

Ratesheet Code: RS-WS

Effective Date:

5/28/26 7:58 AM

Table of Contents	
Pages	Product
2	FannieMae Products
3	FannieMae Select
4	FreddieMac Products
5	FreddieMac Select
6	Agency LLPAs
7-8	CalHFA / MaxONE
9-10	Government Products
11-13	Jumbo Product
Lock Expiration Days	
15 Day	06/11/26
30 Day	06/26/26
45 Day	07/13/26
60 Day	07/26/26
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	
Non-Owner properties located in the following City/County are NOT eligible to be locked:	
•Baltimore City, Maryland	
(Properties located in Baltimore County are not restricted)	

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



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

Wholesale

Effective: May 28, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.181	94.134	94.098	94.060	4.875	93.767	93.720	93.684	93.645	5.750	99.275	99.185	99.087	98.982
4.990	94.827	94.779	94.743	94.705	4.990	94.412	94.365	94.329	94.290	5.875	99.810	99.721	99.623	99.518
5.125	95.281	95.234	95.198	95.160	5.125	94.892	94.845	94.809	94.770	5.990	100.258	100.169	100.071	99.966
5.250	95.836	95.788	95.732	95.672	5.250	95.457	95.409	95.353	95.293	6.125	100.751	100.661	100.563	100.458
5.375	96.491	96.443	96.387	96.327	5.375	96.124	96.076	96.020	95.960	6.250	100.816	100.714	100.608	100.495
5.500	97.111	97.063	97.007	96.947	5.500	96.755	96.707	96.651	96.591	6.375	101.388	101.285	101.179	101.066
5.625	97.661	97.613	97.557	97.497	5.625	97.329	97.281	97.225	97.165	6.500	101.803	101.700	101.595	101.482
5.750	98.340	98.278	98.208	98.133	5.750	98.005	97.943	97.873	97.798	6.625	102.058	101.955	101.850	101.737
5.875	98.923	98.861	98.791	98.716	5.875	98.581	98.519	98.449	98.374	6.750	102.286	102.185	102.099	102.007
5.990	99.413	99.351	99.281	99.206	5.990	99.071	99.009	98.939	98.864	6.875	102.543	102.442	102.356	102.264
6.125	99.941	99.879	99.809	99.734	6.125	99.596	99.534	99.464	99.389	6.990	103.011	102.909	102.823	102.731
6.250	100.444	100.362	100.278	100.187	6.250	100.099	100.017	99.933	99.842	7.125	103.359	103.257	103.171	103.079
6.375	101.049	100.967	100.882	100.792	6.375	100.704	100.622	100.537	100.447	7.250	103.935	103.881	103.838	103.791
6.500	101.481	101.399	101.314	101.224	6.500	101.136	101.054	100.969	100.879	7.375	104.320	104.267	104.224	104.177
6.625	101.728	101.646	101.561	101.471	6.625	101.383	101.301	101.216	101.126	7.500	104.447	104.393	104.350	104.304
6.750	102.263	102.181	102.090	101.992	6.750	101.918	101.836	101.745	101.647	7.625	104.759	104.705	104.662	104.615
6.875	102.404	102.309	102.223	102.132	6.875	102.059	101.964	101.878	101.787	7.750	105.053	104.999	104.956	104.910
6.990	102.910	102.815	102.729	102.638	6.990	102.565	102.470	102.384	102.293	7.875	105.271	105.217	105.174	105.127
7.125	103.340	103.245	103.160	103.068	7.125	102.995	102.900	102.815	102.723	7.990	105.227	105.174	105.130	105.084
7.250	104.150	104.096	104.053	104.006	7.250	103.805	103.751	103.708	103.661	8.125	105.459	105.405	105.362	105.316
7.375	104.428	104.374	104.331	104.284	7.375	104.083	104.029	103.986	103.939					
7.500	104.748	104.694	104.651	104.605	7.500	104.403	104.349	104.306	104.260					
7.625	105.017	104.963	104.920	104.873	7.625	104.672	104.618	104.575	104.528					

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	97.793	97.749	97.703	97.654	5.990	100.745	100.680	100.623	100.563	5.750	97.990	97.928	97.858	97.783
4.990	98.166	98.122	98.076	98.028	6.125	100.993	100.928	100.871	100.811	5.875	98.573	98.511	98.441	98.366
5.125	98.327	98.283	98.237	98.188	6.250	101.344	101.301	101.260	101.216	5.990	99.063	99.001	98.931	98.856
5.250	99.087	99.029	98.974	98.916	6.375	101.692	101.648	101.607	101.564	6.125	99.591	99.529	99.459	99.384
5.375	99.481	99.423	99.369	99.310	6.500	101.911	101.868	101.827	101.783	6.250	100.109	100.034	99.957	99.874
5.500	99.858	99.800	99.746	99.688	6.625	101.998	101.954	101.913	101.869	6.375	100.762	100.686	100.609	100.526
5.625	100.218	100.160	100.105	100.047	6.750	102.316	102.272	102.232	102.188	6.500	101.256	101.181	101.103	101.020
5.750	100.554	100.496	100.442	100.384	6.875	102.365	102.322	102.281	102.237	6.625	101.584	101.509	101.432	101.349
5.875	100.858	100.800	100.746	100.687	6.990	102.659	102.616	102.575	102.531	6.750	101.944	101.868	101.784	101.694
5.990	101.110	101.049	100.994	100.935	7.125	102.817	102.773	102.732	102.689	6.875	102.260	102.184	102.100	102.010
6.125	101.431	101.365	101.309	101.249	7.250	102.833	102.781	102.729	102.673	6.990	102.747	102.671	102.587	102.497
6.250	101.721	101.656	101.599	101.539	7.375	102.979	102.928	102.876	102.820	7.125	103.172	103.096	103.012	102.922
6.375	102.122	102.057	102.000	101.940	7.500	102.766	102.715	102.662	102.606	7.250	103.800	103.746	103.703	103.656
6.500	102.396	102.331	102.275	102.214	7.625	102.896	102.845	102.792	102.736	7.375	104.078	104.024	103.981	103.934
6.625	102.502	102.437	102.381	102.321	7.750	103.024	102.972	102.920	102.864	7.500	104.398	104.344	104.301	104.255
6.750	102.817	102.774	102.733	102.689	7.875	103.148	103.097	103.045	102.989	7.625	104.667	104.613	104.570	104.523
6.875	102.925	102.882	102.841	102.797	7.990	103.014	102.963	102.910	102.854	7.750	104.741	104.687	104.644	104.598
6.990	103.265	103.221	103.181	103.137	8.125	103.152	103.101	103.048	102.992	7.875	104.957	104.903	104.860	104.814
										7.990	104.878	104.824	104.781	104.735
										8.125	105.093	105.039	104.996	104.950

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	95.716	95.668	95.612	95.552	4.875	93.192	93.145	93.109	93.070	5.750	99.200	99.110	99.012	98.907
5.500	96.336	96.288	96.232	96.172	4.990	93.837	93.790	93.754	93.715	5.875	99.735	99.646	99.548	99.443
5.625	96.886	96.838	96.782	96.722	5.125	94.317	94.270	94.234	94.195	5.990	100.183	100.094	99.996	99.891
5.750	97.565	97.503	97.433	97.358	5.250	94.882	94.834	94.778	94.718	6.125	100.676	100.586	100.488	100.383
5.875	98.148	98.086	98.016	97.941	5.375	95.549	95.501	95.445	95.385	6.250	100.741	100.639	100.533	100.420
5.990	98.638	98.576	98.506	98.431	5.500	96.180	96.132	96.076	96.016	6.375	101.313	101.210	101.104	100.991
6.125	99.166	99.104	99.034	98.959	5.625	96.754	96.706	96.650	96.590	6.500	101.728	101.625	101.520	101.407
6.250	99.669	99.587	99.503	99.412	5.750	97.430	97.368	97.298	97.223	6.625	101.983	101.880	101.775	101.662
6.375	100.274	100.192	100.107	100.017	5.875	98.006	97.944	97.874	97.799	6.750	102.211	102.110	102.024	101.932
6.500	100.706	100.624	100.539	100.449	5.990	98.496	98.434	98.364	98.289	6.875	102.468	102.367	102.281	102.189
6.625	100.953	100.871	100.786	100.696	6.125	99.021	98.959	98.889	98.814	6.990	102.936	102.834	102.748	102.656
6.750	101.488	101.406	101.315	101.217	6.250	99.524	99.442	99.358	99.267	7.125	103.284	103.182	103.096	103.004
6.875	101.629	101.534	101.448	101.357	6.375	100.129	100.047	99.962	99.872	7.250	103.860	103.806	103.763	103.716
6.990	102.135	102.040	101.954	101.863	6.500	100.561	100.479	100.394	100.304	7.375	104.245	104.192	104.149	104.102
7.125	102.565	102.470	102.385	102.293	6.625	100.808	100.726	100.641	100.551	7.500	104.372	104.318	104.275	104.229
7.250	103.375	103.321	103.278	103.231	6.750	101.343	101.261	101.170	101.072	7.625	104.684	104.630	104.587	104.540
7.375	103.653	103.599	103.556	103.509	6.875	101.484	101.389	101.303	101.212	7.750	104.978	104.924	104.881	104.835
7.500	103.973	103.919	103.876	103.830	6.990	101.990	101.895	101.809	101.718	7.875	105.196	105.142	105.099	105.052
7.625	104.242	104.188	104.145	104.098	7.125	102.420	102.325	102.240	102.148	7.990	105.152	105.099	105.055	105.009
7.750	104.316	104.262	104.219	104.173	7.250	103.230	103.176	103.133	103.086	8.125	105.384	105.330	105.287	105.241
7.875	104.532	104.478	104.435	104.389	7.375	103.508	103.454	103.411	103.364					
7.990	104.453	104.399	104.356	104.310	7.500	103.828	103.774	103.731	103.685					
8.125	104.612	104.558	104.515	104.468	7.625	104.097	104.043	104.000	103.953					

REFI NOW CONFORMING PRICING



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

Wholesale

Effective: May 28, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.245	97.182	97.098	97.009	5.500	95.195	95.132	95.048	94.959	5.375	94.662	94.599	94.516	94.427
5.625	97.898	97.835	97.752	97.663	5.625	95.848	95.785	95.702	95.613	5.500	95.345	95.282	95.198	95.109
5.750	98.375	98.312	98.228	98.139	5.750	96.325	96.262	96.178	96.089	5.625	95.998	95.935	95.852	95.763
5.875	98.938	98.875	98.792	98.703	5.875	96.884	96.821	96.738	96.649	5.750	96.468	96.405	96.321	96.232
5.990	99.513	99.450	99.367	99.278	5.990	97.459	97.396	97.313	97.224	5.875	97.017	96.954	96.871	96.782
6.125	100.013	99.950	99.867	99.778	6.125	97.943	97.880	97.797	97.708	5.990	97.581	97.517	97.434	97.345
6.250	100.215	100.113	100.007	99.894	6.250	98.145	98.043	97.937	97.824	6.125	98.094	98.031	97.948	97.859
6.375	100.675	100.573	100.467	100.354	6.375	98.605	98.503	98.397	98.284	6.250	98.308	98.205	98.100	97.987
6.500	101.074	100.972	100.866	100.753	6.500	99.004	98.902	98.796	98.683	6.375	98.778	98.675	98.570	98.457
6.625	101.465	101.362	101.257	101.144	6.625	99.395	99.292	99.187	99.074	6.500	99.180	99.078	98.972	98.859
6.750	101.666	101.562	101.450	101.330	6.750	99.596	99.492	99.380	99.260	6.625	99.560	99.457	99.352	99.238
6.875	101.888	101.785	101.672	101.552	6.875	99.818	99.715	99.602	99.482	6.750	99.780	99.676	99.564	99.444
6.990	102.096	101.992	101.880	101.760	6.990	100.026	99.922	99.810	99.690	6.875	100.022	99.919	99.807	99.686
7.125	102.408	102.305	102.193	102.073	7.125	100.338	100.235	100.123	100.003	6.990	100.254	100.151	100.039	99.918
7.250	101.981	101.873	101.773	101.667	7.250	99.911	99.803	99.703	99.597	7.125	100.546	100.443	100.331	100.211
7.375	102.661	102.553	102.453	102.347	7.375	100.591	100.483	100.383	100.277	7.250	100.137	100.029	99.929	99.823
7.500	102.831	102.722	102.622	102.516	7.500	100.761	100.652	100.552	100.446	7.375	100.835	100.727	100.627	100.521
7.625	102.947	102.838	102.739	102.632	7.625	100.877	100.768	100.669	100.562	7.500	100.736	100.627	100.528	100.421
7.750	103.847	103.738	103.638	103.532	7.750	101.777	101.668	101.568	101.462	7.625	100.856	100.747	100.648	100.541
7.875	104.038	103.929	103.830	103.723	7.875	101.968	101.859	101.760	101.653	7.750	101.753	101.645	101.545	101.439
7.990	102.910	102.801	102.702	102.595	7.990	100.840	100.731	100.632	100.525	7.875	101.941	101.832	101.733	101.626
8.125	103.019	102.910	102.810	102.704	8.125	100.949	100.840	100.740	100.634	7.990	100.807	100.698	100.598	100.492

