

Ratesheet Code: RS-WS

Effective Date: 5/15/26 1:25 PM

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Lock Expiration Days	
15 Day	05/29/26
30 Day	06/15/26
45 Day	06/28/26
60 Day	07/13/26
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 & DPA (STD Bal & High Bal) Max DTI 50%, Excludes Manual Underwrites	0.500
Select FHA, VA (STD Bal & High Bal) Max DTI 50%, Excludes Manual Underwrites	0.250
Alt Agency	0.125

Announcements



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

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



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

Wholesale

Effective: May 15, 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	93.255	93.208	93.157	93.107	4.875	92.841	92.794	92.743	92.693	5.750	98.474	98.392	98.304	98.215
4.990	93.896	93.848	93.798	93.748	4.990	93.482	93.434	93.384	93.333	5.875	99.009	98.927	98.838	98.750
5.125	94.342	94.294	94.244	94.193	5.125	93.953	93.905	93.854	93.804	5.990	99.459	99.377	99.288	99.199
5.250	95.009	94.961	94.911	94.860	5.250	94.633	94.585	94.534	94.483	6.125	99.948	99.866	99.777	99.688
5.375	95.658	95.610	95.559	95.508	5.375	95.294	95.246	95.195	95.144	6.250	100.358	100.255	100.146	100.037
5.500	96.282	96.234	96.183	96.132	5.500	95.930	95.882	95.831	95.781	6.375	100.927	100.824	100.715	100.606
5.625	96.927	96.873	96.813	96.754	5.625	96.601	96.546	96.487	96.428	6.500	101.340	101.237	101.128	101.019
5.750	97.722	97.651	97.576	97.500	5.750	97.397	97.326	97.251	97.175	6.625	101.593	101.490	101.381	101.272
5.875	98.394	98.312	98.225	98.138	5.875	98.069	97.987	97.900	97.813	6.750	101.816	101.720	101.619	101.518
5.990	98.967	98.885	98.798	98.711	5.990	98.642	98.560	98.473	98.386	6.875	102.139	102.037	101.930	101.823
6.125	99.587	99.504	99.417	99.331	6.125	99.245	99.163	99.076	98.989	6.990	102.671	102.568	102.462	102.355
6.250	100.118	100.035	99.948	99.862	6.250	99.773	99.690	99.603	99.517	7.125	103.086	102.983	102.877	102.770
6.375	100.716	100.634	100.547	100.460	6.375	100.371	100.289	100.202	100.115	7.250	103.861	103.806	103.748	103.691
6.500	101.161	101.086	101.005	100.925	6.500	100.816	100.741	100.660	100.580	7.375	104.244	104.190	104.132	104.074
6.625	101.519	101.444	101.363	101.282	6.625	101.174	101.099	101.018	100.937	7.500	104.354	104.299	104.241	104.184
6.750	102.271	102.161	102.047	101.934	6.750	101.926	101.816	101.702	101.589	7.625	104.657	104.602	104.544	104.487
6.875	102.534	102.425	102.311	102.197	6.875	102.189	102.080	101.966	101.852	7.750	104.932	104.877	104.820	104.762
6.990	103.031	102.922	102.808	102.694	6.990	102.686	102.577	102.463	102.349	7.875	105.180	105.125	105.068	105.010
7.125	103.430	103.321	103.207	103.093	7.125	103.085	102.976	102.862	102.748	7.990	105.131	105.076	105.018	104.961
7.250	104.256	104.194	104.129	104.064	7.250	103.911	103.849	103.784	103.719	8.125	105.361	105.306	105.249	105.191
7.375	104.451	104.389	104.324	104.259	7.375	104.106	104.044	103.979	103.914					
7.500	104.747	104.685	104.620	104.555	7.500	104.402	104.340	104.275	104.210					
7.625	104.997	104.936	104.871	104.805	7.625	104.652	104.591	104.526	104.460					

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	97.444	97.402	97.355	97.308	5.990	100.528	100.478	100.424	100.369	5.750	97.372	97.301	97.226	97.150
4.990	97.817	97.775	97.729	97.682	6.125	100.775	100.726	100.671	100.616	5.875	98.044	97.962	97.875	97.788
5.125	97.978	97.936	97.889	97.842	6.250	101.173	101.144	101.113	101.082	5.990	98.617	98.535	98.448	98.361
5.250	98.818	98.769	98.714	98.659	6.375	101.519	101.491	101.460	101.429	6.125	99.237	99.154	99.067	98.981
5.375	99.212	99.162	99.108	99.053	6.500	101.738	101.709	101.678	101.647	6.250	99.800	99.725	99.645	99.565
5.500	99.586	99.537	99.482	99.428	6.625	101.823	101.795	101.764	101.732	6.375	100.456	100.381	100.301	100.221
5.625	99.946	99.897	99.842	99.787	6.750	102.139	102.111	102.079	102.048	6.500	100.944	100.868	100.789	100.709
5.750	100.280	100.231	100.176	100.121	6.875	102.189	102.160	102.129	102.098	6.625	101.266	101.191	101.111	101.032
5.875	100.601	100.552	100.497	100.442	6.990	102.478	102.450	102.418	102.387	6.750	101.921	101.811	101.697	101.584
5.990	100.886	100.836	100.782	100.727	7.125	102.633	102.605	102.573	102.542	6.875	102.184	102.075	101.961	101.847
6.125	101.213	101.164	101.109	101.054	7.250	102.692	102.645	102.590	102.536	6.990	102.681	102.572	102.458	102.344
6.250	101.502	101.453	101.398	101.344	7.375	102.837	102.790	102.735	102.680	7.125	103.080	102.971	102.857	102.743
6.375	101.903	101.854	101.799	101.744	7.500	102.618	102.571	102.516	102.461	7.250	103.906	103.844	103.779	103.714
6.500	102.172	102.123	102.068	102.014	7.625	102.740	102.693	102.638	102.584	7.375	104.101	104.039	103.974	103.909
6.625	102.272	102.238	102.202	102.165	7.750	102.861	102.813	102.759	102.704	7.500	104.397	104.335	104.270	104.205
6.750	102.639	102.611	102.579	102.548	7.875	102.978	102.931	102.876	102.821	7.625	104.647	104.586	104.521	104.455
6.875	102.743	102.715	102.684	102.653	7.990	102.836	102.789	102.735	102.680	7.750	104.712	104.650	104.585	104.520
6.990	103.080	103.051	103.020	102.989	8.125	102.966	102.919	102.865	102.810	7.875	104.924	104.862	104.797	104.732
										7.990	104.848	104.786	104.721	104.656
										8.125	105.064	105.009	104.952	104.894

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	94.883	94.835	94.784	94.733	4.875	92.266	92.219	92.168	92.118	5.750	98.399	98.317	98.229	98.140
5.500	95.507	95.459	95.408	95.357	4.990	92.907	92.859	92.809	92.758	5.875	98.934	98.852	98.763	98.675
5.625	96.152	96.098	96.038	95.979	5.125	93.378	93.330	93.279	93.229	5.990	99.384	99.302	99.213	99.124
5.750	96.947	96.876	96.801	96.725	5.250	94.058	94.010	93.959	93.908	6.125	99.873	99.791	99.702	99.613
5.875	97.619	97.537	97.450	97.363	5.375	94.719	94.671	94.620	94.569	6.250	100.283	100.180	100.071	99.962
5.990	98.192	98.110	98.023	97.936	5.500	95.355	95.307	95.256	95.206	6.375	100.852	100.749	100.640	100.531
6.125	98.812	98.729	98.642	98.556	5.625	96.026	95.971	95.912	95.853	6.500	101.265	101.162	101.053	100.944
6.250	99.343	99.260	99.173	99.087	5.750	96.822	96.751	96.676	96.600	6.625	101.518	101.415	101.306	101.197
6.375	99.941	99.859	99.772	99.685	5.875	97.494	97.412	97.325	97.238	6.750	101.741	101.645	101.544	101.443
6.500	100.386	100.311	100.230	100.150	5.990	98.067	97.985	97.898	97.811	6.875	102.064	101.962	101.855	101.748
6.625	100.744	100.669	100.588	100.507	6.125	98.670	98.588	98.501	98.414	6.990	102.596	102.493	102.387	102.280
6.750	101.496	101.386	101.272	101.159	6.250	99.198	99.115	99.028	98.942	7.125	103.011	102.908	102.802	102.695
6.875	101.759	101.650	101.536	101.422	6.375	99.796	99.714	99.627	99.540	7.250	103.786	103.731	103.673	103.616
6.990	102.256	102.147	102.033	101.919	6.500	100.241	100.166	100.085	100.005	7.375	104.169	104.115	104.057	103.999
7.125	102.655	102.546	102.432	102.318	6.625	100.599	100.524	100.443	100.362	7.500	104.279	104.224	104.166	104.109
7.250	103.481	103.419	103.354	103.289	6.750	101.351	101.241	101.127	101.014	7.625	104.582	104.527	104.469	104.412
7.375	103.676	103.614	103.549	103.484	6.875	101.614	101.505	101.391	101.277	7.750	104.857	104.802	104.745	104.687
7.500	103.972	103.910	103.845	103.780	6.990	102.111	102.002	101.888	101.774	7.875	105.105	105.050	104.993	104.935
7.625	104.222	104.161	104.096	104.030	7.125	102.510	102.401	102.287	102.173	7.990	105.056	105.001	104.943	104.886
7.750	104.287	104.225	104.160	104.095	7.250	103.336	103.274	103.209	103.144	8.125	105.286	105.231	105.174	105.116
7.875	104.499	104.437	104.372	104.307	7.375	103.531	103.469	103.404	103.339					
7.990	104.423	104.361	104.296	104.231	7.500	103.827	103.765	103.700	103.635					
8.125	104.582	104.520	104.455	104.390	7.625	104.077	104.016	103.951	103.885					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now				
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LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale

Effective: May 15, 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	96.589	96.534	96.474	96.414	5.500	94.539	94.484	94.424	94.364	5.375	94.010	93.955	93.895	93.835
5.625	97.235	97.180	97.120	97.060	5.625	95.185	95.130	95.070	95.010	5.500	94.689	94.634	94.574	94.514
5.750	97.724	97.669	97.609	97.549	5.750	95.674	95.619	95.559	95.499	5.625	95.335	95.280	95.220	95.160
5.875	98.275	98.220	98.160	98.100	5.875	96.225	96.170	96.110	96.050	5.750	95.817	95.762	95.702	95.641
5.990	98.838	98.784	98.724	98.663	5.990	96.788	96.734	96.674	96.613	5.875	96.354	96.299	96.239	96.179
6.125	99.352	99.297	99.237	99.176	6.125	97.282	97.227	97.167	97.106	5.990	96.907	96.852	96.792	96.732
6.250	99.897	99.795	99.686	99.576	6.250	97.827	97.725	97.616	97.506	6.125	97.407	97.352	97.292	97.232
6.375	100.339	100.236	100.127	100.018	6.375	98.269	98.166	98.057	97.948	6.250	97.964	97.861	97.752	97.643
6.500	100.719	100.617	100.508	100.398	6.500	98.649	98.547	98.438	98.328	6.375	98.415	98.313	98.204	98.094
6.625	101.095	100.992	100.883	100.774	6.625	99.025	98.922	98.813	98.704	6.500	98.799	98.697	98.588	98.478
6.750	101.428	101.332	101.229	101.126	6.750	99.358	99.262	99.159	99.056	6.625	99.164	99.061	98.952	98.843
6.875	101.669	101.573	101.470	101.368	6.875	99.599	99.503	99.400	99.298	6.750	99.516	99.420	99.318	99.215
6.990	101.852	101.757	101.654	101.551	6.990	99.782	99.687	99.584	99.481	6.875	99.777	99.682	99.579	99.476
7.125	102.139	102.043	101.940	101.837	7.125	100.069	99.973	99.870	99.767	6.990	99.985	99.890	99.787	99.684
7.250	102.108	101.999	101.882	101.766	7.250	100.038	99.929	99.812	99.696	7.125	100.252	100.156	100.053	99.950
7.375	102.703	102.593	102.477	102.360	7.375	100.633	100.523	100.407	100.290	7.250	100.239	100.130	100.013	99.897
7.500	102.854	102.745	102.628	102.512	7.500	100.784	100.675	100.558	100.442	7.375	100.852	100.743	100.626	100.510
7.625	102.956	102.847	102.731	102.614	7.625	100.886	100.777	100.661	100.544	7.500	100.732	100.623	100.506	100.390
7.750	103.842	103.733	103.616	103.500	7.750	101.772	101.663	101.546	101.430	7.625	100.838	100.729	100.613	100.496
7.875	104.024	103.914	103.798	103.681	7.875	101.954	101.844	101.728	101.611	7.750	101.722	101.613	101.496	101.380
7.990	102.893	102.783	102.667	102.550	7.990	100.823	100.713	100.597	100.480	7.875	101.900	101.790	101.674	101.557
8.125	103.002	102.893	102.777	102.660	8.125	100.932	100.823	100.707	100.590	7.990	100.763	100.654	100.537	100.421

