

Ratesheet Code: RS-WS

Effective Date: 4/8/26 7:28 AM

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Lock Expiration Days	
15 Day	04/23/26
30 Day	05/08/26
45 Day	05/22/26
60 Day	06/08/26
Mortgagee Clause	
OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612	
2025 FHA/VA Loan Limits	
# of Units	Loan Limits
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250
2026 Conforming Loan Limits	
# of Units	Loan Limits
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750

State Tier Adjustment (Excludes Jumbos)		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250
Allowable Fees		
<a href="#">Click Here</a>		
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	
<b>Corporate Headquarters:</b>	Phone: 800-760-1833 Email: <a href="mailto:Inquires@LSMortgage.com">Inquires@LSMortgage.com</a>
<b>Lock Desk:</b>	Phone: 949-679-7400 Email: <a href="mailto:LockDesk@LSMortgage.com">LockDesk@LSMortgage.com</a>
<b>NanQ Lock Desk:</b>	Phone: Email Only Email: <a href="mailto:NanQLockDesk@LSMortgage.com">NanQLockDesk@LSMortgage.com</a>
<b>Prime Loan Scenarios:</b>	Phone: Email Only Email: <a href="mailto:Scenarios@LSMortgage.com">Scenarios@LSMortgage.com</a>
<b>NAN-Q Scenarios:</b>	Phone: Email Only Email: <a href="mailto:NanQScenario@LSMortgage.com">NanQScenario@LSMortgage.com</a>
<b>Bank Statement Calc:</b>	Phone: Email Only Email: <a href="mailto:EZCalc@LSMortgage.com">EZCalc@LSMortgage.com</a>
<b>Jumbo Scenarios:</b>	Phone: Email Only Email: <a href="mailto:JumboScenario@LSMortgage.com">JumboScenario@LSMortgage.com</a>
<b>CD Desk:</b>	Phone: Email Only Email: <a href="mailto:CD@LSMortgage.com">CD@LSMortgage.com</a>
<b>Funding Department:</b>	Phone: Email Only Email: <a href="mailto:Funding@LSMortgage.com">Funding@LSMortgage.com</a>
<b>Loan Setup</b>	Phone: Email Only Email: <a href="mailto:Setup@LSMortgage.com">Setup@LSMortgage.com</a>

\*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:	
•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 8, 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	95.863	95.794	95.738	95.677	4.875	95.519	95.449	95.393	95.333	5.750	100.234	100.125	100.048	99.965
4.990	96.486	96.417	96.361	96.300	4.990	96.142	96.073	96.017	95.956	5.875	100.739	100.630	100.553	100.470
5.125	96.934	96.864	96.808	96.748	5.125	96.594	96.525	96.469	96.409	5.990	101.188	101.080	101.003	100.920
5.250	97.450	97.367	97.297	97.222	5.250	97.124	97.041	96.971	96.895	6.125	101.643	101.535	101.458	101.375
5.375	98.094	98.011	97.941	97.865	5.375	97.767	97.684	97.614	97.538	6.250	101.432	101.317	101.233	101.142
5.500	98.700	98.617	98.547	98.471	5.500	98.375	98.292	98.222	98.146	6.375	101.990	101.874	101.790	101.700
5.625	99.272	99.189	99.119	99.044	5.625	98.947	98.864	98.794	98.719	6.500	102.384	102.269	102.185	102.094
5.750	99.598	99.528	99.479	99.427	5.750	99.273	99.203	99.154	99.102	6.625	102.607	102.491	102.407	102.317
5.875	100.158	100.088	100.039	99.987	5.875	99.833	99.763	99.714	99.662	6.750	102.338	102.260	102.211	102.158
5.990	100.641	100.571	100.522	100.470	5.990	100.316	100.246	100.197	100.145	6.875	102.573	102.495	102.446	102.393
6.125	101.133	101.063	101.014	100.961	6.125	100.788	100.718	100.669	100.616	6.990	103.011	102.933	102.884	102.832
6.250	101.375	101.288	101.225	101.158	6.250	101.030	100.943	100.880	100.813	7.125	103.349	103.271	103.222	103.170
6.375	101.957	101.871	101.808	101.740	6.375	101.612	101.526	101.463	101.395	7.250	103.806	103.784	103.770	103.755
6.500	102.380	102.294	102.231	102.163	6.500	102.035	101.949	101.886	101.818	7.375	104.166	104.145	104.131	104.116
6.625	102.600	102.514	102.451	102.383	6.625	102.255	102.169	102.106	102.038	7.500	104.459	104.437	104.423	104.408
6.750	102.727	102.650	102.584	102.534	6.750	102.382	102.305	102.249	102.189	7.625	104.769	104.747	104.733	104.718
6.875	102.948	102.871	102.815	102.755	6.875	102.603	102.526	102.470	102.410	7.750	105.059	105.037	105.023	105.008
6.990	103.369	103.312	103.275	103.236	6.990	103.024	102.967	102.930	102.891	7.875	105.332	105.310	105.296	105.281
7.125	103.722	103.676	103.641	103.603	7.125	103.377	103.331	103.296	103.258	7.990	105.311	105.289	105.275	105.260
7.250	104.215	104.183	104.162	104.139	7.250	103.870	103.838	103.817	103.794	8.125	105.575	105.554	105.540	105.525
7.375	104.402	104.371	104.350	104.327	7.375	104.057	104.026	104.005	103.982					
7.500	104.711	104.680	104.659	104.636	7.500	104.366	104.335	104.314	104.291					
7.625	104.981	104.950	104.929	104.906	7.625	104.636	104.605	104.584	104.561					

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	98.731	98.681	98.639	98.593	5.990	101.172	101.103	101.047	100.987	5.750	99.248	99.178	99.129	99.077
4.990	99.102	99.052	99.010	98.965	6.125	101.391	101.322	101.266	101.206	5.875	99.843	99.773	99.724	99.672
5.125	99.273	99.223	99.180	99.135	6.250	101.845	101.791	101.735	101.675	5.990	100.376	100.306	100.257	100.204
5.250	99.892	99.842	99.800	99.755	6.375	102.189	102.135	102.079	102.018	6.125	100.937	100.867	100.818	100.765
5.375	100.242	100.192	100.150	100.104	6.500	102.398	102.344	102.288	102.227	6.250	101.264	101.187	101.131	101.070
5.500	100.563	100.513	100.471	100.425	6.625	102.472	102.418	102.362	102.302	6.375	101.902	101.825	101.769	101.709
5.625	100.863	100.813	100.771	100.726	6.750	102.784	102.730	102.673	102.613	6.500	102.387	102.310	102.254	102.193
5.750	101.118	101.068	101.026	100.980	6.875	102.834	102.780	102.723	102.663	6.625	102.684	102.607	102.551	102.491
5.875	101.413	101.363	101.321	101.276	6.990	103.135	103.075	103.019	102.958	6.750	102.850	102.782	102.733	102.681
5.990	101.652	101.602	101.560	101.515	7.125	103.313	103.246	103.190	103.129	6.875	103.147	103.080	103.031	102.978
6.125	101.942	101.892	101.850	101.805	7.250	103.465	103.383	103.313	103.237	6.990	103.647	103.580	103.531	103.478
6.250	102.080	102.026	101.970	101.910	7.375	103.623	103.540	103.470	103.395	7.125	104.041	103.974	103.925	103.872
6.375	102.498	102.444	102.388	102.328	7.500	103.654	103.572	103.502	103.426	7.250	104.089	104.039	103.997	103.952
6.500	102.792	102.738	102.682	102.622	7.625	103.798	103.716	103.646	103.571	7.375	104.451	104.401	104.359	104.314
6.625	102.944	102.890	102.834	102.774	7.750	103.944	103.862	103.792	103.716	7.500	104.783	104.733	104.691	104.646
6.750	103.327	103.273	103.217	103.157	7.875	104.088	104.006	103.936	103.861	7.625	105.101	105.051	105.009	104.963
6.875	103.444	103.390	103.334	103.274	7.990	103.970	103.888	103.818	103.743	7.750	104.708	104.677	104.656	104.633
6.990	103.731	103.677	103.621	103.560	8.125	104.127	104.045	103.975	103.899	7.875	104.943	104.912	104.891	104.868
										7.990	104.854	104.822	104.801	104.778
										8.125	105.142	105.120	105.106	105.091

**REFI NOW CONFORMING PRICING**

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	97.319	97.236	97.166	97.090	4.875	94.944	94.874	94.818	94.758	5.750	100.159	100.050	99.973	99.890
5.500	97.925	97.842	97.772	97.696	4.990	95.567	95.498	95.442	95.381	5.875	100.664	100.555	100.478	100.395
5.625	98.497	98.414	98.344	98.269	5.125	96.019	95.950	95.894	95.834	5.990	101.113	101.005	100.928	100.845
5.750	98.823	98.753	98.704	98.652	5.250	96.549	96.466	96.396	96.320	6.125	101.568	101.460	101.383	101.300
5.875	99.383	99.313	99.264	99.212	5.375	97.192	97.109	97.039	96.963	6.250	101.357	101.242	101.158	101.067
5.990	99.866	99.796	99.747	99.695	5.500	97.800	97.717	97.647	97.571	6.375	101.915	101.799	101.715	101.625
6.125	100.358	100.288	100.239	100.186	5.625	98.372	98.289	98.219	98.144	6.500	102.309	102.194	102.110	102.019
6.250	100.600	100.513	100.450	100.383	5.750	98.698	98.628	98.579	98.527	6.625	102.532	102.416	102.332	102.242
6.375	101.182	101.096	101.033	100.965	5.875	99.258	99.188	99.139	99.087	6.750	102.263	102.185	102.136	102.083
6.500	101.605	101.519	101.456	101.388	5.990	99.741	99.671	99.622	99.570	6.875	102.498	102.420	102.371	102.318
6.625	101.825	101.739	101.676	101.608	6.125	100.213	100.143	100.094	100.041	6.990	102.936	102.858	102.809	102.757
6.750	101.952	101.875	101.819	101.759	6.250	100.455	100.368	100.305	100.238	7.125	103.274	103.196	103.147	103.095
6.875	102.173	102.096	102.040	101.980	6.375	101.037	100.951	100.888	100.820	7.250	103.731	103.709	103.695	103.680
6.990	102.594	102.537	102.500	102.461	6.500	101.460	101.374	101.311	101.243	7.375	104.091	104.070	104.056	104.041
7.125	102.947	102.901	102.866	102.828	6.625	101.680	101.594	101.531	101.463	7.500	104.384	104.362	104.348	104.333
7.250	103.440	103.408	103.367	103.364	6.750	101.807	101.730	101.674	101.614	7.625	104.694	104.672	104.658	104.643
7.375	103.627	103.596	103.575	103.552	6.875	102.028	101.951	101.895	101.835	7.750	104.984	104.962	104.948	104.933
7.500	103.936	103.905	103.884	103.861	6.990	102.449	102.392	102.355	102.316	7.875	105.257	105.235	105.221	105.206
7.625	104.206	104.175	104.154	104.131	7.125	102.802	102.756	102.721	102.683	7.990	105.236	105.214	105.200	105.185
7.750	104.283	104.252	104.231	104.208	7.250	103.295	103.263	103.242	103.219	8.125	105.500	105.479	105.465	105.450
7.875	104.518	104.487	104.466	104.443	7.375	103.482	103.451	103.430	103.407					
7.990	104.429	104.397	104.376	104.353	7.500	103.791	103.760	103.739	103.716					
8.125	104.662	104.630	104.609	104.587	7.625	104.061	104.030	104.009	103.986					



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

Wholesale

Effective: April 8, 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	98.708	98.624	98.561	98.493	5.500	96.658	96.574	96.511	96.443	5.375	96.160	96.076	96.013	95.945
5.625	99.313	99.229	99.166	99.098	5.625	97.263	97.179	97.116	97.048	5.500	96.799	96.715	96.652	96.584
5.750	99.633	99.549	99.486	99.418	5.750	97.583	97.499	97.436	97.368	5.625	97.393	97.309	97.246	97.178
5.875	100.163	100.079	100.016	99.948	5.875	98.098	98.014	97.951	97.883	5.750	97.700	97.616	97.553	97.485
5.990	100.711	100.627	100.564	100.496	5.990	98.646	98.562	98.499	98.431	5.875	98.215	98.131	98.068	98.000
6.125	101.176	101.092	101.029	100.961	6.125	99.106	99.022	98.959	98.891	5.990	98.752	98.668	98.605	98.537
6.250	101.172	101.057	100.973	100.882	6.250	99.102	98.987	98.903	98.812	6.125	99.246	99.163	99.100	99.032
6.375	101.600	101.485	101.401	101.310	6.375	99.530	99.415	99.331	99.240	6.250	99.256	99.141	99.057	98.966
6.500	101.993	101.878	101.794	101.703	6.500	99.923	99.808	99.724	99.633	6.375	99.696	99.581	99.497	99.406
6.625	102.327	102.211	102.127	102.037	6.625	100.257	100.141	100.057	99.967	6.500	100.068	99.953	99.869	99.778
6.750	102.031	101.926	101.849	101.766	6.750	99.961	99.856	99.779	99.696	6.625	100.422	100.306	100.222	100.132
6.875	102.341	102.235	102.158	102.075	6.875	100.271	100.165	100.088	100.005	6.750	100.147	100.042	99.964	99.882
6.990	102.555	102.450	102.373	102.290	6.990	100.485	100.380	100.303	100.220	6.875	100.478	100.372	100.295	100.212
7.125	102.818	102.713	102.636	102.553	7.125	100.748	100.643	100.566	100.483	6.990	100.676	100.570	100.493	100.410
7.250	102.221	102.147	102.091	102.031	7.250	100.151	100.077	100.021	99.961	7.125	100.957	100.852	100.775	100.692
7.375	102.733	102.659	102.603	102.542	7.375	100.663	100.589	100.533	100.472	7.250	100.378	100.304	100.248	100.188
7.500	102.817	102.735	102.679	102.618	7.500	100.747	100.665	100.609	100.548	7.375	100.907	100.832	100.776	100.716
7.625	102.912	102.816	102.750	102.678	7.625	100.842	100.746	100.680	100.608	7.500	100.917	100.835	100.779	100.719
7.750	103.797	103.699	103.629	103.553	7.750	101.727	101.629	101.559	101.483	7.625	101.020	100.925	100.858	100.786
7.875	103.995	103.896	103.826	103.751	7.875	101.925	101.826	101.756	101.681	7.750	101.911	101.812	101.742	101.667
7.990	102.822	102.723	102.653	102.578	7.990	100.752	100.653	100.583	100.508	7.875	102.112	102.014	101.944	101.868
8.125	102.975	102.876	102.806	102.731	8.125	100.870	100.771	100.701	100.626	7.990	100.994	100.895	100.825	100.750

