

Ratesheet Code: RS-WS

Effective Date: 5/7/26 10:50 AM

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Lock Expiration Days	
15 Day	05/22/26
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45 Day	06/22/26
60 Day	07/06/26
Mortgage Clause	
OCMBC, INC. ISAQA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612	
2025 FHA/VA Loan Limits	
# of Units	Loan Limits
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250
2026 Conforming Loan Limits	
# of Units	Loan Limits
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750

Allowable Fees	
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	
Non-Owner properties located in the following City/County are NOT eligible to be locked:	
•Baltimore City, Maryland	
(Properties located in Baltimore County are not restricted)	

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



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

Wholesale

Effective: May 7, 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	94.710	94.668	94.620	94.569	4.875	94.284	94.241	94.193	94.142	5.750	99.512	99.432	99.350	99.262
4.990	95.346	95.304	95.256	95.205	4.990	94.919	94.877	94.829	94.778	5.875	100.018	99.938	99.856	99.768
5.125	95.788	95.745	95.697	95.646	5.125	95.386	95.344	95.296	95.244	5.990	100.451	100.371	100.289	100.201
5.250	96.453	96.408	96.361	96.309	5.250	96.064	96.019	95.971	95.920	6.125	100.928	100.848	100.766	100.678
5.375	97.096	97.051	97.003	96.952	5.375	96.719	96.674	96.626	96.575	6.250	100.973	100.876	100.781	100.678
5.500	97.713	97.668	97.621	97.569	5.500	97.349	97.304	97.256	97.205	6.375	101.532	101.436	101.340	101.238
5.625	98.264	98.220	98.172	98.121	5.625	97.913	97.868	97.820	97.769	6.500	101.934	101.838	101.742	101.640
5.750	98.860	98.809	98.754	98.695	5.750	98.529	98.477	98.423	98.364	6.625	102.182	102.085	101.990	101.887
5.875	99.425	99.373	99.319	99.260	5.875	99.093	99.041	98.986	98.928	6.750	102.056	101.990	101.935	101.877
5.990	99.900	99.848	99.794	99.735	5.990	99.568	99.516	99.461	99.403	6.875	102.329	102.263	102.208	102.150
6.125	100.419	100.367	100.312	100.253	6.125	100.074	100.022	99.967	99.908	6.990	102.786	102.723	102.668	102.610
6.250	100.872	100.797	100.722	100.641	6.250	100.527	100.452	100.377	100.296	7.125	103.183	103.129	103.075	103.016
6.375	101.458	101.382	101.307	101.227	6.375	101.113	101.037	100.962	100.882	7.250	103.928	103.878	103.830	103.779
6.500	101.874	101.799	101.723	101.643	6.500	101.529	101.454	101.378	101.298	7.375	104.248	104.198	104.151	104.099
6.625	102.085	102.009	101.934	101.854	6.625	101.740	101.664	101.589	101.509	7.500	104.407	104.358	104.310	104.259
6.750	102.536	102.482	102.420	102.354	6.750	102.191	102.137	102.075	102.009	7.625	104.708	104.658	104.611	104.559
6.875	102.788	102.733	102.672	102.606	6.875	102.443	102.388	102.327	102.261	7.750	104.981	104.932	104.884	104.833
6.990	103.305	103.251	103.190	103.124	6.990	102.960	102.906	102.845	102.779	7.875	105.229	105.180	105.132	105.081
7.125	103.671	103.617	103.555	103.489	7.125	103.326	103.272	103.210	103.144	7.990	105.181	105.132	105.084	105.033
7.250	104.311	104.254	104.200	104.141	7.250	103.966	103.909	103.855	103.796	8.125	105.435	105.386	105.338	105.287
7.375	104.504	104.447	104.392	104.334	7.375	104.159	104.102	104.047	103.989					
7.500	104.792	104.736	104.681	104.623	7.500	104.447	104.391	104.336	104.278					
7.625	105.045	104.988	104.934	104.875	7.625	104.700	104.643	104.589	104.530					

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	98.172	98.135	98.099	98.060	5.990	100.994	100.937	100.886	100.831	5.750	98.510	98.459	98.404	98.345
4.990	98.545	98.508	98.471	98.432	6.125	101.235	101.178	101.127	101.072	5.875	99.075	99.023	98.969	98.910
5.125	98.717	98.680	98.643	98.604	6.250	101.578	101.543	101.499	101.452	5.990	99.550	99.498	99.444	99.385
5.250	99.348	99.315	99.279	99.240	6.375	101.922	101.887	101.843	101.796	6.125	100.093	100.041	99.986	99.927
5.375	99.736	99.704	99.667	99.628	6.500	102.135	102.099	102.055	102.009	6.250	100.614	100.545	100.477	100.404
5.500	100.104	100.071	100.035	99.995	6.625	102.218	102.183	102.139	102.092	6.375	101.255	101.187	101.119	101.046
5.625	100.447	100.415	100.378	100.339	6.750	102.533	102.498	102.454	102.407	6.500	101.733	101.665	101.596	101.523
5.750	100.772	100.733	100.697	100.658	6.875	102.604	102.568	102.525	102.478	6.625	102.040	101.972	101.903	101.830
5.875	101.069	101.019	100.983	100.944	6.990	102.872	102.837	102.793	102.746	6.750	102.186	102.132	102.070	102.004
5.990	101.355	101.298	101.248	101.195	7.125	103.032	102.996	102.953	102.906	6.875	102.477	102.421	102.366	102.307
6.125	101.672	101.616	101.565	101.510	7.250	103.085	103.035	102.977	102.914	6.990	102.986	102.929	102.874	102.816
6.250	101.955	101.898	101.847	101.792	7.375	103.172	103.122	103.063	103.001	7.125	103.377	103.320	103.266	103.207
6.375	102.352	102.296	102.244	102.190	7.500	103.024	102.974	102.916	102.853	7.250	103.961	103.904	103.850	103.791
6.500	102.620	102.563	102.512	102.457	7.625	103.149	103.099	103.041	102.978	7.375	104.154	104.097	104.042	103.984
6.625	102.721	102.664	102.613	102.558	7.750	103.272	103.221	103.163	103.101	7.500	104.442	104.386	104.331	104.273
6.750	103.032	102.997	102.953	102.906	7.875	103.396	103.346	103.287	103.225	7.625	104.696	104.640	104.584	104.525
6.875	103.161	103.126	103.082	103.035	7.990	103.259	103.209	103.151	103.088	7.750	104.759	104.703	104.648	104.590
6.990	103.474	103.439	103.395	103.349	8.125	103.395	103.344	103.286	103.224	7.875	104.973	104.916	104.861	104.803
										7.990	104.859	104.802	104.751	104.699
										8.125	105.033	104.983	104.936	104.884

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	96.321	96.276	96.228	96.177	4.875	93.709	93.666	93.618	93.567	5.750	99.437	99.357	99.275	99.187
5.500	96.938	96.893	96.846	96.794	4.990	94.344	94.302	94.254	94.203	5.875	99.943	99.863	99.781	99.693
5.625	97.489	97.445	97.397	97.346	5.125	94.811	94.769	94.721	94.669	5.990	100.376	100.296	100.214	100.126
5.750	98.085	98.034	97.979	97.920	5.250	95.489	95.444	95.396	95.345	6.125	100.853	100.773	100.691	100.603
5.875	98.650	98.598	98.544	98.485	5.375	96.144	96.099	96.051	96.000	6.250	100.898	100.801	100.706	100.603
5.990	99.125	99.073	99.019	98.960	5.500	96.774	96.729	96.681	96.630	6.375	101.457	101.361	101.265	101.163
6.125	99.644	99.592	99.537	99.478	5.625	97.338	97.293	97.245	97.194	6.500	101.859	101.763	101.667	101.565
6.250	100.097	100.022	99.947	99.866	5.750	97.954	97.902	97.848	97.789	6.625	102.107	102.010	101.915	101.812
6.375	100.683	100.607	100.532	100.452	5.875	98.518	98.466	98.411	98.353	6.750	101.981	101.915	101.860	101.802
6.500	101.099	101.024	100.948	100.868	5.990	98.993	98.941	98.886	98.828	6.875	102.254	102.188	102.133	102.075
6.625	101.310	101.234	101.159	101.079	6.125	99.499	99.447	99.392	99.333	6.990	102.711	102.648	102.593	102.535
6.750	101.761	101.707	101.645	101.579	6.250	99.952	99.877	99.802	99.721	7.125	103.108	103.054	103.000	102.941
6.875	102.013	101.958	101.897	101.831	6.375	100.538	100.462	100.387	100.307	7.250	103.853	103.803	103.755	103.704
6.990	102.530	102.476	102.415	102.349	6.500	100.954	100.879	100.803	100.723	7.375	104.173	104.123	104.076	104.024
7.125	102.896	102.842	102.780	102.714	6.625	101.165	101.089	101.014	100.934	7.500	104.332	104.283	104.235	104.184
7.250	103.536	103.479	103.425	103.366	6.750	101.616	101.562	101.500	101.434	7.625	104.633	104.583	104.536	104.484
7.375	103.729	103.672	103.617	103.559	6.875	101.868	101.813	101.752	101.686	7.750	104.906	104.857	104.809	104.758
7.500	104.017	103.961	103.906	103.848	6.990	102.385	102.331	102.270	102.204	7.875	105.154	105.105	105.057	105.006
7.625	104.270	104.213	104.159	104.100	7.125	102.751	102.697	102.635	102.569	7.990	105.106	105.057	105.009	104.958
7.750	104.334	104.278	104.223	104.165	7.250	103.391	103.334	103.280	103.221	8.125	105.360	105.311	105.263	105.212
7.875	104.548	104.491	104.436	104.378	7.375	103.584	103.527	103.472	103.414					
7.990	104.434	104.377	104.322	104.264	7.500	103.872	103.816	103.761	103.703					
8.125	104.539	104.482	104.428	104.369	7.625	104.125	104.068	104.014	103.955					

REFI NOW CONFORMING PRICING



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

Wholesale

Effective: May 7, 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	97.769	97.708	97.640	97.566	5.500	95.719	95.658	95.590	95.516	5.375	95.197	95.136	95.067	94.994
5.625	98.411	98.349	98.281	98.208	5.625	96.361	96.299	96.231	96.158	5.500	95.865	95.804	95.735	95.662
5.750	98.892	98.831	98.762	98.689	5.750	96.842	96.781	96.712	96.639	5.625	96.495	96.433	96.365	96.292
5.875	99.434	99.373	99.305	99.231	5.875	97.380	97.319	97.251	97.177	5.750	96.963	96.901	96.833	96.760
5.990	99.990	99.929	99.860	99.787	5.990	97.936	97.874	97.806	97.733	5.875	97.494	97.433	97.365	97.291
6.125	100.462	100.401	100.333	100.260	6.125	98.392	98.331	98.263	98.190	5.990	98.034	97.973	97.905	97.831
6.250	100.559	100.463	100.367	100.265	6.250	98.489	98.393	98.297	98.195	6.125	98.525	98.464	98.395	98.322
6.375	100.989	100.893	100.797	100.694	6.375	98.919	98.823	98.727	98.624	6.250	98.635	98.539	98.443	98.340
6.500	101.384	101.288	101.192	101.089	6.500	99.314	99.218	99.122	99.019	6.375	99.066	98.969	98.874	98.771
6.625	101.727	101.630	101.535	101.432	6.625	99.657	99.560	99.465	99.362	6.500	99.450	99.354	99.258	99.155
6.750	101.641	101.547	101.474	101.387	6.750	99.571	99.487	99.404	99.317	6.625	99.813	99.716	99.621	99.518
6.875	101.877	101.792	101.710	101.622	6.875	99.807	99.722	99.640	99.552	6.750	99.748	99.663	99.581	99.493
6.990	102.099	102.015	101.932	101.845	6.990	100.029	99.945	99.862	99.775	6.875	100.009	99.924	99.842	99.754
7.125	102.348	102.263	102.181	102.093	7.125	100.278	100.193	100.111	100.023	6.990	100.211	100.127	100.045	99.957
7.250	101.987	101.895	101.813	101.725	7.250	99.917	99.825	99.743	99.655	7.125	100.479	100.394	100.312	100.224
7.375	102.575	102.469	102.366	102.257	7.375	100.505	100.399	100.296	100.187	7.250	100.136	100.044	99.962	99.874
7.500	102.722	102.616	102.513	102.403	7.500	100.652	100.546	100.443	100.333	7.375	100.816	100.710	100.607	100.498
7.625	102.829	102.723	102.620	102.510	7.625	100.759	100.653	100.550	100.440	7.500	100.614	100.509	100.406	100.296
7.750	103.715	103.609	103.507	103.397	7.750	101.645	101.539	101.437	101.327	7.625	100.719	100.614	100.511	100.401
7.875	103.898	103.792	103.690	103.580	7.875	101.828	101.722	101.620	101.510	7.750	101.602	101.496	101.393	101.284
7.990	102.714	102.608	102.506	102.396	7.990	100.644	100.538	100.436	100.326	7.875	101.779	101.674	101.571	101.461
8.125	102.677	102.571	102.468	102.358	8.125	100.559	100.453	100.350	100.240	7.990	100.643	100.537	100.434	100.324