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	98.941	98.868	98.800	98.727	5.990	98.318	98.246	98.177	98.105
6.125	99.174	99.102	99.034	98.961	6.125	98.566	98.493	98.425	98.352
6.250	99.347	99.268	99.198	99.123	6.250	98.750	98.671	98.601	98.526
6.375	99.559	99.480	99.410	99.335	6.375	98.972	98.892	98.822	98.747
6.500	99.722	99.642	99.572	99.497	6.500	99.138	99.058	98.988	98.913
6.625	99.919	99.840	99.770	99.695	6.625	99.324	99.244	99.174	99.099
6.750	100.086	100.028	99.974	99.915	6.750	99.510	99.452	99.398	99.339
6.875	100.228	100.170	100.115	100.057	6.875	99.672	99.614	99.559	99.501
6.990	100.284	100.226	100.172	100.113	6.990	99.753	99.695	99.640	99.582
7.125	100.445	100.387	100.332	100.274	7.125	99.893	99.835	99.780	99.722
7.250	100.124	100.058	99.992	99.921	7.250	99.590	99.524	99.458	99.387
7.375	100.611	100.545	100.479	100.408	7.375	100.095	100.029	99.963	99.892
7.500	100.575	100.509	100.443	100.372	7.500	99.682	99.616	99.550	99.479
7.625	100.528	100.462	100.396	100.325	7.625	99.654	99.588	99.522	99.452
7.750	101.512	101.447	101.381	101.310	7.750	100.649	100.584	100.518	100.447
7.875	101.599	101.533	101.467	101.396	7.875	100.742	100.676	100.610	100.539
7.990	100.404	100.338	100.272	100.201	7.990	99.552	99.487	99.420	99.350

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					ANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-B)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.081	94.034	93.998	93.960	5.375	96.512	96.449	96.366	96.277	5.375	95.691	95.643	95.587	95.527
4.990	94.727	94.679	94.643	94.605	5.500	97.195	97.132	97.048	96.959	5.500	96.311	96.263	96.207	96.147
5.125	95.181	95.134	95.098	95.060	5.625	97.848	97.785	97.702	97.613	5.625	96.861	96.813	96.757	96.697
5.250	95.736	95.688	95.632	95.572	5.750	98.325	98.262	98.178	98.089	5.750	97.540	97.478	97.408	97.333
5.375	96.391	96.343	96.287	96.227	5.875	98.888	98.825	98.742	98.653	5.875	98.123	98.061	97.991	97.916
5.500	97.011	96.963	96.907	96.847	5.990	99.463	99.400	99.317	99.228	5.990	98.613	98.551	98.481	98.406
5.625	97.561	97.513	97.457	97.397	6.125	99.963	99.900	99.817	99.728	6.125	99.141	99.079	99.009	98.934
5.750	98.240	98.178	98.108	98.033	6.250	100.165	100.063	99.957	99.844	6.250	99.644	99.562	99.478	99.387
5.875	98.823	98.761	98.691	98.616	6.375	100.625	100.523	100.417	100.304	6.375	100.249	100.167	100.082	99.992
5.990	99.313	99.251	99.181	99.106	6.500	101.024	100.922	100.816	100.703	6.500	100.681	100.599	100.514	100.424
6.125	99.841	99.779	99.709	99.634	6.625	101.415	101.312	101.207	101.094	6.625	100.928	100.846	100.761	100.671
6.250	100.344	100.262	100.178	100.087	6.750	101.616	101.512	101.400	101.280	6.750	101.463	101.381	101.290	101.192
6.375	100.949	100.867	100.782	100.692	6.875	101.838	101.735	101.622	101.502	6.875	101.604	101.509	101.423	101.332
6.500	101.381	101.299	101.214	101.124	6.990	102.046	101.942	101.830	101.710	6.990	102.110	102.015	101.929	101.838
6.625	101.628	101.546	101.461	101.371	7.125	102.358	102.255	102.143	102.023	7.125	102.540	102.445	102.360	102.268
6.750	102.163	102.081	101.990	101.892	7.250	101.931	101.823	101.723	101.617	7.250	103.350	103.296	103.253	103.206
6.875	102.304	102.209	102.123	102.032	7.375	102.611	102.503	102.403	102.297	7.375	103.628	103.574	103.531	103.484
6.990	102.810	102.715	102.629	102.538	7.500	102.781	102.672	102.572	102.466	7.500	103.948	103.894	103.851	103.805
7.125	103.240	103.145	103.060	102.968	7.625	102.897	102.788	102.689	102.582	7.625	104.217	104.163	104.120	104.073
7.250	104.050	103.996	103.953	103.906	7.750	103.797	103.688	103.588	103.482	7.750	104.291	104.237	104.194	104.148
7.375	104.328	104.274	104.231	104.184	7.875	103.988	103.879	103.780	103.673	7.875	104.507	104.453	104.410	104.364
7.500	104.648	104.594	104.551	104.505	7.990	102.860	102.751	102.652	102.545	7.990	104.428	104.374	104.331	104.285
7.625	104.917	104.863	104.820	104.773	8.125	102.969	102.860	102.760	102.654	8.125	104.587	104.533	104.490	104.443

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					ANNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.081	94.034	93.998	93.960	5.500	97.195	97.132	97.048	96.959	5.375	95.691	95.643	95.587	95.527
4.990	94.727	94.679	94.643	94.605	5.625	97.848	97.785	97.702	97.613	5.500	96.311	96.263	96.207	96.147
5.125	95.181	95.134	95.098	95.060	5.750	98.325	98.262	98.178	98.089	5.625	96.861	96.813	96.757	96.697
5.250	95.736	95.688	95.632	95.572	5.875	98.888	98.825	98.742	98.653	5.750	97.540	97.478	97.408	97.333
5.375	96.391	96.343	96.287	96.227	5.990	99.463	99.400	99.317	99.228	5.875	98.123	98.061	97.991	97.916
5.500	97.011	96.963	96.907	96.847	6.125	99.963	99.900	99.817	99.728	5.990	98.613	98.551	98.481	98.406
5.625	97.561	97.513	97.457	97.397	6.250	100.165	100.063	99.957	99.844	6.125	99.141	99.079	99.009	98.934
5.750	98.240	98.178	98.108	98.033	6.375</									



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

SELECT PRICING

Effective: May 28, 2026

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)					SELECT FANNIE MAE 15 YEAR FIXED (115)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.431	94.384	94.348	94.310	4.875	98.043	97.999	97.953	97.904
4.990	95.077	95.029	94.993	94.955	4.990	98.416	98.372	98.326	98.278
5.125	95.531	95.484	95.448	95.410	5.125	98.577	98.533	98.487	98.438
5.250	96.086	96.038	95.982	95.922	5.250	99.337	99.279	99.224	99.166
5.375	96.741	96.693	96.637	96.577	5.375	99.731	99.673	99.619	99.560
5.500	97.361	97.313	97.257	97.197	5.500	100.108	100.050	99.996	99.938
5.625	97.911	97.863	97.807	97.747	5.625	100.468	100.410	100.355	100.297
5.750	98.590	98.528	98.458	98.383	5.750	100.804	100.746	100.692	100.634
5.875	99.173	99.111	99.041	98.966	5.875	101.108	101.050	100.996	100.937
5.990	99.663	99.601	99.531	99.456	5.990	101.360	101.299	101.244	101.185
6.125	100.191	100.129	100.059	99.984	6.125	101.681	101.615	101.559	101.499
6.250	100.694	100.612	100.528	100.437	6.250	101.971	101.906	101.849	101.789
6.375	101.299	101.217	101.132	101.042	6.375	102.372	102.307	102.250	102.190
6.500	101.731	101.649	101.564	101.474	6.500	102.646	102.581	102.525	102.464
6.625	101.978	101.896	101.811	101.721	6.625	102.752	102.687	102.631	102.571
6.750	102.513	102.431	102.340	102.242	6.750	103.067	103.024	102.983	102.939
6.875	102.654	102.559	102.473	102.382	6.875	103.175	103.132	103.091	103.047
6.990	103.160	103.065	102.979	102.888					
7.125	103.590	103.495	103.410	103.318					
7.250	104.400	104.346	104.303	104.256					
7.375	104.678	104.624	104.581	104.534					
7.500	104.998	104.944	104.901	104.855					
7.625	105.267	105.213	105.170	105.123					
7.750	105.341	105.287	105.244	105.198					
7.875	105.557	105.503	105.460	105.414					

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	97.495	97.432	97.348	97.259	5.990	99.191	99.118	99.050	98.977
5.625	98.148	98.085	98.002	97.913	6.125	99.424	99.352	99.284	99.211
5.750	98.625	98.562	98.478	98.389	6.250	99.597	99.518	99.448	99.373
5.875	99.188	99.125	99.042	98.953	6.375	99.809	99.730	99.660	99.585
5.990	99.763	99.700	99.617	99.528	6.500	99.972	99.892	99.822	99.747
6.125	100.263	100.200	100.117	100.028	6.625	100.169	100.090	100.020	99.945
6.250	100.465	100.363	100.257	100.144	6.750	100.336	100.278	100.224	100.165
6.375	100.925	100.823	100.717	100.604	6.875	100.478	100.420	100.365	100.307
6.500	101.324	101.222	101.116	101.003	6.990	100.534	100.476	100.422	100.363
6.625	101.715	101.612	101.507	101.394	7.125	100.695	100.637	100.582	100.524
6.750	101.916	101.812	101.700	101.580	7.250	100.374	100.308	100.242	100.171
6.875	102.138	102.035	101.922	101.802	7.375	100.861	100.795	100.729	100.658
6.990	102.346	102.242	102.130	102.010	7.500	100.825	100.759	100.693	100.622
7.125	102.658	102.555	102.443	102.323	7.625	100.778	100.712	100.646	100.575
7.250	102.231	102.123	102.023	101.917	7.750	101.762	101.697	101.631	101.560
7.375	102.911	102.803	102.703	102.597	7.875	101.849	101.783	101.717	101.646
7.500	103.081	102.972	102.872	102.766					
7.625	103.197	103.088	102.989	102.882					
7.750	104.097	103.988	103.888	103.782					
7.875	104.288	104.179	104.080	103.973					
7.990	103.160	103.051	102.952	102.845					
8.125	103.269	103.160	103.060	102.954					

SELECT FANNIE MAE BUYDOWN									
SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.331	94.284	94.248	94.210	5.500	97.445	97.382	97.298	97.209
4.990	94.977	94.929	94.893	94.855	5.625	98.098	98.035	97.952	97.863
5.125	95.431	95.384	95.348	95.310	5.750	98.575	98.512	98.428	98.339
5.250	95.986	95.938	95.882	95.822	5.875	99.138	99.075	98.992	98.903
5.375	96.641	96.593	96.537	96.477	5.990	99.713	99.650	99.567	99.478
5.500	97.261	97.213	97.157	97.097	6.125	100.213	100.150	100.067	99.978
5.625	97.811	97.763	97.707	97.647	6.250	100.415	100.313	100.207	100.094
5.750	98.490	98.428	98.358	98.283	6.375	100.875	100.773	100.667	100.554
5.875	99.073	99.011	98.941	98.866	6.500	101.274	101.172	101.066	100.953
5.990	99.563	99.501	99.431	99.356	6.625	101.665	101.562	101.457	101.344
6.125	100.091	100.029	99.959	99.884	6.750	101.866	101.762	101.650	101.530
6.250	100.594	100.512	100.428	100.337	6.875	102.088	101.985	101.872	101.752
6.375	101.199	101.117	101.032	100.942	6.990	102.296	102.192	102.080	101.960
6.500	101.631	101.549	101.464	101.374	7.125	102.608	102.505	102.393	102.273
6.625	101.878	101.796	101.711	101.621	7.250	102.181	102.073	101.973	101.867
6.750	102.413	102.331	102.240	102.142	7.375	102.861	102.753	102.653	102.547
6.875	102.554	102.459	102.373	102.282	7.500	103.031	102.922	102.822	102.716
6.990	103.060	102.965	102.879	102.788	7.625	103.147	103.038	102.939	102.832
7.125	103.490	103.395	103.310	103.218	7.750	104.047	103.938	103.838	103.732
7.250	104.300	104.246	104.203	104.156	7.875	104.238	104.129	104.030	103.923
7.375	104.578	104.524	104.481	104.434	7.990	103.110	103.001	102.902	102.795
7.500	104.898	104.844	104.801	104.755	8.125	103.219	103.110	103.010	102.904
7.625	105.167	105.113	105.070	105.023					

