

Ratesheet Code: RS-WS

Effective Date: 4/17/26 7:25 AM

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Lock Expiration Days	
15 Day	05/01/26
30 Day	05/18/26
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60 Day	06/16/26
Mortgage Clause	
OCMBC, INC. ISAQA / 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

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>
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<b>Bank Statement Calc:</b>	Phone: Email Only Email: <a href="mailto:EZCalc@lsmortgage.com">EZCalc@lsmortgage.com</a>
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<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



GAME ON SPECIALS ARE HERE!  
**UP TO 75 BPS PRICE IMPROVEMENT**  
FOR LOANS LOCKED APRIL 1<sup>st</sup>-30<sup>th</sup>, 2026  
NMLS ID #2125

Temporary Property Eligibility Restrictions	
Non-Owner properties located in the following City/County are NOT eligible to be locked: <b>•Baltimore City, Maryland</b> <b>(Properties located in Baltimore County are not restricted)</b>	

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 The Lounge is one of the most powerful tools to help our brokers close more loans.  
 Get an edge on the competition and expand your business at the same time with The Lounge  
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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 17, 2026

**FANNIE MAE CONFORMING FIXED RATE PRICING**

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.459	96.422	96.378	96.334	4.875	96.037	95.999	95.955	95.911	5.750	100.720	100.645	100.562	100.478
4.990	97.095	97.058	97.014	96.970	4.990	96.673	96.635	96.591	96.547	5.875	101.214	101.138	101.055	100.972
5.125	97.533	97.495	97.451	97.407	5.125	97.169	97.131	97.087	97.043	5.990	101.653	101.577	101.494	101.411
5.250	98.072	98.027	97.978	97.928	5.250	97.721	97.676	97.626	97.577	6.125	102.104	102.028	101.945	101.862
5.375	98.697	98.652	98.603	98.553	5.375	98.371	98.326	98.276	98.227	6.250	101.791	101.708	101.614	101.521
5.500	99.318	99.273	99.223	99.174	5.500	98.993	98.948	98.898	98.849	6.375	102.338	102.255	102.162	102.068
5.625	99.876	99.831	99.781	99.732	5.625	99.551	99.506	99.456	99.407	6.500	102.729	102.646	102.552	102.459
5.750	100.124	100.079	100.027	99.975	5.750	99.799	99.754	99.702	99.650	6.625	102.957	102.874	102.780	102.687
5.875	100.681	100.636	100.584	100.532	5.875	100.356	100.311	100.259	100.207	6.750	102.729	102.646	102.567	102.488
5.990	101.148	101.103	101.051	100.999	5.990	100.823	100.778	100.726	100.674	6.875	102.984	102.901	102.823	102.744
6.125	101.645	101.600	101.548	101.496	6.125	101.300	101.255	101.203	101.151	6.990	103.403	103.320	103.242	103.163
6.250	101.733	101.673	101.603	101.533	6.250	101.388	101.328	101.258	101.188	7.125	103.723	103.640	103.562	103.485
6.375	102.303	102.243	102.173	102.103	6.375	101.958	101.898	101.828	101.758	7.250	104.321	104.284	104.245	104.205
6.500	102.704	102.644	102.574	102.504	6.500	102.359	102.299	102.229	102.159	7.375	104.621	104.583	104.544	104.504
6.625	102.897	102.837	102.767	102.697	6.625	102.552	102.492	102.422	102.352	7.500	104.936	104.898	104.859	104.820
6.750	103.097	103.037	102.971	102.906	6.750	102.752	102.692	102.626	102.561	7.625	105.223	105.185	105.146	105.107
6.875	103.317	103.287	103.248	103.209	6.875	102.972	102.942	102.903	102.864	7.750	105.483	105.445	105.406	105.367
6.990	103.824	103.794	103.755	103.716	6.990	103.479	103.449	103.410	103.371	7.875	105.719	105.682	105.642	105.603
7.125	104.171	104.141	104.103	104.064	7.125	103.826	103.796	103.758	103.719	7.990	105.699	105.624	105.585	105.546
7.250	104.807	104.762	104.715	104.668	7.250	104.462	104.417	104.370	104.323	8.125	105.883	105.845	105.806	105.767
7.375	104.981	104.936	104.889	104.842	7.375	104.636	104.591	104.544	104.497					
7.500	105.251	105.206	105.159	105.112	7.500	104.906	104.861	104.814	104.767					
7.625	105.486	105.440	105.393	105.346	7.625	105.141	105.095	105.048	105.001					

FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	99.102	99.064	99.024	98.984	5.990	101.555	101.511	101.462	101.414	5.750	99.774	99.729	99.677	99.625
4.990	99.472	99.434	99.394	99.353	6.125	101.789	101.745	101.696	101.648	5.875	100.373	100.327	100.276	100.224
5.125	99.639	99.601	99.561	99.520	6.250	101.993	101.949	101.901	101.852	5.990	100.895	100.849	100.798	100.746
5.250	100.254	100.217	100.176	100.136	6.375	102.310	102.266	102.218	102.169	6.125	101.445	101.400	101.348	101.296
5.375	100.600	100.563	100.522	100.482	6.500	102.495	102.451	102.402	102.354	6.250	101.612	101.569	101.497	101.435
5.500	100.919	100.882	100.841	100.801	6.625	102.531	102.486	102.438	102.389	6.375	102.236	102.184	102.122	102.059
5.625	101.211	101.174	101.133	101.093	6.750	102.795	102.758	102.718	102.677	6.500	102.698	102.645	102.583	102.521
5.750	101.428	101.391	101.350	101.310	6.875	102.853	102.816	102.776	102.735	6.625	102.982	102.929	102.867	102.805
5.875	101.702	101.664	101.624	101.583	6.990	103.123	103.080	103.032	102.984	6.750	103.210	103.157	103.100	103.042
5.990	101.940	101.903	101.862	101.822	7.125	103.299	103.255	103.207	103.158	6.875	103.485	103.432	103.375	103.318
6.125	102.227	102.189	102.147	102.105	7.250	103.447	103.404	103.355	103.307	6.990	103.977	103.924	103.867	103.810
6.250	102.497	102.453	102.405	102.356	7.375	103.524	103.480	103.432	103.383	7.125	104.340	104.287	104.230	104.172
6.375	102.887	102.843	102.795	102.746	7.500	103.588	103.544	103.495	103.447	7.250	104.500	104.477	104.441	104.406
6.500	103.151	103.107	103.058	103.010	7.625	103.707	103.663	103.615	103.566	7.375	104.831	104.808	104.773	104.737
6.625	103.242	103.198	103.149	103.101	7.750	103.825	103.781	103.733	103.684	7.500	105.121	105.099	105.063	105.027
6.750	103.335	103.299	103.258	103.218	7.875	103.943	103.899	103.851	103.803	7.625	105.392	105.369	105.334	105.298
6.875	103.400	103.363	103.323	103.282	7.990	103.801	103.757	103.709	103.661	7.750	105.172	105.127	105.080	105.033
6.990	103.697	103.660	103.620	103.580	8.125	103.929	103.885	103.837	103.789	7.875	105.369	105.324	105.277	105.230
										7.990	105.221	105.176	105.129	105.082
										8.125	105.417	105.380	105.341	105.302

**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	97.922	97.877	97.828	97.778	4.875	95.462	95.424	95.380	95.336	5.750	100.645	100.570	100.487	100.403
5.500	98.543	98.498	98.448	98.399	4.990	96.098	96.060	96.016	95.972	5.875	101.139	101.063	100.980	100.897
5.625	99.101	99.056	99.006	98.957	5.125	96.594	96.556	96.512	96.468	5.990	101.578	101.502	101.419	101.336
5.750	99.349	99.304	99.252	99.200	5.250	97.146	97.101	97.051	97.002	6.125	102.029	101.953	101.870	101.787
5.875	99.906	99.861	99.809	99.757	5.375	97.796	97.751	97.701	97.652	6.250	101.716	101.633	101.539	101.446
5.990	100.373	100.328	100.276	100.224	5.500	98.418	98.373	98.323	98.274	6.375	102.263	102.180	102.087	101.993
6.125	100.870	100.825	100.773	100.721	5.625	98.976	98.931	98.881	98.832	6.500	102.654	102.571	102.477	102.384
6.250	100.958	100.898	100.828	100.758	5.750	99.224	99.179	99.127	99.075	6.625	102.882	102.799	102.705	102.612
6.375	101.528	101.468	101.398	101.328	5.875	99.781	99.736	99.684	99.632	6.750	102.654	102.571	102.492	102.413
6.500	101.929	101.869	101.799	101.729	5.990	100.248	100.203	100.151	100.099	6.875	102.909	102.826	102.748	102.669
6.625	102.122	102.062	101.992	101.922	6.125	100.725	100.680	100.628	100.576	6.990	103.328	103.245	103.167	103.088
6.750	102.322	102.262	102.196	102.131	6.250	100.813	100.753	100.683	100.613	7.125	103.648	103.565	103.487	103.410
6.875	102.542	102.512	102.473	102.434	6.375	101.383	101.323	101.253	101.183	7.250	104.246	104.209	104.170	104.130
6.990	103.049	103.019	102.980	102.941	6.500	101.784	101.724	101.654	101.584	7.375	104.546	104.508	104.469	104.429
7.125	103.396	103.366	103.328	103.289	6.625	101.977	101.917	101.847	101.777	7.500	104.861	104.823	104.784	104.745
7.250	104.032	103.987	103.940	103.893	6.750	102.177	102.117	102.051	101.986	7.625	105.148	105.110	105.071	105.032
7.375	104.206	104.161	104.114	104.067	6.875	102.397	102.367	102.328	102.289	7.750	105.408	105.370	105.331	105.292
7.500	104.476	104.431	104.384	104.337	6.990	102.904	102.874	102.835	102.796	7.875	105.644	105.607	105.567	105.528
7.625	104.711	104.665	104.618	104.571	7.125	103.251	103.221	103.183	103.144	7.990	105.587	105.549	105.510	105.471
7.750	104.747	104.702	104.655	104.608	7.250	103.887	103.842	103.795	103.748	8.125	105.808	105.770	105.731	105.692
7.875	104.944	104.899	104.852	104.805	7.375	104.061	104.016	103.969	103.922					
7.990	104.796	104.751	104.704	104.657	7.500	104.331	104.286	104.239	104.192					
8.125	104.981	104.936	104.889	104.842	7.625	104.566	104.520	104.473	104.426					



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

Wholesale

Effective: April 17, 2026

**FANNIE MAE HIGH BALANCE FIXED RATE PRICING**

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.188	99.143	99.086	99.029	5.500	97.138	97.093	97.036	96.979	5.375	96.616	96.571	96.514	96.458
5.625	99.823	99.778	99.721	99.664	5.625	97.773	97.728	97.671	97.614	5.500	97.276	97.231	97.174	97.118
5.750	100.158	100.113	100.056	99.999	5.750	98.108	98.063	98.006	97.949	5.625	97.900	97.854	97.798	97.741
5.875	100.693	100.648	100.591	100.534	5.875	98.624	98.579	98.522	98.465	5.750	98.221	98.176	98.119	98.062
5.990	101.239	101.194	101.137	101.081	5.990	99.170	99.125	99.068	99.012	5.875	98.744	98.699	98.642	98.585
6.125	101.680	101.634	101.578	101.521	6.125	99.610	99.564	99.508	99.451	5.990	99.275	99.230	99.173	99.116
6.250	101.556	101.473	101.380	101.286	6.250	99.486	99.403	99.310	99.216	6.125	99.751	99.706	99.649	99.593
6.375	101.972	101.889	101.796	101.703	6.375	99.902	99.819	99.726	99.633	6.250	99.643	99.560	99.466	99.373
6.500	102.356	102.273	102.179	102.086	6.500	100.286	100.203	100.109	100.016	6.375	100.062	99.979	99.885	99.792
6.625	102.679	102.596	102.502	102.409	6.625	100.609	100.526	100.432	100.339	6.500	100.435	100.352	100.258	100.165
6.750	102.431	102.348	102.260	102.171	6.750	100.361	100.278	100.190	100.101	6.625	100.779	100.696	100.602	100.509
6.875	102.724	102.641	102.552	102.464	6.875	100.654	100.571	100.482	100.394	6.750	100.553	100.470	100.381	100.293
6.990	102.939	102.856	102.768	102.679	6.990	100.869	100.786	100.698	100.609	6.875	100.878	100.795	100.706	100.617
7.125	103.171	103.088	102.999	102.911	7.125	101.101	101.018	100.929	100.841	6.990	101.065	100.982	100.894	100.805
7.250	102.694	102.630	102.560	102.490	7.250	100.624	100.560	100.490	100.420	7.125	101.315	101.232	101.144	101.055
7.375	103.255	103.157	103.061	102.966	7.375	101.185	101.087	100.991	100.896	7.250	100.857	100.793	100.723	100.653
7.500	103.386	103.288	103.186	103.084	7.500	101.316	101.218	101.116	101.014	7.375	101.655	101.557	101.461	101.365
7.625	103.475	103.377	103.275	103.173	7.625	101.405	101.307	101.205	101.103	7.500	101.464	101.366	101.264	101.163
7.750	104.337	104.238	104.137	104.035	7.750	102.267	102.168	102.067	101.965	7.625	101.561	101.462	101.361	101.259
7.875	104.506	104.408	104.306	104.204	7.875	102.436	102.338	102.236	102.134	7.750	102.425	102.327	102.225	102.123
7.990	103.250	103.152	103.050	102.949	7.990	101.145	101.047	100.945	100.844	7.875	102.595	102.497	102.395	102.294
8.125	103.404	103.306	103.204	103.102	8.125	101.299	101.201	101.099	100.997	7.990	101.455	101.357	101.255	101.154

