

Ratesheet Code: RS-WS

Effective Date: 5/6/26 8:12 AM

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Lock Expiration Days	
15 Day	05/21/26
30 Day	06/05/26
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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	
Click Here	
Relock Fee	
(0.250)	
Lock Extension Fees	
0.02 Per Day	
Max extension 30 days and / or 10 times, whichever comes first.	
Lock Desk Hours	
8:00 AM - 6:00 PM PST	
Lock Request Hours	
8:00 AM - 8:59 PM PST**	
Lender ID Number	
FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

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

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

May Pricing Specials	
Non-Select FICO 620+ FHA, VA (STD Bal & High Bal)	0.375
Select FHA, VA (STD Bal & High Bal)	0.125
Alt Agency	0.125

Announcements



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

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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
1900 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale

Effective: May 6, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.003	94.952	94.904	94.856	4.875	94.589	94.538	94.490	94.442	5.750	99.778	99.676	99.587	99.499
4.990	95.639	95.588	95.540	95.492	4.990	95.225	95.174	95.126	95.078	5.875	100.306	100.203	100.114	100.026
5.125	96.080	96.030	95.982	95.934	5.125	95.691	95.641	95.593	95.545	5.990	100.736	100.634	100.545	100.456
5.250	96.700	96.646	96.598	96.550	5.250	96.323	96.269	96.221	96.173	6.125	101.215	101.113	101.024	100.935
5.375	97.342	97.288	97.241	97.193	5.375	96.978	96.924	96.876	96.828	6.250	101.198	101.081	100.985	100.889
5.500	97.960	97.906	97.858	97.810	5.500	97.608	97.554	97.506	97.459	6.375	101.758	101.641	101.545	101.449
5.625	98.500	98.447	98.399	98.351	5.625	98.172	98.118	98.070	98.022	6.500	102.162	102.045	101.949	101.853
5.750	99.119	99.052	98.990	98.929	5.750	98.794	98.727	98.665	98.604	6.625	102.410	102.293	102.197	102.102
5.875	99.686	99.618	99.556	99.495	5.875	99.359	99.291	99.230	99.168	6.750	102.322	102.240	102.166	102.131
5.990	100.161	100.093	100.031	99.970	5.990	99.834	99.766	99.705	99.643	6.875	102.573	102.491	102.437	102.382
6.125	100.688	100.621	100.559	100.498	6.125	100.343	100.276	100.214	100.153	6.990	103.080	103.010	102.955	102.900
6.250	101.094	101.002	100.927	100.852	6.250	100.749	100.657	100.582	100.507	7.125	103.479	103.421	103.367	103.312
6.375	101.682	101.590	101.515	101.440	6.375	101.337	101.245	101.170	101.095	7.250	104.222	104.162	104.114	104.066
6.500	102.096	102.005	101.930	101.854	6.500	101.751	101.660	101.585	101.509	7.375	104.601	104.541	104.493	104.445
6.625	102.319	102.227	102.152	102.077	6.625	101.974	101.882	101.807	101.732	7.500	104.720	104.660	104.612	104.564
6.750	102.850	102.786	102.724	102.663	6.750	102.505	102.441	102.379	102.318	7.625	105.022	104.962	104.914	104.866
6.875	103.104	103.040	102.978	102.917	6.875	102.759	102.695	102.633	102.572	7.750	105.299	105.238	105.191	105.143
6.990	103.593	103.528	103.467	103.405	6.990	103.248	103.183	103.122	103.060	7.875	105.550	105.489	105.441	105.394
7.125	103.989	103.925	103.863	103.802	7.125	103.644	103.580	103.518	103.457	7.990	105.505	105.445	105.397	105.349
7.250	104.622	104.553	104.499	104.444	7.250	104.277	104.208	104.154	104.099	8.125	105.735	105.675	105.627	105.579
7.375	104.817	104.748	104.693	104.639	7.375	104.472	104.403	104.348	104.294					
7.500	105.110	105.041	104.986	104.932	7.500	104.765	104.696	104.641	104.587					
7.625	105.361	105.293	105.238	105.183	7.625	105.016	104.948	104.893	104.838					

FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	98.417	98.372	98.335	98.299	5.990	101.116	101.046	100.995	100.944	5.750	98.769	98.702	98.640	98.579
4.990	98.788	98.743	98.706	98.670	6.125	101.357	101.288	101.237	101.186	5.875	99.336	99.268	99.206	99.145
5.125	98.944	98.898	98.862	98.825	6.250	101.723	101.681	101.637	101.593	5.990	99.811	99.743	99.681	99.620
5.250	99.564	99.519	99.483	99.446	6.375	102.068	102.025	101.981	101.938	6.125	100.338	100.271	100.209	100.148
5.375	99.918	99.873	99.836	99.800	6.500	102.282	102.239	102.196	102.152	6.250	100.802	100.719	100.651	100.583
5.500	100.270	100.231	100.195	100.158	6.625	102.366	102.324	102.280	102.236	6.375	101.446	101.364	101.295	101.227
5.625	100.621	100.582	100.546	100.509	6.750	102.682	102.639	102.596	102.552	6.500	101.922	101.840	101.771	101.703
5.750	100.943	100.904	100.867	100.831	6.875	102.732	102.689	102.645	102.602	6.625	102.241	102.158	102.090	102.021
5.875	101.239	101.200	101.163	101.127	6.990	103.021	102.979	102.935	102.891	6.750	102.500	102.436	102.374	102.313
5.990	101.494	101.442	101.405	101.369	7.125	103.181	103.139	103.095	103.051	6.875	102.755	102.690	102.632	102.577
6.125	101.802	101.743	101.707	101.671	7.250	103.235	103.175	103.116	103.058	6.990	103.243	103.178	103.117	103.062
6.250	102.081	102.011	101.960	101.909	7.375	103.384	103.323	103.265	103.207	7.125	103.662	103.592	103.536	103.480
6.375	102.480	102.410	102.359	102.308	7.500	103.163	103.103	103.044	102.986	7.250	104.272	104.203	104.149	104.094
6.500	102.746	102.677	102.626	102.575	7.625	103.290	103.229	103.171	103.113	7.375	104.467	104.398	104.343	104.289
6.625	102.853	102.784	102.733	102.682	7.750	103.413	103.353	103.294	103.236	7.500	104.760	104.691	104.636	104.582
6.750	103.182	103.139	103.096	103.052	7.875	103.539	103.478	103.420	103.362	7.625	105.024	104.957	104.889	104.833
6.875	103.286	103.244	103.200	103.156	7.990	103.404	103.343	103.284	103.226	7.750	105.077	105.008	104.953	104.899
6.990	103.627	103.584	103.541	103.497	8.125	103.540	103.479	103.421	103.363	7.875	105.291	105.223	105.168	105.113
										7.990	105.218	105.149	105.100	105.052
										8.125	105.447	105.387	105.339	105.291

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	96.567	96.513	96.466	96.418	4.875	94.014	93.963	93.915	93.867	5.750	99.703	99.601	99.512	99.424
5.500	97.185	97.131	97.083	97.035	4.990	94.650	94.599	94.551	94.503	5.875	100.231	100.128	100.039	99.951
5.625	97.725	97.672	97.624	97.576	5.125	95.116	95.066	95.018	94.970	5.990	100.661	100.559	100.470	100.381
5.750	98.344	98.277	98.215	98.154	5.250	95.748	95.694	95.646	95.598	6.125	101.140	101.038	100.949	100.860
5.875	98.911	98.843	98.781	98.720	5.375	96.403	96.349	96.301	96.253	6.250	101.123	101.006	100.910	100.814
5.990	99.386	99.318	99.256	99.195	5.500	97.033	96.979	96.931	96.884	6.375	101.683	101.566	101.470	101.374
6.125	99.913	99.846	99.784	99.723	5.625	97.597	97.543	97.495	97.447	6.500	102.087	101.970	101.874	101.778
6.250	100.319	100.227	100.152	100.077	5.750	98.219	98.152	98.090	98.029	6.625	102.335	102.218	102.122	102.027
6.375	100.907	100.815	100.740	100.665	5.875	98.784	98.716	98.655	98.593	6.750	102.247	102.165	102.111	102.056
6.500	101.321	101.230	101.155	101.079	5.990	99.259	99.191	99.130	99.068	6.875	102.498	102.416	102.362	102.307
6.625	101.544	101.452	101.377	101.302	6.125	99.768	99.701	99.639	99.578	6.990	103.005	102.935	102.880	102.825
6.750	102.075	102.011	101.949	101.888	6.250	100.174	100.082	100.007	99.932	7.125	103.404	103.346	103.292	103.237
6.875	102.329	102.265	102.203	102.142	6.375	100.762	100.670	100.595	100.520	7.250	104.147	104.087	104.039	103.991
6.990	102.818	102.753	102.692	102.630	6.500	101.176	101.085	101.010	100.934	7.375	104.526	104.466	104.418	104.370
7.125	103.214	103.150	103.088	103.027	6.625	101.399	101.307	101.232	101.157	7.500	104.645	104.585	104.537	104.489
7.250	103.847	103.778	103.724	103.669	6.750	101.930	101.866	101.804	101.743	7.625	104.947	104.887	104.839	104.791
7.375	104.042	103.973	103.918	103.864	6.875	102.184	102.120	102.058	101.997	7.750	105.224	105.163	105.116	105.068
7.500	104.335	104.266	104.211	104.157	6.990	102.673	102.608	102.547	102.485	7.875	105.475	105.414	105.366	105.319
7.625	104.586	104.518	104.463	104.408	7.125	103.069	103.005	102.943	102.882	7.990	105.430	105.370	105.322	105.274
7.750	104.652	104.583	104.528	104.474	7.250	103.702	103.633	103.579	103.524	8.125	105.660	105.600	105.552	105.504
7.875	104.866	104.798	104.743	104.688	7.375	103.897	103.828	103.773	103.719					
7.990	104.793	104.724	104.669	104.615	7.500	104.190	104.121	104.066	104.012					
8.125	104.955	104.886	104.831	104.777	7.625	104.441	104.373	104.318	104.263					

REFI NOW CONFORMING PRICING



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

Wholesale

Effective: May 6, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.031	97.953	97.878	97.802	5.500	95.981	95.903	95.828	95.752	5.375	95.459	95.380	95.305	95.230
5.625	98.672	98.594	98.519	98.444	5.625	96.622	96.544	96.469	96.394	5.500	96.131	96.053	95.978	95.902
5.750	99.154	99.075	99.000	98.925	5.750	97.104	97.025	96.950	96.875	5.625	96.769	96.690	96.615	96.540
5.875	99.696	99.618	99.543	99.467	5.875	97.646	97.568	97.493	97.417	5.750	97.238	97.159	97.084	97.009
5.990	100.252	100.173	100.098	100.023	5.990	98.202	98.123	98.048	97.973	5.875	97.766	97.688	97.612	97.537
6.125	100.749	100.670	100.595	100.520	6.125	98.679	98.600	98.525	98.450	5.990	98.311	98.232	98.157	98.082
6.250	100.794	100.677	100.581	100.485	6.250	98.724	98.607	98.511	98.415	6.125	98.801	98.723	98.647	98.572
6.375	101.226	101.109	101.013	100.918	6.375	99.156	99.039	98.943	98.848	6.250	98.858	98.740	98.645	98.549
6.500	101.597	101.480	101.384	101.289	6.500	99.527	99.410	99.314	99.219	6.375	99.300	99.183	99.087	98.992
6.625	101.971	101.854	101.758	101.663	6.625	99.901	99.784	99.688	99.593	6.500	99.675	99.558	99.462	99.367
6.750	101.926	101.823	101.741	101.659	6.750	99.856	99.753	99.671	99.589	6.625	100.039	99.922	99.826	99.730
6.875	102.164	102.061	101.979	101.897	6.875	100.094	99.991	99.909	99.827	6.750	100.014	99.911	99.829	99.747
6.990	102.347	102.244	102.162	102.080	6.990	100.277	100.174	100.092	100.010	6.875	100.273	100.170	100.088	100.006
7.125	102.636	102.533	102.451	102.369	7.125	100.566	100.463	100.381	100.299	6.990	100.481	100.378	100.296	100.214
7.250	102.315	102.203	102.121	102.039	7.250	100.245	100.133	100.051	99.969	7.125	100.750	100.647	100.565	100.483
7.375	102.901	102.772	102.669	102.567	7.375	100.831	100.702	100.599	100.497	7.250	100.448	100.336	100.254	100.172
7.500	103.050	102.921	102.818	102.716	7.500	100.980	100.851	100.748	100.646	7.375	101.052	100.923	100.820	100.718
7.625	103.154	103.025	102.922	102.820	7.625	101.084	100.955	100.852	100.750	7.500	100.939	100.810	100.707	100.605
7.750	104.041	103.912	103.809	103.707	7.750	101.971	101.842	101.739	101.637	7.625	101.046	100.917	100.815	100.712
7.875	104.225	104.096	103.993	103.891	7.875	102.155	102.026	101.923	101.821	7.750	101.931	101.802	101.700	101.597
7.990	103.094	102.965	102.863	102.760	7.990	101.024	100.895	100.793	100.690	7.875	102.111	101.982	101.880	101.777
8.125	103.209	103.080	102.978	102.875	8.125	101.139	101.010	100.908	100.805	7.990	100.975	100.846	100.743	100.641