SELECT FANNIE MAE BUYDOWN									
SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.331	94.284	94.248	94.210	5.500	97.445	97.382	97.298	97.209
4.990	94.977	94.929	94.893	94.855	5.625	98.098	98.035	97.952	97.863
5.125	95.431	95.384	95.348	95.310	5.750	98.575	98.512	98.428	98.339
5.250	95.986	95.938	95.882	95.822	5.875	99.138	99.075	98.992	98.903
5.375	96.641	96.593	96.537	96.477	5.990	99.713	99.650	99.567	99.478
5.500	97.261	97.213	97.157	97.097	6.125	100.213	100.150	100.067	99.978
5.625	97.811	97.763	97.707	97.647	6.250	100.415	100.313	100.207	100.094
5.750	98.490	98.428	98.358	98.283	6.375	100.875	100.773	100.667	100.554
5.875	99.073	99.011	98.941	98.866	6.500	101.274	101.172	101.066	100.953
5.990	99.563	99.501	99.431	99.356	6.625	101.665	101.562	101.457	101.344
6.125	100.091	100.029	99.959	99.884	6.750	101.866	101.762	101.650	101.530
6.250	100.594	100.512	100.428	100.337	6.875	102.088	101.985	101.872	101.752
6.375	101.199	101.117	101.032	100.942	6.990	102.296	102.192	102.080	101.960
6.500	101.631	101.549	101.464	101.374	7.125	102.608	102.505	102.393	102.273
6.625	101.878	101.796	101.711	101.621	7.250	102.181	102.073	101.973	101.867
6.750	102.413	102.331	102.240	102.142	7.375	102.861	102.753	102.653	102.547
6.875	102.554	102.459	102.373	102.282	7.500	103.031	102.922	102.822	102.716
6.990	103.060	102.965	102.879	102.788	7.625	103.147	103.038	102.939	102.832
7.125	103.490	103.395	103.310	103.218	7.750	104.047	103.938	103.838	103.732
7.250	104.300	104.246	104.203	104.156	7.875	104.238	104.129	104.030	103.923
7.375	104.578	104.524	104.481	104.434	7.990	103.110	103.001	102.902	102.795
7.500	104.898	104.844	104.801	104.755	8.125	103.219	103.110	103.010	102.904
7.625	105.167	105.113	105.070	105.023	8.250	102.635	102.511	102.378	102.235



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

Wholesale

Effective: May 28, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.181	94.134	94.098	94.060	4.875	93.767	93.720	93.684	93.645	5.500	98.217	98.141	98.057	97.967
4.990	94.827	94.779	94.743	94.705	4.990	94.412	94.365	94.329	94.290	5.625	98.752	98.676	98.592	98.502
5.125	95.281	95.234	95.198	95.160	5.125	94.892	94.845	94.809	94.770	5.750	99.275	99.185	99.087	98.982
5.250	95.836	95.788	95.732	95.672	5.250	95.457	95.409	95.353	95.293	5.875	99.810	99.721	99.623	99.518
5.375	96.491	96.443	96.387	96.327	5.375	96.124	96.076	96.020	95.960	5.990	100.258	100.169	100.071	99.966
5.500	97.111	97.063	97.007	96.947	5.500	96.755	96.707	96.651	96.591	6.125	100.751	100.661	100.563	100.458
5.625	97.661	97.613	97.557	97.497	5.625	97.329	97.281	97.225	97.165	6.250	100.816	100.714	100.608	100.495
5.750	98.340	98.278	98.208	98.133	5.750	98.005	97.943	97.873	97.798	6.375	101.388	101.285	101.179	101.066
5.875	98.923	98.861	98.791	98.716	5.875	98.581	98.519	98.449	98.374	6.500	101.803	101.700	101.595	101.482
5.990	99.413	99.351	99.281	99.206	5.990	99.071	99.009	98.939	98.864	6.625	102.058	101.955	101.850	101.737
6.125	99.941	99.879	99.809	99.734	6.125	99.596	99.534	99.464	99.389	6.750	102.286	102.185	102.099	102.007
6.250	100.444	100.362	100.278	100.187	6.250	100.099	100.017	99.933	99.842	6.875	102.543	102.442	102.356	102.264
6.375	101.049	100.967	100.882	100.792	6.375	100.704	100.622	100.537	100.447	6.990	103.011	102.909	102.823	102.731
6.500	101.481	101.399	101.314	101.224	6.500	101.136	101.054	100.969	100.879	7.125	103.359	103.257	103.171	103.079
6.625	101.728	101.646	101.561	101.471	6.625	101.383	101.301	101.216	101.126	7.250	103.935	103.881	103.838	103.791
6.750	102.263	102.181	102.090	101.992	6.750	101.918	101.836	101.745	101.647	7.375	104.320	104.267	104.224	104.177
6.875	102.404	102.309	102.223	102.132	6.875	102.059	101.964	101.878	101.787	7.500	104.447	104.393	104.350	104.304
6.990	102.910	102.815	102.729	102.638	6.990	102.565	102.470	102.384	102.293	7.625	104.759	104.705	104.662	104.615
7.125	103.340	103.245	103.160	103.068	7.125	102.995	102.900	102.815	102.723	7.750	105.053	104.999	104.956	104.910
7.250	104.150	104.096	104.053	104.006	7.250	103.805	103.751	103.708	103.661	7.875	105.271	105.217	105.174	105.127
7.375	104.428	104.374	104.331	104.284	7.375	104.083	104.029	103.986	103.939	7.990	105.227	105.174	105.130	105.084
7.500	104.748	104.694	104.651	104.605	7.500	104.403	104.349	104.306	104.260	8.125	105.459	105.405	105.362	105.316
7.625	105.017	104.963	104.920	104.873	7.625	104.672	104.618	104.575	104.528					
7.750	105.091	105.037	104.994	104.948	7.750	104.746	104.692	104.649	104.603					
7.875	105.307	105.253	105.210	105.164	7.875	104.962	104.908	104.865	104.819					
7.990	105.228	105.174	105.131	105.085	7.990	104.883	104.829	104.786	104.740					
8.125	105.387	105.333	105.290	105.243	8.125	105.042	104.988	104.945	104.898					

FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.990	98.166	98.122	98.076	98.028	5.500	99.755	99.683	99.615	99.542	5.875	98.573	98.511	98.441	98.366
5.125	98.327	98.283	98.237	98.188	5.625	100.024	99.951	99.883	99.810	5.990	99.063	99.001	98.931	98.856
5.250	99.089	99.029	98.974	98.916	5.750	100.275	100.204	100.146	100.083	6.125	99.591	99.529	99.459	99.384
5.375	99.481	99.423	99.369	99.310	5.875	100.530	100.465	100.408	100.348	6.250	100.094	100.012	99.928	99.837
5.500	99.858	99.800	99.746	99.688	5.990	100.745	100.680	100.623	100.563	6.375	100.699	100.617	100.532	100.442
5.625	100.218	100.160	100.105	100.047	6.125	100.993	100.928	100.871	100.811	6.500	101.131	101.049	100.964	100.874
5.750	100.554	100.496	100.442	100.384	6.250	101.344	101.301	101.260	101.216	6.625	101.378	101.296	101.211	101.121
5.875	100.858	100.800	100.746	100.687	6.375	101.692	101.648	101.607	101.564	6.750	101.913	101.831	101.741	101.642
5.990	101.110	101.049	100.994	100.935	6.500	101.911	101.868	101.827	101.783	6.875	102.054	101.959	101.873	101.782
6.125	101.431	101.365	101.309	101.249	6.625	101.998	101.954	101.913	101.869	6.990	102.560	102.465	102.379	102.288
6.250	101.721	101.656	101.599	101.539	6.750	102.316	102.272	102.232	102.188	7.125	102.990	102.895	102.810	102.718
6.375	102.122	102.057	102.000	101.940	6.875	102.365	102.322	102.281	102.237	7.250	103.800	103.746	103.703	103.656
6.500	102.396	102.331	102.275	102.214	6.990	102.659	102.616	102.575	102.531	7.375	104.078	104.024	103.981	103.934
6.625	102.502	102.437	102.381	102.321	7.125	102.817	102.773	102.732	102.689	7.500	104.398	104.344	104.301	104.255
6.750	102.817	102.774	102.733	102.689	7.250	102.833	102.781	102.729	102.673	7.625	104.667	104.613	104.570	104.523
6.875	102.925	102.882	102.841	102.797						7.750	104.741	104.687	104.644	104.598
6.990	103.265	103.221	103.181	103.137						7.875	104.957	104.903	104.860	104.814
										7.990	104.878	104.824	104.781	104.735
										8.125	105.037	104.983	104.940	104.893

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	98.923	98.861	98.791	98.716
5.990	99.413	99.351	99.281	99.206
6.125	99.941	99.879	99.809	99.734
6.250	100.444	100.362	100.278	100.187
6.375	101.049	100.967	100.882	100.792
6.500	101.481	101.399	101.314	101.224
6.625	101.728	101.646	101.561	101.471
6.750	102.263	102.181	102.090	101.992
6.875	102.404	102.309	102.223	102.132
6.990	102.910	102.815	102.729	102.638
7.125	103.340	103.245	103.160	103.068
7.250	104.150	104.096	104.053	104.006
7.375	104.428	104.374	104.331	104.284
7.500	104.748	104.694	104.651	104.605
7.625	105.017	104.963	104.920	104.873
7.750	105.091	105.037	104.994	104.948
7.875	105.307	105.253	105.210	105.164
7.990	105.228	105.174	105.131	105.085
8.125	105.387	105.333	105.290	105.243

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	96.895	96.832	96.748	96.659	5.500	94.595	94.532	94.448	94.359	5.500	97.277	97.204	97.136	97.063
5.625	97.548	97.485	97.402	97.313	5.625	95.248	95.185	95.102	95.013	5.625	97.601	97.528	97.460	97.387
5.750	98.025	97.962	97.878	97.789	5.750	95.718	95.655	95.571	95.482	5.750	97.654	97.582	97.514	97.441
5.875	98.588	98.525	98.442	98.353	5.875	96.267	96.204	96.121	96.032	5.875	97.936	97.863	97.795	97.722
5.990	99.163	99.100	99.017	98.928	5.990	96.831	96.767	96.684	96.595	5.990	98.278	98.206	98.137	98.065
6.125	99.663	99.600	99.517	99.428	6.125	97.344	97.281	97.198	97.109	6.125	98.526	98.453	98.385	98.312
6.250	99.865	99.763	99.657	99.544	6.250	97.558	97.455	97.350	97.237	6.250	98.710	98.631	98.561	98.486
6.375	100.325	100.223	100.117	100.004	6.375	98.028	97.925	97.820	97.707	6.375	98.932	98.852	98.782	98.707
6.500	100.724	100.622	100.516	100.403	6.500	98.430	98.328	98.222	98.109	6.500	99.098	99.018	98.948	98.873
6.625	101.115	101.012	100.907	100.794	6.625	98.810	98.707	98.602	98.488	6.625	99.284	99.204	99.134	99.059
6.750	101.316	101.212	101.100	100.980	6.750	99.030	98.926	98.814	98.694	6.750	99.470	99.412	99.358	99.299
6.875	101.538	101.435	101.322	101.202	6.875	99.272	99.169	99.057	98.936	6.875	99.632	99.574	99.519	99.461
6.990	101.746	101.642	101.530	101.410	6.990	99.504	99.401	99.289	99.168	6.990	99.713	99.655	99.600	99.542
7.125	102.058	101.955	101.843	101.723	7.125	99.796	99.693	99.581	99.461	7.1				