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	99.799	99.747	99.691	99.634	5.990	99.144	99.093	99.036	98.980
6.125	99.982	99.931	99.874	99.818	6.125	99.364	99.313	99.256	99.200
6.250	100.135	100.077	100.012	99.948	6.250	99.532	99.474	99.409	99.344
6.375	100.317	100.259	100.194	100.130	6.375	99.717	99.658	99.594	99.529
6.500	100.465	100.406	100.342	100.277	6.500	99.854	99.796	99.731	99.666
6.625	100.605	100.546	100.482	100.417	6.625	100.015	99.956	99.892	99.827
6.750	100.562	100.512	100.455	100.399	6.750	99.994	99.943	99.887	99.830
6.875	100.676	100.625	100.568	100.512	6.875	100.139	100.089	100.032	99.975
6.990	100.763	100.712	100.656	100.599	6.990	100.199	100.148	100.092	100.035
7.125	100.867	100.816	100.759	100.703	7.125	100.321	100.270	100.214	100.157
7.250	100.746	100.688	100.623	100.559	7.250	100.218	100.160	100.096	100.031
7.375	101.217	101.160	101.095	101.030	7.375	101.017	100.959	100.895	100.830
7.500	101.169	101.111	101.046	100.982	7.500	100.512	100.455	100.390	100.325
7.625	101.129	101.071	101.007	100.942	7.625	100.488	100.430	100.365	100.301
7.750	102.117	102.059	101.994	101.929	7.750	101.487	101.429	101.364	101.300
7.875	102.206	102.148	102.083	102.019	7.875	101.586	101.528	101.464	101.399
7.990	100.897	100.839	100.775	100.710	7.990	100.402	100.344	100.280	100.215

**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 HOMEREADEY 30 YR FIXED 2:1 BUYDOWN (R101-B)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.359	96.322	96.278	96.234	5.375	98.468	98.423	98.366	98.309	5.375	97.897	97.852	97.803	97.753
4.990	96.995	96.958	96.914	96.870	5.500	99.138	99.093	99.036	98.979	5.500	98.518	98.473	98.423	98.374
5.125	97.433	97.395	97.351	97.307	5.625	99.773	99.728	99.671	99.614	5.625	99.076	99.031	98.981	98.932
5.250	97.972	97.927	97.878	97.828	5.750	100.108	100.063	100.006	99.949	5.750	99.324	99.279	99.227	99.175
5.375	98.597	98.552	98.503	98.453	5.875	100.643	100.598	100.541	100.484	5.875	99.881	99.836	99.784	99.732
5.500	99.218	99.173	99.123	99.074	5.990	101.189	101.144	101.087	101.031	5.990	100.348	100.303	100.251	100.199
5.625	99.776	99.731	99.681	99.632	6.125	101.630	101.584	101.528	101.471	6.125	100.845	100.800	100.748	100.696
5.750	100.024	99.979	99.927	99.875	6.250	101.506	101.423	101.330	101.236	6.250	100.933	100.873	100.803	100.733
5.875	100.581	100.536	100.484	100.432	6.375	101.922	101.839	101.746	101.653	6.375	101.503	101.443	101.373	101.303
5.990	101.048	101.003	100.951	100.899	6.500	102.306	102.223	102.129	102.036	6.500	101.904	101.844	101.774	101.704
6.125	101.545	101.500	101.448	101.396	6.625	102.629	102.546	102.452	102.359	6.625	102.097	102.037	101.967	101.897
6.250	101.633	101.573	101.503	101.433	6.750	102.381	102.298	102.210	102.121	6.750	102.297	102.237	102.171	102.106
6.375	102.203	102.143	102.073	102.003	6.875	102.674	102.591	102.502	102.414	6.875	102.517	102.487	102.448	102.409
6.500	102.604	102.544	102.474	102.404	6.990	102.889	102.806	102.718	102.629	6.990	103.024	102.994	102.955	102.916
6.625	102.797	102.737	102.667	102.597	7.125	103.121	103.038	102.949	102.861	7.125	103.371	103.341	103.303	103.264
6.750	102.997	102.937	102.871	102.806	7.250	102.644	102.580	102.510	102.440	7.250	104.007	103.962	103.915	103.868
6.875	103.217	103.187	103.148	103.109	7.375	103.205	103.107	103.011	102.916	7.375	104.181	104.136	104.089	104.042
6.990	103.724	103.694	103.655	103.616	7.500	103.336	103.238	103.136	103.034	7.500	104.451	104.406	104.359	104.312
7.125	104.071	104.041	104.003	103.964	7.625	103.425	103.327	103.225	103.123	7.625	104.686	104.640	104.593	104.546
7.250	104.707	104.662	104.615	104.568	7.750	104.287	104.188	104.087	103.985	7.750	104.722	104.677	104.630	104.583
7.375	104.881	104.836	104.789	104.742	7.875	104.456	104.358	104.256	104.154	7.875	104.919	104.874	104.827	104.780
7.500	105.151	105.106	105.059	105.012	7.990	103.200	103.102	103.000	102.899	7.990	104.771	104.726	104.679	104.632
7.625	105.386	105.340	105.293	105.246	8.125	103.354	103.256	103.154	103.052	8.125	104.956	104.911	104.864	104.817

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					NNIE MAE HOMEREADEY 30 YR FIXED 1:0 BUYDOWN (R101-BE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.359	96.322	96.278	96.234	5.500	99.138	99.093	99.036	98.979	5.375	97.897	97.852	97.803	97.753
4.990	96.995	96.958	96.914	96.870	5.625	99.773	99.728	99.671	99.614	5.500	98.518	98.473	98.423	98.374
5.125	97.433	97.395	97.351	97.307	5.750	100.108	100.063	100.006	99.949	5.625	99.076	99.031	98.981	98.932
5.250	97.972	97.927	97.878	97.828	5.875	100.643	100.598	100.541	100.484	5.750	99.324	99.279	99.227	99.175
5.375	98.597	98.552	98.503	98.453	5.990	101.189	101.144	101.087	101.031	5.875	99.881	99.836	99.784	99.732
5.500	99.218	99.173	99.123	99.074	6.125	101.630	101.584	101.528	101.471	5.990	100.348	100.303	100.251	100.199
5.625	99.776	99.731	99.681	99.632	6.250									



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

# SELECT PRICING

Effective: April 17, 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	96.709	96.672	96.628	96.584	4.875	99.352	99.314	99.274	99.234
4.990	97.345	97.308	97.264	97.220	4.990	99.722	99.684	99.644	99.603
5.125	97.783	97.745	97.701	97.657	5.125	99.889	99.851	99.811	99.770
5.250	98.322	98.277	98.228	98.178	5.250	100.504	100.467	100.426	100.386
5.375	98.947	98.902	98.853	98.803	5.375	100.850	100.813	100.772	100.732
5.500	99.568	99.523	99.473	99.424	5.500	101.169	101.132	101.091	101.051
5.625	100.126	100.081	100.031	99.982	5.625	101.461	101.424	101.383	101.343
5.750	100.374	100.329	100.277	100.225	5.750	101.678	101.641	101.600	101.560
5.875	100.931	100.886	100.834	100.782	5.875	101.952	101.914	101.874	101.833
5.990	101.398	101.353	101.301	101.249	5.990	102.190	102.153	102.112	102.072
6.125	101.895	101.850	101.798	101.746	6.125	102.477	102.439	102.397	102.355
6.250	101.983	101.923	101.853	101.783	6.250	102.747	102.703	102.655	102.606
6.375	102.553	102.493	102.423	102.353	6.375	103.137	103.093	103.045	102.996
6.500	102.954	102.894	102.824	102.754	6.500	103.401	103.357	103.308	103.260
6.625	103.147	103.087	103.017	102.947	6.625	103.492	103.448	103.399	103.351
6.750	103.347	103.287	103.221	103.156	6.750	103.585	103.549	103.508	103.468
6.875	103.567	103.537	103.498	103.459	6.875	103.650	103.613	103.573	103.532
6.990	104.074	104.044	104.005	103.966					
7.125	104.421	104.391	104.353	104.314					
7.250	105.057	105.012	104.965	104.918					
7.375	105.231	105.186	105.139	105.092					
7.500	105.501	105.456	105.409	105.362					
7.625	105.736	105.690	105.643	105.596					
7.750	105.772	105.727	105.680	105.633					
7.875	105.969	105.924	105.877	105.830					

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	99.438	99.393	99.336	99.279	5.990	100.049	99.997	99.941	99.884
5.625	100.073	100.028	99.971	99.914	6.125	100.232	100.181	100.124	100.068
5.750	100.408	100.363	100.306	100.249	6.250	100.385	100.327	100.262	100.198
5.875	100.943	100.898	100.841	100.784	6.375	100.567	100.509	100.444	100.380
5.990	101.489	101.444	101.387	101.331	6.500	100.715	100.656	100.592	100.527
6.125	101.930	101.884	101.828	101.771	6.625	100.855	100.796	100.732	100.667
6.250	101.806	101.723	101.630	101.536	6.750	100.812	100.762	100.705	100.649
6.375	102.222	102.139	102.046	101.953	6.875	100.926	100.875	100.818	100.762
6.500	102.606	102.523	102.429	102.336	6.990	101.013	100.962	100.906	100.849
6.625	102.929	102.846	102.752	102.659	7.125	101.117	101.066	101.009	100.953
6.750	102.681	102.598	102.510	102.421	7.250	100.996	100.938	100.873	100.809
6.875	102.974	102.891	102.802	102.714	7.375	101.467	101.410	101.345	101.280
6.990	103.189	103.106	103.018	102.929	7.500	101.419	101.361	101.296	101.232
7.125	103.421	103.338	103.249	103.161	7.625	101.379	101.321	101.257	101.192
7.250	102.944	102.880	102.810	102.740	7.750	102.367	102.309	102.244	102.179
7.375	103.505	103.407	103.311	103.216	7.875	102.456	102.398	102.333	102.269
7.500	103.636	103.538	103.436	103.334					
7.625	103.725	103.627	103.525	103.423					
7.750	104.587	104.488	104.387	104.285					
7.875	104.756	104.658	104.556	104.454					
7.990	103.500	103.402	103.300	103.199					
8.125	103.654	103.556	103.454	103.352					

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	96.609	96.572	96.528	96.484	5.500	99.388	99.343	99.286	99.229
4.990	97.245	97.208	97.164	97.120	5.625	100.023	99.978	99.921	99.864
5.125	97.683	97.645	97.601	97.557	5.750	100.358	100.313	100.256	100.199
5.250	98.222	98.177	98.128	98.078	5.875	100.893	100.848	100.791	100.734
5.375	98.847	98.802	98.753	98.703	5.990	101.439	101.394	101.337	101.281
5.500	99.468	99.423	99.373	99.324	6.125	101.880	101.834	101.778	101.721
5.625	100.026	99.981	99.931	99.882	6.250	101.756	101.673	101.580	101.486
5.750	100.274	100.229	100.177	100.125	6.375	102.172	102.089	101.996	101.903
5.875	100.831	100.786	100.734	100.682	6.500	102.556	102.473	102.379	102.286
5.990	101.298	101.253	101.201	101.149	6.625	102.879	102.796	102.702	102.609
6.125	101.795	101.750	101.698	101.646	6.750	102.631	102.548	102.460	102.371
6.250	101.883	101.823	101.753	101.683	6.875	102.924	102.841	102.752	102.664
6.375	102.453	102.393	102.323	102.253	6.990	103.139	103.056	102.968	102.879
6.500	102.854	102.794	102.724	102.654	7.125	103.371	103.288	103.199	103.111
6.625	103.047	102.987	102.917	102.847	7.250	102.894	102.830	102.760	102.690
6.750	103.247	103.187	103.121	103.056	7.375	103.455	103.357	103.261	103.166
6.875	103.467	103.437	103.398	103.359	7.500	103.586	103.488	103.386	103.284
6.990	103.974	103.944	103.905	103.866	7.625	103.675	103.577	103.475	103.373
7.125	104.321	104.291	104.253	104.214	7.750	104.537	104.438	104.337	104.235
7.250	104.957	104.912	104.865	104.818	7.875	104.706	104.608	104.506	104.404
7.375	105.131	105.086	105.039	104.992	7.990	103.450	103.352	103.250	103.149
7.500	105.401	105.356	105.309	105.262	8.125	103.604	103.506	103.404	103.302
7.625	105.636	105.590	105.543	105.496					