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	98.648	98.586	98.516	98.445	5.990	98.026	97.964	97.894	97.824
6.125	98.896	98.835	98.764	98.694	6.125	98.262	98.200	98.130	98.059
6.250	99.155	99.093	99.023	98.953	6.250	98.532	98.470	98.399	98.329
6.375	99.354	99.292	99.221	99.151	6.375	98.740	98.678	98.608	98.538
6.500	99.495	99.433	99.363	99.292	6.500	98.885	98.823	98.753	98.682
6.625	99.676	99.622	99.562	99.501	6.625	99.056	99.002	98.941	98.880
6.750	99.937	99.896	99.849	99.802	6.750	99.336	99.295	99.248	99.201
6.875	100.071	100.030	99.984	99.937	6.875	99.490	99.449	99.402	99.355
6.990	100.119	100.078	100.031	99.984	6.990	99.562	99.521	99.474	99.427
7.125	100.268	100.227	100.180	100.133	7.125	99.691	99.650	99.603	99.556
7.250	100.017	99.957	99.887	99.817	7.250	99.458	99.399	99.328	99.258
7.375	100.495	100.435	100.365	100.295	7.375	99.955	99.895	99.824	99.754
7.500	100.459	100.399	100.329	100.258	7.500	99.539	99.479	99.409	99.339
7.625	100.422	100.362	100.292	100.222	7.625	99.522	99.462	99.391	99.321
7.750	101.417	101.357	101.287	101.216	7.750	100.527	100.467	100.397	100.326
7.875	101.513	101.453	101.383	101.313	7.875	100.629	100.569	100.499	100.429
7.990	100.327	100.267	100.197	100.126	7.990	99.449	99.389	99.319	99.249

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	93.155	93.108	93.057	93.007	5.375	95.860	95.805	95.745	95.685	5.375	94.858	94.810	94.759	94.708
4.990	93.796	93.748	93.698	93.648	5.500	96.539	96.484	96.424	96.364	5.500	95.482	95.434	95.383	95.332
5.125	94.242	94.194	94.144	94.093	5.625	97.185	97.130	97.070	97.010	5.625	96.127	96.073	96.013	95.954
5.250	94.909	94.861	94.811	94.760	5.750	97.674	97.619	97.559	97.499	5.750	96.922	96.851	96.776	96.700
5.375	95.558	95.510	95.459	95.408	5.875	98.225	98.170	98.110	98.050	5.875	97.594	97.512	97.425	97.338
5.500	96.182	96.134	96.083	96.032	5.990	98.788	98.734	98.674	98.613	5.990	98.167	98.085	97.998	97.911
5.625	96.827	96.773	96.713	96.654	6.125	99.302	99.247	99.187	99.126	6.125	98.787	98.704	98.617	98.531
5.750	97.622	97.551	97.476	97.400	6.250	99.847	99.745	99.636	99.526	6.250	99.318	99.235	99.148	99.062
5.875	98.294	98.212	98.125	98.038	6.375	100.289	100.186	100.077	99.968	6.375	99.916	99.834	99.747	99.660
5.990	98.867	98.785	98.698	98.611	6.500	100.669	100.567	100.458	100.348	6.500	100.361	100.286	100.205	100.125
6.125	99.487	99.404	99.317	99.231	6.625	101.045	100.942	100.833	100.724	6.625	100.719	100.644	100.563	100.482
6.250	100.018	99.935	99.848	99.762	6.750	101.378	101.282	101.179	101.076	6.750	101.471	101.361	101.247	101.134
6.375	100.616	100.534	100.447	100.360	6.875	101.619	101.523	101.420	101.318	6.875	101.734	101.625	101.511	101.397
6.500	101.061	100.986	100.905	100.825	6.990	101.802	101.707	101.604	101.501	6.990	102.231	102.122	102.008	101.894
6.625	101.419	101.344	101.263	101.182	7.125	102.089	101.993	101.890	101.787	7.125	102.630	102.521	102.407	102.293
6.750	102.171	102.061	101.947	101.834	7.250	102.058	101.949	101.832	101.716	7.250	103.456	103.394	103.329	103.264
6.875	102.434	102.325	102.211	102.097	7.375	102.653	102.543	102.427	102.310	7.375	103.651	103.589	103.524	103.459
6.990	102.931	102.822	102.708	102.594	7.500	102.804	102.695	102.578	102.462	7.500	103.947	103.885	103.820	103.755
7.125	103.330	103.221	103.107	102.993	7.625	102.906	102.797	102.681	102.564	7.625	104.197	104.136	104.071	104.005
7.250	104.156	104.094	104.029	103.964	7.750	103.792	103.683	103.566	103.450	7.750	104.262	104.200	104.135	104.070
7.375	104.351	104.289	104.224	104.159	7.875	103.974	103.864	103.748	103.631	7.875	104.474	104.412	104.347	104.282
7.500	104.647	104.585	104.520	104.455	7.990	102.843	102.733	102.617	102.500	7.990	104.398	104.336	104.271	104.206
7.625	104.897	104.836	104.771	104.705	8.125	102.952	102.843	102.727	102.610	8.125	104.557	104.495	104.430	104.365

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	93.155	93.108	93.057	93.007	5.500	96.539	96.484	96.424	96.364	5.375	94.858	94.810	94.759	94.708
4.990	93.796	93.748	93.698	93.648	5.625	97.185	97.130	97.070	97.010	5.500	95.482	95.434	95.383	95.332
5.125	94.242	94.194	94.144	94.093	5.750	97.674	97.619	97.559	97.499	5.625	96.127	96.073	96.013	95.954
5.250	94.909	94.861	94.811	94.760	5.875	98.225	98.170	98.110	98.050	5.750	96.922	96.851	96.776	96.700
5.375	95.558	95.510	95.459	95.408	5.990	98.788	98.734	98.674	98.613	5.875	97.594	97.512	97.425	97.338
5.500	96.182	96.134	96.083	96.032	6.125	99.302	99.247	99.187	99.126	5.990	98.167	98.085	97.998	97.911
5.625	96.827	96.773	96.713	96.654	6.250	99.847	99.745	99.636	99.526	6.125	98.787	98.704	98.617	98.531
5.750	97.622	97.551	97.476	97.400	6.375	100.289	100.186	10						



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

SELECT PRICING

Effective: May 15, 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	93.505	93.458	93.407	93.357	4.875	97.694	97.652	97.605	97.558
4.990	94.146	94.098	94.048	93.998	4.990	98.067	98.025	97.979	97.932
5.125	94.592	94.544	94.494	94.443	5.125	98.228	98.186	98.139	98.092
5.250	95.259	95.211	95.161	95.110	5.250	99.068	99.019	98.964	98.909
5.375	95.908	95.860	95.809	95.758	5.375	99.462	99.412	99.358	99.303
5.500	96.532	96.484	96.433	96.382	5.500	99.836	99.787	99.732	99.678
5.625	97.177	97.123	97.063	97.004	5.625	100.196	100.147	100.092	100.037
5.750	97.972	97.901	97.826	97.750	5.750	100.530	100.481	100.426	100.371
5.875	98.644	98.562	98.475	98.388	5.875	100.851	100.802	100.747	100.692
5.990	99.217	99.135	99.048	98.961	5.990	101.136	101.086	101.032	100.977
6.125	99.837	99.754	99.667	99.581	6.125	101.463	101.414	101.359	101.304
6.250	100.368	100.285	100.198	100.112	6.250	101.752	101.703	101.648	101.594
6.375	100.966	100.884	100.797	100.710	6.375	102.153	102.104	102.049	101.994
6.500	101.411	101.336	101.255	101.175	6.500	102.422	102.373	102.318	102.264
6.625	101.769	101.694	101.613	101.532	6.625	102.522	102.488	102.452	102.415
6.750	102.521	102.411	102.297	102.184	6.750	102.889	102.861	102.829	102.798
6.875	102.784	102.675	102.561	102.447	6.875	102.993	102.965	102.934	102.903
6.990	103.281	103.172	103.058	102.944					
7.125	103.680	103.571	103.457	103.343					
7.250	104.506	104.444	104.379	104.314					
7.375	104.701	104.639	104.574	104.509					
7.500	104.997	104.935	104.870	104.805					
7.625	105.247	105.186	105.121	105.055					
7.750	105.312	105.250	105.185	105.120					
7.875	105.524	105.462	105.397	105.332					

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	96.839	96.784	96.724	96.664	5.990	98.898	98.836	98.766	98.695
5.625	97.485	97.430	97.370	97.310	6.125	99.146	99.085	99.014	98.944
5.750	97.974	97.919	97.859	97.799	6.250	99.405	99.343	99.273	99.203
5.875	98.525	98.470	98.410	98.350	6.375	99.604	99.542	99.471	99.401
5.990	99.088	99.034	98.974	98.913	6.500	99.745	99.683	99.613	99.542
6.125	99.602	99.547	99.487	99.426	6.625	99.926	99.872	99.812	99.751
6.250	100.147	100.045	99.936	99.826	6.750	100.187	100.146	100.099	100.052
6.375	100.589	100.486	100.377	100.268	6.875	100.321	100.280	100.234	100.187
6.500	100.969	100.867	100.758	100.648	6.990	100.369	100.328	100.281	100.234
6.625	101.345	101.242	101.133	101.024	7.125	100.518	100.477	100.430	100.383
6.750	101.678	101.582	101.479	101.376	7.250	100.267	100.207	100.137	100.067
6.875	101.919	101.823	101.720	101.618	7.375	100.745	100.685	100.615	100.545
6.990	102.102	102.007	101.904	101.801	7.500	100.709	100.649	100.579	100.508
7.125	102.389	102.293	102.190	102.087	7.625	100.672	100.612	100.542	100.472
7.250	102.358	102.249	102.132	102.016	7.750	101.667	101.607	101.537	101.466
7.375	102.953	102.843	102.727	102.610	7.875	101.763	101.703	101.633	101.563
7.500	103.104	102.995	102.878	102.762					
7.625	103.206	103.097	102.981	102.864					
7.750	104.092	103.983	103.866	103.750					
7.875	104.274	104.164	104.048	103.931					
7.990	103.143	103.033	102.917	102.800					
8.125	103.252	103.143	103.027	102.910					

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	93.405	93.358	93.307	93.257	5.500	96.789	96.734	96.674	96.614
4.990	94.046	93.998	93.948	93.898	5.625	97.435	97.380	97.320	97.260
5.125	94.492	94.444	94.394	94.343	5.750	97.924	97.869	97.809	97.749
5.250	95.159	95.111	95.061	95.010	5.875	98.475	98.420	98.360	98.300
5.375	95.808	95.760	95.709	95.658	5.990	99.038	98.984	98.924	98.863
5.500	96.432	96.384	96.333	96.282	6.125	99.552	99.497	99.437	99.376
5.625	97.077	97.023	96.963	96.904	6.250	100.097	99.995	99.896	99.776
5.750	97.872	97.801	97.726	97.650	6.375	100.539	100.436	100.327	100.218
5.875	98.544	98.462	98.375	98.288	6.500	100.919	100.817	100.708	100.598
5.990	99.117	99.035	98.948	98.861	6.625	101.295	101.192	101.083	100.974
6.125	99.737	99.654	99.567	99.481	6.750	101.628	101.532	101.429	101.326
6.250	100.268	100.185	100.098	100.012	6.875	101.869	101.773	101.670	101.568
6.375	100.866	100.784	100.697	100.610	6.990	102.052	101.957	101.854	101.751
6.500	101.311	101.236	101.155	101.075	7.125	102.339	102.243	102.140	102.037
6.625	101.669	101.594	101.513	101.432	7.250	102.308	102.199	102.082	101.966
6.750	102.421	102.311	102.197	102.084	7.375	102.903	102.793	102.677	102.560
6.875	102.684	102.575	102.461	102.347	7.500	103.054	102.945	102.828	102.712
6.990	103.181	103.072	102.958	102.844	7.625	103.156	103.047	102.931	102.814
7.125	103.580	103.471	103.357	103.243	7.750	104.042	103.933	103.816	103.700
7.250	104.406	104.344	104.279	104.214	7.875	104.224	104.114	103.998	103.881
7.375	104.601	104.539	104.474	104.409	7.990	103.093	102.983	102.867	102.750
7.500	104.897	104.835	104.770	104.705	8.125	103.202	103.093	102.977	102.860
7.625	105.147	105.086	105.021	104.955					