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	99.123	99.075	99.024	98.970	5.990	98.477	98.430	98.379	98.324
6.125	99.339	99.291	99.240	99.185	6.125	98.711	98.664	98.613	98.558
6.250	99.581	99.510	99.444	99.373	6.250	98.967	98.895	98.829	98.759
6.375	99.778	99.706	99.641	99.570	6.375	99.164	99.093	99.027	98.957
6.500	99.941	99.869	99.804	99.733	6.500	99.317	99.245	99.180	99.109
6.625	100.094	100.023	99.957	99.887	6.625	99.490	99.419	99.353	99.283
6.750	100.293	100.243	100.184	100.122	6.750	99.709	99.659	99.601	99.538
6.875	100.427	100.377	100.318	100.256	6.875	99.869	99.818	99.760	99.697
6.990	100.514	100.464	100.405	100.343	6.990	99.936	99.886	99.828	99.765
7.125	100.629	100.579	100.521	100.458	7.125	100.070	100.020	99.962	99.899
7.250	100.373	100.308	100.235	100.157	7.250	99.832	99.767	99.694	99.616
7.375	100.853	100.788	100.715	100.637	7.375	100.404	100.339	100.266	100.188
7.500	100.814	100.749	100.676	100.598	7.500	99.923	99.858	99.785	99.707
7.625	100.783	100.718	100.645	100.567	7.625	99.904	99.839	99.766	99.687
7.750	101.779	101.714	101.641	101.563	7.750	100.906	100.841	100.768	100.690
7.875	101.877	101.812	101.739	101.661	7.875	101.010	100.945	100.872	100.794
7.990	100.638	100.573	100.500	100.421	7.990	99.830	99.765	99.692	99.614

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	94.610	94.568	94.520	94.469	5.375	97.047	96.986	96.917	96.844	5.375	96.296	96.251	96.203	96.152
4.990	95.246	95.204	95.156	95.105	5.500	97.719	97.658	97.590	97.516	5.500	96.913	96.868	96.821	96.769
5.125	95.688	95.645	95.597	95.546	5.625	98.361	98.299	98.231	98.158	5.625	97.464	97.420	97.372	97.321
5.250	96.353	96.308	96.261	96.209	5.750	98.842	98.781	98.712	98.639	5.750	98.060	98.009	97.954	97.895
5.375	96.996	96.951	96.903	96.852	5.875	99.384	99.323	99.255	99.181	5.875	98.625	98.573	98.519	98.460
5.500	97.613	97.568	97.521	97.469	5.990	99.940	99.879	99.810	99.737	5.990	99.100	99.048	98.994	98.935
5.625	98.164	98.120	98.072	98.021	6.125	100.412	100.351	100.283	100.210	6.125	99.619	99.567	99.512	99.453
5.750	98.760	98.709	98.654	98.595	6.250	100.509	100.413	100.317	100.215	6.250	100.072	99.997	99.922	99.841
5.875	99.325	99.273	99.219	99.160	6.375	100.939	100.843	100.747	100.644	6.375	100.658	100.582	100.507	100.427
5.990	99.800	99.748	99.694	99.635	6.500	101.334	101.238	101.142	101.039	6.500	101.074	100.999	100.923	100.843
6.125	100.319	100.267	100.212	100.153	6.625	101.677	101.580	101.485	101.382	6.625	101.285	101.209	101.134	101.054
6.250	100.772	100.697	100.622	100.541	6.750	101.591	101.507	101.424	101.337	6.750	101.736	101.682	101.620	101.554
6.375	101.358	101.282	101.207	101.127	6.875	101.827	101.742	101.660	101.572	6.875	101.988	101.933	101.872	101.806
6.500	101.774	101.699	101.623	101.543	6.990	102.049	101.965	101.882	101.795	6.990	102.505	102.451	102.390	102.324
6.625	101.985	101.909	101.834	101.754	7.125	102.298	102.213	102.131	102.043	7.125	102.871	102.817	102.755	102.689
6.750	102.436	102.382	102.320	102.254	7.250	101.937	101.845	101.763	101.675	7.250	103.511	103.454	103.400	103.341
6.875	102.688	102.633	102.572	102.506	7.375	102.525	102.419	102.316	102.207	7.375	103.704	103.647	103.592	103.534
6.990	103.205	103.151	103.090	103.024	7.500	102.672	102.566	102.463	102.353	7.500	103.992	103.936	103.881	103.823
7.125	103.571	103.517	103.455	103.389	7.625	102.779	102.673	102.570	102.460	7.625	104.245	104.188	104.134	104.075
7.250	104.211	104.154	104.100	104.041	7.750	103.665	103.559	103.457	103.347	7.750	104.309	104.253	104.198	104.140
7.375	104.404	104.347	104.292	104.234	7.875	103.848	103.742	103.640	103.530	7.875	104.523	104.466	104.411	104.353
7.500	104.692	104.636	104.581	104.523	7.990	102.664	102.558	102.456	102.346	7.990	104.409	104.352	104.297	104.239
7.625	104.945	104.888	104.834	104.775	8.125	102.627	102.521	102.418	102.308	8.125	104.514	104.457	104.403	104.344

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	94.610	94.568	94.520	94.469	5.500	97.719	97.658	97.590	97.516	5.375	96.296	96.251	96.203	96.152
4.990	95.246	95.204	95.156	95.105	5.625	98.361	98.299	98.231	98.158	5.500	96.913	96.868	96.821	96.769
5.125	95.688	95.645	95.597	95.546	5.750	98.842	98.781	98.712	98.639	5.625	97.464	97.420	97.372	97.321
5.250	96.353	96.308	96.261	96.209	5.875	99.384	99.323	99.255	99.181	5.750	98.060	98.009	97.954	97.895
5.375	96.996	96.951	96.903	96.852	5.990	99.940	99.879	99.810	99.737	5.875	98.625	98.573	98.519	98.460
5.500	97.613	97.568	97.521	97.469	6.125	100.412	100.351	100.283	100.210	5.990	99.100	99.048	98.994	98.935
5.625	98.164	98.120	98.072	98.021	6.250	100.509	100.413	100.317	100.215	6.125	99.619	99.567	99.512	99.453
5.750	98.760	98.709												



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

SELECT PRICING

Effective: May 7, 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	94.960	94.918	94.870	94.819	4.875	98.422	98.385	98.349	98.310
4.990	95.596	95.554	95.506	95.455	4.990	98.795	98.758	98.721	98.682
5.125	96.038	95.995	95.947	95.896	5.125	98.967	98.930	98.893	98.854
5.250	96.703	96.658	96.611	96.559	5.250	99.598	99.565	99.529	99.490
5.375	97.346	97.301	97.253	97.202	5.375	99.986	99.954	99.917	99.878
5.500	97.963	97.918	97.871	97.819	5.500	100.354	100.321	100.285	100.245
5.625	98.514	98.470	98.422	98.371	5.625	100.697	100.665	100.628	100.589
5.750	99.110	99.059	99.004	98.945	5.750	101.022	100.983	100.947	100.908
5.875	99.675	99.623	99.569	99.510	5.875	101.319	101.269	101.233	101.194
5.990	100.150	100.098	100.044	99.985	5.990	101.605	101.548	101.498	101.445
6.125	100.669	100.617	100.562	100.503	6.125	101.922	101.866	101.815	101.760
6.250	101.122	101.047	100.972	100.891	6.250	102.205	102.148	102.097	102.042
6.375	101.708	101.632	101.557	101.477	6.375	102.602	102.546	102.494	102.440
6.500	102.124	102.049	101.973	101.893	6.500	102.870	102.813	102.762	102.707
6.625	102.335	102.259	102.184	102.104	6.625	102.971	102.914	102.863	102.808
6.750	102.786	102.732	102.670	102.604	6.750	103.282	103.247	103.203	103.156
6.875	103.038	102.983	102.922	102.856	6.875	103.411	103.376	103.332	103.285
6.990	103.555	103.501	103.440	103.374					
7.125	103.921	103.867	103.805	103.739					
7.250	104.561	104.504	104.450	104.391					
7.375	104.754	104.697	104.642	104.584					
7.500	105.042	104.986	104.931	104.873					
7.625	105.295	105.238	105.184	105.125					
7.750	105.359	105.303	105.248	105.190					
7.875	105.573	105.516	105.461	105.403					

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	98.019	97.958	97.890	97.816	5.990	99.373	99.325	99.274	99.220
5.625	98.661	98.599	98.531	98.458	6.125	99.589	99.541	99.490	99.435
5.750	99.142	99.081	99.012	98.939	6.250	99.831	99.760	99.694	99.623
5.875	99.684	99.623	99.555	99.481	6.375	100.028	99.956	99.891	99.820
5.990	100.240	100.179	100.110	100.037	6.500	100.191	100.119	100.054	99.983
6.125	100.712	100.651	100.583	100.510	6.625	100.344	100.273	100.207	100.137
6.250	100.809	100.713	100.617	100.515	6.750	100.543	100.493	100.434	100.372
6.375	101.239	101.143	101.047	100.944	6.875	100.677	100.627	100.568	100.506
6.500	101.634	101.538	101.442	101.339	6.990	100.764	100.714	100.655	100.593
6.625	101.977	101.880	101.785	101.682	7.125	100.879	100.829	100.771	100.708
6.750	101.891	101.807	101.724	101.637	7.250	100.623	100.558	100.485	100.407
6.875	102.127	102.042	101.960	101.872	7.375	101.103	101.038	100.965	100.887
6.990	102.349	102.265	102.182	102.095	7.500	101.064	100.999	100.926	100.848
7.125	102.598	102.513	102.431	102.343	7.625	101.033	100.968	100.895	100.817
7.250	102.237	102.145	102.063	101.975	7.750	102.029	101.964	101.891	101.813
7.375	102.825	102.719	102.616	102.507	7.875	102.127	102.062	101.989	101.911
7.500	102.972	102.866	102.763	102.653					
7.625	103.079	102.973	102.870	102.760					
7.750	103.965	103.859	103.757	103.647					
7.875	104.148	104.042	103.940	103.830					
7.990	102.964	102.858	102.756	102.646					
8.125	102.927	102.821	102.718	102.608					

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	94.860	94.818	94.770	94.719	5.500	97.969	97.908	97.840	97.766
4.990	95.496	95.454	95.406	95.355	5.625	98.611	98.549	98.481	98.408
5.125	95.938	95.895	95.847	95.796	5.750	99.092	99.031	98.962	98.889
5.250	96.603	96.558	96.511	96.459	5.875	99.634	99.573	99.505	99.431
5.375	97.246	97.201	97.153	97.102	5.990	100.190	100.129	100.060	99.987
5.500	97.863	97.818	97.771	97.719	6.125	100.662	100.601	100.533	100.460
5.625	98.414	98.370	98.322	98.271	6.250	100.759	100.663	100.567	100.465
5.750	99.010	98.959	98.904	98.845	6.375	101.189	101.093	100.997	100.894
5.875	99.575	99.523	99.469	99.410	6.500	101.584	101.488	101.392	101.289
5.990	100.050	99.998	99.944	99.885	6.625	101.927	101.830	101.735	101.632
6.125	100.569	100.517	100.462	100.403	6.750	101.841	101.757	101.674	101.587
6.250	101.022	100.947	100.872	100.791	6.875	102.077	101.992	101.910	101.822
6.375	101.608	101.532	101.457	101.377	6.990	102.299	102.215	102.132	102.045
6.500	102.024	101.949	101.873	101.793	7.125	102.548	102.463	102.381	102.293
6.625	102.235	102.159	102.084	102.004	7.250	102.187	102.095	102.013	101.925
6.750	102.686	102.632	102.570	102.504	7.375	102.775	102.669	102.566	102.457
6.875	102.938	102.883	102.822	102.756	7.500	102.922	102.816	102.713	102.603
6.990	103.455	103.401	103.340	103.274	7.625	103.029	102.923	102.820	102.710
7.125	103.821	103.767	103.705	103.639	7.750	103.915	103.809	103.707	103.597
7.250	104.461	104.404	104.350	104.291	7.875	104.098	103.992	103.890	103.780
7.375	104.654	104.597	104.542	104.484	7.990	102.914	102.808	102.706	102.596
7.500	104.942	104.886	104.831	104.773	8.125	102.877	102.771	102.668	102.558
7.625	105.195	105.138	105.084	105.025					