SELECT FANNIE MAE BUYDOWN									
SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.609	96.572	96.528	96.484	5.500	99.388	99.343	99.286	99.229
4.990	97.245	97.208	97.164	97.120	5.625	100.023	99.978	99.921	99.864
5.125	97.683	97.645	97.601	97.557	5.750	100.358	100.313	100.256	100.199
5.250	98.222	98.177	98.128	98.078	5.875	100.893	100.848	100.791	100.734
5.375	98.847	98.802	98.753	98.703	5.990	101.439	101.394	101.337	101.281
5.500	99.468	99.423	99.373	99.324	6.125	101.880	101.834	101.778	101.721
5.625	100.026	99.981	99.931	99.882	6.250	101.756	101.673	101.580	101.486
5.750	100.274	100.229	100.177	100.125	6.375	102.172	102.089	101.996	101.903
5.875	100.831	100.786	100.734	100.682	6.500	102.556	102.473	102.379	102.286
5.990	101.298	101.253	101.201	101.149	6.625	102.879	102.796	102.702	102.609
6.125	101.795	101.750	101.698	101.646	6.750	102.631	102.548	102.460	102.371
6.250	101.883	101.823	101.753	101.683	6.875	102.924	102.841	102.752	102.664
6.375	102.453	102.393	102.323	102.253	6.990	103.139	103.056	102.968	102.879
6.500	102.854	102.794	102.724	102.654	7.125	103.371	103.288	103.199	103.111
6.625	103.047	102.987	102.917	102.847	7.250	102.894	102.830	102.760	102.690
6.750	103.247	103.187	103.121	103.056	7.375	103.455	103.357	103.261	103.166
6.875	103.467	103.437	103.398	103.359	7.500	103.586	103.488	103.386	103.284
6.990	103.974	103.944	103.905	103.866	7.625	103.675	103.577	103.475	103.373
7.125	104.321	104.291	104.253	104.214	7.750	104.537	104.438	104.337	104.235
7.250	104.957	104.912	104.865	104.818	7.875	104.706	104.608	104.506	104.404
7.375	105.131	105.086	105.039	104.992	7.990	103.450	103.352	103.250	103.149
7.500	105.401	105.356	105.309	105.262	8.125	103.604	103.506	103.404	103.302
7.625	105.636	105.590	105.543	105.496	8.250	103.191	103.063	102.925	102.787



LoanStream Mortgage  
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Wholesale

Effective: April 17, 2026

**FREDDIE MAC FIXED RATE PRICING**

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.459	96.422	96.378	96.334	4.875	96.037	95.999	95.955	95.911	5.500	100.139	100.063	99.983	99.902
4.990	97.095	97.058	97.014	96.970	4.990	96.673	96.635	96.591	96.547	5.625	100.642	100.567	100.486	100.406
5.125	97.533	97.495	97.451	97.407	5.125	97.169	97.131	97.087	97.043	5.750	100.720	100.645	100.562	100.478
5.250	98.072	98.027	97.978	97.928	5.250	97.721	97.676	97.626	97.577	5.875	101.214	101.138	101.055	100.972
5.375	98.697	98.652	98.603	98.553	5.375	98.371	98.326	98.276	98.227	5.990	101.653	101.577	101.494	101.411
5.500	99.318	99.273	99.223	99.174	5.500	98.993	98.948	98.898	98.849	6.125	102.104	102.028	101.945	101.862
5.625	99.876	99.831	99.781	99.732	5.625	99.551	99.506	99.456	99.407	6.250	101.791	101.708	101.614	101.521
5.750	100.124	100.079	100.027	99.975	5.750	99.799	99.754	99.702	99.650	6.375	102.338	102.255	102.162	102.068
5.875	100.681	100.636	100.584	100.532	5.875	100.356	100.311	100.259	100.207	6.500	102.729	102.646	102.552	102.459
5.990	101.148	101.103	101.051	100.999	5.990	100.823	100.778	100.726	100.674	6.625	102.957	102.874	102.780	102.687
6.125	101.645	101.600	101.548	101.496	6.125	101.300	101.255	101.203	101.151	6.750	102.729	102.646	102.567	102.488
6.250	101.733	101.673	101.603	101.533	6.250	101.388	101.328	101.258	101.188	6.875	102.984	102.901	102.823	102.744
6.375	102.303	102.243	102.173	102.103	6.375	101.958	101.898	101.828	101.758	6.990	103.403	103.320	103.242	103.163
6.500	102.704	102.644	102.574	102.504	6.500	102.359	102.299	102.229	102.159	7.125	103.723	103.640	103.562	103.485
6.625	102.897	102.837	102.767	102.697	6.625	102.552	102.492	102.422	102.352	7.250	104.321	104.284	104.245	104.205
6.750	103.097	103.037	102.971	102.906	6.750	102.752	102.692	102.626	102.561	7.375	104.621	104.583	104.544	104.504
6.875	103.317	103.287	103.248	103.209	6.875	102.972	102.942	102.903	102.864	7.500	104.936	104.898	104.859	104.820
6.990	103.824	103.794	103.755	103.716	6.990	103.479	103.449	103.410	103.371	7.625	105.223	105.185	105.146	105.107
7.125	104.171	104.141	104.103	104.064	7.125	103.826	103.796	103.758	103.719	7.750	105.483	105.445	105.406	105.367
7.250	104.807	104.762	104.715	104.668	7.250	104.462	104.417	104.370	104.323	7.875	105.719	105.682	105.642	105.603
7.375	104.981	104.936	104.889	104.842	7.375	104.636	104.591	104.544	104.497	7.990	105.662	105.624	105.585	105.546
7.500	105.251	105.206	105.159	105.112	7.500	104.906	104.861	104.814	104.767	8.125	105.883	105.845	105.806	105.767
7.625	105.486	105.440	105.393	105.346	7.625	105.141	105.095	105.048	105.001					
7.750	105.522	105.477	105.430	105.383	7.750	105.177	105.132	105.085	105.038					
7.875	105.719	105.674	105.627	105.580	7.875	105.374	105.329	105.282	105.235					
7.990	105.571	105.526	105.479	105.432	7.990	105.191	105.146	105.099	105.052					
8.125	105.756	105.711	105.664	105.617	8.125	105.376	105.331	105.284	105.237					

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	99.472	99.434	99.394	99.353	5.500	100.927	100.876	100.819	100.763	5.875	100.331	100.286	100.234	100.182
5.125	99.639	99.601	99.561	99.520	5.625	101.149	101.098	101.041	100.985	5.990	100.798	100.753	100.701	100.649
5.250	100.254	100.217	100.176	100.136	5.750	101.102	101.058	101.009	100.961	6.125	101.295	101.250	101.198	101.146
5.375	100.600	100.563	100.522	100.482	5.875	101.343	101.299	101.250	101.202	6.250	101.383	101.323	101.253	101.183
5.500	100.919	100.882	100.841	100.801	5.990	101.555	101.511	101.462	101.414	6.375	101.953	101.893	101.823	101.753
5.625	101.211	101.174	101.133	101.093	6.125	101.789	101.745	101.696	101.648	6.500	102.354	102.294	102.224	102.154
5.750	101.428	101.391	101.350	101.310	6.250	101.993	101.949	101.901	101.852	6.625	102.547	102.487	102.417	102.347
5.875	101.702	101.664	101.624	101.583	6.375	102.310	102.266	102.218	102.169	6.750	102.747	102.687	102.621	102.556
5.990	101.940	101.903	101.862	101.822	6.500	102.495	102.451	102.402	102.354	6.875	102.967	102.937	102.898	102.859
6.125	102.227	102.189	102.147	102.105	6.625	102.531	102.486	102.438	102.389	6.990	103.474	103.444	103.405	103.366
6.250	102.497	102.453	102.405	102.356	6.750	102.795	102.758	102.718	102.677	7.125	103.821	103.791	103.753	103.714
6.375	102.887	102.843	102.795	102.746	6.875	102.853	102.816	102.776	102.735	7.250	104.457	104.412	104.365	104.318
6.500	103.151	103.107	103.058	103.010	6.990	103.123	103.080	103.032	102.984	7.375	104.631	104.586	104.539	104.492
6.625	103.242	103.198	103.149	103.101	7.125	103.299	103.255	103.207	103.158	7.500	104.901	104.856	104.809	104.762
6.750	103.335	103.293	103.258	103.218	7.250	103.447	103.404	103.355	103.307	7.625	105.136	105.090	105.043	104.996
6.875	103.400	103.363	103.323	103.282						7.750	105.172	105.127	105.080	105.033
6.990	103.697	103.660	103.620	103.580						7.875	105.369	105.324	105.277	105.230
										7.990	105.221	105.176	105.129	105.082
										8.125	105.406	105.361	105.314	105.267

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	100.681	100.636	100.584	100.532
5.990	101.148	101.103	101.051	100.999
6.125	101.645	101.600	101.548	101.496
6.250	101.733	101.673	101.603	101.533
6.375	102.303	102.243	102.173	102.103
6.500	102.704	102.644	102.574	102.504
6.625	102.897	102.837	102.767	102.697
6.750	103.097	103.037	102.971	102.906
6.875	103.317	103.287	103.248	103.209
6.990	103.824	103.794	103.755	103.716
7.125	104.171	104.141	104.103	104.064
7.250	104.807	104.762	104.715	104.668
7.375	104.981	104.936	104.889	104.842
7.500	105.251	105.206	105.159	105.112
7.625	105.486	105.440	105.393	105.346
7.750	105.522	105.477	105.430	105.383
7.875	105.719	105.674	105.627	105.580
7.990	105.571	105.526	105.479	105.432
8.125	105.756	105.711	105.664	105.617

**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	98.838	98.793	98.736	98.679	5.500	96.526	96.481	96.424	96.368	5.500	98.199	98.147	98.091	98.034
5.625	99.473	99.428	99.371	99.314	5.625	97.150	97.104	97.048	96.991	5.625	98.503	98.452	98.395	98.338
5.750	99.808	99.763	99.706	99.649	5.750	97.471	97.426	97.369	97.312	5.750	98.534	98.482	98.426	98.369
5.875	100.343	100.298	100.241	100.184	5.875	97.994	97.949	97.892	97.835	5.875	98.789	98.738	98.681	98.624
5.990	100.889	100.844	100.787	100.731	5.990	98.525	98.480	98.423	98.366	5.990	99.104	99.053	98.996	98.940
6.125	101.330	101.284	101.228	101.171	6.125	99.001	98.956	98.899	98.843	6.125	99.324	99.273	99.216	99.160
6.250	101.206	101.123	101.030	100.936	6.250	98.893	98.810	98.716	98.623	6.250	99.492	99.434	99.369	99.304
6.375	101.622	101.539	101.446	101.353	6.375	99.312	99.229	99.135	99.042	6.375	99.677	99.618	99.554	99.489
6.500	102.006	101.923	101.829	101.736	6.500	99.685	99.602	99.508	99.415	6.500	99.814	99.756	99.691	99.626
6.625	102.329	102.246	102.152	102.059	6.625	100.029	99.946	99.852	99.759	6.625	99.975	99.916	99.852	99.787
6.750	102.081	101.998	101.910	101.821	6.750	99.803	99.720	99.631	99.543	6.750	99.954	99.903	99.847	99.790
6.875	102.374	102.291	102.202	102.114	6.875	100.128	100.045	99.956	99.867	6.875	100.099	100.049	99.992	99.935
6.990	102.589	102.506	102.418	102.329	6.990	100.315	100.232	100.144	100.055	6.990	100.159	100.108	100.052	99.995



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

Wholesale

Effective: April 17, 2026

**FREDDIE MAC FIXED RATE BUYDOWN PRICING**

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.359	96.322	96.278	96.234	5.990	100.839	100.794	100.737	100.681	5.375	97.897	97.852	97.803	97.753
4.990	96.995	96.958	96.914	96.870	6.125	101.280	101.234	101.178	101.121	5.500	98.518	98.473	98.423	98.374
5.125	97.433	97.395	97.351	97.307	6.250	101.156	101.073	100.980	100.886	5.625	99.076	99.031	98.981	98.932
5.250	97.972	97.927	97.878	97.828	6.375	101.572	101.489	101.396	101.303	5.750	99.324	99.279	99.227	99.175
5.375	98.597	98.552	98.503	98.453	6.500	101.956	101.873	101.779	101.686	5.875	99.881	99.836	99.784	99.732
5.500	99.218	99.173	99.123	99.074	6.625	102.279	102.196	102.102	102.009	5.990	100.348	100.303	100.251	100.199
5.625	99.776	99.731	99.681	99.632	6.750	102.031	101.948	101.860	101.771	6.125	100.845	100.800	100.748	100.696
5.750	100.024	99.979	99.927	99.875	6.875	102.324	102.241	102.152	102.064	6.250	100.933	100.873	100.803	100.733
5.875	100.581	100.536	100.484	100.432	6.990	102.539	102.456	102.368	102.279	6.375	101.503	101.443	101.373	101.303
5.990	101.048	101.003	100.951	100.899	7.125	102.771	102.688	102.599	102.511	6.500	101.904	101.844	101.774	101.704
6.125	101.545	101.500	101.448	101.396	7.250	102.294	102.230	102.160	102.090	6.625	102.097	102.037	101.967	101.897
6.250	101.633	101.573	101.503	101.433	7.375	102.855	102.757	102.661	102.566	6.750	102.297	102.237	102.171	102.106
6.375	102.203	102.143	102.073	102.003	7.500	102.986	102.888	102.786	102.684	6.875	102.517	102.487	102.448	102.409
6.500	102.604	102.544	102.474	102.404	7.625	103.075	102.977	102.875	102.773	6.990	103.024	102.994	102.955	102.916
6.625	102.797	102.737	102.667	102.597	7.750	103.937	103.838	103.737	103.635	7.125	103.371	103.341	103.303	103.264
6.750	102.997	102.937	102.871	102.806	7.875	104.106	104.008	103.906	103.804	7.250	104.007	103.962	103.915	103.868
6.875	103.217	103.187	103.148	103.109	7.990	102.850	102.752	102.650	102.549	7.375	104.181	104.136	104.089	104.042
6.990	103.724	103.694	103.655	103.616	8.125	103.004	102.906	102.804	102.702	7.500	104.451	104.406	104.359	104.312
7.125	104.071	104.041	104.003	103.964	8.250	102.591	102.463	102.325	102.187	7.625	104.686	104.640	104.593	104.546
7.250	104.707	104.662	104.615	104.568						7.750	104.722	104.677	104.630	104.583
7.375	104.881	104.836	104.789	104.742						7.875	104.919	104.874	104.827	104.780
7.500	105.151	105.106	105.059	105.012						7.990	104.771	104.726	104.679	104.632
7.625	105.386	105.340	105.293	105.246						8.125	104.956	104.911	104.864	104.817

