

Ratesheet Code: RS-WS

Effective Date: 4/1/26 11:27 AM

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Lock Expiration Days	
15 Day	04/16/26
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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.

April Pricing Specials	
Non-Select FHA, VA, USDA & DPA (STD Bal & High Bal)	0.250
Select FHA, VA, USDA & DPA (STD Bal & High Bal)	0.125

Announcements



Temporary Property Eligibility Restrictions	
Non-Owner properties located in the following City/County are NOT eligible to be locked:	
<ul style="list-style-type: none"> •Baltimore City, Maryland (Properties located in Baltimore County are not restricted)	

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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: April 1, 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	95.515	95.459	95.391	95.324	4.875	95.101	95.045	94.977	94.909	5.750	99.808	99.703	99.620	99.537
4.990	96.133	96.078	96.010	95.942	4.990	95.719	95.664	95.596	95.528	5.875	100.311	100.206	100.123	100.040
5.125	96.559	96.503	96.435	96.367	5.125	96.169	96.114	96.046	95.978	5.990	100.755	100.651	100.568	100.485
5.250	97.093	97.034	96.974	96.913	5.250	96.716	96.657	96.597	96.537	6.125	101.210	101.106	101.023	100.940
5.375	97.720	97.661	97.601	97.541	5.375	97.356	97.297	97.237	97.177	6.250	101.216	101.100	101.002	100.904
5.500	98.313	98.254	98.194	98.133	5.500	97.961	97.902	97.842	97.782	6.375	101.769	101.653	101.555	101.457
5.625	98.854	98.795	98.735	98.674	5.625	98.527	98.468	98.408	98.348	6.500	102.157	102.041	101.943	101.845
5.750	99.271	99.202	99.150	99.097	5.750	98.946	98.877	98.825	98.772	6.625	102.379	102.263	102.165	102.066
5.875	99.828	99.759	99.706	99.653	5.875	99.503	99.434	99.381	99.328	6.750	102.258	102.164	102.111	102.059
5.990	100.307	100.238	100.185	100.133	5.990	99.982	99.913	99.860	99.808	6.875	102.489	102.396	102.343	102.290
6.125	100.805	100.736	100.683	100.630	6.125	100.460	100.391	100.338	100.285	6.990	102.923	102.834	102.796	102.758
6.250	101.165	101.076	101.000	100.925	6.250	100.820	100.731	100.655	100.580	7.125	103.278	103.205	103.175	103.145
6.375	101.745	101.656	101.580	101.505	6.375	101.400	101.311	101.235	101.160	7.250	103.966	103.948	103.933	103.918
6.500	102.157	102.067	101.992	101.916	6.500	101.812	101.722	101.647	101.571	7.375	104.323	104.305	104.290	104.275
6.625	102.385	102.296	102.220	102.145	6.625	102.040	101.951	101.875	101.800	7.500	104.616	104.598	104.583	104.568
6.750	102.677	102.599	102.539	102.478	6.750	102.332	102.254	102.194	102.133	7.625	104.927	104.909	104.894	104.879
6.875	102.907	102.845	102.808	102.770	6.875	102.562	102.500	102.463	102.425	7.750	105.204	105.186	105.171	105.156
6.990	103.382	103.331	103.293	103.255	6.990	103.037	102.986	102.948	102.910	7.875	105.473	105.455	105.440	105.425
7.125	103.776	103.725	103.687	103.649	7.125	103.431	103.380	103.342	103.304	7.990	105.451	105.433	105.418	105.403
7.250	104.415	104.388	104.365	104.343	7.250	104.070	104.043	104.020	103.998	8.125	105.709	105.691	105.676	105.661
7.375	104.594	104.568	104.545	104.522	7.375	104.249	104.223	104.200	104.177					
7.500	104.908	104.881	104.858	104.836	7.500	104.563	104.536	104.513	104.491					
7.625	105.169	105.142	105.119	105.097	7.625	104.824	104.797	104.774	104.752					

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	98.581	98.538	98.494	98.451	5.990	101.178	101.134	101.084	101.034	5.750	98.921	98.852	98.800	98.747
4.990	98.949	98.906	98.862	98.818	6.125	101.416	101.372	101.322	101.272	5.875	99.478	99.409	99.356	99.303
5.125	99.118	99.075	99.031	98.987	6.250	101.853	101.786	101.726	101.666	5.990	99.963	99.894	99.841	99.788
5.250	99.735	99.692	99.648	99.604	6.375	102.194	102.127	102.067	102.008	6.125	100.527	100.458	100.406	100.353
5.375	100.082	100.039	99.995	99.952	6.500	102.401	102.334	102.274	102.214	6.250	101.013	100.933	100.865	100.797
5.500	100.416	100.374	100.330	100.286	6.625	102.473	102.405	102.346	102.286	6.375	101.648	101.568	101.500	101.432
5.625	100.755	100.712	100.669	100.625	6.750	102.820	102.751	102.679	102.606	6.500	102.120	102.039	101.971	101.904
5.750	101.071	101.028	100.984	100.940	6.875	102.893	102.824	102.751	102.679	6.625	102.424	102.344	102.276	102.208
5.875	101.363	101.321	101.277	101.233	6.990	103.213	103.144	103.072	102.999	6.750	102.711	102.642	102.590	102.537
5.990	101.600	101.557	101.513	101.470	7.125	103.404	103.335	103.263	103.190	6.875	103.004	102.935	102.882	102.829
6.125	101.882	101.839	101.795	101.752	7.250	103.568	103.499	103.427	103.354	6.990	103.471	103.402	103.349	103.296
6.250	102.129	102.085	102.034	101.984	7.375	103.724	103.655	103.582	103.510	7.125	103.887	103.818	103.765	103.712
6.375	102.522	102.473	102.422	102.371	7.500	103.756	103.687	103.614	103.541	7.250	104.207	104.159	104.114	104.069
6.500	102.800	102.739	102.686	102.634	7.625	103.899	103.830	103.757	103.685	7.375	104.564	104.516	104.471	104.426
6.625	102.944	102.877	102.818	102.758	7.750	104.043	103.974	103.901	103.829	7.500	104.895	104.847	104.802	104.757
6.750	103.323	103.256	103.196	103.137	7.875	104.186	104.117	104.044	103.972	7.625	105.202	105.154	105.109	105.064
6.875	103.437	103.370	103.310	103.250	7.990	104.067	103.998	103.925	103.853	7.750	104.871	104.844	104.822	104.799
6.990	103.724	103.657	103.597	103.537	8.125	104.222	104.153	104.081	104.008	7.875	105.101	105.075	105.052	105.029
										7.990	105.043	105.016	104.993	104.971
										8.125	105.277	105.259	105.244	105.229

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	96.945	96.886	96.826	96.766	4.875	94.526	94.470	94.402	94.334	5.750	99.733	99.628	99.545	99.462
5.500	97.538	97.479	97.419	97.358	4.990	95.144	95.089	95.021	94.953	5.875	100.236	100.131	100.048	99.965
5.625	98.079	98.020	97.960	97.899	5.125	95.594	95.539	95.471	95.403	5.990	100.680	100.576	100.493	100.410
5.750	98.496	98.427	98.375	98.322	5.250	96.141	96.082	96.022	95.962	6.125	101.135	101.031	100.948	100.865
5.875	99.053	98.984	98.931	98.878	5.375	96.781	96.722	96.662	96.602	6.250	101.141	101.025	100.927	100.829
5.990	99.532	99.463	99.410	99.358	5.500	97.386	97.327	97.267	97.207	6.375	101.694	101.578	101.480	101.382
6.125	100.030	99.961	99.908	99.855	5.625	97.952	97.893	97.833	97.773	6.500	102.082	101.966	101.868	101.770
6.250	100.390	100.301	100.225	100.150	5.750	98.371	98.302	98.250	98.197	6.625	102.304	102.188	102.090	101.991
6.375	100.970	100.881	100.805	100.730	5.875	98.928	98.859	98.806	98.753	6.750	102.183	102.089	102.036	101.984
6.500	101.382	101.292	101.217	101.141	5.990	99.407	99.338	99.285	99.233	6.875	102.414	102.321	102.268	102.215
6.625	101.610	101.521	101.445	101.370	6.125	99.885	99.816	99.763	99.710	6.990	102.848	102.759	102.721	102.683
6.750	101.902	101.824	101.764	101.703	6.250	100.245	100.156	100.080	100.005	7.125	103.203	103.130	103.100	103.070
6.875	102.132	102.070	102.033	101.995	6.375	100.825	100.736	100.660	100.585	7.250	103.891	103.873	103.858	103.843
6.990	102.607	102.556	102.518	102.480	6.500	101.237	101.147	101.072	100.996	7.375	104.248	104.230	104.215	104.200
7.125	103.001	102.950	102.912	102.874	6.625	101.465	101.376	101.300	101.225	7.500	104.541	104.523	104.508	104.493
7.250	103.640	103.613	103.590	103.568	6.750	101.757	101.679	101.619	101.558	7.625	104.852	104.834	104.819	104.804
7.375	103.819	103.793	103.770	103.747	6.875	101.987	101.925	101.888	101.850	7.750	105.129	105.111	105.096	105.081
7.500	104.133	104.106	104.083	104.061	6.990	102.462	102.411	102.373	102.335	7.875	105.398	105.380	105.365	105.350
7.625	104.394	104.367	104.344	104.322	7.125	102.856	102.805	102.767	102.729	7.990	105.376	105.358	105.343	105.328
7.750	104.446	104.419	104.397	104.374	7.250	103.495	103.468	103.445	103.423	8.125	105.634	105.616	105.601	105.586
7.875	104.676	104.650	104.627	104.604	7.375	103.674	103.648	103.625	103.602					
7.990	104.618	104.591	104.568	104.546	7.500	103.988	103.961	103.938	103.916					
8.125	104.804	104.777	104.754	104.732	7.625	104.249	104.222	104.199	104.177					

REFI NOW CONFORMING



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

Wholesale

Effective: April 1, 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	98.358	98.284	98.216	98.148	5.500	96.308	96.234	96.166	96.098	5.375	95.811	95.736	95.668	95.601
5.625	98.958	98.884	98.816	98.748	5.625	96.908	96.834	96.766	96.698	5.500	96.450	96.376	96.308	96.240
5.750	99.306	99.231	99.164	99.096	5.750	97.256	97.181	97.114	97.046	5.625	97.039	96.964	96.897	96.829
5.875	99.833	99.759	99.691	99.623	5.875	97.780	97.706	97.638	97.570	5.750	97.373	97.299	97.231	97.163
5.990	100.377	100.303	100.235	100.167	5.990	98.324	98.250	98.182	98.114	5.875	97.885	97.811	97.743	97.675
6.125	100.851	100.777	100.709	100.641	6.125	98.781	98.707	98.639	98.571	5.990	98.418	98.344	98.276	98.208
6.250	100.773	100.657	100.559	100.461	6.250	98.703	98.587	98.489	98.391	6.125	98.908	98.834	98.766	98.698
6.375	101.198	101.081	100.983	100.885	6.375	99.128	99.011	98.913	98.815	6.250	98.843	98.727	98.629	98.531
6.500	101.559	101.443	101.345	101.247	6.500	99.489	99.373	99.275	99.177	6.375	99.280	99.163	99.065	98.967
6.625	101.918	101.802	101.704	101.606	6.625	99.848	99.732	99.634	99.536	6.500	99.646	99.529	99.431	99.333
6.750	102.058	101.953	101.870	101.787	6.750	99.988	99.883	99.800	99.717	6.625	99.994	99.878	99.780	99.682
6.875	102.363	102.258	102.175	102.092	6.875	100.293	100.188	100.105	100.022	6.750	100.154	100.049	99.967	99.884
6.990	102.532	102.428	102.345	102.262	6.990	100.462	100.358	100.275	100.192	6.875	100.481	100.376	100.293	100.210
7.125	102.831	102.726	102.643	102.560	7.125	100.761	100.656	100.573	100.490	6.990	100.676	100.571	100.488	100.405
7.250	102.499	102.421	102.361	102.301	7.250	100.429	100.351	100.291	100.231	7.125	100.953	100.849	100.766	100.683
7.375	103.007	102.929	102.869	102.809	7.375	100.937	100.859	100.799	100.739	7.250	100.640	100.562	100.502	100.442
7.500	103.085	103.007	102.947	102.886	7.500	101.015	100.937	100.877	100.816	7.375	101.166	101.088	101.028	100.968
7.625	103.146	103.068	103.007	102.947	7.625	101.076	100.998	100.937	100.877	7.500	101.166	101.088	101.027	100.967
7.750	103.985	103.896	103.820	103.745	7.750	101.915	101.826	101.750	101.675	7.625	101.239	101.162	101.101	101.041
7.875	104.178	104.088	104.013	103.937	7.875	102.108	102.018	101.943	101.867	7.750	102.086	101.996	101.921	101.845
7.990	103.057	102.968	102.893	102.817	7.990	100.987	100.898	100.823	100.747	7.875	102.283	102.194	102.118	102.043
8.125	103.186	103.096	103.021	102.945	8.125	101.116	101.026	100.951	100.875	7.990	101.164	101.074	100.999	100.923

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
5.990	99.443	99.383	99.325	99.266	5.990	98.794	98.734	98.676	98.617
6.125	99.650	99.590	99.532	99.473	6.125	99.017	98.957	98.899	98.840
6.250	99.774	99.713	99.648	99.583	6.250	99.154	99.093	99.028	98.963
6.375	99.959	99.898	99.833	99.768	6.375	99.351	99.290	99.225	99.160
6.500	100.082	100.021	99.956	99.891	6.500	99.478	99.418	99.353	99.287
6.625	100.290	100.218	100.151	100.085	6.625	99.675	99.603	99.537	99.470
6.750	100.562	100.478	100.404	100.329	6.750	99.969	99.885	99.810	99.736
6.875	100.698	100.614	100.540	100.465	6.875	100.126	100.042	99.968	99.893
6.990	100.753	100.669	100.594	100.518	6.990	100.207	100.123	100.047	99.972
7.125	100.946	100.861	100.773	100.686	7.125	100.379	100.293	100.206	100.118
7.250	100.874	100.788	100.701	100.613	7.250	100.325	100.239	100.152	100.064
7.375	101.363	101.277	101.190	101.102	7.375	100.832	100.746	100.659	100.571
7.500	101.335	101.250	101.162	101.074	7.500	100.659	100.573	100.486	100.398
7.625	101.307	101.221	101.134	101.046	7.625	100.651	100.565	100.478	100.390
7.750	102.310	102.224	102.137	102.049	7.750	101.669	101.583	101.496	101.408
7.875	102.415	102.329	102.242	102.155	7.875	101.786	101.700	101.612	101.525
7.990	101.238	101.152	101.064	100.977	7.990	100.618	100.532	100.444	100.357