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	94.860	94.818	94.770	94.719	5.500	97.969	97.908	97.840	97.766
4.990	95.496	95.454	95.406	95.355	5.625	98.611	98.549	98.481	98.408
5.125	95.938	95.895	95.847	95.796	5.750	99.092	99.031	98.962	98.889
5.250	96.603	96.558	96.511	96.459	5.875	99.634	99.573	99.505	99.431
5.375	97.246	97.201	97.153	97.102	5.990	100.190	100.129	100.060	99.987
5.500	97.863	97.818	97.771	97.719	6.125	100.662	100.601	100.533	100.460
5.625	98.414	98.370	98.322	98.271	6.250	100.759	100.663	100.567	100.465
5.750	99.010	98.959	98.904	98.845	6.375	101.189	101.093	100.997	100.894
5.875	99.575	99.523	99.469	99.410	6.500	101.584	101.488	101.392	101.289
5.990	100.050	99.998	99.944	99.885	6.625	101.927	101.830	101.735	101.632
6.125	100.569	100.517	100.462	100.403	6.750	101.841	101.757	101.674	101.587
6.250	101.022	100.947	100.872	100.791	6.875	102.077	101.992	101.910	101.822
6.375	101.608	101.532	101.457	101.377	6.990	102.299	102.215	102.132	102.045
6.500	102.024	101.949	101.873	101.793	7.125	102.548	102.463	102.381	102.293
6.625	102.235	102.159	102.084	102.004	7.250	102.187	102.095	102.013	101.925
6.750	102.686	102.632	102.570	102.504	7.375	102.775	102.669	102.566	102.457
6.875	102.938	102.883	102.822	102.756	7.500	102.922	102.816	102.713	102.603
6.990	103.455	103.401	103.340	103.274	7.625	103.029	102.923	102.820	102.710
7.125	103.821	103.767	103.705	103.639	7.750	103.915	103.809	103.707	103.597
7.250	104.461	104.404	104.350	104.291	7.875	104.098	103.992	103.890	103.780
7.375	104.654	104.597	104.542	104.484	7.990	102.914	102.808	102.706	102.596
7.500	104.942	104.886	104.831	104.773	8.125	102.877	102.771	102.668	102.558
7.625	105.195	105.138	105.084	105.025	8.250	102.496	102.369	102.246	102.114



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

Wholesale

Effective: May 7, 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	94.710	94.668	94.620	94.569	4.875	94.284	94.241	94.193	94.142	5.500	98.608	98.535	98.460	98.379
4.990	95.346	95.304	95.256	95.205	4.990	94.919	94.877	94.829	94.778	5.625	99.135	99.062	98.987	98.906
5.125	95.788	95.745	95.697	95.646	5.125	95.386	95.344	95.296	95.244	5.750	99.512	99.432	99.350	99.262
5.250	96.453	96.408	96.361	96.309	5.250	96.064	96.019	95.971	95.920	5.875	100.018	99.938	99.856	99.768
5.375	97.096	97.051	97.003	96.952	5.375	96.719	96.674	96.626	96.575	5.990	100.451	100.371	100.289	100.201
5.500	97.713	97.668	97.621	97.569	5.500	97.349	97.304	97.256	97.205	6.125	100.928	100.848	100.766	100.678
5.625	98.264	98.220	98.172	98.121	5.625	97.913	97.868	97.820	97.769	6.250	100.973	100.876	100.781	100.678
5.750	98.860	98.809	98.754	98.695	5.750	98.529	98.477	98.423	98.364	6.375	101.532	101.436	101.340	101.238
5.875	99.425	99.373	99.319	99.260	5.875	99.093	99.041	98.986	98.928	6.500	101.934	101.838	101.742	101.640
5.990	99.900	99.848	99.794	99.735	5.990	99.568	99.516	99.461	99.403	6.625	102.182	102.085	101.990	101.887
6.125	100.419	100.367	100.312	100.253	6.125	100.074	100.022	99.967	99.908	6.750	102.056	101.990	101.935	101.877
6.250	100.872	100.797	100.722	100.641	6.250	100.527	100.452	100.377	100.296	6.875	102.329	102.263	102.208	102.150
6.375	101.458	101.382	101.307	101.227	6.375	101.113	101.037	100.962	100.882	6.990	102.786	102.723	102.668	102.610
6.500	101.874	101.799	101.723	101.643	6.500	101.529	101.454	101.378	101.298	7.125	103.183	103.129	103.075	103.016
6.625	102.085	102.009	101.934	101.854	6.625	101.740	101.664	101.589	101.509	7.250	103.928	103.878	103.830	103.779
6.750	102.536	102.482	102.420	102.354	6.750	102.191	102.137	102.075	102.009	7.375	104.248	104.198	104.151	104.099
6.875	102.788	102.733	102.672	102.606	6.875	102.443	102.388	102.327	102.261	7.500	104.407	104.358	104.310	104.259
6.990	103.305	103.251	103.190	103.124	6.990	102.960	102.906	102.845	102.779	7.625	104.708	104.658	104.611	104.559
7.125	103.671	103.617	103.555	103.489	7.125	103.326	103.272	103.210	103.144	7.750	104.981	104.932	104.884	104.833
7.250	104.311	104.254	104.200	104.141	7.250	103.966	103.909	103.855	103.796	7.875	105.229	105.180	105.132	105.081
7.375	104.504	104.447	104.392	104.334	7.375	104.159	104.102	104.047	103.989	7.990	105.181	105.132	105.084	105.033
7.500	104.792	104.736	104.681	104.623	7.500	104.447	104.391	104.336	104.278	8.125	105.435	105.386	105.338	105.287
7.625	105.045	104.988	104.934	104.875	7.625	104.700	104.643	104.589	104.530					
7.750	105.109	105.053	104.998	104.940	7.750	104.764	104.708	104.653	104.595					
7.875	105.323	105.266	105.211	105.153	7.875	104.978	104.921	104.866	104.808					
7.990	105.209	105.152	105.097	105.039	7.990	104.864	104.807	104.752	104.694					
8.125	105.314	105.257	105.203	105.144	8.125	104.913	104.856	104.802	104.743					

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	98.545	98.508	98.471	98.432	5.500	100.006	99.954	99.903	99.848	5.875	99.075	99.023	98.969	98.910
5.125	98.717	98.680	98.643	98.604	5.625	100.239	100.189	100.138	100.083	5.990	99.550	99.498	99.444	99.385
5.250	99.348	99.315	99.279	99.240	5.750	100.531	100.474	100.423	100.368	6.125	100.069	100.017	99.962	99.903
5.375	99.736	99.704	99.667	99.628	5.875	100.775	100.719	100.667	100.613	6.250	100.522	100.447	100.372	100.291
5.500	100.104	100.071	100.035	99.995	5.990	100.994	100.937	100.886	100.831	6.375	101.108	101.032	100.957	100.877
5.625	100.447	100.415	100.378	100.339	6.125	101.235	101.178	101.127	101.072	6.500	101.524	101.449	101.373	101.293
5.750	100.772	100.733	100.697	100.658	6.250	101.578	101.543	101.499	101.452	6.625	101.735	101.659	101.584	101.504
5.875	101.069	101.019	100.983	100.944	6.375	101.922	101.887	101.843	101.796	6.750	102.186	102.132	102.070	102.004
5.990	101.355	101.298	101.248	101.195	6.500	102.135	102.099	102.055	102.009	6.875	102.438	102.383	102.322	102.256
6.125	101.672	101.616	101.565	101.510	6.625	102.218	102.183	102.139	102.092	6.990	102.955	102.901	102.840	102.774
6.250	101.955	101.898	101.847	101.792	6.750	102.533	102.498	102.454	102.407	7.125	103.321	103.267	103.205	103.139
6.375	102.352	102.296	102.244	102.190	6.875	102.604	102.568	102.525	102.478	7.250	103.961	103.904	103.850	103.791
6.500	102.620	102.563	102.512	102.457	6.990	102.872	102.837	102.793	102.746	7.375	104.154	104.097	104.042	103.984
6.625	102.721	102.664	102.613	102.558	7.125	103.032	102.996	102.953	102.906	7.500	104.442	104.386	104.331	104.273
6.750	103.032	102.977	102.923	102.868	7.250	103.085	103.035	102.977	102.914	7.625	104.695	104.638	104.584	104.525
6.875	103.161	103.126	103.082	103.035						7.750	104.759	104.703	104.648	104.590
6.990	103.474	103.439	103.395	103.349						7.875	104.973	104.916	104.861	104.803
										7.990	104.859	104.802	104.747	104.689
										8.125	104.964	104.907	104.853	104.794

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	99.425	99.373	99.319	99.260
5.990	99.900	99.848	99.794	99.735
6.125	100.419	100.367	100.312	100.253
6.250	100.872	100.797	100.722	100.641
6.375	101.458	101.382	101.307	101.227
6.500	101.874	101.799	101.723	101.643
6.625	102.085	102.009	101.934	101.854
6.750	102.536	102.482	102.420	102.354
6.875	102.788	102.733	102.672	102.606
6.990	103.305	103.251	103.190	103.124
7.125	103.671	103.617	103.555	103.489
7.250	104.311	104.254	104.200	104.141
7.375	104.504	104.447	104.392	104.334
7.500	104.792	104.736	104.681	104.623
7.625	105.045	104.988	104.934	104.875
7.750	105.109	105.053	104.998	104.940
7.875	105.323	105.266	105.211	105.153
7.990	105.209	105.152	105.097	105.039
8.125	105.314	105.257	105.203	105.144

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	97.419	97.358	97.290	97.216	5.500	95.115	95.054	94.985	94.912	5.500	97.503	97.456	97.405	97.350
5.625	98.061	97.999	97.931	97.858	5.625	95.745	95.683	95.615	95.542	5.625	97.813	97.765	97.714	97.659
5.750	98.542	98.481	98.412	98.339	5.750	96.213	96.151	96.083	96.010	5.750	97.850	97.803	97.752	97.697
5.875	99.084	99.023	98.955	98.881	5.875	96.744	96.683	96.615	96.541	5.875	98.115	98.068	98.017	97.962
5.990	99.640	99.579	99.510	99.437	5.990	97.284	97.223	97.155	97.081	5.990	98.437	98.390	98.339	98.284
6.125	100.112	100.051	99.983	99.910	6.125	97.775	97.714	97.645	97.572	6.125	98.671	98.624	98.573	98.518
6.250	100.209	100.113	100.017	99.915	6.250	97.885	97.789	97.693	97.590	6.250	98.927	98.855	98.789	98.719
6.375	100.639	100.543	100.447	100.344	6.375	98.316	98.219	98.124	98.021	6.375	99.124	99.053	98.987	98.917
6.500	101.034	100.938	100.842	100.739	6.500	98.700	98.604	98.508	98.405	6.500	99.277	99.205	99.140	99.069
6.625	101.377	101.280	101.185	101.082	6.625	99.063	98.966	98.871	98.768	6.625	99.450	99.379	99.313	99.243
6.750	101.291	101.207	101.124	101.037	6.750	99.988	99.893	99.831	99.743	6.750	99.669	99.619	99.561	99.498
6.875	101.527	101.442	101.360	101.272	6.875	99.259	99.174	99.092	99.004	6.875	99.829	99.778	99.720	99.657
6.990	101.749	101.665	101.582	101.495	6.990	99.461	99.377	99.295	99.207	6.990	99.896	99.846	99.788	99.725
7.125	101.998	101.913	101.831	101.743	7.125	99.729	99.644</							