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD10)					DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.359	96.322	96.278	96.234	5.990	100.839	100.794	100.737	100.681	5.375	97.897	97.852	97.803	97.753
4.990	96.995	96.958	96.914	96.870	6.125	101.280	101.234	101.178	101.121	5.500	98.518	98.473	98.423	98.374
5.125	97.433	97.395	97.351	97.307	6.250	101.156	101.073	100.980	100.886	5.625	99.076	99.031	98.981	98.932
5.250	97.972	97.927	97.878	97.828	6.375	101.572	101.489	101.396	101.303	5.750	99.324	99.279	99.227	99.175
5.375	98.597	98.552	98.503	98.453	6.500	101.956	101.873	101.779	101.686	5.875	99.881	99.836	99.784	99.732
5.500	99.218	99.173	99.123	99.074	6.625	102.279	102.196	102.102	102.009	5.990	100.348	100.303	100.251	100.199
5.625	99.776	99.731	99.681	99.632	6.750	102.031	101.948	101.860	101.771	6.125	100.845	100.800	100.748	100.696
5.750	100.024	99.979	99.927	99.875	6.875	102.324	102.241	102.152	102.064	6.250	100.933	100.873	100.803	100.733
5.875	100.581	100.536	100.484	100.432	6.990	102.539	102.456	102.368	102.279	6.375	101.503	101.443	101.373	101.303
5.990	101.048	101.003	100.951	100.899	7.125	102.771	102.688	102.599	102.511	6.500	101.904	101.844	101.774	101.704
6.125	101.545	101.500	101.448	101.396	7.250	102.294	102.230	102.160	102.090	6.625	102.097	102.037	101.967	101.897
6.250	101.633	101.573	101.503	101.433	7.375	102.855	102.757	102.661	102.566	6.750	102.297	102.237	102.171	102.106
6.375	102.203	102.143	102.073	102.003	7.500	102.986	102.888	102.786	102.684	6.875	102.517	102.487	102.448	102.409
6.500	102.604	102.544	102.474	102.404	7.625	103.075	102.977	102.875	102.773	6.990	103.024	102.994	102.955	102.916
6.625	102.797	102.737	102.667	102.597	7.750	103.937	103.838	103.737	103.635	7.125	103.371	103.341	103.303	103.264
6.750	102.997	102.937	102.871	102.806	7.875	104.106	104.008	103.906	103.804	7.250	104.007	103.962	103.915	103.868
6.875	103.217	103.187	103.148	103.109	7.990	102.850	102.752	102.650	102.549	7.375	104.181	104.136	104.089	104.042
6.990	103.724	103.694	103.655	103.616	8.125	103.004	102.906	102.804	102.702	7.500	104.451	104.406	104.359	104.312
7.125	104.071	104.041	104.003	103.964	8.250	102.591	102.463	102.325	102.187	7.625	104.686	104.640	104.593	104.546
7.250	104.707	104.662	104.615	104.568	8.375	102.862	102.733	102.595	102.457	7.750	104.722	104.677	104.630	104.583
7.375	104.881	104.836	104.789	104.742	8.500	103.008	102.880	102.742	102.604	7.875	104.919	104.874	104.827	104.780
7.500	105.151	105.106	105.059	105.012	8.625	103.152	103.023	102.885	102.747	7.990	104.771	104.726	104.679	104.632
7.625	105.386	105.340	105.293	105.246	8.750	103.296	103.167	103.029	102.891	8.125	104.956	104.911	104.864	104.817



LoanStream Mortgage  
19000 MacArthur Blvd, Suite 200  
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# SELECT PRICING

Effective: April 17, 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	96.709	96.672	96.628	96.584	4.875	99.352	99.314	99.274	99.234
4.990	97.345	97.308	97.264	97.220	4.990	99.722	99.684	99.644	99.603
5.125	97.783	97.745	97.701	97.657	5.125	99.889	99.851	99.811	99.770
5.250	98.322	98.277	98.228	98.178	5.250	100.504	100.467	100.426	100.386
5.375	98.947	98.902	98.853	98.803	5.375	100.850	100.813	100.772	100.732
5.500	99.568	99.523	99.473	99.424	5.500	101.169	101.132	101.091	101.051
5.625	100.126	100.081	100.031	99.982	5.625	101.461	101.424	101.383	101.343
5.750	100.374	100.329	100.277	100.225	5.750	101.678	101.641	101.600	101.560
5.875	100.931	100.886	100.834	100.782	5.875	101.952	101.914	101.874	101.833
5.990	101.398	101.353	101.301	101.249	5.990	102.190	102.153	102.112	102.072
6.125	101.895	101.850	101.798	101.746	6.125	102.477	102.439	102.397	102.355
6.250	101.983	101.923	101.853	101.783	6.250	102.747	102.703	102.655	102.606
6.375	102.553	102.493	102.423	102.353	6.375	103.137	103.093	103.045	102.996
6.500	102.954	102.894	102.824	102.754	6.500	103.401	103.357	103.308	103.260
6.625	103.147	103.087	103.017	102.947	6.625	103.492	103.448	103.399	103.351
6.750	103.347	103.287	103.221	103.156	6.750	103.585	103.549	103.508	103.468
6.875	103.567	103.537	103.498	103.459	6.875	103.650	103.613	103.573	103.532
6.990	104.074	104.044	104.005	103.966	6.990	103.947	103.910	103.870	103.830
7.125	104.421	104.391	104.353	104.314	7.125	104.141	104.105	104.064	104.024
7.250	105.057	105.012	104.965	104.918	7.250	104.190	104.146	104.098	104.049
7.375	105.231	105.186	105.139	105.092					
7.500	105.501	105.456	105.409	105.362					
7.625	105.736	105.690	105.643	105.596					
7.750	105.772	105.727	105.680	105.633					
7.875	105.969	105.924	105.877	105.830					
7.990	105.821	105.776	105.729	105.682					
8.125	106.006	105.961	105.914	105.867					

  

SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)					SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.088	99.043	98.986	98.929	5.990	99.354	99.303	99.246	99.190
5.625	99.723	99.678	99.621	99.564	6.125	99.574	99.523	99.466	99.410
5.750	100.058	100.013	99.956	99.899	6.250	99.742	99.684	99.619	99.554
5.875	100.593	100.548	100.491	100.434	6.375	99.927	99.868	99.804	99.739
5.990	101.139	101.094	101.037	100.981	6.500	100.064	100.006	99.941	99.876
6.125	101.580	101.534	101.478	101.421	6.625	100.225	100.166	100.102	100.037
6.250	101.456	101.373	101.280	101.186	6.750	100.204	100.153	100.097	100.040
6.375	101.872	101.789	101.696	101.603	6.875	100.349	100.299	100.242	100.185
6.500	102.256	102.173	102.079	101.986	6.990	100.409	100.358	100.302	100.245
6.625	102.579	102.496	102.402	102.309	7.125	100.531	100.480	100.424	100.367
6.750	102.331	102.248	102.160	102.071	7.250	100.428	100.370	100.306	100.241
6.875	102.624	102.541	102.452	102.364	7.375	101.167	101.109	101.045	100.980
6.990	102.839	102.756	102.668	102.579	7.500	100.852	100.795	100.730	100.665
7.125	103.071	102.988	102.899	102.811	7.625	100.828	100.770	100.705	100.641
7.250	102.594	102.530	102.460	102.390	7.750	101.827	101.769	101.704	101.640
7.375	103.155	103.057	102.961	102.866	7.875	101.926	101.868	101.804	101.739
7.500	103.286	103.188	103.086	102.984	7.990	100.742	100.684	100.620	100.555
7.625	103.375	103.277	103.175	103.073					
7.750	104.237	104.138	104.037	103.935					
7.875	104.406	104.308	104.206	104.104					
7.990	103.150	103.052	102.950	102.849					
8.125	103.304	103.206	103.104	103.002					

## 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	96.609	96.572	96.528	96.484	5.990	101.089	101.044	100.987	100.931
4.990	97.245	97.208	97.164	97.120	6.125	101.530	101.484	101.428	101.371
5.125	97.683	97.645	97.601	97.557	6.250	101.406	101.323	101.230	101.136
5.250	98.222	98.177	98.128	98.078	6.375	101.822	101.739	101.646	101.553
5.375	98.847	98.802	98.753	98.703	6.500	102.206	102.123	102.029	101.936
5.500	99.468	99.423	99.373	99.324	6.625	102.529	102.446	102.352	102.259
5.625	100.026	99.981	99.931	99.882	6.750	102.281	102.198	102.110	102.021
5.750	100.274	100.229	100.177	100.125	6.875	102.574	102.491	102.402	102.314
5.875	100.831	100.786	100.734	100.682	6.990	102.789	102.706	102.618	102.529
5.990	101.298	101.253	101.201	101.149	7.125	103.021	102.938	102.849	102.761
6.125	101.795	101.750	101.698	101.646	7.250	102.544	102.480	102.410	102.340
6.250	101.883	101.823	101.753	101.683	7.375	103.105	103.007	102.911	102.816
6.375	102.453	102.393	102.323	102.253	7.500	103.236	103.138	103.036	102.934
6.500	102.854	102.794	102.724	102.654	7.625	103.325	103.227	103.125	103.023
6.625	103.047	102.987	102.917	102.847	7.750	104.187	104.088	103.987	103.885
6.750	103.247	103.187	103.121	103.056	7.875	104.356	104.258	104.156	104.054
6.875	103.467	103.437	103.398	103.359	7.990	103.100	103.002	102.900	102.799
6.990	103.974	103.944	103.905	103.866	8.125	103.254	103.156	103.054	102.952
7.125	104.321	104.291	104.253	104.214	8.250	102.841	102.713	102.575	102.437
7.250	104.957	104.912	104.865	104.818	8.375	103.112	102.983	102.845	102.707
7.375	105.131	105.086	105.039	104.992	8.500	103.258	103.130	102.992	102.854
7.500	105.401	105.356	105.309	105.262					
7.625	105.636	105.590	105.543	105.496					

  

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	96.609	96.572	96.528	96.484	5.990	101.089	101.044	100.987	100.931
4.990	97.245	97.208	97.164	97.120	6.125	101.530	101.484	101.428	101.371
5.125	97.683	97.645	97.601	97.557	6.250	101.406	101.323	101.230	101.136
5.250	98.222	98.177	98.128	98.078	6.375	101.822	101.739	101.646	101.553
5.375	98.847	98.802	98.753	98.703	6.500	102.206	102.123	102.029	101.936
5.500	99.468	99.423	99.373	99.324	6.625	102.529	102.446	102.352	102.259
5.625	100.026	99.981	99.931	99.882	6.750	102.281	102.198	102.110	102.021
5.750	100.274	100.229	100.177	100.125	6.875	102.574	102.491	102.402	102.314
5.875	100.831	100.786	100.734	100.682	6.990	102.789	102.706	102.618	102.529
5.990	101.298	101.253	101.201	101.149	7.125	103.021	102.938	102.849	102.761
6.125	101.795	101.750	101.698	101.646	7.250	102.544	102.480	102.410	102.340
6.250	101.883	101.823	101.753	101.683	7.375	103.105	103.007	102.911	102.816
6.375	102.453	102.393	102.323	102.253	7.500	103.236	103.138	103.036	102.934
6.500	102.854	102.794	102.724	102.654	7.625	103.325	103.227	103.125	103.023
6.625	103.047	102.987	102.917	102.847	7.750	104.187	104.088	103.987	103.885
6.750	103.247	103.187	103.121	103.056	7.875	104.356	104.258	104.156	104.054
6.875	103.467	103.437	103.398	103.359	7.990	103.100	103.002	102.900	102.799
6.990	103.974	103.944	103.905	103.866	8.125	103.254	103.156	103.054	102.952
7.125	104.321	104.291	104.253	104.214	8.250	102.841	102.713	102.575	102.437
7.250	104.957	104.912	104.865	104.818	8.375	103.112	102.983	102.845	102.707
7.375	105.131	105.086	105.039	104.992	8.500	103.258	103.130	102.992	102.854
7.500	105.401	105.356	105.309	105.262					
7.625	105.636	105.590	105.543	105.496					





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

Effective: **April 17, 2026**

**Agency Loan Parameter Price Adjustments**

Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.