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	99.492	99.424	99.368	99.307	5.990	98.843	98.775	98.718	98.658
6.125	99.685	99.616	99.560	99.500	6.125	99.065	98.997	98.941	98.880
6.250	99.692	99.619	99.556	99.489	6.250	99.086	99.013	98.950	98.883
6.375	99.878	99.805	99.742	99.675	6.375	99.284	99.211	99.148	99.081
6.500	100.046	99.973	99.903	99.828	6.500	99.431	99.358	99.288	99.213
6.625	100.252	100.180	100.110	100.034	6.625	99.657	99.585	99.515	99.439
6.750	100.538	100.466	100.396	100.320	6.750	99.964	99.891	99.821	99.746
6.875	100.675	100.602	100.532	100.457	6.875	100.121	100.049	99.979	99.904
6.990	100.770	100.698	100.628	100.552	6.990	100.201	100.128	100.058	99.983
7.125	100.895	100.822	100.752	100.677	7.125	100.344	100.271	100.201	100.126
7.250	100.746	100.646	100.562	100.471	7.250	100.213	100.113	100.029	99.938
7.375	101.240	101.140	101.056	100.965	7.375	100.724	100.623	100.539	100.449
7.500	101.207	101.106	101.022	100.932	7.500	100.551	100.450	100.366	100.276
7.625	101.191	101.090	101.006	100.915	7.625	100.549	100.448	100.364	100.274
7.750	102.201	102.100	102.016	101.926	7.750	101.573	101.472	101.388	101.298
7.875	102.314	102.213	102.129	102.038	7.875	101.696	101.596	101.511	101.421
7.990	101.088	100.987	100.903	100.812	7.990	100.534	100.433	100.349	100.258

**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	95.763	95.694	95.638	95.577	5.375	98.021	97.938	97.875	97.807	5.375	97.294	97.211	97.141	97.065
4.990	96.386	96.317	96.261	96.200	5.500	98.658	98.574	98.511	98.443	5.500	97.900	97.817	97.747	97.671
5.125	96.834	96.764	96.708	96.648	5.625	99.263	99.179	99.116	99.048	5.625	98.472	98.389	98.319	98.244
5.250	97.350	97.267	97.197	97.122	5.750	99.583	99.499	99.436	99.368	5.750	98.798	98.728	98.679	98.627
5.375	97.994	97.911	97.841	97.765	5.875	100.113	100.029	99.966	99.898	5.875	99.358	99.288	99.239	99.187
5.500	98.600	98.517	98.447	98.371	5.990	100.661	100.577	100.514	100.446	5.990	99.841	99.771	99.722	99.670
5.625	99.172	99.089	99.019	98.944	6.125	101.126	101.042	100.979	100.911	6.125	100.333	100.263	100.214	100.161
5.750	99.498	99.428	99.379	99.327	6.250	101.122	101.007	100.923	100.832	6.250	100.575	100.488	100.425	100.358
5.875	100.058	99.988	99.939	99.887	6.375	101.550	101.435	101.351	101.260	6.375	101.157	101.071	101.008	100.940
5.990	100.541	100.471	100.422	100.370	6.500	101.943	101.828	101.744	101.653	6.500	101.580	101.494	101.431	101.363
6.125	101.033	100.963	100.914	100.861	6.625	102.277	102.161	102.077	101.987	6.625	101.800	101.714	101.651	101.583
6.250	101.275	101.188	101.125	101.058	6.750	101.981	101.876	101.799	101.716	6.750	101.927	101.850	101.794	101.734
6.375	101.857	101.771	101.708	101.640	6.875	102.291	102.185	102.108	102.025	6.875	102.148	102.071	102.015	101.955
6.500	102.280	102.194	102.131	102.063	6.990	102.505	102.400	102.323	102.240	6.990	102.569	102.512	102.475	102.436
6.625	102.500	102.414	102.351	102.283	7.125	102.768	102.663	102.586	102.503	7.125	102.922	102.876	102.841	102.803
6.750	102.627	102.550	102.494	102.434	7.250	102.171	102.097	102.041	101.981	7.250	103.415	103.383	103.362	103.339
6.875	102.848	102.771	102.715	102.655	7.375	102.683	102.609	102.553	102.492	7.375	103.602	103.571	103.550	103.527
6.990	103.269	103.212	103.175	103.136	7.500	102.767	102.685	102.629	102.568	7.500	103.911	103.880	103.859	103.836
7.125	103.622	103.576	103.541	103.503	7.625	102.862	102.766	102.700	102.628	7.625	104.181	104.150	104.129	104.106
7.250	104.115	104.083	104.062	104.039	7.750	103.747	103.649	103.579	103.503	7.750	104.258	104.227	104.206	104.183
7.375	104.302	104.271	104.250	104.227	7.875	103.945	103.846	103.776	103.701	7.875	104.493	104.462	104.441	104.418
7.500	104.611	104.580	104.559	104.536	7.990	102.772	102.673	102.603	102.528	7.990	104.404	104.372	104.351	104.328
7.625	104.881	104.850	104.829	104.806	8.125	102.925	102.826	102.756	102.681	8.125	104.637	104.605	104.584	104.562

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	95.763	95.694	95.638	95.577	5.500	98.658	98.574	98.511	98.443	5.375	97.294	97.211	97.141	97.065
4.990	96.386	96.317	96.261	96.200	5.625	99.263	99.179	99.116	99.048	5.500	97.900	97.817	97.747	97.671
5.125	96.834	96.764	96.708	96.648	5.750	99.583	99.499	99.436	99.368	5.625	98.472	98.389	98.319	98.244
5.250	97.350	97.267	97.197	97.122	5.875	100.113	100.029	99.966	99.898	5.750	98.798	98.728	98.679	98.627
5.375	97.994	97.911	97.841	97.765	5.990	100.661	100.577	100.514	100.446	5.875	99.358	99.288	99.239	99.187
5.500	98.600	98.517	98.447	98.371	6.125	101.126	101.042	100.979	100.911	5.990	99.841	99.771	99.722	99.670
5.625	99.172	99.089	99.019	98.944	6.250	101.122	101.007	100.923	100.832	6.125</				



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

# SELECT PRICING

Effective: April 8, 2026

## SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)					SELECT FANNIE MAE 15 YEAR FIXED (115)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.163	96.094	96.038	95.977	4.875	99.031	98.981	98.939	98.893
4.990	96.786	96.717	96.661	96.600	4.990	99.402	99.352	99.310	99.265
5.125	97.234	97.164	97.108	97.048	5.125	99.573	99.523	99.480	99.435
5.250	97.750	97.667	97.597	97.522	5.250	100.192	100.142	100.100	100.055
5.375	98.394	98.311	98.241	98.165	5.375	100.542	100.492	100.450	100.404
5.500	99.000	98.917	98.847	98.771	5.500	100.863	100.813	100.771	100.725
5.625	99.572	99.489	99.419	99.344	5.625	101.163	101.113	101.071	101.026
5.750	99.898	99.828	99.779	99.727	5.750	101.418	101.368	101.326	101.280
5.875	100.458	100.388	100.339	100.287	5.875	101.713	101.663	101.621	101.576
5.990	100.941	100.871	100.822	100.770	5.990	101.952	101.902	101.860	101.815
6.125	101.433	101.363	101.314	101.261	6.125	102.242	102.192	102.150	102.105
6.250	101.675	101.588	101.525	101.458	6.250	102.380	102.326	102.270	102.210
6.375	102.257	102.171	102.108	102.040	6.375	102.798	102.744	102.688	102.628
6.500	102.680	102.594	102.531	102.463	6.500	103.092	103.038	102.982	102.922
6.625	102.900	102.814	102.751	102.683	6.625	103.244	103.190	103.134	103.074
6.750	103.027	102.950	102.894	102.834	6.750	103.627	103.573	103.517	103.457
6.875	103.248	103.171	103.115	103.055	6.875	103.744	103.690	103.634	103.574
6.990	103.689	103.612	103.575	103.536					
7.125	104.022	103.976	103.941	103.903					
7.250	104.515	104.483	104.462	104.439					
7.375	104.702	104.671	104.650	104.627					
7.500	105.011	104.980	104.959	104.936					
7.625	105.281	105.250	105.229	105.206					
7.750	105.358	105.327	105.306	105.283					
7.875	105.593	105.562	105.541	105.518					

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.008	98.924	98.861	98.793	5.990	99.792	99.724	99.668	99.607
5.625	99.613	99.529	99.466	99.398	6.125	99.985	99.916	99.860	99.800
5.750	99.933	99.849	99.786	99.718	6.250	99.992	99.919	99.856	99.789
5.875	100.463	100.379	100.316	100.248	6.375	100.178	100.105	100.042	99.975
5.990	101.011	100.927	100.864	100.796	6.500	100.346	100.273	100.203	100.128
6.125	101.476	101.392	101.329	101.261	6.625	100.552	100.480	100.410	100.334
6.250	101.472	101.357	101.273	101.182	6.750	100.838	100.766	100.696	100.620
6.375	101.900	101.785	101.701	101.610	6.875	100.975	100.902	100.832	100.757
6.500	102.293	102.178	102.094	102.003	6.990	101.070	100.998	100.928	100.852
6.625	102.627	102.511	102.427	102.337	7.125	101.195	101.122	101.052	100.977
6.750	102.331	102.226	102.149	102.066	7.250	101.046	100.946	100.862	100.771
6.875	102.641	102.535	102.458	102.375	7.375	101.540	101.440	101.356	101.265
6.990	102.855	102.750	102.673	102.590	7.500	101.507	101.406	101.322	101.232
7.125	103.118	103.013	102.936	102.853	7.625	101.491	101.390	101.306	101.215
7.250	102.521	102.447	102.391	102.331	7.750	102.501	102.400	102.316	102.226
7.375	103.033	102.959	102.903	102.842	7.875	102.614	102.513	102.429	102.338
7.500	103.117	103.035	102.979	102.918					
7.625	103.212	103.116	103.050	102.978					
7.750	104.097	103.999	103.929	103.853					
7.875	104.295	104.196	104.126	104.051					
7.990	103.122	103.023	102.953	102.878					
8.125	103.275	103.176	103.106	103.031					

## SELECT FANNIE MAE BUYDOWN

SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.063	95.994	95.938	95.877	5.500	98.958	98.874	98.811	98.743
4.990	96.686	96.617	96.561	96.500	5.625	99.563	99.479	99.416	99.348
5.125	97.134	97.064	97.008	96.948	5.750	99.883	99.799	99.736	99.668
5.250	97.650	97.567	97.497	97.422	5.875	100.413	100.329	100.266	100.198
5.375	98.294	98.211	98.141	98.065	5.990	100.961	100.877	100.814	100.746
5.500	98.900	98.817	98.747	98.671	6.125	101.426	101.342	101.279	101.211
5.625	99.472	99.389	99.319	99.244	6.250	101.422	101.307	101.223	101.132
5.750	99.798	99.728	99.679	99.627	6.375	101.850	101.735	101.651	101.560
5.875	100.358	100.288	100.239	100.187	6.500	102.243	102.128	102.044	101.953
5.990	100.841	100.771	100.722	100.670	6.625	102.577	102.461	102.377	102.287
6.125	101.333	101.263	101.214	101.161	6.750	102.281	102.176	102.099	102.016
6.250	101.575	101.488	101.425	101.358	6.875	102.591	102.485	102.408	102.325
6.375	102.157	102.071	102.008	101.940	6.990	102.805	102.700	102.623	102.540
6.500	102.580	102.494	102.431	102.363	7.125	103.068	102.963	102.886	102.803
6.625	102.800	102.714	102.651	102.583	7.250	102.471	102.397	102.341	102.281
6.750	102.927	102.850	102.794	102.734	7.375	102.983	102.909	102.853	102.792
6.875	103.148	103.071	103.015	102.955	7.500	103.067	102.985	102.929	102.868
6.990	103.569	103.512	103.475	103.436	7.625	103.162	103.066	103.000	102.928
7.125	103.922	103.876	103.841	103.803	7.750	104.047	103.949	103.879	103.803
7.250	104.415	104.383	104.362	104.339	7.875	104.245	104.146	104.076	104.001
7.375	104.602	104.571	104.550	104.527	7.990	103.072	102.973	102.903	102.828
7.500	104.911	104.880	104.859	104.836	8.125	103.225	103.126	103.056	102.981
7.625	105.181	105.150	105.129	105.106					

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	96.063	95.994	95.938	95.877	5.500	98.958	98.874	98.811	98.743
4.990	96.686	96.617	96.561	96.500	5.625	99.563	99.479	99.416	99.348
5.125	97.134	97.064	97.008	96.948	5.750	99.883	99.799	99.736	99.668
5.250	97.650	97.567	97.497	97.422	5.875	100.413	100.329	100.266	100.198
5.375	98.294	98.211	98.141	98.065	5.990	100.961	100.877	100.814	100.746
5.500	98.900	98.817	98.747	98.671	6.125	101.426	101.342	101.279	101.211
5.625	99.472	99.389	99.319	99.244	6.250	101.422	101.307	101.223	101.132
5.750	99.798	99.728	99.679	99.627	6.375	101.850	101.735	101.651	101.560
5.875	100.358	100.288	100.239	100.187	6.500	102.243	102.128	102.044	101.953
5.990	100.841	100.771	100.722	100.670	6.625	102.577	102.461	102.377	102.287
6.125	101.333	101.263	101.214	101.161	6.750	102.281	102.176	102.099	102.016
6.250	101.575	101.488	101.425	101.358	6.875	102.591	102.485	102.408	102.325
6.375	102.157	102.071	102.008	101.940	6.990	102.805	102.700	102.623	102.540
6.500	102.580	102.494	102.431	102.363	7.125	103.068	102.963	102.886	102.803
6.625	102.800	102.714	102.651	102.583	7.250	102.471	102.397	102.341	102.281
6.750	102.927	102.850	102.794	102.734	7.375	102.983	102.909	102.853	102.792
6.875	103.148	103.071	103.015	102.955	7.500	103.067	102.985	102.929	102.868
6.990	103.569	103.512	103.475	103.436	7.625	103.162	103.066	103.000	102.928
7.125	103.922	103.876	103.841	103.803	7.750	104.047	103.949	103.879	103.803
7.250	104.415	104.383	104.362	104.339	7.875	104.245	104.146	104.076	104.001
7.375	104.602	104.571	104.550	104.527	7.990	103.072	102.973	102.903	102.828
7.500	104.911	104.880	104.859	104.836	8.125	103.225	103.126	103.056	102.981
7.625	105.181	105.150	105.129	105.106	8.250	102.644	102.476	102.350	102.214