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

Wholesale

Effective: May 7, 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	94.610	94.568	94.520	94.469	5.990	99.590	99.529	99.460	99.387	5.375	96.296	96.251	96.203	96.152
4.990	95.246	95.204	95.156	95.105	6.125	100.062	100.001	99.933	99.860	5.500	96.913	96.868	96.821	96.769
5.125	95.688	95.645	95.597	95.546	6.250	100.159	100.063	99.967	99.865	5.625	97.464	97.420	97.372	97.321
5.250	96.353	96.308	96.261	96.209	6.375	100.589	100.493	100.397	100.294	5.750	98.060	98.009	97.954	97.895
5.375	96.996	96.951	96.903	96.852	6.500	100.984	100.888	100.792	100.689	5.875	98.625	98.573	98.519	98.460
5.500	97.613	97.568	97.521	97.469	6.625	101.327	101.230	101.135	101.032	5.990	99.100	99.048	98.994	98.935
5.625	98.164	98.120	98.072	98.021	6.750	101.241	101.157	101.074	100.987	6.125	99.619	99.567	99.512	99.453
5.750	98.760	98.709	98.654	98.595	6.875	101.477	101.392	101.310	101.222	6.250	100.072	99.997	99.922	99.841
5.875	99.325	99.273	99.219	99.160	6.990	101.699	101.615	101.532	101.445	6.375	100.658	100.582	100.507	100.427
5.990	99.800	99.748	99.694	99.635	7.125	101.948	101.863	101.781	101.693	6.500	101.074	100.999	100.923	100.843
6.125	100.319	100.267	100.212	100.153	7.250	101.587	101.495	101.413	101.325	6.625	101.285	101.209	101.134	101.054
6.250	100.772	100.697	100.622	100.541	7.375	102.175	102.069	101.966	101.857	6.750	101.736	101.682	101.620	101.554
6.375	101.358	101.282	101.207	101.127	7.500	102.322	102.216	102.113	102.003	6.875	101.988	101.933	101.872	101.806
6.500	101.774	101.699	101.623	101.543	7.625	102.429	102.323	102.220	102.110	6.990	102.505	102.451	102.390	102.324
6.625	101.985	101.909	101.834	101.754	7.750	103.315	103.209	103.107	102.997	7.125	102.871	102.817	102.755	102.689
6.750	102.436	102.382	102.320	102.254	7.875	103.498	103.392	103.290	103.180	7.250	103.511	103.454	103.400	103.341
6.875	102.688	102.633	102.572	102.506	7.990	102.314	102.208	102.106	101.996	7.375	103.704	103.647	103.592	103.534
6.990	103.205	103.151	103.090	103.024	8.125	102.277	102.171	102.068	101.958	7.500	103.992	103.936	103.881	103.823
7.125	103.571	103.517	103.455	103.389	8.250	101.896	101.769	101.646	101.514	7.625	104.245	104.188	104.134	104.075
7.250	104.211	104.154	104.100	104.041						7.750	104.309	104.253	104.198	104.140
7.375	104.404	104.347	104.292	104.234						7.875	104.523	104.466	104.411	104.353
7.500	104.692	104.636	104.581	104.523						7.990	104.409	104.352	104.297	104.239
7.625	104.945	104.888	104.834	104.775						8.125	104.514	104.457	104.403	104.344

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	94.610	94.568	94.520	94.469	5.990	99.590	99.529	99.460	99.387	5.375	96.296	96.251	96.203	96.152
4.990	95.246	95.204	95.156	95.105	6.125	100.062	100.001	99.933	99.860	5.500	96.913	96.868	96.821	96.769
5.125	95.688	95.645	95.597	95.546	6.250	100.159	100.063	99.967	99.865	5.625	97.464	97.420	97.372	97.321
5.250	96.353	96.308	96.261	96.209	6.375	100.589	100.493	100.397	100.294	5.750	98.060	98.009	97.954	97.895
5.375	96.996	96.951	96.903	96.852	6.500	100.984	100.888	100.792	100.689	5.875	98.625	98.573	98.519	98.460
5.500	97.613	97.568	97.521	97.469	6.625	101.327	101.230	101.135	101.032	5.990	99.100	99.048	98.994	98.935
5.625	98.164	98.120	98.072	98.021	6.750	101.241	101.157	101.074	100.987	6.125	99.619	99.567	99.512	99.453
5.750	98.760	98.709	98.654	98.595	6.875	101.477	101.392	101.310	101.222	6.250	100.072	99.997	99.922	99.841
5.875	99.325	99.273	99.219	99.160	6.990	101.699	101.615	101.532	101.445	6.375	100.658	100.582	100.507	100.427
5.990	99.800	99.748	99.694	99.635	7.125	101.948	101.863	101.781	101.693	6.500	101.074	100.999	100.923	100.843
6.125	100.319	100.267	100.212	100.153	7.250	101.587	101.495	101.413	101.325	6.625	101.285	101.209	101.134	101.054
6.250	100.772	100.697	100.622	100.541	7.375	102.175	102.069	101.966	101.857	6.750	101.736	101.682	101.620	101.554
6.375	101.358	101.282	101.207	101.127	7.500	102.322	102.216	102.113	102.003	6.875	101.988	101.933	101.872	101.806
6.500	101.774	101.699	101.623	101.543	7.625	102.429	102.323	102.220	102.110	6.990	102.505	102.451	102.390	102.324
6.625	101.985	101.909	101.834	101.754	7.750	103.315	103.209	103.107	102.997	7.125	102.871	102.817	102.755	102.689
6.750	102.436	102.382	102.320	102.254	7.875	103.498	103.392	103.290	103.180	7.250	103.511	103.454	103.400	103.341
6.875	102.688	102.633	102.572	102.506	7.990	102.314	102.208	102.106	101.996	7.375	103.704	103.647	103.592	103.534
6.990	103.205	103.151	103.090	103.024	8.125	102.277	102.171	102.068	101.958	7.500	103.992	103.936	103.881	103.823
7.125	103.571	103.517	103.455	103.389	8.250	101.896	101.769	101.646	101.514	7.625	104.245	104.188	104.134	104.075
7.250	104.211	104.154	104.100	104.041	8.375	102.409	102.282	102.159	102.027	7.750	104.309	104.253	104.198	104.140
7.375	104.404	104.347	104.292	104.234	8.500	102.521	102.394	102.271	102.139	7.875	104.523	104.466	104.411	104.353
7.500	104.692	104.636	104.581	104.523	8.625	102.635	102.508	102.385	102.253	7.990	104.409	104.352	104.297	104.239
7.625	104.945	104.888	104.834	104.775	8.750	102.786	102.659	102.536	102.404	8.125	104.514	104.457	104.403	104.344



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

SELECT PRICING

Effective: May 7, 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	94.960	94.918	94.870	94.819	4.875	98.422	98.385	98.349	98.310
4.990	95.596	95.554	95.506	95.455	4.990	98.795	98.758	98.721	98.682
5.125	96.038	95.995	95.947	95.896	5.125	98.967	98.930	98.893	98.854
5.250	96.703	96.658	96.611	96.559	5.250	99.598	99.565	99.529	99.490
5.375	97.346	97.301	97.253	97.202	5.375	99.986	99.954	99.917	99.878
5.500	97.963	97.918	97.871	97.819	5.500	100.354	100.321	100.285	100.245
5.625	98.514	98.470	98.422	98.371	5.625	100.697	100.665	100.628	100.589
5.750	99.110	99.059	99.004	98.945	5.750	101.022	100.983	100.947	100.908
5.875	99.675	99.623	99.569	99.510	5.875	101.319	101.269	101.233	101.194
5.990	100.150	100.098	100.044	99.985	5.990	101.605	101.548	101.498	101.445
6.125	100.669	100.617	100.562	100.503	6.125	101.922	101.866	101.815	101.760
6.250	101.122	101.047	100.972	100.891	6.250	102.205	102.148	102.097	102.042
6.375	101.708	101.632	101.557	101.477	6.375	102.602	102.546	102.494	102.440
6.500	102.124	102.049	101.973	101.893	6.500	102.870	102.813	102.762	102.707
6.625	102.335	102.259	102.184	102.104	6.625	102.971	102.914	102.863	102.808
6.750	102.786	102.732	102.670	102.604	6.750	103.282	103.247	103.203	103.156
6.875	103.038	102.983	102.922	102.856	6.875	103.411	103.376	103.332	103.285
6.990	103.555	103.501	103.440	103.374	6.990	103.724	103.689	103.645	103.599
7.125	103.921	103.867	103.805	103.739	7.125	103.934	103.899	103.855	103.808
7.250	104.561	104.504	104.450	104.391	7.250	103.825	103.775	103.716	103.654
7.375	104.754	104.697	104.642	104.584					
7.500	105.042	104.986	104.931	104.873					
7.625	105.295	105.238	105.184	105.125					
7.750	105.359	105.303	105.248	105.190					
7.875	105.573	105.516	105.461	105.403					
7.990	105.459	105.402	105.347	105.289					
8.125	105.564	105.507	105.453	105.394					

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	97.669	97.608	97.540	97.466	5.990	98.687	98.640	98.589	98.534
5.625	98.311	98.249	98.181	98.108	6.125	98.921	98.874	98.823	98.768
5.750	98.792	98.731	98.662	98.589	6.250	99.177	99.105	99.039	98.969
5.875	99.334	99.273	99.205	99.131	6.375	99.374	99.303	99.237	99.167
5.990	99.890	99.829	99.760	99.687	6.500	99.527	99.455	99.390	99.319
6.125	100.362	100.301	100.233	100.160	6.625	99.700	99.629	99.563	99.493
6.250	100.459	100.393	100.267	100.165	6.750	99.919	99.869	99.811	99.748
6.375	100.889	100.793	100.697	100.594	6.875	100.079	100.028	99.970	99.907
6.500	101.284	101.188	101.092	100.989	6.990	100.146	100.096	100.038	99.975
6.625	101.627	101.530	101.435	101.332	7.125	100.280	100.230	100.172	100.109
6.750	101.541	101.457	101.374	101.287	7.250	100.042	99.977	99.904	99.826
6.875	101.777	101.692	101.610	101.522	7.375	100.614	100.549	100.476	100.398
6.990	101.999	101.915	101.832	101.745	7.500	100.323	100.258	100.185	100.107
7.125	102.248	102.163	102.081	101.993	7.625	100.304	100.239	100.166	100.087
7.250	101.887	101.795	101.713	101.625	7.750	101.306	101.241	101.168	101.090
7.375	102.475	102.369	102.266	102.157	7.875	101.410	101.345	101.272	101.194
7.500	102.622	102.516	102.413	102.303	7.990	100.230	100.165	100.092	100.014
7.625	102.729	102.623	102.520	102.410					
7.750	103.615	103.509	103.407	103.297					
7.875	103.798	103.692	103.590	103.480					
7.990	102.614	102.508	102.406	102.296					
8.125	102.577	102.471	102.368	102.258					

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	94.860	94.818	94.770	94.719	5.990	99.840	99.779	99.710	99.637
4.990	95.496	95.454	95.406	95.355	6.125	100.312	100.251	100.183	100.110
5.125	95.938	95.895	95.847	95.796	6.250	100.409	100.313	100.217	100.115
5.250	96.603	96.558	96.511	96.459	6.375	100.839	100.743	100.647	100.544
5.375	97.246	97.201	97.153	97.102	6.500	101.234	101.138	101.042	100.939
5.500	97.863	97.818	97.771	97.719	6.625	101.577	101.480	101.385	101.282
5.625	98.414	98.370	98.322	98.271	6.750	101.491	101.407	101.324	101.237
5.750	99.010	98.959	98.904	98.845	6.875	101.727	101.642	101.560	101.472
5.875	99.575	99.523	99.469	99.410	6.990	101.949	101.865	101.782	101.695
5.990	100.050	99.998	99.944	99.885	7.125	102.198	102.113	102.031	101.943
6.125	100.569	100.517	100.462	100.403	7.250	101.837	101.745	101.663	101.575
6.250	101.022	100.947	100.872	100.791	7.375	102.425	102.319	102.216	102.107
6.375	101.608	101.532	101.457	101.377	7.500	102.572	102.466	102.363	102.253
6.500	102.024	101.949	101.873	101.793	7.625	102.679	102.573	102.470	102.360
6.625	102.235	102.159	102.084	102.004	7.750	103.565	103.459	103.357	103.247
6.750	102.686	102.632	102.570	102.504	7.875	103.748	103.642	103.540	103.430
6.875	102.938	102.883	102.822	102.756	7.990	102.564	102.458	102.356	102.246
6.990	103.455	103.401	103.340	103.274	8.125	102.527	102.421	102.318	102.208
7.125	103.821	103.767	103.705	103.639	8.250	102.146	102.019	101.896	101.764
7.250	104.461	104.404	104.350	104.291	8.375	102.659	102.532	102.409	102.277
7.375	104.654	104.597	104.542	104.484	8.500	102.771	102.644	102.521	102.389
7.500	104.942	104.886	104.831	104.773					
7.625	105.195	105.138	105.084	105.025					