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	95.415	95.359	95.291	95.224	5.375	97.672	97.598	97.530	97.462	5.375	96.920	96.861	96.801	96.741
4.990	96.033	95.978	95.910	95.842	5.500	98.308	98.234	98.166	98.098	5.500	97.513	97.454	97.394	97.333
5.125	96.459	96.403	96.335	96.267	5.625	98.908	98.834	98.766	98.698	5.625	98.054	97.995	97.935	97.874
5.250	96.993	96.934	96.874	96.813	5.750	99.256	99.181	99.114	99.046	5.750	98.471	98.402	98.350	98.297
5.375	97.620	97.561	97.501	97.441	5.875	99.783	99.709	99.641	99.573	5.875	99.028	98.959	98.906	98.853
5.500	98.213	98.154	98.094	98.033	5.990	100.327	100.253	100.185	100.117	5.990	99.507	99.438	99.385	99.333
5.625	98.754	98.695	98.635	98.574	6.125	100.801	100.727	100.659	100.591	6.125	100.005	99.936	99.883	99.830
5.750	99.171	99.102	99.050	98.997	6.250	100.723	100.607	100.509	100.411	6.250	100.365	100.276	100.200	100.125
5.875	99.728	99.659	99.606	99.553	6.375	101.148	101.031	100.933	100.835	6.375	100.945	100.856	100.780	100.705
5.990	100.207	100.138	100.085	100.033	6.500	101.509	101.393	101.295	101.197	6.500	101.357	101.267	101.192	101.116
6.125	100.705	100.636	100.583	100.530	6.625	101.868	101.752	101.654	101.556	6.625	101.585	101.496	101.420	101.345
6.250	101.065	100.976	100.900	100.825	6.750	102.008	101.903	101.820	101.737	6.750	101.877	101.799	101.739	101.678
6.375	101.645	101.556	101.480	101.405	6.875	102.313	102.208	102.125	102.042	6.875	102.107	102.045	102.008	101.970
6.500	102.057	101.967	101.892	101.816	6.990	102.482	102.378	102.295	102.212	6.990	102.582	102.531	102.493	102.455
6.625	102.285	102.196	102.120	102.045	7.125	102.781	102.676	102.593	102.510	7.125	102.976	102.925	102.887	102.849
6.750	102.577	102.499	102.439	102.378	7.250	102.449	102.371	102.311	102.251	7.250	103.615	103.588	103.565	103.543
6.875	102.807	102.745	102.708	102.670	7.375	102.957	102.879	102.819	102.759	7.375	103.794	103.768	103.745	103.722
6.990	103.282	103.231	103.193	103.155	7.500	103.035	102.957	102.897	102.836	7.500	104.108	104.081	104.058	104.036
7.125	103.676	103.625	103.587	103.549	7.625	103.096	103.018	102.957	102.897	7.625	104.369	104.342	104.319	104.297
7.250	104.315	104.288	104.265	104.243	7.750	103.935	103.846	103.770	103.695	7.750	104.421	104.394	104.372	104.349
7.375	104.494	104.468	104.445	104.422	7.875	104.128	104.038	103.963	103.887	7.875	104.651	104.625	104.602	104.579
7.500	104.808	104.781	104.758	104.736	7.990	103.007	102.918	102.843	102.767	7.990	104.593	104.566	104.543	104.521
7.625	105.069	105.042	105.019	104.997	8.125	103.136	103.046	102.971	102.895	8.125	104.779	104.752	104.729	104.707

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					ANNIE 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	95.415	95.359	95.291	95.224	5.500	98.308	98.234	98.166	98.098	5.375	96.920	96.861	96.801	96.741
4.990	96.033	95.978	95.910	95.842	5.625	98.908	98.834	98.766	98.698	5.500	97.513	97.454	97.394	97.333
5.125	96.459	96.403	96.335	96.267	5.750	99.256	99.181	99.114	99.046	5.625	98.054	97.995	97.935	97.874
5.250	96.993	96.934	96.874	96.813	5.875	99.783	99.709	99.641	99.573	5.750	98.471	98.402	98.350	98.297
5.375	97.620	97.561	97.501	97.441	5.990	100.327	100.253	100.185	100.117	5.875	99.028	98.959	98.906	98.853
5.500	98.213	98.154	98.094	98.033	6.125	100.801	100.727	100.659	100.591	5.990	99.507	99.438	99.385	99.333
5.625	98.754	98.695	98.635	98.574	6.250	100.723	100.607	100.509	100.411	6.125	100.005			



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

SELECT PRICING

Effective: April 1, 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	95.815	95.759	95.691	95.624	4.875	98.881	98.838	98.794	98.751
4.990	96.433	96.378	96.310	96.242	4.990	99.249	99.206	99.162	99.118
5.125	96.859	96.803	96.735	96.667	5.125	99.418	99.375	99.331	99.287
5.250	97.393	97.334	97.274	97.213	5.250	100.035	99.992	99.948	99.904
5.375	98.020	97.961	97.901	97.841	5.375	100.382	100.339	100.295	100.252
5.500	98.613	98.554	98.494	98.433	5.500	100.716	100.674	100.630	100.586
5.625	99.154	99.095	99.035	98.974	5.625	101.055	101.012	100.969	100.925
5.750	99.571	99.502	99.450	99.397	5.750	101.371	101.328	101.284	101.240
5.875	100.128	100.059	100.006	99.953	5.875	101.663	101.621	101.577	101.533
5.990	100.607	100.538	100.485	100.433	5.990	101.900	101.857	101.813	101.770
6.125	101.105	101.036	100.983	100.930	6.125	102.182	102.139	102.095	102.052
6.250	101.465	101.376	101.300	101.225	6.250	102.429	102.385	102.334	102.284
6.375	102.045	101.956	101.880	101.805	6.375	102.822	102.773	102.722	102.671
6.500	102.457	102.367	102.292	102.216	6.500	103.100	103.039	102.986	102.934
6.625	102.685	102.596	102.520	102.445	6.625	103.244	103.177	103.118	103.058
6.750	102.977	102.899	102.839	102.778	6.750	103.623	103.556	103.496	103.437
6.875	103.207	103.145	103.108	103.070	6.875	103.737	103.670	103.610	103.550
6.990	103.682	103.631	103.593	103.555					
7.125	104.076	104.025	103.987	103.949					
7.250	104.715	104.688	104.665	104.643					
7.375	104.894	104.868	104.845	104.822					
7.500	105.208	105.181	105.158	105.136					
7.625	105.469	105.442	105.419	105.397					
7.750	105.521	105.494	105.472	105.449					
7.875	105.751	105.725	105.702	105.679					

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	98.658	98.584	98.516	98.448	5.990	99.743	99.683	99.625	99.566
5.625	99.258	99.184	99.116	99.048	6.125	99.950	99.890	99.832	99.773
5.750	99.606	99.531	99.464	99.396	6.250	100.074	100.013	99.948	99.883
5.875	100.133	100.059	99.991	99.923	6.375	100.259	100.198	100.133	100.068
5.990	100.677	100.603	100.535	100.467	6.500	100.382	100.321	100.256	100.191
6.125	101.151	101.077	101.009	100.941	6.625	100.590	100.518	100.451	100.385
6.250	101.073	100.957	100.859	100.761	6.750	100.862	100.778	100.704	100.629
6.375	101.498	101.381	101.283	101.185	6.875	100.998	100.914	100.840	100.765
6.500	101.859	101.743	101.645	101.547	6.990	101.053	100.969	100.894	100.818
6.625	102.218	102.102	102.004	101.906	7.125	101.246	101.161	101.073	100.986
6.750	102.358	102.253	102.170	102.087	7.250	101.174	101.088	101.001	100.913
6.875	102.663	102.558	102.475	102.392	7.375	101.663	101.577	101.490	101.402
6.990	102.832	102.728	102.645	102.562	7.500	101.635	101.550	101.462	101.374
7.125	103.131	103.026	102.943	102.860	7.625	101.607	101.521	101.434	101.346
7.250	102.799	102.721	102.661	102.601	7.750	102.610	102.524	102.437	102.349
7.375	103.307	103.229	103.169	103.109	7.875	102.715	102.629	102.542	102.455
7.500	103.385	103.307	103.247	103.186					
7.625	103.446	103.368	103.307	103.247					
7.750	104.285	104.196	104.120	104.045					
7.875	104.478	104.388	104.313	104.237					
7.990	103.357	103.268	103.193	103.117					
8.125	103.486	103.396	103.321	103.245					

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	95.715	95.659	95.591	95.524	5.500	98.608	98.534	98.466	98.398
4.990	96.333	96.278	96.210	96.142	5.625	99.208	99.134	99.066	98.998
5.125	96.759	96.703	96.635	96.567	5.750	99.556	99.481	99.414	99.346
5.250	97.293	97.234	97.174	97.113	5.875	100.083	100.009	99.941	99.873
5.375	97.920	97.861	97.801	97.741	5.990	100.627	100.553	100.485	100.417
5.500	98.513	98.454	98.394	98.333	6.125	101.101	101.027	100.959	100.891
5.625	99.054	98.995	98.935	98.874	6.250	101.023	100.907	100.809	100.711
5.750	99.471	99.402	99.350	99.297	6.375	101.448	101.331	101.233	101.135
5.875	100.028	99.959	99.906	99.853	6.500	101.809	101.693	101.595	101.497
5.990	100.507	100.438	100.385	100.333	6.625	102.168	102.052	101.954	101.856
6.125	101.005	100.936	100.883	100.830	6.750	102.308	102.203	102.120	102.037
6.250	101.365	101.276	101.200	101.125	6.875	102.613	102.508	102.425	102.342
6.375	101.945	101.856	101.780	101.705	6.990	102.782	102.678	102.595	102.512
6.500	102.357	102.267	102.192	102.116	7.125	103.081	102.976	102.893	102.810
6.625	102.585	102.496	102.420	102.345	7.250	102.749	102.671	102.611	102.551
6.750	102.877	102.799	102.739	102.678	7.375	103.257	103.179	103.119	103.059
6.875	103.107	103.045	103.008	102.970	7.500	103.335	103.257	103.197	103.136
6.990	103.582	103.531	103.493	103.455	7.625	103.396	103.318	103.257	103.197
7.125	103.976	103.925	103.887	103.849	7.750	104.235	104.146	104.070	103.995
7.250	104.615	104.588	104.565	104.543	7.875	104.428	104.338	104.263	104.187
7.375	104.794	104.768	104.745	104.722	7.990	103.307	103.218	103.143	103.067
7.500	105.108	105.081	105.058	105.036	8.125	103.436	103.346	103.271	103.195
7.625	105.369	105.342	105.319	105.297					

SELECT FANNIE MAE BUYDOWN									
SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.715	95.659	95.591	95.524	5.500	98.608	98.534	98.466	98.398
4.990	96.333	96.278	96.210	96.142	5.625	99.208	99.134	99.066	98.998
5.125	96.759	96.703	96.635	96.567	5.750	99.556	99.481	99.414	99.346
5.250	97.293	97.234	97.174	97.113	5.875	100.083	100.009	99.941	99.873
5.375	97.920	97.861	97.801	97.741	5.990	100.627	100.553	100.485	100.417
5.500	98.513	98.454	98.394	98.333	6.125	101.101	101.027	100.959	100.891
5.625	99.054	98.995	98.935	98.874	6.250	101.023	100.907	100.809	100.711
5.750	99.471	99.402	99.350	99.297	6.375	101.448	101.331	101.233	101.135
5.875	100.028	99.959	99.906	99.853	6.500	101.809	101.693	101.595	101.497
5.990	100.507	100.438	100.385	100.333	6.625	102.168	102.052	101.954	101.856
6.125	101.005	100.936	100.883	100.830	6.750	102.308	102.203	102.120	102.037
6.250	101.365	101.276	101.200	101.125	6.875	102.613	102.508	102.425	102.342
6.375	101.945	101.856	101.780	101.705	6.990	102.782	102.678	102.595	102.512
6.500	102.357	102.267	102.192	102.116	7.125	103.081	102.976	102.893	102.810
6.625	102.585	102.496	102.420	102.345	7.250	102.749	102.671	102.611	102.551
6.750	102.877	102.799	102.739	102.678	7.375	103.257	103.179	103.119	103.059
6.875	103.107	103.045	103.008	102.970	7.500	103.335	103.257	103.197	103.136
6.990	103.582	103.531	103.493	103.455	7.625	103.396	103.318	103.257	103.197
7.125	103.976	103.925	103.887	103.849	7.750	104.235	104.146	104.070	103.995
7.250	104.615	104.588	104.565	104.543	7.875	104.428	104.338	104.263	104.187
7.375	104.794	104.768	104.745	104.722	7.990	103.307	103.218	103.143	103.067
7.500	105.108	105.081	105.058	105.036	8.125	103.436	103.346	103.271	103.195
7.625	105.369	105.342	105.319	105.297	8.250	102.890	102.741	102.605	102.470