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

Wholesale

Effective: April 8, 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	95.863	95.794	95.738	95.677	4.875	95.519	95.449	95.393	95.333	5.500	99.578	99.456	99.358	99.253
4.990	96.486	96.417	96.361	96.300	4.990	96.142	96.073	96.017	95.956	5.625	100.086	99.965	99.866	99.761
5.125	96.934	96.864	96.808	96.748	5.125	96.594	96.525	96.469	96.409	5.750	100.234	100.125	100.048	99.965
5.250	97.450	97.367	97.297	97.222	5.250	97.124	97.041	96.971	96.895	5.875	100.739	100.630	100.553	100.470
5.375	98.094	98.011	97.941	97.865	5.375	97.767	97.684	97.614	97.538	5.990	101.188	101.080	101.003	100.920
5.500	98.700	98.617	98.547	98.471	5.500	98.375	98.292	98.222	98.146	6.125	101.643	101.535	101.458	101.375
5.625	99.272	99.189	99.119	99.044	5.625	98.947	98.864	98.794	98.719	6.250	101.432	101.317	101.233	101.142
5.750	99.598	99.528	99.479	99.427	5.750	99.273	99.203	99.154	99.102	6.375	101.990	101.874	101.790	101.700
5.875	100.158	100.088	100.039	99.987	5.875	99.833	99.763	99.714	99.662	6.500	102.384	102.269	102.185	102.094
5.990	100.641	100.571	100.522	100.470	5.990	100.316	100.246	100.197	100.145	6.625	102.607	102.491	102.407	102.317
6.125	101.133	101.063	101.014	100.961	6.125	100.788	100.718	100.669	100.616	6.750	102.338	102.260	102.211	102.158
6.250	101.375	101.288	101.225	101.158	6.250	101.030	100.943	100.880	100.813	6.875	102.573	102.495	102.446	102.393
6.375	101.957	101.871	101.808	101.740	6.375	101.612	101.526	101.463	101.395	6.990	103.011	102.933	102.884	102.832
6.500	102.380	102.294	102.231	102.163	6.500	102.035	101.949	101.886	101.818	7.125	103.349	103.271	103.222	103.170
6.625	102.600	102.514	102.451	102.383	6.625	102.255	102.169	102.106	102.038	7.250	103.806	103.784	103.770	103.755
6.750	102.727	102.650	102.594	102.534	6.750	102.382	102.305	102.249	102.189	7.375	104.166	104.145	104.131	104.116
6.875	102.948	102.871	102.815	102.755	6.875	102.603	102.526	102.470	102.410	7.500	104.459	104.437	104.423	104.408
6.990	103.369	103.312	103.275	103.236	6.990	103.024	102.967	102.930	102.891	7.625	104.769	104.747	104.733	104.718
7.125	103.722	103.676	103.641	103.603	7.125	103.377	103.331	103.296	103.258	7.750	105.059	105.037	105.023	105.008
7.250	104.215	104.183	104.162	104.139	7.250	103.870	103.838	103.817	103.794	7.875	105.332	105.310	105.296	105.281
7.375	104.402	104.371	104.350	104.327	7.375	104.057	104.026	104.005	103.982	7.990	105.311	105.289	105.275	105.260
7.500	104.711	104.680	104.659	104.636	7.500	104.366	104.335	104.314	104.291	8.125	105.575	105.554	105.540	105.525
7.625	104.981	104.950	104.929	104.906	7.625	104.636	104.605	104.584	104.561					
7.750	105.058	105.027	105.006	104.983	7.750	104.713	104.682	104.661	104.638					
7.875	105.293	105.262	105.241	105.218	7.875	104.948	104.917	104.896	104.873					
7.990	105.204	105.172	105.151	105.128	7.990	104.854	104.823	104.802	104.779					
8.125	105.437	105.405	105.384	105.362	8.125	105.057	105.025	105.004	104.982					

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	99.102	99.052	99.010	98.965	5.500	100.644	100.576	100.520	100.459	5.875	99.808	99.738	99.689	99.637
5.125	99.273	99.223	99.180	99.135	5.625	100.875	100.806	100.750	100.690	5.990	100.291	100.221	100.172	100.120
5.250	99.892	99.842	99.800	99.755	5.750	100.770	100.701	100.645	100.584	6.125	100.783	100.713	100.664	100.611
5.375	100.242	100.192	100.150	100.104	5.875	100.994	100.925	100.869	100.809	6.250	101.025	100.938	100.875	100.808
5.500	100.563	100.513	100.471	100.425	5.990	101.172	101.103	101.047	100.987	6.375	101.607	101.521	101.458	101.390
5.625	100.863	100.813	100.771	100.726	6.125	101.391	101.322	101.266	101.206	6.500	102.030	101.944	101.881	101.813
5.750	101.118	101.068	101.026	100.980	6.250	101.845	101.791	101.735	101.675	6.625	102.250	102.164	102.101	102.033
5.875	101.413	101.363	101.321	101.276	6.375	102.189	102.135	102.079	102.018	6.750	102.377	102.300	102.244	102.184
5.990	101.652	101.602	101.560	101.515	6.500	102.398	102.344	102.288	102.227	6.875	102.598	102.521	102.465	102.405
6.125	101.942	101.892	101.850	101.805	6.625	102.472	102.418	102.362	102.302	6.990	103.019	102.962	102.925	102.886
6.250	102.080	102.026	101.970	101.910	6.750	102.784	102.730	102.673	102.613	7.125	103.372	103.326	103.291	103.253
6.375	102.498	102.444	102.388	102.328	6.875	102.834	102.780	102.723	102.663	7.250	103.865	103.833	103.812	103.789
6.500	102.792	102.738	102.682	102.622	6.990	103.135	103.075	103.019	102.958	7.375	104.052	104.021	104.000	103.977
6.625	102.944	102.890	102.834	102.774	7.125	103.313	103.246	103.190	103.129	7.500	104.361	104.330	104.309	104.286
6.750	103.327	103.273	103.217	103.157	7.250	103.465	103.383	103.313	103.237	7.625	104.631	104.600	104.579	104.556
6.875	103.444	103.390	103.334	103.274						7.750	104.708	104.677	104.656	104.633
6.990	103.731	103.677	103.621	103.560						7.875	104.943	104.912	104.891	104.868
										7.990	104.854	104.822	104.801	104.778
										8.125	105.087	105.055	105.034	105.012

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	100.158	100.088	100.039	99.987
5.990	100.641	100.571	100.522	100.470
6.125	101.133	101.063	101.014	100.961
6.250	101.375	101.288	101.225	101.158
6.375	101.957	101.871	101.808	101.740
6.500	102.380	102.294	102.231	102.163
6.625	102.600	102.514	102.451	102.383
6.750	102.727	102.650	102.594	102.534
6.875	102.948	102.871	102.815	102.755
6.990	103.369	103.312	103.275	103.236
7.125	103.722	103.676	103.641	103.603
7.250	104.215	104.183	104.162	104.139
7.375	104.402	104.371	104.350	104.327
7.500	104.711	104.680	104.659	104.636
7.625	104.981	104.950	104.929	104.906
7.750	105.058	105.027	105.006	104.983
7.875	105.293	105.262	105.241	105.218
7.990	105.204	105.172	105.151	105.128
8.125	105.437	105.405	105.384	105.362

**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	98.358	98.274	98.211	98.143	5.500	96.049	95.965	95.902	95.834	5.500	97.864	97.795	97.739	97.679
5.625	98.963	98.879	98.816	98.748	5.625	96.643	96.559	96.496	96.428	5.625	98.167	98.099	98.042	97.982
5.750	99.283	99.199	99.136	99.068	5.750	96.950	96.866	96.803	96.735	5.750	98.204	98.135	98.079	98.019
5.875	99.813	99.729	99.666	99.598	5.875	97.465	97.381	97.318	97.250	5.875	98.471	98.402	98.346	98.286
5.990	100.361	100.277	100.214	100.146	5.990	98.002	97.918	97.855	97.787	5.990	98.803	98.735	98.678	98.618
6.125	100.826	100.742	100.679	100.611	6.125	98.496	98.413	98.350	98.282	6.125	99.025	98.957	98.901	98.840
6.250	100.822	100.707	100.623	100.532	6.250	98.506	98.391	98.307	98.216	6.250	99.046	98.973	98.910	98.843
6.375	101.250	101.135	101.051	100.960	6.375	98.946	98.831	98.747	98.656	6.375	99.244	99.171	99.108	99.041
6.500	101.643	101.528	101.444	101.353	6.500	99.318	99.203	99.119	99.028	6.500	99.391	99.318	99.248	99.173
6.625	101.977	101.861	101.777	101.687	6.625	99.672	99.556	99.472	99.382	6.625	99.617	99.545	99.475	99.399
6.750	101.681	101.576	101.499	101.416	6.750	99.397	99.292	99.214	99.132	6.750	99.924	99.851	99.781	99.706
6.875	101.991	101.885	101.808	101.725	6.875	99.728	99.622	99.545	99.462	6.875	100.081	100.009	99.939	99.864
6.990	102.205	102.100	102.023	101.940	6.990	99.926	99.820	99.743	99.660	6.990	100.161	100.088	100.018	99.943
7.125	102.468	102.363												



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

Wholesale

Effective: April 8, 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	95.763	95.694	95.638	95.577	5.990	100.311	100.227	100.164	100.096	5.375	97.294	97.211	97.141	97.065
4.990	96.386	96.317	96.261	96.200	6.125	100.776	100.692	100.629	100.561	5.500	97.900	97.817	97.747	97.671
5.125	96.834	96.764	96.708	96.648	6.250	100.772	100.657	100.573	100.482	5.625	98.472	98.389	98.319	98.244
5.250	97.350	97.267	97.197	97.122	6.375	101.200	101.085	101.001	100.910	5.750	98.798	98.728	98.679	98.627
5.375	97.994	97.911	97.841	97.765	6.500	101.593	101.478	101.394	101.303	5.875	99.358	99.288	99.239	99.187
5.500	98.600	98.517	98.447	98.371	6.625	101.927	101.811	101.727	101.637	5.990	99.841	99.771	99.722	99.670
5.625	99.172	99.089	99.019	98.944	6.750	101.631	101.526	101.449	101.366	6.125	100.333	100.263	100.214	100.161
5.750	99.498	99.428	99.379	99.327	6.875	101.941	101.835	101.758	101.675	6.250	100.575	100.488	100.425	100.358
5.875	100.058	99.988	99.939	99.887	6.990	102.155	102.050	101.973	101.890	6.375	101.157	101.071	101.008	100.940
5.990	100.541	100.471	100.422	100.370	7.125	102.418	102.313	102.236	102.153	6.500	101.580	101.494	101.431	101.363
6.125	101.033	100.963	100.914	100.861	7.250	101.821	101.747	101.691	101.631	6.625	101.800	101.714	101.651	101.583
6.250	101.275	101.188	101.125	101.058	7.375	102.333	102.259	102.203	102.142	6.750	101.927	101.850	101.794	101.734
6.375	101.857	101.771	101.708	101.640	7.500	102.417	102.335	102.279	102.218	6.875	102.148	102.071	102.015	101.955
6.500	102.280	102.194	102.131	102.063	7.625	102.512	102.416	102.350	102.278	6.990	102.569	102.512	102.475	102.436
6.625	102.500	102.414	102.351	102.283	7.750	103.397	103.299	103.229	103.153	7.125	102.922	102.876	102.841	102.803
6.750	102.627	102.550	102.494	102.434	7.875	103.595	103.496	103.426	103.351	7.250	103.415	103.383	103.362	103.339
6.875	102.848	102.771	102.715	102.655	7.990	102.422	102.323	102.253	102.178	7.375	103.602	103.571	103.550	103.527
6.990	103.269	103.212	103.175	103.136	8.125	102.575	102.476	102.406	102.331	7.500	103.911	103.880	103.859	103.836
7.125	103.622	103.576	103.541	103.503	8.250	101.994	101.826	101.700	101.564	7.625	104.181	104.150	104.129	104.106
7.250	104.115	104.083	104.062	104.039						7.750	104.258	104.227	104.206	104.183
7.375	104.302	104.271	104.250	104.227						7.875	104.493	104.462	104.441	104.418
7.500	104.611	104.580	104.559	104.536						7.990	104.404	104.372	104.351	104.328
7.625	104.881	104.850	104.829	104.806						8.125	104.637	104.605	104.584	104.562