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	93.405	93.358	93.307	93.257	5.500	96.789	96.734	96.674	96.614
4.990	94.046	93.998	93.948	93.898	5.625	97.435	97.380	97.320	97.260
5.125	94.492	94.444	94.394	94.343	5.750	97.924	97.869	97.809	97.749
5.250	95.159	95.111	95.061	95.010	5.875	98.475	98.420	98.360	98.300
5.375	95.808	95.760	95.709	95.658	5.990	99.038	98.984	98.924	98.863
5.500	96.432	96.384	96.333	96.282	6.125	99.552	99.497	99.437	99.376
5.625	97.077	97.023	96.963	96.904	6.250	100.097	99.995	99.896	99.776
5.750	97.872	97.801	97.726	97.650	6.375	100.539	100.436	100.327	100.218
5.875	98.544	98.462	98.375	98.288	6.500	100.919	100.817	100.708	100.598
5.990	99.117	99.035	98.948	98.861	6.625	101.295	101.192	101.083	100.974
6.125	99.737	99.654	99.567	99.481	6.750	101.628	101.532	101.429	101.326
6.250	100.268	100.185	100.098	100.012	6.875	101.869	101.773	101.670	101.568
6.375	100.866	100.784	100.697	100.610	6.990	102.052	101.957	101.854	101.751
6.500	101.311	101.236	101.155	101.075	7.125	102.339	102.243	102.140	102.037
6.625	101.669	101.594	101.513	101.432	7.250	102.308	102.199	102.082	101.966
6.750	102.421	102.311	102.197	102.084	7.375	102.903	102.793	102.677	102.560
6.875	102.684	102.575	102.461	102.347	7.500	103.054	102.945	102.828	102.712
6.990	103.181	103.072	102.958	102.844	7.625	103.156	103.047	102.931	102.814
7.125	103.580	103.471	103.357	103.243	7.750	104.042	103.933	103.816	103.700
7.250	104.406	104.344	104.279	104.214	7.875	104.224	104.114	103.998	103.881
7.375	104.601	104.539	104.474	104.409	7.990	103.093	102.983	102.867	102.750
7.500	104.897	104.835	104.770	104.705	8.125	103.202	103.093	102.977	102.860
7.625	105.147	105.086	105.021	104.955	8.250	102.619	102.503	102.377	102.251



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

Wholesale

Effective: May 15, 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	93.255	93.208	93.157	93.107	4.875	92.841	92.794	92.743	92.693	5.500	97.328	97.253	97.173	97.093
4.990	93.896	93.848	93.798	93.748	4.990	93.482	93.434	93.384	93.333	5.625	97.905	97.823	97.735	97.647
5.125	94.342	94.294	94.244	94.193	5.125	93.953	93.905	93.854	93.804	5.750	98.474	98.392	98.304	98.215
5.250	95.009	94.961	94.911	94.860	5.250	94.633	94.585	94.534	94.483	5.875	99.009	98.927	98.838	98.750
5.375	95.658	95.610	95.559	95.508	5.375	95.294	95.246	95.195	95.144	5.990	99.459	99.377	99.288	99.199
5.500	96.282	96.234	96.183	96.132	5.500	95.930	95.882	95.831	95.781	6.125	99.948	99.866	99.777	99.688
5.625	96.927	96.873	96.813	96.754	5.625	96.601	96.546	96.487	96.428	6.250	100.358	100.255	100.146	100.037
5.750	97.722	97.651	97.576	97.500	5.750	97.397	97.326	97.251	97.175	6.375	100.927	100.824	100.715	100.606
5.875	98.394	98.312	98.225	98.138	5.875	98.069	97.987	97.900	97.813	6.500	101.340	101.237	101.128	101.019
5.990	98.967	98.885	98.798	98.711	5.990	98.642	98.560	98.473	98.386	6.625	101.593	101.490	101.381	101.272
6.125	99.587	99.504	99.417	99.331	6.125	99.245	99.163	99.076	98.989	6.750	101.816	101.720	101.619	101.518
6.250	100.118	100.035	99.948	99.862	6.250	99.773	99.690	99.603	99.517	6.875	102.139	102.037	101.930	101.823
6.375	100.716	100.634	100.547	100.460	6.375	100.371	100.289	100.202	100.115	6.990	102.671	102.568	102.462	102.355
6.500	101.161	101.086	101.005	100.925	6.500	100.816	100.741	100.660	100.580	7.125	103.086	102.983	102.877	102.770
6.625	101.519	101.444	101.363	101.282	6.625	101.174	101.099	101.018	100.937	7.250	103.861	103.806	103.748	103.691
6.750	102.271	102.161	102.047	101.934	6.750	101.926	101.816	101.702	101.589	7.375	104.244	104.190	104.132	104.074
6.875	102.534	102.425	102.311	102.197	6.875	102.189	102.080	101.966	101.852	7.500	104.354	104.299	104.241	104.184
6.990	103.031	102.922	102.808	102.694	6.990	102.686	102.577	102.463	102.349	7.625	104.657	104.602	104.544	104.487
7.125	103.430	103.321	103.207	103.093	7.125	103.085	102.976	102.862	102.748	7.750	104.932	104.877	104.820	104.762
7.250	104.256	104.194	104.129	104.064	7.250	103.911	103.849	103.784	103.719	7.875	105.180	105.125	105.068	105.010
7.375	104.451	104.389	104.324	104.259	7.375	104.106	104.044	103.979	103.914	7.990	105.131	105.076	105.018	104.961
7.500	104.747	104.685	104.620	104.555	7.500	104.402	104.340	104.275	104.210	8.125	105.361	105.306	105.249	105.191
7.625	104.997	104.936	104.871	104.805	7.625	104.652	104.591	104.526	104.460					
7.750	105.062	105.000	104.935	104.870	7.750	104.717	104.655	104.590	104.525					
7.875	105.274	105.212	105.147	105.082	7.875	104.929	104.867	104.802	104.737					
7.990	105.198	105.136	105.071	105.006	7.990	104.853	104.791	104.726	104.661					
8.125	105.357	105.295	105.230	105.165	8.125	105.012	104.950	104.885	104.820					

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	97.817	97.775	97.729	97.682	5.500	99.493	99.431	99.361	99.291	5.875	98.044	97.962	97.875	97.788
5.125	97.978	97.936	97.889	97.842	5.625	99.762	99.701	99.630	99.560	5.990	98.617	98.535	98.448	98.361
5.250	98.818	98.769	98.714	98.659	5.750	100.051	100.002	99.947	99.892	6.125	99.237	99.154	99.067	98.981
5.375	99.212	99.162	99.108	99.053	5.875	100.313	100.264	100.209	100.154	6.250	99.768	99.685	99.598	99.512
5.500	99.586	99.537	99.482	99.428	5.990	100.528	100.478	100.424	100.369	6.375	100.366	100.284	100.197	100.110
5.625	99.946	99.897	99.842	99.787	6.125	100.775	100.726	100.671	100.616	6.500	100.811	100.726	100.655	100.575
5.750	100.280	100.231	100.176	100.121	6.250	101.173	101.144	101.113	101.082	6.625	101.169	101.094	101.013	100.932
5.875	100.601	100.552	100.497	100.442	6.375	101.519	101.491	101.460	101.429	6.750	101.921	101.811	101.697	101.584
5.990	100.886	100.836	100.782	100.727	6.500	101.738	101.709	101.678	101.647	6.875	102.184	102.075	101.961	101.847
6.125	101.213	101.164	101.109	101.054	6.625	101.823	101.795	101.764	101.732	6.990	102.681	102.572	102.458	102.344
6.250	101.502	101.453	101.398	101.344	6.750	102.139	102.111	102.079	102.048	7.125	103.080	102.971	102.857	102.743
6.375	101.903	101.854	101.799	101.744	6.875	102.189	102.160	102.129	102.098	7.250	103.906	103.844	103.779	103.714
6.500	102.172	102.123	102.068	102.014	6.990	102.478	102.450	102.418	102.387	7.375	104.101	104.039	103.974	103.909
6.625	102.272	102.238	102.202	102.165	7.125	102.633	102.605	102.573	102.542	7.500	104.397	104.335	104.270	104.205
6.750	102.639	102.611	102.579	102.548	7.250	102.692	102.645	102.590	102.536	7.625	104.647	104.586	104.521	104.455
6.875	102.743	102.715	102.684	102.653						7.750	104.712	104.650	104.585	104.520
6.990	103.080	103.051	103.020	102.989						7.875	104.924	104.862	104.797	104.732
										7.990	104.848	104.786	104.721	104.656
										8.125	105.007	104.945	104.880	104.815

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	98.394	98.312	98.225	98.138
5.990	98.967	98.885	98.798	98.711
6.125	99.587	99.504	99.417	99.331
6.250	100.118	100.035	99.948	99.862
6.375	100.716	100.634	100.547	100.460
6.500	101.161	101.086	101.005	100.925
6.625	101.519	101.444	101.363	101.282
6.750	102.271	102.161	102.047	101.934
6.875	102.534	102.425	102.311	102.197
6.990	103.031	102.922	102.808	102.694
7.125	103.430	103.321	103.207	103.093
7.250	104.256	104.194	104.129	104.064
7.375	104.451	104.389	104.324	104.259
7.500	104.747	104.685	104.620	104.555
7.625	104.997	104.936	104.871	104.805
7.750	105.062	105.000	104.935	104.870
7.875	105.274	105.212	105.147	105.082
7.990	105.198	105.136	105.071	105.006
8.125	105.357	105.295	105.230	105.165

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	96.239	96.184	96.124	96.064	5.500	93.939	93.884	93.824	93.764	5.500	97.023	96.961	96.890	96.820
5.625	96.885	96.830	96.770	96.710	5.625	94.585	94.530	94.470	94.410	5.625	97.340	97.278	97.208	97.138
5.750	97.374	97.319	97.259	97.199	5.750	95.067	95.012	94.952	94.891	5.750	97.385	97.324	97.253	97.183
5.875	97.925	97.870	97.810	97.750	5.875	95.604	95.549	95.489	95.429	5.875	97.654	97.592	97.521	97.451
5.990	98.488	98.434	98.374	98.313	5.990	96.157	96.102	96.042	95.982	5.990	97.986	97.924	97.854	97.784
6.125	99.002	98.947	98.887	98.826	6.125	96.657	96.602	96.542	96.482	6.125	98.222	98.160	98.090	98.019
6.250	99.547	99.445	99.336	99.226	6.250	97.214	97.111	97.002	96.893	6.250	98.492	98.430	98.359	98.289
6.375	99.989	99.886	99.777	99.668	6.375	97.665	97.563	97.454	97.344	6.375	98.700	98.638	98.568	98.498
6.500	100.369	100.267	100.158	100.048	6.500	98.049	97.947	97.838	97.728	6.500	98.845	98.783	98.713	98.642
6.625	100.745	100.642	100.533	100.424	6.625	98.414	98.311	98.202	98.093	6.625	99.016	98.962	98.901	98.840
6.750	101.078	100.982	100.879	100.776	6.750	98.766	98.670	98.568	98.465	6.750	99.296	99.255	99.208	99.161
6.875	101.319	101.223	101.120	101.018	6.875	99.027	98.932	98.829	98.726	6.875	99.450	99.409	99.362	99.315
6.990	101.502	101.407	101.304	101.201	6.990	99.235	99.140	99.037	98.934	6.990	99.522	99.481	99.434	99.387
7.125	101.789	101.693	101.590	101.487	7.125	99.502	99.406	99.303	99.200	7.125	99.651	99.61		