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

Wholesale

Effective: April 1, 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	95.515	95.459	95.391	95.324	4.875	95.101	95.045	94.977	94.909	5.500	99.096	99.001	98.910	98.820
4.990	96.133	96.078	96.010	95.942	4.990	95.719	95.664	95.596	95.528	5.625	99.601	99.507	99.416	99.326
5.125	96.559	96.503	96.435	96.367	5.125	96.169	96.114	96.046	95.978	5.750	99.808	99.703	99.620	99.537
5.250	97.093	97.034	96.974	96.913	5.250	96.716	96.657	96.597	96.537	5.875	100.311	100.206	100.123	100.040
5.375	97.720	97.661	97.601	97.541	5.375	97.356	97.297	97.237	97.177	5.990	100.755	100.651	100.568	100.485
5.500	98.313	98.254	98.194	98.133	5.500	97.961	97.902	97.842	97.782	6.125	101.210	101.106	101.023	100.940
5.625	98.854	98.795	98.735	98.674	5.625	98.527	98.468	98.408	98.348	6.250	101.216	101.100	101.002	100.904
5.750	99.271	99.202	99.150	99.097	5.750	98.946	98.877	98.825	98.772	6.375	101.769	101.653	101.555	101.457
5.875	99.828	99.759	99.706	99.653	5.875	99.503	99.434	99.381	99.328	6.500	102.157	102.041	101.943	101.845
5.990	100.307	100.238	100.185	100.133	5.990	99.982	99.913	99.860	99.808	6.625	102.379	102.263	102.165	102.066
6.125	100.805	100.736	100.683	100.630	6.125	100.460	100.391	100.338	100.285	6.750	102.258	102.164	102.111	102.059
6.250	101.165	101.076	101.000	100.925	6.250	100.820	100.731	100.655	100.580	6.875	102.489	102.396	102.343	102.290
6.375	101.745	101.656	101.580	101.505	6.375	101.400	101.311	101.235	101.160	6.990	102.923	102.834	102.796	102.758
6.500	102.157	102.067	101.992	101.916	6.500	101.812	101.722	101.647	101.571	7.125	103.278	103.205	103.175	103.145
6.625	102.385	102.296	102.220	102.145	6.625	102.040	101.951	101.875	101.800	7.250	103.966	103.948	103.933	103.918
6.750	102.677	102.599	102.539	102.478	6.750	102.332	102.254	102.194	102.133	7.375	104.323	104.305	104.290	104.275
6.875	102.907	102.845	102.808	102.770	6.875	102.562	102.500	102.463	102.425	7.500	104.616	104.598	104.583	104.568
6.990	103.382	103.331	103.293	103.255	6.990	103.037	102.986	102.948	102.910	7.625	104.927	104.909	104.894	104.879
7.125	103.776	103.725	103.687	103.649	7.125	103.431	103.380	103.342	103.304	7.750	105.204	105.186	105.171	105.156
7.250	104.415	104.388	104.365	104.343	7.250	104.070	104.043	104.020	103.998	7.875	105.473	105.455	105.440	105.425
7.375	104.594	104.568	104.545	104.522	7.375	104.249	104.223	104.200	104.177	7.990	105.451	105.433	105.418	105.403
7.500	104.908	104.881	104.858	104.836	7.500	104.563	104.536	104.513	104.491	8.125	105.709	105.691	105.676	105.661
7.625	105.169	105.142	105.119	105.097	7.625	104.824	104.797	104.774	104.752					
7.750	105.221	105.194	105.172	105.149	7.750	104.876	104.849	104.827	104.804					
7.875	105.451	105.425	105.402	105.379	7.875	105.106	105.080	105.057	105.034					
7.990	105.393	105.366	105.343	105.321	7.990	105.048	105.021	104.998	104.976					
8.125	105.579	105.552	105.529	105.507	8.125	105.234	105.207	105.184	105.162					

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
4.990	98.949	98.906	98.862	98.818	5.500	100.494	100.434	100.375	100.317	5.875	99.478	99.409	99.356	99.303
5.125	99.118	99.075	99.031	98.987	5.625	100.718	100.658	100.599	100.540	5.990	99.957	99.888	99.835	99.783
5.250	99.735	99.692	99.648	99.604	5.750	100.733	100.677	100.625	100.573	6.125	100.455	100.386	100.333	100.280
5.375	100.082	100.039	99.995	99.952	5.875	100.975	100.931	100.881	100.830	6.250	100.815	100.726	100.650	100.575
5.500	100.416	100.374	100.330	100.286	5.990	101.178	101.134	101.084	101.034	6.375	101.395	101.306	101.230	101.155
5.625	100.755	100.712	100.669	100.625	6.125	101.416	101.372	101.322	101.272	6.500	101.807	101.717	101.642	101.566
5.750	101.071	101.028	100.984	100.940	6.250	101.853	101.786	101.726	101.666	6.625	102.035	101.946	101.870	101.795
5.875	101.363	101.321	101.277	101.233	6.375	102.194	102.127	102.067	102.008	6.750	102.327	102.249	102.189	102.128
5.990	101.600	101.557	101.513	101.470	6.500	102.401	102.334	102.274	102.214	6.875	102.557	102.495	102.458	102.420
6.125	101.882	101.839	101.795	101.752	6.625	102.473	102.405	102.346	102.286	6.990	103.032	102.981	102.943	102.905
6.250	102.129	102.085	102.043	101.984	6.750	102.820	102.751	102.679	102.606	7.125	103.426	103.375	103.337	103.299
6.375	102.522	102.473	102.422	102.371	6.875	102.893	102.824	102.751	102.679	7.250	104.065	104.038	104.015	103.993
6.500	102.800	102.739	102.686	102.634	6.990	103.213	103.144	103.072	102.999	7.375	104.244	104.218	104.195	104.172
6.625	102.944	102.877	102.818	102.758	7.125	103.404	103.335	103.263	103.190	7.500	104.558	104.531	104.508	104.486
6.750	103.323	103.256	103.196	103.137	7.250	103.568	103.499	103.427	103.354	7.625	104.819	104.792	104.769	104.747
6.875	103.437	103.370	103.310	103.250						7.750	104.871	104.844	104.822	104.799
6.990	103.724	103.657	103.597	103.537						7.875	105.101	105.075	105.052	105.029
										7.990	105.043	105.016	104.993	104.971
										8.125	105.229	105.202	105.179	105.157

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	99.828	99.759	99.706	99.653
5.990	100.307	100.238	100.185	100.133
6.125	100.805	100.736	100.683	100.630
6.250	101.165	101.076	101.000	100.925
6.375	101.745	101.656	101.580	101.505
6.500	102.157	102.067	101.992	101.916
6.625	102.385	102.296	102.220	102.145
6.750	102.677	102.599	102.539	102.478
6.875	102.907	102.845	102.808	102.770
6.990	103.382	103.331	103.293	103.255
7.125	103.776	103.725	103.687	103.649
7.250	104.415	104.388	104.365	104.343
7.375	104.594	104.568	104.545	104.522
7.500	104.908	104.881	104.858	104.836
7.625	105.169	105.142	105.119	105.097
7.750	105.221	105.194	105.172	105.149
7.875	105.451	105.425	105.402	105.379
7.990	105.393	105.366	105.343	105.321
8.125	105.579	105.552	105.529	105.507

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	98.008	97.934	97.866	97.798	5.500	95.700	95.626	95.558	95.490	5.500	97.827	97.767	97.708	97.650
5.625	98.608	98.534	98.466	98.398	5.625	96.289	96.214	96.147	96.079	5.625	98.129	98.069	98.011	97.952
5.750	98.956	98.881	98.814	98.746	5.750	96.623	96.549	96.481	96.413	5.750	98.163	98.103	98.045	97.986
5.875	99.483	99.409	99.341	99.273	5.875	97.135	97.061	96.993	96.925	5.875	98.428	98.368	98.309	98.251
5.990	100.027	99.953	99.885	99.817	5.990	97.668	97.594	97.526	97.458	5.990	98.754	98.694	98.636	98.577
6.125	100.501	100.427	100.359	100.291	6.125	98.158	98.084	98.016	97.948	6.125	98.977	98.917	98.859	98.800
6.250	100.423	100.307	100.209	100.111	6.250	98.093	97.977	97.879	97.781	6.250	99.114	99.053	98.988	98.923
6.375	100.848	100.731	100.633	100.535	6.375	98.530	98.413	98.315	98.217	6.375	99.311	99.250	99.185	99.120
6.500	101.209	101.093	100.995	100.897	6.500	98.896	98.779	98.681	98.583	6.500	99.438	99.378	99.313	99.247
6.625	101.568	101.452	101.354	101.256	6.625	99.244	99.128	99.030	98.932	6.625	99.635	99.563	99.497	99.430
6.750	101.708	101.603	101.520	101.437	6.750	99.404	99.299	99.217	99.134	6.750	99.929	99.845	99.770	99.696
6.875	102.013	101.908	101.825	101.742	6.875	99.731	99.626	99.543	99.460	6.875	100.086	100.002	99.928	99.853
6.990	102.182	102.078	101.995	101.912	6.990	99.926	99.821	99.738	99.655	6.990	100.167	100.083	100.007	99.932
7.125	102.481	102.376	102.293	102.210										



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

Wholesale

Effective: April 1, 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	95.415	95.359	95.291	95.224	5.990	99.977	99.903	99.835	99.767	5.375	96.920	96.861	96.801	96.741
4.990	96.033	95.978	95.910	95.842	6.125	100.451	100.377	100.309	100.241	5.500	97.513	97.454	97.394	97.333
5.125	96.459	96.403	96.335	96.267	6.250	100.373	100.257	100.159	100.061	5.625	98.054	97.995	97.935	97.874
5.250	96.993	96.934	96.874	96.813	6.375	100.798	100.681	100.583	100.485	5.750	98.471	98.402	98.350	98.297
5.375	97.620	97.561	97.501	97.441	6.500	101.159	101.043	100.945	100.847	5.875	99.028	98.959	98.906	98.853
5.500	98.213	98.154	98.094	98.033	6.625	101.518	101.402	101.304	101.206	5.990	99.507	99.438	99.385	99.333
5.625	98.754	98.695	98.635	98.574	6.750	101.658	101.553	101.470	101.387	6.125	100.005	99.936	99.883	99.830
5.750	99.171	99.102	99.050	98.997	6.875	101.963	101.858	101.775	101.692	6.250	100.365	100.276	100.200	100.125
5.875	99.728	99.659	99.606	99.553	6.990	102.132	102.028	101.945	101.862	6.375	100.945	100.856	100.780	100.705
5.990	100.207	100.138	100.085	100.033	7.125	102.431	102.326	102.243	102.160	6.500	101.357	101.267	101.192	101.116
6.125	100.705	100.636	100.583	100.530	7.250	102.099	102.021	101.961	101.901	6.625	101.585	101.496	101.420	101.345
6.250	101.065	100.976	100.900	100.825	7.375	102.607	102.529	102.469	102.409	6.750	101.877	101.799	101.739	101.678
6.375	101.645	101.556	101.480	101.405	7.500	102.685	102.607	102.547	102.486	6.875	102.107	102.045	102.008	101.970
6.500	102.057	101.967	101.892	101.816	7.625	102.746	102.668	102.607	102.547	6.990	102.582	102.531	102.493	102.455
6.625	102.285	102.196	102.120	102.045	7.750	103.585	103.496	103.420	103.345	7.125	102.976	102.925	102.887	102.849
6.750	102.577	102.499	102.439	102.378	7.875	103.778	103.688	103.613	103.537	7.250	103.615	103.588	103.565	103.543
6.875	102.807	102.745	102.708	102.670	7.990	102.657	102.568	102.493	102.417	7.375	103.794	103.768	103.745	103.722
6.990	103.282	103.231	103.193	103.155	8.125	102.786	102.696	102.621	102.545	7.500	104.108	104.081	104.058	104.036
7.125	103.676	103.625	103.587	103.549	8.250	102.240	102.091	101.955	101.820	7.625	104.369	104.342	104.319	104.297
7.250	104.315	104.288	104.265	104.243						7.750	104.421	104.394	104.372	104.349
7.375	104.494	104.468	104.445	104.422						7.875	104.651	104.625	104.602	104.579
7.500	104.808	104.781	104.758	104.736						7.990	104.593	104.566	104.543	104.521
7.625	105.069	105.042	105.019	104.997						8.125	104.779	104.752	104.729	104.707

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	95.415	95.359	95.291	95.224	5.990	99.977	99.903	99.835	99.767	5.375	96.920	96.861	96.801	96.741
4.990	96.033	95.978	95.910	95.842	6.125	100.451	100.377	100.309	100.241	5.500	97.513	97.454	97.394	97.333
5.125	96.459	96.403	96.335	96.267	6.250	100.373	100.257	100.159	100.061	5.625	98.054	97.995	97.935	97.874
5.250	96.993	96.934	96.874	96.813	6.375	100.798	100.681	100.583	100.485	5.750	98.471	98.402	98.350	98.297
5.375	97.620	97.561	97.501	97.441	6.500	101.159	101.043	100.945	100.847	5.875	99.028	98.959	98.906	98.853
5.500	98.213	98.154	98.094	98.033	6.625	101.518	101.402	101.304	101.206	5.990	99.507	99.438	99.385	99.333
5.625	98.754	98.695	98.635	98.574	6.750	101.658	101.553	101.470	101.387	6.125	100.005	99.936	99.883	99.830
5.750	99.171	99.102	99.050	98.997	6.875	101.963	101.858	101.775	101.692	6.250	100.365	100.276	100.200	100.125
5.875	99.728	99.659	99.606	99.553	6.990	102.132	102.028	101.945	101.862	6.375	100.945	100.856	100.780	100.705
5.990	100.207	100.138	100.085	100.033	7.125	102.431	102.326	102.243	102.160	6.500	101.357	101.267	101.192	101.116
6.125	100.705	100.636	100.583	100.530	7.250	102.099	102.021	101.961	101.901	6.625	101.585	101.496	101.420	101.345
6.250	101.065	100.976	100.900	100.825	7.375	102.607	102.529	102.469	102.409	6.750	101.877	101.799	101.739	101.678
6.375	101.645	101.556	101.480	101.405	7.500	102.685	102.607	102.547	102.486	6.875	102.107	102.045	102.008	101.970
6.500	102.057	101.967	101.892	101.816	7.625	102.746	102.668	102.607	102.547	6.990	102.582	102.531	102.493	102.455
6.625	102.285	102.196	102.120	102.045	7.750	103.585	103.496	103.420	103.345	7.125	102.976	102.925	102.887	102.849
6.750	102.577	102.499	102.439	102.378	7.875	103.778	103.688	103.613	103.537	7.250	103.615	103.588	103.565	103.543
6.875	102.807	102.745	102.708	102.670	7.990	102.657	102.568	102.493	102.417	7.375	103.794	103.768	103.745	103.722
6.990	103.282	103.231	103.193	103.155	8.125	102.786	102.696	102.621	102.545	7.500	104.108	104.081	104.058	104.036
7.125	103.676	103.625	103.587	103.549	8.250	102.240	102.091	101.955	101.820	7.625	104.369	104.342	104.319	104.297
7.250	104.315	104.288	104.265	104.243	8.375	102.781	102.633	102.497	102.361	7.750	104.421	104.394	104.372	104.349
7.375	104.494	104.468	104.445	104.422	8.500	102.933	102.785	102.649	102.513	7.875	104.651	104.625	104.602	104.579
7.500	104.808	104.781	104.758	104.736	8.625	102.837	102.689	102.553	102.418	7.990	104.593	104.566	104.543	104.521
7.625	105.069	105.042	105.019	104.997	8.750	103.002	102.854	102.718	102.583	8.125	104.779	104.752	104.729	104.707