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	95.763	95.694	95.638	95.577	5.990	100.311	100.227	100.164	100.096	5.375	97.294	97.211	97.141	97.065
4.990	96.386	96.317	96.261	96.200	6.125	100.776	100.692	100.629	100.561	5.500	97.900	97.817	97.747	97.671
5.125	96.834	96.764	96.708	96.648	6.250	100.772	100.657	100.573	100.482	5.625	98.472	98.389	98.319	98.244
5.250	97.350	97.267	97.197	97.122	6.375	101.200	101.085	101.001	100.910	5.750	98.798	98.728	98.679	98.627
5.375	97.994	97.911	97.841	97.765	6.500	101.593	101.478	101.394	101.303	5.875	99.358	99.288	99.239	99.187
5.500	98.600	98.517	98.447	98.371	6.625	101.927	101.811	101.727	101.637	5.990	99.841	99.771	99.722	99.670
5.625	99.172	99.089	99.019	98.944	6.750	101.631	101.526	101.449	101.366	6.125	100.333	100.263	100.214	100.161
5.750	99.498	99.428	99.379	99.327	6.875	101.941	101.835	101.758	101.675	6.250	100.575	100.488	100.425	100.358
5.875	100.058	99.988	99.939	99.887	6.990	102.155	102.050	101.973	101.890	6.375	101.157	101.071	101.008	100.940
5.990	100.541	100.471	100.422	100.370	7.125	102.418	102.313	102.236	102.153	6.500	101.580	101.494	101.431	101.363
6.125	101.033	100.963	100.914	100.861	7.250	101.821	101.747	101.691	101.631	6.625	101.800	101.714	101.651	101.583
6.250	101.275	101.188	101.125	101.058	7.375	102.333	102.259	102.203	102.142	6.750	101.927	101.850	101.794	101.734
6.375	101.857	101.771	101.708	101.640	7.500	102.417	102.335	102.279	102.218	6.875	102.148	102.071	102.015	101.955
6.500	102.280	102.194	102.131	102.063	7.625	102.512	102.416	102.350	102.278	6.990	102.569	102.512	102.475	102.436
6.625	102.500	102.414	102.351	102.283	7.750	103.397	103.299	103.229	103.153	7.125	102.922	102.876	102.841	102.803
6.750	102.627	102.550	102.494	102.434	7.875	103.595	103.496	103.426	103.351	7.250	103.415	103.383	103.362	103.339
6.875	102.848	102.771	102.715	102.655	7.990	102.422	102.323	102.253	102.178	7.375	103.602	103.571	103.550	103.527
6.990	103.269	103.212	103.175	103.136	8.125	102.575	102.476	102.406	102.331	7.500	103.911	103.880	103.859	103.836
7.125	103.622	103.576	103.541	103.503	8.250	101.994	101.826	101.700	101.564	7.625	104.181	104.150	104.129	104.106
7.250	104.115	104.083	104.062	104.039	8.375	102.538	102.370	102.244	102.108	7.750	104.258	104.227	104.206	104.183
7.375	104.302	104.271	104.250	104.227	8.500	102.692	102.525	102.399	102.263	7.875	104.493	104.462	104.441	104.418
7.500	104.611	104.580	104.559	104.536	8.625	102.403	102.235	102.109	101.974	7.990	104.404	104.372	104.351	104.328
7.625	104.881	104.850	104.829	104.806	8.750	102.545	102.377	102.251	102.115	8.125	104.637	104.605	104.584	104.562



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

# SELECT PRICING

Effective: April 8, 2026

## SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)					SELECT FREDDIE MAC 15 YEAR FIXED (215)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.163	96.094	96.038	95.977	4.875	99.031	98.981	98.939	98.893
4.990	96.786	96.717	96.661	96.600	4.990	99.402	99.352	99.310	99.265
5.125	97.234	97.164	97.108	97.048	5.125	99.573	99.523	99.480	99.435
5.250	97.750	97.667	97.597	97.522	5.250	100.192	100.142	100.100	100.055
5.375	98.394	98.311	98.241	98.165	5.375	100.542	100.492	100.450	100.404
5.500	99.000	98.917	98.847	98.771	5.500	100.863	100.813	100.771	100.725
5.625	99.572	99.489	99.419	99.344	5.625	101.163	101.113	101.071	101.026
5.750	99.898	99.828	99.779	99.727	5.750	101.418	101.368	101.326	101.280
5.875	100.458	100.388	100.339	100.287	5.875	101.713	101.663	101.621	101.576
5.990	100.941	100.871	100.822	100.770	5.990	101.952	101.902	101.860	101.815
6.125	101.433	101.363	101.314	101.261	6.125	102.242	102.192	102.150	102.105
6.250	101.675	101.588	101.525	101.458	6.250	102.380	102.326	102.270	102.210
6.375	102.257	102.171	102.108	102.040	6.375	102.798	102.744	102.688	102.628
6.500	102.680	102.594	102.531	102.463	6.500	103.092	103.038	102.982	102.922
6.625	102.900	102.814	102.751	102.683	6.625	103.244	103.190	103.134	103.074
6.750	103.027	102.950	102.894	102.834	6.750	103.627	103.573	103.517	103.457
6.875	103.248	103.171	103.115	103.055	6.875	103.744	103.690	103.634	103.574
6.990	103.669	103.612	103.575	103.536	6.990	104.031	103.977	103.921	103.860
7.125	104.022	103.976	103.941	103.903	7.125	104.263	104.209	104.153	104.093
7.250	104.515	104.483	104.462	104.439	7.250	104.267	104.184	104.114	104.039
7.375	104.702	104.671	104.650	104.627					
7.500	105.011	104.980	104.959	104.936					
7.625	105.281	105.250	105.229	105.206					
7.750	105.358	105.327	105.306	105.283					
7.875	105.593	105.562	105.541	105.518					
7.990	105.504	105.472	105.451	105.428					
8.125	105.737	105.705	105.684	105.662					

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	98.658	98.574	98.511	98.443	5.990	99.103	99.035	98.978	98.918
5.625	99.263	99.179	99.116	99.048	6.125	99.325	99.257	99.201	99.140
5.750	99.583	99.499	99.436	99.368	6.250	99.346	99.273	99.210	99.143
5.875	100.113	100.029	99.966	99.898	6.375	99.544	99.471	99.408	99.341
5.990	100.661	100.577	100.514	100.446	6.500	99.691	99.618	99.548	99.473
6.125	101.126	101.042	100.979	100.911	6.625	99.917	99.845	99.775	99.699
6.250	101.122	101.007	100.923	100.832	6.750	100.224	100.151	100.081	100.006
6.375	101.550	101.435	101.351	101.260	6.875	100.381	100.309	100.239	100.164
6.500	101.943	101.828	101.744	101.653	6.990	100.461	100.388	100.318	100.243
6.625	102.277	102.161	102.077	101.987	7.125	100.604	100.531	100.461	100.386
6.750	101.981	101.876	101.799	101.716	7.250	100.473	100.373	100.289	100.198
6.875	102.291	102.185	102.108	102.025	7.375	100.984	100.883	100.799	100.709
6.990	102.505	102.400	102.323	102.240	7.500	100.941	100.840	100.756	100.666
7.125	102.768	102.663	102.586	102.503	7.625	100.939	100.838	100.754	100.664
7.250	102.171	102.097	102.041	101.981	7.750	101.963	101.862	101.778	101.688
7.375	102.683	102.609	102.553	102.492	7.875	102.086	101.986	101.901	101.811
7.500	102.767	102.685	102.629	102.568	7.990	100.924	100.823	100.739	100.648
7.625	102.862	102.766	102.700	102.628					
7.750	103.747	103.649	103.579	103.503					
7.875	103.945	103.846	103.776	103.701					
7.990	102.772	102.673	102.603	102.528					
8.125	102.925	102.826	102.756	102.681					

## 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	96.063	95.994	95.938	95.877	5.990	100.611	100.527	100.464	100.396
4.990	96.686	96.617	96.561	96.500	6.125	101.076	100.992	100.929	100.861
5.125	97.134	97.064	97.008	96.948	6.250	101.072	100.957	100.873	100.782
5.250	97.650	97.567	97.497	97.422	6.375	101.500	101.385	101.301	101.210
5.375	98.294	98.211	98.141	98.065	6.500	101.893	101.778	101.694	101.603
5.500	98.900	98.817	98.747	98.671	6.625	102.227	102.111	102.027	101.937
5.625	99.472	99.389	99.319	99.244	6.750	101.931	101.826	101.749	101.666
5.750	99.798	99.728	99.679	99.627	6.875	102.241	102.135	102.058	101.975
5.875	100.358	100.288	100.239	100.187	6.990	102.455	102.350	102.273	102.190
5.990	100.841	100.771	100.722	100.670	7.125	102.718	102.613	102.536	102.453
6.125	101.333	101.263	101.214	101.161	7.250	102.121	102.047	101.991	101.931
6.250	101.575	101.488	101.425	101.358	7.375	102.633	102.559	102.503	102.442
6.375	102.157	102.071	102.008	101.940	7.500	102.717	102.635	102.579	102.518
6.500	102.580	102.494	102.431	102.363	7.625	102.812	102.716	102.650	102.578
6.625	102.800	102.714	102.651	102.583	7.750	103.697	103.599	103.529	103.453
6.750	102.927	102.850	102.794	102.734	7.875	103.895	103.796	103.726	103.651
6.875	103.148	103.071	103.015	102.955	7.990	102.722	102.623	102.553	102.478
6.990	103.569	103.512	103.475	103.436	8.125	102.875	102.776	102.706	102.631
7.125	103.922	103.876	103.841	103.803	8.250	102.294	102.126	102.000	101.864
7.250	104.415	104.383	104.362	104.339	8.375	102.838	102.670	102.544	102.408
7.375	104.602	104.571	104.550	104.527	8.500	102.992	102.825	102.699	102.563
7.500	104.911	104.880	104.859	104.836					
7.625	105.181	105.150	105.129	105.106					

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	96.063	95.994	95.938	95.877	5.990	100.611	100.527	100.464	100.396
4.990	96.686	96.617	96.561	96.500	6.125	101.076	100.992	100.929	100.861
5.125	97.134	97.064	97.008	96.948	6.250	101.072	100.957	100.873	100.782
5.250	97.650	97.567	97.497	97.422	6.375	101.500	101.385	101.301	101.210
5.375	98.294	98.211	98.141	98.065	6.500	101.893	101.778	101.694	101.603
5.500	98.900	98.817	98.747	98.671	6.625	102.227	102.111	102.027	101.937
5.625	99.472	99.389	99.319	99.244	6.750	101.931	101.826	101.749	101.666
5.750	99.798	99.728	99.679	99.627	6.875	102.241	102.135	102.058	101.975
5.875	100.358	100.288	100.239	100.187	6.990	102.455	102.350	102.273	102.190
5.990	100.841	100.771	100.722	100.670	7.125	102.718	102.613	102.536	102.453
6.125	101.333	101.263	101.214	101.161	7.250	102.121	102.047	101.991	101.931
6.250	101.575	101.488	101.425	101.358	7.375	102.633	102.559	102.503	102.442
6.375	102.157	102.071	102.008	101.940	7.500	102.717	102.635	102.579	102.518
6.500	102.580	102.494	102.431	102.363	7.625	102.812	102.716	102.650	102.578
6.625	102.800	102.714	102.651	102.583	7.750	103.697	103.599	103.529	103.453
6.750	102.927	102.850	102.794	102.734	7.875	103.895	103.796	103.726	103.651
6.875	103.148	103.071	103.015	102.955	7.990	102.722	102.623	102.553	102.478
6.990	103.569	103.512	103.475	103.436	8.125	102.875	102.776	102.706	102.631
7.125	103.922	103.876	103.841	103.803	8.250	102.294	102.126	102.000	101.864
7.250	104.415	104.383	104.362	104.339	8.375	102.838	102.670	102.544	102.408
7.375	104.602	104.571	104.550	104.527	8.500	102.992	102.825	102.699	102.563
7.500	104.911	104.880	104.859	104.836					
7.625	105.181	105.150	105.129	105.106					





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

Effective: **April 8, 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
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
HOMEREADY AND HOME POSSIBLE Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210

**LPMI (in addition to adjustments above)**

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



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

Wholesale

Effective: April 8, 2026

**ALT AGENCY 2nd Home/Investment**

Alt Agency 30 Yr Fixed (AltA101)					Alt Agency 25 Yr Fixed (AltA125)					Alt Agency 20 Yr Fixed (AltA120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.863	95.794	95.738	95.677	4.875	95.519	95.449	95.393	95.333	4.990	97.379	97.266	97.182	97.092
4.990	96.486	96.417	96.361	96.300	4.990	96.142	96.073	96.017	95.956	5.125	97.777	97.665	97.580	97.490
5.125	96.934	96.864	96.808	96.748	5.125	96.594	96.525	96.469	96.409	5.250	98.451	98.329	98.231	98.125
5.250	97.450	97.367	97.297	97.222	5.250	97.124	97.041	96.971	96.895	5.375	99.033	98.912	98.814	98.708
5.375	98.094	98.011	97.941	97.865	5.375	97.767	97.684	97.614	97.538	5.500	99.578	99.456	99.358	99.253
5.500	98.700	98.617	98.547	98.471	5.500	98.375	98.292	98.222	98.146	5.625	100.086	99.965	99.866	99.761
5.625	99.272	99.189	99.119	99.044	5.625	98.947	98.864	98.794	98.719	5.750	100.234	100.125	100.048	99.965
5.750	99.598	99.528	99.479	99.427	5.750	99.273	99.203	99.154	99.102	5.875	100.739	100.630	100.553	100.470
5.875	100.158	100.088	100.039	99.987	5.875	99.833	99.763	99.714	99.662	5.990	101.188	101.080	101.003	100.920
5.990	100.641	100.571	100.522	100.470	5.990	100.316	100.246	100.197	100.145	6.125	101.643	101.535	101.458	101.375
6.125	101.133	101.063	101.014	100.961	6.125	100.788	100.718	100.669	100.616	6.250	101.432	101.317	101.233	101.142
6.250	101.375	101.288	101.225	101.158	6.250	101.030	100.943	100.880	100.813	6.375	101.990	101.874	101.790	101.700
6.375	101.957	101.871	101.808	101.740	6.375	101.612	101.526	101.463	101.395	6.500	102.384	102.269	102.185	102.094
6.500	102.380	102.294	102.231	102.163	6.500	102.035	101.949	101.886	101.818	6.625	102.607	102.491	102.407	102.317
6.625	102.600	102.514	102.451	102.383	6.625	102.255	102.169	102.106	102.038	6.750	102.338	102.260	102.211	102.158
6.750	102.727	102.650	102.594	102.534	6.750	102.382	102.305	102.249	102.189	6.875	102.573	102.495	102.446	102.393
6.875	102.948	102.871	102.815	102.755	6.875	102.603	102.526	102.470	102.410	6.990	103.011	102.933	102.884	102.832
6.990	103.369	103.312	103.275	103.236	6.990	103.024	102.967	102.930	102.891	7.125	103.349	103.271	103.222	103.170
7.125	103.722	103.676	103.641	103.603	7.125	103.377	103.331	103.296	103.258	7.250	103.806	103.784	103.770	103.755
7.250	104.215	104.183	104.162	104.139	7.250	103.870	103.838	103.817	103.794	7.375	104.166	104.145	104.131	104.116
7.375	104.402	104.371	104.350	104.327	7.375	104.057	104.026	104.005	103.982	7.500	104.459	104.437	104.423	104.408
7.500	104.711	104.680	104.659	104.636	7.500	104.366	104.335	104.314	104.291	7.625	104.769	104.747	104.733	104.718
7.625	104.981	104.950	104.929	104.906	7.625	104.636	104.605	104.584	104.561					
7.750	105.058	105.027	105.006	104.983	7.750	104.713	104.682	104.661	104.638					
7.875	105.293	105.262	105.241	105.218	7.875	104.948	104.917	104.896	104.873					
7.990	105.204	105.172	105.151	105.128	7.990	104.854	104.823	104.802	104.779					
8.125	105.437	105.405	105.384	105.362	8.125	105.057	105.025	105.004	104.982					