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	99.233	99.235	99.184	99.133	5.990	98.662	98.604	98.553	98.502
6.125	99.534	99.477	99.426	99.375	6.125	98.897	98.839	98.788	98.737
6.250	99.718	99.631	99.565	99.499	6.250	99.092	99.004	98.939	98.873
6.375	99.917	99.830	99.764	99.699	6.375	99.301	99.214	99.148	99.083
6.500	100.057	99.969	99.904	99.838	6.500	99.445	99.357	99.292	99.226
6.625	100.241	100.154	100.088	100.023	6.625	99.619	99.531	99.466	99.400
6.750	100.463	100.402	100.344	100.286	6.750	99.861	99.800	99.742	99.683
6.875	100.597	100.536	100.478	100.419	6.875	100.015	99.955	99.896	99.838
6.990	100.647	100.586	100.528	100.470	6.990	100.091	100.030	99.972	99.913
7.125	100.797	100.737	100.679	100.620	7.125	100.221	100.161	100.103	100.044
7.250	100.541	100.462	100.389	100.316	7.250	99.983	99.904	99.832	99.759
7.375	101.020	100.941	100.868	100.796	7.375	100.481	100.402	100.329	100.257
7.500	100.985	100.906	100.833	100.760	7.500	100.066	99.987	99.914	99.841
7.625	100.950	100.871	100.798	100.725	7.625	100.047	99.969	99.896	99.823
7.750	101.945	101.867	101.794	101.721	7.750	101.051	100.972	100.899	100.826
7.875	102.043	101.965	101.892	101.819	7.875	101.157	101.078	101.005	100.932
7.990	100.858	100.780	100.707	100.634	7.990	99.978	99.899	99.826	99.753

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					ANNIE MAE HOMEReady 30 YR FIXED 2:1 BUYDOWN (R101-B)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.903	94.852	94.804	94.756	5.375	97.309	97.230	97.155	97.080	5.375	96.542	96.488	96.441	96.393
4.990	95.539	95.488	95.440	95.392	5.500	97.981	97.903	97.828	97.752	5.500	97.160	97.106	97.058	97.010
5.125	95.980	95.930	95.882	95.834	5.625	98.622	98.544	98.469	98.394	5.625	97.700	97.647	97.599	97.551
5.250	96.600	96.546	96.498	96.450	5.750	99.104	99.025	98.950	98.875	5.750	98.319	98.252	98.190	98.129
5.375	97.242	97.188	97.141	97.093	5.875	99.646	99.568	99.493	99.417	5.875	98.886	98.818	98.756	98.695
5.500	97.860	97.806	97.758	97.710	5.990	100.202	100.123	100.048	99.973	5.990	99.361	99.293	99.231	99.170
5.625	98.400	98.347	98.299	98.251	6.125	100.699	100.620	100.545	100.470	6.125	99.888	99.821	99.759	99.698
5.750	99.019	98.952	98.890	98.829	6.250	100.744	100.627	100.531	100.435	6.250	100.294	100.202	100.127	100.052
5.875	99.586	99.518	99.456	99.395	6.375	101.176	101.059	100.963	100.868	6.375	100.882	100.790	100.715	100.640
5.990	100.061	99.993	99.931	99.870	6.500	101.547	101.430	101.334	101.239	6.500	101.296	101.205	101.130	101.054
6.125	100.588	100.521	100.459	100.398	6.625	101.921	101.804	101.708	101.613	6.625	101.519	101.427	101.352	101.277
6.250	100.994	100.902	100.827	100.752	6.750	101.876	101.773	101.691	101.609	6.750	102.050	101.986	101.924	101.863
6.375	101.582	101.490	101.415	101.340	6.875	102.114	102.011	101.929	101.847	6.875	102.304	102.240	102.178	102.117
6.500	101.996	101.905	101.830	101.754	6.990	102.297	102.194	102.112	102.030	6.990	102.793	102.728	102.667	102.605
6.625	102.219	102.127	102.052	101.977	7.125	102.586	102.483	102.401	102.319	7.125	103.189	103.125	103.063	103.002
6.750	102.750	102.686	102.624	102.563	7.250	102.265	102.153	102.071	101.989	7.250	103.822	103.753	103.699	103.644
6.875	103.004	102.940	102.878	102.817	7.375	102.851	102.722	102.619	102.517	7.375	104.017	103.948	103.893	103.839
6.990	103.493	103.428	103.367	103.305	7.500	103.000	102.871	102.768	102.666	7.500	104.310	104.241	104.186	104.132
7.125	103.889	103.825	103.763	103.702	7.625	103.104	102.975	102.872	102.770	7.625	104.561	104.493	104.438	104.383
7.250	104.522	104.453	104.399	104.344	7.750	103.991	103.862	103.759	103.657	7.750	104.627	104.558	104.503	104.449
7.375	104.717	104.648	104.593	104.539	7.875	104.175	104.046	103.943	103.841	7.875	104.841	104.773	104.718	104.663
7.500	105.010	104.941	104.886	104.832	7.990	103.044	102.915	102.813	102.710	7.990	104.768	104.699	104.644	104.590
7.625	105.261	105.193	105.138	105.083	8.125	103.159	103.030	102.928	102.825	8.125	104.930	104.861	104.806	104.752

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					ANNIE MAE HOMEReady 30 YR FIXED 1:0 BUYDOWN (R101-BE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.903	94.852	94.804	94.756	5.500	97.981	97.903	97.828	97.752	5.375	96.542	96.488	96.441	96.393
4.990	95.539	95.488	95.440	95.392	5.625	98.622	98.544	98.469	98.394	5.500	97.160	97.106	97.058	97.010
5.125	95.980	95.930	95.882	95.834	5.750	99.104	99.025	98.950	98.875	5.625	97.700	97.647	97.599	97.551
5.250	96.600	96.546	96.498	96.450	5.875	99.646	99.568	99.493	99.417	5.750	98.319	98.252	98.190	98.129
5.375	97.242	97.188	97.141	97.093	5.990	100.202	100.123	100.048	99.973	5.875	98.886	98.818	98.756	98.695
5.500	97.860	97.806	97.758	97.710	6.125	100.699	100.620	100.545	100.470	5.990	99.361	99.293	99.231	99.170
5.625	98.400	98.347	98.299	98.251	6.250	100.744	100.627	100.531	100.435	6.125	99.888	99.821	99.759	99.698



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

SELECT PRICING

Effective: May 6, 2026

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)					SELECT FANNIE MAE 15 YEAR FIXED (115)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.253	95.202	95.154	95.106	4.875	98.667	98.622	98.585	98.549
4.990	95.889	95.838	95.790	95.742	4.990	99.038	98.993	98.956	98.920
5.125	96.330	96.280	96.232	96.184	5.125	99.194	99.148	99.112	99.075
5.250	96.950	96.896	96.848	96.800	5.250	99.814	99.769	99.733	99.696
5.375	97.592	97.538	97.491	97.443	5.375	100.168	100.123	100.086	100.050
5.500	98.210	98.156	98.108	98.060	5.500	100.520	100.481	100.445	100.408
5.625	98.750	98.697	98.649	98.601	5.625	100.871	100.832	100.796	100.759
5.750	99.369	99.302	99.240	99.179	5.750	101.193	101.154	101.117	101.081
5.875	99.936	99.868	99.806	99.745	5.875	101.489	101.450	101.413	101.377
5.990	100.411	100.343	100.281	100.220	5.990	101.744	101.692	101.655	101.619
6.125	100.938	100.871	100.809	100.748	6.125	102.052	101.993	101.957	101.921
6.250	101.344	101.252	101.177	101.102	6.250	102.331	102.261	102.210	102.159
6.375	101.932	101.840	101.765	101.690	6.375	102.730	102.660	102.609	102.558
6.500	102.346	102.255	102.180	102.104	6.500	102.996	102.927	102.876	102.825
6.625	102.569	102.477	102.402	102.327	6.625	103.103	103.034	102.983	102.932
6.750	103.100	103.036	102.974	102.913	6.750	103.432	103.389	103.346	103.302
6.875	103.354	103.290	103.228	103.167	6.875	103.536	103.494	103.450	103.406
6.990	103.843	103.778	103.717	103.655					
7.125	104.239	104.175	104.113	104.052					
7.250	104.872	104.803	104.749	104.694					
7.375	105.067	104.998	104.943	104.889					
7.500	105.360	105.291	105.236	105.182					
7.625	105.611	105.543	105.488	105.433					
7.750	105.677	105.608	105.553	105.499					
7.875	105.891	105.823	105.768	105.713					

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.281	98.203	98.128	98.052	5.990	99.543	99.485	99.434	99.383
5.625	98.922	98.844	98.769	98.694	6.125	99.784	99.727	99.676	99.625
5.750	99.404	99.325	99.250	99.175	6.250	99.968	99.881	99.815	99.749
5.875	99.946	99.868	99.793	99.717	6.375	100.167	100.080	100.014	99.949
5.990	100.502	100.423	100.348	100.273	6.500	100.307	100.219	100.154	100.088
6.125	100.999	100.920	100.845	100.770	6.625	100.491	100.404	100.338	100.273
6.250	101.044	100.927	100.831	100.735	6.750	100.713	100.652	100.594	100.536
6.375	101.476	101.359	101.263	101.168	6.875	100.847	100.786	100.728	100.669
6.500	101.847	101.730	101.634	101.539	6.990	100.897	100.836	100.778	100.720
6.625	102.221	102.104	102.008	101.913	7.125	101.047	100.987	100.929	100.870
6.750	102.176	102.073	101.991	101.909	7.250	100.791	100.712	100.639	100.566
6.875	102.414	102.311	102.229	102.147	7.375	101.270	101.191	101.118	101.046
6.990	102.597	102.494	102.412	102.330	7.500	101.235	101.156	101.083	101.010
7.125	102.886	102.783	102.701	102.619	7.625	101.200	101.121	101.048	100.975
7.250	102.565	102.453	102.371	102.289	7.750	102.195	102.117	102.044	101.971
7.375	103.151	103.022	102.919	102.817	7.875	102.293	102.215	102.142	102.069
7.500	103.300	103.171	103.068	102.966					
7.625	103.404	103.275	103.172	103.070					
7.750	104.291	104.162	104.059	103.957					
7.875	104.475	104.346	104.243	104.141					
7.990	103.344	103.215	103.113	103.010					
8.125	103.459	103.330	103.228	103.125					