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

Wholesale

Effective: May 28, 2026

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.081	94.034	93.998	93.960	5.990	99.113	99.050	98.967	98.878	5.375	95.691	95.643	95.587	95.527
4.990	94.727	94.679	94.643	94.605	6.125	99.613	99.550	99.467	99.378	5.500	96.311	96.263	96.207	96.147
5.125	95.181	95.134	95.098	95.060	6.250	99.815	99.713	99.607	99.494	5.625	96.861	96.813	96.757	96.697
5.250	95.736	95.688	95.632	95.572	6.375	100.275	100.173	100.067	99.954	5.750	97.540	97.478	97.408	97.333
5.375	96.391	96.343	96.287	96.227	6.500	100.674	100.572	100.466	100.353	5.875	98.123	98.061	97.991	97.916
5.500	97.011	96.963	96.907	96.847	6.625	101.065	100.962	100.857	100.744	5.990	98.613	98.551	98.481	98.406
5.625	97.561	97.513	97.457	97.397	6.750	101.266	101.162	101.050	100.930	6.125	99.141	99.079	99.009	98.934
5.750	98.240	98.178	98.108	98.033	6.875	101.488	101.385	101.272	101.152	6.250	99.644	99.562	99.478	99.387
5.875	98.823	98.761	98.691	98.616	6.990	101.696	101.592	101.480	101.360	6.375	100.249	100.167	100.082	99.992
5.990	99.313	99.251	99.181	99.106	7.125	102.008	101.905	101.793	101.673	6.500	100.681	100.599	100.514	100.424
6.125	99.841	99.779	99.709	99.634	7.250	101.581	101.473	101.373	101.267	6.625	100.928	100.846	100.761	100.671
6.250	100.344	100.262	100.178	100.087	7.375	102.261	102.153	102.053	101.947	6.750	101.463	101.381	101.290	101.192
6.375	100.949	100.867	100.782	100.692	7.500	102.431	102.322	102.222	102.116	6.875	101.604	101.509	101.423	101.332
6.500	101.381	101.299	101.214	101.124	7.625	102.547	102.438	102.339	102.232	6.990	102.110	102.015	101.929	101.838
6.625	101.628	101.546	101.461	101.371	7.750	103.447	103.338	103.238	103.132	7.125	102.540	102.445	102.360	102.268
6.750	102.163	102.081	101.990	101.892	7.875	103.638	103.529	103.430	103.323	7.250	103.350	103.296	103.253	103.206
6.875	102.304	102.209	102.123	102.032	7.990	102.510	102.401	102.302	102.195	7.375	103.628	103.574	103.531	103.484
6.990	102.810	102.715	102.629	102.538	8.125	102.619	102.510	102.410	102.304	7.500	103.948	103.894	103.851	103.805
7.125	103.240	103.145	103.060	102.968	8.250	102.035	101.911	101.778	101.635	7.625	104.217	104.163	104.120	104.073
7.250	104.050	103.996	103.953	103.906						7.750	104.291	104.237	104.194	104.148
7.375	104.328	104.274	104.231	104.184						7.875	104.507	104.453	104.410	104.364
7.500	104.648	104.594	104.551	104.505						7.990	104.428	104.374	104.331	104.285
7.625	104.917	104.863	104.820	104.773						8.125	104.587	104.533	104.490	104.443

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD10)					DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.081	94.034	93.998	93.960	5.990	99.113	99.050	98.967	98.878	5.375	95.691	95.643	95.587	95.527
4.990	94.727	94.679	94.643	94.605	6.125	99.613	99.550	99.467	99.378	5.500	96.311	96.263	96.207	96.147
5.125	95.181	95.134	95.098	95.060	6.250	99.815	99.713	99.607	99.494	5.625	96.861	96.813	96.757	96.697
5.250	95.736	95.688	95.632	95.572	6.375	100.275	100.173	100.067	99.954	5.750	97.540	97.478	97.408	97.333
5.375	96.391	96.343	96.287	96.227	6.500	100.674	100.572	100.466	100.353	5.875	98.123	98.061	97.991	97.916
5.500	97.011	96.963	96.907	96.847	6.625	101.065	100.962	100.857	100.744	5.990	98.613	98.551	98.481	98.406
5.625	97.561	97.513	97.457	97.397	6.750	101.266	101.162	101.050	100.930	6.125	99.141	99.079	99.009	98.934
5.750	98.240	98.178	98.108	98.033	6.875	101.488	101.385	101.272	101.152	6.250	99.644	99.562	99.478	99.387
5.875	98.823	98.761	98.691	98.616	6.990	101.696	101.592	101.480	101.360	6.375	100.249	100.167	100.082	99.992
5.990	99.313	99.251	99.181	99.106	7.125	102.008	101.905	101.793	101.673	6.500	100.681	100.599	100.514	100.424
6.125	99.841	99.779	99.709	99.634	7.250	101.581	101.473	101.373	101.267	6.625	100.928	100.846	100.761	100.671
6.250	100.344	100.262	100.178	100.087	7.375	102.261	102.153	102.053	101.947	6.750	101.463	101.381	101.290	101.192
6.375	100.949	100.867	100.782	100.692	7.500	102.431	102.322	102.222	102.116	6.875	101.604	101.509	101.423	101.332
6.500	101.381	101.299	101.214	101.124	7.625	102.547	102.438	102.339	102.232	6.990	102.110	102.015	101.929	101.838
6.625	101.628	101.546	101.461	101.371	7.750	103.447	103.338	103.238	103.132	7.125	102.540	102.445	102.360	102.268
6.750	102.163	102.081	101.990	101.892	7.875	103.638	103.529	103.430	103.323	7.250	103.350	103.296	103.253	103.206
6.875	102.304	102.209	102.123	102.032	7.990	102.510	102.401	102.302	102.195	7.375	103.628	103.574	103.531	103.484
6.990	102.810	102.715	102.629	102.538	8.125	102.619	102.510	102.410	102.304	7.500	103.948	103.894	103.851	103.805
7.125	103.240	103.145	103.060	102.968	8.250	102.035	101.911	101.778	101.635	7.625	104.217	104.163	104.120	104.073
7.250	104.050	103.996	103.953	103.906	8.375	102.555	102.431	102.298	102.155	7.750	104.291	104.237	104.194	104.148
7.375	104.328	104.274	104.231	104.184	8.500	102.682	102.558	102.425	102.282	7.875	104.507	104.453	104.410	104.364
7.500	104.648	104.594	104.551	104.505	8.625	102.751	102.627	102.493	102.351	7.990	104.428	104.374	104.331	104.285
7.625	104.917	104.863	104.820	104.773	8.750	102.901	102.777	102.643	102.501	8.125	104.587	104.533	104.490	104.443



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

SELECT PRICING

Effective: May 28, 2026

SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)					SELECT FREDDIE MAC 15 YEAR FIXED (215)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.431	94.384	94.348	94.310	4.875	98.043	97.999	97.953	97.904
4.990	95.077	95.029	94.993	94.955	4.990	98.416	98.372	98.326	98.278
5.125	95.531	95.484	95.448	95.410	5.125	98.577	98.533	98.487	98.438
5.250	96.086	96.038	95.982	95.922	5.250	99.337	99.279	99.224	99.166
5.375	96.741	96.693	96.637	96.577	5.375	99.731	99.673	99.619	99.560
5.500	97.361	97.313	97.257	97.197	5.500	100.108	100.050	99.996	99.938
5.625	97.911	97.863	97.807	97.747	5.625	100.468	100.410	100.355	100.297
5.750	98.590	98.528	98.458	98.383	5.750	100.804	100.746	100.692	100.634
5.875	99.173	99.111	99.041	98.966	5.875	101.108	101.050	100.996	100.937
5.990	99.663	99.601	99.531	99.456	5.990	101.360	101.299	101.244	101.185
6.125	100.191	100.129	100.059	99.984	6.125	101.681	101.615	101.559	101.499
6.250	100.694	100.612	100.528	100.437	6.250	101.971	101.906	101.849	101.789
6.375	101.299	101.217	101.132	101.042	6.375	102.372	102.307	102.250	102.190
6.500	101.731	101.649	101.564	101.474	6.500	102.646	102.581	102.525	102.464
6.625	101.978	101.896	101.811	101.721	6.625	102.752	102.687	102.631	102.571
6.750	102.513	102.431	102.340	102.242	6.750	103.067	103.024	102.983	102.939
6.875	102.654	102.559	102.473	102.382	6.875	103.175	103.132	103.091	103.047
6.990	103.160	103.065	102.979	102.888	6.990	103.515	103.471	103.431	103.387
7.125	103.590	103.495	103.410	103.318	7.125	103.724	103.681	103.640	103.596
7.250	104.400	104.346	104.303	104.256	7.250	103.572	103.521	103.468	103.412
7.375	104.678	104.624	104.581	104.534					
7.500	104.998	104.944	104.901	104.855					
7.625	105.267	105.213	105.170	105.123					
7.750	105.341	105.287	105.244	105.198					
7.875	105.557	105.503	105.460	105.414					
7.990	105.478	105.424	105.381	105.335					
8.125	105.637	105.583	105.540	105.493					

SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)					SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.145	97.082	96.998	96.909	5.990	98.528	98.456	98.387	98.315
5.625	97.798	97.735	97.652	97.563	6.125	98.776	98.703	98.635	98.562
5.750	98.275	98.212	98.128	98.039	6.250	98.960	98.881	98.811	98.736
5.875	98.838	98.775	98.692	98.603	6.375	99.182	99.102	99.032	98.957
5.990	99.413	99.350	99.267	99.178	6.500	99.348	99.268	99.198	99.123
6.125	99.913	99.850	99.767	99.678	6.625	99.534	99.454	99.384	99.309
6.250	100.115	100.013	99.907	99.794	6.750	99.720	99.662	99.608	99.549
6.375	100.575	100.473	100.367	100.254	6.875	99.882	99.824	99.769	99.711
6.500	100.974	100.872	100.766	100.653	6.990	99.963	99.905	99.850	99.792
6.625	101.365	101.262	101.157	101.044	7.125	100.103	100.045	99.990	99.932
6.750	101.566	101.462	101.350	101.230	7.250	99.800	99.734	99.668	99.597
6.875	101.788	101.685	101.572	101.452	7.375	100.305	100.239	100.173	100.102
6.990	101.996	101.892	101.780	101.660	7.500	100.082	100.016	99.950	99.879
7.125	102.308	102.205	102.093	101.973	7.625	100.054	99.988	99.922	99.852
7.250	101.881	101.773	101.673	101.567	7.750	101.049	100.984	100.918	100.847
7.375	102.561	102.453	102.353	102.247	7.875	101.142	101.076	101.010	100.939
7.500	102.731	102.622	102.522	102.416	7.990	99.952	99.887	99.820	99.750
7.625	102.847	102.738	102.639	102.532					
7.750	103.747	103.638	103.538	103.432					
7.875	103.938	103.829	103.730	103.623					
7.990	102.810	102.701	102.602	102.495					
8.125	102.919	102.810	102.710	102.604					

FREDDIE MAC FIXED RATE BUYDOWN PRICING

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.331	94.284	94.248	94.210	5.990	99.363	99.300	99.217	99.128
4.990	94.977	94.929	94.893	94.855	6.125	99.863	99.800	99.717	99.628
5.125	95.431	95.384	95.348	95.310	6.250	100.065	99.963	99.857	99.744
5.250	95.986	95.938	95.882	95.822	6.375	100.525	100.423	100.317	100.204
5.375	96.641	96.593	96.537	96.477	6.500	100.924	100.822	100.716	100.603
5.500	97.261	97.213	97.157	97.097	6.625	101.315	101.212	101.107	100.994
5.625	97.811	97.763	97.707	97.647	6.750	101.516	101.412	101.300	101.180
5.750	98.490	98.428	98.358	98.283	6.875	101.738	101.635	101.522	101.402
5.875	99.073	99.011	98.941	98.866	6.990	101.946	101.842	101.730	101.610
5.990	99.563	99.501	99.431	99.356	7.125	102.258	102.155	102.043	101.923
6.125	100.091	100.029	99.959	99.884	7.250	101.831	101.723	101.623	101.517
6.250	100.594	100.512	100.428	100.337	7.375	102.511	102.403	102.303	102.197
6.375	101.199	101.117	101.032	100.942	7.500	102.681	102.572	102.472	102.366
6.500	101.631	101.549	101.464	101.374	7.625	102.797	102.688	102.589	102.482
6.625	101.878	101.796	101.711	101.621	7.750	103.697	103.588	103.488	103.382
6.750	102.413	102.331	102.240	102.142	7.875	103.888	103.779	103.680	103.573
6.875	102.554	102.459	102.373	102.282	7.990	102.760	102.651	102.552	102.445
6.990	103.060	102.965	102.879	102.788	8.125	102.869	102.760	102.660	102.554
7.125	103.490	103.395	103.310	103.218	8.250	102.285	102.161	102.028	101.885
7.250	104.300	104.246	104.203	104.156	8.375	102.805	102.681	102.548	102.405
7.375	104.578	104.524	104.481	104.434	8.500	102.932	102.808	102.675	102.532
7.500	104.898	104.844	104.801	104.755					
7.625	105.167	105.113	105.070	105.023					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC1)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.331	94.284	94.248	94.210	5.990	99.363	99.300	99.217	99.128
4.990	94.977	94.929	94.893	94.855	6.125	99.863	99.800	99.717	99.628
5.125	95.431	95.384	95.348	95.310	6.250	100.065	99.963	99.857	99.744
5.250	95.986	95.938	95.882	95.822	6.375	100.525	100.423	100.317	100.204
5.375	96.641	96.593	96.537	96.477	6.500	100.924	100.822	100.716	100.603
5.500	97.261	97.213	97.157	97.097	6.625	101.315	101.212	101.107	100.994
5.625	97.811	97.763	97.707	97.647	6.750	101.516	101.412	101.300	101.180
5.750	98.490	98.428	98.358	98.283	6.875	101.738	101.635	101.522	101.402
5.875	99.073	99.011	98.941	98.866	6.990	101.946	101.842	101.730	101.610
5.990	99.563	99.501	99.431	99.356	7.125	102.258	102.155	102.043	101.923
6.125	100.091	100.029	99.959	99.884	7.250	101.831	101.723	101.623	101.517
6.250	100.594	100.512	100.428	100.337	7.375	102.511	102.403	102.303	102.197
6.375	101.199	101.117	101.032	100.942	7.500	102.681	102.572	102.472	102.366
6.500	101.631	101.549	101.464	101.374	7.625	102.797	102.688	102.589	102.482
6.625	101.878	101.796	101.711	101.621	7.750	103.697	103.588	103.488	103.382
6.750	102.413	102.331	102.240	102.142	7.875	103.888	103.779	103.680	103.573
6.875	102.554	102.459	102.373	102.282	7.990	102.760	102.651	102.552	102.445
6.990	103.060	102.965	102.879	102.788	8.125	102.869	102.760	102.660	102.554
7.125	103.490	103.395	103.310	103.218	8.250	102.285	102.161	102.028	101.885
7.250	104.300	104.246	104.203	104.156	8.375	102.805	102.681	102.548	102.405
7.375	104.578	104.524	104.481	104.434	8.500	102.932	102.808	102.675	102.532
7.500	104.898	104.844	104.801	104.755					
7.625	105.167	105.113	105.070	105.023					