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	94.860	94.818	94.770	94.719	5.990	99.840	99.779	99.710	99.637
4.990	95.496	95.454	95.406	95.355	6.125	100.312	100.251	100.183	100.110
5.125	95.938	95.895	95.847	95.796	6.250	100.409	100.313	100.217	100.115
5.250	96.603	96.558	96.511	96.459	6.375	100.839	100.743	100.647	100.544
5.375	97.246	97.201	97.153	97.102	6.500	101.234	101.138	101.042	100.939
5.500	97.863	97.818	97.771	97.719	6.625	101.577	101.480	101.385	101.282
5.625	98.414	98.370	98.322	98.271	6.750	101.491	101.407	101.324	101.237
5.750	99.010	98.959	98.904	98.845	6.875	101.727	101.642	101.560	101.472
5.875	99.575	99.523	99.469	99.410	6.990	101.949	101.865	101.782	101.695
5.990	100.050	99.998	99.944	99.885	7.125	102.198	102.113	102.031	101.943
6.125	100.569	100.517	100.462	100.403	7.250	101.837	101.745	101.663	101.575
6.250	101.022	100.947	100.872	100.791	7.375	102.425	102.319	102.216	102.107
6.375	101.608	101.532	101.457	101.377	7.500	102.572	102.466	102.363	102.253
6.500	102.024	101.949	101.873	101.793	7.625	102.679	102.573	102.470	102.360
6.625	102.235	102.159	102.084	102.004	7.750	103.565	103.459	103.357	103.247
6.750	102.686	102.632	102.570	102.504	7.875	103.748	103.642	103.540	103.430
6.875	102.938	102.883	102.822	102.756	7.990	102.564	102.458	102.356	102.246
6.990	103.455	103.401	103.340	103.274	8.125	102.527	102.421	102.318	102.208
7.125	103.821	103.767	103.705	103.639	8.250	102.146	102.019	101.896	101.764
7.250	104.461	104.404	104.350	104.291	8.375	102.659	102.532	102.409	102.277
7.375	104.654	104.597	104.542	104.484	8.500	102.771	102.644	102.521	102.389
7.500	104.942	104.886	104.831	104.773					
7.625	105.195	105.138	105.084	105.025					



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

Effective: May 7, 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 7, 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	98.169	98.108	98.040	97.966	5.500	96.119	96.058	95.990	95.916	5.375	95.597	95.536	95.467	95.394
5.625	98.811	98.749	98.681	98.608	5.625	96.761	96.699	96.631	96.558	5.500	96.265	96.204	96.135	96.062
5.750	99.542	99.481	99.412	99.339	5.750	97.492	97.431	97.362	97.289	5.625	96.895	96.833	96.765	96.692
5.875	100.084	100.023	99.955	99.881	5.875	98.030	97.969	97.901	97.827	5.750	97.613	97.551	97.483	97.410
5.990	100.540	100.479	100.410	100.337	5.990	98.486	98.424	98.356	98.283	5.875	98.144	98.083	98.015	97.941
6.125	101.012	100.951	100.883	100.810	6.125	98.942	98.881	98.813	98.740	5.990	98.584	98.523	98.455	98.381
6.250	100.759	100.663	100.567	100.465	6.250	98.689	98.593	98.497	98.395	6.125	99.075	99.014	98.945	98.872
6.375	101.189	101.093	100.997	100.894	6.375	99.119	99.023	98.927	98.824	6.250	98.835	98.739	98.643	98.540
6.500	101.609	101.513	101.417	101.314	6.500	99.539	99.443	99.347	99.244	6.375	99.266	99.169	99.074	98.971
6.625	101.927	101.830	101.735	101.632	6.625	99.857	99.760	99.665	99.562	6.500	99.675	99.579	99.483	99.380
6.750	101.716	101.632	101.549	101.462	6.750	99.646	99.562	99.479	99.392	6.625	100.013	99.916	99.821	99.718
6.875	101.952	101.867	101.785	101.697	6.875	99.882	99.797	99.715	99.627	6.750	99.823	99.738	99.656	99.568
6.990	102.224	102.140	102.057	101.971	6.990	100.154	100.070	99.987	99.900	6.875	100.084	99.999	99.917	99.829
7.125	102.473	102.388	102.306	102.218	7.125	100.403	100.318	100.236	100.148	6.990	100.336	100.252	100.170	100.082
7.250	102.312	102.220	102.138	102.050	7.250	100.242	100.150	100.068	99.980	7.125	100.604	100.519	100.437	100.349
7.375	102.525	102.419	102.316	102.207	7.375	100.455	100.349	100.246	100.137	7.250	100.461	100.369	100.287	100.199
7.500	102.797	102.691	102.588	102.478	7.500	100.727	100.621	100.518	100.408	7.375	100.766	100.660	100.557	100.448
7.625	103.029	102.923	102.820	102.710	7.625	100.959	100.853	100.750	100.640	7.500	100.689	100.584	100.481	100.371
7.750	103.015	102.909	102.807	102.697	7.750	100.945	100.839	100.737	100.627	7.625	100.919	100.814	100.711	100.601
7.875	103.198	103.092	102.990	102.880	7.875	101.128	101.022	100.920	100.810	7.750	100.902	100.796	100.693	100.584
7.990	103.289	103.183	103.081	102.971	7.990	101.219	101.113	101.011	100.901	7.875	101.079	100.974	100.871	100.761
8.125	103.252	103.146	103.043	102.933						7.990	101.218	101.112	101.009	100.899
8.250	102.871	102.744	102.621	102.489										
8.375	102.909	102.782	102.659	102.527										
8.500	103.021	102.894	102.771	102.639										
8.625	103.135	103.008	102.885	102.753										

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	99.362	99.315	99.264	99.209	5.990	99.027	98.980	98.929	98.874
6.125	99.596	99.549	99.498	99.443	6.125	99.261	99.214	99.163	99.108
6.250	99.502	99.430	99.364	99.294	6.250	99.167	99.095	99.029	98.959
6.375	99.699	99.628	99.562	99.492	6.375	99.364	99.293	99.227	99.157
6.500	99.877	99.805	99.740	99.669	6.500	99.542	99.470	99.405	99.334
6.625	100.025	99.954	99.888	99.818	6.625	99.690	99.619	99.553	99.483
6.750	100.119	100.069	100.011	99.948	6.750	99.784	99.734	99.676	99.613
6.875	100.279	100.228	100.170	100.107	6.875	99.944	99.893	99.835	99.772
6.990	100.396	100.346	100.288	100.225	6.990	100.061	100.011	99.953	99.890
7.125	100.530	100.480	100.422	100.359	7.125	100.195	100.145	100.087	100.024
7.250	100.492	100.427	100.354	100.276	7.250	100.157	100.092	100.019	99.941
7.375	100.689	100.624	100.551	100.473	7.375	100.354	100.289	100.216	100.138
7.500	100.523	100.458	100.385	100.307	7.500	99.998	99.933	99.860	99.782
7.625	100.629	100.564	100.491	100.412	7.625	100.104	100.039	99.966	99.887
7.750	100.731	100.666	100.593	100.515	7.750	100.206	100.141	100.068	99.990
7.875	100.835	100.770	100.697	100.619	7.875	100.310	100.245	100.172	100.094
7.990	100.930	100.865	100.792	100.714	7.990	100.405	100.340	100.267	100.189



LoanStream Mortgage
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Effective: May 7, 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	-1.625				
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 7, 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	99.901	99.805	99.661
6.500	99.931	99.835	99.691
6.625	100.421	100.325	100.181
6.750	100.939	100.795	100.651
6.875	101.429	101.172	100.841
6.990	101.868	101.611	101.280
7.000	101.898	101.641	101.310
7.125	102.358	102.101	101.770
7.250	102.829	102.541	102.210
7.375	103.289	102.999	102.637
7.490	103.693	103.403	103.041
7.500	103.728	103.438	103.076
7.625	104.158	103.868	103.506
7.750	104.578	104.288	103.926
7.875	102.696	102.391	101.997
7.990	103.055	102.750	102.356
8.000	103.085	102.780	102.386

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	99.151	99.055	98.911
6.500	99.181	99.085	98.941
6.625	99.671	99.575	99.431
6.750	100.189	100.045	99.901
6.875	100.679	100.422	100.091
6.990	101.118	100.861	100.530
7.000	101.148	100.891	100.560
7.125	101.608	101.351	101.020
7.250	102.079	101.791	101.460
7.375	102.539	102.249	101.887
7.490	102.948	102.658	102.296
7.500	102.978	102.688	102.326
7.625	103.408	103.118	102.756
7.750	103.828	103.538	103.176
7.875	101.946	101.641	101.247
7.990	102.305	102.000	101.606
8.000	102.335	102.030	101.636

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	97.901	97.805	97.661
6.500	97.931	97.835	97.691
6.625	98.421	98.325	98.181
6.750	98.939	98.795	98.651
6.875	99.429	99.172	98.841
6.990	99.868	99.611	99.280
7.000	99.898	99.641	99.310
7.125	100.358	100.101	99.770
7.250	100.829	100.541	100.210
7.375	101.289	100.999	100.637
7.490	101.698	101.408	101.046
7.500	101.728	101.438	101.076
7.625	102.158	101.868	101.506
7.750	102.578	102.288	101.926
7.875	100.696	100.391	99.997
7.990	101.055	100.750	100.356
8.000	101.085	100.780	100.386

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	97.203	97.151	97.055
6.500	97.233	97.181	97.085
6.625	97.723	97.671	97.575
6.750	98.317	98.189	98.045
6.875	98.807	98.679	98.422
6.990	99.246	99.118	98.861
7.000	99.276	99.148	98.891
7.125	99.736	99.608	99.351
7.250	100.222	100.079	99.791
7.375	100.682	100.539	100.249
7.490	101.091	100.948	100.658
7.500	101.121	100.978	100.688
7.625	101.551	101.408	101.118
7.750	101.971	101.828	101.538
7.875	100.097	99.946	99.641
7.990	100.456	100.305	100.000
8.000	100.486	100.335	100.030

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	97.401	97.305	97.161
6.500	97.431	97.335	97.191
6.625	97.921	97.825	97.681
6.750	98.439	98.295	98.151
6.875	98.929	98.672	98.341
6.990	99.368	99.111	98.780
7.000	99.398	99.141	98.810
7.125	99.858	99.601	99.270
7.250	100.329	100.041	99.710
7.375	100.789	100.499	100.137
7.490	101.198	100.908	100.546
7.500	101.228	100.938	100.576
7.625	101.658	101.368	101.006
7.750	102.078	101.788	101.426
7.875	100.196	99.891	99.497
7.990	100.555	100.250	99.856
8.000	100.585	100.280	99.886