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

SELECT PRICING

Effective: April 1, 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	95.815	95.759	95.691	95.624	4.875	98.881	98.838	98.794	98.751
4.990	96.433	96.378	96.310	96.242	4.990	99.249	99.206	99.162	99.118
5.125	96.859	96.803	96.735	96.667	5.125	99.418	99.375	99.331	99.287
5.250	97.393	97.334	97.274	97.213	5.250	100.035	99.992	99.948	99.904
5.375	98.020	97.961	97.901	97.841	5.375	100.382	100.339	100.295	100.252
5.500	98.613	98.554	98.494	98.433	5.500	100.716	100.674	100.630	100.586
5.625	99.154	99.095	99.035	98.974	5.625	101.055	101.012	100.969	100.925
5.750	99.571	99.502	99.450	99.397	5.750	101.371	101.328	101.284	101.240
5.875	100.128	100.059	100.006	99.953	5.875	101.663	101.621	101.577	101.533
5.990	100.607	100.538	100.485	100.433	5.990	101.900	101.857	101.813	101.770
6.125	101.105	101.036	100.983	100.930	6.125	102.182	102.139	102.095	102.052
6.250	101.465	101.376	101.300	101.225	6.250	102.429	102.385	102.334	102.284
6.375	102.045	101.956	101.880	101.805	6.375	102.822	102.773	102.722	102.671
6.500	102.457	102.367	102.292	102.216	6.500	103.100	103.039	102.986	102.934
6.625	102.685	102.596	102.520	102.445	6.625	103.244	103.177	103.118	103.058
6.750	102.977	102.899	102.839	102.778	6.750	103.623	103.556	103.496	103.437
6.875	103.207	103.145	103.108	103.070	6.875	103.737	103.670	103.610	103.550
6.990	103.682	103.631	103.593	103.555	6.990	104.024	103.957	103.897	103.837
7.125	104.076	104.025	103.987	103.949	7.125	104.248	104.181	104.121	104.062
7.250	104.715	104.688	104.665	104.643	7.250	104.369	104.300	104.228	104.155
7.375	104.894	104.868	104.845	104.822					
7.500	105.208	105.181	105.158	105.136					
7.625	105.469	105.442	105.419	105.397					
7.750	105.521	105.494	105.472	105.449					
7.875	105.751	105.725	105.702	105.679					
7.990	105.693	105.666	105.643	105.621					
8.125	105.879	105.852	105.829	105.807					

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	98.308	98.234	98.166	98.098	5.990	99.054	98.994	98.936	98.877
5.625	98.908	98.834	98.766	98.698	6.125	99.277	99.217	99.159	99.100
5.750	99.256	99.181	99.114	99.046	6.250	99.414	99.353	99.288	99.223
5.875	99.783	99.709	99.641	99.573	6.375	99.611	99.550	99.485	99.420
5.990	100.327	100.253	100.185	100.117	6.500	99.738	99.678	99.613	99.547
6.125	100.801	100.727	100.659	100.591	6.625	99.935	99.863	99.797	99.730
6.250	100.723	100.607	100.509	100.411	6.750	100.229	100.145	100.070	99.996
6.375	101.148	101.031	100.933	100.835	6.875	100.386	100.302	100.228	100.153
6.500	101.509	101.393	101.295	101.197	6.990	100.467	100.383	100.307	100.232
6.625	101.868	101.752	101.654	101.556	7.125	100.639	100.553	100.466	100.378
6.750	102.008	101.903	101.820	101.737	7.250	100.585	100.499	100.412	100.324
6.875	102.313	102.208	102.125	102.042	7.375	101.092	101.006	100.919	100.831
6.990	102.482	102.378	102.295	102.212	7.500	101.049	100.963	100.876	100.788
7.125	102.781	102.676	102.593	102.510	7.625	101.041	100.955	100.868	100.780
7.250	102.449	102.371	102.311	102.251	7.750	102.059	101.973	101.886	101.798
7.375	102.957	102.879	102.819	102.759	7.875	102.176	102.090	102.002	101.915
7.500	103.035	102.957	102.897	102.836	7.990	101.008	100.922	100.834	100.747
7.625	103.096	103.018	102.957	102.897					
7.750	103.935	103.846	103.770	103.695					
7.875	104.128	104.038	103.963	103.887					
7.990	103.007	102.918	102.843	102.767					
8.125	103.136	103.046	102.971	102.895					

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)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.715	95.659	95.591	95.524	5.990	100.277	100.203	100.135	100.067
4.990	96.333	96.278	96.210	96.142	6.125	100.751	100.677	100.609	100.541
5.125	96.759	96.703	96.635	96.567	6.250	100.673	100.557	100.459	100.361
5.250	97.293	97.234	97.174	97.113	6.375	101.098	100.981	100.883	100.785
5.375	97.920	97.861	97.801	97.741	6.500	101.459	101.343	101.245	101.147
5.500	98.513	98.454	98.394	98.333	6.625	101.818	101.702	101.604	101.506
5.625	99.054	98.995	98.935	98.874	6.750	101.958	101.853	101.770	101.687
5.750	99.471	99.402	99.350	99.297	6.875	102.263	102.158	102.075	101.992
5.875	100.028	99.959	99.906	99.853	6.990	102.432	102.328	102.245	102.162
5.990	100.507	100.438	100.385	100.333	7.125	102.731	102.626	102.543	102.460
6.125	101.005	100.936	100.883	100.830	7.250	102.399	102.321	102.261	102.201
6.250	101.365	101.276	101.200	101.125	7.375	102.907	102.829	102.769	102.709
6.375	101.945	101.856	101.780	101.705	7.500	102.985	102.907	102.847	102.786
6.500	102.357	102.267	102.192	102.116	7.625	103.046	102.968	102.907	102.847
6.625	102.585	102.496	102.420	102.345	7.750	103.885	103.796	103.720	103.645
6.750	102.877	102.799	102.739	102.678	7.875	104.078	103.988	103.913	103.837
6.875	103.107	103.045	103.008	102.970	7.990	102.957	102.868	102.793	102.717
6.990	103.582	103.531	103.493	103.455	8.125	103.086	102.996	102.921	102.845
7.125	103.976	103.925	103.887	103.849	8.250	102.540	102.391	102.255	102.120
7.250	104.615	104.588	104.565	104.543	8.375	103.081	102.933	102.797	102.661
7.375	104.794	104.768	104.745	104.722	8.500	103.233	103.085	102.949	102.813
7.500	105.108	105.081	105.058	105.036					
7.625	105.369	105.342	105.319	105.297					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC1)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.715	95.659	95.591	95.524	5.990	100.277	100.203	100.135	100.067
4.990	96.333	96.278	96.210	96.142	6.125	100.751	100.677	100.609	100.541
5.125	96.759	96.703	96.635	96.567	6.250	100.673	100.557	100.459	100.361
5.250	97.293	97.234	97.174	97.113	6.375	101.098	100.981	100.883	100.785
5.375	97.920	97.861	97.801	97.741	6.500	101.459	101.343	101.245	101.147
5.500	98.513	98.454	98.394	98.333	6.625	101.818	101.702	101.604	101.506
5.625	99.054	98.995	98.935	98.874	6.750	101.958	101.853	101.770	101.687
5.750	99.471	99.402	99.350	99.297	6.875	102.263	102.158	102.075	101.992
5.875	100.028	99.959	99.906	99.853	6.990	102.432	102.328	102.245	102.162
5.990	100.507	100.438	100.385	100.333	7.125	102.731	102.626	102.543	102.460
6.125	101.005	100.936	100.883	100.830	7.250	102.399	102.321	102.261	102.201
6.250	101.365	101.276	101.200	101.125	7.375	102.907	102.829	102.769	102.709
6.375	101.945	101.856	101.780	101.705	7.500	102.985	102.907	102.847	102.786
6.500	102.357	102.267	102.192	102.116	7.625	103.046	102.968	102.907	102.847
6.625	102.585	102.496	102.420	102.345	7.750	103.885	103.796	103.720	103.645
6.750	102.877	102.799	102.739	102.678	7.875	104.078	103.988	103.913	103.837
6.875	103.107	103.045	103.008	102.970	7.990	102.957	102.868	102.793	102.717
6.990	103.582	103.531	103.493	103.455	8.125	103.086	102.996	102.921	102.845
7.125	103.976	103.925	103.887	103.849	8.250	102.540	102.391	102.255	102.120
7.250	104.615	104.588	104.565	104.543	8.375	103.081	102.933	102.797	102.661
7.375	104.794	104.768	104.745	104.722	8.500	103.233	103.085	102.949	102.813
7.500	105.108	105.081	105.058	105.036					
7.625	105.369	105.342	105.319	105.297					



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

Effective: **April 1, 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 **

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

HR/HP/FTHB + AMI ADJUSTMENT CAPS*

LTV > 80% AND FICO >= 680	0.000
All other LTV & FICO combinations	0.000
FTHB + AMI LLPA Waiver	0.000

MISCELLANEOUS

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

Minimum Loan Amount \$75,000
 All loan level price adjustments are cumulative
Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs

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

NC Floor Price 99.750

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEREADY AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
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: April 1, 2026

ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (AltA101HB)					Alt Agency 25 Yr Fixed High Bal (AltA125HB)					Alt Agency 20 Yr Fixed High Bal (AltA120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.358	98.284	98.216	98.148	5.500	96.308	96.234	96.166	96.098	5.375	95.811	95.736	95.668	95.601
5.625	98.958	98.884	98.816	98.748	5.625	96.908	96.834	96.766	96.698	5.500	96.450	96.376	96.308	96.240
5.750	99.306	99.231	99.164	99.096	5.750	97.256	97.181	97.114	97.046	5.625	97.039	96.964	96.897	96.829
5.875	99.833	99.759	99.691	99.623	5.875	97.780	97.706	97.638	97.570	5.750	97.373	97.299	97.231	97.163
5.990	100.377	100.303	100.235	100.167	5.990	98.324	98.250	98.182	98.114	5.875	97.885	97.811	97.743	97.675
6.125	100.851	100.777	100.709	100.641	6.125	98.781	98.707	98.639	98.571	5.990	98.418	98.344	98.276	98.208
6.250	100.773	100.657	100.559	100.461	6.250	98.703	98.587	98.489	98.391	6.125	98.908	98.834	98.766	98.698
6.375	101.198	101.081	100.983	100.885	6.375	99.128	99.011	98.913	98.815	6.250	98.843	98.727	98.629	98.531
6.500	101.559	101.443	101.345	101.247	6.500	99.489	99.373	99.275	99.177	6.375	99.280	99.163	99.065	98.967
6.625	101.918	101.802	101.704	101.606	6.625	99.848	99.732	99.634	99.536	6.500	99.646	99.529	99.431	99.333
6.750	102.058	101.953	101.870	101.787	6.750	99.988	99.883	99.800	99.717	6.625	99.994	99.878	99.780	99.682
6.875	102.363	102.258	102.175	102.092	6.875	100.293	100.188	100.105	100.022	6.750	100.154	100.049	99.967	99.884
6.990	102.532	102.428	102.345	102.262	6.990	100.462	100.358	100.275	100.192	6.875	100.481	100.376	100.293	100.210
7.125	102.831	102.726	102.643	102.560	7.125	100.761	100.656	100.573	100.490	6.990	100.676	100.571	100.488	100.405
7.250	102.499	102.421	102.361	102.301	7.250	100.429	100.351	100.291	100.231	7.125	100.953	100.849	100.766	100.683
7.375	103.007	102.929	102.869	102.809	7.375	100.937	100.859	100.799	100.739	7.250	100.640	100.562	100.502	100.442
7.500	103.085	103.007	102.947	102.886	7.500	101.015	100.937	100.877	100.816	7.375	101.166	101.088	101.028	100.968
7.625	103.146	103.068	103.007	102.947	7.625	101.076	100.998	100.937	100.877	7.500	101.166	101.088	101.027	100.967
7.750	103.985	103.896	103.820	103.745	7.750	101.915	101.826	101.750	101.675	7.625	101.239	101.162	101.101	101.041
7.875	104.178	104.088	104.013	103.937	7.875	102.108	102.018	101.943	101.867	7.750	102.086	101.996	101.921	101.845
7.990	103.057	102.968	102.893	102.817	7.990	100.987	100.898	100.823	100.747	7.875	102.283	102.194	102.118	102.043
8.125	103.186	103.096	103.021	102.945						7.990	101.164	101.074	100.999	100.923
8.250	102.640	102.491	102.355	102.220										
8.375	103.181	103.033	102.897	102.761										
8.500	103.333	103.185	103.049	102.913										
8.625	103.237	103.089	102.953	102.818										