SELECT FANNIE MAE BUYDOWN									
SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.153	95.102	95.054	95.006	5.500	98.231	98.153	98.078	98.002
4.990	95.789	95.738	95.690	95.642	5.625	98.872	98.794	98.719	98.644
5.125	96.230	96.180	96.132	96.084	5.750	99.354	99.275	99.200	99.125
5.250	96.850	96.796	96.748	96.700	5.875	99.896	99.818	99.743	99.667
5.375	97.492	97.438	97.391	97.343	5.990	100.452	100.373	100.298	100.223
5.500	98.110	98.056	98.008	97.960	6.125	100.949	100.870	100.795	100.720
5.625	98.650	98.597	98.549	98.501	6.250	100.994	100.877	100.781	100.685
5.750	99.269	99.202	99.140	99.079	6.375	101.426	101.309	101.213	101.118
5.875	99.836	99.768	99.706	99.645	6.500	101.797	101.680	101.584	101.489
5.990	100.311	100.243	100.181	100.120	6.625	102.171	102.054	101.958	101.863
6.125	100.838	100.771	100.709	100.648	6.750	102.126	102.023	101.941	101.859
6.250	101.244	101.152	101.077	101.002	6.875	102.364	102.261	102.179	102.097
6.375	101.832	101.740	101.665	101.590	6.990	102.547	102.444	102.362	102.280
6.500	102.246	102.155	102.080	102.004	7.125	102.836	102.733	102.651	102.569
6.625	102.469	102.377	102.302	102.227	7.250	102.515	102.403	102.321	102.239
6.750	103.000	102.936	102.874	102.813	7.375	103.101	102.972	102.869	102.767
6.875	103.254	103.190	103.128	103.067	7.500	103.250	103.121	103.018	102.916
6.990	103.743	103.678	103.617	103.555	7.625	103.354	103.225	103.122	103.020
7.125	104.139	104.075	104.013	103.952	7.750	104.241	104.112	104.009	103.907
7.250	104.772	104.703	104.649	104.594	7.875	104.425	104.296	104.193	104.091
7.375	104.967	104.898	104.843	104.789	7.990	103.294	103.165	103.063	102.960
7.500	105.260	105.191	105.136	105.082	8.125	103.409	103.280	103.178	103.075
7.625	105.511	105.443	105.388	105.333					

SELECT FANNIE MAE BUYDOWN									
SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.153	95.102	95.054	95.006	5.500	98.231	98.153	98.078	98.002
4.990	95.789	95.738	95.690	95.642	5.625	98.872	98.794	98.719	98.644
5.125	96.230	96.180	96.132	96.084	5.750	99.354	99.275	99.200	99.125
5.250	96.850	96.796	96.748	96.700	5.875	99.896	99.818	99.743	99.667
5.375	97.492	97.438	97.391	97.343	5.990	100.452	100.373	100.298	100.223
5.500	98.110	98.056	98.008	97.960	6.125	100.949	100.870	100.795	100.720
5.625	98.650	98.597	98.549	98.501	6.250	100.994	100.877	100.781	100.685
5.750	99.269	99.202	99.140	99.079	6.375	101.426	101.309	101.213	101.118
5.875	99.836	99.768	99.706	99.645	6.500	101.797	101.680	101.584	101.489
5.990	100.311	100.243	100.181	100.120	6.625	102.171	102.054	101.958	101.863
6.125	100.838	100.771	100.709	100.648	6.750	102.126	102.023	101.941	101.859
6.250	101.244	101.152	101.077	101.002	6.875	102.364	102.261	102.179	102.097
6.375	101.832	101.740	101.665	101.590	6.990	102.547	102.444	102.362	102.280
6.500	102.246	102.155	102.080	102.004	7.125	102.836	102.733	102.651	102.569
6.625	102.469	102.377	102.302	102.227	7.250	102.515	102.403	102.321	102.239
6.750	103.000	102.936	102.874	102.813	7.375	103.101	102.972	102.869	102.767
6.875	103.254	103.190	103.128	103.067	7.500	103.250	103.121	103.018	102.916
6.990	103.743	103.678	103.617	103.555	7.625	103.354	103.225	103.122	103.020
7.125	104.139	104.075	104.013	103.952	7.750	104.241	104.112	104.009	103.907
7.250	104.772	104.703	104.649	104.594	7.875	104.425	104.296	104.193	104.091
7.375	104.967	104.898	104.843	104.789	7.990	103.294	103.165	103.063	102.960
7.500	105.260	105.191	105.136	105.082	8.125	103.409	103.280	103.178	103.075
7.625	105.511	105.443	105.388	105.333	8.250	102.824	102.669	102.546	102.423



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

Wholesale

Effective: May 6, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.003	94.952	94.904	94.856	4.875	94.589	94.538	94.490	94.442	5.500	98.873	98.785	98.710	98.634
4.990	95.639	95.588	95.540	95.492	4.990	95.225	95.174	95.126	95.078	5.625	99.400	99.312	99.237	99.161
5.125	96.080	96.030	95.982	95.934	5.125	95.691	95.641	95.593	95.545	5.750	99.778	99.676	99.587	99.499
5.250	96.700	96.646	96.598	96.550	5.250	96.323	96.269	96.221	96.173	5.875	100.306	100.203	100.114	100.026
5.375	97.342	97.288	97.241	97.193	5.375	96.978	96.924	96.876	96.828	5.990	100.736	100.634	100.545	100.456
5.500	97.960	97.906	97.858	97.810	5.500	97.608	97.554	97.506	97.459	6.125	101.215	101.113	101.024	100.935
5.625	98.500	98.447	98.399	98.351	5.625	98.172	98.118	98.070	98.022	6.250	101.198	101.081	100.985	100.889
5.750	99.119	99.052	98.990	98.929	5.750	98.794	98.727	98.665	98.604	6.375	101.758	101.641	101.545	101.449
5.875	99.686	99.618	99.556	99.495	5.875	99.359	99.291	99.230	99.168	6.500	102.162	102.045	101.949	101.853
5.990	100.161	100.093	100.031	99.970	5.990	99.834	99.766	99.705	99.643	6.625	102.410	102.293	102.197	102.102
6.125	100.688	100.621	100.559	100.498	6.125	100.343	100.276	100.214	100.153	6.750	102.322	102.240	102.186	102.131
6.250	101.094	101.022	100.927	100.852	6.250	100.749	100.657	100.582	100.507	6.875	102.573	102.491	102.437	102.382
6.375	101.682	101.590	101.515	101.440	6.375	101.337	101.245	101.170	101.095	6.990	103.080	103.010	102.955	102.900
6.500	102.096	102.005	101.930	101.854	6.500	101.751	101.660	101.585	101.509	7.125	103.479	103.421	103.367	103.312
6.625	102.319	102.227	102.152	102.077	6.625	101.974	101.882	101.807	101.732	7.250	104.222	104.162	104.114	104.066
6.750	102.850	102.786	102.724	102.663	6.750	102.505	102.441	102.379	102.318	7.375	104.601	104.541	104.493	104.445
6.875	103.104	103.040	102.978	102.917	6.875	102.759	102.695	102.633	102.572	7.500	104.720	104.660	104.612	104.564
6.990	103.593	103.528	103.467	103.405	6.990	103.248	103.183	103.122	103.060	7.625	105.022	104.962	104.914	104.866
7.125	103.989	103.925	103.863	103.802	7.125	103.644	103.580	103.518	103.457	7.750	105.299	105.238	105.191	105.143
7.250	104.622	104.553	104.499	104.444	7.250	104.277	104.208	104.154	104.099	7.875	105.550	105.489	105.441	105.394
7.375	104.817	104.748	104.693	104.639	7.375	104.472	104.403	104.348	104.294	7.990	105.505	105.445	105.397	105.349
7.500	105.110	105.041	104.986	104.932	7.500	104.765	104.696	104.641	104.587	8.125	105.735	105.675	105.627	105.579
7.625	105.361	105.293	105.238	105.183	7.625	105.016	104.948	104.893	104.838					
7.750	105.427	105.358	105.303	105.249	7.750	105.082	105.013	104.958	104.904					
7.875	105.641	105.573	105.518	105.463	7.875	105.296	105.228	105.173	105.118					
7.990	105.568	105.499	105.444	105.390	7.990	105.223	105.154	105.099	105.045					
8.125	105.730	105.661	105.606	105.552	8.125	105.385	105.316	105.261	105.207					

FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.990	98.788	98.743	98.706	98.670	5.500	100.246	100.183	100.132	100.081	5.875	99.336	99.268	99.206	99.145
5.125	98.944	98.898	98.862	98.825	5.625	100.475	100.411	100.360	100.309	5.990	99.811	99.743	99.681	99.620
5.250	99.564	99.519	99.483	99.446	5.750	100.682	100.602	100.551	100.500	6.125	100.338	100.271	100.209	100.148
5.375	99.918	99.873	99.836	99.800	5.875	100.906	100.837	100.786	100.735	6.250	100.744	100.652	100.577	100.502
5.500	100.270	100.231	100.195	100.158	5.990	101.116	101.046	100.995	100.944	6.375	101.332	101.240	101.165	101.090
5.625	100.621	100.582	100.546	100.509	6.125	101.357	101.288	101.237	101.186	6.500	101.746	101.655	101.580	101.504
5.750	100.943	100.904	100.867	100.831	6.250	101.723	101.681	101.637	101.593	6.625	101.969	101.877	101.802	101.727
5.875	101.239	101.200	101.163	101.127	6.375	102.068	102.025	101.981	101.938	6.750	102.500	102.436	102.374	102.313
5.990	101.494	101.442	101.405	101.369	6.500	102.282	102.239	102.196	102.152	6.875	102.754	102.690	102.628	102.567
6.125	101.802	101.743	101.707	101.671	6.625	102.366	102.324	102.280	102.236	6.990	103.243	103.178	103.117	103.055
6.250	102.081	102.011	101.960	101.909	6.750	102.682	102.639	102.596	102.552	7.125	103.639	103.575	103.513	103.452
6.375	102.480	102.410	102.359	102.308	6.875	102.732	102.689	102.645	102.602	7.250	104.272	104.203	104.149	104.094
6.500	102.746	102.677	102.626	102.575	6.990	103.021	102.979	102.935	102.891	7.375	104.467	104.398	104.343	104.289
6.625	102.853	102.784	102.733	102.682	7.125	103.181	103.139	103.095	103.051	7.500	104.760	104.691	104.636	104.582
6.750	103.182	103.139	103.096	103.052	7.250	103.235	103.175	103.116	103.058	7.625	105.011	104.943	104.888	104.833
6.875	103.286	103.244	103.200	103.156						7.750	105.077	105.008	104.953	104.899
6.990	103.627	103.584	103.541	103.497						7.875	105.291	105.223	105.168	105.113
										7.990	105.218	105.149	105.094	105.040
										8.125	105.380	105.311	105.256	105.202

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	99.686	99.618	99.556	99.495
5.990	100.161	100.093	100.031	99.970
6.125	100.688	100.621	100.559	100.498
6.250	101.094	101.002	100.927	100.852
6.375	101.682	101.590	101.515	101.440
6.500	102.096	102.005	101.930	101.854
6.625	102.319	102.227	102.152	102.077
6.750	102.850	102.786	102.724	102.663
6.875	103.104	103.040	102.978	102.917
6.990	103.593	103.528	103.467	103.405
7.125	103.989	103.925	103.863	103.802
7.250	104.622	104.553	104.499	104.444
7.375	104.817	104.748	104.693	104.639
7.500	105.110	105.041	104.986	104.932
7.625	105.361	105.293	105.238	105.183
7.750	105.427	105.358	105.303	105.249
7.875	105.641	105.573	105.518	105.463
7.990	105.568	105.499	105.444	105.390
8.125	105.730	105.661	105.606	105.552

