527	99.394

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.625	98.363	98.348	98.257
4.750	98.259	98.229	98.123
4.875	98.752	98.722	98.617
5.000	99.218	99.188	99.083
5.125	99.390	99.359	99.254
5.250	99.091	99.045	98.926
5.375	99.570	99.525	99.406
5.500	100.020	99.974	99.855
5.625	100.166	100.120	100.001
5.750	99.146	99.085	98.952
5.875	99.595	99.535	99.401
6.000	100.030	99.969	99.836
6.125	100.144	100.084	99.951

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.625	97.720	97.705	97.614
4.750	97.674	97.644	97.539
4.875	98.133	98.103	97.997
5.000	98.558	98.527	98.422
5.125	98.684	98.653	98.548
5.250	98.484	98.439	98.319
5.375	98.918	98.873	98.754
5.500	99.317	99.272	99.153
5.625	99.407	99.362	99.243
5.750	98.519	98.459	98.325
5.875	98.915	98.854	98.721
6.000	99.293	99.232	99.099
6.125	99.349	99.288	99.155

LLPAs

FICO ≥700	FICO 680-619	VA Loan Amount >\$550K	
0.375	-0.750	-0.375	
FICO 680-699	FICO 580-599	Loan Amount ≤\$100,000	
0.250	-1.500	-0.375	
FICO 680-679	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
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: January 20, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)			
Rate	15 Day	30 Day	45 Day
4.750	97.088	97.021	96.966
4.875	97.849	97.782	97.717
5.000	98.659	98.592	98.528
5.125	99.013	98.946	98.881
5.250	99.770	99.703	99.638
5.375	100.146	100.071	99.996
5.500	100.651	100.576	100.501
5.625	101.129	101.054	100.979
5.750	101.411	101.336	101.261
5.875	101.610	101.551	101.493
6.000	102.230	102.172	102.113
6.125	102.725	102.667	102.608
6.250	102.646	102.587	102.529
6.375	102.919	102.843	102.770
6.500	103.461	103.386	103.312
6.625	103.852	103.777	103.704
6.750	103.441	103.366	103.293

FHA Streamline 20 Year Fixed - (320SL)			
Rate	15 Day	30 Day	45 Day
5.375	99.321	99.246	99.171
5.500	99.826	99.751	99.676
5.625	100.304	100.229	100.154
5.750	100.586	100.511	100.436
5.875	100.785	100.726	100.668
6.000	101.405	101.347	101.288
6.125	101.900	101.842	101.783
6.250	101.821	101.762	101.704
6.375	102.094	102.018	101.945
6.500	102.636	102.561	102.487
6.625	103.027	102.952	102.879
6.750	102.616	102.541	102.468
6.875	103.298	103.206	103.111
7.000	103.879	103.787	103.691
7.125	104.328	104.236	104.141

FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
5.000	99.734	99.675	99.613
5.125	99.955	99.897	99.835
5.250	100.562	100.503	100.441
5.375	100.296	100.246	100.190
5.500	100.670	100.620	100.564
5.625	101.016	100.965	100.910
5.750	101.147	101.097	101.041
5.875	101.275	101.225	101.174
6.000	101.755	101.705	101.653

FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.250	99.003	98.928	98.853
5.375	99.061	98.985	98.911
5.500	99.738	99.663	99.588
5.625	100.175	100.099	100.025
5.750	100.594	100.519	100.444
5.875	100.397	100.338	100.280
6.000	100.892	100.833	100.775
6.125	101.289	101.230	101.172
6.250	101.248	101.190	101.132
6.375	101.498	101.422	101.349
6.500	101.900	101.825	101.751
6.625	102.244	102.168	102.095
6.750	101.796	101.721	101.647
6.875	102.383	102.291	102.196
7.000	102.639	102.547	102.451
7.125	102.923	102.830	102.735
7.250	102.769	102.677	102.581

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
4.750	97.033	96.966	96.901
4.875	97.669	97.602	97.537
5.000	98.519	98.452	98.388
5.125	98.995	98.928	98.863
5.250	99.768	99.701	99.637
5.375	100.245	100.170	100.095
5.500	100.687	100.612	100.537
5.625	101.124	101.048	100.974
5.750	101.367	101.292	101.217
5.875	101.519	101.461	101.402
6.000	102.004	101.945	101.887
6.125	102.482	102.423	102.365
6.250	102.596	102.538	102.479
6.375	102.252	102.176	102.103
6.500	102.730	102.655	102.582
6.625	103.017	102.942	102.869
6.750	103.520	103.445	103.372