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 7, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	97.200	97.159	97.100	
5.125	97.840	97.798	97.740	
5.250	98.970	98.871	98.771	
5.375	99.623	99.523	99.423	
5.500	100.042	99.943	99.842	
5.625	100.397	100.297	100.197	
5.750	100.750	100.651	100.550	
5.875	101.006	100.927	100.860	
5.990	101.871	101.792	101.725	
6.125	102.091	102.012	101.945	
6.250	102.270	102.191	102.124	
6.375	102.400	102.388	102.354	
6.500	103.332	103.319	103.285	
6.625	103.694	103.681	103.648	
6.750	103.893	103.812	103.779	
6.875	104.444	104.340	104.206	
6.990	104.895	104.781	104.647	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
4.990	96.390	96.349	96.290	
5.125	97.030	96.988	96.930	
5.250	98.160	98.061	97.961	
5.375	98.813	98.713	98.613	
5.500	99.232	99.133	99.032	
5.625	99.587	99.487	99.387	
5.750	99.940	99.841	99.740	
5.875	100.196	100.117	100.050	
5.990	101.061	100.982	100.915	
6.125	101.281	101.202	101.135	
6.250	101.460	101.381	101.314	
6.375	101.590	101.578	101.544	
6.500	102.522	102.509	102.475	
6.625	102.884	102.871	102.838	
6.750	103.083	103.002	102.969	
6.875	103.634	103.530	103.396	
6.990	104.075	103.971	103.837	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	98.258	98.223	98.184	
5.125	98.766	98.731	98.692	
5.250	99.593	99.559	99.520	
5.375	99.569	99.535	99.496	
5.500	99.858	99.823	99.784	
5.625	100.080	100.045	100.006	
5.750	100.282	100.248	100.209	
5.875	100.335	100.287	100.256	
5.990	101.059	101.011	100.980	
6.125	101.127	101.078	101.047	
6.250	101.135	101.087	101.055	
6.375	101.104	101.088	101.073	
6.500	101.875	101.859	101.843	
6.625	102.075	102.059	102.043	
6.750	102.550	102.534	102.518	
6.875	102.940	102.924	102.909	
6.990	103.210	103.194	103.179	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.285	97.244	97.185	
5.250	98.859	98.760	98.659	
5.375	99.037	98.938	98.837	
5.500	99.528	99.428	99.328	
5.625	99.835	99.736	99.636	
5.750	100.702	100.602	100.502	
5.875	100.714	100.635	100.568	
5.990	101.106	101.027	100.961	
6.125	101.476	101.398	101.331	
6.250	101.703	101.624	101.557	
6.375	101.785	101.772	101.739	
6.500	102.183	102.170	102.136	
6.625	102.533	102.520	102.487	
6.750	102.283	102.270	102.237	
6.875	102.584	102.479	102.345	
6.990	102.583	102.478	102.344	
7.125	102.938	102.834	102.700	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.050	97.009	96.950	
5.125	97.690	97.648	97.590	
5.250	98.820	98.721	98.621	
5.375	99.473	99.373	99.273	
5.500	99.892	99.793	99.692	
5.625	100.247	100.147	100.047	
5.750	100.600	100.501	100.400	
5.875	100.856	100.777	100.710	
5.990	101.721	101.642	101.575	
6.125	101.941	101.862	101.795	
6.250	102.120	102.041	101.974	
6.375	102.250	102.238	102.204	
6.500	103.182	103.169	103.135	
6.625	103.544	103.531	103.498	
6.750	103.743	103.662	103.629	
6.875	104.294	104.190	104.056	
6.990	104.735	104.631	104.497	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	97.085	97.044	96.985	
5.250	98.659	98.560	98.459	
5.375	98.837	98.738	98.637	
5.500	99.328	99.228	99.128	
5.625	99.635	99.536	99.436	
5.750	100.502	100.402	100.302	
5.875	100.514	100.435	100.368	
5.990	100.906	100.827	100.761	
6.125	101.276	101.198	101.131	
6.250	101.503	101.424	101.357	
6.375	101.585	101.572	101.539	
6.500	101.983	101.970	101.936	
6.625	102.333	102.320	102.287	
6.750	102.083	102.070	102.037	
6.875	102.384	102.279	102.145	
6.990	102.383	102.278	102.144	
7.125	102.738	102.634	102.500	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.050	97.009	96.950	
5.125	97.690	97.648	97.590	
5.250	98.820	98.721	98.621	
5.375	99.473	99.373	99.273	
5.500	99.892	99.793	99.692	
5.625	100.247	100.147	100.047	
5.750	100.600	100.501	100.400	
5.875	100.856	100.777	100.710	
5.990	101.721	101.642	101.575	
6.125	101.941	101.862	101.795	
6.250	102.120	102.041	101.974	
6.375	102.250	102.238	102.204	
6.500	103.182	103.169	103.135	
6.625	103.544	103.531	103.498	
6.750	103.743	103.662	103.629	
6.875	104.294	104.190	104.056	
6.990	104.735	104.631	104.497	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	97.085	97.044	96.985	
5.250	98.659	98.560	98.459	
5.375	98.837	98.738	98.637	
5.500	99.328	99.228	99.128	
5.625	99.635	99.536	99.436	
5.750	100.502	100.402	100.302	
5.875	100.514	100.435	100.368	
5.990	100.906	100.827	100.761	
6.125	101.276	101.198	101.131	
6.250	101.503	101.424	101.357	
6.375	101.585	101.572	101.539	
6.500	101.983	101.970	101.936	
6.625	102.333	102.320	102.287	
6.750	102.083	102.070	102.037	
6.875	102.384	102.279	102.145	
6.990	102.383	102.278	102.144	
7.125	102.738	102.634	102.500	

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

SELECT PRICING

Effective: May 7, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	97.500	97.459	97.400	
5.125	98.140	98.098	98.040	
5.250	99.270	99.171	99.071	
5.375	99.923	99.823	99.723	
5.500	100.342	100.243	100.142	
5.625	100.697	100.597	100.497	
5.750	101.050	100.951	100.850	
5.875	101.306	101.227	101.160	
5.990	102.171	102.092	102.025	
6.125	102.391	102.312	102.245	
6.250	102.570	102.491	102.424	
6.375	102.700	102.688	102.654	
6.500	103.632	103.619	103.585	
6.625	103.994	103.981	103.948	
6.750	104.193	104.112	104.079	
6.875	104.744	104.640	104.506	
6.990	105.185	105.081	104.947	

SELECT FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	98.558	98.523	98.484	
5.125	99.066	99.031	98.992	
5.250	99.893	99.859	99.820	
5.375	99.869	99.835	99.796	
5.500	100.158	100.123	100.084	
5.625	100.380	100.345	100.306	
5.750	100.582	100.548	100.509	
5.875	100.635	100.587	100.556	
5.990	101.359	101.311	101.280	
6.125	101.427	101.378	101.347	
6.250	101.435	101.387	101.355	
6.375	101.404	101.388	101.373	
6.500	102.175	102.159	102.143	
6.625	102.375	102.359	102.343	
6.750	102.850	102.834	102.818	
6.875	103.240	103.224	103.209	
6.990	103.510	103.494	103.479	

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.350	97.309	97.250	
5.125	97.990	97.948	97.890	
5.250	99.120	99.021	98.921	
5.375	99.773	99.673	99.573	
5.500	100.192	100.093	99.992	
5.625	100.547	100.447	100.347	
5.750	100.900	100.801	100.700	
5.875	101.156	101.077	101.010	
5.990	102.021	101.942	101.875	
6.125	102.241	102.162	102.095	
6.250	102.420	102.341	102.274	
6.375	102.550	102.538	102.504	
6.500	103.482	103.469	103.435	
6.625	103.844	103.831	103.798	
6.750	104.043	103.962	103.929	
6.875	104.594	104.490	104.356	
6.990	105.035	104.931	104.797	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.350	97.309	97.250	
5.125	97.990	97.948	97.890	
5.250	99.120	99.021	98.921	
5.375	99.773	99.673	99.573	
5.500	100.192	100.093	99.992	
5.625	100.547	100.447	100.347	
5.750	100.900	100.801	100.700	
5.875	101.156	101.077	101.010	
5.990	102.021	101.942	101.875	
6.125	102.241	102.162	102.095	
6.250	102.420	102.341	102.274	
6.375	102.550	102.538	102.504	
6.500	103.482	103.469	103.435	
6.625	103.844	103.831	103.798	
6.750	104.043	103.962	103.929	
6.875	104.594	104.490	104.356	
6.990	105.035	104.931	104.797	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.585	97.544	97.485	
5.250	99.159	99.060	98.959	
5.375	99.337	99.238	99.137	
5.500	99.828	99.728	99.628	
5.625	100.135	100.036	99.936	
5.750	101.002	100.902	100.802	
5.875	101.014	100.935	100.868	
5.990	101.406	101.327	101.261	
6.125	101.776	101.698	101.631	
6.250	102.003	101.924	101.857	
6.375	102.085	102.072	102.039	
6.500	102.483	102.470	102.436	
6.625	102.833	102.820	102.787	
6.750	102.583	102.570	102.537	
6.875	102.884	102.779	102.645	
6.990	102.883	102.778	102.644	
7.125	103.238	103.134	103.000	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	97.385	97.344	97.285	
5.250	98.959	98.860	98.759	
5.375	99.137	99.038	98.937	
5.500	99.628	99.528	99.428	
5.625	99.935	99.836	99.736	
5.750	100.802	100.702	100.602	
5.875	100.814	100.735	100.668	
5.990	101.206	101.127	101.061	
6.125	101.576	101.498	101.431	
6.250	101.803	101.724	101.657	
6.375	101.885	101.872	101.839	
6.500	102.283	102.270	102.236	
6.625	102.633	102.620	102.587	
6.750	102.383	102.370	102.337	
6.875	102.684	102.579	102.445	
6.990	102.683	102.578	102.444	
7.125	103.038	102.934	102.800	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	97.385	97.344	97.285	
5.250	98.959	98.860	98.759	
5.375	99.137	99.038	98.937	
5.500	99.628	99.528	99.428	
5.625	99.935	99.836	99.736	
5.750	100.802	100.702	100.602	
5.875	100.814	100.735	100.668	
5.990	101.206	101.127	101.061	
6.125	101.576	101.498	101.431	
6.250	101.803	101.724	101.657	
6.375	101.885	101.872	101.839	
6.500	102.283	102.270	102.236	
6.625	102.633	102.620	102.587	
6.750	102.383	102.370	102.337	
6.875	102.684	102.579	102.445	
6.990	102.683	102.578	102.444	
7.125	103.038	102.934	102.800	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	97.385	97.344	97.285	
5.250	98.959	98.860	98.759	
5.375	99.137	99.038	98.937	
5.500	99.628	99.528	99.428	
5.625	99.935	99.836	99.736	
5.750	100.802	100.702	100.602	
5.875	100.814	100.735	100.668	
5.990	101.206	101.127	101.061	
6.125	101.576	101.498	101.431	
6.250	101.803	101.724	101.657	
6.375	101.885	101.872	101.839	
6.500	102.283	102.270	102.236	
6.625	102.633	102.620	102.587	
6.750	102.383	102.370	102.337	
6.875	102.684	102.579	102.445	
6.990	102.683	102.578	102.444	
7.125	103.038	102.934	102.800	

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.390	97.349	97.290	
5.125	98.030	97.988	97.930	
5.250	99.160	99.061	98.961	
5.375	99.813	99.713	99.613	
5.500	100.232	100.133	100.032	
5.625	100.587	100.487	100.387	
5.750	100.940	100.841	100.740	
5.875	101.196	101.117	101.050	
5.990	102.061	101.982	101.915	
6.125	102.281	102.202	102.135	
6.250	102.460	102.381	102.314	
6.375	102.590	102.578	102.544	
6.500	103.522	103.509	103.475	
6.625	103.884	103.871	103.838	
6.750	104.083	104.002	103.969	
6.875	104.634	104.530	104.396	
6.990	105.075	104.971	104.837	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.160	97.119	97.060	
5.250	98.734	98.635	98.534	
5.375	98.912	98.813	98.712	
5.500	99.403	99.303	99.203	
5.625	99.710	99.611	99.511	
5.750	100.577	100.477	100.377	
5.875	100.589	100.510	100.443	
5.990	100.981	100.902	100.836	
6.125	101.351	101.273	101.206	
6.250	101.578	101.499	101.432	
6.375	101.660	101.647	101.614	
6.500	102.058	102.045	102.011	
6.625	102.408	102.395	102.362	
6.750	102.158	102.145	102.112	
6.875	102.459	102.354	102.220	
6.990	102.458	102.353	102.219	
7.125	102.813	102.709	102.575	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.433	98.398	98.359	
5.125	98.941	98.906	98.867	
5.250	99.768	99.734	99.695	
5.375	99.744	99.710	99.671	
5.500	100.033	99.998	99.959	
5.625	100.255	100.220	100.181	
5.750	100.457	100.423	100.384	
5.875	100.510	100.462	100.431	
5.990	101.234	101.186	101.155	
6.125	101.302	101.253	101.222	
6.250	101.310	101.262	101.230	
6.375	101.279	101.263	101.248	
6.500	102.050	102.034	102.018	
6.625	102.250	102.234	102.218	
6.750	102.725	102.709	102.693	
6.875	103.115	103.099	103.084	
6.990	103.385	103.369	103.354	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.433	98.398	98.359	
5.125	98.941	98.906	98.867	
5.250	99.768	99.734	99.695	
5.375	99.744	99.710	99.671	
5.500	100.033	99.998	99.959	
5.625	100.255	100.220	100.181	
5.750	100.457	100.423	100.384	
5.8				