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	97.681	97.603	97.528	97.452	5.500	95.381	95.303	95.228	95.152	5.500	97.681	97.623	97.572	97.521
5.625	98.322	98.244	98.169	98.094	5.625	96.019	95.940	95.865	95.790	5.625	97.991	97.934	97.883	97.832
5.750	98.804	98.725	98.650	98.575	5.750	96.488	96.409	96.334	96.259	5.750	98.031	97.974	97.923	97.871
5.875	99.346	99.268	99.193	99.117	5.875	97.016	96.938	96.862	96.787	5.875	98.291	98.234	98.183	98.132
5.990	99.902	99.823	99.748	99.673	5.990	97.561	97.482	97.407	97.332	5.990	98.622	98.564	98.513	98.462
6.125	100.399	100.320	100.245	100.170	6.125	98.051	97.973	97.897	97.822	6.125	98.857	98.799	98.748	98.697
6.250	100.444	100.327	100.231	100.135	6.250	98.108	97.990	97.895	97.799	6.250	99.052	98.964	98.899	98.833
6.375	100.876	100.759	100.663	100.568	6.375	98.550	98.433	98.337	98.242	6.375	99.261	99.174	99.108	99.043
6.500	101.247	101.130	101.034	100.939	6.500	98.925	98.808	98.712	98.617	6.500	99.405	99.317	99.252	99.186
6.625	101.621	101.504	101.408	101.313	6.625	99.289	99.172	99.076	98.980	6.625	99.579	99.491	99.426	99.360
6.750	101.576	101.473	101.391	101.309	6.750	99.264	99.161	99.079	98.997	6.750	99.821	99.760	99.702	99.643
6.875	101.814	101.711	101.629	101.547	6.875	99.523	99.420	99.338	99.256	6.875	99.975	99.915	99.856	99.798
6.990	101.997	101.894	101.812	101.730	6.990	99.731	99.628	99.546	99.464	6.990	100.051	99.990	99.932	99.873
7.125	102.286	102.183	102.101	102.019	7.125									



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

Wholesale

Effective: May 6, 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	94.903	94.852	94.804	94.756	5.990	99.852	99.773	99.698	99.623	5.375	96.542	96.488	96.441	96.393
4.990	95.539	95.488	95.440	95.392	6.125	100.349	100.270	100.195	100.120	5.500	97.160	97.106	97.058	97.010
5.125	95.980	95.930	95.882	95.834	6.250	100.394	100.277	100.181	100.085	5.625	97.700	97.647	97.599	97.551
5.250	96.600	96.546	96.498	96.450	6.375	100.826	100.709	100.613	100.518	5.750	98.319	98.252	98.190	98.129
5.375	97.242	97.188	97.141	97.093	6.500	101.197	101.080	100.984	100.889	5.875	98.886	98.818	98.756	98.695
5.500	97.860	97.806	97.758	97.710	6.625	101.571	101.454	101.358	101.263	5.990	99.361	99.293	99.231	99.170
5.625	98.400	98.347	98.299	98.251	6.750	101.526	101.423	101.341	101.259	6.125	99.888	99.821	99.759	99.698
5.750	99.019	98.952	98.890	98.829	6.875	101.764	101.661	101.579	101.497	6.250	100.294	100.202	100.127	100.052
5.875	99.586	99.518	99.456	99.395	6.990	101.947	101.844	101.762	101.680	6.375	100.882	100.790	100.715	100.640
5.990	100.061	99.993	99.931	99.870	7.125	102.236	102.133	102.051	101.969	6.500	101.296	101.205	101.130	101.054
6.125	100.588	100.521	100.459	100.398	7.250	101.915	101.803	101.721	101.639	6.625	101.519	101.427	101.352	101.277
6.250	100.994	100.920	100.827	100.752	7.375	102.501	102.372	102.269	102.167	6.750	102.050	101.986	101.924	101.863
6.375	101.582	101.490	101.415	101.340	7.500	102.650	102.521	102.418	102.316	6.875	102.304	102.240	102.178	102.117
6.500	101.996	101.905	101.830	101.754	7.625	102.754	102.625	102.522	102.420	6.990	102.793	102.728	102.667	102.605
6.625	102.219	102.127	102.052	101.977	7.750	103.641	103.512	103.409	103.307	7.125	103.189	103.125	103.063	103.002
6.750	102.750	102.686	102.624	102.563	7.875	103.825	103.696	103.593	103.491	7.250	103.822	103.753	103.699	103.644
6.875	103.004	102.940	102.878	102.817	7.990	102.694	102.565	102.463	102.360	7.375	104.017	103.948	103.893	103.839
6.990	103.493	103.428	103.367	103.305	8.125	102.809	102.680	102.578	102.475	7.500	104.310	104.241	104.186	104.132
7.125	103.889	103.825	103.763	103.702	8.250	102.224	102.069	101.946	101.823	7.625	104.561	104.493	104.438	104.383
7.250	104.522	104.453	104.399	104.344						7.750	104.627	104.558	104.503	104.449
7.375	104.717	104.648	104.593	104.539						7.875	104.841	104.773	104.718	104.663
7.500	105.010	104.941	104.886	104.832						7.990	104.768	104.699	104.644	104.590
7.625	105.261	105.193	105.138	105.083						8.125	104.930	104.861	104.806	104.752

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	94.903	94.852	94.804	94.756	5.990	99.852	99.773	99.698	99.623	5.375	96.542	96.488	96.441	96.393
4.990	95.539	95.488	95.440	95.392	6.125	100.349	100.270	100.195	100.120	5.500	97.160	97.106	97.058	97.010
5.125	95.980	95.930	95.882	95.834	6.250	100.394	100.277	100.181	100.085	5.625	97.700	97.647	97.599	97.551
5.250	96.600	96.546	96.498	96.450	6.375	100.826	100.709	100.613	100.518	5.750	98.319	98.252	98.190	98.129
5.375	97.242	97.188	97.141	97.093	6.500	101.197	101.080	100.984	100.889	5.875	98.886	98.818	98.756	98.695
5.500	97.860	97.806	97.758	97.710	6.625	101.571	101.454	101.358	101.263	5.990	99.361	99.293	99.231	99.170
5.625	98.400	98.347	98.299	98.251	6.750	101.526	101.423	101.341	101.259	6.125	99.888	99.821	99.759	99.698
5.750	99.019	98.952	98.890	98.829	6.875	101.764	101.661	101.579	101.497	6.250	100.294	100.202	100.127	100.052
5.875	99.586	99.518	99.456	99.395	6.990	101.947	101.844	101.762	101.680	6.375	100.882	100.790	100.715	100.640
5.990	100.061	99.993	99.931	99.870	7.125	102.236	102.133	102.051	101.969	6.500	101.296	101.205	101.130	101.054
6.125	100.588	100.521	100.459	100.398	7.250	101.915	101.803	101.721	101.639	6.625	101.519	101.427	101.352	101.277
6.250	100.994	100.920	100.827	100.752	7.375	102.501	102.372	102.269	102.167	6.750	102.050	101.986	101.924	101.863
6.375	101.582	101.490	101.415	101.340	7.500	102.650	102.521	102.418	102.316	6.875	102.304	102.240	102.178	102.117
6.500	101.996	101.905	101.830	101.754	7.625	102.754	102.625	102.522	102.420	6.990	102.793	102.728	102.667	102.605
6.625	102.219	102.127	102.052	101.977	7.750	103.641	103.512	103.409	103.307	7.125	103.189	103.125	103.063	103.002
6.750	102.750	102.686	102.624	102.563	7.875	103.825	103.696	103.593	103.491	7.250	103.822	103.753	103.699	103.644
6.875	103.004	102.940	102.878	102.817	7.990	102.694	102.565	102.463	102.360	7.375	104.017	103.948	103.893	103.839
6.990	103.493	103.428	103.367	103.305	8.125	102.809	102.680	102.578	102.475	7.500	104.310	104.241	104.186	104.132
7.125	103.889	103.825	103.763	103.702	8.250	102.224	102.069	101.946	101.823	7.625	104.561	104.493	104.438	104.383
7.250	104.522	104.453	104.399	104.344	8.375	102.744	102.589	102.466	102.343	7.750	104.627	104.558	104.503	104.449
7.375	104.717	104.648	104.593	104.539	8.500	102.874	102.719	102.596	102.473	7.875	104.841	104.773	104.718	104.663
7.500	105.010	104.941	104.886	104.832	8.625	102.944	102.789	102.666	102.543	7.990	104.768	104.699	104.644	104.590
7.625	105.261	105.193	105.138	105.083	8.750	103.095	102.940	102.817	102.694	8.125	104.930	104.861	104.806	104.752



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

SELECT PRICING

Effective: May 6, 2026

SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)					SELECT FREDDIE MAC 15 YEAR FIXED (215)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.253	95.202	95.154	95.106	4.875	98.667	98.622	98.585	98.549
4.990	95.889	95.838	95.790	95.742	4.990	99.038	98.993	98.956	98.920
5.125	96.330	96.280	96.232	96.184	5.125	99.194	99.148	99.112	99.075
5.250	96.590	96.540	96.492	96.444	5.250	99.814	99.768	99.733	99.696
5.375	97.592	97.538	97.491	97.443	5.375	100.168	100.123	100.086	100.050
5.500	98.210	98.156	98.108	98.060	5.500	100.520	100.481	100.445	100.408
5.625	98.750	98.697	98.649	98.601	5.625	100.871	100.832	100.796	100.759
5.750	99.389	99.302	99.240	99.179	5.750	101.193	101.154	101.117	101.081
5.875	99.936	99.868	99.806	99.745	5.875	101.489	101.450	101.413	101.377
5.990	100.411	100.343	100.281	100.220	5.990	101.744	101.692	101.655	101.619
6.125	100.938	100.871	100.809	100.748	6.125	102.052	101.993	101.957	101.921
6.250	101.344	101.252	101.177	101.102	6.250	102.331	102.261	102.210	102.159
6.375	101.932	101.840	101.765	101.690	6.375	102.730	102.660	102.609	102.558
6.500	102.346	102.255	102.180	102.104	6.500	102.996	102.927	102.876	102.825
6.625	102.569	102.477	102.402	102.327	6.625	103.103	103.034	102.983	102.932
6.750	103.100	103.036	102.974	102.913	6.750	103.432	103.389	103.346	103.302
6.875	103.354	103.290	103.228	103.167	6.875	103.536	103.494	103.450	103.406
6.990	103.843	103.778	103.717	103.655	6.990	103.877	103.834	103.791	103.747
7.125	104.239	104.175	104.113	104.052	7.125	104.089	104.046	104.002	103.959
7.250	104.872	104.803	104.749	104.694	7.250	103.975	103.914	103.856	103.798
7.375	105.067	104.998	104.943	104.889					
7.500	105.360	105.291	105.236	105.182					
7.625	105.611	105.543	105.488	105.433					
7.750	105.677	105.608	105.553	105.499					
7.875	105.891	105.823	105.768	105.713					
7.990	105.818	105.749	105.694	105.640					
8.125	105.980	105.911	105.856	105.802					

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	97.931	97.853	97.778	97.702	5.990	98.872	98.814	98.763	98.712
5.625	98.572	98.494	98.419	98.344	6.125	99.107	99.049	98.998	98.947
5.750	99.054	98.975	98.900	98.825	6.250	99.302	99.214	99.149	99.083
5.875	99.596	99.518	99.443	99.367	6.375	99.511	99.424	99.358	99.293
5.990	100.152	100.073	99.998	99.923	6.500	99.655	99.567	99.502	99.436
6.125	100.649	100.570	100.495	100.420	6.625	99.829	99.741	99.676	99.610
6.250	100.694	100.577	100.481	100.385	6.750	100.071	100.010	99.952	99.893
6.375	101.126	101.009	100.913	100.818	6.875	100.225	100.165	100.106	100.048
6.500	101.497	101.380	101.284	101.189	6.990	100.301	100.240	100.182	100.123
6.625	101.871	101.754	101.658	101.563	7.125	100.431	100.371	100.313	100.254
6.750	101.826	101.723	101.641	101.559	7.250	100.193	100.114	100.042	99.969
6.875	102.064	101.961	101.879	101.797	7.375	100.691	100.612	100.539	100.467
6.990	102.247	102.144	102.062	101.980	7.500	100.466	100.387	100.314	100.241
7.125	102.536	102.433	102.351	102.269	7.625	100.447	100.369	100.296	100.223
7.250	102.215	102.103	102.021	101.939	7.750	101.451	101.372	101.299	101.226
7.375	102.801	102.672	102.569	102.467	7.875	101.557	101.478	101.405	101.332
7.500	102.950	102.821	102.718	102.616	7.990	100.378	100.299	100.226	100.153
7.625	103.054	102.925	102.822	102.720					
7.750	103.941	103.812	103.709	103.607					
7.875	104.125	103.996	103.893	103.791					
7.990	102.994	102.865	102.763	102.660					
8.125	103.109	102.980	102.878	102.775					