VA IRRRL 20 Year Fixed - (420RL)			
Rate	15 Day	30 Day	45 Day
5.375	99.195	99.120	99.045
5.500	99.637	99.562	99.487
5.625	100.074	99.998	99.924
5.750	100.317	100.242	100.167
5.875	100.469	100.411	100.352
6.000	100.954	100.895	100.837
6.125	101.432	101.373	101.315
6.250	101.546	101.488	101.429
6.375	101.202	101.126	101.053
6.500	101.680	101.605	101.532
6.625	101.967	101.892	101.819
6.750	102.470	102.395	102.322
6.875	102.919	102.827	102.731
7.000	103.348	103.256	103.161
7.125	103.623	103.531	103.436

VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
5.000	99.369	99.310	99.248
5.125	99.712	99.654	99.592
5.250	100.335	100.276	100.215
5.375	100.170	100.120	100.064
5.500	100.481	100.431	100.375
5.625	100.786	100.735	100.680
5.750	100.878	100.828	100.772
5.875	100.960	100.909	100.858
6.000	101.303	101.253	101.202

VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.250	98.890	98.815	98.740
5.375	98.995	98.919	98.845
5.500	99.429	99.353	99.279
5.625	99.887	99.812	99.737
5.750	100.404	100.328	100.254
5.875	100.090	100.032	99.973
6.000	100.522	100.463	100.405
6.125	101.046	100.987	100.929
6.250	100.898	100.840	100.781
6.375	100.947	100.871	100.798
6.500	101.420	101.344	101.271
6.625	101.707	101.632	101.558
6.750	101.438	101.362	101.289
6.875	102.070	101.978	101.882
7.000	102.262	102.170	102.074
7.125	102.494	102.402	102.306
7.250	102.314	102.222	102.126

LLPAs

FICO 3700
0.375
FICO 680-699
0.250
FICO 680-679
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
50.75



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

Effective:

Tuesday, January 20, 2026

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)

Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	99.951	99.857	99.670	99.482
6.500	100.313	100.220	100.032	99.845
6.625	100.450	100.357	100.169	99.982
6.750	100.608	100.514	100.327	100.139
6.875	100.837	100.743	100.556	100.368
7.000	101.022	100.928	100.741	100.553
7.125	101.150	101.057	100.869	100.682
7.250	101.249	101.155	100.968	100.780
7.375	101.336	101.242	101.055	100.867
7.500	101.411	101.318	101.130	100.943
7.625	101.475	101.381	101.194	101.006
7.750	101.539	101.445	101.257	101.070
7.875	101.602	101.508	101.321	101.133
8.000	101.666	101.572	101.384	101.197
8.125	101.729	101.636	101.448	101.261
8.250	101.793	101.699	101.512	101.324
8.375	101.856	101.763	101.575	101.388
8.500	101.920	101.826	101.639	101.451
8.625	101.984	101.890	101.702	101.515

Jumbo One 10/6 ARM - (9106DI)

Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	96.701	96.607	96.420	96.232
6.375	97.157	97.063	96.876	96.688
6.500	97.617	97.523	97.336	97.148
6.625	98.075	97.981	97.794	97.606
6.750	98.537	98.443	98.256	98.068
6.875	98.996	98.902	98.715	98.527
7.000	99.460	99.366	99.178	98.991
7.125	99.920	99.826	99.639	99.451
7.250	100.385	100.292	100.104	99.917
7.375	100.851	100.757	100.570	100.382
7.500	101.314	101.220	101.033	100.845
7.625	101.781	101.687	101.500	101.312
7.750	102.245	102.152	101.964	101.777
7.875	102.709	102.616	102.428	102.241
8.000	103.173	103.080	102.892	102.705