Alt Agency 15 Yr Fixed High Bal (AltA115HB)					Alt Agency 10 Yr Fixed High Bal (AltA110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.443	99.383	99.325	99.266	5.990	98.794	98.734	98.676	98.617
6.125	99.650	99.590	99.532	99.473	6.125	99.017	98.957	98.899	98.840
6.250	99.774	99.713	99.648	99.583	6.250	99.154	99.093	99.028	98.963
6.375	99.959	99.898	99.833	99.768	6.375	99.351	99.290	99.225	99.160
6.500	100.082	100.021	99.956	99.891	6.500	99.478	99.418	99.353	99.287
6.625	100.290	100.218	100.151	100.085	6.625	99.675	99.603	99.537	99.470
6.750	100.562	100.478	100.404	100.329	6.750	99.969	99.885	99.810	99.736
6.875	100.698	100.614	100.540	100.465	6.875	100.126	100.042	99.968	99.893
6.990	100.753	100.669	100.594	100.518	6.990	100.207	100.123	100.047	99.972
7.125	100.946	100.861	100.773	100.686	7.125	100.379	100.293	100.206	100.118
7.250	100.874	100.788	100.701	100.613	7.250	100.325	100.239	100.152	100.064
7.375	101.363	101.277	101.190	101.102	7.375	100.832	100.746	100.659	100.571
7.500	101.335	101.250	101.162	101.074	7.500	100.659	100.573	100.486	100.398
7.625	101.307	101.221	101.134	101.046	7.625	100.651	100.565	100.478	100.390
7.750	102.310	102.224	102.137	102.049	7.750	101.669	101.583	101.496	101.408
7.875	102.415	102.329	102.242	102.155	7.875	101.786	101.700	101.612	101.525
7.990	101.238	101.152	101.064	100.977	7.990	100.618	100.532	100.444	100.357



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

SELECT PRICING

Effective: April 1, 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	95.815	95.759	95.691	95.624	5.990	101.900	101.857	101.813	101.770
4.990	96.433	96.378	96.310	96.242	6.125	102.182	102.139	102.095	102.052
5.125	96.859	96.803	96.735	96.667	6.250	102.429	102.385	102.334	102.284
5.250	97.393	97.334	97.274	97.213	6.375	102.822	102.773	102.722	102.671
5.375	98.020	97.961	97.901	97.841	6.500	103.100	103.039	102.986	102.934
5.500	98.613	98.554	98.494	98.433	6.625	103.244	103.177	103.118	103.058
5.625	99.154	99.095	99.035	98.974	6.750	103.623	103.556	103.496	103.437
5.750	99.571	99.502	99.450	99.397	6.875	103.737	103.670	103.610	103.550
5.875	100.128	100.059	100.006	99.953	6.990	104.024	103.957	103.897	103.837
5.990	100.607	100.538	100.485	100.433	7.125	104.248	104.181	104.121	104.062
6.125	101.105	101.036	100.983	100.930	7.250	104.369	104.300	104.228	104.155
6.250	101.465	101.376	101.300	101.225	7.375	104.576	104.507	104.435	104.362
6.375	102.045	101.956	101.880	101.805	7.500	104.769	104.700	104.627	104.555
6.500	102.457	102.367	102.292	102.216	7.625	104.956	104.887	104.814	104.741
6.625	102.685	102.596	102.520	102.445	7.750	105.143	105.074	105.002	104.929
6.750	102.977	102.899	102.839	102.778	7.875	105.455	105.386	105.314	105.241
6.875	103.207	103.145	103.108	103.070					
6.990	103.682	103.631	103.593	103.555					
7.125	104.076	104.025	103.987	103.949					
7.250	104.715	104.688	104.665	104.643					
7.375	104.894	104.868	104.845	104.822					
7.500	105.208	105.181	105.158	105.136					
7.625	105.469	105.442	105.419	105.397					

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT AltA101HB)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT AltA115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.658	98.584	98.516	98.448	5.990	99.743	99.683	99.625	99.566
5.625	99.258	99.184	99.116	99.048	6.125	99.950	99.890	99.832	99.773
5.750	99.606	99.531	99.464	99.396	6.250	100.074	100.013	99.948	99.883
5.875	100.133	100.059	99.991	99.923	6.375	100.259	100.198	100.133	100.068
5.990	100.677	100.603	100.535	100.467	6.500	100.382	100.321	100.256	100.191
6.125	101.151	101.077	101.009	100.941	6.625	100.590	100.518	100.451	100.385
6.250	101.073	100.957	100.859	100.761	6.750	100.862	100.778	100.704	100.629
6.375	101.498	101.381	101.283	101.185	6.875	100.998	100.914	100.840	100.765
6.500	101.859	101.743	101.645	101.547	6.990	101.053	100.969	100.894	100.818
6.625	102.218	102.102	102.004	101.906	7.125	101.246	101.161	101.073	100.986
6.750	102.358	102.253	102.170	102.087	7.250	101.174	101.088	101.001	100.913
6.875	102.663	102.558	102.475	102.392	7.375	101.663	101.577	101.490	101.402
6.990	102.832	102.728	102.645	102.562	7.500	101.635	101.550	101.462	101.374
7.125	103.131	103.026	102.943	102.860	7.625	101.607	101.521	101.434	101.346
7.250	102.799	102.721	102.661	102.601					
7.375	103.307	103.229	103.169	103.109					
7.500	103.385	103.307	103.247	103.186					
7.625	103.446	103.368	103.307	103.247					
7.750	104.285	104.196	104.120	104.045					
7.875	104.478	104.388	104.313	104.237					
7.990	103.357	103.268	103.193	103.117					
8.125	103.486	103.396	103.321	103.245					



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

Effective: **April 1, 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	0.000	0.000	-0.750	-1.250	-1.500	-3.000			
2nd Home	0.000	0.000	-0.750	-1.250	-1.500	-3.000	-3.250		
Manufactured Home	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
2-4 Unit	-0.250	-0.250	-0.625	-0.625					
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125		
High Balance Fixed Purchase/Rate & Term	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125		
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625		
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875				
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375				

LOAN AMOUNT **

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

MISCELLANEOUS

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

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

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

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

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

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

NC Floor Price 99.750

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Alt Agency Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
Alt Agency Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610

LPMI (in addition to adjustments above)

		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate and Term Refinance		0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011
Second Homes		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Employee Relocation Loans		0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Manufactured Homes		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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
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Effective: April 1, 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 its entirety and submitted to lockdesk via e-mail. Once received, lockdesk will respond with today's rate and additional fees (for High Bal loans). AE/Broker must CONFIRM the rate by 2:00 PM PST in order to honor same day lock.

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

CalHFA CalReady - (C110/F210)

Fees:

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

CalHFA CalPLUS Access - (C111/F211)

Fees:

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

LoanStream Mortgage
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 Irvine, CA 92612

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MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	99.925	99.788	99.645
6.500	99.955	99.818	99.675
6.625	100.449	100.312	100.169
6.750	101.136	100.846	100.633
6.875	101.665	101.375	101.095
6.990	102.145	101.855	101.575
7.000	102.175	101.885	101.605
7.125	102.629	102.339	102.059
7.250	103.063	102.773	102.493
7.375	102.525	102.203	101.890
7.490	102.967	102.645	102.332
7.500	103.005	102.683	102.370
7.625	103.429	103.107	102.794
7.750	103.843	103.521	103.208
7.875	102.749	102.411	102.069
7.990	103.139	102.801	102.459
8.000	103.169	102.831	102.489

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

MaxONE Plus 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	99.175	99.038	98.895
6.500	99.205	99.068	98.925
6.625	99.699	99.562	99.419
6.750	100.386	100.096	99.883
6.875	100.915	100.625	100.345
6.990	101.395	101.105	100.825
7.000	101.425	101.135	100.855
7.125	101.879	101.589	101.309
7.250	102.313	102.023	101.743
7.375	101.775	101.453	101.140
7.490	102.225	101.903	101.590
7.500	102.255	101.933	101.620
7.625	102.679	102.357	102.044
7.750	103.093	102.771	102.458
7.875	101.999	101.661	101.319
7.990	102.389	102.051	101.709
8.000	102.419	102.081	101.739

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

MaxONE Plus HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.490	97.925	97.788	97.645
6.500	97.955	97.818	97.675
6.625	98.449	98.312	98.169
6.750	99.136	98.846	98.633
6.875	99.665	99.375	99.095
6.990	100.145	99.855	99.575
7.000	100.175	99.885	99.605
7.125	100.629	100.339	100.059
7.250	101.063	100.773	100.493
7.375	100.525	100.203	99.890
7.490	100.975	100.653	100.340
7.500	101.005	100.683	100.370
7.625	101.429	101.107	100.794
7.750	101.843	101.521	101.208
7.875	100.749	100.411	100.069
7.990	101.139	100.801	100.459
8.000	101.169	100.831	100.489

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

MaxONE Plus 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.490	97.248	97.175	97.038
6.500	97.278	97.205	97.068
6.625	97.772	97.699	97.562
6.750	98.541	98.386	98.096
6.875	99.070	98.915	98.625
6.990	99.550	99.395	99.105
7.000	99.580	99.425	99.135
7.125	100.034	99.879	99.589
7.250	100.468	100.313	100.023
7.375	99.947	99.775	99.453
7.490	100.397	100.225	99.903
7.500	100.427	100.255	99.933
7.625	100.851	100.679	100.357
7.750	101.265	101.093	100.771
7.875	100.180	99.999	99.661
7.990	100.570	100.389	100.051
8.000	100.600	100.419	100.081

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

MaxONE 3Yr - (301_1st_DPA_3YR)			
Rate	15 Day	30 Day	45 Day
6.490	97.425	97.288	97.145
6.500	97.455	97.318	97.175
6.625	97.949	97.812	97.669
6.750	98.636	98.346	98.133
6.875	99.165	98.875	98.595
6.990	99.645	99.355	99.075
7.000	99.675	99.385	99.105
7.125	100.129	99.839	99.559
7.250	100.563	100.273	99.993
7.375	100.025	99.703	99.390
7.490	100.475	100.153	99.840
7.500	100.505	100.183	99.870
7.625	100.929	100.607	100.294
7.750	101.343	101.021	100.708
7.875	100.249	99.911	99.569
7.990	100.639	100.301	99.959
8.000	100.669	100.331	99.989

MaxONE LLPA's

FICO ≥680	0.500
FICO 660 - 679	0.000
FICO 640 - 659	-0.500
FICO 620 - 639	-1.000
FICO 600 - 619	-1.500

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

Floor Price	98.000
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LoanStream Mortgage
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Effective: April 1, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	97.548	97.506	97.471	
5.125	98.185	98.143	98.108	
5.250	99.074	99.032	98.997	
5.375	99.745	99.633	99.555	
5.500	100.173	100.061	99.983	
5.625	100.564	100.452	100.374	
5.750	101.110	100.998	100.920	
5.875	101.231	101.113	101.020	
5.990	101.881	101.763	101.670	
6.125	102.635	102.516	102.424	
6.250	102.587	102.469	102.376	
6.375	102.923	102.842	102.800	
6.500	103.613	103.532	103.489	
6.625	103.982	103.901	103.859	
6.750	104.053	103.972	103.930	
6.875	104.246	104.036	103.901	
6.990	104.767	104.557	104.422	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
4.990	96.738	96.696	96.661	
5.125	97.375	97.333	97.298	
5.250	98.264	98.222	98.187	
5.375	98.935	98.823	98.745	
5.500	99.363	99.251	99.173	
5.625	99.754	99.642	99.564	
5.750	100.300	100.188	100.110	
5.875	100.421	100.303	100.210	
5.990	101.071	100.953	100.860	
6.125	101.825	101.706	101.614	
6.250	101.777	101.659	101.566	
6.375	102.113	102.032	101.990	
6.500	102.803	102.722	102.679	
6.625	103.172	103.091	103.049	
6.750	103.243	103.162	103.120	
6.875	103.436	103.226	103.091	
6.990	103.957	103.747	103.612	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	98.745	98.709	98.669	
5.125	99.250	99.214	99.174	
5.250	99.988	99.952	99.912	
5.375	99.896	99.852	99.811	
5.500	100.193	100.149	100.108	
5.625	100.452	100.407	100.367	
5.750	100.847	100.802	100.762	
5.875	100.613	100.581	100.516	
5.990	101.122	101.090	101.025	
6.125	101.724	101.691	101.626	
6.250	101.506	101.473	101.408	
6.375	101.846	101.823	101.807	
6.500	102.374	102.351	102.335	
6.625	102.582	102.559	102.543	
6.750	102.778	102.755	102.739	
6.875	103.077	103.054	103.038	
6.990	103.427	103.404	103.388	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.949	97.907	97.872	
5.250	98.881	98.840	98.804	
5.375	99.256	99.144	99.066	
5.500	99.817	99.705	99.627	
5.625	100.178	100.066	99.988	
5.750	100.997	100.885	100.807	
5.875	100.843	100.725	100.632	
5.990	101.275	101.157	101.064	
6.125	101.673	101.554	101.462	
6.250	101.694	101.576	101.483	
6.375	101.915	101.834	101.791	
6.500	102.291	102.210	102.167	
6.625	102.653	102.573	102.530	
6.750	102.485	102.405	102.362	
6.875	102.666	102.456	102.322	
6.990	102.596	102.386	102.251	
7.125	102.898	102.688	102.553	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.398	97.356	97.321	
5.125	98.035	97.993	97.958	
5.250	98.924	98.882	98.847	
5.375	99.595	99.483	99.405	
5.500	100.023	99.911	99.833	
5.625	100.414	100.302	100.224	
5.750	100.960	100.848	100.770	
5.875	101.081	100.963	100.870	
5.990	101.731	101.613	101.520	
6.125	102.485	102.366	102.274	
6.250	102.437	102.319	102.226	
6.375	102.773	102.692	102.650	
6.500	103.463	103.382	103.339	
6.625	103.832	103.751	103.709	
6.750	103.903	103.822	103.780	
6.875	104.096	103.886	103.751	
6.990	104.617	104.407	104.272	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	97.749	97.707	97.672	
5.250	98.681	98.640	98.604	
5.375	99.056	98.944	98.866	
5.500	99.617	99.505	99.427	
5.625	99.978	99.866	99.788	
5.750	100.797	100.685	100.607	
5.875	100.643	100.525	100.432	
5.990	101.075	100.957	100.864	
6.125	101.473	101.354	101.262	
6.250	101.494	101.376	101.283	
6.375	101.715	101.634	101.591	
6.500	102.091	102.010	101.967	
6.625	102.463	102.373	102.330	
6.750	102.285	102.205	102.162	
6.875	102.466	102.256	102.122	
6.990	102.396	102.186	102.051	
7.125	102.698	102.488	102.353	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.398	97.356	97.321	
5.125	98.035	97.993	97.958	
5.250	98.924	98.882	98.847	
5.375	99.595	99.483	99.405	
5.500	100.023	99.911	99.833	
5.625	100.414	100.302	100.224	
5.750	100.960	100.848	100.770	
5.875	101.081	100.963	100.870	
5.990	101.731	101.613	101.520	
6.125	102.485	102.366	102.274	
6.250	102.437	102.319	102.226	
6.375	102.773	102.692	102.650	
6.500	103.463	103.382	103.339	
6.625	103.832	103.751	103.709	
6.750	103.903	103.822	103.780	
6.875	104.096	103.886	103.751	
6.990	104.617	104.407	104.272	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	97.749	97.707	97.672	
5.250	98.681	98.640	98.604	
5.375	99.056	98.944	98.866	
5.500	99.617	99.505	99.427	
5.625	99.978	99.866	99.788	
5.750	100.797	100.685	100.607	
5.875	100.643	100.525	100.432	
5.990	101.075	100.957	100.864	
6.125	101.473	101.354	101.262	
6.250	101.494	101.376	101.283	
6.375	101.715	101.634	101.591	
6.500	102.091	102.010	101.967	
6.625	102.463	102.373	102.330	
6.750	102.285	102.205	102.162	
6.875	102.466	102.256	102.122	
6.990	102.396	102.186	102.051	
7.125	102.698	102.488	102.353	