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

Wholesale

Effective: **May 15, 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	93.155	93.108	93.057	93.007	5.990	98.438	98.384	98.324	98.263	5.375	94.858	94.810	94.759	94.708
4.990	93.796	93.748	93.698	93.648	6.125	98.952	98.897	98.837	98.776	5.500	95.482	95.434	95.383	95.332
5.125	94.242	94.194	94.144	94.093	6.250	99.497	99.395	99.286	99.176	5.625	96.127	96.073	96.013	95.954
5.250	94.909	94.861	94.811	94.760	6.375	99.939	99.836	99.727	99.618	5.750	96.922	96.851	96.776	96.700
5.375	95.558	95.510	95.459	95.408	6.500	100.319	100.217	100.108	99.998	5.875	97.594	97.512	97.425	97.338
5.500	96.182	96.134	96.083	96.032	6.625	100.695	100.592	100.483	100.374	5.990	98.167	98.085	97.998	97.911
5.625	96.827	96.773	96.713	96.654	6.750	101.028	100.932	100.829	100.726	6.125	98.787	98.704	98.617	98.531
5.750	97.622	97.551	97.476	97.400	6.875	101.269	101.173	101.070	100.968	6.250	99.318	99.235	99.148	99.062
5.875	98.294	98.212	98.125	98.038	6.990	101.452	101.357	101.254	101.151	6.375	99.916	99.834	99.747	99.660
5.990	98.867	98.785	98.698	98.611	7.125	101.739	101.643	101.540	101.437	6.500	100.361	100.286	100.205	100.125
6.125	99.487	99.404	99.317	99.231	7.250	101.708	101.599	101.482	101.366	6.625	100.719	100.644	100.563	100.482
6.250	100.018	99.935	99.848	99.762	7.375	102.303	102.193	102.077	101.960	6.750	101.471	101.361	101.247	101.134
6.375	100.616	100.534	100.447	100.360	7.500	102.454	102.345	102.228	102.112	6.875	101.734	101.625	101.511	101.397
6.500	101.061	100.986	100.905	100.825	7.625	102.556	102.447	102.331	102.214	6.990	102.231	102.122	102.008	101.894
6.625	101.419	101.344	101.263	101.182	7.750	103.442	103.333	103.216	103.100	7.125	102.630	102.521	102.407	102.293
6.750	102.171	102.061	101.947	101.834	7.875	103.624	103.514	103.398	103.281	7.250	103.456	103.394	103.329	103.264
6.875	102.434	102.325	102.211	102.097	7.990	102.493	102.383	102.267	102.150	7.375	103.651	103.589	103.524	103.459
6.990	102.931	102.822	102.708	102.594	8.125	102.602	102.493	102.377	102.260	7.500	103.947	103.885	103.820	103.755
7.125	103.330	103.221	103.107	102.993	8.250	102.019	101.903	101.777	101.651	7.625	104.197	104.136	104.071	104.005
7.250	104.156	104.094	104.029	103.964						7.750	104.262	104.200	104.135	104.070
7.375	104.351	104.289	104.224	104.159						7.875	104.474	104.412	104.347	104.282
7.500	104.647	104.585	104.520	104.455						7.990	104.398	104.336	104.271	104.206
7.625	104.897	104.836	104.771	104.705						8.125	104.557	104.495	104.430	104.365

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	93.155	93.108	93.057	93.007	5.990	98.438	98.384	98.324	98.263	5.375	94.858	94.810	94.759	94.708
4.990	93.796	93.748	93.698	93.648	6.125	98.952	98.897	98.837	98.776	5.500	95.482	95.434	95.383	95.332
5.125	94.242	94.194	94.144	94.093	6.250	99.497	99.395	99.286	99.176	5.625	96.127	96.073	96.013	95.954
5.250	94.909	94.861	94.811	94.760	6.375	99.939	99.836	99.727	99.618	5.750	96.922	96.851	96.776	96.700
5.375	95.558	95.510	95.459	95.408	6.500	100.319	100.217	100.108	99.998	5.875	97.594	97.512	97.425	97.338
5.500	96.182	96.134	96.083	96.032	6.625	100.695	100.592	100.483	100.374	5.990	98.167	98.085	97.998	97.911
5.625	96.827	96.773	96.713	96.654	6.750	101.028	100.932	100.829	100.726	6.125	98.787	98.704	98.617	98.531
5.750	97.622	97.551	97.476	97.400	6.875	101.269	101.173	101.070	100.968	6.250	99.318	99.235	99.148	99.062
5.875	98.294	98.212	98.125	98.038	6.990	101.452	101.357	101.254	101.151	6.375	99.916	99.834	99.747	99.660
5.990	98.867	98.785	98.698	98.611	7.125	101.739	101.643	101.540	101.437	6.500	100.361	100.286	100.205	100.125
6.125	99.487	99.404	99.317	99.231	7.250	101.708	101.599	101.482	101.366	6.625	100.719	100.644	100.563	100.482
6.250	100.018	99.935	99.848	99.762	7.375	102.303	102.193	102.077	101.960	6.750	101.471	101.361	101.247	101.134
6.375	100.616	100.534	100.447	100.360	7.500	102.454	102.345	102.228	102.112	6.875	101.734	101.625	101.511	101.397
6.500	101.061	100.986	100.905	100.825	7.625	102.556	102.447	102.331	102.214	6.990	102.231	102.122	102.008	101.894
6.625	101.419	101.344	101.263	101.182	7.750	103.442	103.333	103.216	103.100	7.125	102.630	102.521	102.407	102.293
6.750	102.171	102.061	101.947	101.834	7.875	103.624	103.514	103.398	103.281	7.250	103.456	103.394	103.329	103.264
6.875	102.434	102.325	102.211	102.097	7.990	102.493	102.383	102.267	102.150	7.375	103.651	103.589	103.524	103.459
6.990	102.931	102.822	102.708	102.594	8.125	102.602	102.493	102.377	102.260	7.500	103.947	103.885	103.820	103.755
7.125	103.330	103.221	103.107	102.993	8.250	102.019	101.903	101.777	101.651	7.625	104.197	104.136	104.071	104.005
7.250	104.156	104.094	104.029	103.964	8.375	102.536	102.420	102.294	102.169	7.750	104.262	104.200	104.135	104.070
7.375	104.351	104.289	104.224	104.159	8.500	102.667	102.550	102.424	102.299	7.875	104.474	104.412	104.347	104.282
7.500	104.647	104.585	104.520	104.455	8.625	102.731	102.615	102.489	102.363	7.990	104.398	104.336	104.271	104.206
7.625	104.897	104.836	104.771	104.705	8.750	102.877	102.761	102.635	102.510	8.125	104.557	104.495	104.430	104.365



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

SELECT PRICING

Effective: May 15, 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	93.505	93.458	93.407	93.357	4.875	97.694	97.652	97.605	97.558
4.990	94.146	94.098	94.048	93.998	4.990	98.067	98.025	97.979	97.932
5.125	94.592	94.544	94.494	94.443	5.125	98.228	98.186	98.139	98.092
5.250	95.259	95.211	95.161	95.110	5.250	99.068	99.019	98.964	98.909
5.375	95.908	95.860	95.809	95.758	5.375	99.462	99.412	99.358	99.303
5.500	96.532	96.484	96.433	96.382	5.500	99.836	99.787	99.732	99.678
5.625	97.177	97.123	97.063	97.004	5.625	100.196	100.147	100.092	100.037
5.750	97.972	97.901	97.826	97.750	5.750	100.530	100.481	100.426	100.371
5.875	98.644	98.562	98.475	98.388	5.875	100.851	100.802	100.747	100.692
5.990	99.217	99.135	99.048	98.961	5.990	101.136	101.086	101.032	100.977
6.125	99.837	99.754	99.667	99.581	6.125	101.463	101.414	101.359	101.304
6.250	100.368	100.285	100.198	100.112	6.250	101.752	101.703	101.648	101.594
6.375	100.966	100.884	100.797	100.710	6.375	102.153	102.104	102.049	101.994
6.500	101.411	101.336	101.255	101.175	6.500	102.422	102.373	102.318	102.264
6.625	101.769	101.694	101.613	101.532	6.625	102.522	102.488	102.452	102.415
6.750	102.521	102.411	102.297	102.184	6.750	102.889	102.861	102.829	102.798
6.875	102.784	102.675	102.561	102.447	6.875	102.993	102.965	102.934	102.903
6.990	103.281	103.172	103.058	102.944	6.990	103.330	103.301	103.270	103.239
7.125	103.680	103.571	103.457	103.343	7.125	103.540	103.512	103.480	103.449
7.250	104.506	104.444	104.379	104.314	7.250	103.431	103.383	103.329	103.274
7.375	104.701	104.639	104.574	104.509					
7.500	104.997	104.935	104.870	104.805					
7.625	105.247	105.186	105.121	105.055					
7.750	105.312	105.250	105.185	105.120					
7.875	105.524	105.462	105.397	105.332					
7.990	105.448	105.386	105.321	105.256					
8.125	105.607	105.545	105.480	105.415					

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	96.489	96.434	96.374	96.314	5.990	98.236	98.174	98.104	98.034
5.625	97.135	97.080	97.020	96.960	6.125	98.472	98.410	98.340	98.269
5.750	97.624	97.569	97.509	97.449	6.250	98.742	98.680	98.609	98.539
5.875	98.175	98.120	98.060	98.000	6.375	98.950	98.888	98.818	98.748
5.990	98.738	98.684	98.624	98.563	6.500	99.095	99.033	98.963	98.892
6.125	99.252	99.197	99.137	99.076	6.625	99.266	99.212	99.151	99.090
6.250	99.797	99.695	99.586	99.476	6.750	99.546	99.505	99.458	99.411
6.375	100.239	100.136	100.027	99.918	6.875	99.700	99.659	99.612	99.565
6.500	100.619	100.517	100.408	100.298	6.990	99.772	99.731	99.684	99.637
6.625	100.995	100.892	100.783	100.674	7.125	99.901	99.860	99.813	99.766
6.750	101.328	101.232	101.129	101.026	7.250	99.668	99.609	99.538	99.468
6.875	101.569	101.473	101.370	101.268	7.375	100.165	100.105	100.034	99.964
6.990	101.752	101.657	101.554	101.451	7.500	99.939	99.879	99.809	99.739
7.125	102.039	101.943	101.840	101.737	7.625	99.922	99.862	99.791	99.721
7.250	102.008	101.899	101.782	101.666	7.750	100.927	100.867	100.797	100.726
7.375	102.603	102.493	102.377	102.260	7.875	101.029	100.969	100.899	100.829
7.500	102.754	102.645	102.528	102.412	7.990	99.849	99.789	99.719	99.649
7.625	102.856	102.747	102.631	102.514					
7.750	103.742	103.633	103.516	103.400					
7.875	103.924	103.814	103.698	103.581					
7.990	102.793	102.683	102.567	102.450					
8.125	102.902	102.793	102.677	102.560					

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	93.405	93.358	93.307	93.257	5.990	98.688	98.634	98.574	98.513
4.990	94.046	93.998	93.948	93.898	6.125	99.202	99.147	99.087	99.026
5.125	94.492	94.444	94.394	94.343	6.250	99.747	99.645	99.536	99.426
5.250	95.159	95.111	95.061	95.010	6.375	100.189	100.086	99.977	99.868
5.375	95.808	95.760	95.709	95.658	6.500	100.569	100.467	100.358	100.248
5.500	96.432	96.384	96.333	96.282	6.625	100.945	100.842	100.733	100.624
5.625	97.077	97.023	96.963	96.904	6.750	101.278	101.182	101.079	100.976
5.750	97.872	97.801	97.726	97.650	6.875	101.519	101.423	101.320	101.218
5.875	98.544	98.462	98.375	98.288	6.990	101.702	101.607	101.504	101.401
5.990	99.117	99.035	98.948	98.861	7.125	101.989	101.893	101.790	101.687
6.125	99.737	99.654	99.567	99.481	7.250	101.958	101.849	101.732	101.616
6.250	100.268	100.185	100.098	100.012	7.375	102.553	102.443	102.327	102.210
6.375	100.866	100.784	100.697	100.610	7.500	102.704	102.595	102.478	102.362
6.500	101.311	101.236	101.155	101.075	7.625	102.806	102.697	102.581	102.464
6.625	101.669	101.594	101.513	101.432	7.750	103.692	103.583	103.466	103.350
6.750	102.421	102.311	102.197	102.084	7.875	103.874	103.764	103.648	103.531
6.875	102.684	102.575	102.461	102.347	7.990	102.743	102.633	102.517	102.400
6.990	103.181	103.072	102.958	102.844	8.125	102.852	102.743	102.627	102.510
7.125	103.580	103.471	103.357	103.243	8.250	102.269	102.153	102.027	101.901
7.250	104.406	104.344	104.279	104.214	8.375	102.786	102.670	102.544	102.419
7.375	104.601	104.539	104.474	104.409	8.500	102.917	102.800	102.674	102.549
7.500	104.897	104.835	104.770	104.705					
7.625	105.147	105.086	105.021	104.955					