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

Jumbo One Premier Pricing

Jumbo One Premier 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.520	98.410	98.238	98.020
5.875	98.850	98.741	98.569	98.350
6.000	99.180	99.071	98.899	98.680
6.125	99.457	99.348	99.176	98.957
6.250	99.735	99.626	99.454	99.235
6.375	100.007	99.897	99.726	99.507
6.500	100.278	100.169	99.997	99.778
6.625	100.546	100.437	100.265	100.046
6.750	100.814	100.704	100.532	100.314
6.875	100.668	100.558	100.386	100.168
7.000	100.522	100.413	100.241	100.022
7.125	100.326	100.216	100.045	99.826
7.250	100.129	100.020	99.848	99.629
7.375	100.324	100.215	100.043	99.824
7.500	100.519	100.410	100.238	100.019
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	98.520	98.410	98.238	98.020
5.875	98.850	98.741	98.569	98.350
6.000	99.180	99.071	98.899	98.680
6.125	99.457	99.348	99.176	98.957
6.250	99.735	99.626	99.454	99.235
6.375	100.007	99.897	99.726	99.507
6.500	100.278	100.169	99.997	99.778
6.625	100.546	100.437	100.265	100.046
6.750	100.814	100.704	100.532	100.314
6.875	100.668	100.558	100.386	100.168
7.000	100.522	100.413	100.241	100.022
7.125	100.326	100.216	100.045	99.826
7.250	100.129	100.020	99.848	99.629
7.375	100.324	100.215	100.043	99.824
7.500	100.519	100.410	100.238	100.019
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	98.520	98.410	98.238	98.020
5.875	98.850	98.741	98.569	98.350
6.000	99.180	99.071	98.899	98.680
6.125	99.457	99.348	99.176	98.957
6.250	99.735	99.626	99.454	99.235
6.375	100.007	99.897	99.726	99.507
6.500	100.278	100.169	99.997	99.778
6.625	100.546	100.437	100.265	100.046
6.750	100.814	100.704	100.532	100.314
6.875	100.668	100.558	100.386	100.168
7.000	100.522	100.413	100.241	100.022
7.125	100.326	100.216	100.045	99.826
7.250	100.129	100.020	99.848	99.629
7.375	100.324	100.215	100.043	99.824
7.500	100.519	100.410	100.238	100.019
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	96.919	96.810	96.638	96.419
5.625	97.230	97.121	96.949	96.730
5.750	97.541	97.431	97.260	97.041
5.875	97.918	97.808	97.636	97.418
6.000	98.295	98.185	98.013	97.795
6.125	98.647	98.538	98.366	98.147
6.250	99.000	98.891	98.719	98.500
6.375	99.195	99.085	98.913	98.695
6.500	99.389	99.280	99.108	98.889
6.625	99.637	99.528	99.356	99.137
6.750	99.886	99.776	99.605	99.386

Jumbo One Premier 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.737	95.628	95.456	95.237
5.375	96.051	95.942	95.770	95.551
5.500	96.344	96.235	96.063	95.844
5.625	96.617	96.508	96.336	96.117
5.750	96.876	96.767	96.595	96.376
5.875	97.287	97.178	97.006	96.787
6.000	97.686	97.576	97.405	97.186
6.125	97.925	97.816	97.644	97.425
6.250	98.135	98.026	97.854	97.635
6.375	98.349	98.240	98.068	97.849
6.500	98.564	98.455	98.283	98.064
6.625	98.731	98.622	98.450	98.231
6.750	98.900	98.790	98.618	98.400
6.875	99.092	98.983	98.811	98.592
7.000	99.286	99.176	99.005	98.786

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		
Rate/Term Refi	-0.100	-0.150	-0.200	-0.250	-0.250		
Cash Out Refi	-0.200	-0.250	-0.350	-0.500	-1.250		
2nd Home	-0.100	-0.100	-0.200	-0.300	-0.500		
Non-Owner	-0.250	-0.500	-0.750				
Condo	0.000	0.000	-0.125	-0.250	-0.500		
2 Units	-0.150	-0.250	-0.450	-0.750	-0.900		
3-4 Units	-0.150	-0.250	-0.450				
UPB > \$1.5MM	0.000	0.000	0.000	0.000	0.000		
Self Employed	0.000	0.000	0.000	0.000	0.000		