LLPAs

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

FICO 600-619
-0.750
FICO 580-599
-1.500
FICO 550-579
-3.000
No FICO Score
-3.000
Loan Amount ≥\$100,000 <=\$249,999
0.250

VA Loan Amount >\$950K
-0.375
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
-0.500
VA IRRRL >100% CLTV (Sub Fin)
-1.000
NC Floor Price
99.750



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

SELECT PRICING

Effective: April 1, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	97.848	97.806	97.771	
5.125	98.485	98.443	98.408	
5.250	99.374	99.332	99.297	
5.375	100.045	99.933	99.855	
5.500	100.473	100.361	100.283	
5.625	100.864	100.752	100.674	
5.750	101.410	101.298	101.220	
5.875	101.531	101.413	101.320	
5.990	102.181	102.063	101.970	
6.125	102.935	102.816	102.724	
6.250	102.887	102.769	102.676	
6.375	103.223	103.142	103.100	
6.500	103.913	103.832	103.789	
6.625	104.282	104.201	104.159	
6.750	104.353	104.272	104.230	
6.875	104.546	104.336	104.201	
6.990	105.067	104.857	104.722	

SELECT FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	99.045	99.009	98.969	
5.125	99.550	99.514	99.474	
5.250	100.288	100.252	100.212	
5.375	100.196	100.152	100.111	
5.500	100.493	100.449	100.408	
5.625	100.752	100.707	100.667	
5.750	101.147	101.102	101.062	
5.875	100.913	100.881	100.816	
5.990	101.422	101.390	101.325	
6.125	102.024	101.991	101.926	
6.250	101.806	101.773	101.708	
6.375	102.146	102.123	102.107	
6.500	102.674	102.651	102.635	
6.625	102.862	102.859	102.843	
6.750	103.078	103.055	103.039	
6.875	103.377	103.354	103.338	
6.990	103.727	103.704	103.688	

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.698	97.656	97.621	
5.125	98.335	98.293	98.258	
5.250	99.224	99.182	99.147	
5.375	99.895	99.783	99.705	
5.500	100.323	100.211	100.133	
5.625	100.714	100.602	100.524	
5.750	101.260	101.148	101.070	
5.875	101.381	101.263	101.170	
5.990	102.031	101.913	101.820	
6.125	102.785	102.666	102.574	
6.250	102.737	102.619	102.526	
6.375	103.073	102.992	102.950	
6.500	103.763	103.682	103.639	
6.625	104.132	104.051	104.009	
6.750	104.203	104.122	104.080	
6.875	104.396	104.186	104.051	
6.990	104.917	104.707	104.572	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.698	97.656	97.621	
5.125	98.335	98.293	98.258	
5.250	99.224	99.182	99.147	
5.375	99.895	99.783	99.705	
5.500	100.323	100.211	100.133	
5.625	100.714	100.602	100.524	
5.750	101.260	101.148	101.070	
5.875	101.381	101.263	101.170	
5.990	102.031	101.913	101.820	
6.125	102.785	102.666	102.574	
6.250	102.737	102.619	102.526	
6.375	103.073	102.992	102.950	
6.500	103.763	103.682	103.639	
6.625	104.132	104.051	104.009	
6.750	104.203	104.122	104.080	
6.875	104.396	104.186	104.051	
6.990	104.917	104.707	104.572	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.249	98.207	98.172	
5.250	99.181	99.140	99.104	
5.375	99.556	99.444	99.366	
5.500	100.117	100.005	99.927	
5.625	100.478	100.366	100.288	
5.750	101.297	101.185	101.107	
5.875	101.143	101.025	100.932	
5.990	101.575	101.457	101.364	
6.125	101.973	101.854	101.762	
6.250	101.994	101.876	101.783	
6.375	102.215	102.134	102.091	
6.500	102.591	102.510	102.467	
6.625	102.953	102.873	102.830	
6.750	102.785	102.705	102.662	
6.875	102.966	102.756	102.622	
6.990	102.896	102.686	102.551	
7.125	103.198	102.988	102.853	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	98.049	98.007	97.972	
5.250	98.981	98.940	98.904	
5.375	99.356	99.244	99.166	
5.500	99.917	99.805	99.727	
5.625	100.278	100.166	100.088	
5.750	101.097	100.985	100.907	
5.875	100.943	100.825	100.732	
5.990	101.375	101.257	101.164	
6.125	101.773	101.654	101.562	
6.250	101.794	101.676	101.583	
6.375	102.015	101.934	101.891	
6.500	102.391	102.310	102.267	
6.625	102.753	102.673	102.630	
6.750	102.585	102.505	102.462	
6.875	102.766	102.556	102.422	
6.990	102.696	102.486	102.351	
7.125	102.998	102.788	102.653	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	98.049	98.007	97.972	
5.250	98.981	98.940	98.904	
5.375	99.356	99.244	99.166	
5.500	99.917	99.805	99.727	
5.625	100.278	100.166	100.088	
5.750	101.097	100.985	100.907	
5.875	100.943	100.825	100.732	
5.990	101.375	101.257	101.164	
6.125	101.773	101.654	101.562	
6.250	101.794	101.676	101.583	
6.375	102.015	101.934	101.891	
6.500	102.391	102.310	102.267	
6.625	102.753	102.673	102.630	
6.750	102.585	102.505	102.462	
6.875	102.766	102.556	102.422	
6.990	102.696	102.486	102.351	
7.125	102.998	102.788	102.653	

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.738	97.696	97.661	
5.125	98.375	98.333	98.298	
5.250	99.264	99.222	99.187	
5.375	99.935	99.823	99.745	
5.500	100.363	100.251	100.173	
5.625	100.754	100.642	100.564	
5.750	101.300	101.188	101.110	
5.875	101.421	101.303	101.210	
5.990	102.071	101.953	101.860	
6.125	102.825	102.706	102.614	
6.250	102.777	102.659	102.566	
6.375	103.113	103.032	102.990	
6.500	103.803	103.722	103.679	
6.625	104.172	104.091	104.049	
6.750	104.243	104.162	104.120	
6.875	104.436	104.226	104.091	
6.990	104.957	104.747	104.612	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.824	97.782	97.747	
5.250	98.756	98.715	98.679	
5.375	99.131	99.019	98.941	
5.500	99.692	99.580	99.502	
5.625	100.053	99.941	99.863	
5.750	100.872	100.760	100.682	
5.875	100.718	100.600	100.507	
5.990	101.150	101.032	100.939	
6.125	101.548	101.429	101.337	
6.250	101.569	101.451	101.358	
6.375	101.790	101.709	101.666	
6.500	102.166	102.085	102.042	
6.625	102.528	102.448	102.405	
6.750	102.360	102.280	102.237	
6.875	102.541	102.331	102.197	
6.990	102.471	102.261	102.126	
7.125	102.773	102.563	102.428	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.920	99.884	99.844	
5.125	99.425	99.389	99.349	
5.250	100.163	100.127	100.087	
5.375	100.071	100.027	99.986	
5.500	100.368	100.324	100.283	
5.625	100.627	100.582	100.542	
5.750	101.022	100.977	100.937	
5.875	100.788	100.756	100.691	
5.990	101.297	101.265	101.200	
6.125	101.899	101.866	101.801	
6.250	101.681	101.648	101.583	
6.375	102.021	101.998	101.982	
6.500	102.549	102.526	102.510	
6.625	102.757	102.734	102.718	
6.750	102.953	102.930	102.914	
6.875	103.252	103.229	103.213	
6.990	103.602	103.579	103.563	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.920	99.884	99.844	
5.125	99.425	99.389	99.349	
5.250	100.163	100.127	100.087	
5.375	100.071	100.027	99.986	
5.500	100.368	100.324	100.283	
5.625	100.627	100.582	100.542	
5.750	101.022	100.977	100.937	
5.875	100.788	100.756	100.691	
5.990	101.297	101.265	101.200	
6.125	101.899	101.866	101.801	
6.250	101.681	101.648	101.583	
6.375	102.021	101.998	101.982	
6.500	102.549	102.526	102.510	
6.625	102.757	102.734	102.718	
6.750	102.953	102.930	102.914	
6.875	103.252	103.229	103.213	
6.990	103.602	103.579	103.563	

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</				



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

Effective: April 1, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)					VA 20 Year Fixed - (420)					VA 15 Year Fixed - (415)					VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	97.271	97.229	97.194		4.990	96.471	96.429	96.394		4.990	98.478	98.442	98.401		5.250	98.570	98.529	98.493	
5.125	97.908	97.866	97.831		5.125	97.108	97.066	97.031		5.125	98.983	98.947	98.906		5.375	98.950	98.838	98.760	
5.250	98.676	98.635	98.599		5.250	97.876	97.835	97.799		5.250	99.601	99.564	99.524		5.500	99.402	99.290	99.211	
5.375	99.230	99.118	99.040		5.375	98.430	98.318	98.240		5.375	99.391	99.346	99.306		5.625	100.052	99.940	99.862	
5.500	99.917	99.805	99.727		5.500	99.117	99.005	98.927		5.500	99.947	99.902	99.862		5.750	100.231	100.118	100.040	
5.625	100.345	100.233	100.155		5.625	99.545	99.433	99.355		5.625	100.243	100.199	100.158		5.875	100.451	100.332	100.240	
5.750	100.593	100.481	100.402		5.750	99.793	99.681	99.602		5.750	100.340	100.295	100.255		5.990	100.844	100.725	100.633	
5.875	100.872	100.763	100.661		5.875	100.072	99.963	99.861		5.875	100.264	100.231	100.166		6.125	101.443	101.324	101.232	
5.990	101.517	101.398	101.306		5.990	100.717	100.598	100.506		5.990	100.768	100.735	100.671		6.250	101.344	101.225	101.133	
6.125	101.915	101.796	101.704		6.125	101.115	100.996	100.904		6.125	101.014	100.981	100.917		6.375	101.108	101.027	100.985	
6.250	102.028	101.909	101.817		6.250	101.228	101.109	101.017		6.250	100.956	100.923	100.858		6.500	101.545	101.465	101.422	
6.375	102.012	101.931	101.889		6.375	101.212	101.131	101.089		6.375	100.945	100.922	100.906		6.625	102.246	102.165	102.122	
6.500	102.551	102.471	102.428		6.500	101.751	101.671	101.628		6.500	101.323	101.300	101.284		6.750	101.583	101.503	101.460	
6.625	102.760	102.679	102.636		6.625	101.960	101.879	101.836		6.625	101.369	101.346	101.330		6.875	102.315	102.106	101.971	
6.750	103.258	103.177	103.134		6.750	102.458	102.377	102.334		6.750	101.992	101.970	101.954		6.990	102.499	102.289	102.154	
6.875	103.633	103.423	103.288		6.875	102.833	102.623	102.488		6.875	102.474	102.452	102.435		7.125	102.304	102.095	101.960	
6.990	103.968	103.758	103.623		6.990	103.168	102.958	102.823		6.990	102.638	102.616	102.599		7.250	102.847	102.637	102.502	