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

Effective: May 7, 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	96.968	96.927	96.868		4.990	96.168	96.127	96.068		4.990	98.036	98.001	97.962		5.125	97.141	97.100	97.041	
5.125	97.605	97.564	97.505		5.125	96.805	96.764	96.705		5.125	98.541	98.506	98.467		5.250	98.670	98.570	98.470	
5.250	98.526	98.426	98.326		5.250	97.726	97.626	97.526		5.250	99.159	99.124	99.085		5.375	99.079	98.980	98.879	
5.375	99.172	99.072	98.972		5.375	98.372	98.272	98.172		5.375	99.128	99.094	99.054		5.500	99.531	99.432	99.331	
5.500	99.859	99.759	99.659		5.500	99.059	98.959	98.859		5.500	99.684	99.650	99.611		5.625	100.057	99.957	99.857	
5.625	100.287	100.188	100.087		5.625	99.487	99.388	99.287		5.625	99.981	99.946	99.907		5.750	100.360	100.260	100.160	
5.750	100.535	100.435	100.335		5.750	99.735	99.635	99.535		5.750	100.077	100.042	100.003		5.875	100.063	99.964	99.917	
5.875	100.734	100.655	100.588		5.875	99.934	99.855	99.788		5.875	100.073	100.025	99.993		5.990	100.456	100.377	100.310	
5.990	101.379	101.300	101.233		5.990	100.579	100.500	100.433		5.990	100.577	100.529	100.497		6.125	101.055	100.976	100.909	
6.125	101.777	101.698	101.631		6.125	100.977	100.898	100.831		6.125	100.823	100.775	100.744		6.250	100.955	100.877	100.810	
6.250	101.890	101.811	101.744		6.250	101.090	101.011	100.944		6.250	100.765	100.717	100.685		6.375	100.797	100.784	100.750	
6.375	101.920	101.907	101.873		6.375	101.120	101.107	101.073		6.375	100.634	100.618	100.602		6.500	101.234	101.221	101.188	
6.500	102.459	102.446	102.412		6.500	101.659	101.646	101.612		6.500	101.012	100.996	100.980		6.625	101.934	101.921	101.888	
6.625	102.667	102.654	102.621		6.625	101.867	101.854	101.821		6.625	101.058	101.042	101.026		6.750	101.272	101.259	101.226	
6.750	103.233	103.152	103.119		6.750	102.433	102.352	102.319		6.750	101.900	101.884	101.869		6.875	102.215	102.110	101.976	
6.875	103.876	103.771	103.637		6.875	103.076	102.971	102.837		6.875	102.382	102.366	102.350		6.990	102.398	102.293	102.159	
6.990	104.211	104.106	103.972		6.990	103.411	103.306	103.172		6.990	102.546	102.530	102.514		7.125	102.204	102.099	101.965	

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	96.718	96.677	96.618		5.125	96.991	96.950	96.891		4.990	96.718	96.677	96.618		5.125	96.991	96.950	96.891	
5.125	97.355	97.314	97.255		5.250	98.520	98.420	98.320		5.125	97.355	97.314	97.255		5.250	98.520	98.420	98.320	
5.250	98.276	98.176	98.076		5.375	98.929	98.830	98.729		5.250	98.276	98.176	98.076		5.375	98.929	98.830	98.729	
5.375	98.922	98.822	98.722		5.500	99.381	99.282	99.181		5.375	98.922	98.822	98.722		5.500	99.381	99.282	99.181	
5.500	99.609	99.509	99.409		5.625	99.907	99.807	99.707		5.500	99.609	99.509	99.409		5.625	99.907	99.807	99.707	
5.625	100.037	99.938	99.837		5.750	100.210	100.110	100.010		5.625	100.037	99.938	99.837		5.750	100.210	100.110	100.010	
5.750	100.285	100.185	100.085		5.875	99.913	99.834	99.767		5.750	100.285	100.185	100.085		5.875	99.913	99.834	99.767	
5.875	100.484	100.405	100.338		5.990	100.306	100.227	100.160		5.875	100.484	100.405	100.338		5.990	100.306	100.227	100.160	
5.990	101.129	101.050	100.983		6.125	100.905	100.826	100.759		5.990	101.129	101.050	100.983		6.125	100.905	100.826	100.759	
6.125	101.527	101.448	101.381		6.250	100.805	100.727	100.660		6.125	101.527	101.448	101.381		6.250	100.805	100.727	100.660	
6.250	101.640	101.561	101.494		6.375	100.647	100.634	100.600		6.250	101.640	101.561	101.494		6.375	100.647	100.634	100.600	
6.375	101.670	101.657	101.623		6.500	101.084	101.071	101.038		6.375	101.670	101.657	101.623		6.500	101.084	101.071	101.038	
6.500	102.209	102.196	102.162		6.625	101.784	101.771	101.738		6.500	102.209	102.196	102.162		6.625	101.784	101.771	101.738	
6.625	102.417	102.404	102.371		6.750	101.122	101.109	101.076		6.625	102.417	102.404	102.371		6.750	101.122	101.109	101.076	
6.750	102.983	102.902	102.869		6.875	102.065	101.980	101.826		6.750	102.983	102.902	102.869		6.875	102.065	101.980	101.826	
6.875	103.626	103.521	103.387		6.990	102.248	102.143	102.009		6.875	103.626	103.521	103.387		6.990	102.248	102.143	102.009	
6.990	103.961	103.856	103.722		7.125	102.054	101.949	101.815		6.990	103.961	103.856	103.722		7.125	102.054	101.949	101.815	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	98.006	97.906	97.806	
5.375	98.652	98.552	98.452	
5.500	99.339	99.239	99.139	
5.625	99.767	99.668	99.567	
5.750	100.015	99.915	99.815	
5.875	100.214	100.135	100.068	
5.990	100.659	100.780	100.713	
6.125	101.257	101.178	101.111	
6.250	101.370	101.291	101.224	
6.375	101.400	101.387	101.353	
6.500	101.939	101.926	101.892	
6.625	102.147	102.134	102.101	
6.750	102.713	102.632	102.599	
6.875	103.356	103.251	103.117	
6.990	103.691	103.586	103.452	
7.125	104.215	104.111	103.977	
7.250	104.485	104.380	104.246	

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/IRRL)
-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 7, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	97.268	97.227	97.168	
5.125	97.905	97.864	97.805	
5.250	98.826	98.726	98.626	
5.375	99.472	99.372	99.272	
5.500	100.159	100.059	99.959	
5.625	100.587	100.488	100.387	
5.750	100.835	100.735	100.635	
5.875	101.034	100.955	100.888	
5.990	101.679	101.600	101.533	
6.125	102.077	101.998	101.931	
6.250	102.190	102.111	102.044	
6.375	102.220	102.207	102.173	
6.500	102.759	102.746	102.712	
6.625	102.967	102.954	102.921	
6.750	103.533	103.462	103.419	
6.875	104.176	104.071	103.937	
6.990	104.511	104.406	104.272	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	98.336	98.301	98.262	
5.125	98.841	98.806	98.767	
5.250	99.459	99.424	99.385	
5.375	99.428	99.394	99.354	
5.500	99.984	99.950	99.911	
5.625	100.281	100.246	100.207	
5.750	100.377	100.342	100.303	
5.875	100.373	100.325	100.293	
5.990	100.877	100.829	100.797	
6.125	101.123	101.075	101.044	
6.250	101.065	101.017	100.985	
6.375	100.934	100.918	100.902	
6.500	101.312	101.296	101.280	
6.625	101.358	101.342	101.326	
6.750	102.200	102.184	102.169	
6.875	102.682	102.666	102.650	
6.990	102.846	102.830	102.814	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.018	96.977	96.918	
5.125	97.655	97.614	97.555	
5.250	98.576	98.476	98.376	
5.375	99.222	99.122	99.022	
5.500	99.909	99.809	99.709	
5.625	100.337	100.238	100.137	
5.750	100.585	100.485	100.385	
5.875	100.784	100.705	100.638	
5.990	101.429	101.350	101.283	
6.125	101.827	101.748	101.681	
6.250	101.940	101.861	101.794	
6.375	101.970	101.957	101.923	
6.500	102.509	102.496	102.462	
6.625	102.717	102.704	102.671	
6.750	103.283	103.202	103.169	
6.875	103.926	103.821	103.687	
6.990	104.261	104.156	104.022	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.018	96.977	96.918	
5.125	97.655	97.614	97.555	
5.250	98.576	98.476	98.376	
5.375	99.222	99.122	99.022	
5.500	99.909	99.809	99.709	
5.625	100.337	100.238	100.137	
5.750	100.585	100.485	100.385	
5.875	100.784	100.705	100.638	
5.990	101.429	101.350	101.283	
6.125	101.827	101.748	101.681	
6.250	101.940	101.861	101.794	
6.375	101.970	101.957	101.923	
6.500	102.509	102.496	102.462	
6.625	102.717	102.704	102.671	
6.750	103.283	103.202	103.169	
6.875	103.926	103.821	103.687	
6.990	104.261	104.156	104.022	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.441	97.400	97.341	
5.250	98.970	98.870	98.770	
5.375	99.379	99.280	99.179	
5.500	99.831	99.732	99.631	
5.625	100.357	100.257	100.157	
5.750	100.660	100.560	100.460	
5.875	100.363	100.284	100.217	
5.990	100.756	100.677	100.610	
6.125	101.355	101.276	101.209	
6.250	101.255	101.177	101.110	
6.375	101.097	101.084	101.050	
6.500	101.534	101.521	101.488	
6.625	102.234	102.221	102.188	
6.750	101.572	101.569	101.526	
6.875	102.515	102.410	102.276	
6.990	102.698	102.593	102.459	
7.125	102.504	102.399	102.265	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	97.291	97.250	97.191	
5.250	98.820	98.720	98.620	
5.375	99.229	99.130	99.029	
5.500	99.681	99.582	99.481	
5.625	100.207	100.107	100.007	
5.750	100.510	100.410	100.310	
5.875	100.213	100.134	100.067	
5.990	100.606	100.527	100.460	
6.125	101.205	101.126	101.059	
6.250	101.105	101.027	100.960	
6.375	100.947	100.934	100.900	
6.500	101.384	101.371	101.338	
6.625	102.084	102.071	102.038	
6.750	101.422	101.409	101.376	
6.875	102.365	102.260	102.126	
6.990	102.548	102.443	102.309	
7.125	102.354	102.249	102.115	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	97.291	97.250	97.191	
5.250	98.820	98.720	98.620	
5.375	99.229	99.130	99.029	
5.500	99.681	99.582	99.481	
5.625	100.207	100.107	100.007	
5.750	100.510	100.410	100.310	
5.875	100.213	100.134	100.067	
5.990	100.606	100.527	100.460	
6.125	101.205	101.126	101.059	
6.250	101.105	101.027	100.960	
6.375	100.947	100.934	100.900	
6.500	101.384	101.371	101.338	
6.625	102.084	102.071	102.038	
6.750	101.422	101.409	101.376	
6.875	102.365	102.260	102.126	
6.990	102.548	102.443	102.309	
7.125	102.354	102.249	102.115	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.018	96.977	96.918	
5.125	97.655	97.614	97.555	
5.250	98.576	98.476	98.376	
5.375	99.222	99.122	99.022	
5.500	99.909	99.809	99.709	
5.625	100.337	100.238	100.137	
5.750	100.585	100.485	100.385	
5.875	100.784	100.705	100.638	
5.990	101.429	101.350	101.283	
6.125	101.827	101.748	101.681	
6.250	101.940	101.861	101.794	
6.375	101.970	101.957	101.923	
6.500	102.509	102.496	102.462	
6.625	102.717	102.704	102.671	
6.750	103.283	103.202	103.169	
6.875	103.926	103.821	103.687	
6.990	104.261	104.156	104.022	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.268	97.227	97.168	
5.125	97.905	97.864	97.805	
5.250	98.826	98.726	98.626	
5.375	99.472	99.372	99.272	
5.500	100.159	100.059	99.959	
5.625	100.587	100.488	100.387	
5.750	100.835	100.735	100.635	
5.875	101.034	100.955	100.888	
5.990	101.679	101.600	101.533	
6.125	102.077	101.998	101.931	
6.250	102.190	102.111	102.044	
6.375	102.220	102.207	102.173	
6.500	102.759	102.746	102.712	
6.625	102.967	102.954	102.921	
6.750	103.533	103.462	103.419	
6.875	104.176	104.071	103.937	
6.990	104.511	104.406	104.272	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.266	97.225	97.166	
5.250	98.795	98.695	98.595	
5.375	99.204	99.105	99.004	
5.500	99.656	99.557	99.456	
5.625	100.182	100.082	99.982	
5.750	100.485	100.385	100.285	
5.875	100.188	100.109	100.042	
5.990	100.581	100.502	100.435	
6.125	101.180	101.101	101.034	
6.250	101.080	101.002	100.935	
6.375	100.922	100.909	100.875	
6.500	101.359	101.346	101.313	
6.625	102.059	102.046	102.013	
6.750	101.397	101.384	101.351	
6.875	102.340	102.235	102.101	
6.990	102.523	102.418	102.284	
7.125	102.329	102.224	102.090	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.086	98.051	98.012	
5.125	98.591	98.556	98.517	
5.250	99.209	99.174	99.135	
5.375	99.178	99.144	99.104	
5.500	99.734	99.700	99.661	
5.625	100.031	99.996	99.957	
5.750	100.127	100.092	100.053	
5.875	100.123	100.075	100.043	
5.990	100.627	100.579	100.547	
6.125	100.873	100.825	100.794	
6.250	100.815	100.767	100.735	
6.375	100.684	100.668	100.652	
6.500	101.062	101.046	101.030	
6.625	101.108	101.092	101.076	
6.750	101.950	101.934	101.919	
6.875	102.432	102.416	102.400	
6.990	102.596	102.580	102.564	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	96.748	96.707	96.648	
5.125	97.385	97.344	97.285	
5.250	98.306	98.206	98.106	
5.375	98.952	98.852	98.752	
5.500	99.639	99.539	99.439	
5.625	100.067	99.968	99.867	
5.750	100.315	100.215	100.115	
5.875				