FREDDIE MAC FIXED RATE BUYDOWN PRICING

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.153	95.102	95.054	95.006	5.990	100.102	100.023	99.948	99.873
4.990	95.789	95.738	95.690	95.642	6.125	100.599	100.520	100.445	100.370
5.125	96.230	96.180	96.132	96.084	6.250	100.644	100.527	100.431	100.335
5.250	96.850	96.796	96.748	96.700	6.375	101.076	100.959	100.863	100.768
5.375	97.492	97.438	97.391	97.343	6.500	101.447	101.330	101.234	101.139
5.500	98.110	98.056	98.008	97.960	6.625	101.821	101.704	101.608	101.513
5.625	98.650	98.597	98.549	98.501	6.750	101.776	101.673	101.591	101.509
5.750	99.269	99.202	99.140	99.079	6.875	102.014	101.911	101.829	101.747
5.875	99.836	99.768	99.706	99.645	6.990	102.197	102.094	102.012	101.930
5.990	100.311	100.243	100.181	100.120	7.125	102.486	102.383	102.301	102.219
6.125	100.838	100.771	100.709	100.648	7.250	102.165	102.053	101.971	101.889
6.250	101.244	101.152	101.077	101.002	7.375	102.751	102.622	102.519	102.417
6.375	101.832	101.740	101.665	101.590	7.500	102.900	102.771	102.668	102.566
6.500	102.246	102.155	102.080	102.004	7.625	103.004	102.875	102.772	102.670
6.625	102.469	102.377	102.302	102.227	7.750	103.891	103.762	103.659	103.557
6.750	103.000	102.936	102.874	102.813	7.875	104.075	103.946	103.843	103.741
6.875	103.254	103.190	103.128	103.067	7.990	102.944	102.815	102.713	102.610
6.990	103.743	103.678	103.617	103.555	8.125	103.059	102.930	102.828	102.725
7.125	104.139	104.075	104.013	103.952	8.250	102.474	102.319	102.196	102.073
7.250	104.772	104.703	104.649	104.594	8.375	102.994	102.839	102.716	102.593
7.375	104.967	104.898	104.843	104.789	8.500	103.124	102.969	102.846	102.723
7.500	105.260	105.191	105.136	105.082					
7.625	105.511	105.443	105.388	105.333					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC1)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.153	95.102	95.054	95.006	5.990	100.102	100.023	99.948	99.873
4.990	95.789	95.738	95.690	95.642	6.125	100.599	100.520	100.445	100.370
5.125	96.230	96.180	96.132	96.084	6.250	100.644	100.527	100.431	100.335
5.250	96.850	96.796	96.748	96.700	6.375	101.076	100.959	100.863	100.768
5.375	97.492	97.438	97.391	97.343	6.500	101.447	101.330	101.234	101.139
5.500	98.110	98.056	98.008	97.960	6.625	101.821	101.704	101.608	101.513
5.625	98.650	98.597	98.549	98.501	6.750	101.776	101.673	101.591	101.509
5.750	99.269	99.202	99.140	99.079	6.875	102.014	101.911	101.829	101.747
5.875	99.836	99.768	99.706	99.645	6.990	102.197	102.094	102.012	101.930
5.990	100.311	100.243	100.181	100.120	7.125	102.486	102.383	102.301	102.219
6.125	100.838	100.771	100.709	100.648	7.250	102.165	102.053	101.971	101.889
6.250	101.244	101.152	101.077	101.002	7.375	102.751	102.622	102.519	102.417
6.375	101.832	101.740	101.665	101.590	7.500	102.900	102.771	102.668	102.566
6.500	102.246	102.155	102.080	102.004	7.625	103.004	102.875	102.772	102.670
6.625	102.469	102.377	102.302	102.227	7.750	103.891	103.762	103.659	103.557
6.750	103.000	102.936	102.874	102.813	7.875	104.075	103.946	103.843	103.741
6.875	103.254	103.190	103.128	103.067	7.990	102.944	102.815	102.713	102.610
6.990	103.743	103.678	103.617	103.555	8.125	103.059	102.930	102.828	102.725
7.125	104.139	104.075	104.013	103.952	8.250	102.474	102.319	102.196	102.073
7.250	104.772	104.703	104.649	104.594	8.375	102.994	102.839	102.716	102.593
7.375	104.967	104.898	104.843	104.789	8.500	103.124	102.969	102.846	102.723
7.500	105.260	105.191	105.136	105.082					
7.625	105.511	105.443	105.388	105.333					



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

Effective: May 6, 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	
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

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

NC Floor Price 99.750

LENDER PAID MI

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

LPMI (in addition to adjustments above)

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

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: May 6, 2026

ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (AltA101HB)					Alt Agency 25 Yr Fixed High Bal (AltA125HB)					Alt Agency 20 Yr Fixed High Bal (AltA120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.431	98.353	98.278	98.202	5.500	96.381	96.303	96.228	96.152	5.375	95.859	95.780	95.705	95.630
5.625	99.072	98.994	98.919	98.844	5.625	97.022	96.944	96.869	96.794	5.500	96.531	96.453	96.378	96.302
5.750	99.804	99.725	99.650	99.575	5.750	97.754	97.675	97.600	97.525	5.625	97.169	97.090	97.015	96.940
5.875	100.346	100.268	100.193	100.117	5.875	98.296	98.218	98.143	98.067	5.750	97.888	97.809	97.734	97.659
5.990	100.802	100.723	100.648	100.573	5.990	98.752	98.673	98.598	98.523	5.875	98.416	98.338	98.262	98.187
6.125	101.299	101.220	101.145	101.070	6.125	99.229	99.150	99.075	99.000	5.990	98.861	98.782	98.707	98.632
6.250	100.994	100.877	100.781	100.685	6.250	98.924	98.807	98.711	98.615	6.125	99.351	99.273	99.197	99.122
6.375	101.426	101.309	101.213	101.118	6.375	99.356	99.239	99.143	99.048	6.250	99.058	98.940	98.845	98.749
6.500	101.822	101.705	101.609	101.514	6.500	99.752	99.635	99.539	99.444	6.375	99.500	99.383	99.287	99.192
6.625	102.171	102.054	101.958	101.863	6.625	100.101	99.984	99.888	99.793	6.500	99.900	99.783	99.687	99.592
6.750	102.001	101.898	101.816	101.734	6.750	99.931	99.828	99.746	99.664	6.625	100.239	100.122	100.026	99.930
6.875	102.239	102.136	102.054	101.972	6.875	100.169	100.066	99.984	99.902	6.750	100.089	99.986	99.904	99.822
6.990	102.472	102.369	102.287	102.205	6.990	100.402	100.299	100.217	100.135	6.875	100.348	100.245	100.163	100.081
7.125	102.761	102.658	102.576	102.494	7.125	100.691	100.588	100.506	100.424	6.990	100.606	100.503	100.421	100.339
7.250	102.640	102.528	102.446	102.364	7.250	100.570	100.458	100.376	100.294	7.125	100.875	100.772	100.690	100.608
7.375	102.851	102.722	102.619	102.517	7.375	100.781	100.652	100.549	100.447	7.250	100.773	100.661	100.579	100.497
7.500	103.125	102.996	102.893	102.791	7.500	101.055	100.926	100.823	100.721	7.375	101.002	100.873	100.770	100.668
7.625	103.354	103.225	103.122	103.020	7.625	101.284	101.155	101.052	100.950	7.500	101.014	100.885	100.782	100.680
7.750	103.341	103.212	103.109	103.007	7.750	101.271	101.142	101.039	100.937	7.625	101.246	101.117	101.015	100.912
7.875	103.525	103.396	103.293	103.191	7.875	101.455	101.326	101.223	101.121	7.750	101.231	101.102	101.000	100.897
7.990	103.669	103.540	103.438	103.335	7.990	101.599	101.470	101.368	101.265	7.875	101.411	101.282	101.180	101.077
8.125	103.784	103.655	103.553	103.450						7.990	101.550	101.421	101.318	101.216
8.250	103.199	103.044	102.921	102.798										
8.375	103.244	103.089	102.966	102.843										
8.500	103.374	103.219	103.096	102.973										
8.625	103.444	103.289	103.166	103.043										

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	99.547	99.489	99.438	99.387	5.990	99.212	99.154	99.103	99.052
6.125	99.782	99.724	99.673	99.622	6.125	99.447	99.389	99.338	99.287
6.250	99.627	99.539	99.474	99.408	6.250	99.292	99.204	99.139	99.073
6.375	99.836	99.749	99.683	99.618	6.375	99.501	99.414	99.348	99.283
6.500	100.005	99.917	99.852	99.786	6.500	99.670	99.582	99.517	99.451
6.625	100.154	100.066	100.001	99.935	6.625	99.819	99.731	99.666	99.600
6.750	100.271	100.210	100.152	100.093	6.750	99.936	99.875	99.817	99.758
6.875	100.425	100.365	100.306	100.248	6.875	100.090	100.030	99.971	99.913
6.990	100.551	100.490	100.432	100.373	6.990	100.216	100.155	100.097	100.038
7.125	100.681	100.621	100.563	100.504	7.125	100.346	100.286	100.228	100.169
7.250	100.643	100.564	100.492	100.419	7.250	100.308	100.229	100.157	100.084
7.375	100.766	100.687	100.614	100.542	7.375	100.431	100.352	100.279	100.207
7.500	100.666	100.587	100.514	100.441	7.500	100.141	100.062	99.989	99.916
7.625	100.772	100.694	100.621	100.548	7.625	100.247	100.169	100.096	100.023
7.750	100.876	100.797	100.724	100.651	7.750	100.351	100.272	100.199	100.126
7.875	100.982	100.903	100.830	100.757	7.875	100.457	100.378	100.305	100.232
7.990	101.078	100.999	100.926	100.853	7.990	100.553	100.474	100.401	100.328



LoanStream Mortgage
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Effective: May 6, 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	-0.125	-0.750	-1.250	-1.375	-2.750	
2nd Home	0.000	-0.125	-0.750	-1.250	-1.375	-2.750	-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: May 6, 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	99.875	99.783	99.667
6.500	99.905	99.813	99.697
6.625	100.395	100.303	100.187
6.750	100.956	100.783	100.667
6.875	101.456	101.230	100.962
6.990	101.905	101.679	101.411
7.000	101.935	101.709	101.441
7.125	102.395	102.169	101.901
7.250	102.848	102.619	102.351
7.375	103.308	103.053	102.748
7.490	103.721	103.466	103.161
7.500	103.757	103.502	103.197
7.625	104.197	103.942	103.637
7.750	104.617	104.362	104.057
7.875	102.756	102.487	102.148
7.990	103.115	102.846	102.507
8.000	103.145	102.876	102.537

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

MaxONE Plus 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	99.125	99.033	98.917
6.500	99.155	99.063	98.947
6.625	99.645	99.553	99.437
6.750	100.206	100.033	99.917
6.875	100.706	100.480	100.212
6.990	101.155	100.929	100.661
7.000	101.185	100.959	100.691
7.125	101.645	101.419	101.151
7.250	102.098	101.869	101.601
7.375	102.558	102.303	101.998
7.490	102.977	102.722	102.417
7.500	103.007	102.752	102.447
7.625	103.447	103.192	102.887
7.750	103.867	103.612	103.307
7.875	102.006	101.737	101.398
7.990	102.365	102.096	101.757
8.000	102.395	102.126	101.787