**FICO/LTV Purchase Adjustments (Loan terms > 15 years)**

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

**FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)**

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

**FICO/LTV Cashout Adjustments**

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%				
780+	-0.375	-0.375	-0.625	-0.875	-1.375				
760-779	-0.375	-0.375	-0.875	-1.250	-1.875				
740-759	-0.375	-0.375	-1.000	-1.625	-2.375				
720-739	-0.375	-0.500	-1.375	-2.000	-2.750				
700-719	-0.375	-0.500	-1.625	-2.625	-3.250				
680-699	-0.375	-0.625	-2.000	-2.875	-3.750				
660-679	-0.375	-0.875	-2.750	-4.000	-4.750				
640-659	-0.375	-1.375	-3.125	-4.625	-5.125				
<=639	-0.375	-1.375	-3.375	-4.875	-5.125				

**Additional Agency Adjustments**

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750				
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250				

**LOAN AMOUNT \*\***

**HR/HP/FTHB + AMI ADJUSTMENT CAPS\***

Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680	0.000	* Prices are indicative and subject to change without notice. * Please log into LSM portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations	0.000	

**MISCELLANEOUS**

**FTHB + AMI LLLPA Waiver**

Texas Cash out	-1.000	*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj	0.000
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**

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

**FNMA/FHLMC State Tier Adjustment**

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



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

Wholesale

Effective: April 17, 2026

**ALT AGENCY 2nd Home/Investment**

Alt Agency 30 Yr Fixed (AltA101)					Alt Agency 25 Yr Fixed (AltA125)					Alt Agency 20 Yr Fixed (AltA120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.459	96.422	96.378	96.334	4.875	96.037	95.999	95.955	95.911	4.990	97.941	97.858	97.772	97.686
4.990	97.095	97.058	97.014	96.970	4.990	96.673	96.635	96.591	96.547	5.125	98.345	98.262	98.176	98.090
5.125	97.533	97.495	97.451	97.407	5.125	97.169	97.131	97.087	97.043	5.250	99.012	98.937	98.856	98.775
5.250	98.072	98.027	97.978	97.928	5.250	97.721	97.676	97.626	97.577	5.375	99.588	99.512	99.431	99.351
5.375	98.697	98.652	98.603	98.553	5.375	98.371	98.326	98.276	98.227	5.500	100.139	100.063	99.983	99.902
5.500	99.318	99.273	99.223	99.174	5.500	98.993	98.948	98.898	98.849	5.625	100.642	100.567	100.486	100.406
5.625	99.876	99.831	99.781	99.732	5.625	99.551	99.506	99.456	99.407	5.750	100.720	100.645	100.562	100.478
5.750	100.124	100.079	100.027	99.975	5.750	99.799	99.754	99.702	99.650	5.875	101.214	101.138	101.055	100.972
5.875	100.681	100.636	100.584	100.532	5.875	100.356	100.311	100.259	100.207	5.990	101.653	101.577	101.494	101.411
5.990	101.148	101.103	101.051	100.999	5.990	100.823	100.778	100.726	100.674	6.125	102.104	102.028	101.945	101.862
6.125	101.645	101.600	101.548	101.496	6.125	101.300	101.255	101.203	101.151	6.250	101.791	101.708	101.614	101.521
6.250	101.733	101.673	101.603	101.533	6.250	101.388	101.328	101.258	101.188	6.375	102.338	102.255	102.162	102.068
6.375	102.303	102.243	102.173	102.103	6.375	101.958	101.898	101.828	101.758	6.500	102.729	102.646	102.552	102.459
6.500	102.704	102.644	102.574	102.504	6.500	102.359	102.299	102.229	102.159	6.625	102.957	102.874	102.780	102.687
6.625	102.897	102.837	102.767	102.697	6.625	102.552	102.492	102.422	102.352	6.750	102.729	102.646	102.567	102.488
6.750	103.097	103.037	102.971	102.906	6.750	102.752	102.692	102.626	102.561	6.875	102.984	102.901	102.823	102.744
6.875	103.317	103.287	103.248	103.209	6.875	102.972	102.942	102.903	102.864	6.990	103.403	103.320	103.242	103.163
6.990	103.824	103.794	103.755	103.716	6.990	103.479	103.449	103.410	103.371	7.125	103.723	103.640	103.562	103.485
7.125	104.171	104.141	104.103	104.064	7.125	103.826	103.796	103.758	103.719	7.250	104.321	104.284	104.245	104.205
7.250	104.807	104.762	104.715	104.668	7.250	104.462	104.417	104.370	104.323	7.375	104.621	104.583	104.544	104.504
7.375	104.981	104.936	104.889	104.842	7.375	104.636	104.591	104.544	104.497	7.500	104.936	104.898	104.859	104.820
7.500	105.251	105.206	105.159	105.112	7.500	104.906	104.861	104.814	104.767	7.625	105.223	105.185	105.146	105.107
7.625	105.486	105.440	105.393	105.346	7.625	105.141	105.095	105.048	105.001					
7.750	105.522	105.477	105.430	105.383	7.750	105.177	105.132	105.085	105.038					
7.875	105.719	105.674	105.627	105.580	7.875	105.374	105.329	105.282	105.235					
7.990	105.571	105.526	105.479	105.432	7.990	105.191	105.146	105.099	105.052					
8.125	105.756	105.711	105.664	105.617	8.125	105.376	105.331	105.284	105.237					

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	99.472	99.434	99.394	99.353	4.990	99.833	99.781	99.725	99.668
5.125	99.639	99.601	99.561	99.520	5.125	99.901	99.849	99.793	99.736
5.250	100.254	100.217	100.176	100.136	5.250	100.430	100.378	100.321	100.265
5.375	100.600	100.563	100.522	100.482	5.375	100.683	100.632	100.575	100.519
5.500	100.919	100.882	100.841	100.801	5.500	100.927	100.876	100.819	100.763
5.625	101.211	101.174	101.133	101.093	5.625	101.149	101.098	101.041	100.985
5.750	101.428	101.391	101.350	101.310	5.750	101.102	101.058	101.009	100.961
5.875	101.702	101.664	101.624	101.583	5.875	101.343	101.299	101.250	101.202
5.990	101.940	101.903	101.862	101.822	5.990	101.555	101.511	101.462	101.414
6.125	102.227	102.189	102.147	102.105	6.125	101.789	101.745	101.696	101.648
6.250	102.497	102.453	102.405	102.356	6.250	101.993	101.949	101.901	101.852
6.375	102.887	102.843	102.795	102.746	6.375	102.310	102.266	102.218	102.169
6.500	103.151	103.107	103.058	103.010	6.500	102.495	102.451	102.402	102.354
6.625	103.242	103.198	103.149	103.101	6.625	102.531	102.486	102.438	102.389
6.750	103.335	103.299	103.258	103.218	6.750	102.795	102.758	102.718	102.677
6.875	103.400	103.363	103.323	103.282	6.875	102.853	102.816	102.776	102.735
6.990	103.697	103.660	103.620	103.580	6.990	103.123	103.080	103.032	102.984
7.125	103.891	103.855	103.814	103.774	7.125	103.299	103.255	103.207	103.158
7.250	103.940	103.896	103.848	103.799	7.250	103.447	103.404	103.355	103.307

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

Wholesale

Effective: April 17, 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	99.188	99.143	99.086	99.029	5.500	97.138	97.093	97.036	96.979	5.375	96.616	96.571	96.514	96.458
5.625	99.823	99.778	99.721	99.664	5.625	97.773	97.728	97.671	97.614	5.500	97.276	97.231	97.174	97.118
5.750	100.158	100.113	100.056	99.999	5.750	98.108	98.063	98.006	97.949	5.625	97.900	97.854	97.798	97.741
5.875	100.693	100.648	100.591	100.534	5.875	98.624	98.579	98.522	98.465	5.750	98.221	98.176	98.119	98.062
5.990	101.239	101.194	101.137	101.081	5.990	99.170	99.125	99.068	99.012	5.875	98.744	98.699	98.642	98.585
6.125	101.680	101.634	101.578	101.521	6.125	99.610	99.564	99.508	99.451	5.990	99.275	99.230	99.173	99.116
6.250	101.556	101.473	101.380	101.286	6.250	99.486	99.403	99.310	99.216	6.125	99.751	99.706	99.649	99.593
6.375	101.972	101.889	101.796	101.703	6.375	99.902	99.819	99.726	99.633	6.250	99.643	99.560	99.466	99.373
6.500	102.356	102.273	102.179	102.086	6.500	100.286	100.203	100.109	100.016	6.375	100.062	99.979	99.885	99.792
6.625	102.679	102.596	102.502	102.409	6.625	100.609	100.526	100.432	100.339	6.500	100.435	100.352	100.258	100.165
6.750	102.431	102.348	102.260	102.171	6.750	100.361	100.278	100.190	100.101	6.625	100.779	100.696	100.602	100.509
6.875	102.724	102.641	102.552	102.464	6.875	100.654	100.571	100.482	100.394	6.750	100.553	100.470	100.381	100.293
6.990	102.939	102.856	102.768	102.679	6.990	100.869	100.786	100.698	100.609	6.875	100.878	100.795	100.706	100.617
7.125	103.171	103.088	102.999	102.911	7.125	101.101	101.018	100.929	100.841	6.990	101.065	100.982	100.894	100.805
7.250	102.694	102.630	102.560	102.490	7.250	100.624	100.560	100.490	100.420	7.125	101.315	101.232	101.144	101.055
7.375	103.255	103.157	103.061	102.966	7.375	101.185	101.087	100.991	100.896	7.250	100.857	100.793	100.723	100.653
7.500	103.386	103.288	103.186	103.084	7.500	101.316	101.218	101.116	101.014	7.375	101.655	101.557	101.461	101.365
7.625	103.475	103.377	103.275	103.173	7.625	101.405	101.307	101.205	101.103	7.500	101.464	101.366	101.264	101.163
7.750	104.337	104.238	104.137	104.035	7.750	102.267	102.168	102.067	101.965	7.625	101.561	101.462	101.361	101.259
7.875	104.506	104.408	104.306	104.204	7.875	102.436	102.338	102.236	102.134	7.750	102.425	102.327	102.225	102.123
7.990	103.250	103.152	103.050	102.949	7.990	101.145	101.047	100.945	100.844	7.875	102.595	102.497	102.395	102.294
8.125	103.404	103.306	103.204	103.102						7.990	101.455	101.357	101.255	101.154
8.250	102.991	102.863	102.725	102.587										
8.375	103.262	103.133	102.995	102.857										
8.500	103.408	103.280	103.142	103.004										
8.625	103.552	103.423	103.285	103.147										

  

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	99.799	99.747	99.691	99.634	5.990	99.144	99.093	99.036	98.980
6.125	99.982	99.931	99.874	99.818	6.125	99.364	99.313	99.256	99.200
6.250	100.135	100.077	100.012	99.948	6.250	99.532	99.474	99.409	99.344
6.375	100.317	100.259	100.194	100.130	6.375	99.717	99.658	99.594	99.529
6.500	100.465	100.406	100.342	100.277	6.500	99.854	99.796	99.731	99.666
6.625	100.605	100.546	100.482	100.417	6.625	100.015	99.956	99.892	99.827
6.750	100.562	100.512	100.455	100.399	6.750	99.994	99.943	99.887	99.830
6.875	100.676	100.625	100.568	100.512	6.875	100.139	100.089	100.032	99.975
6.990	100.763	100.712	100.656	100.599	6.990	100.199	100.148	100.092	100.035
7.125	100.867	100.816	100.759	100.703	7.125	100.321	100.270	100.214	100.157
7.250	100.746	100.688	100.623	100.559	7.250	100.218	100.160	100.096	100.031
7.375	101.217	101.160	101.095	101.030	7.375	101.017	100.959	100.895	100.830
7.500	101.169	101.111	101.046	100.982	7.500	100.512	100.455	100.390	100.325
7.625	101.129	101.071	101.007	100.942	7.625	100.488	100.430	100.365	100.301
7.750	102.117	102.059	101.994	101.929	7.750	101.487	101.429	101.364	101.300
7.875	102.206	102.148	102.083	102.019	7.875	101.586	101.528	101.464	101.399
7.990	100.897	100.839	100.775	100.710	7.990	100.402	100.344	100.280	100.215





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

Effective: **April 17, 2026**

**ALT Agency Loan Parameter Price Adjustments**

Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.