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

Effective: **May 28, 2026**

Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

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

LOAN AMOUNT **

HR/HP/FTHB + AMI ADJUSTMENT CAPS*

Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680	0.000
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations	0.000

MISCELLANEOUS

FTHB + AMI LLLPA Waiver

Texas Cash out	-1.000	*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj	0.000
HB 20YR & 25YR Term	-1.500		
> 6 Financed Properties	-0.500		
Escrow Waiver (Non-CA)	-0.250		

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

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

NC Floor Price 99.750

LENDER PAID MI

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

LPMI (in addition to adjustments above)

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

FNMA/FHLMC State Tier Adjustment

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

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

Wholesale

Effective: May 28, 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	97.645	97.582	97.498	97.409	5.500	95.595	95.532	95.448	95.359	5.375	95.062	94.999	94.916	94.827
5.625	98.298	98.235	98.152	98.063	5.625	96.248	96.185	96.102	96.013	5.500	95.745	95.682	95.598	95.509
5.750	99.025	98.962	98.878	98.789	5.750	96.975	96.912	96.828	96.739	5.625	96.398	96.335	96.252	96.163
5.875	99.588	99.525	99.442	99.353	5.875	97.534	97.471	97.388	97.299	5.750	97.118	97.055	96.971	96.882
5.990	100.063	100.000	99.917	99.828	5.990	98.009	97.946	97.863	97.774	5.875	97.667	97.604	97.521	97.432
6.125	100.563	100.500	100.417	100.328	6.125	98.493	98.430	98.347	98.258	5.990	98.131	98.067	97.984	97.895
6.250	100.415	100.313	100.207	100.094	6.250	98.345	98.243	98.137	98.024	6.125	98.644	98.581	98.498	98.409
6.375	100.875	100.773	100.667	100.554	6.375	98.805	98.703	98.597	98.484	6.250	98.508	98.405	98.300	98.187
6.500	101.299	101.197	101.091	100.978	6.500	99.229	99.127	99.021	98.908	6.375	98.978	98.875	98.770	98.657
6.625	101.665	101.562	101.457	101.344	6.625	99.595	99.492	99.387	99.274	6.500	99.405	99.303	99.197	99.084
6.750	101.741	101.637	101.525	101.405	6.750	99.671	99.567	99.455	99.335	6.625	99.760	99.657	99.552	99.438
6.875	101.963	101.860	101.747	101.627	6.875	99.893	99.790	99.677	99.557	6.750	99.855	99.751	99.639	99.519
6.990	102.221	102.117	102.005	101.885	6.990	100.151	100.047	99.935	99.815	6.875	100.097	99.994	99.882	99.761
7.125	102.533	102.430	102.318	102.198	7.125	100.463	100.360	100.248	100.128	6.990	100.379	100.276	100.164	100.043
7.250	102.306	102.198	102.098	101.992	7.250	100.236	100.128	100.028	99.922	7.125	100.671	100.568	100.456	100.336
7.375	102.611	102.503	102.403	102.297	7.375	100.541	100.433	100.333	100.227	7.250	100.462	100.354	100.254	100.148
7.500	102.906	102.797	102.697	102.591	7.500	100.836	100.727	100.627	100.521	7.375	100.785	100.677	100.577	100.471
7.625	103.147	103.038	102.939	102.832	7.625	101.077	100.968	100.869	100.762	7.500	100.811	100.702	100.603	100.496
7.750	103.147	103.038	102.938	102.832	7.750	101.077	100.968	100.868	100.762	7.625	101.056	100.947	100.848	100.741
7.875	103.338	103.229	103.130	103.023	7.875	101.268	101.159	101.060	100.953	7.750	101.053	100.945	100.845	100.739
7.990	103.485	103.376	103.277	103.170	7.990	101.415	101.306	101.207	101.100	7.875	101.241	101.132	101.033	100.926
8.125	103.594	103.485	103.385	103.279						7.990	101.382	101.273	101.173	101.067
8.250	103.010	102.886	102.753	102.610										
8.375	103.055	102.931	102.798	102.655										
8.500	103.182	103.058	102.925	102.782										
8.625	103.251	103.127	102.993	102.851										

Alt Agency 15 Yr Fixed High Bal (AltA115HB)					Alt Agency 10 Yr Fixed High Bal (AltA110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.203	99.131	99.062	98.990	5.990	98.868	98.796	98.727	98.655
6.125	99.451	99.378	99.310	99.237	6.125	99.116	99.043	98.975	98.902
6.250	99.285	99.206	99.136	99.061	6.250	98.950	98.871	98.801	98.726
6.375	99.507	99.427	99.357	99.282	6.375	99.172	99.092	99.022	98.947
6.500	99.698	99.618	99.548	99.473	6.500	99.363	99.283	99.213	99.138
6.625	99.859	99.779	99.709	99.634	6.625	99.524	99.444	99.374	99.299
6.750	99.920	99.862	99.808	99.749	6.750	99.585	99.527	99.473	99.414
6.875	100.082	100.024	99.969	99.911	6.875	99.747	99.689	99.634	99.576
6.990	100.213	100.155	100.100	100.042	6.990	99.878	99.820	99.765	99.707
7.125	100.353	100.295	100.240	100.182	7.125	100.018	99.960	99.905	99.847
7.250	100.250	100.184	100.118	100.047	7.250	99.915	99.849	99.783	99.712
7.375	100.380	100.314	100.248	100.177	7.375	100.045	99.979	99.913	99.842
7.500	100.282	100.216	100.150	100.079	7.500	99.757	99.691	99.625	99.554
7.625	100.379	100.313	100.247	100.177	7.625	99.854	99.788	99.722	99.652
7.750	100.474	100.409	100.343	100.272	7.750	99.949	99.884	99.818	99.747
7.875	100.567	100.501	100.435	100.364	7.875	100.042	99.976	99.910	99.839
7.990	100.652	100.587	100.520	100.450	7.990	100.127	100.062	99.995	99.925



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

SELECT PRICING

Effective: May 28, 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	94.831	94.784	94.748	94.710	5.990	101.760	101.699	101.644	101.585
4.990	95.477	95.429	95.393	95.355	6.125	102.081	102.015	101.959	101.899
5.125	96.181	96.134	96.098	96.060	6.250	102.371	102.306	102.249	102.189
5.250	96.486	96.438	96.382	96.322	6.375	102.647	102.582	102.525	102.465
5.375	97.141	97.093	97.037	96.977	6.500	102.921	102.856	102.800	102.739
5.500	97.761	97.713	97.657	97.597	6.625	103.152	103.087	103.031	102.971
5.625	98.311	98.263	98.207	98.147	6.750	103.342	103.299	103.258	103.214
5.750	98.990	98.928	98.858	98.783	6.875	103.575	103.532	103.491	103.447
5.875	99.573	99.511	99.441	99.366	6.990	103.790	103.746	103.706	103.662
5.990	100.063	100.001	99.931	99.856	7.125	103.999	103.956	103.915	103.871
6.125	100.591	100.529	100.459	100.384	7.250	103.847	103.796	103.743	103.687
6.250	101.094	101.012	100.928	100.837	7.375	104.044	103.993	103.940	103.884
6.375	101.574	101.492	101.407	101.317	7.500	104.060	104.009	103.957	103.901
6.500	102.006	101.924	101.839	101.749	7.625	104.233	104.181	104.129	104.073
6.625	102.378	102.296	102.211	102.121	7.750	104.403	104.352	104.299	104.243
6.750	102.788	102.706	102.615	102.517	7.875	104.570	104.519	104.466	104.410
6.875	103.054	102.959	102.873	102.782					
6.990	103.435	103.340	103.254	103.163					
7.125	103.865	103.770	103.685	103.593					
7.250	104.675	104.621	104.578	104.531					
7.375	104.953	104.899	104.856	104.809					
7.500	105.273	105.219	105.176	105.130					
7.625	105.542	105.488	105.445	105.398					

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	97.945	97.882	97.798	97.709	5.990	99.503	99.431	99.362	99.290
5.625	98.598	98.535	98.452	98.363	6.125	99.751	99.678	99.610	99.537
5.750	99.325	99.262	99.178	99.089	6.250	99.585	99.506	99.436	99.361
5.875	99.888	99.825	99.742	99.653	6.375	99.807	99.727	99.657	99.582
5.990	100.363	100.300	100.217	100.128	6.500	99.998	99.918	99.848	99.773
6.125	100.863	100.800	100.717	100.628	6.625	100.159	100.079	100.009	99.934
6.250	100.715	100.613	100.507	100.394	6.750	100.220	100.162	100.108	100.049
6.375	101.175	101.073	100.967	100.854	6.875	100.382	100.324	100.269	100.211
6.500	101.599	101.497	101.391	101.278	6.990	100.513	100.455	100.400	100.342
6.625	101.965	101.862	101.757	101.644	7.125	100.653	100.595	100.540	100.482
6.750	102.041	101.937	101.825	101.705	7.250	100.550	100.484	100.418	100.347
6.875	102.263	102.160	102.047	101.927	7.375	100.680	100.614	100.548	100.477
6.990	102.521	102.417	102.305	102.185	7.500	100.582	100.516	100.450	100.379
7.125	102.833	102.730	102.618	102.498	7.625	100.679	100.613	100.547	100.477
7.250	102.606	102.498	102.398	102.292					
7.375	102.911	102.803	102.703	102.597					
7.500	103.206	103.097	102.997	102.891					
7.625	103.447	103.338	103.239	103.132					
7.750	103.447	103.338	103.238	103.132					
7.875	103.638	103.529	103.430	103.323					
7.990	103.785	103.676	103.577	103.470					
8.125	103.894	103.785	103.685	103.579					



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

Effective: May 28, 2026

ALT Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

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

LOAN AMOUNT **

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

MISCELLANEOUS

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

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

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

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

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

NC Floor Price 99.750

LENDER PAID MI

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

LPMI (in addition to adjustments above)

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

FNMA/FHLMC State Tier Adjustment

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

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: May 28, 2026

CalHFA Pricing (California Only)

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

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

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

CalHFA CalReady - (C110/F210)

Fees:

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

CalHFA CalPLUS Access - (C111/F211)

Fees:

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

MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	99.392	99.221	99.034
6.500	99.422	99.251	99.064
6.625	99.932	99.761	99.574
6.750	100.691	100.512	100.231
6.875	101.191	101.012	100.731
6.990	101.650	101.471	101.190
7.000	101.680	101.501	101.220
7.125	102.150	101.971	101.690
7.250	102.610	102.431	102.150
7.375	102.824	102.611	102.294
7.490	103.246	103.033	102.716
7.500	103.283	103.070	102.753
7.625	103.723	103.510	103.193
7.750	104.153	103.940	103.623
7.875	102.023	101.794	101.451
7.990	102.422	102.193	101.850
8.000	102.452	102.223	101.880