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	97.875	97.783	97.667
6.500	97.905	97.813	97.697
6.625	98.395	98.303	98.187
6.750	98.956	98.783	98.667
6.875	99.456	99.230	98.962
6.990	99.905	99.679	99.411
7.000	99.935	99.709	99.441
7.125	100.395	100.169	99.901
7.250	100.848	100.619	100.351
7.375	101.308	101.053	100.748
7.490	101.727	101.472	101.167
7.500	101.757	101.502	101.197
7.625	102.197	101.942	101.637
7.750	102.617	102.362	102.057
7.875	100.756	100.487	100.148
7.990	101.115	100.846	100.507
8.000	101.145	100.876	100.537

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

MaxONE Plus 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.490	97.173	97.125	97.033
6.500	97.203	97.155	97.063
6.625	97.693	97.645	97.553
6.750	98.327	98.206	98.033
6.875	98.827	98.706	98.490
6.990	99.276	99.155	98.929
7.000	99.306	99.185	98.959
7.125	99.766	99.645	99.419
7.250	100.234	100.098	99.869
7.375	100.694	100.558	100.303
7.490	101.113	100.977	100.722
7.500	101.143	101.007	100.752
7.625	101.583	101.447	101.192
7.750	102.003	101.867	101.612
7.875	100.149	100.006	99.737
7.990	100.508	100.365	100.096
8.000	100.538	100.395	100.126

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	97.375	97.283	97.167
6.500	97.405	97.313	97.197
6.625	97.895	97.803	97.687
6.750	98.456	98.283	98.167
6.875	98.956	98.730	98.462
6.990	99.405	99.179	98.911
7.000	99.435	99.209	98.941
7.125	99.895	99.669	99.401
7.250	100.348	100.119	99.851
7.375	100.808	100.553	100.248
7.490	101.227	100.972	100.667
7.500	101.257	101.002	100.697
7.625	101.697	101.442	101.137
7.750	102.117	101.862	101.557
7.875	100.256	99.987	99.648
7.990	100.615	100.346	100.007
8.000	100.645	100.376	100.037

MaxONE LLPA's

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

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

DPA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, 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, 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: May 6, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	97.374	97.362	97.329	
5.125	98.014	98.002	97.968	
5.250	99.196	99.095	99.003	
5.375	99.848	99.748	99.656	
5.500	100.268	100.167	100.075	
5.625	100.622	100.522	100.430	
5.750	100.975	100.875	100.783	
5.875	101.183	101.103	101.036	
5.990	102.048	101.968	101.902	
6.125	102.268	102.188	102.121	
6.250	102.447	102.367	102.300	
6.375	102.518	102.528	102.511	
6.500	103.449	103.459	103.443	
6.625	103.811	103.822	103.805	
6.750	104.158	104.063	103.936	
6.875	104.709	104.614	104.480	
6.990	105.150	105.055	104.921	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
4.990	96.564	96.552	96.519	
5.125	97.204	97.192	97.158	
5.250	98.386	98.285	98.193	
5.375	99.038	98.938	98.846	
5.500	99.458	99.357	99.265	
5.625	99.812	99.712	99.620	
5.750	100.165	100.065	99.973	
5.875	100.373	100.293	100.226	
5.990	101.238	101.158	101.092	
6.125	101.458	101.378	101.311	
6.250	101.637	101.557	101.490	
6.375	101.708	101.718	101.701	
6.500	102.639	102.649	102.633	
6.625	103.001	103.012	102.995	
6.750	103.348	103.253	103.126	
6.875	103.899	103.804	103.670	
6.990	104.340	104.245	104.111	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	98.604	98.570	98.531	
5.125	99.111	99.077	99.038	
5.250	99.939	99.905	99.866	
5.375	99.774	99.742	99.711	
5.500	100.063	100.031	100.000	
5.625	100.285	100.253	100.222	
5.750	100.488	100.456	100.424	
5.875	100.526	100.470	100.415	
5.990	101.250	101.194	101.140	
6.125	101.318	101.262	101.207	
6.250	101.326	101.270	101.215	
6.375	101.356	101.331	101.284	
6.500	102.126	102.101	102.055	
6.625	102.326	102.302	102.255	
6.750	102.676	102.652	102.605	
6.875	103.067	103.042	102.995	
6.990	103.336	103.312	103.265	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.559	97.547	97.514	
5.250	99.184	99.084	98.992	
5.375	99.363	99.262	99.170	
5.500	99.853	99.753	99.660	
5.625	100.161	100.060	99.968	
5.750	101.027	100.927	100.835	
5.875	100.991	100.911	100.844	
5.990	101.383	101.304	101.237	
6.125	101.754	101.674	101.607	
6.250	101.980	101.901	101.834	
6.375	102.003	102.013	101.996	
6.500	102.400	102.410	102.394	
6.625	102.751	102.761	102.744	
6.750	102.501	102.511	102.494	
6.875	102.948	102.854	102.720	
6.990	102.948	102.853	102.719	
7.125	103.303	103.208	103.074	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.224	97.212	97.179	
5.125	97.864	97.852	97.818	
5.250	99.046	98.945	98.853	
5.375	99.698	99.598	99.506	
5.500	100.118	100.017	99.925	
5.625	100.472	100.372	100.280	
5.750	100.825	100.725	100.633	
5.875	101.033	100.953	100.886	
5.990	101.898	101.818	101.752	
6.125	102.118	102.038	101.971	
6.250	102.297	102.217	102.150	
6.375	102.368	102.378	102.361	
6.500	103.299	103.309	103.293	
6.625	103.661	103.672	103.655	
6.750	104.008	103.913	103.786	
6.875	104.559	104.464	104.330	
6.990	105.000	104.905	104.771	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	97.359	97.347	97.314	
5.250	98.984	98.884	98.792	
5.375	99.163	99.062	98.970	
5.500	99.653	99.553	99.460	
5.625	99.961	99.860	99.768	
5.750	100.827	100.727	100.635	
5.875	100.791	100.711	100.644	
5.990	101.183	101.104	101.037	
6.125	101.554	101.474	101.407	
6.250	101.780	101.701	101.634	
6.375	101.803	101.813	101.796	
6.500	102.200	102.210	102.194	
6.625	102.551	102.561	102.544	
6.750	102.301	102.311	102.294	
6.875	102.748	102.654	102.520	
6.990	102.748	102.653	102.519	
7.125	103.103	103.008	102.874	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.224	97.212	97.179	
5.125	97.864	97.852	97.818	
5.250	99.046	98.945	98.853	
5.375	99.698	99.598	99.506	
5.500	100.118	100.017	99.925	
5.625	100.472	100.372	100.280	
5.750	100.825	100.725	100.633	
5.875	101.033	100.953	100.886	
5.990	101.898	101.818	101.752	
6.125	102.118	102.038	101.971	
6.250	102.297	102.217	102.150	
6.375	102.368	102.378	102.361	
6.500	103.299	103.309	103.293	
6.625	103.661	103.672	103.655	
6.750	104.008	103.913	103.786	
6.875	104.559	104.464	104.330	
6.990	105.000	104.905	104.771	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	97.359	97.347	97.314	
5.250	98.984	98.884	98.792	
5.375	99.163	99.062	98.970	
5.500	99.653	99.553	99.460	
5.625	99.961	99.860	99.768	
5.750	100.827	100.727	100.635	
5.875	100.791	100.711	100.644	
5.990	101.183	101.104	101.037	
6.125	101.554	101.474	101.407	
6.250	101.780	101.701	101.634	
6.375	101.803	101.813	101.796	
6.500	102.200	102.210	102.194	
6.625	102.551	102.561	102.544	
6.750	102.301	102.311	102.294	
6.875	102.748	102.654	102.520	
6.990	102.748	102.653	102.519	
7.125	103.103	103.008	102.874	

LLPAs

FHA State Tier Adjustment		
Tier 1 States	CA, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	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
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375

FICO ≥700	
0.500	
FICO 680-699	
0.375	
FICO 660-679	
0.375	
FICO 640-659	
0.125	
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: May 6, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)					VA 20 Year Fixed - (420)					VA 15 Year Fixed - (415)					VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	97.142	97.130	97.097		4.990	96.342	96.330	96.297		4.990	98.382	98.348	98.309		5.125	97.315	97.303	97.270	
5.125	97.779	97.767	97.734		5.125	96.979	96.967	96.934		5.125	98.887	98.853	98.814		5.250	98.895	98.795	98.703	
5.250	98.751	98.651	98.559		5.250	97.951	97.851	97.759		5.250	99.505	99.471	99.431		5.375	99.305	99.204	99.112	
5.375	99.397	99.297	99.205		5.375	98.597	98.497	98.405		5.375	99.333	99.301	99.270		5.500	99.756	99.656	99.564	
5.500	100.084	99.984	99.892		5.500	99.284	99.184	99.092		5.500	99.889	99.857	99.826		5.625	100.282	100.182	100.090	
5.625	100.513	100.412	100.320		5.625	99.713	99.612	99.520		5.625	100.186	100.154	100.123		5.750	100.585	100.485	100.393	
5.750	100.760	100.659	100.567		5.750	99.960	99.859	99.767		5.750	100.282	100.250	100.219		5.875	100.240	100.160	100.094	
5.875	100.911	100.831	100.764		5.875	100.111	100.031	99.964		5.875	100.264	100.208	100.153		5.990	100.633	100.553	100.486	
5.990	101.556	101.476	101.409		5.990	100.756	100.676	100.609		5.990	100.768	100.712	100.657		6.125	101.232	101.153	101.086	
6.125	101.954	101.874	101.807		6.125	101.154	101.074	101.007		6.125	101.014	100.958	100.903		6.250	101.133	101.053	100.986	
6.250	102.067	101.987	101.920		6.250	101.267	101.187	101.120		6.250	100.956	100.900	100.845		6.375	100.914	100.924	100.908	
6.375	102.037	102.047	102.031		6.375	101.237	101.247	101.231		6.375	100.885	100.860	100.813		6.500	101.351	101.362	101.345	
6.500	102.576	102.586	102.570		6.500	101.776	101.786	101.770		6.500	101.263	101.238	101.192		6.625	102.052	102.062	102.045	
6.625	102.784	102.795	102.778		6.625	101.984	101.995	101.978		6.625	101.309	101.285	101.238		6.750	101.389	101.400	101.383	
6.750	103.498	103.403	103.276		6.750	102.698	102.603	102.476		6.750	102.026	102.002	101.955		6.875	102.479	102.384	102.251	
6.875	104.141	104.046	103.912		6.875	103.341	103.246	103.112		6.875	102.508	102.484	102.437		6.990	102.662	102.568	102.434	
6.990	104.476	104.381	104.247		6.990	103.676	103.581	103.447		6.990	102.672	102.648	102.601		7.125	102.468	102.373	102.239	