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	93.405	93.358	93.307	93.257	5.990	98.688	98.634	98.574	98.513
4.990	94.046	93.998	93.948	93.898	6.125	99.202	99.147	99.087	99.026
5.125	94.492	94.444	94.394	94.343	6.250	99.747	99.645	99.536	99.426
5.250	95.159	95.111	95.061	95.010	6.375	100.189	100.086	99.977	99.868
5.375	95.808	95.760	95.709	95.658	6.500	100.569	100.467	100.358	100.248
5.500	96.432	96.384	96.333	96.282	6.625	100.945	100.842	100.733	100.624
5.625	97.077	97.023	96.963	96.904	6.750	101.278	101.182	101.079	100.976
5.750	97.872	97.801	97.726	97.650	6.875	101.519	101.423	101.320	101.218
5.875	98.544	98.462	98.375	98.288	6.990	101.702	101.607	101.504	101.401
5.990	99.117	99.035	98.948	98.861	7.125	101.989	101.893	101.790	101.687
6.125	99.737	99.654	99.567	99.481	7.250	101.958	101.849	101.732	101.616
6.250	100.268	100.185	100.098	100.012	7.375	102.553	102.443	102.327	102.210
6.375	100.866	100.784	100.697	100.610	7.500	102.704	102.595	102.478	102.362
6.500	101.311	101.236	101.155	101.075	7.625	102.806	102.697	102.581	102.464
6.625	101.669	101.594	101.513	101.432	7.750	103.692	103.583	103.466	103.350
6.750	102.421	102.311	102.197	102.084	7.875	103.874	103.764	103.648	103.531
6.875	102.684	102.575	102.461	102.347	7.990	102.743	102.633	102.517	102.400
6.990	103.181	103.072	102.958	102.844	8.125	102.852	102.743	102.627	102.510
7.125	103.580	103.471	103.357	103.243	8.250	102.269	102.153	102.027	101.901
7.250	104.406	104.344	104.279	104.214	8.375	102.786	102.670	102.544	102.419
7.375	104.601	104.539	104.474	104.409	8.500	102.917	102.800	102.674	102.549
7.500	104.897	104.835	104.770	104.705					
7.625	105.147	105.086	105.021	104.955					



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

Effective: **May 15, 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 LLPA Waiver

Texas Cash out	-1.000	*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj	0.000	
HB 20YR & 25YR Term	-1.500			
> 6 Financed Properties	-0.500			
Escrow Waiver (Non-CA)	-0.250			
		Minimum Loan Amount \$75,000		
		All loan level price adjustments are cumulative		
		Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs		
			NC Floor Price	99.750

LENDER PAID MI

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

LPMI (in addition to adjustments above)

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

FNMA/FHLMC State Tier Adjustment

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

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

Wholesale

Effective: May 15, 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	96.989	96.934	96.874	96.814	5.500	94.939	94.884	94.824	94.764	5.375	94.410	94.355	94.295	94.235
5.625	97.635	97.580	97.520	97.460	5.625	95.585	95.530	95.470	95.410	5.500	95.089	95.034	94.974	94.914
5.750	98.374	98.319	98.259	98.199	5.750	96.324	96.269	96.209	96.149	5.625	95.735	95.680	95.620	95.560
5.875	98.925	98.870	98.810	98.750	5.875	96.875	96.820	96.760	96.700	5.750	96.467	96.412	96.352	96.291
5.990	99.388	99.334	99.274	99.213	5.990	97.338	97.284	97.224	97.163	5.875	97.004	96.949	96.889	96.829
6.125	99.902	99.847	99.787	99.726	6.125	97.832	97.777	97.717	97.656	5.990	97.457	97.402	97.342	97.282
6.250	100.097	99.995	99.886	99.776	6.250	98.027	97.925	97.816	97.706	6.125	97.957	97.902	97.842	97.782
6.375	100.539	100.436	100.327	100.218	6.375	98.469	98.366	98.257	98.148	6.250	98.164	98.061	97.952	97.843
6.500	100.944	100.842	100.733	100.623	6.500	98.874	98.772	98.663	98.553	6.375	98.615	98.513	98.404	98.294
6.625	101.295	101.192	101.083	100.974	6.625	99.225	99.122	99.013	98.904	6.500	99.024	98.922	98.813	98.703
6.750	101.503	101.407	101.304	101.201	6.750	99.433	99.337	99.234	99.131	6.625	99.364	99.261	99.152	99.043
6.875	101.744	101.648	101.545	101.443	6.875	99.674	99.578	99.475	99.373	6.750	99.591	99.495	99.393	99.290
6.990	101.977	101.882	101.779	101.676	6.990	99.907	99.812	99.709	99.606	6.875	99.852	99.757	99.654	99.551
7.125	102.264	102.168	102.065	101.962	7.125	100.194	100.098	99.995	99.892	6.990	100.110	100.015	99.912	99.809
7.250	102.433	102.324	102.207	102.091	7.250	100.363	100.254	100.137	100.021	7.125	100.377	100.281	100.178	100.075
7.375	102.653	102.543	102.427	102.310	7.375	100.583	100.473	100.357	100.240	7.250	100.564	100.455	100.338	100.222
7.500	102.929	102.820	102.703	102.587	7.500	100.859	100.750	100.633	100.517	7.375	100.802	100.693	100.576	100.460
7.625	103.156	103.047	102.931	102.814	7.625	101.086	100.977	100.861	100.744	7.500	100.807	100.698	100.581	100.465
7.750	103.142	103.033	102.916	102.800	7.750	101.072	100.963	100.846	100.730	7.625	101.038	100.929	100.813	100.696
7.875	103.324	103.214	103.098	102.981	7.875	101.254	101.144	101.028	100.911	7.750	101.022	100.913	100.796	100.680
7.990	103.468	103.358	103.242	103.125	7.990	101.398	101.288	101.172	101.055	7.875	101.200	101.090	100.974	100.857
8.125	103.577	103.468	103.352	103.235						7.990	101.338	101.229	101.112	100.996
8.250	102.994	102.878	102.752	102.626										
8.375	103.036	102.920	102.794	102.669										
8.500	103.167	103.050	102.924	102.799										
8.625	103.231	103.115	102.989	102.863										

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	98.911	98.849	98.779	98.709	5.990	98.576	98.514	98.444	98.374
6.125	99.147	99.085	99.015	98.944	6.125	98.812	98.750	98.680	98.609
6.250	99.067	99.005	98.934	98.864	6.250	98.732	98.670	98.599	98.529
6.375	99.275	99.213	99.143	99.073	6.375	98.940	98.878	98.808	98.738
6.500	99.445	99.383	99.313	99.242	6.500	99.110	99.048	98.978	98.907
6.625	99.591	99.537	99.476	99.415	6.625	99.256	99.202	99.141	99.080
6.750	99.746	99.705	99.658	99.611	6.750	99.411	99.370	99.323	99.276
6.875	99.900	99.859	99.812	99.765	6.875	99.565	99.524	99.477	99.430
6.990	100.022	99.981	99.934	99.887	6.990	99.687	99.646	99.599	99.552
7.125	100.151	100.110	100.063	100.016	7.125	99.816	99.775	99.728	99.681
7.250	100.118	100.059	99.988	99.918	7.250	99.783	99.724	99.653	99.583
7.375	100.240	100.180	100.109	100.039	7.375	99.905	99.845	99.774	99.704
7.500	100.139	100.079	100.009	99.939	7.500	99.614	99.554	99.484	99.414
7.625	100.247	100.187	100.116	100.046	7.625	99.722	99.662	99.591	99.521
7.750	100.352	100.292	100.222	100.151	7.750	99.827	99.767	99.697	99.626
7.875	100.454	100.394	100.324	100.254	7.875	99.929	99.869	99.799	99.729
7.990	100.549	100.489	100.419	100.349	7.990	100.024	99.964	99.894	99.824



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

SELECT PRICING

Effective: May 15, 2026

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT AltA101)					SELECT Alt Agency 15 Yr Fixed (SELECT AltA115)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.905	93.858	93.807	93.757	5.990	101.536	101.486	101.432	101.377
4.990	94.546	94.498	94.448	94.398	6.125	101.863	101.814	101.759	101.704
5.125	95.242	95.194	95.144	95.093	6.250	102.152	102.103	102.048	101.994
5.250	95.659	95.611	95.561	95.510	6.375	102.428	102.379	102.324	102.269
5.375	96.308	96.260	96.209	96.158	6.500	102.697	102.648	102.593	102.539
5.500	96.932	96.884	96.833	96.782	6.625	102.922	102.886	102.852	102.815
5.625	97.577	97.523	97.463	97.404	6.750	103.164	103.136	103.104	103.073
5.750	98.372	98.301	98.226	98.150	6.875	103.393	103.365	103.334	103.303
5.875	99.044	98.962	98.875	98.788	6.990	103.605	103.576	103.545	103.514
5.990	99.617	99.535	99.448	99.361	7.125	103.815	103.787	103.755	103.724
6.125	100.237	100.154	100.067	99.981	7.250	103.706	103.658	103.604	103.549
6.250	100.768	100.685	100.598	100.512	7.375	103.899	103.852	103.797	103.742
6.375	101.241	101.159	101.072	100.985	7.500	103.913	103.865	103.811	103.756
6.500	101.686	101.611	101.530	101.450	7.625	104.077	104.030	103.975	103.921
6.625	102.169	102.094	102.013	101.932	7.750	104.240	104.193	104.138	104.083
6.750	102.796	102.686	102.572	102.459	7.875	104.400	104.352	104.298	104.243
6.875	103.184	103.075	102.961	102.847					
6.990	103.556	103.447	103.333	103.219					
7.125	103.955	103.846	103.732	103.618					
7.250	104.781	104.719	104.654	104.589					
7.375	104.976	104.914	104.849	104.784					
7.500	105.272	105.210	105.145	105.080					
7.625	105.522	105.461	105.396	105.330					

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT AltA101HB)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT AltA115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.289	97.234	97.174	97.114	5.990	99.211	99.149	99.079	99.009
5.625	97.935	97.880	97.820	97.760	6.125	99.447	99.385	99.315	99.244
5.750	98.674	98.619	98.559	98.499	6.250	99.367	99.305	99.234	99.164
5.875	99.225	99.170	99.110	99.050	6.375	99.575	99.513	99.443	99.373
5.990	99.688	99.634	99.574	99.513	6.500	99.745	99.683	99.613	99.542
6.125	100.202	100.147	100.087	100.026	6.625	99.891	99.837	99.776	99.715
6.250	100.397	100.295	100.186	100.076	6.750	100.046	100.005	99.958	99.911
6.375	100.839	100.736	100.627	100.518	6.875	100.200	100.159	100.112	100.065
6.500	101.244	101.142	101.033	100.923	6.990	100.322	100.281	100.234	100.187
6.625	101.595	101.492	101.383	101.274	7.125	100.451	100.410	100.363	100.316
6.750	101.803	101.707	101.604	101.501	7.250	100.418	100.359	100.288	100.218
6.875	102.044	101.948	101.845	101.743	7.375	100.540	100.480	100.409	100.339
6.990	102.277	102.182	102.079	101.976	7.500	100.439	100.379	100.309	100.239
7.125	102.564	102.468	102.365	102.262	7.625	100.547	100.487	100.416	100.346
7.250	102.733	102.624	102.507	102.391					
7.375	102.953	102.843	102.727	102.610					
7.500	103.229	103.120	103.003	102.887					
7.625	103.456	103.347	103.231	103.114					
7.750	103.442	103.333	103.216	103.100					
7.875	103.624	103.514	103.398	103.281					
7.990	103.768	103.658	103.542	103.425					
8.125	103.877	103.768	103.652	103.535					



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

Effective: May 15, 2026

ALT Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750		
Investment	0.000	-0.125	-0.750	-1.250	-1.375	-2.750			
2nd Home	0.000	-0.125	-0.750	-1.250	-1.375	-2.750	-3.250		
Manufactured Home	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
2-4 Unit	-0.250	-0.250	-0.625	-0.625					
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125		
High Balance Fixed Purchase/Rate & Term	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125		
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625		
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875				
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375				

LOAN AMOUNT **

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

MISCELLANEOUS

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

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

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

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

NC Floor Price 99.750

LENDER PAID MI

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

LPMI (in addition to adjustments above)

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

FNMA/FHLMC State Tier Adjustment

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

LoanStream Mortgage

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Effective: May 15, 2026

CalHFA Pricing (California Only)

LINK FOR DAILY RATES AND HIGH BALANCE FEES: <https://www.calhfa.ca.gov/apps/rates/>

Loan must be APPROVED before requests will be reviewed. Lock Request Form must be filled out in its entirety and submitted to lockdesk via e-mail. Once received, lockdesk will respond with today's rate and additional fees (for High Bal loans). AE/Broker must CONFIRM the rate by 2:00 PM PST in order to honor same day lock.