Alt Agency 15 Yr Fixed (AltA115)					Alt Agency 10 Yr Fixed (AltA110)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.990	99.102	99.052	99.010	98.965	4.990	99.546	99.477	99.421	99.360
5.125	99.273	99.223	99.180	99.135	5.125	99.608	99.539	99.483	99.423
5.250	99.892	99.842	99.800	99.755	5.250	100.140	100.071	100.015	99.955
5.375	100.242	100.192	100.150	100.104	5.375	100.405	100.337	100.280	100.220
5.500	100.563	100.513	100.471	100.425	5.500	100.644	100.576	100.520	100.459
5.625	100.863	100.813	100.771	100.726	5.625	100.875	100.806	100.750	100.690
5.750	101.118	101.068	101.026	100.980	5.750	100.770	100.701	100.645	100.584
5.875	101.413	101.363	101.321	101.276	5.875	100.994	100.925	100.869	100.809
5.990	101.652	101.602	101.560	101.515	5.990	101.172	101.103	101.047	100.987
6.125	101.942	101.892	101.850	101.805	6.125	101.391	101.322	101.266	101.206
6.250	102.080	102.026	101.970	101.910	6.250	101.845	101.791	101.735	101.675
6.375	102.498	102.444	102.388	102.328	6.375	102.189	102.135	102.079	102.018
6.500	102.792	102.738	102.682	102.622	6.500	102.398	102.344	102.288	102.227
6.625	102.944	102.890	102.834	102.774	6.625	102.472	102.418	102.362	102.302
6.750	103.327	103.273	103.217	103.157	6.750	102.784	102.730	102.673	102.613
6.875	103.444	103.390	103.334	103.274	6.875	102.834	102.780	102.723	102.663
6.990	103.731	103.677	103.621	103.560	6.990	103.135	103.075	103.019	102.958
7.125	103.963	103.909	103.853	103.793	7.125	103.313	103.246	103.190	103.129
7.250	103.967	103.884	103.814	103.739	7.250	103.465	103.383	103.313	103.237

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

Wholesale

Effective: April 8, 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	98.708	98.624	98.561	98.493	5.500	96.658	96.574	96.511	96.443	5.375	96.160	96.076	96.013	95.945
5.625	99.313	99.229	99.166	99.098	5.625	97.263	97.179	97.116	97.048	5.500	96.799	96.715	96.652	96.584
5.750	99.633	99.549	99.486	99.418	5.750	97.583	97.499	97.436	97.368	5.625	97.393	97.309	97.246	97.178
5.875	100.163	100.079	100.016	99.948	5.875	98.098	98.014	97.951	97.883	5.750	97.700	97.616	97.553	97.485
5.990	100.711	100.627	100.564	100.496	5.990	98.646	98.562	98.499	98.431	5.875	98.215	98.131	98.068	98.000
6.125	101.176	101.092	101.029	100.961	6.125	99.106	99.022	98.959	98.891	5.990	98.752	98.668	98.605	98.537
6.250	101.172	101.057	100.973	100.882	6.250	99.102	98.987	98.903	98.812	6.125	99.246	99.163	99.100	99.032
6.375	101.600	101.485	101.401	101.310	6.375	99.530	99.415	99.331	99.240	6.250	99.256	99.141	99.057	98.966
6.500	101.993	101.878	101.794	101.703	6.500	99.923	99.808	99.724	99.633	6.375	99.696	99.581	99.497	99.406
6.625	102.327	102.211	102.127	102.037	6.625	100.257	100.141	100.057	99.967	6.500	100.068	99.953	99.869	99.778
6.750	102.031	101.926	101.849	101.766	6.750	99.961	99.856	99.779	99.696	6.625	100.422	100.306	100.222	100.132
6.875	102.341	102.235	102.158	102.075	6.875	100.271	100.165	100.088	100.005	6.750	100.147	100.042	99.964	99.882
6.990	102.555	102.450	102.373	102.290	6.990	100.485	100.380	100.303	100.220	6.875	100.478	100.372	100.295	100.212
7.125	102.818	102.713	102.636	102.553	7.125	100.748	100.643	100.566	100.483	6.990	100.676	100.570	100.493	100.410
7.250	102.221	102.147	102.091	102.031	7.250	100.151	100.077	100.021	99.961	7.125	100.957	100.852	100.775	100.692
7.375	102.733	102.659	102.603	102.542	7.375	100.663	100.589	100.533	100.472	7.250	100.378	100.304	100.248	100.188
7.500	102.817	102.735	102.679	102.618	7.500	100.747	100.665	100.609	100.548	7.375	100.907	100.832	100.776	100.716
7.625	102.912	102.816	102.750	102.678	7.625	100.842	100.746	100.680	100.608	7.500	100.917	100.835	100.779	100.719
7.750	103.797	103.699	103.629	103.553	7.750	101.727	101.629	101.559	101.483	7.625	101.020	100.925	100.858	100.786
7.875	103.995	103.896	103.826	103.751	7.875	101.925	101.826	101.756	101.681	7.750	101.911	101.812	101.742	101.667
7.990	102.822	102.723	102.653	102.578	7.990	100.752	100.653	100.583	100.508	7.875	102.112	102.014	101.944	101.868
8.125	102.975	102.876	102.806	102.731						7.990	100.994	100.895	100.825	100.750
8.250	102.394	102.226	102.100	101.964										
8.375	102.938	102.770	102.644	102.508										
8.500	103.092	102.925	102.799	102.663										
8.625	102.803	102.635	102.509	102.374										

  

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	99.492	99.424	99.368	99.307	5.990	98.843	98.775	98.718	98.658
6.125	99.685	99.616	99.560	99.500	6.125	99.065	98.997	98.941	98.880
6.250	99.692	99.619	99.556	99.489	6.250	99.086	99.013	98.950	98.883
6.375	99.878	99.805	99.742	99.675	6.375	99.284	99.211	99.148	99.081
6.500	100.046	99.973	99.903	99.828	6.500	99.431	99.358	99.288	99.213
6.625	100.252	100.180	100.110	100.034	6.625	99.657	99.585	99.515	99.439
6.750	100.538	100.466	100.396	100.320	6.750	99.964	99.891	99.821	99.746
6.875	100.675	100.602	100.532	100.457	6.875	100.121	100.049	99.979	99.904
6.990	100.770	100.698	100.628	100.552	6.990	100.201	100.128	100.058	99.983
7.125	100.895	100.822	100.752	100.677	7.125	100.344	100.271	100.201	100.126
7.250	100.746	100.646	100.562	100.471	7.250	100.213	100.113	100.029	99.938
7.375	101.240	101.140	101.056	100.965	7.375	100.724	100.623	100.539	100.449
7.500	101.207	101.106	101.022	100.932	7.500	100.551	100.450	100.366	100.276
7.625	101.191	101.090	101.006	100.915	7.625	100.549	100.448	100.364	100.274
7.750	102.201	102.100	102.016	101.926	7.750	101.573	101.472	101.388	101.298
7.875	102.314	102.213	102.129	102.038	7.875	101.696	101.596	101.511	101.421
7.990	101.088	100.987	100.903	100.812	7.990	100.534	100.433	100.349	100.258



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

SELECT PRICING

Effective: April 8, 2026

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT AltA101)					SELECT Alt Agency 15 Yr Fixed (SELECT AltA115)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.163	96.094	96.038	95.977	5.990	101.952	101.902	101.860	101.815
4.990	96.786	96.717	96.661	96.600	6.125	102.242	102.192	102.150	102.105
5.125	97.234	97.164	97.108	97.048	6.250	102.380	102.326	102.270	102.210
5.250	97.750	97.667	97.597	97.522	6.375	102.798	102.744	102.688	102.628
5.375	98.394	98.311	98.241	98.165	6.500	103.092	103.038	102.982	102.922
5.500	99.000	98.917	98.847	98.771	6.625	103.244	103.190	103.134	103.074
5.625	99.572	99.489	99.419	99.344	6.750	103.627	103.573	103.517	103.457
5.750	99.898	99.828	99.779	99.727	6.875	103.744	103.690	103.634	103.574
5.875	100.458	100.388	100.339	100.287	6.990	104.031	103.977	103.921	103.860
5.990	100.941	100.871	100.822	100.770	7.125	104.263	104.209	104.153	104.093
6.125	101.433	101.363	101.314	101.261	7.250	104.267	104.184	104.114	104.039
6.250	101.675	101.588	101.525	101.458	7.375	104.476	104.394	104.324	104.248
6.375	102.257	102.171	102.108	102.040	7.500	104.675	104.593	104.523	104.447
6.500	102.680	102.594	102.531	102.463	7.625	104.865	104.783	104.713	104.638
6.625	102.900	102.814	102.751	102.683	7.750	105.057	104.975	104.905	104.829
6.750	103.027	102.950	102.894	102.834	7.875	105.373	105.290	105.220	105.145
6.875	103.248	103.171	103.115	103.055					
6.990	103.669	103.612	103.575	103.536					
7.125	104.022	103.976	103.941	103.903					
7.250	104.515	104.483	104.462	104.439					
7.375	104.702	104.671	104.650	104.627					
7.500	105.011	104.980	104.959	104.936					
7.625	105.281	105.250	105.229	105.206					

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT AltA101HB)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT AltA115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.008	98.924	98.861	98.793	5.990	99.792	99.724	99.668	99.607
5.625	99.613	99.529	99.466	99.398	6.125	99.985	99.916	99.860	99.800
5.750	99.933	99.849	99.786	99.718	6.250	99.992	99.919	99.856	99.789
5.875	100.463	100.379	100.316	100.248	6.375	100.178	100.105	100.042	99.975
5.990	101.011	100.927	100.864	100.796	6.500	100.346	100.273	100.203	100.128
6.125	101.476	101.392	101.329	101.261	6.625	100.552	100.480	100.410	100.334
6.250	101.472	101.357	101.273	101.182	6.750	100.838	100.766	100.696	100.620
6.375	101.900	101.785	101.701	101.610	6.875	100.975	100.902	100.832	100.757
6.500	102.293	102.178	102.094	102.003	6.990	101.070	100.998	100.928	100.852
6.625	102.627	102.511	102.427	102.337	7.125	101.195	101.122	101.052	100.977
6.750	102.331	102.226	102.149	102.066	7.250	101.046	100.946	100.862	100.771
6.875	102.641	102.535	102.458	102.375	7.375	101.540	101.440	101.356	101.265
6.990	102.855	102.750	102.673	102.590	7.500	101.507	101.406	101.322	101.232
7.125	103.118	103.013	102.936	102.853	7.625	101.491	101.390	101.306	101.215
7.250	102.521	102.447	102.391	102.331					
7.375	103.033	102.959	102.903	102.842					
7.500	103.117	103.035	102.979	102.918					
7.625	103.212	103.116	103.050	102.978					
7.750	104.097	103.999	103.929	103.853					
7.875	104.295	104.196	104.126	104.051					
7.990	103.122	103.023	102.953	102.878					
8.125	103.275	103.176	103.106	103.031					



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

Effective: **April 8, 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
<b>Alt Agency</b> 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
<b>Alt Agency</b> 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  
Irvine, CA 92612

Effective: April 8, 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  
 19000 MacArthur Blvd, Suite 200  
 Irvine, CA 92612

Effective: April 8, 2026

**MaxONE Pricing**

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	99.529	99.379	99.242
6.500	99.559	99.409	99.272
6.625	100.049	99.899	99.762
6.750	100.529	100.379	100.242
6.875	100.977	100.725	100.500
6.990	101.426	101.174	100.949
7.000	101.456	101.204	100.979
7.125	101.916	101.664	101.439
7.250	102.366	102.114	101.889
7.375	102.823	102.539	102.282
7.490	103.236	102.952	102.695
7.500	103.272	102.988	102.731
7.625	103.712	103.428	103.171
7.750	104.132	103.848	103.591
7.875	102.393	102.092	101.802
7.990	102.752	102.451	102.161
8.000	102.782	102.481	102.191

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	98.779	98.629	98.492
6.500	98.809	98.659	98.522
6.625	99.299	99.149	99.012
6.750	99.779	99.629	99.492
6.875	100.227	99.975	99.750
6.990	100.676	100.424	100.199
7.000	100.706	100.454	100.229
7.125	101.166	100.914	100.689
7.250	101.616	101.364	101.139
7.375	102.073	101.789	101.532
7.490	102.492	102.208	101.951
7.500	102.522	102.238	101.981
7.625	102.962	102.678	102.421
7.750	103.382	103.098	102.841
7.875	101.643	101.342	101.052
7.990	102.002	101.701	101.411
8.000	102.032	101.731	101.441