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Jumbo One Advantage 30 Year Fixed - (901EM)						Jumbo One Advantage 30 Year Fixed 2:1 Buydown - (901EM-BD)					
Rate	15 Day	30 Day	45 Day	60 Day		Rate	15 Day	30 Day	45 Day	60 Day	
6.000	97.292	97.167	97.042	96.855		6.000	N/A	N/A	N/A	N/A	
6.125	97.749	97.624	97.499	97.312		6.125	N/A	N/A	N/A	N/A	
6.250	98.130	98.005	97.880	97.692		6.250	N/A	N/A	N/A	N/A	
6.375	98.447	98.322	98.197	98.010		6.375	N/A	N/A	N/A	N/A	
6.500	98.669	98.544	98.419	98.231		6.500	N/A	N/A	N/A	N/A	
6.625	98.890	98.765	98.640	98.453		6.625	N/A	N/A	N/A	N/A	
6.750	99.045	98.920	98.795	98.608		6.750	N/A	N/A	N/A	N/A	
6.875	99.202	99.077	98.952	98.764		6.875	N/A	N/A	N/A	N/A	
7.000	99.387	99.262	99.137	98.950		7.000	N/A	N/A	N/A	N/A	
7.125	99.538	99.413	99.288	99.100		7.125	N/A	N/A	N/A	N/A	
7.250	99.847	99.722	99.597	99.409		7.250	N/A	N/A	N/A	N/A	
7.375	100.097	99.972	99.847	99.659		7.375	N/A	N/A	N/A	N/A	
7.500	100.365	100.240	100.115	99.928		7.500	N/A	N/A	N/A	N/A	
7.625	100.613	100.488	100.363	100.176		7.625	N/A	N/A	N/A	N/A	
7.750	100.833	100.708	100.583	100.395		7.750	N/A	N/A	N/A	N/A	
7.875	101.051	100.926	100.801	100.614		7.875	N/A	N/A	N/A	N/A	
8.000	101.259	101.134	101.009	100.822		8.000	N/A	N/A	N/A	N/A	
8.125	101.444	101.319	101.194	101.006		8.125	N/A	N/A	N/A	N/A	
8.250	101.628	101.503	101.378	101.191		8.250	N/A	N/A	N/A	N/A	
8.375	101.783	101.658	101.533	101.345		8.375	N/A	N/A	N/A	N/A	
8.500	101.959	101.834	101.709	101.522		8.500	N/A	N/A	N/A	N/A	
8.625	102.113	101.988	101.863	101.675		8.625	N/A	N/A	N/A	N/A	

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

Jumbo One Advantage 30 Year Fixed Interest Only - (901EM30)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	97.292	97.167	97.042	96.855	
6.125	97.749	97.624	97.499	97.312	
6.250	98.130	98.005	97.880	97.692	
6.375	98.447	98.322	98.197	98.010	
6.500	98.669	98.544	98.419	98.231	
6.625	98.890	98.765	98.640	98.453	
6.750	99.045	98.920	98.795	98.608	
6.875	99.202	99.077	98.952	98.764	
7.000	99.387	99.262	99.137	98.950	
7.125	99.538	99.413	99.288	99.100	
7.250	99.847	99.722	99.597	99.409	
7.375	100.097	99.972	99.847	99.659	
7.500	100.365	100.240	100.115	99.928	
7.625	100.613	100.488	100.363	100.176	
7.750	100.833	100.708	100.583	100.395	
7.875	101.051	100.926	100.801	100.614	
8.000	101.259	101.134	101.009	100.822	
8.125	101.444	101.319	101.194	101.006	
8.250	101.628	101.503	101.378	101.191	
8.375	101.783	101.658	101.533	101.345	
8.500	101.959	101.834	101.709	101.522	
8.625	102.113	101.988	101.863	101.675	

[illegible]

Jumbo One Advantage 10/6 ARM - (\$106EM)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	98.256	98.131	98.006	97.818
6.625	98.524	98.399	98.274	98.087
6.750	98.742	98.617	98.492	98.304
6.875	98.959	98.834	98.709	98.522
7.000	99.163	99.038	98.913	98.726
7.125	99.348	99.223	99.098	98.911
7.250	99.472	99.347	99.222	99.034
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

[illegible]

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

Effective: Tuesday, January 20, 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