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

CalHFA CalReady - (C110/F210)

Fees:

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

CalHFA CalPLUS Access - (C111/F211)

Fees:

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

LoanStream Mortgage
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MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	99.390	99.298	99.205
6.500	99.420	99.328	99.235
6.625	99.910	99.818	99.725
6.750	100.721	100.512	100.259
6.875	101.221	101.012	100.759
6.990	101.670	101.461	101.208
7.000	101.700	101.491	101.238
7.125	102.160	101.951	101.698
7.250	102.610	102.401	102.148
7.375	103.021	102.783	102.498
7.490	103.434	103.196	102.911
7.500	103.470	103.232	102.947
7.625	103.910	103.672	103.387
7.750	104.330	104.092	103.807
7.875	102.334	102.073	101.758
7.990	102.693	102.432	102.117
8.000	102.723	102.462	102.147

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

MaxONE Plus 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	98.640	98.548	98.455
6.500	98.670	98.578	98.485
6.625	99.160	99.068	98.975
6.750	99.971	99.762	99.509
6.875	100.471	100.262	100.009
6.990	100.920	100.711	100.458
7.000	100.950	100.741	100.488
7.125	101.410	101.201	100.948
7.250	101.860	101.651	101.398
7.375	102.271	102.033	101.748
7.490	102.690	102.452	102.167
7.500	102.720	102.482	102.197
7.625	103.160	102.922	102.637
7.750	103.580	103.342	103.057
7.875	101.584	101.323	101.008
7.990	101.943	101.682	101.367
8.000	101.973	101.712	101.397

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	97.390	97.298	97.205
6.500	97.420	97.328	97.235
6.625	97.910	97.818	97.725
6.750	98.721	98.512	98.259
6.875	99.221	99.012	98.759
6.990	99.670	99.461	99.208
7.000	99.700	99.491	99.238
7.125	100.160	99.951	99.698
7.250	100.610	100.401	100.148
7.375	101.021	100.783	100.498
7.490	101.440	101.202	100.917
7.500	101.470	101.232	100.947
7.625	101.910	101.672	101.387
7.750	102.330	102.092	101.807
7.875	100.334	100.073	99.758
7.990	100.693	100.432	100.117
8.000	100.723	100.462	100.147

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

MaxONE Plus 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.490	96.686	96.640	96.548
6.500	96.716	96.670	96.578
6.625	97.206	97.160	97.068
6.750	98.069	97.971	97.762
6.875	98.569	98.471	98.262
6.990	99.018	98.920	98.711
7.000	99.048	98.950	98.741
7.125	99.508	99.410	99.201
7.250	99.958	99.860	99.651
7.375	100.388	100.271	100.033
7.490	100.807	100.690	100.452
7.500	100.837	100.720	100.482
7.625	101.277	101.160	100.922
7.750	101.697	101.580	101.342
7.875	99.710	99.584	99.323
7.990	100.069	99.943	99.682
8.000	100.099	99.973	99.712

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	96.890	96.798	96.705
6.500	96.920	96.828	96.735
6.625	97.410	97.318	97.225
6.750	98.221	98.012	97.759
6.875	98.721	98.512	98.259
6.990	99.170	98.961	98.708
7.000	99.200	98.991	98.738
7.125	99.660	99.451	99.198
7.250	100.110	99.901	99.648
7.375	100.521	100.283	99.998
7.490	100.940	100.702	100.417
7.500	100.970	100.732	100.447
7.625	101.410	101.172	100.887
7.750	101.830	101.592	101.307
7.875	99.834	99.573	99.258
7.990	100.193	99.932	99.617
8.000	100.223	99.962	99.647

MaxONE LLPAs

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

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

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



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FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	95.855	95.820	95.787	
5.125	96.304	96.269	96.236	
5.250	97.928	97.855	97.771	
5.375	98.411	98.338	98.254	
5.500	98.845	98.772	98.689	
5.625	99.162	99.089	99.005	
5.750	99.811	99.738	99.654	
5.875	100.512	100.427	100.326	
5.990	101.154	101.069	100.968	
6.125	101.438	101.353	101.253	
6.250	101.933	101.848	101.748	
6.375	102.393	102.378	102.353	
6.500	102.987	102.971	102.946	
6.625	103.272	103.256	103.231	
6.750	104.015	103.930	103.804	
6.875	104.155	104.070	103.944	
6.990	104.691	104.606	104.481	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
4.990	95.045	95.010	94.977	
5.125	95.494	95.459	95.426	
5.250	97.118	97.045	96.961	
5.375	97.601	97.528	97.444	
5.500	98.035	97.962	97.879	
5.625	98.352	98.279	98.195	
5.750	99.001	98.928	98.844	
5.875	99.702	99.617	99.516	
5.990	100.344	100.259	100.158	
6.125	100.628	100.543	100.443	
6.250	101.123	101.038	100.938	
6.375	101.583	101.568	101.543	
6.500	102.177	102.161	102.136	
6.625	102.462	102.446	102.421	
6.750	103.205	103.120	102.994	
6.875	103.345	103.260	103.134	
6.990	103.881	103.796	103.671	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	97.580	97.533	97.491	
5.125	97.897	97.850	97.809	
5.250	98.998	98.951	98.909	
5.375	98.992	98.945	98.903	
5.500	99.296	99.249	99.207	
5.625	99.480	99.433	99.391	
5.750	99.978	99.931	99.889	
5.875	100.012	99.957	99.903	
5.990	100.513	100.458	100.404	
6.125	100.645	100.590	100.536	
6.250	100.969	100.915	100.860	
6.375	101.134	101.095	101.056	
6.500	101.567	101.528	101.488	
6.625	101.690	101.651	101.611	
6.750	102.378	102.339	102.300	
6.875	102.358	102.319	102.279	
6.990	102.723	102.684	102.645	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.915	95.880	95.847	
5.250	97.678	97.604	97.521	
5.375	97.856	97.783	97.699	
5.500	98.346	98.273	98.189	
5.625	98.654	98.581	98.497	
5.750	99.520	99.447	99.364	
5.875	100.074	99.990	99.889	
5.990	100.467	100.382	100.282	
6.125	100.837	100.753	100.652	
6.250	101.064	100.979	100.879	
6.375	101.446	101.430	101.405	
6.500	101.843	101.828	101.803	
6.625	102.194	102.178	102.153	
6.750	101.944	101.928	101.903	
6.875	102.169	102.083	101.958	
6.990	102.168	102.083	101.957	
7.125	102.523	102.438	102.312	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	95.705	95.670	95.637	
5.125	96.154	96.119	96.086	
5.250	97.778	97.705	97.621	
5.375	98.261	98.188	98.104	
5.500	98.695	98.622	98.539	
5.625	99.012	98.939	98.855	
5.750	99.661	99.588	99.504	
5.875	100.362	100.277	100.176	
5.990	101.004	100.919	100.818	
6.125	101.288	101.203	101.103	
6.250	101.783	101.698	101.598	
6.375	102.243	102.228	102.203	
6.500	102.837	102.821	102.796	
6.625	103.122	103.106	103.081	
6.750	103.865	103.780	103.654	
6.875	104.005	103.920	103.794	
6.990	104.541	104.456	104.331	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	95.715	95.680	95.647	
5.250	97.478	97.404	97.321	
5.375	97.656	97.583	97.499	
5.500	98.146	98.073	97.989	
5.625	98.454	98.381	98.297	
5.750	99.320	99.247	99.164	
5.875	99.874	99.790	99.689	
5.990	100.267	100.182	100.082	
6.125	100.637	100.553	100.452	
6.250	100.864	100.779	100.679	
6.375	101.246	101.230	101.205	
6.500	101.643	101.628	101.603	
6.625	101.994	101.978	101.953	
6.750	101.744	101.728	101.703	
6.875	101.969	101.883	101.758	
6.990	101.968	101.883	101.757	
7.125	102.323	102.238	102.112	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	95.705	95.670	95.637	
5.125	96.154	96.119	96.086	
5.250	97.778	97.705	97.621	
5.375	98.261	98.188	98.104	
5.500	98.695	98.622	98.539	
5.625	99.012	98.939	98.855	
5.750	99.661	99.588	99.504	
5.875	100.362	100.277	100.176	
5.990	101.004	100.919	100.818	
6.125	101.288	101.203	101.103	
6.250	101.783	101.698	101.598	
6.375	102.243	102.228	102.203	
6.500	102.837	102.821	102.796	
6.625	103.122	103.106	103.081	
6.750	103.865	103.780	103.654	
6.875	104.005	103.920	103.794	
6.990	104.541	104.456	104.331	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	95.715	95.680	95.647	
5.250	97.478	97.404	97.321	
5.375	97.656	97.583	97.499	
5.500	98.146	98.073	97.989	
5.625	98.454	98.381	98.297	
5.750	99.320	99.247	99.164	
5.875	99.874	99.790	99.689	
5.990	100.267	100.182	100.082	
6.125	100.637	100.553	100.452	
6.250	100.864	100.779	100.679	
6.375	101.246	101.230	101.205	
6.500	101.643	101.628	101.603	
6.625	101.994	101.978	101.953	
6.750	101.744	101.728	101.703	
6.875	101.969	101.883	101.758	
6.990	101.968	101.883	101.757	
7.125	102.323	102.238	102.112	

LLPAs

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

FICO ≥700	
0.500	
FICO 680-699	
0.375	
FICO 660-679	
0.375	
FICO 640-659	
0.125	
FICO 620-639	
-0.250	

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

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

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



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

Effective: May 15, 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	95.598	95.563	95.530		4.990	94.798	94.763	94.730		4.990	97.333	97.286	97.245		5.125	95.771	95.737	95.703	
5.125	96.235	96.200	96.167		5.125	95.435	95.400	95.367		5.125	97.838	97.791	97.750		5.250	97.488	97.415	97.332	
5.250	97.376	97.302	97.219		5.250	96.576	96.502	96.419		5.250	98.456	98.409	98.367		5.375	97.898	97.825	97.741	
5.375	98.022	97.948	97.865		5.375	97.222	97.148	97.065		5.375	98.613	98.566	98.524		5.500	98.350	98.277	98.193	
5.500	98.709	98.636	98.552		5.500	97.909	97.836	97.752		5.500	99.169	99.122	99.080		5.625	98.875	98.802	98.718	
5.625	99.137	99.064	98.980		5.625	98.337	98.264	98.180		5.625	99.465	99.418	99.377		5.750	99.179	99.105	99.022	
5.750	99.384	99.311	99.228		5.750	98.584	98.511	98.428		5.750	99.562	99.515	99.473		5.875	99.424	99.339	99.239	
5.875	100.157	100.072	99.972		5.875	99.357	99.272	99.172		5.875	99.667	99.613	99.558		5.990	99.817	99.732	99.631	
5.990	100.802	100.717	100.617		5.990	100.002	99.917	99.817		5.990	100.171	100.117	100.062		6.125	100.416	100.331	100.231	
6.125	101.200	101.115	101.015		6.125	100.400	100.315	100.215		6.125	100.417	100.363	100.308		6.250	100.316	100.232	100.131	
6.250	101.313	101.228	101.128		6.250	100.513	100.428	100.328		6.250	100.359	100.305	100.250		6.375	100.457	100.442	100.417	
6.375	101.580	101.565	101.540		6.375	100.780	100.765	100.740		6.375	100.331	100.292	100.253		6.500	100.894	100.879	100.854	
6.500	102.119	102.104	102.079		6.500	101.319	101.304	101.279		6.500	100.709	100.670	100.631		6.625	101.595	101.579	101.554	
6.625	102.327	102.312	102.287		6.625	101.527	101.512	101.487		6.625	100.755	100.716	100.677		6.750	100.933	100.917	100.892	
6.750	103.224	103.139	103.013		6.750	102.424	102.339	102.213		6.750	101.598	101.559	101.519		6.875	101.799	101.714	101.589	
6.875	103.867	103.782	103.656		6.875	103.067	102.982	102.856		6.875	102.080	102.041	102.001		6.990	101.982	101.897	101.772	
6.990	104.202	104.117	103.991		6.990	103.402	103.317	103.191		6.990	102.244	102.205	102.165		7.125	101.788	101.703	101.578	