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	97.529	97.379	97.242
6.500	97.559	97.409	97.272
6.625	98.049	97.899	97.762
6.750	98.529	98.379	98.242
6.875	98.977	98.725	98.500
6.990	99.426	99.174	98.949
7.000	99.456	99.204	98.979
7.125	99.916	99.664	99.439
7.250	100.366	100.114	99.889
7.375	100.823	100.539	100.282
7.490	101.242	100.958	100.701
7.500	101.272	100.988	100.731
7.625	101.712	101.428	101.171
7.750	102.132	101.848	101.591
7.875	100.393	100.092	99.802
7.990	100.752	100.451	100.161
8.000	100.782	100.481	100.191

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	96.860	96.779	96.629
6.500	96.890	96.809	96.659
6.625	97.380	97.299	97.149
6.750	97.865	97.779	97.629
6.875	98.365	98.227	97.975
6.990	98.814	98.676	98.424
7.000	98.844	98.706	98.454
7.125	99.304	99.166	98.914
7.250	99.768	99.616	99.364
7.375	100.228	100.073	99.789
7.490	100.647	100.492	100.208
7.500	100.677	100.522	100.238
7.625	101.117	100.962	100.678
7.750	101.537	101.382	101.098
7.875	99.806	99.643	99.342
7.990	100.165	100.002	99.701
8.000	100.195	100.032	99.731

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	97.029	96.879	96.742
6.500	97.059	96.909	96.772
6.625	97.549	97.399	97.262
6.750	98.029	97.879	97.742
6.875	98.477	98.225	98.000
6.990	98.926	98.674	98.449
7.000	98.956	98.704	98.479
7.125	99.416	99.164	98.939
7.250	99.866	99.614	99.389
7.375	100.323	100.039	99.782
7.490	100.742	100.458	100.201
7.500	100.772	100.488	100.231
7.625	101.212	100.928	100.671
7.750	101.632	101.348	101.091
7.875	99.893	99.592	99.302
7.990	100.252	99.951	99.661
8.000	100.282	99.981	99.691

**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  
19000 MacArthur Blvd, Suite 200  
Irvine, CA 92612

Effective: April 8, 2026

**FHA Pricing**

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	97.872	97.956	97.906	
5.125	98.609	98.593	98.543	
5.250	99.498	99.482	99.432	
5.375	99.993	99.894	99.815	
5.500	100.421	100.321	100.243	
5.625	100.812	100.712	100.634	
5.750	101.358	101.258	101.180	
5.875	101.315	101.227	101.142	
5.990	101.965	101.877	101.792	
6.125	102.719	102.631	102.545	
6.250	102.671	102.583	102.498	
6.375	102.763	102.729	102.686	
6.500	103.453	103.418	103.376	
6.625	103.822	103.788	103.745	
6.750	103.893	103.859	103.816	
6.875	104.123	103.982	103.889	
6.990	104.644	104.503	104.410	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
4.990	97.162	97.146	97.096	
5.125	97.799	97.783	97.733	
5.250	98.688	98.672	98.622	
5.375	99.183	99.084	99.005	
5.500	99.611	99.511	99.433	
5.625	100.002	99.902	99.824	
5.750	100.548	100.448	100.370	
5.875	100.505	100.417	100.332	
5.990	101.155	101.067	100.982	
6.125	101.909	101.821	101.735	
6.250	101.861	101.773	101.688	
6.375	101.953	101.919	101.876	
6.500	102.643	102.608	102.566	
6.625	103.012	102.978	102.935	
6.750	103.083	103.049	103.006	
6.875	103.313	103.172	103.079	
6.990	103.834	103.693	103.600	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	98.915	98.870	98.805	
5.125	99.420	99.375	99.310	
5.250	100.159	100.113	100.048	
5.375	99.980	99.940	99.891	
5.500	100.277	100.236	100.188	
5.625	100.536	100.495	100.447	
5.750	100.931	100.890	100.842	
5.875	100.596	100.572	100.572	
5.990	101.105	101.081	101.081	
6.125	101.707	101.682	101.682	
6.250	101.488	101.464	101.464	
6.375	101.858	101.784	101.768	
6.500	102.386	102.312	102.296	
6.625	102.594	102.520	102.504	
6.750	102.790	102.716	102.700	
6.875	103.089	103.015	102.999	
6.990	103.439	103.365	103.349	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.373	98.357	98.307	
5.250	99.305	99.289	99.239	
5.375	99.504	99.404	99.326	
5.500	100.065	99.965	99.887	
5.625	100.426	100.326	100.248	
5.750	101.245	101.145	101.067	
5.875	100.927	100.839	100.754	
5.990	101.359	101.271	101.186	
6.125	101.757	101.669	101.583	
6.250	101.778	101.690	101.605	
6.375	101.755	101.720	101.678	
6.500	102.131	102.096	102.054	
6.625	102.493	102.459	102.416	
6.750	102.325	102.291	102.248	
6.875	102.543	102.402	102.310	
6.990	102.473	102.332	102.239	
7.125	102.775	102.634	102.541	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.822	97.806	97.756	
5.125	98.459	98.443	98.393	
5.250	99.348	99.332	99.282	
5.375	99.843	99.744	99.665	
5.500	100.271	100.171	100.093	
5.625	100.662	100.562	100.484	
5.750	101.208	101.108	101.030	
5.875	101.165	101.077	100.992	
5.990	101.815	101.727	101.642	
6.125	102.569	102.481	102.395	
6.250	102.521	102.433	102.348	
6.375	102.613	102.579	102.536	
6.500	103.303	103.268	103.226	
6.625	103.672	103.638	103.595	
6.750	103.743	103.709	103.666	
6.875	103.973	103.832	103.739	
6.990	104.494	104.353	104.260	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	98.173	98.157	98.107	
5.250	99.105	99.089	99.039	
5.375	99.304	99.204	99.126	
5.500	99.865	99.765	99.687	
5.625	100.226	100.126	100.048	
5.750	101.045	100.945	100.867	
5.875	100.727	100.639	100.554	
5.990	101.159	101.071	100.986	
6.125	101.557	101.469	101.383	
6.250	101.578	101.490	101.405	
6.375	101.555	101.520	101.478	
6.500	101.931	101.896	101.854	
6.625	102.293	102.259	102.216	
6.750	102.125	102.091	102.048	
6.875	102.343	102.202	102.110	
6.990	102.273	102.132	102.039	
7.125	102.575	102.434	102.341	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.822	97.806	97.756	
5.125	98.459	98.443	98.393	
5.250	99.348	99.332	99.282	
5.375	99.843	99.744	99.665	
5.500	100.271	100.171	100.093	
5.625	100.662	100.562	100.484	
5.750	101.208	101.108	101.030	
5.875	101.165	101.077	100.992	
5.990	101.815	101.727	101.642	
6.125	102.569	102.481	102.395	
6.250	102.521	102.433	102.348	
6.375	102.613	102.579	102.536	
6.500	103.303	103.268	103.226	
6.625	103.672	103.638	103.595	
6.750	103.743	103.709	103.666	
6.875	103.973	103.832	103.739	
6.990	104.494	104.353	104.260	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	98.173	98.157	98.107	
5.250	99.105	99.089	99.039	
5.375	99.304	99.204	99.126	
5.500	99.865	99.765	99.687	
5.625	100.226	100.126	100.048	
5.750	101.045	100.945	100.867	
5.875	100.727	100.639	100.554	
5.990	101.159	101.071	100.986	
6.125	101.557	101.469	101.383	
6.250	101.578	101.490	101.405	
6.375	101.555	101.520	101.478	
6.500	101.931	101.896	101.854	
6.625	102.293	102.259	102.216	
6.750	102.125	102.091	102.048	
6.875	102.343	102.202	102.110	
6.990	102.273	102.132	102.039	
7.125	102.575	102.434	102.341	

**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	
-0.500	
VA IRRL >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 8, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	98.272	98.256	98.206	
5.125	98.909	98.893	98.843	
5.250	99.798	99.782	99.732	
5.375	100.293	100.194	100.115	
5.500	100.721	100.621	100.543	
5.625	101.112	101.012	100.934	
5.750	101.658	101.558	101.480	
5.875	101.615	101.527	101.442	
5.990	102.265	102.177	102.092	
6.125	103.019	102.931	102.845	
6.250	102.971	102.883	102.798	
6.375	103.063	103.029	102.986	
6.500	103.753	103.718	103.676	
6.625	104.122	104.088	104.045	
6.750	104.193	104.159	104.116	
6.875	104.423	104.282	104.189	
6.990	104.944	104.803	104.710	

SELECT FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	99.215	99.170	99.105	
5.125	99.720	99.675	99.610	
5.250	100.459	100.413	100.348	
5.375	100.280	100.240	100.191	
5.500	100.577	100.536	100.488	
5.625	100.836	100.795	100.747	
5.750	101.231	101.190	101.142	
5.875	100.896	100.872	100.872	
5.990	101.405	101.381	101.381	
6.125	102.007	101.982	101.982	
6.250	101.788	101.764	101.764	
6.375	102.158	102.084	102.068	
6.500	102.686	102.612	102.596	
6.625	102.894	102.820	102.804	
6.750	103.090	103.016	103.000	
6.875	103.389	103.315	103.299	
6.990	103.739	103.665	103.649	

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	98.122	98.106	98.056	
5.125	98.759	98.743	98.693	
5.250	99.648	99.632	99.582	
5.375	100.143	100.044	99.965	
5.500	100.571	100.471	100.393	
5.625	100.962	100.862	100.784	
5.750	101.508	101.408	101.330	
5.875	101.465	101.377	101.292	
5.990	102.115	102.027	101.942	
6.125	102.869	102.781	102.695	
6.250	102.821	102.733	102.648	
6.375	102.913	102.879	102.836	
6.500	103.603	103.568	103.526	
6.625	103.972	103.938	103.895	
6.750	104.043	104.009	103.966	
6.875	104.273	104.132	104.039	
6.990	104.794	104.653	104.560	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	98.122	98.106	98.056	
5.125	98.759	98.743	98.693	
5.250	99.648	99.632	99.582	
5.375	100.143	100.044	99.965	
5.500	100.571	100.471	100.393	
5.625	100.962	100.862	100.784	
5.750	101.508	101.408	101.330	
5.875	101.465	101.377	101.292	
5.990	102.115	102.027	101.942	
6.125	102.869	102.781	102.695	
6.250	102.821	102.733	102.648	
6.375	102.913	102.879	102.836	
6.500	103.603	103.568	103.526	
6.625	103.972	103.938	103.895	
6.750	104.043	104.009	103.966	
6.875	104.273	104.132	104.039	
6.990	104.794	104.653	104.560	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.673	98.657	98.607	
5.250	99.605	99.589	99.539	
5.375	99.804	99.704	99.626	
5.500	100.365	100.265	100.187	
5.625	100.726	100.626	100.548	
5.750	101.545	101.445	101.367	
5.875	101.227	101.139	101.054	
5.990	101.659	101.571	101.486	
6.125	102.057	101.969	101.883	
6.250	102.078	101.990	101.905	
6.375	102.065	102.020	101.978	
6.500	102.431	102.396	102.354	
6.625	102.793	102.759	102.716	
6.750	102.625	102.591	102.548	
6.875	102.843	102.702	102.610	
6.990	102.773	102.632	102.539	
7.125	103.075	102.934	102.841	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	98.473	98.457	98.407	
5.250	99.405	99.389	99.339	
5.375	99.604	99.504	99.426	
5.500	100.165	100.065	99.987	
5.625	100.526	100.426	100.348	
5.750	101.345	101.245	101.167	
5.875	101.027	100.939	100.854	
5.990	101.459	101.371	101.286	
6.125	101.857	101.769	101.683	
6.250	101.878	101.790	101.705	
6.375	101.855	101.820	101.778	
6.500	102.231	102.196	102.154	
6.625	102.593	102.559	102.516	
6.750	102.425	102.391	102.348	
6.875	102.643	102.502	102.410	
6.990	102.573	102.432	102.339	
7.125	102.875	102.734	102.641	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	98.473	98.457	98.407	
5.250	99.405	99.389	99.339	
5.375	99.604	99.504	99.426	
5.500	100.165	100.065	99.987	
5.625	100.526	100.426	100.348	
5.750	101.345	101.245	101.167	
5.875	101.027	100.939	100.854	
5.990	101.459	101.371	101.286	
6.125	101.857	101.769	101.683	
6.250	101.878	101.790	101.705	
6.375	101.855	101.820	101.778	
6.500	102.231	102.196	102.154	
6.625	102.593	102.559	102.516	
6.750	102.425	102.391	102.348	
6.875	102.643	102.502	102.410	
6.990	102.573	102.432	102.339	
7.125	102.875	102.734	102.641	

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.162	98.146	98.096	
5.125	98.799	98.783	98.733	
5.250	99.688	99.672	99.622	
5.375	100.183	100.084	100.005	
5.500	100.611	100.511	100.433	
5.625	101.002	100.902	100.824	
5.750	101.548	101.448	101.370	
5.875	101.505	101.417	101.332	
5.990	102.165	102.067	101.982	
6.125	102.909	102.821	102.735	
6.250	102.861	102.773	102.688	
6.375	102.953	102.919	102.876	
6.500	103.643	103.608	103.566	
6.625	104.012	103.978	103.935	
6.750	104.083	104.049	104.006	
6.875	104.313	104.172	104.079	
6.990	104.834	104.693	104.600	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.248	98.232	98.182	
5.250	99.180	99.164	99.114	
5.375	99.379	99.279	99.201	
5.500	99.940	99.840	99.762	
5.625	100.301	100.201	100.123	
5.750	101.120	101.020	100.942	
5.875	100.802	100.714	100.629	
5.990	101.234	101.146	101.061	
6.125	101.632	101.544	101.458	
6.250	101.653	101.565	101.480	
6.375	101.630	101.595	101.553	
6.500	102.006	101.971	101.929	
6.625	102.368	102.334	102.291	
6.750	102.200	102.166	102.123	
6.875	102.418	102.277	102.185	
6.990	102.348	102.207	102.114	
7.125	102.650	102.509	102.416	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.090	99.045	98.980	
5.125	99.595	99.550	99.485	
5.250	100.334	100.288	100.223	
5.375	100.155	100.115	100.066	
5.500	100.452	100.411	100.363	
5.625	100.711	100.670	100.622	
5.750	101.106	101.065	101.017	
5.875	100.771	100.747	100.747	
5.990	101.280	101.256	101.256	
6.125	101.882	101.857	101.857	
6.250	101.663	101.639	101.639	
6.375	102.033	101.989	101.943	
6.500	102.561	102.487	102.471	
6.625	102.769	102.695	102.679	
6.750	102.965	102.891	102.875	
6.875	103.264	103.190	103.174	
6.990	103.614	103.540	103.524	