**FICO/LTV Purchase Adjustments (Loan terms > 15 years)**

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625

**FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)**

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625

**FICO/LTV Cashout Adjustments**

	<=30%	30.01-60%	60.01-70%	70.01-75%
780+	-0.375	-0.375	-0.625	-0.875
760-779	-0.375	-0.375	-0.875	-1.250
740-759	-0.375	-0.375	-1.000	-1.625
720-739	-0.375	-0.500	-1.375	-2.000
700-719	-0.375	-0.500	-1.625	-2.625
680-699	-0.375	-0.625	-2.000	-2.875
660-679	-0.375	-0.875	-2.750	-4.000
640-659	-0.375	-1.375	-3.125	-4.625
<=639	-0.375	-1.375	-3.375	-4.875

**Additional Agency Adjustments**

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750
Investment	0.000	0.000	-0.750	-1.250	-1.500	-3.000	
2nd Home	0.000	0.000	-0.750	-1.250	-1.500	-3.000	-3.250
Manufactured Home	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2-4 Unit	-0.250	-0.250	-0.625	-0.625			
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125
High Balance Fixed Purchase/Rate & Term	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875		
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375		

**LOAN AMOUNT \*\***

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

**MISCELLANEOUS**

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

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

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

**\*\*\*All loan level price adjustments are cumulative\*\*\*  
 Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs**

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

NC Floor Price 99.750

**LENDER PAID MI**

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

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

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

**FNMA/FHLMC State Tier Adjustment**

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

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200  
Irvine, CA 92612

Effective: April 17, 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

**MaxONE Pricing**

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	99.636	99.540	99.434
6.500	99.666	99.570	99.464
6.625	100.136	100.040	99.934
6.750	100.606	100.510	100.404
6.875	101.032	100.736	100.484
6.990	101.471	101.175	100.923
7.000	101.501	101.205	100.953
7.125	101.951	101.655	101.403
7.250	102.712	102.382	102.103
7.375	103.162	102.832	102.553
7.490	103.557	103.227	102.948
7.500	103.591	103.261	102.982
7.625	104.021	103.691	103.412
7.750	104.411	104.081	103.802
7.875	102.643	102.285	101.980
7.990	103.002	102.644	102.339
8.000	103.032	102.674	102.369

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	98.886	98.790	98.684
6.500	98.916	98.820	98.714
6.625	99.386	99.290	99.184
6.750	99.856	99.760	99.654
6.875	100.282	99.986	99.734
6.990	100.721	100.425	100.173
7.000	100.751	100.455	100.203
7.125	101.201	100.905	100.653
7.250	101.962	101.632	101.353
7.375	102.412	102.082	101.803
7.490	102.811	102.481	102.202
7.500	102.841	102.511	102.232
7.625	103.271	102.941	102.662
7.750	103.661	103.331	103.052
7.875	101.893	101.535	101.230
7.990	102.252	101.894	101.589
8.000	102.282	101.924	101.619

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	97.636	97.540	97.434
6.500	97.666	97.570	97.464
6.625	98.136	98.040	97.934
6.750	98.606	98.510	98.404
6.875	99.032	98.736	98.484
6.990	99.471	99.175	98.923
7.000	99.501	99.205	98.953
7.125	99.951	99.655	99.403
7.250	100.712	100.382	100.103
7.375	101.162	100.832	100.553
7.490	101.561	101.231	100.952
7.500	101.591	101.261	100.982
7.625	102.021	101.691	101.412
7.750	102.411	102.081	101.802
7.875	100.643	100.285	99.980
7.990	101.002	100.644	100.339
8.000	101.032	100.674	100.369

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	96.929	96.886	96.790
6.500	96.959	96.916	96.820
6.625	97.429	97.386	97.290
6.750	97.965	97.856	97.760
6.875	98.445	98.282	97.986
6.990	98.884	98.721	98.425
7.000	98.914	98.751	98.455
7.125	99.364	99.201	98.905
7.250	100.142	99.962	99.632
7.375	100.592	100.412	100.082
7.490	100.991	100.811	100.481
7.500	101.021	100.841	100.511
7.625	101.451	101.271	100.941
7.750	101.841	101.661	101.331
7.875	100.083	99.893	99.535
7.990	100.442	100.252	99.894
8.000	100.472	100.282	99.924

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	97.136	97.040	96.934
6.500	97.166	97.070	96.964
6.625	97.636	97.540	97.434
6.750	98.106	98.010	97.904
6.875	98.532	98.236	97.984
6.990	98.971	98.675	98.423
7.000	99.001	98.705	98.453
7.125	99.451	99.155	98.903
7.250	100.212	99.882	99.603
7.375	100.662	100.332	100.053
7.490	101.061	100.731	100.452
7.500	101.091	100.761	100.482
7.625	101.521	101.191	100.912
7.750	101.911	101.581	101.302
7.875	100.143	99.785	99.480
7.990	100.502	100.144	99.839
8.000	100.532	100.174	99.869

**MaxONE LLPAs**

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

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

FHA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, GA, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
Floor Price		98.000



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

Effective: April 17, 2026

**FHA Pricing**

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	98.531	98.517	98.503	
5.125	99.353	99.339	99.325	
5.250	100.063	100.048	100.034	
5.375	100.592	100.507	100.422	
5.500	100.997	100.912	100.827	
5.625	101.388	101.303	101.218	
5.750	101.873	101.788	101.703	
5.875	101.425	101.361	101.297	
5.990	102.512	102.448	102.384	
6.125	102.685	102.621	102.557	
6.250	102.546	102.482	102.418	
6.375	102.774	102.760	102.746	
6.500	103.622	103.608	103.594	
6.625	103.994	103.980	103.966	
6.750	103.884	103.793	103.779	
6.875	104.830	104.667	104.504	
6.990	105.180	105.016	104.853	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
4.990	97.721	97.707	97.693	
5.125	98.543	98.529	98.515	
5.250	99.253	99.238	99.224	
5.375	99.782	99.697	99.612	
5.500	100.187	100.102	100.017	
5.625	100.578	100.493	100.408	
5.750	101.063	100.978	100.893	
5.875	100.615	100.551	100.487	
5.990	101.702	101.638	101.574	
6.125	101.875	101.811	101.747	
6.250	101.736	101.672	101.608	
6.375	101.964	101.950	101.936	
6.500	102.812	102.798	102.784	
6.625	103.184	103.170	103.156	
6.750	103.074	102.983	102.969	
6.875	104.020	103.857	103.694	
6.990	104.370	104.206	104.043	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	99.299	99.275	99.250	
5.125	99.989	99.965	99.941	
5.250	100.548	100.523	100.499	
5.375	100.358	100.326	100.294	
5.500	100.632	100.600	100.568	
5.625	100.891	100.859	100.827	
5.750	101.225	101.193	101.161	
5.875	100.821	100.772	100.724	
5.990	101.767	101.719	101.670	
6.125	101.789	101.740	101.692	
6.250	101.478	101.430	101.381	
6.375	101.701	101.661	101.620	
6.500	102.388	102.348	102.307	
6.625	102.598	102.558	102.517	
6.750	102.536	102.496	102.455	
6.875	103.321	103.281	103.240	
6.990	103.500	103.459	103.419	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.711	98.697	98.683	
5.250	100.007	99.922	99.837	
5.375	100.577	100.491	100.406	
5.500	101.056	100.971	100.886	
5.625	101.383	101.298	101.213	
5.750	101.894	101.809	101.724	
5.875	101.170	101.106	101.042	
5.990	101.593	101.529	101.465	
6.125	101.966	101.902	101.838	
6.250	102.198	102.134	102.070	
6.375	102.164	102.150	102.136	
6.500	102.542	102.528	102.514	
6.625	102.909	102.895	102.880	
6.750	102.587	102.573	102.559	
6.875	103.164	103.001	102.837	
6.990	103.058	102.894	102.731	
7.125	103.376	103.213	103.050	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	98.381	98.367	98.353	
5.125	99.203	99.189	99.175	
5.250	99.913	99.898	99.884	
5.375	100.442	100.357	100.272	
5.500	100.847	100.762	100.677	
5.625	101.238	101.153	101.068	
5.750	101.723	101.638	101.553	
5.875	101.275	101.211	101.147	
5.990	102.362	102.298	102.234	
6.125	102.535	102.471	102.407	
6.250	102.396	102.332	102.268	
6.375	102.624	102.610	102.596	
6.500	103.472	103.458	103.444	
6.625	103.844	103.830	103.816	
6.750	103.734	103.643	103.629	
6.875	104.680	104.517	104.354	
6.990	105.030	104.866	104.703	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	98.511	98.497	98.483	
5.250	99.807	99.722	99.637	
5.375	100.377	100.291	100.206	
5.500	100.856	100.771	100.686	
5.625	101.183	101.098	101.013	
5.750	101.694	101.609	101.524	
5.875	100.970	100.906	100.842	
5.990	101.393	101.329	101.265	
6.125	101.766	101.702	101.638	
6.250	101.998	101.934	101.870	
6.375	101.964	101.950	101.936	
6.500	102.342	102.328	102.314	
6.625	102.709	102.695	102.680	
6.750	102.387	102.373	102.359	
6.875	102.964	102.801	102.637	
6.990	102.858	102.694	102.531	
7.125	103.176	103.013	102.850	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	98.381	98.367	98.353	
5.125	99.203	99.189	99.175	
5.250	99.913	99.898	99.884	
5.375	100.442	100.357	100.272	
5.500	100.847	100.762	100.677	
5.625	101.238	101.153	101.068	
5.750	101.723	101.638	101.553	
5.875	101.275	101.211	101.147	
5.990	102.362	102.298	102.234	
6.125	102.535	102.471	102.407	
6.250	102.396	102.332	102.268	
6.375	102.624	102.610	102.596	
6.500	103.472	103.458	103.444	
6.625	103.844	103.830	103.816	
6.750	103.734	103.643	103.629	
6.875	104.680	104.517	104.354	
6.990	105.030	104.866	104.703	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	98.511	98.497	98.483	
5.250	99.807	99.722	99.637	
5.375	100.377	100.291	100.206	
5.500	100.856	100.771	100.686	
5.625	101.183	101.098	101.013	
5.750	101.694	101.609	101.524	
5.875	100.970	100.906	100.842	
5.990	101.393	101.329	101.265	
6.125	101.766	101.702	101.638	
6.250	101.998	101.934	101.870	
6.375	101.964	101.950	101.936	
6.500	102.342	102.328	102.314	
6.625	102.709	102.695	102.680	
6.750	102.387	102.373	102.359	
6.875	102.964	102.801	102.637	
6.990	102.858	102.694	102.531	
7.125	103.176	103.013	102.850	

**LLPAs**

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

FICO ≥780	
-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	
-1.000	
FICO 580-599	
-1.750	
FICO 550-579	
-3.250	
No FICO Score	
-3.000	
Loan Amount ≥\$100,000 <=\$249,999	
0.250	

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

60 Day Lock (From 45 Day Price)	
-0.500	
3-4 Units	
-0.500	
VA IRRRL >100% CLTV (Sub Fin)	
-1.000	
NC Floor Price	
99.750	





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

Effective: April 17, 2025

**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	98.254	98.239	98.225		4.990	97.454	97.439	97.425		4.990	99.032	99.007	98.983		5.125	98.708	98.694	98.680	
5.125	98.891	98.876	98.862		5.125	98.091	98.076	98.062		5.125	99.537	99.512	99.488		5.250	99.831	99.745	99.660	
5.250	99.659	99.645	99.631		5.250	98.859	98.845	98.831		5.250	100.154	100.130	100.106		5.375	100.240	100.155	100.070	
5.375	100.020	99.935	99.850		5.375	99.220	99.135	99.050		5.375	99.796	99.764	99.732		5.500	100.692	100.607	100.522	
5.500	100.707	100.622	100.537		5.500	99.907	99.822	99.737		5.500	100.352	100.320	100.288		5.625	101.343	101.257	101.172	
5.625	101.136	101.050	100.965		5.625	100.336	100.250	100.165		5.625	100.649	100.616	100.584		5.750	101.521	101.436	101.350	
5.750	101.383	101.298	101.213		5.750	100.583	100.498	100.413		5.750	100.745	100.713	100.680		5.875	100.774	100.710	100.646	
5.875	101.194	101.130	101.067		5.875	100.394	100.330	100.267		5.875	100.601	100.552	100.504		5.990	101.167	101.103	101.039	
5.990	101.840	101.776	101.712		5.990	101.040	100.976	100.912		5.990	101.105	101.056	101.008		6.125	101.766	101.702	101.638	
6.125	102.238	102.174	102.110		6.125	101.438	101.374	101.310		6.125	101.351	101.302	101.254		6.250	101.666	101.602	101.538	
6.250	102.350	102.286	102.223		6.250	101.550	101.486	101.423		6.250	101.293	101.244	101.196		6.375	101.253	101.239	101.225	
6.375	102.095	102.081	102.066		6.375	101.295	101.281	101.266		6.375	101.032	100.991	100.951		6.500	101.690	101.676	101.662	
6.500	102.634	102.620	102.606		6.500	101.834	101.820	101.806		6.500	101.410	101.370	101.329		6.625	102.391	102.377	102.362	
6.625	102.842	102.828	102.814		6.625	102.042	102.028	102.014		6.625	101.456	101.416	101.375		6.750	101.728	101.714	101.700	
6.750	103.418	103.326	103.312		6.750	102.618	102.526	102.512		6.750	102.080	102.039	101.999		6.875	102.743	102.580	102.416	
6.875	104.061	103.897	103.734		6.875	103.261	103.097	102.934		6.875	102.561	102.521	102.481		6.990	102.926	102.763	102.599	
6.990	104.396	104.232	104.069		6.990	103.596	103.432	103.269		6.990	102.725	102.685	102.645		7.125	102.732	102.569	102.405	