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	98.642	98.471	98.284
6.500	98.672	98.501	98.314
6.625	99.182	99.011	98.824
6.750	99.941	99.762	99.481
6.875	100.441	100.262	99.981
6.990	100.900	100.721	100.440
7.000	100.930	100.751	100.470
7.125	101.400	101.221	100.940
7.250	101.860	101.681	101.400
7.375	102.074	101.861	101.544
7.490	102.503	102.290	101.973
7.500	102.533	102.320	102.003
7.625	102.973	102.760	102.443
7.750	103.403	103.190	102.873
7.875	101.273	101.044	100.701
7.990	101.672	101.443	101.100
8.000	101.702	101.473	101.130

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	97.392	97.221	97.034
6.500	97.422	97.251	97.064
6.625	97.932	97.761	97.574
6.750	98.691	98.512	98.231
6.875	99.191	99.012	98.731
6.990	99.650	99.471	99.190
7.000	99.680	99.501	99.220
7.125	100.150	99.971	99.690
7.250	100.610	100.431	100.150
7.375	100.824	100.611	100.294
7.490	101.253	101.040	100.723
7.500	101.283	101.070	100.753
7.625	101.723	101.510	101.193
7.750	102.153	101.940	101.623
7.875	100.023	99.794	99.451
7.990	100.422	100.193	99.850
8.000	100.452	100.223	99.880

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	96.734	96.642	96.471
6.500	96.764	96.672	96.501
6.625	97.274	97.182	97.011
6.750	98.037	97.941	97.762
6.875	98.537	98.441	98.262
6.990	98.996	98.900	98.721
7.000	99.026	98.930	98.751
7.125	99.496	99.400	99.221
7.250	99.956	99.860	99.681
7.375	100.188	100.074	99.861
7.490	100.617	100.503	100.290
7.500	100.647	100.533	100.320
7.625	101.087	100.973	100.760
7.750	101.517	101.403	101.190
7.875	99.396	99.273	99.044
7.990	99.795	99.672	99.443
8.000	99.825	99.702	99.473

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	96.892	96.721	96.534
6.500	96.922	96.751	96.564
6.625	97.432	97.261	97.074
6.750	98.191	98.012	97.731
6.875	98.691	98.512	98.231
6.990	99.150	99.012	98.690
7.000	99.180	99.001	98.720
7.125	99.650	99.471	99.190
7.250	100.110	99.931	99.650
7.375	100.324	100.111	99.794
7.490	100.753	100.540	100.223
7.500	100.783	100.570	100.253
7.625	101.223	101.010	100.693
7.750	101.653	101.440	101.123
7.875	99.523	99.294	98.951
7.990	99.922	99.693	99.350
8.000	99.952	99.723	99.380

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



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

Effective: May 28, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	96.630	96.621	96.567	
5.125	97.036	97.028	96.974	
5.250	98.434	98.362	98.308	
5.375	98.879	98.787	98.702	
5.500	99.317	99.225	99.140	
5.625	99.625	99.533	99.448	
5.750	100.478	100.386	100.301	
5.875	100.846	100.754	100.666	
5.990	101.355	101.263	101.175	
6.125	101.643	101.551	101.463	
6.250	102.258	102.165	102.078	
6.375	102.554	102.462	102.436	
6.500	103.038	102.980	102.920	
6.625	103.354	103.296	103.236	
6.750	103.924	103.866	103.806	
6.875	103.853	103.812	103.743	
6.990	104.411	104.370	104.301	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
4.990	95.820	95.811	95.757	
5.125	96.226	96.218	96.164	
5.250	97.624	97.552	97.498	
5.375	98.069	97.977	97.892	
5.500	98.507	98.415	98.330	
5.625	98.815	98.723	98.638	
5.750	99.668	99.576	99.491	
5.875	100.036	99.944	99.856	
5.990	100.545	100.453	100.365	
6.125	100.833	100.741	100.653	
6.250	101.448	101.355	101.268	
6.375	101.744	101.686	101.626	
6.500	102.228	102.170	102.110	
6.625	102.544	102.486	102.426	
6.750	103.114	103.056	102.996	
6.875	103.043	103.002	102.933	
6.990	103.601	103.560	103.491	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	97.852	97.798	97.777	
5.125	98.126	98.072	98.051	
5.250	99.310	99.256	99.235	
5.375	99.255	99.225	99.154	
5.500	99.563	99.532	99.461	
5.625	99.738	99.708	99.637	
5.750	100.440	100.410	100.339	
5.875	100.186	100.140	100.090	
5.990	100.554	100.508	100.458	
6.125	100.690	100.643	100.594	
6.250	101.133	101.087	101.037	
6.375	101.113	101.073	101.037	
6.500	101.436	101.396	101.360	
6.625	101.590	101.550	101.514	
6.750	102.504	102.464	102.429	
6.875	102.391	102.351	102.315	
6.990	102.778	102.738	102.702	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.308	96.299	96.245	
5.250	97.899	97.807	97.722	
5.375	98.078	97.986	97.901	
5.500	98.582	98.490	98.405	
5.625	99.004	98.912	98.828	
5.750	100.102	100.010	99.926	
5.875	100.385	100.293	100.205	
5.990	100.798	100.706	100.618	
6.125	101.181	101.089	101.001	
6.250	101.397	101.305	101.217	
6.375	101.584	101.525	101.466	
6.500	101.945	101.886	101.826	
6.625	102.307	102.249	102.189	
6.750	101.723	101.665	101.605	
6.875	101.979	101.937	101.869	
6.990	102.193	102.151	102.083	
7.125	102.558	102.516	102.448	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.480	96.471	96.417	
5.125	96.886	96.878	96.824	
5.250	98.284	98.212	98.158	
5.375	98.729	98.637	98.552	
5.500	99.167	99.075	98.990	
5.625	99.475	99.383	99.298	
5.750	100.328	100.236	100.151	
5.875	100.696	100.604	100.516	
5.990	101.205	101.113	101.025	
6.125	101.493	101.401	101.313	
6.250	102.108	102.015	101.928	
6.375	102.404	102.346	102.286	
6.500	102.888	102.830	102.770	
6.625	103.204	103.146	103.086	
6.750	103.774	103.716	103.656	
6.875	103.703	103.662	103.593	
6.990	104.261	104.220	104.151	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	96.108	96.099	96.045	
5.250	97.699	97.607	97.522	
5.375	97.878	97.786	97.701	
5.500	98.382	98.290	98.205	
5.625	98.804	98.712	98.628	
5.750	99.902	99.810	99.726	
5.875	100.185	100.093	100.005	
5.990	100.598	100.506	100.418	
6.125	100.981	100.889	100.801	
6.250	101.197	101.105	101.017	
6.375	101.384	101.325	101.266	
6.500	101.745	101.686	101.626	
6.625	102.107	102.049	101.989	
6.750	101.523	101.465	101.405	
6.875	101.779	101.737	101.669	
6.990	101.993	101.951	101.883	
7.125	102.358	102.316	102.248	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.480	96.471	96.417	
5.125	96.886	96.878	96.824	
5.250	98.284	98.212	98.158	
5.375	98.729	98.637	98.552	
5.500	99.167	99.075	98.990	
5.625	99.475	99.383	99.298	
5.750	100.328	100.236	100.151	
5.875	100.696	100.604	100.516	
5.990	101.205	101.113	101.025	
6.125	101.493	101.401	101.313	
6.250	102.108	102.015	101.928	
6.375	102.404	102.346	102.286	
6.500	102.888	102.830	102.770	
6.625	103.204	103.146	103.086	
6.750	103.774	103.716	103.656	
6.875	103.703	103.662	103.593	
6.990	104.261	104.220	104.151	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	96.108	96.099	96.045	
5.250	97.699	97.607	97.522	
5.375	97.878	97.786	97.701	
5.500	98.382	98.290	98.205	
5.625	98.804	98.712	98.628	
5.750	99.902	99.810	99.726	
5.875	100.185	100.093	100.005	
5.990	100.598	100.506	100.418	
6.125	100.981	100.889	100.801	
6.250	101.197	101.105	101.017	
6.375	101.384	101.325	101.266	
6.500	101.745	101.686	101.626	
6.625	102.107	102.049	101.989	
6.750	101.523	101.465	101.405	
6.875	101.779	101.737	101.669	
6.990	101.993	101.951	101.883	
7.125	102.358	102.316	102.248	

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 ≥780	
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 28, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)					VA 20 Year Fixed - (420)					VA 15 Year Fixed - (415)					VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	96.357	96.349	96.295		4.990	95.557	95.549	95.495		4.990	97.589	97.536	97.514		5.125	96.531	96.522	96.468	
5.125	96.994	96.986	96.932		5.125	96.194	96.186	96.132		5.125	98.094	98.041	98.019		5.250	97.845	97.753	97.669	
5.250	97.826	97.755	97.701		5.250	97.026	96.955	96.901		5.250	98.712	98.658	98.637		5.375	98.255	98.163	98.079	
5.375	98.472	98.380	98.296		5.375	97.672	97.580	97.496		5.375	98.859	98.829	98.758		5.500	98.707	98.615	98.530	
5.500	99.160	99.067	98.983		5.500	98.360	98.267	98.183		5.500	99.415	99.385	99.314		5.625	99.232	99.140	99.056	
5.625	99.588	99.496	99.411		5.625	98.788	98.696	98.611		5.625	99.712	99.681	99.610		5.750	99.536	99.444	99.359	
5.750	99.835	99.743	99.659		5.750	99.035	98.943	98.859		5.750	99.808	99.777	99.706		5.875	99.715	99.623	99.535	
5.875	100.448	100.356	100.268		5.875	99.648	99.556	99.468		5.875	99.797	99.751	99.702		5.990	100.107	100.015	99.927	
5.990	101.093	101.001	100.913		5.990	100.293	100.201	100.113		5.990	100.302	100.255	100.206		6.125	100.707	100.615	100.527	
6.125	101.491	101.399	101.311		6.125	100.691	100.599	100.511		6.125	100.548	100.502	100.452		6.250	100.607	100.515	100.427	
6.250	101.604	101.512	101.424		6.250	100.804	100.712	100.624		6.250	100.490	100.443	100.394		6.375	100.574	100.516	100.456	
6.375	101.791	101.733	101.673		6.375	100.991	100.933	100.873		6.375	100.360	100.320	100.284		6.500	101.012	100.953	100.894	
6.500	102.330	102.272	102.212		6.500	101.530	101.472	101.412		6.500	100.738	100.698	100.662		6.625	101.712	101.654	101.594	
6.625	102.538	102.480	102.420		6.625	101.738	101.680	101.620		6.625	100.784	100.744	100.709		6.750	101.050	100.991	100.932	
6.750	103.037	102.978	102.919		6.750	102.237	102.178	102.119		6.750	101.626	101.586	101.551		6.875	101.587	101.545	101.477	
6.875	103.561	103.519	103.451		6.875	102.761	102.719	102.651		6.875	102.108	102.068	102.033		6.990	101.770	101.728	101.660	
6.990	103.896	103.854	103.786		6.990	103.096	103.054	102.986		6.990	102.272	102.232	102.197		7.125	101.576	101.534	101.466	