VA 30 Year Fixed 2:1 Buydown - (401-BD)					VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)					VA 30 Year Fixed 1:0 Buydown - (401-BD10)					VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	97.021	96.979	96.944		5.250	98.420	98.379	98.343		4.990	97.021	96.979	96.944		5.250	98.420	98.379	98.343	
5.125	97.658	97.616	97.581		5.375	98.800	98.688	98.610		5.125	97.658	97.616	97.581		5.375	98.800	98.688	98.610	
5.250	98.426	98.385	98.349		5.500	99.252	99.140	99.061		5.250	98.426	98.385	98.349		5.500	99.252	99.140	99.061	
5.375	98.980	98.868	98.790		5.625	99.902	99.790	99.712		5.375	98.980	98.868	98.790		5.625	99.902	99.790	99.712	
5.500	99.667	99.555	99.477		5.750	100.081	99.968	99.890		5.500	99.667	99.555	99.477		5.750	100.081	99.968	99.890	
5.625	100.095	99.983	99.905		5.875	100.301	100.182	100.090		5.625	100.095	99.983	99.905		5.875	100.301	100.182	100.090	
5.750	100.343	100.231	100.152		5.990	100.694	100.575	100.483		5.750	100.343	100.231	100.152		5.990	100.694	100.575	100.483	
5.875	100.622	100.503	100.411		6.125	101.293	101.174	101.082		5.875	100.622	100.503	100.411		6.125	101.293	101.174	101.082	
5.990	101.267	101.148	101.056		6.250	101.194	101.075	100.983		5.990	101.267	101.148	101.056		6.250	101.194	101.075	100.983	
6.125	101.665	101.546	101.454		6.375	100.958	100.877	100.835		6.125	101.665	101.546	101.454		6.375	100.958	100.877	100.835	
6.250	101.778	101.659	101.567		6.500	101.395	101.315	101.272		6.250	101.778	101.659	101.567		6.500	101.395	101.315	101.272	
6.375	101.762	101.681	101.639		6.625	102.096	102.015	101.972		6.375	101.762	101.681	101.639		6.625	102.096	102.015	101.972	
6.500	102.301	102.221	102.178		6.750	101.433	101.353	101.310		6.500	102.301	102.221	102.178		6.750	101.433	101.353	101.310	
6.625	102.510	102.429	102.386		6.875	102.165	101.956	101.821		6.625	102.510	102.429	102.386		6.875	102.165	101.956	101.821	
6.750	103.008	102.927	102.884		6.990	102.349	102.139	102.004		6.750	103.008	102.927	102.884		6.990	102.349	102.139	102.004	
6.875	103.363	103.173	103.038		7.125	102.154	101.945	101.810		6.875	103.363	103.173	103.038		7.125	102.154	101.945	101.810	
6.990	103.718	103.508	103.373		7.250	102.697	102.487	102.352		6.990	103.718	103.508	103.373		7.250	102.697	102.487	102.352	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	98.156	98.115	98.079	
5.375	98.710	98.598	98.520	
5.500	99.397	99.285	99.207	
5.625	99.825	99.713	99.635	
5.750	100.073	99.961	99.882	
5.875	100.352	100.233	100.141	
5.990	100.997	100.878	100.786	
6.125	101.395	101.276	101.184	
6.250	101.508	101.389	101.297	
6.375	101.492	101.411	101.369	
6.500	102.031	101.951	101.908	
6.625	102.240	102.159	102.116	
6.750	102.738	102.657	102.614	
6.875	103.113	102.903	102.768	
6.990	103.448	103.238	103.103	
7.125	103.972	103.763	103.628	
7.250	104.242	104.032	103.897	

LLPAs

FICO ≥700 0.375	FICO 600-619 -0.750	VA Loan Amount >\$950K -0.375	60 Day Lock (From 45 Day Price) -0.500
FICO 680-699 0.250	FICO 580-599 -1.500	Loan Amount ≤\$100,000 -0.375	3-4 Units -0.500
FICO 660-679 0.250	FICO 550-579 -3.000	VA Cashout >90% LTV -3.000	VA IRRRL >100% CLTV (Sub Fin) -1.000
FICO 640-659 0.000	No FICO Score -3.000	Manufactured Home (Purchase/Rate-Term/Cashout) -1.250	NC Floor Price 99.750
FICO 620-639 -0.250	Loan Amount ≥\$100,000 ≤\$249,999 0.250	Manufactured Home (Streamline/IRRL) -1.250	



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

SELECT PRICING

Effective: April 1, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	97.571	97.529	97.494	
5.125	98.208	98.166	98.131	
5.250	98.976	98.935	98.899	
5.375	99.530	99.418	99.340	
5.500	100.217	100.105	100.027	
5.625	100.645	100.533	100.455	
5.750	100.893	100.781	100.702	
5.875	101.172	101.053	100.961	
5.990	101.817	101.698	101.606	
6.125	102.215	102.096	102.004	
6.250	102.328	102.209	102.117	
6.375	102.312	102.231	102.189	
6.500	102.851	102.771	102.728	
6.625	103.060	102.979	102.936	
6.750	103.558	103.477	103.434	
6.875	103.933	103.723	103.588	
6.990	104.268	104.058	103.923	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	98.778	98.742	98.701	
5.125	99.283	99.247	99.206	
5.250	99.901	99.864	99.824	
5.375	99.691	99.646	99.606	
5.500	100.247	100.202	100.162	
5.625	100.543	100.499	100.458	
5.750	100.640	100.595	100.555	
5.875	100.564	100.531	100.466	
5.990	101.068	101.035	100.971	
6.125	101.314	101.281	101.217	
6.250	101.256	101.223	101.158	
6.375	101.245	101.222	101.206	
6.500	101.623	101.600	101.584	
6.625	101.669	101.646	101.630	
6.750	102.292	102.270	102.254	
6.875	102.774	102.752	102.735	
6.990	102.938	102.916	102.899	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.321	97.279	97.244	
5.125	97.958	97.916	97.881	
5.250	98.726	98.685	98.649	
5.375	99.280	99.168	99.090	
5.500	99.967	99.855	99.777	
5.625	100.395	100.283	100.205	
5.750	100.643	100.531	100.452	
5.875	100.922	100.803	100.711	
5.990	101.567	101.448	101.356	
6.125	101.965	101.846	101.754	
6.250	102.078	101.959	101.867	
6.375	102.062	101.981	101.939	
6.500	102.601	102.521	102.478	
6.625	102.810	102.729	102.686	
6.750	103.308	103.227	103.184	
6.875	103.683	103.473	103.338	
6.990	104.018	103.808	103.673	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.321	97.279	97.244	
5.125	97.958	97.916	97.881	
5.250	98.726	98.685	98.649	
5.375	99.280	99.168	99.090	
5.500	99.967	99.855	99.777	
5.625	100.395	100.283	100.205	
5.750	100.643	100.531	100.452	
5.875	100.922	100.803	100.711	
5.990	101.567	101.448	101.356	
6.125	101.965	101.846	101.754	
6.250	102.078	101.959	101.867	
6.375	102.062	101.981	101.939	
6.500	102.601	102.521	102.478	
6.625	102.810	102.729	102.686	
6.750	103.308	103.227	103.184	
6.875	103.683	103.473	103.338	
6.990	104.018	103.808	103.673	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.870	98.829	98.793	
5.375	99.250	99.138	99.060	
5.500	99.702	99.590	99.511	
5.625	100.352	100.240	100.162	
5.750	100.531	100.418	100.340	
5.875	100.751	100.632	100.540	
5.990	101.144	101.025	100.933	
6.125	101.743	101.624	101.532	
6.250	101.644	101.525	101.433	
6.375	101.408	101.327	101.285	
6.500	101.845	101.765	101.722	
6.625	102.546	102.465	102.422	
6.750	101.883	101.803	101.760	
6.875	102.615	102.406	102.271	
6.990	102.799	102.589	102.454	
7.125	102.604	102.395	102.260	
7.250	103.147	102.937	102.802	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	98.720	98.679	98.643	
5.375	99.100	98.988	98.910	
5.500	99.552	99.440	99.361	
5.625	100.202	100.090	100.012	
5.750	100.381	100.268	100.190	
5.875	100.601	100.482	100.390	
5.990	100.994	100.875	100.783	
6.125	101.593	101.474	101.382	
6.250	101.494	101.375	101.283	
6.375	101.258	101.177	101.135	
6.500	101.695	101.615	101.572	
6.625	102.396	102.315	102.272	
6.750	101.733	101.653	101.610	
6.875	102.465	102.256	102.121	
6.990	102.649	102.439	102.304	
7.125	102.454	102.245	102.110	
7.250	102.997	102.787	102.652	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	98.720	98.679	98.643	
5.375	99.100	98.988	98.910	
5.500	99.552	99.440	99.361	
5.625	100.202	100.090	100.012	
5.750	100.381	100.268	100.190	
5.875	100.601	100.482	100.390	
5.990	100.994	100.875	100.783	
6.125	101.593	101.474	101.382	
6.250	101.494	101.375	101.283	
6.375	101.258	101.177	101.135	
6.500	101.695	101.615	101.572	
6.625	102.396	102.315	102.272	
6.750	101.733	101.653	101.610	
6.875	102.465	102.256	102.121	
6.990	102.649	102.439	102.304	
7.125	102.454	102.245	102.110	
7.250	102.997	102.787	102.652	

SELECT VA 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	98.720	98.679	98.643	
5.375	99.100	98.988	98.910	
5.500	99.552	99.440	99.361	
5.625	100.202	100.090	100.012	
5.750	100.381	100.268	100.190	
5.875	100.601	100.482	100.390	
5.990	100.994	100.875	100.783	
6.125	101.593	101.474	101.382	
6.250	101.494	101.375	101.283	
6.375	101.258	101.177	101.135	
6.500	101.695	101.615	101.572	
6.625	102.396	102.315	102.272	
6.750	101.733	101.653	101.610	
6.875	102.465	102.256	102.121	
6.990	102.649	102.439	102.304	
7.125	102.454	102.245	102.110	
7.250	102.997	102.787	102.652	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.696	97.654	97.619	
5.125	98.333	98.291	98.256	
5.250	99.101	99.060	99.024	
5.375	99.655	99.543	99.465	
5.500	100.342	100.230	100.152	
5.625	100.770	100.658	100.580	
5.750	101.018	100.906	100.827	
5.875	101.297	101.178	101.086	
5.990	101.942	101.823	101.731	
6.125	102.340	102.221	102.129	
6.250	102.453	102.334	102.242	
6.375	102.437	102.356	102.314	
6.500	102.976	102.896	102.853	
6.625	103.185	103.104	103.061	
6.750	103.683	103.602	103.559	
6.875	104.058	103.848	103.713	
6.990	104.393	104.183	104.048	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.695	98.654	98.618	
5.375	99.075	98.963	98.885	
5.500	99.527	99.415	99.336	
5.625	100.177	100.065	99.987	
5.750	100.356	100.243	100.165	
5.875	100.576	100.457	100.365	
5.990	100.969	100.850	100.758	
6.125	101.568	101.449	101.357	
6.250	101.469	101.350	101.258	
6.375	101.233	101.152	101.110	
6.500	101.670	101.590	101.547	
6.625	102.371	102.290	102.247	
6.750	101.708	101.628	101.585	
6.875	102.440	102.231	102.096	
6.990	102.624	102.414	102.279	
7.125	102.429	102.220	102.085	
7.250	102.972	102.762	102.627	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.653	98.617	98.576	
5.125	99.158	99.122	99.081	
5.250	99.776	99.739	99.699	
5.375	99.566	99.521	99.481	
5.500	100.122	100.077	100.037	
5.625	100.418	100.374	100.333	
5.750	100.515	100.470	100.430	
5.875	100.439	100.406	100.341	
5.990	100.943	100.910	100.846	
6.125	101.189	101.156	101.092	
6.250	101.131	101.098	101.033	
6.375	101.120	101.097	101.081	
6.500	101.498	101.475	101.459	
6.625	101.544	101.521	101.505	
6.750	102.167	102.145	102.129	
6.875	102.649	102.627	102.610	
6.990	102.813	102.791	102.774	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	97.051	97.009	96.974	
5.125	97.688	97.646	97.611	
5.250	98.456	98.415	98.379	
5.375	99.010	98.898	98.820	
5.500	99.697	99.585	99.507	
5.625	100.125	100.013	99.935	
5.750	100.373	100.261	100.182	
5.875	100.652	100.533	100.441	
5.990	101.297	101.178	101.086	
6.125	101.695	101.576	101.484	
6.250	101.808	101.689	101.59	



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

Effective: April 1, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (30S)				
Rate	15 Day	30 Day	45 Day	
4.625	97.981	97.873	97.761	
4.750	97.652	97.531	97.365	
4.875	98.184	98.062	97.896	
5.000	98.681	98.559	98.393	
5.125	99.074	98.952	98.786	
5.250	98.979	98.843	98.623	
5.375	99.479	99.343	99.123	
5.500	100.029	99.894	99.674	
5.625	100.346	100.210	99.990	

FHA 5/1 ARM HB - (30SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	97.408	97.300	97.188	
4.750	97.114	96.992	96.826	
4.875	97.624	97.502	97.337	
5.000	98.091	97.970	97.804	
5.125	98.451	98.329	98.163	
5.250	98.423	98.287	98.067	
5.375	98.887	98.751	98.531	
5.500	99.393	99.257	99.037	
5.625	99.655	99.519	99.299	

VA 5/1 ARM - (40S)				
Rate	15 Day	30 Day	45 Day	
4.625	97.815	97.707	97.595	
4.750	97.683	97.561	97.395	
4.875	98.140	98.018	97.852	
5.000	98.558	98.436	98.270	
5.125	98.871	98.749	98.583	
5.250	98.994	98.859	98.639	
5.375	99.415	99.279	99.059	
5.500	99.885	99.749	99.529	
5.625	100.120	99.984	99.764	
5.750	99.221	99.071	98.797	

VA 5/1 ARM HB - (40SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	97.189	97.082	96.970	
4.750	97.105	96.983	96.817	
4.875	97.533	97.411	97.245	
5.000	97.913	97.791	97.626	
5.125	98.184	98.062	97.897	
5.250	98.394	98.259	98.039	
5.375	98.774	98.638	98.418	
5.500	99.197	99.061	98.841	
5.625	99.380	99.245	99.025	
5.750	98.601	98.452	98.178	

LLPAs

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

FICO 600-619	
-0.750	
FICO 580-599	
-1.500	
FICO 550-579	
-3.000	
No FICO Score	
-3.000	
Loan Amount ≥\$100,000 <=\$249,999	
0.250	

VA Loan Amount >\$950K	
-0.375	
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	