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	98.004	97.989	97.975		5.125	98.558	98.544	98.530		4.990	98.004	97.989	97.975		5.125	98.558	98.544	98.530	
5.125	98.641	98.626	98.612		5.250	99.681	99.595	99.510		5.125	98.641	98.626	98.612		5.250	99.681	99.595	99.510	
5.250	99.409	99.395	99.381		5.375	100.090	100.005	99.920		5.250	99.409	99.395	99.381		5.375	100.090	100.005	99.920	
5.375	99.770	99.685	99.600		5.500	100.542	100.457	100.372		5.375	99.770	99.685	99.600		5.500	100.542	100.457	100.372	
5.500	100.457	100.372	100.287		5.625	101.193	101.107	101.022		5.500	100.457	100.372	100.287		5.625	101.193	101.107	101.022	
5.625	100.886	100.800	100.715		5.750	101.371	101.286	101.200		5.625	100.886	100.800	100.715		5.750	101.371	101.286	101.200	
5.750	101.133	101.048	100.963		5.875	100.624	100.560	100.496		5.750	101.133	101.048	100.963		5.875	100.624	100.560	100.496	
5.875	100.944	100.880	100.817		5.990	101.017	100.953	100.889		5.875	100.944	100.880	100.817		5.990	101.017	100.953	100.889	
5.990	101.590	101.526	101.462		6.125	101.616	101.552	101.488		5.990	101.590	101.526	101.462		6.125	101.616	101.552	101.488	
6.125	101.988	101.924	101.860		6.250	101.516	101.452	101.388		6.125	101.988	101.924	101.860		6.250	101.516	101.452	101.388	
6.250	102.100	102.036	101.973		6.375	101.103	101.089	101.075		6.250	102.100	102.036	101.973		6.375	101.103	101.089	101.075	
6.375	101.845	101.831	101.816		6.500	101.540	101.526	101.512		6.375	101.845	101.831	101.816		6.500	101.540	101.526	101.512	
6.500	102.384	102.370	102.356		6.625	102.241	102.227	102.212		6.500	102.384	102.370	102.356		6.625	102.241	102.227	102.212	
6.625	102.592	102.578	102.564		6.750	101.578	101.564	101.550		6.625	102.592	102.578	102.564		6.750	101.578	101.564	101.550	
6.750	103.168	103.076	103.062		6.875	102.593	102.430	102.266		6.750	103.168	103.076	103.062		6.875	102.593	102.430	102.266	
6.875	103.811	103.647	103.484		6.990	102.776	102.613	102.449		6.875	103.811	103.647	103.484		6.990	102.776	102.613	102.449	
6.990	104.146	103.982	103.819		7.125	102.582	102.419	102.255		6.990	104.146	103.982	103.819		7.125	102.582	102.419	102.255	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	99.139	99.125	99.111	
5.375	99.500	99.415	99.330	
5.500	100.187	100.102	100.017	
5.625	100.616	100.530	100.445	
5.750	100.863	100.778	100.693	
5.875	100.674	100.610	100.547	
5.990	101.320	101.256	101.192	
6.125	101.718	101.654	101.590	
6.250	101.830	101.766	101.703	
6.375	101.575	101.561	101.546	
6.500	102.114	102.100	102.086	
6.625	102.322	102.308	102.294	
6.750	102.898	102.806	102.792	
6.875	103.541	103.377	103.214	
6.990	103.876	103.712	103.549	
7.125	104.400	104.237	104.073	
7.250	104.669	104.506	104.343	

**LLPAs**

FHA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, GA, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
<b>60 Day Lock (From 45 Day Price)</b>		
-0.500		
<b>3-4 Units</b>		
-0.500		
<b>VA IRRRL &gt;100% CLTV (Sub Fin)</b>		
-1.000		
<b>NC Floor Price</b>		
99.750		

  

FICO ≥700		VA Loan Amount >\$950K	
0.375		-0.375	
FICO 680-699		Loan Amount ≤\$100,000	
0.250		-0.375	
FICO 660-679		VA Cashout >90% LTV	
0.250		-3.000	
FICO 640-659		Manufactured Home (Purchase/Rate-Term/Cashout)	
0.000		-1.250	
FICO 620-639		Manufactured Home (Streamline/IRRRL)	
-0.250		-1.250	

  

FICO 600-619			
-1.000			
FICO 580-599			
-1.750			
FICO 550-579			
-3.250			
No FICO Score			
-3.000			
Loan Amount >=\$100,000 <=\$249,999			
0.250			



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

**SELECT PRICING**

Effective: April 17, 2026

**SELECT VA & USDA Pricing**

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	98.554	98.539	98.525	
5.125	99.191	99.176	99.162	
5.250	99.959	99.945	99.931	
5.375	100.320	100.235	100.150	
5.500	101.007	100.922	100.837	
5.625	101.436	101.350	101.265	
5.750	101.683	101.598	101.513	
5.875	101.494	101.430	101.367	
5.990	102.140	102.076	102.012	
6.125	102.538	102.474	102.410	
6.250	102.650	102.586	102.523	
6.375	102.395	102.321	102.366	
6.500	102.934	102.920	102.906	
6.625	103.142	103.128	103.114	
6.750	103.718	103.626	103.612	
6.875	104.361	104.197	104.034	
6.990	104.696	104.532	104.369	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	99.332	99.307	99.283	
5.125	99.837	99.812	99.788	
5.250	100.454	100.430	100.406	
5.375	100.096	100.064	100.032	
5.500	100.652	100.620	100.588	
5.625	100.949	100.916	100.884	
5.750	101.045	101.013	100.980	
5.875	100.901	100.852	100.804	
5.990	101.405	101.356	101.308	
6.125	101.651	101.602	101.554	
6.250	101.593	101.544	101.496	
6.375	101.332	101.291	101.251	
6.500	101.710	101.670	101.629	
6.625	101.756	101.716	101.675	
6.750	102.380	102.339	102.299	
6.875	102.861	102.821	102.781	
6.990	103.025	102.985	102.945	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	98.304	98.289	98.275	
5.125	98.941	98.926	98.912	
5.250	99.709	99.695	99.681	
5.375	100.070	99.985	99.900	
5.500	100.757	100.672	100.587	
5.625	101.186	101.100	101.015	
5.750	101.433	101.348	101.263	
5.875	101.244	101.180	101.117	
5.990	101.890	101.826	101.762	
6.125	102.288	102.224	102.160	
6.250	102.400	102.336	102.273	
6.375	102.145	102.131	102.116	
6.500	102.684	102.670	102.656	
6.625	102.892	102.878	102.864	
6.750	103.468	103.376	103.362	
6.875	104.111	103.947	103.784	
6.990	104.446	104.282	104.119	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	98.304	98.289	98.275	
5.125	98.941	98.926	98.912	
5.250	99.709	99.695	99.681	
5.375	100.070	99.985	99.900	
5.500	100.757	100.672	100.587	
5.625	101.186	101.100	101.015	
5.750	101.433	101.348	101.263	
5.875	101.244	101.180	101.117	
5.990	101.890	101.826	101.762	
6.125	102.288	102.224	102.160	
6.250	102.400	102.336	102.273	
6.375	102.145	102.131	102.116	
6.500	102.684	102.670	102.656	
6.625	102.892	102.878	102.864	
6.750	103.468	103.376	103.362	
6.875	104.111	103.947	103.784	
6.990	104.446	104.282	104.119	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	99.008	98.994	98.980	
5.250	100.131	100.045	99.960	
5.375	100.540	100.455	100.370	
5.500	100.992	100.907	100.822	
5.625	101.643	101.557	101.472	
5.750	101.821	101.736	101.650	
5.875	101.074	101.010	100.946	
5.990	101.467	101.403	101.339	
6.125	102.066	102.002	101.938	
6.250	101.966	101.902	101.838	
6.375	101.553	101.539	101.525	
6.500	101.990	101.976	101.962	
6.625	102.691	102.677	102.662	
6.750	102.028	102.014	102.000	
6.875	103.043	102.880	102.716	
6.990	103.226	103.063	102.899	
7.125	103.032	102.869	102.705	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	98.858	98.844	98.830	
5.250	99.981	99.895	99.810	
5.375	100.390	100.305	100.220	
5.500	100.842	100.757	100.672	
5.625	101.493	101.407	101.322	
5.750	101.671	101.586	101.500	
5.875	100.924	100.860	100.796	
5.990	101.317	101.253	101.189	
6.125	101.916	101.852	101.788	
6.250	101.816	101.752	101.688	
6.375	101.403	101.389	101.375	
6.500	101.840	101.826	101.812	
6.625	102.541	102.527	102.512	
6.750	101.878	101.864	101.850	
6.875	102.893	102.730	102.566	
6.990	103.076	102.913	102.749	
7.125	102.882	102.719	102.555	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	98.858	98.844	98.830	
5.250	99.981	99.895	99.810	
5.375	100.390	100.305	100.220	
5.500	100.842	100.757	100.672	
5.625	101.493	101.407	101.322	
5.750	101.671	101.586	101.500	
5.875	100.924	100.860	100.796	
5.990	101.317	101.253	101.189	
6.125	101.916	101.852	101.788	
6.250	101.816	101.752	101.688	
6.375	101.403	101.389	101.375	
6.500	101.840	101.826	101.812	
6.625	102.541	102.527	102.512	
6.750	101.878	101.864	101.850	
6.875	102.893	102.730	102.566	
6.990	103.076	102.913	102.749	
7.125	102.882	102.719	102.555	

SELECT VA 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	98.858	98.844	98.830	
5.250	99.981	99.895	99.810	
5.375	100.390	100.305	100.220	
5.500	100.842	100.757	100.672	
5.625	101.493	101.407	101.322	
5.750	101.671	101.586	101.500	
5.875	100.924	100.860	100.796	
5.990	101.317	101.253	101.189	
6.125	101.916	101.852	101.788	
6.250	101.816	101.752	101.688	
6.375	101.403	101.389	101.375	
6.500	101.840	101.826	101.812	
6.625	102.541	102.527	102.512	
6.750	101.878	101.864	101.850	
6.875	102.893	102.730	102.566	
6.990	103.076	102.913	102.749	
7.125	102.882	102.719	102.555	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.679	98.664	98.650	
5.125	99.316	99.301	99.287	
5.250	100.084	100.070	100.056	
5.375	100.445	100.360	100.275	
5.500	101.132	101.047	100.962	
5.625	101.561	101.475	101.390	
5.750	101.808	101.723	101.638	
5.875	101.619	101.555	101.492	
5.990	102.265	102.201	102.137	
6.125	102.663	102.599	102.535	
6.250	102.775	102.711	102.648	
6.375	102.520	102.506	102.491	
6.500	103.059	103.045	103.031	
6.625	103.267	103.253	103.239	
6.750	103.843	103.751	103.737	
6.875	104.486	104.322	104.159	
6.990	104.821	104.657	104.494	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.833	98.819	98.805	
5.250	99.956	99.870	99.785	
5.375	100.365	100.280	100.195	
5.500	100.817	100.732	100.647	
5.625	101.468	101.382	101.297	
5.750	101.646	101.561	101.475	
5.875	100.899	100.835	100.771	
5.990	101.292	101.228	101.164	
6.125	101.891	101.827	101.763	
6.250	101.791	101.727	101.663	
6.375	101.378	101.364	101.350	
6.500	101.815	101.801	101.787	
6.625	102.516	102.502	102.487	
6.750	101.853	101.839	101.825	
6.875	102.868	102.705	102.541	
6.990	103.051	102.888	102.724	
7.125	102.857	102.694	102.530	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.207	99.182	99.158	
5.125	99.712	99.687	99.663	
5.250	100.329	100.305	100.281	
5.375	99.971	99.939	99.907	
5.500	100.527	100.495	100.463	
5.625	100.824	100.791	100.759	
5.750	100.920	100.888	100.855	
5.875	100.776	100.727	100.679	
5.990	101.280	101.231	101.183	
6.125	101.526	101.477	101.429	
6.250	101.468	101.419	101.371	
6.375	101.207	101.166	101.126	
6.500	101.585	101.545	101.504	
6.625	101.631	101.591	101.550	
6.750	102.255	102.214	102.174	
6.875	102.736	102.696	102.656	
6.990	102.900	102.860	102.820	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	98.034	98.019	98.005	
5.125	98.671	98.656	98.642	
5.250	99.439	99.425	99.411	
5.375	99.800	99.715	99.630	
5.500	100.487	100.402	100.317	
5.625	100.916	100.830	100.	