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	95.348	95.313	95.280		5.125	95.621	95.587	95.553		4.990	95.348	95.313	95.280		5.125	95.621	95.587	95.553	
5.125	95.985	95.950	95.917		5.250	97.338	97.265	97.182		5.125	95.985	95.950	95.917		5.250	97.338	97.265	97.182	
5.250	97.126	97.052	96.969		5.375	97.748	97.675	97.591		5.250	97.126	97.052	96.969		5.375	97.748	97.675	97.591	
5.375	97.772	97.698	97.615		5.500	98.200	98.127	98.043		5.375	97.772	97.698	97.615		5.500	98.200	98.127	98.043	
5.500	98.459	98.386	98.302		5.625	98.725	98.652	98.568		5.500	98.459	98.386	98.302		5.625	98.725	98.652	98.568	
5.625	98.887	98.814	98.730		5.750	99.029	98.955	98.872		5.625	98.887	98.814	98.730		5.750	99.029	98.955	98.872	
5.750	99.134	99.061	98.978		5.875	99.274	99.189	99.089		5.750	99.134	99.061	98.978		5.875	99.274	99.189	99.089	
5.875	99.907	99.822	99.722		5.990	99.667	99.582	99.481		5.875	99.907	99.822	99.722		5.990	99.667	99.582	99.481	
5.990	100.552	100.467	100.367		6.125	100.266	100.181	100.081		5.990	100.552	100.467	100.367		6.125	100.266	100.181	100.081	
6.125	100.950	100.865	100.765		6.250	100.166	100.082	99.981		6.125	100.950	100.865	100.765		6.250	100.166	100.082	99.981	
6.250	101.063	100.978	100.878		6.375	100.307	100.292	100.267		6.250	101.063	100.978	100.878		6.375	100.307	100.292	100.267	
6.375	101.330	101.315	101.290		6.500	100.744	100.729	100.704		6.375	101.330	101.315	101.290		6.500	100.744	100.729	100.704	
6.500	101.869	101.854	101.829		6.625	101.445	101.429	101.404		6.500	101.869	101.854	101.829		6.625	101.445	101.429	101.404	
6.625	102.077	102.062	102.037		6.750	100.783	100.767	100.742		6.625	102.077	102.062	102.037		6.750	100.783	100.767	100.742	
6.750	102.974	102.889	102.763		6.875	101.649	101.564	101.439		6.750	102.974	102.889	102.763		6.875	101.649	101.564	101.439	
6.875	103.617	103.532	103.406		6.990	101.832	101.747	101.622		6.875	103.617	103.532	103.406		6.990	101.832	101.747	101.622	
6.990	103.952	103.867	103.741		7.125	101.638	101.553	101.428		6.990	103.952	103.867	103.741		7.125	101.638	101.553	101.428	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	96.896	96.782	96.699	
5.375	97.502	97.428	97.345	
5.500	98.189	98.116	98.032	
5.625	98.617	98.544	98.460	
5.750	98.864	98.791	98.708	
5.875	99.637	99.552	99.452	
5.990	100.282	100.197	100.097	
6.125	100.680	100.595	100.495	
6.250	100.793	100.708	100.608	
6.375	101.060	101.045	101.020	
6.500	101.599	101.584	101.559	
6.625	101.807	101.792	101.767	
6.750	102.704	102.619	102.493	
6.875	103.347	103.262	103.136	
6.990	103.682	103.597	103.471	
7.125	104.206	104.121	103.996	
7.250	104.476	104.391	104.265	

LLPAs

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

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

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

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

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



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

SELECT PRICING

Effective: May 15, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				SELECT VA 15 Year Fixed - (415)				SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				SELECT VA 30 Year Fixed 1:0 Buydown - (401-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	95.898	95.863	95.830	4.990	97.633	97.586	97.545	4.990	95.648	95.613	95.580	4.990	95.648	95.613	95.580
5.125	96.535	96.500	96.467	5.125	98.138	98.091	98.050	5.125	96.285	96.250	96.217	5.125	96.285	96.250	96.217
5.250	97.676	97.602	97.519	5.250	98.756	98.709	98.667	5.250	97.426	97.352	97.269	5.250	97.426	97.352	97.269
5.375	98.322	98.248	98.165	5.375	98.913	98.866	98.824	5.375	98.072	97.998	97.915	5.375	98.072	97.998	97.915
5.500	99.009	98.936	98.852	5.500	99.469	99.422	99.380	5.500	98.759	98.686	98.602	5.500	98.759	98.686	98.602
5.625	99.437	99.364	99.280	5.625	99.765	99.718	99.677	5.625	99.187	99.114	99.030	5.625	99.187	99.114	99.030
5.750	99.684	99.611	99.528	5.750	99.862	99.815	99.773	5.750	99.434	99.361	99.278	5.750	99.434	99.361	99.278
5.875	100.457	100.372	100.272	5.875	99.967	99.913	99.858	5.875	100.207	100.122	100.022	5.875	100.207	100.122	100.022
5.990	101.102	101.017	100.917	5.990	100.471	100.417	100.362	5.990	100.852	100.767	100.667	5.990	100.852	100.767	100.667
6.125	101.500	101.415	101.315	6.125	100.717	100.663	100.608	6.125	101.250	101.165	101.065	6.125	101.250	101.165	101.065
6.250	101.613	101.528	101.428	6.250	100.659	100.605	100.550	6.250	101.363	101.278	101.178	6.250	101.363	101.278	101.178
6.375	101.880	101.865	101.840	6.375	100.631	100.592	100.553	6.375	101.630	101.615	101.590	6.375	101.630	101.615	101.590
6.500	102.419	102.404	102.379	6.500	101.009	100.970	100.931	6.500	102.169	102.154	102.129	6.500	102.169	102.154	102.129
6.625	102.627	102.612	102.587	6.625	101.055	101.016	100.977	6.625	102.377	102.362	102.337	6.625	102.377	102.362	102.337
6.750	103.524	103.439	103.313	6.750	101.898	101.859	101.819	6.750	103.274	103.189	103.063	6.750	103.274	103.189	103.063
6.875	104.167	104.082	103.956	6.875	102.380	102.341	102.301	6.875	103.917	103.832	103.706	6.875	103.917	103.832	103.706
6.990	104.502	104.417	104.291	6.990	102.544	102.505	102.465	6.990	104.252	104.167	104.041	6.990	104.252	104.167	104.041

SELECT VA 30 Year Fixed HB - (401HB)				SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				SELECT 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
5.125	96.071	96.037	96.003	5.125	95.921	95.887	95.853	5.125	95.921	95.887	95.853				
5.250	97.788	97.715	97.632	5.250	97.638	97.565	97.482	5.250	97.638	97.565	97.482				
5.375	98.198	98.125	98.041	5.375	98.048	97.975	97.891	5.375	98.048	97.975	97.891				
5.500	98.650	98.577	98.493	5.500	98.500	98.427	98.343	5.500	98.500	98.427	98.343				
5.625	99.175	99.102	99.018	5.625	99.025	98.952	98.868	5.625	99.025	98.952	98.868				
5.750	99.479	99.405	99.322	5.750	99.329	99.255	99.172	5.750	99.329	99.255	99.172				
5.875	99.724	99.639	99.539	5.875	99.574	99.489	99.389	5.875	99.574	99.489	99.389				
5.990	100.117	100.032	99.931	5.990	99.967	99.882	99.781	5.990	99.967	99.882	99.781				
6.125	100.716	100.631	100.531	6.125	100.566	100.481	100.381	6.125	100.566	100.481	100.381				
6.250	100.616	100.532	100.431	6.250	100.466	100.382	100.281	6.250	100.466	100.382	100.281				
6.375	100.757	100.742	100.717	6.375	100.607	100.592	100.567	6.375	100.607	100.592	100.567				
6.500	101.194	101.179	101.154	6.500	101.044	101.029	101.004	6.500	101.044	101.029	101.004				
6.625	101.895	101.879	101.854	6.625	101.745	101.729	101.704	6.625	101.745	101.729	101.704				
6.750	101.233	101.217	101.192	6.750	101.083	101.067	101.042	6.750	101.083	101.067	101.042				
6.875	102.099	102.014	101.889	6.875	101.949	101.864	101.739	6.875	101.949	101.864	101.739				
6.990	102.282	102.197	102.072	6.990	102.132	102.047	101.922	6.990	102.132	102.047	101.922				
7.125	102.088	102.003	101.878	7.125	101.938	101.853	101.728	7.125	101.938	101.853	101.728				

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				SELECT VA IRRRL 15 Year Fixed - (415RL)				SELECT USDA 30 - 25 Year Fixed - (501)			
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	95.898	95.863	95.830	5.125	95.896	95.862	95.828	4.990	97.383	97.336	97.295	4.990	95.378	95.343	95.310
5.125	96.535	96.500	96.467	5.125	97.613	97.540	97.457	5.125	97.888	97.841	97.800	5.125	96.015	95.980	95.947
5.250	97.676	97.602	97.519	5.375	98.023	97.950	97.866	5.250	98.506	98.459	98.417	5.250	97.156	97.082	96.999
5.375	98.322	98.248	98.165	5.500	98.475	98.402	98.318	5.375	98.663	98.616	98.574	5.375	97.802	97.728	97.645
5.500	99.009	98.936	98.852	5.625	99.000	98.927	98.843	5.500	99.219	99.172	99.130	5.500	98.489	98.416	98.332
5.625	99.437	99.364	99.280	5.750	99.304	99.230	99.147	5.625	99.515	99.468	99.427	5.625	98.917	98.844	98.760
5.750	99.684	99.611	99.528	5.875	99.549	99.464	99.364	5.750	99.612	99.565	99.523	5.750	99.164	99.091	99.008
5.875	100.457	100.372	100.272	5.990	99.942	99.857	99.756	5.875	99.717	99.663	99.608	5.875	99.937	99.862	99.752
5.990	101.102	101.017	100.917	6.125	100.541	100.456	100.356	5.990	100.221	100.167	100.112	5.990	100.582	100.497	100.397
6.125	101.500	101.415	101.315	6.250	100.441	100.357	100.256	6.125	100.467	100.413	100.358	6.125	100.980	100.895	100.795
6.250	101.613	101.528	101.428	6.375	100.582	100.567	100.542	6.250	100.409	100.355	100.300	6.250	101.093	101.008	100.908
6.375	101.880	101.865	101.840	6.500	101.019	101.004	100.979	6.375	100.381	100.342	100.303	6.375	101.360	101.345	101.320
6.500	102.419	102.404	102.379	6.625	101.720	101.704	101.679	6.500	100.759	100.720	100.681	6.500	101.899	101.884	101.859
6.625	102.627	102.612	102.587	6.750	101.058	101.042	101.017	6.625	100.805	100.766	100.727	6.625	102.107	102.092	102.067
6.750	103.524	103.439	103.313	6.875	101.924	101.839	101.714	6.750	101.648	101.609	101.569	6.750	103.004	102.919	102.793
6.875	104.167	104.082	103.956	6.990	102.107	102.022	101.897	6.875	102.130	102.091	102.051	6.875	103.647	103.562	103.436
6.990	104.502	104.417	104.291	7.125	101.913	101.828	101.703	6.990	102.294	102.255	102.215	6.990	103.982	103.897	103.771

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

Effective: May 15, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)				
Rate	15 Day	30 Day	45 Day	
4.625	96.094	95.992	95.992	
4.750	96.629	96.512	96.512	
4.875	97.166	97.049	97.049	
5.000	97.600	97.483	97.483	
5.125	97.519	97.402	97.402	
5.250	97.881	97.751	97.751	
5.375	98.321	98.190	98.190	
5.500	98.835	98.704	98.704	
5.625	98.741	98.610	98.610	

FHA 5/1 ARM HB - (305HB)				
Rate	15 Day	30 Day	45 Day	
4.625	95.527	95.424	95.424	
4.750	96.092	95.975	95.975	
4.875	96.612	96.496	96.496	
5.000	97.025	96.909	96.909	
5.125	96.917	96.800	96.800	
5.250	97.331	97.200	97.200	
5.375	97.741	97.611	97.611	
5.500	98.220	98.090	98.090	
5.625	98.085	97.954	97.954	

VA 5/1 ARM - (405)				
Rate	15 Day	30 Day	45 Day	
4.625	95.950	95.848	95.848	
4.750	96.674	96.558	96.558	
4.875	97.147	97.031	97.031	
5.000	97.513	97.397	97.397	
5.125	97.343	97.226	97.226	
5.250	97.913	97.782	97.782	
5.375	98.281	98.150	98.150	
5.500	98.721	98.591	98.591	
5.625	98.536	98.406	98.406	
5.750	98.422	98.278	98.278	