3-4 Units	
-0.500	
VA IRRRL >100% CLTV (Sub Fin)	
-1.000	
NC Floor Price	
99.750	



LoanStream Mortgage
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FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.438	97.396	97.361	
5.125	98.075	98.033	97.998	
5.250	98.964	98.922	98.887	
5.375	99.635	99.523	99.445	
5.500	100.063	99.951	99.873	
5.625	100.454	100.342	100.264	
5.750	101.000	100.888	100.810	
5.875	101.121	101.003	100.910	
5.990	101.771	101.653	101.560	
6.125	102.525	102.406	102.314	
6.250	102.477	102.389	102.266	
6.375	102.813	102.732	102.690	
6.500	103.503	103.422	103.379	
6.625	103.872	103.791	103.749	
6.750	103.943	103.862	103.820	
6.875	104.136	103.926	103.791	
6.990	104.657	104.447	104.312	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.139	98.097	98.062	
5.375	98.810	98.698	98.620	
5.500	99.238	99.126	99.048	
5.625	99.629	99.517	99.439	
5.750	100.175	100.063	99.985	
5.875	100.296	100.178	100.085	
5.990	100.946	100.828	100.735	
6.125	101.700	101.581	101.489	
6.250	101.652	101.534	101.441	
6.375	101.988	101.907	101.865	
6.500	102.678	102.597	102.554	
6.625	103.047	102.966	102.924	
6.750	103.118	103.037	102.995	
6.875	103.311	103.101	102.966	
6.990	103.832	103.622	103.487	
7.125	104.668	104.458	104.323	
7.250	104.231	104.021	103.886	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.620	98.584	98.544	
5.125	99.125	99.089	99.049	
5.250	99.863	99.827	99.787	
5.375	99.771	99.727	99.686	
5.500	100.068	100.024	99.983	
5.625	100.327	100.282	100.242	
5.750	100.722	100.677	100.637	
5.875	100.488	100.456	100.391	
5.990	100.997	100.965	100.900	
6.125	101.599	101.566	101.501	
6.250	101.381	101.348	101.283	
6.375	101.721	101.698	101.682	
6.500	102.249	102.226	102.210	
6.625	102.457	102.434	102.418	
6.750	102.653	102.630	102.614	
6.875	102.952	102.929	102.913	
6.990	103.302	103.279	103.263	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.456	98.415	98.379	
5.375	98.831	98.719	98.641	
5.500	99.392	99.280	99.202	
5.625	99.753	99.641	99.563	
5.750	100.572	100.460	100.382	
5.875	100.418	100.300	100.207	
5.990	100.850	100.732	100.639	
6.125	101.248	101.129	101.037	
6.250	101.269	101.151	101.058	
6.375	101.490	101.409	101.366	
6.500	101.866	101.785	101.742	
6.625	102.228	102.148	102.105	
6.750	102.060	101.980	101.937	
6.875	102.241	102.031	101.897	
6.990	102.171	101.961	101.826	
7.125	102.473	102.263	102.128	
7.250	102.877	102.667	102.532	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.801	98.760	98.724	
5.375	99.355	99.243	99.165	
5.500	100.042	99.930	99.852	
5.625	100.470	100.358	100.280	
5.750	100.718	100.606	100.527	
5.875	100.997	100.878	100.786	
5.990	101.642	101.523	101.431	
6.125	102.040	101.921	101.829	
6.250	102.153	102.034	101.942	
6.375	102.137	102.056	102.014	
6.500	102.676	102.596	102.553	
6.625	102.885	102.804	102.761	
6.750	103.383	103.302	103.259	
6.875	103.758	103.548	103.413	
6.990	104.093	103.883	103.748	
7.125	104.617	104.408	104.273	
7.250	104.887	104.677	104.542	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.751	97.710	97.674	
5.375	98.305	98.193	98.115	
5.500	98.992	98.880	98.802	
5.625	99.420	99.308	99.230	
5.750	99.668	99.556	99.477	
5.875	99.947	99.828	99.736	
5.990	100.592	100.473	100.381	
6.125	100.990	100.871	100.779	
6.250	101.103	100.984	100.892	
6.375	101.087	101.006	100.964	
6.500	101.626	101.546	101.503	
6.625	101.835	101.754	101.711	
6.750	102.333	102.252	102.209	
6.875	102.708	102.498	102.363	
6.990	103.043	102.833	102.698	
7.125	103.567	103.358	103.223	
7.250	103.837	103.627	103.492	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.353	98.317	98.276	
5.125	98.858	98.822	98.781	
5.250	99.476	99.439	99.399	
5.375	99.266	99.221	99.181	
5.500	99.822	99.777	99.737	
5.625	100.118	100.074	100.033	
5.750	100.215	100.170	100.130	
5.875	100.139	100.106	100.041	
5.990	100.643	100.610	100.546	
6.125	100.889	100.856	100.792	
6.250	100.831	100.798	100.733	
6.375	100.820	100.797	100.781	
6.500	101.198	101.175	101.159	
6.625	101.244	101.221	101.205	
6.750	101.867	101.845	101.829	
6.875	102.349	102.327	102.310	
6.990	102.513	102.491	102.474	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.395	98.354	98.318	
5.375	98.775	98.663	98.585	
5.500	99.227	99.115	99.036	
5.625	99.877	99.765	99.687	
5.750	100.056	99.943	99.865	
5.875	100.276	100.157	100.065	
5.990	100.669	100.550	100.458	
6.125	101.268	101.149	101.057	
6.250	101.169	101.050	100.958	
6.375	101.933	100.852	100.810	
6.500	101.370	101.290	101.247	
6.625	102.071	101.990	101.947	
6.750	101.408	101.328	101.285	
6.875	102.140	101.931	101.796	
6.990	102.324	102.114	101.979	
7.125	102.129	101.920	101.785	
7.250	102.672	102.462	102.327	

LLPAs

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

FICO 600-619
-0.750
FICO 580-599
-1.500
FICO 550-579
-3.000
No FICO Score
-3.000
Loan Amount ≥\$100,000 <=\$249,999
0.250

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

60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.50
VA IRRRL >100% CLTV (Sub Fin)
+1.000
NC Floor Price
99.75



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

Effective:

Wednesday, April 1, 2026

Jumbo One Pricing

Jumbo One 30 Year Fixed - (801D)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.416	99.322	99.134	98.947
6.250	99.804	99.710	99.522	99.335
6.375	100.154	100.060	99.872	99.685
6.500	100.475	100.381	100.194	100.006
6.625	100.708	100.614	100.426	100.239
6.750	100.941	100.847	100.659	100.472
6.875	101.150	101.056	100.868	100.681
7.000	101.341	101.247	101.060	100.872
7.125	101.530	101.436	101.249	101.061
7.250	101.720	101.626	101.439	101.251
7.375	101.911	101.817	101.629	101.442
7.500	102.101	102.007	101.819	101.632
7.625	102.279	102.185	101.998	101.810
7.750	102.457	102.364	102.176	101.989
7.875	102.636	102.542	102.354	102.167
8.000	102.814	102.720	102.533	102.345
8.125	102.992	102.898	102.711	102.523
8.250	103.171	103.077	102.889	102.702
8.375	103.349	103.255	103.068	102.880

Jumbo One 10/6 ARM - (8106D)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.113	99.019	98.831	98.644
6.375	99.354	99.260	99.072	98.885
6.500	99.595	99.501	99.314	99.126
6.625	99.690	99.597	99.409	99.222
6.750	99.899	99.805	99.618	99.430
6.875	100.108	100.014	99.827	99.639
7.000	100.317	100.223	100.035	99.848
7.125	100.525	100.432	100.244	100.057
7.250	100.734	100.640	100.453	100.265
7.375	100.943	100.849	100.662	100.474
7.500	101.152	101.058	100.870	100.683
7.625	101.360	101.266	101.079	100.891
7.750	101.569	101.475	101.288	101.100
7.875	101.778	101.684	101.496	101.309
8.000	101.986	101.893	101.705	101.518

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
UPB > 2mm		-0.250	-0.250	-0.250	-0.250	-0.250		
UPB > 2.5mm		-0.500	-0.500	-0.500	-0.500			
DTI > 45		-0.050	-0.050	-0.050	-0.250		-0.500	-0.500
DTI < 35		0.100	0.100	0.100	0.100	0.100	0.100	0.100

ARM Notes		NC Floor Price	Maximum Net Price
Margin:	2.75%	99.750	102.000
Floor:	2.75%		
Caps:	5/1/5		
Index:	SOFR		

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	98.062	97.953	97.781	97.562
5.875	98.451	98.342	98.170	97.951
6.000	98.839	98.730	98.558	98.339
6.125	99.167	99.058	98.886	98.667
6.250	99.496	99.387	99.215	98.996
6.375	99.652	99.542	99.370	99.152
6.500	99.807	99.697	99.525	99.307
6.625	99.807	99.698	99.526	99.307
6.750	99.807	99.698	99.526	99.307
6.875	99.963	99.853	99.681	99.463
7.000	100.119	100.010	99.838	99.619
7.125	100.155	100.045	99.873	99.655
7.250	100.190	100.081	99.909	99.690
7.375	100.335	100.226	100.054	99.835
7.500	100.480	100.371	100.199	99.980

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.062	97.953	97.781	97.562
5.875	98.451	98.342	98.170	97.951
6.000	98.839	98.730	98.558	98.339
6.125	99.167	99.058	98.886	98.667
6.250	99.496	99.387	99.215	98.996
6.375	99.652	99.542	99.370	99.152
6.500	99.807	99.697	99.525	99.307
6.625	99.807	99.698	99.526	99.307
6.750	99.807	99.698	99.526	99.307
6.875	99.963	99.853	99.681	99.463
7.000	100.119	100.010	99.838	99.619
7.125	100.155	100.045	99.873	99.655
7.250	100.190	100.081	99.909	99.690
7.375	100.335	100.226	100.054	99.835
7.500	100.480	100.371	100.199	99.980

Jumbo One Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.062	97.953	97.781	97.562
5.875	98.451	98.342	98.170	97.951
6.000	98.839	98.730	98.558	98.339
6.125	99.167	99.058	98.886	98.667
6.250	99.496	99.387	99.215	98.996
6.375	99.652	99.542	99.370	99.152
6.500	99.807	99.697	99.525	99.307
6.625	99.807	99.698	99.526	99.307
6.750	99.807	99.698	99.526	99.307
6.875	99.963	99.853	99.681	99.463
7.000	100.119	100.010	99.838	99.619
7.125	100.155	100.045	99.873	99.655
7.250	100.190	100.081	99.909	99.690
7.375	100.335	100.226	100.054	99.835
7.500	100.480	100.371	100.199	99.980

Jumbo One Premier 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	96.425	96.315	96.143	95.925
5.625	96.764	96.654	96.482	96.264
5.750	97.102	96.993	96.821	96.602
5.875	97.470	97.360	97.189	96.970
6.000	97.837	97.728	97.556	97.337
6.125	98.181	98.072	97.900	97.681
6.250	98.525	98.416	98.244	98.025
6.375	98.774	98.664	98.492	98.274
6.500	99.022	98.913	98.741	98.522
6.625	99.325	99.215	99.044	98.825
6.750	99.628	99.518	99.346	99.128

Jumbo One Premier 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	96.745	96.636	96.464	96.245
5.375	97.060	96.951	96.779	96.560
5.500	97.330	97.221	97.049	96.830
5.625	97.614	97.505	97.333	97.114
5.750	97.859	97.750	97.578	97.359
5.875	98.133	98.024	97.852	97.633
6.000	98.395	98.286	98.114	97.895
6.125	98.602	98.493	98.321	98.102
6.250	98.786	98.677	98.505	98.286
6.375	99.037	98.927	98.755	98.537
6.500	99.288	99.179	99.007	98.788
6.625	99.324	99.214	99.043	98.824
6.750	99.360	99.251	99.079	98.860
6.875	99.574	99.465	99.293	99.074
7.000	99.789	99.680	99.508	99.289

Loan Level Price Adjustments (LLPAs)

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

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

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

Effective: **Wednesday, April 1, 2026**

Jumbo ONE Select Pricing

Jumbo ONE Select 30 YR Fixed - (901)				Jumbo ONE Select 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY	Note Rate	15 DAY	30 DAY	45 DAY
6.000	98.137	98.075	98.200	6.000	98.137	98.075	98.200
6.125	98.762	98.700	98.825	6.125	98.762	98.700	98.825
6.250	99.300	99.238	99.363	6.250	99.300	99.238	99.363
6.375	99.800	99.738	99.863	6.375	99.800	99.738	99.863
6.500	100.237	100.175	100.300	6.500	100.237	100.175	100.300
6.625	100.635	100.573	100.698	6.625	100.635	100.573	100.698
6.750	101.026	100.964	101.089	6.750	101.026	100.964	101.089
6.875	101.409	101.347	101.472	6.875	101.409	101.347	101.472
7.000	101.784	101.722	101.847	7.000	101.784	101.722	101.847
7.125	102.151	102.089	102.214	7.125	102.151	102.089	102.214
7.250	102.510	102.448	102.573	7.250	102.510	102.448	102.573
7.375	102.862	102.800	102.925	7.375	102.862	102.800	102.925
7.500	103.206	103.144	103.269	7.500	103.206	103.144	103.269
7.625	103.542	103.480	103.605	7.625	103.542	103.480	103.605
7.750	103.870	103.808	103.933	7.750	103.870	103.808	103.933
7.875	104.190	104.128	104.253	7.875	104.190	104.128	104.253
8.000	104.471	104.409	104.534	8.000	104.471	104.409	104.534
8.125	104.721	104.659	104.784	8.125	104.721	104.659	104.784
8.250	104.971	104.909	105.034	8.250	104.971	104.909	105.034

Jumbo ONE Select 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	98.137	98.075	98.200
6.125	98.762	98.700	98.825
6.250	99.300	99.238	99.363
6.375	99.800	99.738	99.863
6.500	100.237	100.175	100.300
6.625	100.635	100.573	100.698
6.750	101.026	100.964	101.089
6.875	101.409	101.347	101.472
7.000	101.784	101.722	101.847
7.125	102.151	102.089	102.214
7.250	102.510	102.448	102.573
7.375	102.862	102.800	102.925
7.500	103.206	103.144	103.269
7.625	103.542	103.480	103.605
7.750	103.870	103.808	103.933
7.875	104.190	104.128	104.253
8.000	104.471	104.409	104.534
8.125	104.721	104.659	104.784
8.250	104.971	104.909	105.034

Jumbo ONE Select 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	98.387	98.325	98.450
6.125	99.012	98.950	99.075
6.250	99.580	99.488	99.613
6.375	100.050	99.988	100.113
6.500	100.487	100.425	100.550
6.625	100.885	100.823	100.948
6.750	101.276	101.214	101.339
6.875	101.659	101.597	101.722
7.000	102.034	101.972	102.097
7.125	102.401	102.339	102.464
7.250	102.760	102.698	102.823
7.375	103.112	103.050	103.175
7.500	103.456	103.394	103.519
7.625	103.792	103.730	103.855
7.750	104.120	104.058	104.183
7.875	104.440	104.378	104.503
8.000	104.721	104.659	104.784
8.125	104.971	104.909	105.034
8.250	105.221	105.159	105.284

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