VA 30 Year Fixed 2:1 Buydown - (401-BD)					VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)					VA 30 Year Fixed 1:0 Buydown - (401-BD10)					VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	96.107	96.099	96.045		5.125	96.381	96.372	96.318		4.990	96.107	96.099	96.045		5.125	96.381	96.372	96.318	
5.125	96.744	96.736	96.682		5.250	97.695	97.603	97.519		5.125	96.744	96.736	96.682		5.250	97.695	97.603	97.519	
5.250	97.576	97.505	97.451		5.375	98.105	98.013	97.929		5.250	97.576	97.505	97.451		5.375	98.105	98.013	97.929	
5.375	98.222	98.130	98.046		5.500	98.557	98.465	98.380		5.375	98.222	98.130	98.046		5.500	98.557	98.465	98.380	
5.500	98.910	98.817	98.733		5.625	99.082	98.990	98.906		5.500	98.910	98.817	98.733		5.625	99.082	98.990	98.906	
5.625	99.338	99.246	99.161		5.750	99.386	99.294	99.209		5.625	99.338	99.246	99.161		5.750	99.386	99.294	99.209	
5.750	99.585	99.493	99.409		5.875	99.565	99.473	99.385		5.750	99.585	99.493	99.409		5.875	99.565	99.473	99.385	
5.875	100.198	100.106	100.018		5.990	99.957	99.865	99.777		5.875	100.198	100.106	100.018		5.990	99.957	99.865	99.777	
5.990	100.843	100.751	100.663		6.125	100.557	100.465	100.377		5.990	100.843	100.751	100.663		6.125	100.557	100.465	100.377	
6.125	101.241	101.149	101.061		6.250	100.457	100.365	100.277		6.125	101.241	101.149	101.061		6.250	100.457	100.365	100.277	
6.250	101.354	101.262	101.174		6.375	100.424	100.366	100.306		6.250	101.354	101.262	101.174		6.375	100.424	100.366	100.306	
6.375	101.541	101.483	101.423		6.500	100.862	100.803	100.744		6.375	101.541	101.483	101.423		6.500	100.862	100.803	100.744	
6.500	102.080	102.022	101.962		6.625	101.562	101.504	101.444		6.500	102.080	102.022	101.962		6.625	101.562	101.504	101.444	
6.625	102.288	102.230	102.170		6.750	100.900	100.841	100.782		6.625	102.288	102.230	102.170		6.750	100.900	100.841	100.782	
6.750	102.787	102.728	102.669		6.875	101.437	101.395	101.327		6.750	102.787	102.728	102.669		6.875	101.437	101.395	101.327	
6.875	103.311	103.269	103.201		6.990	101.620	101.578	101.510		6.875	103.311	103.269	103.201		6.990	101.620	101.578	101.510	
6.990	103.646	103.604	103.536		7.125	101.426	101.384	101.316		6.990	103.646	103.604	103.536		7.125	101.426	101.384	101.316	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	97.306	97.235	97.181	
5.375	97.952	97.860	97.776	
5.500	98.640	98.547	98.463	
5.625	99.068	98.976	98.891	
5.750	99.315	99.223	99.139	
5.875	99.928	99.836	99.748	
5.990	100.573	100.481	100.393	
6.125	100.971	100.879	100.791	
6.250	101.084	100.992	100.904	
6.375	101.271	101.213	101.153	
6.500	101.810	101.752	101.692	
6.625	102.018	101.960	101.900	
6.750	102.517	102.458	102.399	
6.875	103.041	102.999	102.931	
6.990	103.376	103.334	103.266	
7.125	103.900	103.858	103.790	
7.250	104.170	104.128	104.060	

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
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

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K
0.375	-1.000	-0.375
FICO 680-699	FICO 580-599	Loan Amount <\$100,000
0.250	-1.750	-0.375
FICO 660-679	FICO 550-579	VA Cashout >90% LTV
0.250	-3.250	-3.000
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)
0.000	-3.000	-1.250
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRL)
-0.250	0.250	-1.250



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

SELECT PRICING

Effective: May 28, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	96.657	96.649	96.595	
5.125	97.294	97.286	97.232	
5.250	98.126	98.055	98.001	
5.375	98.772	98.680	98.596	
5.500	99.460	99.367	99.283	
5.625	99.888	99.796	99.711	
5.750	100.135	100.043	99.959	
5.875	100.748	100.656	100.568	
5.990	101.393	101.301	101.213	
6.125	101.791	101.699	101.611	
6.250	101.904	101.812	101.724	
6.375	102.091	102.033	101.973	
6.500	102.630	102.572	102.512	
6.625	102.838	102.780	102.720	
6.750	103.337	103.278	103.219	
6.875	103.861	103.819	103.751	
6.990	104.196	104.154	104.086	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	97.889	97.836	97.814	
5.125	98.394	98.341	98.319	
5.250	99.012	98.958	98.937	
5.375	99.159	99.129	99.058	
5.500	99.715	99.685	99.614	
5.625	100.012	99.981	99.910	
5.750	100.108	100.077	100.006	
5.875	100.097	100.051	100.002	
5.990	100.602	100.555	100.506	
6.125	100.848	100.802	100.752	
6.250	100.790	100.743	100.694	
6.375	100.660	100.620	100.584	
6.500	101.038	100.998	100.962	
6.625	101.084	101.044	101.009	
6.750	101.926	101.886	101.851	
6.875	102.408	102.368	102.333	
6.990	102.572	102.532	102.497	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.407	96.399	96.345	
5.125	97.044	97.036	96.982	
5.250	97.876	97.805	97.751	
5.375	98.522	98.430	98.346	
5.500	99.210	99.117	99.033	
5.625	99.638	99.546	99.461	
5.750	99.885	99.793	99.709	
5.875	100.498	100.406	100.318	
5.990	101.143	101.051	100.963	
6.125	101.541	101.449	101.361	
6.250	101.654	101.562	101.474	
6.375	101.841	101.783	101.723	
6.500	102.380	102.322	102.262	
6.625	102.588	102.530	102.470	
6.750	103.087	103.028	102.969	
6.875	103.611	103.569	103.501	
6.990	103.946	103.904	103.836	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.407	96.399	96.345	
5.125	97.044	97.036	96.982	
5.250	97.876	97.805	97.751	
5.375	98.522	98.430	98.346	
5.500	99.210	99.117	99.033	
5.625	99.638	99.546	99.461	
5.750	99.885	99.793	99.709	
5.875	100.498	100.406	100.318	
5.990	101.143	101.051	100.963	
6.125	101.541	101.449	101.361	
6.250	101.654	101.562	101.474	
6.375	101.841	101.783	101.723	
6.500	102.380	102.322	102.262	
6.625	102.588	102.530	102.470	
6.750	103.087	103.028	102.969	
6.875	103.611	103.569	103.501	
6.990	103.946	103.904	103.836	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.831	96.822	96.768	
5.250	98.145	98.053	97.969	
5.375	98.555	98.463	98.379	
5.500	99.007	98.915	98.830	
5.625	99.532	99.440	99.356	
5.750	99.836	99.744	99.659	
5.875	100.015	99.923	99.835	
5.990	100.407	100.315	100.227	
6.125	101.007	100.915	100.827	
6.250	100.907	100.815	100.727	
6.375	100.874	100.816	100.756	
6.500	101.312	101.253	101.194	
6.625	102.012	101.954	101.894	
6.750	101.350	101.291	101.232	
6.875	101.887	101.845	101.777	
6.990	102.070	102.028	101.960	
7.125	101.876	101.834	101.766	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	96.681	96.672	96.618	
5.250	97.995	97.903	97.819	
5.375	98.405	98.313	98.229	
5.500	98.857	98.765	98.680	
5.625	99.382	99.290	99.206	
5.750	99.686	99.594	99.509	
5.875	99.865	99.773	99.685	
5.990	100.257	100.165	100.077	
6.125	100.857	100.765	100.677	
6.250	100.757	100.665	100.577	
6.375	100.724	100.666	100.606	
6.500	101.162	101.103	101.044	
6.625	101.862	101.804	101.744	
6.750	101.200	101.141	101.082	
6.875	101.737	101.695	101.627	
6.990	101.920	101.878	101.810	
7.125	101.726	101.684	101.616	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	96.681	96.672	96.618	
5.250	97.995	97.903	97.819	
5.375	98.405	98.313	98.229	
5.500	98.857	98.765	98.680	
5.625	99.382	99.290	99.206	
5.750	99.686	99.594	99.509	
5.875	99.865	99.773	99.685	
5.990	100.257	100.165	100.077	
6.125	100.857	100.765	100.677	
6.250	100.757	100.665	100.577	
6.375	100.724	100.666	100.606	
6.500	101.162	101.103	101.044	
6.625	101.862	101.804	101.744	
6.750	101.200	101.141	101.082	
6.875	101.737	101.695	101.627	
6.990	101.920	101.878	101.810	
7.125	101.726	101.684	101.616	

SELECT VA 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	96.681	96.672	96.618	
5.250	97.995	97.903	97.819	
5.375	98.405	98.313	98.229	
5.500	98.857	98.765	98.680	
5.625	99.382	99.290	99.206	
5.750	99.686	99.594	99.509	
5.875	99.865	99.773	99.685	
5.990	100.257	100.165	100.077	
6.125	100.857	100.765	100.677	
6.250	100.757	100.665	100.577	
6.375	100.724	100.666	100.606	
6.500	101.162	101.103	101.044	
6.625	101.862	101.804	101.744	
6.750	101.200	101.141	101.082	
6.875	101.737	101.695	101.627	
6.990	101.920	101.878	101.810	
7.125	101.726	101.684	101.616	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	96.657	96.649	96.595	
5.125	97.294	97.286	97.232	
5.250	98.126	98.055	98.001	
5.375	98.772	98.680	98.596	
5.500	99.460	99.367	99.283	
5.625	99.888	99.796	99.711	
5.750	100.135	100.043	99.959	
5.875	100.748	100.656	100.568	
5.990	101.393	101.301	101.213	
6.125	101.791	101.699	101.611	
6.250	101.904	101.812	101.724	
6.375	102.091	102.033	101.973	
6.500	102.630	102.572	102.512	
6.625	102.838	102.780	102.720	
6.750	103.337	103.278	103.219	
6.875	103.861	103.819	103.751	
6.990	104.196	104.154	104.086	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.656	96.647	96.593	
5.250	97.970	97.878	97.794	
5.375	98.380	98.288	98.204	
5.500	98.832	98.740	98.655	
5.625	99.357	99.265	99.181	
5.750	99.661	99.569	99.484	
5.875	99.840	99.748	99.660	
5.990	100.232	100.140	100.052	
6.125	100.832	100.740	100.652	
6.250	100.732	100.640	100.552	
6.375	100.699	100.641	100.581	
6.500	101.137	101.078	101.019	
6.625	101.837	101.779	101.719	
6.750	101.175	101.116	101.057	
6.875	101.712	101.670	101.602	
6.990	101.895	101.853	101.785	
7.125	101.701	101.659	101.591	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.639	97.586	97.564	
5.125	98.144	98.091	98.069	
5.250	98.762	98.708	98.687	
5.375	98.909	98.879	98.808	
5.500	99.465	99.435	99.364	
5.625	99.762	99.731	99.660	
5.750	99.858	99.827	99.756	
5.875	99.847	99.801	99.752	
5.990	100.352	100.305	100.256	
6.125	100.598	100.552	100.502	
6.250	100.540	100.493	100.444	
6.375	100.410	100.370	100.334	
6.500	100.788	100.748	100.712	
6.625	100.834	100.794	100.759	
6.750	101.676	101.636	101.601	
6.875	102.158	102.118	102.083	
6.990	102.322	102.282	102.247	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	96.137	96.129	96.075	
5.125	96.774	96.766	96.712	
5.250	97.606	97.535	97.481	
5.375	98.252	98.160	98.076	
5.500	98.940	98.847	98.763	
5.625	99.368	99.276	99.191	
5.750	99.615	99.523	99.439	
5.875	100.228	100.136	100.048	
5.990	100.873	10		