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				

LLPAs				
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				

LLPAs				
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				

LLPAs				
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

Effective: April 8, 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	97.695	97.678	97.629		4.990	96.895	96.878	96.829		4.990	98.648	98.602	98.538		5.250	98.995	98.978	98.928	
5.125	98.332	98.315	98.266		5.125	97.532	97.515	97.466		5.125	99.153	99.107	99.043		5.375	99.198	99.098	99.020	
5.250	99.101	99.084	99.034		5.250	98.301	98.284	98.234		5.250	99.771	99.725	99.660		5.500	99.650	99.550	99.472	
5.375	99.478	99.378	99.300		5.375	98.678	98.578	98.500		5.375	99.475	99.434	99.386		5.625	100.300	100.201	100.122	
5.500	100.165	100.065	99.987		5.500	99.365	99.265	99.187		5.500	100.031	99.990	99.942		5.750	100.478	100.379	100.301	
5.625	100.593	100.494	100.416		5.625	99.793	99.694	99.616		5.625	100.327	100.287	100.238		5.875	100.535	100.447	100.362	
5.750	100.841	100.741	100.663		5.750	100.041	99.941	99.863		5.750	100.424	100.383	100.334		5.990	100.928	100.840	100.755	
5.875	100.956	100.868	100.782		5.875	100.156	100.068	99.982		5.875	100.247	100.222	100.222		6.125	101.527	101.439	101.354	
5.990	101.601	101.513	101.428		5.990	100.801	100.713	100.628		5.990	100.751	100.727	100.727		6.250	101.428	101.339	101.254	
6.125	101.999	101.911	101.826		6.125	101.199	101.111	101.026		6.125	100.997	100.973	100.973		6.375	100.948	100.914	100.871	
6.250	102.112	102.024	101.938		6.250	101.312	101.224	101.138		6.250	100.939	100.915	100.915		6.500	101.385	101.351	101.308	
6.375	101.852	101.818	101.775		6.375	101.052	101.018	100.975		6.375	100.957	100.883	100.867		6.625	102.086	102.051	102.009	
6.500	102.391	102.357	102.314		6.500	101.591	101.557	101.514		6.500	101.335	101.261	101.245		6.750	101.423	101.389	101.346	
6.625	102.599	102.565	102.522		6.625	101.799	101.765	101.722		6.625	101.381	101.307	101.291		6.875	102.193	102.051	101.959	
6.750	103.098	103.063	103.021		6.750	102.298	102.263	102.221		6.750	102.005	101.931	101.915		6.990	102.376	102.234	102.142	
6.875	103.510	103.369	103.276		6.875	102.710	102.569	102.476		6.875	102.487	102.413	102.397		7.125	102.181	102.040	101.948	
6.990	103.845	103.704	103.611		6.990	103.045	102.904	102.811		6.990	102.650	102.577	102.561		7.250	102.724	102.583	102.490	

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	97.445	97.428	97.379		5.250	98.845	98.828	98.778		4.990	97.445	97.428	97.379		5.250	98.845	98.828	98.778	
5.125	98.082	98.065	98.016		5.375	99.048	98.948	98.870		5.125	98.082	98.065	98.016		5.375	99.048	98.948	98.870	
5.250	98.851	98.834	98.784		5.500	99.500	99.400	99.322		5.250	98.851	98.834	98.784		5.500	99.500	99.400	99.322	
5.375	99.228	99.128	99.050		5.625	100.150	100.051	99.972		5.375	99.228	99.128	99.050		5.625	100.150	100.051	99.972	
5.500	99.915	99.815	99.737		5.750	100.328	100.229	100.151		5.500	99.915	99.815	99.737		5.750	100.328	100.229	100.151	
5.625	100.343	100.244	100.166		5.875	100.385	100.297	100.212		5.625	100.343	100.244	100.166		5.875	100.385	100.297	100.212	
5.750	100.591	100.491	100.413		5.990	100.778	100.690	100.605		5.750	100.591	100.491	100.413		5.990	100.778	100.690	100.605	
5.875	100.706	100.618	100.532		6.125	101.377	101.289	101.204		5.875	100.706	100.618	100.532		6.125	101.377	101.289	101.204	
5.990	101.351	101.263	101.178		6.250	101.278	101.189	101.104		5.990	101.351	101.263	101.178		6.250	101.278	101.189	101.104	
6.125	101.749	101.661	101.576		6.375	100.798	100.764	100.721		6.125	101.749	101.661	101.576		6.375	100.798	100.764	100.721	
6.250	101.862	101.774	101.688		6.500	101.235	101.201	101.158		6.250	101.862	101.774	101.688		6.500	101.235	101.201	101.158	
6.375	101.602	101.568	101.525		6.625	101.936	101.901	101.859		6.375	101.602	101.568	101.525		6.625	101.936	101.901	101.859	
6.500	102.141	102.107	102.064		6.750	101.273	101.239	101.196		6.500	102.141	102.107	102.064		6.750	101.273	101.239	101.196	
6.625	102.349	102.315	102.272		6.875	102.043	101.901	101.809		6.625	102.349	102.315	102.272		6.875	102.043	101.901	101.809	
6.750	102.848	102.813	102.771		6.990	102.226	102.084	101.992		6.750	102.848	102.813	102.771		6.990	102.226	102.084	101.992	
6.875	103.260	103.119	103.026		7.125	102.031	101.890	101.798		6.875	103.260	103.119	103.026		7.125	102.031	101.890	101.798	
6.990	103.595	103.454	103.361		7.250	102.574	102.433	102.340		6.990	103.595	103.454	103.361		7.250	102.574	102.433	102.340	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	98.581	98.564	98.514	
5.375	98.958	98.858	98.780	
5.500	99.645	99.545	99.467	
5.625	100.073	99.974	99.896	
5.750	100.321	100.221	100.143	
5.875	100.436	100.348	100.262	
5.990	101.081	100.993	100.908	
6.125	101.479	101.391	101.306	
6.250	101.592	101.504	101.418	
6.375	101.332	101.298	101.255	
6.500	101.871	101.837	101.794	
6.625	102.079	102.045	102.002	
6.750	102.578	102.543	102.501	
6.875	102.990	102.849	102.756	
6.990	103.325	103.184	103.091	
7.125	103.850	103.708	103.616	
7.250	104.119	103.978	103.885	

**LLPAs**

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



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

SELECT PRICING

Effective: April 8, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	97.995	97.978	97.929	
5.125	98.632	98.615	98.566	
5.250	99.401	99.384	99.334	
5.375	99.778	99.678	99.600	
5.500	100.465	100.365	100.287	
5.625	100.893	100.794	100.716	
5.750	101.141	101.041	100.963	
5.875	101.256	101.168	101.082	
5.990	101.901	101.813	101.728	
6.125	102.299	102.211	102.126	
6.250	102.412	102.324	102.238	
6.375	102.152	102.118	102.075	
6.500	102.691	102.657	102.614	
6.625	102.899	102.865	102.822	
6.750	103.398	103.363	103.321	
6.875	103.810	103.669	103.576	
6.990	104.145	104.004	103.911	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	98.948	98.902	98.838	
5.125	99.453	99.407	99.343	
5.250	100.071	100.025	99.960	
5.375	99.775	99.734	99.686	
5.500	100.331	100.290	100.242	
5.625	100.627	100.587	100.538	
5.750	100.724	100.683	100.634	
5.875	100.547	100.522	100.522	
5.990	101.051	101.027	101.027	
6.125	101.297	101.273	101.273	
6.250	101.239	101.215	101.215	
6.375	101.257	101.183	101.167	
6.500	101.635	101.561	101.545	
6.625	101.681	101.607	101.591	
6.750	102.305	102.231	102.215	
6.875	102.787	102.713	102.697	
6.990	102.950	102.877	102.861	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.745	97.728	97.679	
5.125	98.382	98.365	98.316	
5.250	99.151	99.134	99.084	
5.375	99.528	99.428	99.350	
5.500	100.215	100.115	100.037	
5.625	100.643	100.544	100.466	
5.750	100.891	100.791	100.713	
5.875	101.006	100.918	100.832	
5.990	101.651	101.563	101.478	
6.125	102.049	101.961	101.876	
6.250	102.162	102.074	101.988	
6.375	101.902	101.868	101.825	
6.500	102.441	102.407	102.364	
6.625	102.649	102.615	102.572	
6.750	103.148	103.113	103.071	
6.875	103.560	103.419	103.326	
6.990	103.895	103.754	103.661	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.745	97.728	97.679	
5.125	98.382	98.365	98.316	
5.250	99.151	99.134	99.084	
5.375	99.528	99.428	99.350	
5.500	100.215	100.115	100.037	
5.625	100.643	100.544	100.466	
5.750	100.891	100.791	100.713	
5.875	101.006	100.918	100.832	
5.990	101.651	101.563	101.478	
6.125	102.049	101.961	101.876	
6.250	102.162	102.074	101.988	
6.375	101.902	101.868	101.825	
6.500	102.441	102.407	102.364	
6.625	102.649	102.615	102.572	
6.750	103.148	103.113	103.071	
6.875	103.560	103.419	103.326	
6.990	103.895	103.754	103.661	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.295	99.278	99.228	
5.375	99.498	99.398	99.320	
5.500	99.950	99.850	99.772	
5.625	100.600	100.501	100.422	
5.750	100.778	100.679	100.601	
5.875	100.835	100.747	100.662	
5.990	101.228	101.140	101.055	
6.125	101.827	101.739	101.654	
6.250	101.728	101.639	101.554	
6.375	101.248	101.214	101.171	
6.500	101.685	101.651	101.608	
6.625	102.386	102.351	102.309	
6.750	101.723	101.689	101.646	
6.875	102.493	102.351	102.259	
6.990	102.676	102.534	102.442	
7.125	102.481	102.340	102.248	
7.250	103.024	102.883	102.790	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	99.145	99.128	99.078	
5.375	99.348	99.248	99.170	
5.500	99.800	99.700	99.622	
5.625	100.450	100.351	100.272	
5.750	100.628	100.529	100.451	
5.875	100.685	100.597	100.512	
5.990	101.078	100.990	100.905	
6.125	101.677	101.589	101.504	
6.250	101.578	101.489	101.404	
6.375	101.098	101.064	101.021	
6.500	101.535	101.501	101.458	
6.625	102.236	102.201	102.159	
6.750	101.573	101.539	101.496	
6.875	102.343	102.201	102.109	
6.990	102.526	102.384	102.292	
7.125	102.331	102.190	102.098	
7.250	102.874	102.733	102.640	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	99.145	99.128	99.078	
5.375	99.348	99.248	99.170	
5.500	99.800	99.700	99.622	
5.625	100.450	100.351	100.272	
5.750	100.628	100.529	100.451	
5.875	100.685	100.597	100.512	
5.990	101.078	100.990	100.905	
6.125	101.677	101.589	101.504	
6.250	101.578	101.489	101.404	
6.375	101.098	101.064	101.021	
6.500	101.535	101.501	101.458	
6.625	102.236	102.201	102.159	
6.750	101.573	101.539	101.496	
6.875	102.343	102.201	102.109	
6.990	102.526	102.384	102.292	
7.125	102.331	102.190	102.098	
7.250	102.874	102.733	102.640	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.745	97.728	97.679	
5.125	98.382	98.365	98.316	
5.250	99.151	99.134	99.084	
5.375	99.528	99.428	99.350	
5.500	100.215	100.115	100.037	
5.625	100.643	100.544	100.466	
5.750	100.891	100.791	100.713	
5.875	101.006	100.918	100.832	
5.990	101.651	101.563	101.478	
6.125	102.049	101.961	101.876	
6.250	102.162	102.074	101.988	
6.375	101.902	101.868	101.825	
6.500	102.441	102.407	102.364	
6.625	102.649	102.615	102.572	
6.750	103.148	103.113	103.071	
6.875	103.560	103.419	103.326	
6.990	103.895	103.754	103.661	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.120	98.103	98.054	
5.125	98.757	98.740	98.691	
5.250	99.526	99.509	99.459	
5.375	99.903	99.803	99.725	
5.500	100.590	100.490	100.412	
5.625	101.018	100.919	100.841	
5.750	101.266	101.166	101.088	
5.875	101.381	101.293	101.207	
5.990	102.026	101.938	101.853	
6.125	102.424	102.336	102.251	
6.250	102.537	102.449	102.363	
6.375	102.277	102.243	102.200	
6.500	102.816	102.782	102.739	
6.625	103.024	102.990	102.947	
6.750	103.523	103.488	103.446	
6.875	103.935	103.794	103.701	
6.990	104.270	104.129	104.036	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.120	99.103	99.053	
5.375	99.323	99.223	99.145	
5.500	99.775	99.675	99.597	
5.625	100.425	100.326	100.247	
5.750	100.603	100.504	100.426	
5.875	100.660	100.572	100.487	
5.990	101.053	100.965	100.880	
6.125	101.652	101.564	101.479	
6.250	101.553	101.464	101.379	
6.375	101.073	101.039	100.996	
6.500	101.510	101.476	101.433	
6.625	102.211	102.176	102.134	
6.750	101.548	101.514	101.471	
6.875	102.318	102.176	102.084	
6.990	102.501	102.359	102.267	
7.125	102.306	102.165	102.073	
7.250	102.849	102.708	102.615	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.823	98.777	98.713	
5.125	99.328	99.282	99.218	
5.250	99.946	99.900	99.835	
5.375	99.650	99.609	99.561	
5.500	100.206	100.165	100.117	
5.625	100.502	100.462	100.413	
5.750	100.599	100.558	100.509	
5.875	100.422	100.397	100.397	
5.990	100.926	100.902	100.902	
6.125	101.172	101.148	101.148	
6.250	101.114	101.090	101.090	
6.375	101.132	101.058	101.042	
6.500	101.510	101.436	101.420	
6.625	101.556	101.482	101.466	
6.750	102.180	102.106	102.090	
6.875	102.662	102.588	102.572	
6.990	102.825	102.752	102.736	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	97.475	97.458	97.409	
5.125	98.112	98.095	98.046	
5.250	98.881	98.864	98.814	
5.375	99.258	99.158	99.080	
5.500	99.945	99.845	99.767	
5.625	100.373	100.274	100.196	
5.750	100.621	100.521	10	