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

Effective: April 17, 2026

**FHA Streamline & VA IRRRL Pricing**

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)			
Rate	15 Day	30 Day	45 Day
4.990	98.421	98.407	98.393
5.125	99.243	99.229	99.215
5.250	99.953	99.938	99.924
5.375	100.482	100.397	100.312
5.500	100.887	100.802	100.717
5.625	101.278	101.193	101.108
5.750	101.763	101.678	101.593
5.875	101.315	101.251	101.187
5.990	102.402	102.338	102.274
6.125	102.575	102.511	102.447
6.250	102.436	102.372	102.308
6.375	102.664	102.650	102.636
6.500	103.512	103.498	103.484
6.625	103.884	103.870	103.856
6.750	103.774	103.683	103.669
6.875	104.720	104.557	104.394
6.990	105.070	104.906	104.743

FHA Streamline 20 Year Fixed - (320SL)			
Rate	15 Day	30 Day	45 Day
5.250	99.128	99.113	99.099
5.375	99.657	99.672	99.487
5.500	100.062	99.977	99.892
5.625	100.453	100.368	100.283
5.750	100.938	100.853	100.768
5.875	100.490	100.426	100.362
5.990	101.577	101.513	101.449
6.125	101.750	101.686	101.622
6.250	101.611	101.547	101.483
6.375	101.839	101.825	101.811
6.500	102.687	102.673	102.659
6.625	103.059	103.045	103.031
6.750	102.949	102.858	102.844
6.875	103.895	103.732	103.569
6.990	104.245	104.081	103.918
7.125	105.055	104.892	104.729
7.250	104.659	104.495	104.332

FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
4.990	99.174	99.150	99.125
5.125	99.864	99.840	99.816
5.250	100.423	100.398	100.374
5.375	100.233	100.201	100.169
5.500	100.507	100.475	100.443
5.625	100.766	100.734	100.702
5.750	101.100	101.068	101.036
5.875	100.696	100.647	100.599
5.990	101.642	101.594	101.545
6.125	101.664	101.615	101.567
6.250	101.353	101.305	101.256
6.375	101.576	101.536	101.495
6.500	102.263	102.223	102.182
6.625	102.473	102.433	102.392
6.750	102.411	102.371	102.330
6.875	103.196	103.156	103.115
6.990	103.375	103.334	103.294

FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.250	99.582	99.497	99.412
5.375	100.152	100.066	99.981
5.500	100.631	100.546	100.461
5.625	100.958	100.873	100.788
5.750	101.469	101.384	101.299
5.875	100.745	100.681	100.617
5.990	101.168	101.104	101.040
6.125	101.541	101.477	101.413
6.250	101.773	101.709	101.645
6.375	101.739	101.725	101.711
6.500	102.117	102.103	102.089
6.625	102.494	102.470	102.455
6.750	102.162	102.148	102.134
6.875	102.739	102.576	102.412
6.990	102.633	102.469	102.306
7.125	102.951	102.788	102.625
7.250	103.304	103.141	102.978

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
5.250	99.784	99.770	99.756
5.375	100.145	100.060	99.975
5.500	100.832	100.747	100.662
5.625	101.261	101.175	101.090
5.750	101.508	101.423	101.338
5.875	101.319	101.255	101.192
5.990	101.965	101.901	101.837
6.125	102.363	102.299	102.235
6.250	102.475	102.411	102.348
6.375	102.220	102.206	102.191
6.500	102.759	102.745	102.731
6.625	102.967	102.953	102.939
6.750	103.543	103.451	103.437
6.875	104.186	104.022	103.859
6.990	104.521	104.357	104.194
7.125	105.045	104.882	104.718
7.250	105.314	105.151	104.988

VA IRRRL 20 Year Fixed - (420IRL)			
Rate	15 Day	30 Day	45 Day
5.250	98.734	98.720	98.706
5.375	99.095	99.010	98.925
5.500	99.782	99.697	99.612
5.625	100.211	100.125	100.040
5.750	100.458	100.373	100.288
5.875	100.269	100.205	100.142
5.990	100.915	100.851	100.787
6.125	101.313	101.249	101.185
6.250	101.425	101.361	101.298
6.375	101.170	101.156	101.141
6.500	101.709	101.695	101.681
6.625	101.917	101.903	101.889
6.750	102.493	102.401	102.387
6.875	103.136	102.972	102.809
6.990	103.471	103.307	103.144
7.125	103.995	103.832	103.668
7.250	104.264	104.101	103.938

VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
4.990	98.907	98.882	98.858
5.125	99.412	99.387	99.363
5.250	100.029	100.005	99.981
5.375	99.671	99.639	99.607
5.500	100.227	100.195	100.163
5.625	100.524	100.491	100.459
5.750	100.620	100.588	100.555
5.875	100.476	100.427	100.379
5.990	100.980	100.931	100.883
6.125	101.226	101.177	101.129
6.250	101.168	101.119	101.071
6.375	100.907	100.866	100.826
6.500	101.285	101.245	101.204
6.625	101.331	101.291	101.250
6.750	101.955	101.914	101.874
6.875	102.436	102.396	102.356
6.990	102.600	102.560	102.520

VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.250	99.656	99.570	99.485
5.375	100.065	99.980	99.895
5.500	100.517	100.432	100.347
5.625	101.168	101.082	100.997
5.750	101.346	101.261	101.175
5.875	100.599	100.535	100.471
5.990	100.992	100.928	100.864
6.125	101.591	101.527	101.463
6.250	101.491	101.427	101.363
6.375	101.078	101.064	101.050
6.500	101.515	101.501	101.487
6.625	102.216	102.202	102.187
6.750	101.553	101.539	101.525
6.875	102.568	102.405	102.241
6.990	102.751	102.588	102.424
7.125	102.557	102.394	102.230
7.250	103.099	102.936	102.773

**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
-1.000
FICO 580-599
-1.750
FICO 560-579
-3.250
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

FHA/VA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, GA, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
60 Day Lock (From 45 Day Price)		
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:

Friday, April 17, 2026

**Jumbo One Pricing**

Jumbo One 30 Year Fixed - (801D)					
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY	
6.125	99.533	99.439	99.252	99.064	
6.250	99.879	99.786	99.598	99.411	
6.375	100.184	100.090	99.903	99.715	
6.500	100.469	100.375	100.187	100.000	
6.625	100.696	100.602	100.415	100.227	
6.750	100.915	100.822	100.634	100.447	
6.875	101.134	101.040	100.852	100.665	
7.000	101.280	101.186	100.999	100.811	
7.125	101.396	101.303	101.115	100.928	
7.250	101.514	101.420	101.233	101.045	
7.375	101.617	101.523	101.336	101.148	
7.500	101.735	101.641	101.453	101.266	
7.625	101.867	101.773	101.586	101.398	
7.750	102.000	101.906	101.718	101.531	
7.875	102.132	102.038	101.851	101.663	
8.000	102.264	102.171	101.983	101.796	
8.125	102.397	102.303	102.116	101.928	
8.250	102.529	102.436	102.248	102.061	
8.375	102.662	102.568	102.380	102.193	

Jumbo One 10/6 ARM - (8106D)					
Rate	15 DAY	30 DAY	45 DAY	60 DAY	
6.250	99.189	99.096	98.908	98.721	
6.375	99.431	99.337	99.150	98.962	
6.500	99.673	99.580	99.392	99.205	
6.625	99.719	99.625	99.437	99.250	
6.750	99.928	99.834	99.647	99.459	
6.875	100.137	100.044	99.856	99.669	
7.000	100.347	100.253	100.065	99.878	
7.125	100.556	100.462	100.275	100.087	
7.250	100.765	100.672	100.484	100.297	
7.375	100.975	100.881	100.693	100.506	
7.500	101.184	101.090	100.903	100.715	
7.625	101.393	101.299	101.112	100.924	
7.750	101.603	101.509	101.321	101.134	
7.875	101.812	101.718	101.531	101.343	
8.000	102.021	101.927	101.740	101.552	

Loan Level Price Adjustments (LLPAs)		CLTV						
FICO		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800		0.800	0.750	0.700	0.650	0.550	-1.000	-2.750
FICO 760 - 799		0.700	0.650	0.600	0.550	0.450	-2.000	-3.850
FICO 740 - 759		0.600	0.550	0.450	0.400	0.100	-3.000	-4.600
FICO 720 - 739		0.450	0.400	0.100	0.000	-0.500	-3.550	-4.900
FICO 700 - 719		-0.050	-0.150	-0.350	-0.750	-1.250	-4.000	-5.750
FICO 680 - 699		-0.950	-1.150	-1.450	-2.500	-3.050	-5.250	-7.750
FICO 660 - 679		-1.500	-1.750	-2.150	-3.350	-4.400		
Other Adjusters		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property		-0.500	-0.550	-0.750	-1.250	-1.750		
Purchase		0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refinance		-0.050	-0.100	-0.250	-0.750	-1.250		
Second Home		0.000	0.000	0.000	-0.100	-0.200		
Condo (LR and HR)		0.000	0.000	-0.050	-0.100	-0.200	-0.300	
2-4 Unit		-0.250	-0.375	-0.500	-0.625	-0.750	-1.000	-1.250
Self-Employed		0.000	-0.050	-0.050	-0.100	-0.100	-0.200	-0.250
UPB > 2mm		-0.250	-0.250	-0.250	-0.250	-0.250		
UPB > 2.5mm		-0.500	-0.500	-0.500	-0.500			
DTI > 45		-0.050	-0.050	-0.050	-0.250		-0.500	-0.500
DTI < 35		0.100	0.100	0.100	0.100	0.100	0.100	0.100

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

Must be Conditionally Approved to lock

**Jumbo One Premier Pricing**

Jumbo One Premier 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.711	98.601	98.429	98.211
5.875	99.071	98.961	98.789	98.571
6.000	99.430	99.321	99.149	98.930
6.125	99.682	99.573	99.401	99.182
6.250	99.935	99.826	99.654	99.435
6.375	100.043	99.934	99.762	99.543
6.500	100.152	100.042	99.870	99.652
6.625	100.169	100.059	99.888	99.669
6.750	100.186	100.077	99.905	99.686
6.875	100.314	100.205	100.033	99.814
7.000	100.443	100.333	100.161	99.943
7.125	100.502	100.392	100.221	100.002
7.250	100.561	100.451	100.280	100.061
7.375	100.564	100.455	100.283	100.064
7.500	100.568	100.458	100.287	100.068

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.711	98.601	98.429	98.211
5.875	99.071	98.961	98.789	98.571
6.000	99.430	99.321	99.149	98.930
6.125	99.682	99.573	99.401	99.182
6.250	99.935	99.826	99.654	99.435
6.375	100.043	99.934	99.762	99.543
6.500	100.152	100.042	99.870	99.652
6.625	100.169	100.059	99.888	99.669
6.750	100.186	100.077	99.905	99.686
6.875	100.314	100.205	100.033	99.814
7.000	100.443	100.333	100.161	99.943
7.125	100.502	100.392	100.221	100.002
7.250	100.561	100.451	100.280	100.061
7.375	100.564	100.455	100.283	100.064
7.500	100.568	100.458	100.287	100.068

Jumbo One Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.711	98.601	98.429	98.211
5.875	99.071	98.961	98.789	98.571
6.000	99.430	99.321	99.149	98.930
6.125	99.682	99.573	99.401	99.182
6.250	99.935	99.826	99.654	99.435
6.375	100.043	99.934	99.762	99.543
6.500	100.152	100.042	99.870	99.652
6.625	100.169	100.059	99.888	99.669
6.750	100.186	100.077	99.905	99.686
6.875	100.314	100.205	100.033	99.814
7.000	100.443	100.333	100.161	99.943
7.125	100.502	100.392	100.221	100.002
7.250	100.561	100.451	100.280	100.061
7.375	100.564	100.455	100.283	100.064
7.500	100.568	100.458	100.287	100.068

Jumbo One Premier 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	96.814	96.704	96.532	96.314
5.625	97.151	97.042	96.870	96.651
5.750	97.488	97.379	97.207	96.988
5.875	97.766	97.657	97.485	97.266
6.000	98.045	97.935	97.763	97.545
6.125	98.299	98.189	98.017	97.799
6.250	98.553	98.443	98.272	98.053
6.375	98.828	98.718	98.546	98.328
6.500	99.103	98.993	98.822	98.603
6.625	99.432	99.322	99.151	98.932
6.750	99.761	99.652	99.480	99.261

Jumbo One Premier 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	96.592	96.483	96.311	96.092
5.375	96.899	96.790	96.618	96.399
5.500	97.180	97.071	96.899	96.680
5.625	97.458	97.348	97.177	96.958
5.750	97.714	97.605	97.433	97.214
5.875	97.983	97.874	97.702	97.483
6.000	98.250	98.140	97.968	97.750
6.125	98.460	98.351	98.179	97.960
6.250	98.641	98.531	98.360	98.141
6.375	98.895	98.786	98.614	98.395
6.500	99.151	99.042	98.870	98.651
6.625	99.166	99.077	98.905	98.686
6.750	99.222	99.112	98.940	98.722
6.875	99.439	99.330	99.158	98.939
7.000	99.657	99.548	99.376	99.157

**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



**Jumbo ONE Select Pricing**

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

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

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

Loan Level Price Adjustments (LLPAs)	CLTV							
FICO	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
780+	0.625	0.500	0.500	0.375	0.125	-0.125	-1.500	
760-779	0.500	0.500	0.375	0.250	0.000	-0.375	-1.750	
740-759	0.500	0.375	0.250	0.000	-0.375	-0.500	-2.000	
720-739	0.375	0.250	0.000	-0.375	-0.500	-1.000	-2.500	
700-719	0.250	0.000	-0.375	-0.500	-1.000	-1.500	-3.250	
680-699	0.000	-0.375	-0.500	-1.000	-1.500	-2.500	-4.250	
Loan Amount	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
>\$1,000,000 ≤ \$1,500,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
>\$1,500,000 ≤ \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
>\$2,000,000 ≤ \$2,500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250		
>\$2,500,000 ≤ \$3,000,000	-0.500	-0.500	-0.500	-0.500	-0.500			
Other Adjusters	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
Cash-Out/Debt Consolidation	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500		
Investment Property	-2.500	-2.500	-2.500	-2.500	-2.500			
Second Home	-1.000	-1.000	-1.000	-1.000	-1.000			
3-4 Units	-0.250	-0.250	-0.250	-0.250	-0.250			
Escrow Waived	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	

Maximum Net Price
101.000