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

Effective: May 7, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.090	97.049	96.990	
5.125	97.730	97.688	97.630	
5.250	98.860	98.761	98.661	
5.375	99.513	99.413	99.313	
5.500	99.932	99.833	99.732	
5.625	100.287	100.187	100.087	
5.750	100.640	100.541	100.440	
5.875	100.896	100.817	100.750	
5.990	101.761	101.682	101.615	
6.125	101.981	101.902	101.835	
6.250	102.160	102.081	102.014	
6.375	102.290	102.278	102.244	
6.500	103.222	103.209	103.175	
6.625	103.584	103.571	103.538	
6.750	103.763	103.702	103.669	
6.875	104.334	104.230	104.096	
6.990	104.775	104.671	104.537	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.035	97.936	97.836	
5.375	98.688	98.588	98.488	
5.500	99.107	99.008	98.907	
5.625	99.462	99.362	99.262	
5.750	99.815	99.716	99.615	
5.875	100.071	99.992	99.925	
5.990	100.936	100.857	100.790	
6.125	101.156	101.077	101.010	
6.250	101.335	101.256	101.189	
6.375	101.465	101.453	101.419	
6.500	102.397	102.384	102.350	
6.625	102.759	102.746	102.713	
6.750	102.968	102.877	102.844	
6.875	103.509	103.405	103.271	
6.990	103.950	103.846	103.712	
7.125	104.487	104.353	104.219	
7.250	104.953	104.849	104.715	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.133	98.098	98.059	
5.125	98.641	98.606	98.567	
5.250	99.468	99.434	99.395	
5.375	99.444	99.410	99.371	
5.500	99.733	99.698	99.659	
5.625	99.955	99.920	99.881	
5.750	100.157	100.123	100.084	
5.875	100.210	100.162	100.131	
5.990	100.934	100.886	100.855	
6.125	101.002	100.953	100.922	
6.250	101.010	100.962	100.930	
6.375	100.979	100.963	100.948	
6.500	101.750	101.734	101.718	
6.625	101.950	101.934	101.918	
6.750	102.425	102.409	102.393	
6.875	102.815	102.799	102.784	
6.990	103.085	103.069	103.054	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.434	98.335	98.234	
5.375	98.612	98.513	98.412	
5.500	99.103	99.003	98.903	
5.625	99.410	99.311	99.211	
5.750	100.277	100.177	100.077	
5.875	100.289	100.210	100.143	
5.990	100.681	100.602	100.536	
6.125	101.051	100.973	100.906	
6.250	101.278	101.199	101.132	
6.375	101.360	101.347	101.314	
6.500	101.758	101.745	101.711	
6.625	102.108	102.095	102.062	
6.750	101.858	101.845	101.812	
6.875	102.159	102.054	101.920	
6.990	102.158	102.053	101.919	
7.125	102.513	102.409	102.275	
7.250	103.009	102.905	102.771	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.526	98.426	98.326	
5.375	99.172	99.072	98.972	
5.500	99.859	99.759	99.659	
5.625	100.287	100.188	100.087	
5.750	100.535	100.435	100.335	
5.875	100.734	100.655	100.588	
5.990	101.379	101.300	101.233	
6.125	101.777	101.698	101.631	
6.250	101.890	101.811	101.744	
6.375	101.920	101.907	101.873	
6.500	102.459	102.446	102.412	
6.625	102.667	102.654	102.621	
6.750	103.233	103.152	103.119	
6.875	103.876	103.771	103.637	
6.990	104.211	104.106	103.972	
7.125	104.735	104.631	104.497	
7.250	105.005	104.900	104.766	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.476	97.376	97.276	
5.375	98.122	98.022	97.922	
5.500	98.809	98.709	98.609	
5.625	99.237	99.138	99.037	
5.750	99.485	99.385	99.285	
5.875	99.684	99.605	99.538	
5.990	100.329	100.250	100.183	
6.125	100.727	100.648	100.581	
6.250	100.840	100.761	100.694	
6.375	100.870	100.857	100.823	
6.500	101.409	101.396	101.362	
6.625	101.617	101.604	101.571	
6.750	102.183	102.102	102.069	
6.875	102.826	102.721	102.587	
6.990	103.161	103.056	102.922	
7.125	103.685	103.581	103.447	
7.250	103.955	103.850	103.716	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.786	97.751	97.712	
5.125	98.291	98.256	98.217	
5.250	98.909	98.874	98.835	
5.375	98.878	98.844	98.804	
5.500	99.434	99.400	99.361	
5.625	99.731	99.696	99.657	
5.750	99.827	99.792	99.753	
5.875	99.823	99.775	99.743	
5.990	100.327	100.279	100.247	
6.125	100.573	100.525	100.494	
6.250	100.515	100.467	100.435	
6.375	100.384	100.368	100.352	
6.500	100.762	100.746	100.730	
6.625	100.808	100.792	100.776	
6.750	101.650	101.634	101.619	
6.875	102.132	102.116	102.100	
6.990	102.296	102.280	102.264	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.495	98.395	98.295	
5.375	98.904	98.805	98.704	
5.500	99.356	99.257	99.156	
5.625	99.882	99.782	99.682	
5.750	100.185	100.085	99.985	
5.875	99.888	99.809	99.742	
5.990	100.281	100.202	100.135	
6.125	100.880	100.801	100.734	
6.250	100.780	100.702	100.635	
6.375	100.622	100.609	100.575	
6.500	101.059	101.046	101.013	
6.625	101.759	101.746	101.713	
6.750	101.097	101.084	101.051	
6.875	102.040	101.935	101.801	
6.990	102.223	102.118	101.984	
7.125	102.029	101.924	101.790	
7.250	102.571	102.466	102.332	

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	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
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	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
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:

Thursday, May 7, 2026

Jumbo One Pricing

Jumbo One 30 Year Fixed - (801D)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.570	99.476	99.289	99.101
6.250	99.523	99.829	99.641	99.454
6.375	100.230	100.136	99.948	99.761
6.500	100.489	100.395	100.207	100.020
6.625	100.734	100.640	100.452	100.265
6.750	100.969	100.876	100.688	100.501
6.875	101.199	101.105	100.918	100.730
7.000	101.424	101.330	101.143	100.955
7.125	101.603	101.509	101.322	101.134
7.250	101.763	101.669	101.482	101.294
7.375	101.900	101.807	101.619	101.432
7.500	102.026	101.932	101.745	101.557
7.625	102.140	102.046	101.859	101.671
7.750	102.254	102.160	101.973	101.785
7.875	102.368	102.274	102.087	101.899
8.000	102.482	102.388	102.201	102.013
8.125	102.596	102.502	102.315	102.127
8.250	102.710	102.616	102.429	102.241
8.375	102.824	102.730	102.543	102.355

Jumbo One 10/6 ARM - (8106D)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.122	99.029	98.841	98.654
6.375	99.364	99.270	99.082	98.895
6.500	99.605	99.512	99.324	99.137
6.625	99.685	99.591	99.403	99.216
6.750	99.894	99.800	99.612	99.425
6.875	100.103	100.009	99.821	99.634
7.000	100.312	100.218	100.030	99.843
7.125	100.521	100.427	100.239	100.052
7.250	100.730	100.636	100.448	100.261
7.375	100.938	100.845	100.657	100.470
7.500	101.147	101.054	100.866	100.679
7.625	101.356	101.263	101.075	100.888
7.750	101.565	101.472	101.284	101.097
7.875	101.774	101.681	101.493	101.306
8.000	101.983	101.890	101.702	101.515

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			
Other Adjusters								
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	98.322	98.213	98.041	97.822
5.875	98.610	98.500	98.328	98.110
6.000	98.897	98.787	98.615	98.397
6.125	99.267	99.157	98.985	98.767
6.250	99.637	99.528	99.356	99.137
6.375	99.765	99.656	99.484	99.265
6.500	99.893	99.784	99.612	99.393
6.625	100.079	99.970	99.798	99.579
6.750	100.265	100.156	99.984	99.765
6.875	100.359	100.250	100.078	99.859
7.000	100.454	100.345	100.173	99.954
7.125	100.522	100.413	100.241	100.022
7.250	100.590	100.480	100.309	100.090
7.375	100.660	100.551	100.379	100.160
7.500	100.731	100.621	100.450	100.231

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.322	98.213	98.041	97.822
5.875	98.610	98.500	98.328	98.110
6.000	98.897	98.787	98.615	98.397
6.125	99.267	99.157	98.985	98.767
6.250	99.637	99.528	99.356	99.137
6.375	99.765	99.656	99.484	99.265
6.500	99.893	99.784	99.612	99.393
6.625	100.079	99.970	99.798	99.579
6.750	100.265	100.156	99.984	99.765
6.875	100.359	100.250	100.078	99.859
7.000	100.454	100.345	100.173	99.954
7.125	100.522	100.413	100.241	100.022
7.250	100.590	100.480	100.309	100.090
7.375	100.660	100.551	100.379	100.160
7.500	100.731	100.621	100.450	100.231

Jumbo One Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.322	98.213	98.041	97.822
5.875	98.610	98.500	98.328	98.110
6.000	98.897	98.787	98.615	98.397
6.125	99.267	99.157	98.985	98.767
6.250	99.637	99.528	99.356	99.137
6.375	99.765	99.656	99.484	99.265
6.500	99.893	99.784	99.612	99.393
6.625	100.079	99.970	99.798	99.579
6.750	100.265	100.156	99.984	99.765
6.875	100.359	100.250	100.078	99.859
7.000	100.454	100.345	100.173	99.954
7.125	100.522	100.413	100.241	100.022
7.250	100.590	100.480	100.309	100.090
7.375	100.660	100.551	100.379	100.160
7.500	100.731	100.621	100.450	100.231

Jumbo One Premier 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	96.588	96.478	96.306	96.088
5.625	96.959	96.850	96.678	96.459
5.750	97.331	97.222	97.050	96.831
5.875	97.633	97.523	97.351	97.133
6.000	97.934	97.825	97.653	97.434
6.125	98.212	98.102	97.930	97.712
6.250	98.489	98.380	98.208	97.989
6.375	98.761	98.651	98.479	98.261
6.500	99.032	98.923	98.751	98.532
6.625	99.357	99.248	99.076	98.857
6.750	99.683	99.574	99.402	99.183

Jumbo One Premier 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	96.193	96.083	95.911	95.693
5.375	96.507	96.397	96.225	96.007
5.500	96.820	96.710	96.538	96.320
5.625	97.077	96.968	96.796	96.577
5.750	97.354	97.245	97.073	96.854
5.875	97.623	97.514	97.342	97.123
6.000	97.907	97.797	97.626	97.407
6.125	98.141	98.031	97.859	97.641
6.250	98.336	98.226	98.054	97.836
6.375	98.592	98.483	98.311	98.092
6.500	98.850	98.740	98.569	98.350
6.625	98.884	98.775	98.603	98.384
6.750	98.920	98.810	98.638	98.420
6.875	99.139	99.029	98.857	98.639
7.000	99.358	99.249	99.077	98.858

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	-0.100	-0.500				
Condo	0.000	0.000	-0.125	-0.250	-0.500		
2 Units	-0.150	-0.250	-0.450	-0.750	-0.900		
3-4 Units	-0.150	-0.250	-0.450				
UPB > \$1.5MM	0.000	0.000	0.000	0.000	0.000		
Self Employed	0.000	0.000	0.000	0.000	0.000		

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

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

Effective: Thursday, May 7, 2026

Jumbo ONE Select Pricing

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

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

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

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

Maximum Net Price
101.000