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

Effective: April 8, 2026

**FHA/VA ARM PRICING**

FHA 5/1 ARM - (30S)			
Rate	15 Day	30 Day	45 Day
4.625	97.426	97.324	97.217
4.750	97.986	97.871	97.710
4.875	98.519	98.404	98.243
5.000	99.018	98.903	98.742
5.125	98.994	98.879	98.718
5.250	98.967	98.840	98.624
5.375	99.471	99.343	99.128
5.500	100.027	99.900	99.685
5.625	99.934	99.807	99.592

FHA 5/1 ARM HB - (30SHB)			
Rate	15 Day	30 Day	45 Day
4.625	96.845	96.743	96.636
4.750	97.445	97.330	97.169
4.875	97.953	97.838	97.677
5.000	98.422	98.307	98.146
5.125	98.362	98.247	98.086
5.250	98.408	98.281	98.065
5.375	98.873	98.746	98.531
5.500	99.383	99.255	99.040
5.625	99.232	99.105	98.890

VA 5/1 ARM - (40S)			
Rate	15 Day	30 Day	45 Day
4.625	97.253	97.151	97.044
4.750	98.013	97.899	97.738
4.875	98.470	98.355	98.194
5.000	98.890	98.775	98.614
5.125	98.785	98.670	98.509
5.250	98.981	98.853	98.638
5.375	99.404	99.277	99.062
5.500	99.879	99.752	99.537
5.625	99.704	99.576	99.361
5.750	99.326	99.186	98.916

VA 5/1 ARM HB - (40SHB)			
Rate	15 Day	30 Day	45 Day
4.625	96.619	96.516	96.410
4.750	97.432	97.317	97.156
4.875	97.857	97.742	97.581
5.000	98.238	98.124	97.963
5.125	98.090	97.975	97.814
5.250	98.378	98.251	98.035
5.375	98.758	98.631	98.416
5.500	99.184	99.057	98.841
5.625	98.953	98.826	98.611
5.750	98.702	98.562	98.293

**LLPAs**

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



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

Effective: April 8, 2026

**FHA Streamline & VA IRRRL Pricing**

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.862	97.846	97.796	
5.125	98.499	98.483	98.433	
5.250	99.388	99.372	99.322	
5.375	99.883	99.784	99.705	
5.500	100.311	100.211	100.133	
5.625	100.702	100.602	100.524	
5.750	101.248	101.148	101.070	
5.875	101.205	101.117	101.032	
5.990	101.855	101.767	101.682	
6.125	102.609	102.521	102.435	
6.250	102.561	102.473	102.388	
6.375	102.653	102.619	102.576	
6.500	103.343	103.308	103.266	
6.625	103.712	103.678	103.635	
6.750	103.783	103.749	103.706	
6.875	104.013	103.872	103.779	
6.990	104.534	104.393	104.300	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.563	98.547	98.497	
5.375	99.058	98.959	98.880	
5.500	99.486	99.386	99.308	
5.625	99.877	99.777	99.699	
5.750	100.423	100.323	100.245	
5.875	100.380	100.292	100.207	
5.990	101.030	100.942	100.857	
6.125	101.784	101.696	101.610	
6.250	101.736	101.648	101.563	
6.375	101.828	101.794	101.751	
6.500	102.518	102.483	102.441	
6.625	102.887	102.853	102.810	
6.750	102.958	102.924	102.881	
6.875	103.188	103.047	102.954	
6.990	103.709	103.568	103.475	
7.125	104.545	104.404	104.311	
7.250	104.108	103.967	103.874	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.790	98.745	98.680	
5.125	99.295	99.250	99.185	
5.250	100.034	99.988	99.923	
5.375	99.855	99.815	99.766	
5.500	100.152	100.111	100.063	
5.625	100.411	100.370	100.322	
5.750	100.806	100.765	100.717	
5.875	100.471	100.447	100.447	
5.990	100.980	100.956	100.956	
6.125	101.582	101.557	101.557	
6.250	101.363	101.339	101.339	
6.375	101.733	101.659	101.643	
6.500	102.261	102.187	102.171	
6.625	102.469	102.395	102.379	
6.750	102.665	102.591	102.575	
6.875	102.964	102.890	102.874	
6.990	103.314	103.240	103.224	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.880	98.864	98.814	
5.375	99.079	98.979	98.901	
5.500	99.640	99.540	99.462	
5.625	100.001	99.901	99.823	
5.750	100.820	100.720	100.642	
5.875	100.502	100.414	100.329	
5.990	100.934	100.846	100.761	
6.125	101.332	101.244	101.158	
6.250	101.353	101.265	101.180	
6.375	101.330	101.295	101.253	
6.500	101.706	101.671	101.629	
6.625	102.068	102.034	101.991	
6.750	101.900	101.866	101.823	
6.875	102.118	101.977	101.885	
6.990	102.048	101.907	101.814	
7.125	102.350	102.209	102.116	
7.250	102.754	102.613	102.520	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	99.226	99.209	99.159	
5.375	99.603	99.503	99.425	
5.500	100.290	100.190	100.112	
5.625	100.718	100.619	100.541	
5.750	100.966	100.866	100.788	
5.875	101.081	100.993	100.907	
5.990	101.726	101.638	101.553	
6.125	102.124	102.036	101.951	
6.250	102.237	102.149	102.063	
6.375	101.977	101.943	101.900	
6.500	102.516	102.482	102.439	
6.625	102.724	102.690	102.647	
6.750	103.223	103.188	103.146	
6.875	103.635	103.494	103.401	
6.990	103.970	103.829	103.736	
7.125	104.495	104.353	104.261	
7.250	104.764	104.623	104.530	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.176	98.159	98.109	
5.375	98.553	98.453	98.375	
5.500	99.240	99.140	99.062	
5.625	99.668	99.569	99.491	
5.750	99.916	99.816	99.738	
5.875	100.031	99.943	99.857	
5.990	100.676	100.588	100.503	
6.125	101.074	100.986	100.901	
6.250	101.187	101.099	101.013	
6.375	100.927	100.893	100.850	
6.500	101.466	101.432	101.389	
6.625	101.674	101.640	101.597	
6.750	102.173	102.138	102.096	
6.875	102.585	102.444	102.351	
6.990	102.920	102.779	102.686	
7.125	103.445	103.303	103.211	
7.250	103.714	103.573	103.480	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.523	98.477	98.413	
5.125	99.028	98.982	98.918	
5.250	99.646	99.600	99.535	
5.375	99.350	99.309	99.261	
5.500	99.906	99.865	99.817	
5.625	100.202	100.162	100.113	
5.750	100.299	100.258	100.209	
5.875	100.122	100.097	100.097	
5.990	100.626	100.602	100.602	
6.125	100.872	100.848	100.848	
6.250	100.814	100.790	100.790	
6.375	100.832	100.758	100.742	
6.500	101.210	101.136	101.120	
6.625	101.256	101.182	101.166	
6.750	101.880	101.806	101.790	
6.875	102.362	102.288	102.272	
6.990	102.525	102.452	102.436	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.820	98.803	98.753	
5.375	99.023	98.923	98.845	
5.500	99.475	99.375	99.297	
5.625	100.125	100.026	99.947	
5.750	100.303	100.204	100.126	
5.875	100.360	100.272	100.187	
5.990	100.753	100.665	100.580	
6.125	101.352	101.264	101.179	
6.250	101.253	101.164	101.079	
6.375	100.773	100.739	100.696	
6.500	101.210	101.176	101.133	
6.625	101.911	101.876	101.834	
6.750	101.248	101.214	101.171	
6.875	102.018	101.876	101.784	
6.990	102.201	102.059	101.967	
7.125	102.006	101.865	101.773	
7.250	102.549	102.408	102.315	

**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
-0.50
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 8, 2026

**Jumbo One Pricing**

Jumbo One 30 Year Fixed - (801D)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.633	99.539	99.352	99.164
6.250	99.985	99.892	99.704	99.517
6.375	100.296	100.202	100.014	99.827
6.500	100.586	100.492	100.305	100.117
6.625	100.819	100.725	100.538	100.350
6.750	101.003	100.909	100.721	100.534
6.875	101.183	101.089	100.902	100.714
7.000	101.375	101.281	101.094	100.906
7.125	101.489	101.395	101.207	101.020
7.250	101.612	101.518	101.331	101.143
7.375	101.721	101.627	101.440	101.252
7.500	101.844	101.751	101.563	101.376
7.625	101.983	101.889	101.701	101.514
7.750	102.121	102.027	101.839	101.652
7.875	102.259	102.165	101.978	101.790
8.000	102.397	102.303	102.116	101.928
8.125	102.535	102.442	102.254	102.067
8.250	102.673	102.580	102.392	102.205
8.375	102.812	102.718	102.530	102.343

Jumbo One 10/6 ARM - (8106D)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.290	99.197	99.009	98.822
6.375	99.533	99.439	99.251	99.064
6.500	99.775	99.681	99.494	99.306
6.625	99.822	99.728	99.541	99.353
6.750	100.032	99.938	99.750	99.563
6.875	100.241	100.147	99.960	99.772
7.000	100.450	100.357	100.169	99.982
7.125	100.660	100.566	100.379	100.191
7.250	100.869	100.776	100.588	100.401
7.375	101.079	100.985	100.798	100.610
7.500	101.288	101.194	101.007	100.819
7.625	101.498	101.404	101.216	101.029
7.750	101.707	101.613	101.426	101.238
7.875	101.917	101.823	101.635	101.448
8.000	102.126	102.032	101.845	101.657

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

<b>NC Floor Price</b>	99.750
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<b>Maximum Net Price</b>	102.000
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**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	98.537	98.428	98.256	98.037
5.875	98.917	98.808	98.636	98.417
6.000	99.297	99.187	99.015	98.797
6.125	99.515	99.405	99.233	99.015
6.250	99.733	99.624	99.452	99.233
6.375	99.911	99.801	99.629	99.411
6.500	100.088	99.978	99.806	99.588
6.625	100.044	99.935	99.763	99.544
6.750	100.001	99.891	99.720	99.501
6.875	100.179	100.070	99.898	99.679
7.000	100.358	100.249	100.077	99.858
7.125	100.417	100.308	100.136	99.917
7.250	100.475	100.366	100.194	99.975
7.375	100.506	100.397	100.225	100.006
7.500	100.538	100.428	100.256	100.038

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.537	98.428	98.256	98.037
5.875	98.917	98.808	98.636	98.417
6.000	99.297	99.187	99.015	98.797
6.125	99.515	99.405	99.233	99.015
6.250	99.733	99.624	99.452	99.233
6.375	99.911	99.801	99.629	99.411
6.500	100.088	99.978	99.806	99.588
6.625	100.044	99.935	99.763	99.544
6.750	100.001	99.891	99.720	99.501
6.875	100.179	100.070	99.898	99.679
7.000	100.358	100.249	100.077	99.858
7.125	100.417	100.308	100.136	99.917
7.250	100.475	100.366	100.194	99.975
7.375	100.506	100.397	100.225	100.006
7.500	100.538	100.428	100.256	100.038

Jumbo One Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.537	98.428	98.256	98.037
5.875	98.917	98.808	98.636	98.417
6.000	99.297	99.187	99.015	98.797
6.125	99.515	99.405	99.233	99.015
6.250	99.733	99.624	99.452	99.233
6.375	99.911	99.801	99.629	99.411
6.500	100.088	99.978	99.806	99.588
6.625	100.044	99.935	99.763	99.544
6.750	100.001	99.891	99.720	99.501
6.875	100.179	100.070	99.898	99.679
7.000	100.358	100.249	100.077	99.858
7.125	100.417	100.308	100.136	99.917
7.250	100.475	100.366	100.194	99.975
7.375	100.506	100.397	100.225	100.006
7.500	100.538	100.428	100.256	100.038

Jumbo One Premier 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	96.577	96.467	96.296	96.077
5.625	96.879	96.769	96.598	96.379
5.750	97.181	97.071	96.899	96.681
5.875	97.545	97.436	97.264	97.045
6.000	97.910	97.801	97.629	97.410
6.125	98.251	98.141	97.970	97.751
6.250	98.592	98.482	98.311	98.092
6.375	98.854	98.745	98.573	98.354
6.500	99.117	99.008	98.836	98.617
6.625	99.434	99.325	99.153	98.934
6.750	99.751	99.642	99.470	99.251

Jumbo One Premier 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	96.547	96.438	96.266	96.047
5.375	96.847	96.738	96.566	96.347
5.500	97.135	97.026	96.854	96.635
5.625	97.402	97.293	97.121	96.902
5.750	97.663	97.554	97.382	97.163
5.875	97.926	97.817	97.645	97.426
6.000	98.194	98.085	97.913	97.694
6.125	98.400	98.290	98.118	97.900
6.250	98.570	98.461	98.289	98.070
6.375	98.827	98.718	98.546	98.327
6.500	99.086	98.976	98.805	98.586
6.625	99.121	99.011	98.839	98.621
6.750	99.156	99.047	98.875	98.656
6.875	99.376	99.267	99.095	98.876
7.000	99.597	99.487	99.315	99.097

**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 8, 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	
<b>Loan Amount</b>	<b>&lt;=50</b>	<b>50.01-60</b>	<b>60.01-65</b>	<b>65.01-70</b>	<b>70.01-75</b>	<b>75.01-80</b>	<b>80.01-85</b>	
>\$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			
<b>Other Adjusters</b>	<b>&lt;=50</b>	<b>50.01-60</b>	<b>60.01-65</b>	<b>65.01-70</b>	<b>70.01-75</b>	<b>75.01-80</b>	<b>80.01-85</b>	
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	

<b>Maximum Net Price</b>
101.000