VA 5/1 ARM HB - (405HB)				
Rate	15 Day	30 Day	45 Day	
4.625	95.342	95.239	95.239	
4.750	96.103	95.986	95.986	
4.875	96.553	96.436	96.436	
5.000	96.889	96.773	96.773	
5.125	96.685	96.569	96.569	
5.250	97.321	97.191	97.191	
5.375	97.653	97.522	97.522	
5.500	98.052	97.922	97.922	
5.625	97.826	97.695	97.695	
5.750	97.812	97.668	97.668	

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 550-579
-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
3-4 Units		
-0.500		
VA IRRRL >100% CLTV (Sub Fin)		
-1.000		
NC Floor Price		
99.750		



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

Effective: May 15, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	95.745	95.710	95.677	
5.125	96.194	96.159	96.126	
5.250	97.818	97.745	97.661	
5.375	98.301	98.228	98.144	
5.500	98.735	98.662	98.579	
5.625	99.052	98.979	98.895	
5.750	99.701	99.628	99.544	
5.875	100.402	100.317	100.216	
5.990	101.044	100.959	100.858	
6.125	101.328	101.243	101.143	
6.250	101.823	101.738	101.638	
6.375	102.283	102.268	102.243	
6.500	102.877	102.861	102.836	
6.625	103.162	103.146	103.121	
6.750	103.905	103.820	103.694	
6.875	104.045	103.960	103.834	
6.990	104.581	104.496	104.371	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	96.993	96.920	96.836	
5.375	97.476	97.403	97.319	
5.500	97.910	97.837	97.754	
5.625	98.227	98.154	98.070	
5.750	98.676	98.603	98.519	
5.875	99.577	99.492	99.391	
5.990	100.219	100.134	100.033	
6.125	100.503	100.418	100.318	
6.250	100.998	100.913	100.813	
6.375	101.458	101.443	101.418	
6.500	102.052	102.036	102.011	
6.625	102.337	102.321	102.296	
6.750	103.080	102.995	102.869	
6.875	103.220	103.135	103.009	
6.990	103.756	103.671	103.546	
7.125	104.263	104.178	104.053	
7.250	104.769	104.674	104.549	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.455	97.408	97.366	
5.125	97.772	97.725	97.684	
5.250	98.873	98.826	98.784	
5.375	98.867	98.820	98.778	
5.500	99.171	99.124	99.082	
5.625	99.355	99.308	99.266	
5.750	99.853	99.806	99.764	
5.875	99.887	99.832	99.778	
5.990	100.388	100.333	100.279	
6.125	100.520	100.465	100.411	
6.250	100.844	100.790	100.735	
6.375	101.009	100.970	100.931	
6.500	101.442	101.403	101.363	
6.625	101.565	101.526	101.486	
6.750	102.253	102.214	102.175	
6.875	102.233	102.194	102.154	
6.990	102.598	102.559	102.520	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.253	97.179	97.096	
5.375	97.431	97.358	97.274	
5.500	97.921	97.848	97.764	
5.625	98.229	98.156	98.072	
5.750	99.095	99.022	98.939	
5.875	99.649	99.565	99.464	
5.990	100.042	99.957	99.857	
6.125	100.412	100.328	100.227	
6.250	100.639	100.554	100.454	
6.375	101.021	101.005	100.980	
6.500	101.418	101.403	101.378	
6.625	101.769	101.753	101.728	
6.750	101.519	101.503	101.478	
6.875	101.744	101.658	101.533	
6.990	101.743	101.658	101.532	
7.125	102.098	102.013	101.887	
7.250	102.594	102.509	102.383	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.376	97.302	97.219	
5.375	98.022	97.948	97.865	
5.500	98.709	98.636	98.552	
5.625	99.137	99.064	98.980	
5.750	99.384	99.311	99.228	
5.875	100.157	100.072	99.972	
5.990	100.802	100.717	100.617	
6.125	101.200	101.115	101.015	
6.250	101.313	101.228	101.128	
6.375	101.580	101.565	101.540	
6.500	102.119	102.104	102.079	
6.625	102.327	102.312	102.287	
6.750	103.224	103.139	103.013	
6.875	103.867	103.782	103.656	
6.990	104.202	104.117	103.991	
7.125	104.726	104.641	104.516	
7.250	104.996	104.911	104.785	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.250	96.326	96.252	96.169	
5.375	96.972	96.898	96.815	
5.500	97.659	97.586	97.502	
5.625	98.087	98.014	97.930	
5.750	98.334	98.261	98.178	
5.875	99.107	99.022	98.922	
5.990	99.752	99.667	99.567	
6.125	100.150	100.065	99.965	
6.250	100.263	100.178	100.078	
6.375	100.530	100.515	100.490	
6.500	101.069	101.054	101.029	
6.625	101.277	101.262	101.237	
6.750	102.174	102.089	101.963	
6.875	102.817	102.732	102.606	
6.990	103.162	103.067	102.941	
7.125	103.676	103.591	103.466	
7.250	103.946	103.861	103.735	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.083	97.036	96.995	
5.125	97.588	97.541	97.500	
5.250	98.206	98.159	98.117	
5.375	98.363	98.316	98.274	
5.500	98.919	98.872	98.830	
5.625	99.215	99.168	99.127	
5.750	99.312	99.265	99.223	
5.875	99.417	99.363	99.308	
5.990	99.921	99.867	99.812	
6.125	100.167	100.113	100.058	
6.250	100.109	100.055	100.000	
6.375	100.081	100.042	100.003	
6.500	100.459	100.420	100.381	
6.625	100.505	100.466	100.427	
6.750	101.348	101.309	101.269	
6.875	101.830	101.791	101.751	
6.990	101.994	101.955	101.915	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.313	97.240	97.157	
5.375	97.723	97.650	97.566	
5.500	98.175	98.102	98.018	
5.625	98.700	98.627	98.543	
5.750	99.004	98.930	98.847	
5.875	99.249	99.164	99.064	
5.990	99.642	99.557	99.456	
6.125	100.241	100.156	100.056	
6.250	100.141	100.057	99.956	
6.375	100.282	100.267	100.242	
6.500	100.719	100.704	100.679	
6.625	101.420	101.404	101.379	
6.750	100.758	100.742	100.717	
6.875	101.624	101.539	101.414	
6.990	101.807	101.722	101.597	
7.125	101.613	101.528	101.403	
7.250	102.166	102.071	101.945	

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:

Friday, May 15, 2026

Jumbo One Pricing

Jumbo One 30 Year Fixed - (801D)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	98.891	98.797	98.610	98.422
6.250	99.239	99.145	98.958	98.770
6.375	99.586	99.492	99.305	99.117
6.500	99.935	99.791	99.604	99.416
6.625	100.190	100.096	99.909	99.721
6.750	100.484	100.390	100.202	100.015
6.875	100.747	100.653	100.465	100.278
7.000	101.010	100.916	100.729	100.541
7.125	101.267	101.173	100.986	100.798
7.250	101.502	101.408	101.221	101.033
7.375	101.680	101.586	101.398	101.211
7.500	101.845	101.752	101.564	101.377
7.625	101.999	101.906	101.718	101.531
7.750	102.153	102.060	101.872	101.685
7.875	102.308	102.214	102.026	101.839
8.000	102.462	102.368	102.180	101.993
8.125	102.616	102.522	102.334	102.147
8.250	102.770	102.676	102.488	102.301
8.375	102.924	102.830	102.642	102.455

Jumbo One 10/6 ARM - (8106D)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	98.666	98.572	98.384	98.197
6.375	98.906	98.812	98.624	98.437
6.500	99.144	99.050	98.863	98.675
6.625	99.311	99.217	99.029	98.842
6.750	99.519	99.425	99.237	99.050
6.875	99.727	99.633	99.445	99.258
7.000	99.935	99.841	99.653	99.466
7.125	100.143	100.049	99.861	99.674
7.250	100.351	100.257	100.069	99.882
7.375	100.559	100.465	100.277	100.090
7.500	100.767	100.673	100.485	100.298
7.625	100.975	100.881	100.693	100.506
7.750	101.183	101.089	100.901	100.714
7.875	101.391	101.297	101.109	100.922
8.000	101.599	101.505	101.317	101.130

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	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property	-0.500	-0.550	-0.750	-1.250	-1.750		
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refinance	-0.050	-0.100	-0.250	-0.750	-1.250		
Second Home	0.000	0.000	0.000	-0.100	-0.200		
Condo (LR and HR)	0.000	0.000	-0.050	-0.100	-0.200	-0.300	
2-4 Unit	-0.250	-0.375	-0.500	-0.625	-0.750	-1.000	-1.250
Self-Employed	0.000	-0.050	-0.050	-0.100	-0.100	-0.200	-0.250
UPB > 2mm	-0.250	-0.250	-0.250	-0.250	-0.250		
UPB > 2.5mm	-0.500	-0.500	-0.500	-0.500			
DTI > 45	-0.050	-0.050	-0.050	-0.250		-0.500	-0.500
DTI < 35	0.100	0.100	0.100	0.100	0.100	0.100	0.100

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

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	97.333	97.224	97.052	96.833
5.875	97.763	97.654	97.482	97.263
6.000	98.192	98.083	97.911	97.692
6.125	98.668	98.559	98.387	98.168
6.250	99.145	99.036	98.864	98.645
6.375	99.363	99.253	99.081	98.863
6.500	99.580	99.471	99.299	99.080
6.625	99.868	99.759	99.587	99.368
6.750	100.156	100.047	99.875	99.656
6.875	100.183	100.073	99.902	99.683
7.000	100.210	100.101	99.929	99.710
7.125	100.318	100.208	100.037	99.818
7.250	100.426	100.316	100.145	99.926
7.375	100.462	100.353	100.181	99.962
7.500	100.498	100.389	100.217	99.998

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.333	97.224	97.052	96.833
5.875	97.763	97.654	97.482	97.263
6.000	98.192	98.083	97.911	97.692
6.125	98.668	98.559	98.387	98.168
6.250	99.145	99.036	98.864	98.645
6.375	99.363	99.253	99.081	98.863
6.500	99.580	99.471	99.299	99.080
6.625	99.868	99.759	99.587	99.368
6.750	100.156	100.047	99.875	99.656
6.875	100.183	100.073	99.902	99.683
7.000	100.210	100.101	99.929	99.710
7.125	100.318	100.208	100.037	99.818
7.250	100.426	100.316	100.145	99.926
7.375	100.462	100.353	100.181	99.962
7.500	100.498	100.389	100.217	99.998

Jumbo One Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.333	97.224	97.052	96.833
5.875	97.763	97.654	97.482	97.263
6.000	98.192	98.083	97.911	97.692
6.125	98.668	98.559	98.387	98.168
6.250	99.145	99.036	98.864	98.645
6.375	99.363	99.253	99.081	98.863
6.500	99.580	99.471	99.299	99.080
6.625	99.868	99.759	99.587	99.368
6.750	100.156	100.047	99.875	99.656
6.875	100.183	100.073	99.902	99.683
7.000	100.210	100.101	99.929	99.710
7.125	100.318	100.208	100.037	99.818
7.250	100.426	100.316	100.145	99.926
7.375	100.462	100.353	100.181	99.962
7.500	100.498	100.389	100.217	99.998

Jumbo One Premier 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.962	95.852	95.680	95.462
5.625	96.380	96.271	96.099	95.880
5.750	96.799	96.690	96.518	96.299
5.875	97.151	97.041	96.870	96.651
6.000	97.503	97.393	97.221	97.003
6.125	97.831	97.721	97.549	97.331
6.250	98.159	98.049	97.877	97.659
6.375	98.467	98.358	98.186	97.967
6.500	98.776	98.666	98.494	98.276
6.625	99.138	99.029	98.857	98.638
6.750	99.501	99.392	99.220	99.001

Jumbo One Premier 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.640	95.531	95.369	95.140
5.375	95.980	95.870	95.698	95.480
5.500	96.312	96.203	96.031	95.812
5.625	96.595	96.486	96.314	96.095
5.750	96.892	96.782	96.611	96.392
5.875	97.183	97.074	96.902	96.683
6.000	97.484	97.375	97.203	96.984
6.125	97.774	97.665	97.493	97.274
6.250	98.021	97.912	97.740	97.521
6.375	98.273	98.163	97.992	97.773
6.500	98.526	98.417	98.245	98.026
6.625	98.560	98.451	98.279	98.060
6.750	98.595	98.486	98.314	98.095
6.875	98.810	98.701	98.529	98.310
7.000	99.026	98.917	98.745	98.526

Loan Level Price Adjustments (LLPAs)

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

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

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

Effective: Friday, May 15, 2026

Jumbo ONE Select Pricing

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

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

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

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

Maximum Net Price
101.000