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	96.892	96.880	96.847		5.125	97.165	97.153	97.120		4.990	96.892	96.880	96.847		5.125	97.165	97.153	97.120	
5.125	97.529	97.517	97.484		5.250	98.745	98.645	98.553		5.125	97.529	97.517	97.484		5.250	98.745	98.645	98.553	
5.250	98.501	98.401	98.309		5.375	99.155	99.054	98.962		5.250	98.501	98.401	98.309		5.375	99.155	99.054	98.962	
5.375	99.147	99.047	98.955		5.500	99.606	99.506	99.414		5.375	99.147	99.047	98.955		5.500	99.606	99.506	99.414	
5.500	99.834	99.734	99.642		5.625	100.132	100.032	99.940		5.500	99.834	99.734	99.642		5.625	100.132	100.032	99.940	
5.625	100.263	100.162	100.070		5.750	100.435	100.335	100.243		5.625	100.263	100.162	100.070		5.750	100.435	100.335	100.243	
5.750	100.510	100.409	100.317		5.875	100.090	100.010	99.944		5.750	100.510	100.409	100.317		5.875	100.090	100.010	99.944	
5.875	100.661	100.581	100.514		5.990	100.483	100.403	100.336		5.875	100.661	100.581	100.514		5.990	100.483	100.403	100.336	
5.990	101.306	101.226	101.159		6.125	101.082	101.003	100.936		5.990	101.306	101.226	101.159		6.125	101.082	101.003	100.936	
6.125	101.704	101.624	101.557		6.250	100.983	100.903	100.836		6.125	101.704	101.624	101.557		6.250	100.983	100.903	100.836	
6.250	101.817	101.737	101.670		6.375	100.764	100.774	100.758		6.250	101.817	101.737	101.670		6.375	100.764	100.774	100.758	
6.375	101.787	101.797	101.781		6.500	101.201	101.212	101.195		6.375	101.787	101.797	101.781		6.500	101.201	101.212	101.195	
6.500	102.326	102.336	102.320		6.625	101.902	101.912	101.895		6.500	102.326	102.336	102.320		6.625	101.902	101.912	101.895	
6.625	102.534	102.545	102.528		6.750	101.239	101.250	101.233		6.625	102.534	102.545	102.528		6.750	101.239	101.250	101.233	
6.750	103.248	103.153	103.026		6.875	102.329	102.234	102.101		6.750	103.248	103.153	103.026		6.875	102.329	102.234	102.101	
6.875	103.891	103.796	103.662		6.990	102.512	102.418	102.284		6.875	103.891	103.796	103.662		6.990	102.512	102.418	102.284	
6.990	104.226	104.131	103.997		7.125	102.318	102.223	102.089		6.990	104.226	104.131	103.997		7.125	102.318	102.223	102.089	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	98.231	98.131	98.039	
5.375	98.877	98.777	98.685	
5.500	99.564	99.464	99.372	
5.625	99.993	99.892	99.800	
5.750	100.240	100.139	100.047	
5.875	100.391	100.311	100.244	
5.990	101.036	100.956	100.889	
6.125	101.434	101.354	101.287	
6.250	101.547	101.467	101.400	
6.375	101.517	101.527	101.511	
6.500	102.056	102.066	102.050	
6.625	102.264	102.275	102.258	
6.750	102.978	102.883	102.756	
6.875	103.621	103.526	103.392	
6.990	103.956	103.861	103.727	
7.125	104.480	104.385	104.251	
7.250	104.749	104.655	104.521	

LLPAs

VA/USDA State Tier Adjustment	
Tier 1 States	AZ, CA, CO, CT, GA, 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, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY 0.250

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 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

SELECT PRICING

Effective: May 6, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	97.442	97.430	97.397	
5.125	98.079	98.067	98.034	
5.250	99.051	98.951	98.859	
5.375	99.697	99.597	99.505	
5.500	100.384	100.284	100.192	
5.625	100.813	100.712	100.620	
5.750	101.060	100.959	100.867	
5.875	101.211	101.131	101.064	
5.990	101.856	101.776	101.709	
6.125	102.254	102.174	102.107	
6.250	102.367	102.287	102.220	
6.375	102.337	102.347	102.331	
6.500	102.876	102.886	102.870	
6.625	103.084	103.095	103.078	
6.750	103.798	103.703	103.576	
6.875	104.441	104.346	104.212	
6.990	104.776	104.681	104.547	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	98.682	98.648	98.609	
5.125	99.187	99.153	99.114	
5.250	99.805	99.771	99.731	
5.375	99.633	99.601	99.570	
5.500	100.189	100.157	100.126	
5.625	100.486	100.454	100.423	
5.750	100.582	100.550	100.519	
5.875	100.564	100.508	100.453	
5.990	101.068	101.012	100.957	
6.125	101.314	101.258	101.203	
6.250	101.256	101.200	101.145	
6.375	101.185	101.160	101.113	
6.500	101.563	101.538	101.492	
6.625	101.609	101.585	101.538	
6.750	102.326	102.302	102.255	
6.875	102.808	102.784	102.737	
6.990	102.972	102.948	102.901	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.192	97.180	97.147	
5.125	97.829	97.817	97.784	
5.250	98.801	98.701	98.609	
5.375	99.447	99.347	99.255	
5.500	100.134	100.034	99.942	
5.625	100.563	100.462	100.370	
5.750	100.810	100.709	100.617	
5.875	100.961	100.881	100.814	
5.990	101.606	101.526	101.459	
6.125	102.004	101.924	101.857	
6.250	102.117	102.037	101.970	
6.375	102.087	102.097	102.081	
6.500	102.626	102.636	102.620	
6.625	102.834	102.845	102.828	
6.750	103.548	103.453	103.326	
6.875	104.191	104.096	103.962	
6.990	104.526	104.431	104.297	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.192	97.180	97.147	
5.125	97.829	97.817	97.784	
5.250	98.801	98.701	98.609	
5.375	99.447	99.347	99.255	
5.500	100.134	100.034	99.942	
5.625	100.563	100.462	100.370	
5.750	100.810	100.709	100.617	
5.875	100.961	100.881	100.814	
5.990	101.606	101.526	101.459	
6.125	102.004	101.924	101.857	
6.250	102.117	102.037	101.970	
6.375	102.087	102.097	102.081	
6.500	102.626	102.636	102.620	
6.625	102.834	102.845	102.828	
6.750	103.548	103.453	103.326	
6.875	104.191	104.096	103.962	
6.990	104.526	104.431	104.297	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.615	97.603	97.570	
5.250	99.195	99.095	99.003	
5.375	99.605	99.504	99.412	
5.500	100.056	99.956	99.864	
5.625	100.582	100.482	100.390	
5.750	100.885	100.785	100.693	
5.875	100.540	100.460	100.394	
5.990	100.933	100.853	100.786	
6.125	101.532	101.453	101.386	
6.250	101.433	101.353	101.286	
6.375	101.214	101.224	101.208	
6.500	101.651	101.662	101.645	
6.625	102.352	102.362	102.345	
6.750	101.689	101.700	101.683	
6.875	102.779	102.684	102.551	
6.990	102.962	102.868	102.734	
7.125	102.768	102.673	102.539	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	97.465	97.453	97.420	
5.250	99.045	98.945	98.853	
5.375	99.455	99.354	99.262	
5.500	99.906	99.806	99.714	
5.625	100.432	100.332	100.240	
5.750	100.735	100.635	100.543	
5.875	100.390	100.310	100.244	
5.990	100.783	100.703	100.636	
6.125	101.382	101.303	101.236	
6.250	101.283	101.203	101.136	
6.375	101.064	101.074	101.058	
6.500	101.501	101.512	101.495	
6.625	102.202	102.212	102.195	
6.750	101.539	101.550	101.533	
6.875	102.629	102.534	102.401	
6.990	102.812	102.718	102.584	
7.125	102.618	102.523	102.389	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	97.465	97.453	97.420	
5.250	99.045	98.945	98.853	
5.375	99.455	99.354	99.262	
5.500	99.906	99.806	99.714	
5.625	100.432	100.332	100.240	
5.750	100.735	100.635	100.543	
5.875	100.390	100.310	100.244	
5.990	100.783	100.703	100.636	
6.125	101.382	101.303	101.236	
6.250	101.283	101.203	101.136	
6.375	101.064	101.074	101.058	
6.500	101.501	101.512	101.495	
6.625	102.202	102.212	102.195	
6.750	101.539	101.550	101.533	
6.875	102.629	102.534	102.401	
6.990	102.812	102.718	102.584	
7.125	102.618	102.523	102.389	

SELECT VA 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	97.615	97.603	97.570	
5.250	99.195	99.095	99.003	
5.375	99.605	99.504	99.412	
5.500	100.056	99.956	99.864	
5.625	100.582	100.482	100.390	
5.750	100.885	100.785	100.693	
5.875	100.540	100.460	100.394	
5.990	100.933	100.853	100.786	
6.125	101.532	101.453	101.386	
6.250	101.433	101.353	101.286	
6.375	101.214	101.224	101.208	
6.500	101.651	101.662	101.645	
6.625	102.352	102.362	102.345	
6.750	101.689	101.700	101.683	
6.875	102.779	102.684	102.551	
6.990	102.962	102.868	102.734	
7.125	102.768	102.673	102.539	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.442	97.430	97.397	
5.125	98.079	98.067	98.034	
5.250	99.051	98.951	98.859	
5.375	99.697	99.597	99.505	
5.500	100.384	100.284	100.192	
5.625	100.813	100.712	100.620	
5.750	101.060	100.959	100.867	
5.875	101.211	101.131	101.064	
5.990	101.856	101.776	101.709	
6.125	102.254	102.174	102.107	
6.250	102.367	102.287	102.220	
6.375	102.337	102.347	102.331	
6.500	102.876	102.886	102.870	
6.625	103.084	103.095	103.078	
6.750	103.798	103.703	103.576	
6.875	104.441	104.346	104.212	
6.990	104.776	104.681	104.547	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.440	97.428	97.395	
5.250	99.020	98.920	98.828	
5.375	99.430	99.329	99.237	
5.500	99.881	99.781	99.689	
5.625	100.407	100.307	100.215	
5.750	100.710	100.610	100.518	
5.875	100.365	100.285	100.219	
5.990	100.758	100.678	100.611	
6.125	101.357	101.278	101.211	
6.250	101.258	101.178	101.111	
6.375	101.039	101.049	101.033	
6.500	101.476	101.487	101.470	
6.625	102.177	102.187	102.170	
6.750	101.514	101.525	101.508	
6.875	102.604	102.509	102.376	
6.990	102.787	102.693	102.559	
7.125	102.593	102.498	102.364	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.432	98.398	98.359	
5.125	98.937	98.903	98.864	
5.250	99.555	99.521	99.481	
5.375	99.383	99.351	99.320	
5.500	99.939	99.907	99.876	
5.625	100.236	100.204	100.173	
5.750	100.332	100.300	100.269	
5.875	100.314	100.258	100.203	
5.990	100.818	100.762	100.707	
6.125	101.064	101.008	100.953	
6.250	101.006	100.950	100.895	
6.375	100.935	100.910	100.863	
6.500	101.313	101.288	101.242	
6.625	101.359	101.335	101.288	
6.750	102.076	102.052	102.005	
6.875	102.558	102.534	102.487	
6.990	102.722	102.698	102.651	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	96.922	96.910	96.877	
5.125	97.559	97.547	97.514	
5.250	98.531	98.431	98.339	
5.375	99.177	99.077	98.985	
5.500	99.864	99.764	99.672	
5.625	100.293	100.192	100.100	
5.750	100.540	100.439	100.3	



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

Effective: May 6, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)			
Rate	15 Day	30 Day	45 Day
4.990	97.264	97.252	97.219
5.125	97.904	97.892	97.858
5.250	99.086	98.985	98.893
5.375	99.738	99.638	99.546
5.500	100.158	100.057	99.965
5.625	100.512	100.412	100.320
5.750	100.865	100.765	100.673
5.875	101.073	100.993	100.926
5.990	101.938	101.858	101.792
6.125	102.158	102.078	102.011
6.250	102.337	102.257	102.190
6.375	102.408	102.418	102.401
6.500	103.339	103.349	103.333
6.625	103.701	103.712	103.695
6.750	104.048	103.953	103.826
6.875	104.599	104.504	104.370
6.990	105.040	104.945	104.811

FHA Streamline 20 Year Fixed - (320SL)			
Rate	15 Day	30 Day	45 Day
5.250	98.261	98.160	98.068
5.375	98.913	98.813	98.721
5.500	99.333	99.232	99.140
5.625	99.687	99.587	99.495
5.750	100.040	99.940	99.848
5.875	100.248	100.168	100.101
5.990	101.113	101.033	100.967
6.125	101.333	101.253	101.186
6.250	101.512	101.432	101.365
6.375	101.583	101.593	101.576
6.500	102.514	102.524	102.580
6.625	102.876	102.887	102.870
6.750	103.223	103.128	103.001
6.875	103.774	103.679	103.545
6.990	104.215	104.120	103.966
7.125	104.722	104.627	104.493
7.250	105.218	105.123	104.989

FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
4.990	98.479	98.445	98.406
5.125	98.986	98.952	98.913
5.250	99.814	99.780	99.741
5.375	99.649	99.617	99.586
5.500	99.938	99.906	99.875
5.625	100.160	100.128	100.097
5.750	100.363	100.331	100.299
5.875	100.401	100.345	100.290
5.990	101.125	101.069	101.015
6.125	101.193	101.137	101.082
6.250	101.201	101.145	101.090
6.375	101.231	101.206	101.159
6.500	102.001	101.976	101.930
6.625	102.201	102.177	102.130
6.750	102.551	102.527	102.480
6.875	102.942	102.917	102.870
6.990	103.211	103.187	103.140

FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.250	98.759	98.659	98.567
5.375	98.938	98.837	98.745
5.500	99.428	99.328	99.235
5.625	99.736	99.635	99.543
5.750	100.602	100.502	100.410
5.875	100.566	100.486	100.419
5.990	100.958	100.879	100.812
6.125	101.329	101.249	101.182
6.250	101.555	101.476	101.409
6.375	101.578	101.588	101.571
6.500	101.975	101.985	101.969
6.625	102.326	102.336	102.319
6.750	102.076	102.086	102.069
6.875	102.523	102.429	102.295
6.990	102.523	102.428	102.294
7.125	102.878	102.783	102.649
7.250	103.374	103.279	103.145

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
5.250	98.751	98.651	98.559
5.375	99.397	99.297	99.205
5.500	100.084	99.984	99.892
5.625	100.513	100.412	100.320
5.750	100.760	100.659	100.567
5.875	100.911	100.831	100.764
5.990	101.556	101.476	101.409
6.125	101.954	101.874	101.807
6.250	102.067	101.987	101.920
6.375	102.037	102.047	102.031
6.500	102.576	102.586	102.570
6.625	102.784	102.795	102.778
6.750	103.498	103.403	103.276
6.875	104.141	104.046	103.912
6.990	104.476	104.381	104.247
7.125	105.000	104.905	104.771
7.250	105.269	105.175	105.041

VA IRRRL 20 Year Fixed - (420IRL)			
Rate	15 Day	30 Day	45 Day
5.250	97.701	97.601	97.509
5.375	98.347	98.247	98.155
5.500	99.034	98.934	98.842
5.625	99.463	99.362	99.270
5.750	99.710	99.609	99.517
5.875	99.861	99.781	99.714
5.990	100.506	100.426	100.359
6.125	100.904	100.824	100.757
6.250	101.017	100.937	100.870
6.375	100.987	100.997	100.981
6.500	101.526	101.536	101.520
6.625	101.734	101.745	101.728
6.750	102.448	102.353	102.226
6.875	103.091	102.996	102.862
6.990	103.426	103.331	103.197
7.125	103.950	103.855	103.721
7.250	104.219	104.125	103.991

VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
4.990	98.132	98.098	98.059
5.125	98.637	98.603	98.564
5.250	99.255	99.221	99.181
5.375	99.083	99.051	99.020
5.500	99.639	99.607	99.576
5.625	99.936	99.904	99.873
5.750	100.032	100.000	99.969
5.875	100.014	99.958	99.903
5.990	100.518	100.462	100.407
6.125	100.764	100.708	100.653
6.250	100.706	100.650	100.595
6.375	100.635	100.610	100.563
6.500	101.013	100.988	100.942
6.625	101.059	101.035	100.988
6.750	101.776	101.752	101.705
6.875	102.258	102.234	102.187
6.990	102.422	102.398	102.351

VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.250	98.720	98.620	98.528
5.375	99.130	99.029	98.937
5.500	99.581	99.481	99.389
5.625	100.107	100.007	99.915
5.750	100.410	100.310	100.218
5.875	100.065	99.985	99.919
5.990	100.458	100.378	100.311
6.125	101.057	100.978	100.911
6.250	100.958	100.878	100.811
6.375	100.739	100.749	100.733
6.500	101.176	101.187	101.170
6.625	101.877	101.887	101.870
6.750	101.214	101.225	101.208
6.875	102.304	102.209	102.076
6.990	102.487	102.393	102.259
7.125	102.293	102.198	102.064
7.250	102.836	102.741	102.607

LLPAs

FHA FICO ≥700
0.500
FHA FICO 680-699
0.375
FHA FICO 660-679
0.375
FHA FICO 640-659
0.125
FHA FICO 620-639
-0.250
VA FICO ≥700
0.375
VA FICO 680-699
0.250
VA FICO 660-679
0.250
VA FICO 640-659
0.000
VA 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 State Tier Adjustment	
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN
Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY
	0.000
	0.150
	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 State Tier Adjustment	
Tier 1 States	CA, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA
Tier 2 States	DC, ID, IN, MI, MO, NC, OH, OK, RI, TN
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA
	0.000
	0.150
	0.250
	0.375
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:

Wednesday, May 6, 2026

Jumbo One Pricing

Jumbo One 30 Year Fixed - (801D)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.424	99.330	99.142	98.955
6.250	99.815	99.721	99.534	99.346
6.375	100.146	100.053	99.865	99.678
6.500	100.425	100.332	100.145	99.957
6.625	100.674	100.580	100.393	100.205
6.750	100.819	100.825	100.637	100.450
6.875	101.131	101.038	100.850	100.663
7.000	101.335	101.241	101.053	100.866
7.125	101.551	101.457	101.269	101.082
7.250	101.716	101.622	101.435	101.247
7.375	101.859	101.766	101.578	101.391
7.500	101.991	101.897	101.710	101.522
7.625	102.111	102.017	101.829	101.642
7.750	102.230	102.137	101.949	101.762
7.875	102.350	102.256	102.069	101.881
8.000	102.470	102.376	102.188	102.001
8.125	102.589	102.496	102.308	102.121
8.250	102.709	102.615	102.428	102.240
8.375	102.829	102.735	102.548	102.360

Jumbo One 10/6 ARM - (8106D)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.054	99.960	98.772	98.585
6.375	99.295	99.201	99.014	98.826
6.500	99.534	99.441	99.253	99.066
6.625	99.626	99.533	99.345	99.158
6.750	99.835	99.742	99.554	99.367
6.875	100.044	99.950	99.763	99.575
7.000	100.253	100.159	99.972	99.784
7.125	100.462	100.368	100.180	99.993
7.250	100.670	100.577	100.389	100.202
7.375	100.879	100.786	100.598	100.411
7.500	101.088	100.994	100.807	100.619
7.625	101.297	101.203	101.016	100.828
7.750	101.506	101.412	101.224	101.037
7.875	101.715	101.621	101.433	101.246
8.000	101.923	101.830	101.642	101.455

Loan Level Price Adjustments (LLPAs)	
FICO	
FICO >= 800	0.800
FICO 760 - 799	0.700
FICO 740 - 759	0.600
FICO 720 - 739	0.450
FICO 700 - 719	-0.050
FICO 680 - 699	-0.950
FICO 660 - 679	-1.500
Other Adjusters	
Investment Property	-0.500
Purchase	0.000
Cashout Refinance	-0.050
Second Home	0.000
Condo (LR and HR)	0.000
2-4 Unit	-0.250
Self-Employed	0.000
UPB > 2mm	-0.250
UPB > 2.5mm	-0.500
DTI > 45	-0.050
DTI < 35	0.100

CLTV							
	<= 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		
Investment Property	-0.500	-0.550	-0.750	-1.250	-1.750		
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refinance	-0.050	-0.100	-0.250	-0.750	-1.250		
Second Home	0.000	0.000	0.000	-0.100	-0.200		
Condo (LR and HR)	0.000	0.000	-0.050	-0.100	-0.200	-0.300	
2-4 Unit	-0.250	-0.375	-0.500	-0.625	-0.750	-1.000	-1.250
Self-Employed	0.000	-0.050	-0.050	-0.100	-0.100	-0.200	-0.250
UPB > 2mm	-0.250	-0.250	-0.250	-0.250	-0.250		
UPB > 2.5mm	-0.500	-0.500	-0.500	-0.500			
DTI > 45	-0.050	-0.050	-0.050	-0.250		-0.500	-0.500
DTI < 35	0.100	0.100	0.100	0.100	0.100	0.100	0.100

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

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Jumbo One Premier Pricing

Jumbo One Premier 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.140	98.031	97.859	97.640
5.875	98.472	98.363	98.191	97.972
6.000	98.804	98.694	98.522	98.304
6.125	99.176	99.066	98.895	98.676
6.250	99.548	99.439	99.267	99.048
6.375	99.647	99.538	99.366	99.147
6.500	99.746	99.637	99.465	99.246
6.625	99.954	99.844	99.672	99.454
6.750	100.161	100.052	99.880	99.661
6.875	100.288	100.179	100.007	99.788
7.000	100.417	100.307	100.135	99.917
7.125	100.475	100.366	100.194	99.975
7.250	100.534	100.424	100.253	100.034
7.375	100.629	100.520	100.348	100.129
7.500	100.724	100.615	100.443	100.224

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.140	98.031	97.859	97.640
5.875	98.472	98.363	98.191	97.972
6.000	98.804	98.694	98.522	98.304
6.125	99.176	99.066	98.895	98.676
6.250	99.548	99.439	99.267	99.048
6.375	99.647	99.538	99.366	99.147
6.500	99.746	99.637	99.465	99.246
6.625	99.954	99.844	99.672	99.454
6.750	100.161	100.052	99.880	99.661
6.875	100.288	100.179	100.007	99.788
7.000	100.417	100.307	100.135	99.917
7.125	100.475	100.366	100.194	99.975
7.250	100.534	100.424	100.253	100.034
7.375	100.629	100.520	100.348	100.129
7.500	100.724	100.615	100.443	100.224

Jumbo One Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.140	98.031	97.859	97.640
5.875	98.472	98.363	98.191	97.972
6.000	98.804	98.694	98.522	98.304
6.125	99.176	99.066	98.895	98.676
6.250	99.548	99.439	99.267	99.048
6.375	99.647	99.538	99.366	99.147
6.500	99.746	99.637	99.465	99.246
6.625	99.954	99.844	99.672	99.454
6.750	100.161	100.052	99.880	99.661
6.875	100.288	100.179	100.007	99.788
7.000	100.417	100.307	100.135	99.917
7.125	100.475	100.366	100.194	99.975
7.250	100.534	100.424	100.253	100.034
7.375	100.629	100.520	100.348	100.129
7.500	100.724	100.615	100.443	100.224

Jumbo One Premier 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	96.497	96.388	96.216	95.997
5.625	96.890	96.781	96.609	96.390
5.750	97.283	97.174	97.002	96.783
5.875	97.614	97.505	97.333	97.114
6.000	97.946	97.836	97.665	97.446
6.125	98.253	98.144	97.972	97.753
6.250	98.561	98.452	98.280	98.061
6.375	98.809	98.700	98.528	98.309
6.500	99.058	98.949	98.777	98.558
6.625	99.360	99.251	99.079	98.860
6.750	99.663	99.553	99.382	99.163

Jumbo One Premier 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	96.078	95.969	95.797	95.578
5.375	96.395	96.285	96.113	95.895
5.500	96.711	96.601	96.430	96.211
5.625	96.971	96.861	96.689	96.471
5.750	97.251	97.142	96.970	96.751
5.875	97.523	97.413	97.241	97.023
6.000	97.809	97.700	97.528	97.309
6.125	98.048	97.939	97.767	97.548
6.250	98.249	98.140	97.968	97.749
6.375	98.506	98.396	98.224	98.006
6.500	98.763	98.654	98.482	98.263
6.625	98.798	98.689	98.517	98.298
6.750	98.833	98.724	98.552	98.333
6.875	99.052	98.943	98.771	98.552
7.000	99.272	99.162	98.991	98.772

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)			
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 30 YR Fixed 2:1 Buydown - (901-BD)			
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 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