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

Effective: May 28, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	96.520	96.511	96.457	
5.125	96.926	96.918	96.864	
5.250	98.324	98.252	98.198	
5.375	98.769	98.677	98.592	
5.500	99.207	99.115	99.030	
5.625	99.515	99.423	99.338	
5.750	100.368	100.276	100.191	
5.875	100.736	100.644	100.556	
5.990	101.245	101.153	101.065	
6.125	101.533	101.441	101.353	
6.250	102.148	102.055	101.968	
6.375	102.444	102.396	102.326	
6.500	102.928	102.870	102.810	
6.625	103.244	103.186	103.126	
6.750	103.814	103.756	103.696	
6.875	103.743	103.702	103.633	
6.990	104.301	104.260	104.191	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.499	97.427	97.373	
5.375	97.944	97.852	97.767	
5.500	98.382	98.290	98.205	
5.625	98.690	98.598	98.513	
5.750	99.543	99.451	99.366	
5.875	99.911	99.819	99.731	
5.990	100.420	100.328	100.240	
6.125	100.708	100.616	100.528	
6.250	101.323	101.230	101.143	
6.375	101.619	101.561	101.501	
6.500	102.103	102.045	101.985	
6.625	102.419	102.361	102.301	
6.750	102.989	102.931	102.871	
6.875	102.918	102.877	102.808	
6.990	103.476	103.435	103.366	
7.125	103.983	103.942	103.873	
7.250	104.479	104.438	104.369	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.727	97.673	97.622	
5.125	98.001	97.947	97.926	
5.250	99.185	99.131	99.110	
5.375	99.130	99.100	99.029	
5.500	99.438	99.407	99.336	
5.625	99.613	99.583	99.512	
5.750	100.315	100.285	100.214	
5.875	100.061	100.015	99.965	
5.990	100.429	100.383	100.333	
6.125	100.565	100.518	100.469	
6.250	101.008	100.962	100.912	
6.375	100.988	100.948	100.912	
6.500	101.311	101.271	101.235	
6.625	101.465	101.425	101.389	
6.750	102.379	102.339	102.304	
6.875	102.266	102.226	102.190	
6.990	102.653	102.613	102.577	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.474	97.382	97.297	
5.375	97.653	97.561	97.476	
5.500	98.157	98.065	97.980	
5.625	98.579	98.487	98.403	
5.750	99.677	99.585	99.501	
5.875	99.960	99.868	99.780	
5.990	100.373	100.281	100.193	
6.125	100.756	100.664	100.576	
6.250	100.972	100.880	100.792	
6.375	101.159	101.100	101.041	
6.500	101.520	101.461	101.401	
6.625	101.882	101.824	101.764	
6.750	101.298	101.240	101.180	
6.875	101.554	101.512	101.444	
6.990	101.768	101.726	101.658	
7.125	102.133	102.091	102.023	
7.250	102.629	102.587	102.519	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.826	97.755	97.701	
5.375	98.472	98.380	98.296	
5.500	99.160	99.067	98.983	
5.625	99.588	99.496	99.411	
5.750	99.835	99.743	99.659	
5.875	100.448	100.356	100.268	
5.990	101.093	101.001	100.913	
6.125	101.491	101.399	101.311	
6.250	101.604	101.512	101.424	
6.375	101.791	101.733	101.673	
6.500	102.330	102.272	102.212	
6.625	102.538	102.480	102.420	
6.750	103.037	102.978	102.919	
6.875	103.561	103.519	103.451	
6.990	103.896	103.854	103.786	
7.125	104.420	104.378	104.310	
7.250	104.690	104.648	104.580	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.250	96.776	96.705	96.651	
5.375	97.422	97.330	97.246	
5.500	98.110	98.017	97.933	
5.625	98.538	98.446	98.361	
5.750	98.785	98.693	98.609	
5.875	99.398	99.306	99.218	
5.990	100.043	99.951	99.863	
6.125	100.441	100.349	100.261	
6.250	100.554	100.462	100.374	
6.375	100.741	100.683	100.623	
6.500	101.280	101.222	101.162	
6.625	101.488	101.430	101.370	
6.750	101.967	101.928	101.869	
6.875	102.511	102.469	102.401	
6.990	102.846	102.804	102.736	
7.125	103.370	103.328	103.260	
7.250	103.640	103.598	103.530	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.339	97.286	97.264	
5.125	97.844	97.791	97.769	
5.250	98.462	98.408	98.387	
5.375	98.609	98.579	98.508	
5.500	99.165	99.135	99.064	
5.625	99.462	99.431	99.360	
5.750	99.558	99.527	99.456	
5.875	99.547	99.501	99.452	
5.990	100.052	100.005	99.956	
6.125	100.298	100.252	100.202	
6.250	100.240	100.193	100.144	
6.375	100.110	100.070	100.034	
6.500	100.488	100.448	100.412	
6.625	100.534	100.494	100.459	
6.750	101.376	101.336	101.301	
6.875	101.858	101.818	101.783	
6.990	102.022	101.982	101.947	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.670	97.578	97.494	
5.375	98.080	97.988	97.904	
5.500	98.532	98.440	98.355	
5.625	99.057	98.965	98.881	
5.750	99.361	99.269	99.184	
5.875	99.540	99.448	99.360	
5.990	99.932	99.840	99.752	
6.125	100.532	100.440	100.352	
6.250	100.432	100.340	100.252	
6.375	100.399	100.341	100.281	
6.500	100.837	100.778	100.719	
6.625	101.537	101.479	101.419	
6.750	100.875	100.816	100.757	
6.875	101.412	101.370	101.302	
6.990	101.595	101.553	101.485	
7.125	101.401	101.359	101.291	
7.250	101.943	101.902	101.833	

LLPAs

FHA FICO ≥700	0.500
FHA FICO 680-699	0.375
FHA FICO 660-679	0.375
FHA FICO 640-659	0.125
FHA FICO 620-639	-0.250
VA FICO ≥700	0.375
VA FICO 680-699	0.250
VA FICO 660-679	0.250
VA FICO 640-659	0.000
VA FICO 620-639	-0.250

FICO 600-619	-1.000
FICO 580-599	-1.750
FICO 560-579	-3.250
No FICO Score	-3.000
Loan Amount ≥\$100,000 <=\$249,999	0.250

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

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

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

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



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

Effective:

Thursday, May 28, 2026

Jumbo One Pricing

Jumbo One 30 Year Fixed - (801D)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.120	99.026	98.839	98.651
6.250	99.492	99.398	99.210	99.023
6.375	99.812	99.719	99.531	99.344
6.500	100.069	99.996	99.808	99.621
6.625	100.326	100.233	100.045	99.858
6.750	100.536	100.443	100.255	100.068
6.875	100.771	100.677	100.489	100.302
7.000	101.003	100.910	100.722	100.535
7.125	101.238	101.144	100.956	100.769
7.250	101.445	101.351	101.164	100.976
7.375	101.610	101.516	101.329	101.141
7.500	101.763	101.669	101.482	101.294
7.625	101.905	101.811	101.623	101.436
7.750	102.046	101.952	101.765	101.577
7.875	102.188	102.094	101.906	101.719
8.000	102.329	102.235	102.048	101.860
8.125	102.471	102.377	102.189	102.002
8.250	102.612	102.518	102.331	102.143
8.375	102.754	102.660	102.472	102.285

Jumbo One 10/6 ARM - (8106D)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.070	99.977	98.789	98.602
6.375	99.312	99.218	99.030	98.843
6.500	99.553	99.460	99.272	99.085
6.625	99.657	99.563	99.376	99.188
6.750	99.866	99.772	99.585	99.397
6.875	100.075	99.981	99.794	99.606
7.000	100.284	100.190	100.003	99.815
7.125	100.493	100.399	100.212	100.024
7.250	100.702	100.608	100.421	100.233
7.375	100.911	100.817	100.630	100.442
7.500	101.120	101.026	100.839	100.651
7.625	101.329	101.235	101.048	100.860
7.750	101.538	101.444	101.257	101.069
7.875	101.747	101.653	101.466	101.278
8.000	101.956	101.863	101.675	101.488

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	97.665	97.556	97.384	97.165
5.875	98.096	97.987	97.815	97.596
6.000	98.527	98.418	98.246	98.027
6.125	98.952	98.843	98.671	98.452
6.250	99.378	99.268	99.096	98.878
6.375	99.781	99.672	99.500	99.281
6.500	100.184	100.075	99.903	99.684
6.625	100.351	100.242	100.070	99.851
6.750	100.518	100.409	100.237	100.018
6.875	100.551	100.441	100.269	100.051
7.000	100.583	100.474	100.302	100.083
7.125	100.504	100.395	100.223	100.004
7.250	100.425	100.315	100.144	99.925
7.375	100.451	100.342	100.170	99.951
7.500	100.477	100.368	100.196	99.977

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.665	97.556	97.384	97.165
5.875	98.096	97.987	97.815	97.596
6.000	98.527	98.418	98.246	98.027
6.125	98.952	98.843	98.671	98.452
6.250	99.378	99.268	99.096	98.878
6.375	99.781	99.672	99.500	99.281
6.500	100.184	100.075	99.903	99.684
6.625	100.351	100.242	100.070	99.851
6.750	100.518	100.409	100.237	100.018
6.875	100.551	100.441	100.269	100.051
7.000	100.583	100.474	100.302	100.083
7.125	100.504	100.395	100.223	100.004
7.250	100.425	100.315	100.144	99.925
7.375	100.451	100.342	100.170	99.951
7.500	100.477	100.368	100.196	99.977

Jumbo One Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.665	97.556	97.384	97.165
5.875	98.096	97.987	97.815	97.596
6.000	98.527	98.418	98.246	98.027
6.125	98.952	98.843	98.671	98.452
6.250	99.378	99.268	99.096	98.878
6.375	99.781	99.672	99.500	99.281
6.500	100.184	100.075	99.903	99.684
6.625	100.351	100.242	100.070	99.851
6.750	100.518	100.409	100.237	100.018
6.875	100.551	100.441	100.269	100.051
7.000	100.583	100.474	100.302	100.083
7.125	100.504	100.395	100.223	100.004
7.250	100.425	100.315	100.144	99.925
7.375	100.451	100.342	100.170	99.951
7.500	100.477	100.368	100.196	99.977

Jumbo One Premier 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.980	95.870	95.698	95.480
5.625	96.328	96.219	96.047	95.828
5.750	96.677	96.568	96.396	96.177
5.875	97.019	96.910	96.738	96.519
6.000	97.361	97.252	97.080	96.861
6.125	97.680	97.570	97.399	97.180
6.250	97.998	97.889	97.717	97.498
6.375	98.362	98.253	98.081	97.862
6.500	98.726	98.616	98.444	98.226
6.625	99.143	99.034	98.862	98.643
6.750	99.561	99.451	99.279	99.061

Jumbo One Premier 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.842	95.733	95.561	95.342
5.375	96.186	96.076	95.905	95.686
5.500	96.505	96.396	96.224	96.005
5.625	96.792	96.683	96.511	96.292
5.750	97.077	96.968	96.796	96.577
5.875	97.378	97.269	97.097	96.878
6.000	97.673	97.563	97.392	97.173
6.125	97.958	97.848	97.676	97.458
6.250	98.213	98.103	97.931	97.713
6.375	98.461	98.351	98.179	97.961
6.500	98.710	98.601	98.428	98.210
6.625	98.745	98.635	98.463	98.245
6.750	98.780	98.670	98.499	98.280
6.875	98.992	98.883	98.711	98.492
7.000	99.205	99.096	98.924	98.705

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: **Thursday, May 28, 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	97.837	97.775	97.900	6.000	97.837	97.775	97.900
6.125	98.462	98.400	98.525	6.125	98.462	98.400	98.525
6.250	99.000	98.938	99.063	6.250	99.000	98.938	99.063
6.375	99.500	99.438	99.563	6.375	99.500	99.438	99.563
6.500	99.937	99.875	100.000	6.500	99.937	99.875	100.000
6.625	100.335	100.273	100.398	6.625	100.335	100.273	100.398
6.750	100.726	100.664	100.789	6.750	100.726	100.664	100.789
6.875	101.109	101.047	101.172	6.875	101.109	101.047	101.172
7.000	101.484	101.422	101.547	7.000	101.484	101.422	101.547
7.125	101.851	101.789	101.914	7.125	101.851	101.789	101.914
7.250	102.210	102.148	102.273	7.250	102.210	102.148	102.273
7.375	102.562	102.500	102.625	7.375	102.562	102.500	102.625
7.500	102.906	102.844	102.969	7.500	102.906	102.844	102.969
7.625	103.242	103.180	103.305	7.625	103.242	103.180	103.305
7.750	103.570	103.508	103.633	7.750	103.570	103.508	103.633
7.875	103.890	103.828	103.953	7.875	103.890	103.828	103.953
8.000	104.171	104.109	104.234	8.000	104.171	104.109	104.234
8.125	104.421	104.359	104.484	8.125	104.421	104.359	104.484
8.250	104.671	104.609	104.734	8.250	104.671	104.609	104.734

Jumbo ONE Select 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.837	97.775	97.900
6.125	98.462	98.400	98.525
6.250	99.000	98.938	99.063
6.375	99.500	99.438	99.563
6.500	99.937	99.875	100.000
6.625	100.335	100.273	100.398
6.750	100.726	100.664	100.789
6.875	101.109	101.047	101.172
7.000	101.484	101.422	101.547
7.125	101.851	101.789	101.914
7.250	102.210	102.148	102.273
7.375	102.562	102.500	102.625
7.500	102.906	102.844	102.969
7.625	103.242	103.180	103.305
7.750	103.570	103.508	103.633
7.875	103.890	103.828	103.953
8.000	104.171	104.109	104.234
8.125	104.421	104.359	104.484
8.250	104.671	104.609	104.734

Jumbo ONE Select 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	98.087	98.025	98.150
6.125	98.712	98.650	98.775
6.250	99.280	99.188	99.313
6.375	99.750	99.688	99.813
6.500	100.187	100.125	100.250
6.625	100.585	100.523	100.648
6.750	100.976	100.914	101.039
6.875	101.359	101.297	101.422
7.000	101.734	101.672	101.797
7.125	102.101	102.039	102.164
7.250	102.460	102.398	102.523
7.375	102.812	102.750	102.875
7.500	103.156	103.094	103.219
7.625	103.492	103.430	103.555
7.750	103.820	103.758	103.883
7.875	104.140	104.078	104.203
8.000	104.421	104.359	104.484
8.125	104.671	104.609	104.734
8.250	104.921	104.859	104.984

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