

Ratesheet Code: RS-WS

Effective Date: 6/3/26 7:28 AM

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Lock Expiration Days	
15 Day	06/17/26
30 Day	07/02/26
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60 Day	08/03/26
Mortgagee 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.

June Pricing Specials	
Non-Select FICO 620+ FHA, FHASL, VA, VAIRL & DPA (STD Bal & High Bal) Max DTI 50%, Excludes Manual Underwrites	0.500
Select FHA, FHASL, VA, VAIRL (STD Bal & High Bal) Max DTI 50%, Excludes Manual Underwrites	0.250
Alt Agency	0.125

Announcements



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

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



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

Wholesale

Effective: June 3, 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	94.263	94.215	94.159	94.102	4.875	93.847	93.800	93.743	93.687	5.750	99.415	99.332	99.247	99.163
4.990	94.912	94.864	94.807	94.751	4.990	94.496	94.448	94.392	94.335	5.875	99.958	99.874	99.790	99.705
5.125	95.374	95.327	95.270	95.214	5.125	94.977	94.929	94.873	94.816	5.990	100.411	100.328	100.243	100.159
5.250	95.872	95.823	95.774	95.724	5.250	95.487	95.439	95.389	95.340	6.125	100.910	100.827	100.742	100.658
5.375	96.532	96.483	96.434	96.384	5.375	96.160	96.111	96.062	96.012	6.250	100.908	100.807	100.708	100.610
5.500	97.157	97.108	97.059	97.009	5.500	96.776	96.727	96.678	96.629	6.375	101.487	101.386	101.287	101.189
5.625	97.712	97.663	97.614	97.564	5.625	97.375	97.327	97.277	97.228	6.500	101.913	101.812	101.713	101.614
5.750	98.443	98.388	98.332	98.275	5.750	98.104	98.049	97.992	97.936	6.625	102.181	102.080	101.981	101.882
5.875	99.032	98.977	98.920	98.864	5.875	98.691	98.635	98.579	98.523	6.750	102.307	102.211	102.133	102.055
5.990	99.530	99.475	99.418	99.362	5.990	99.189	99.133	99.077	99.020	6.875	102.575	102.479	102.402	102.324
6.125	100.072	100.016	99.960	99.903	6.125	99.727	99.671	99.615	99.558	6.990	103.056	102.960	102.882	102.804
6.250	100.490	100.410	100.332	100.255	6.250	100.145	100.065	99.987	99.910	7.125	103.417	103.321	103.244	103.166
6.375	101.102	101.022	100.944	100.867	6.375	100.757	100.677	100.599	100.522	7.250	104.185	104.129	104.073	104.016
6.500	101.541	101.461	101.383	101.306	6.500	101.196	101.116	101.038	100.961	7.375	104.581	104.525	104.469	104.412
6.625	101.799	101.718	101.641	101.563	6.625	101.454	101.373	101.296	101.218	7.500	104.723	104.668	104.612	104.555
6.750	102.224	102.131	102.046	101.962	6.750	101.879	101.786	101.701	101.617	7.625	105.049	104.993	104.937	104.881
6.875	102.386	102.266	102.184	102.102	6.875	102.040	101.921	101.839	101.757	7.750	105.357	105.301	105.245	105.189
6.990	102.890	102.771	102.693	102.615	6.990	102.545	102.426	102.348	102.270	7.875	105.590	105.534	105.478	105.422
7.125	103.338	103.218	103.141	103.063	7.125	102.993	102.873	102.796	102.718	7.990	105.558	105.502	105.446	105.390
7.250	104.347	104.291	104.235	104.179	7.250	104.002	103.946	103.890	103.834	8.125	105.804	105.749	105.692	105.636
7.375	104.633	104.578	104.522	104.465	7.375	104.288	104.233	104.177	104.120					
7.500	104.968	104.913	104.857	104.800	7.500	104.623	104.568	104.512	104.455					
7.625	105.252	105.196	105.140	105.084	7.625	104.907	104.851	104.795	104.739					

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	97.799	97.755	97.708	97.662	5.990	100.751	100.674	100.608	100.542	5.750	98.093	98.038	97.982	97.925
4.990	98.176	98.132	98.085	98.039	6.125	100.987	100.910	100.844	100.778	5.875	98.682	98.627	98.570	98.514
5.125	98.352	98.307	98.261	98.214	6.250	101.341	101.293	101.253	101.213	5.990	99.180	99.125	99.068	99.012
5.250	99.130	99.088	99.015	98.962	6.375	101.693	101.644	101.605	101.565	6.125	99.722	99.666	99.610	99.553
5.375	99.528	99.466	99.413	99.360	6.500	101.919	101.871	101.832	101.792	6.250	100.252	100.179	100.108	100.038
5.500	99.908	99.846	99.793	99.740	6.625	102.014	101.965	101.926	101.886	6.375	100.913	100.840	100.769	100.699
5.625	100.273	100.210	100.157	100.104	6.750	102.339	102.291	102.252	102.212	6.500	101.418	101.345	101.274	101.204
5.750	100.613	100.551	100.498	100.445	6.875	102.399	102.351	102.311	102.271	6.625	101.756	101.683	101.612	101.541
5.875	100.925	100.862	100.809	100.756	6.990	102.701	102.653	102.613	102.573	6.750	102.011	101.931	101.854	101.776
5.990	101.179	101.117	101.064	101.011	7.125	102.868	102.820	102.780	102.740	6.875	102.339	102.259	102.182	102.104
6.125	101.491	101.428	101.375	101.322	7.250	102.864	102.812	102.759	102.706	6.990	102.838	102.758	102.680	102.603
6.250	101.681	101.618	101.565	101.512	7.375	103.020	102.968	102.915	102.862	7.125	103.285	103.205	103.128	103.050
6.375	102.092	102.030	101.977	101.924	7.500	102.814	102.762	102.709	102.656	7.250	103.997	103.941	103.885	103.829
6.500	102.375	102.313	102.260	102.207	7.625	102.947	102.896	102.843	102.790	7.375	104.283	104.228	104.172	104.115
6.625	102.496	102.433	102.380	102.327	7.750	103.079	103.027	102.974	102.921	7.500	104.618	104.563	104.507	104.450
6.750	102.843	102.795	102.755	102.716	7.875	103.207	103.156	103.103	103.050	7.625	104.902	104.846	104.790	104.734
6.875	102.962	102.913	102.874	102.834	7.990	103.076	103.025	102.972	102.919	7.750	104.989	104.933	104.877	104.821
6.990	103.314	103.266	103.226	103.186	8.125	103.218	103.167	103.114	103.061	7.875	105.218	105.162	105.106	105.049
										7.990	105.150	105.095	105.038	104.982
										8.125	105.256	105.201	105.145	105.088

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	95.757	95.708	95.659	95.609	4.875	93.272	93.225	93.168	93.112	5.750	99.340	99.257	99.172	99.088
5.500	96.382	96.333	96.284	96.234	4.990	93.921	93.873	93.817	93.760	5.875	99.883	99.799	99.715	99.630
5.625	96.937	96.888	96.839	96.789	5.125	94.402	94.354	94.298	94.241	5.990	100.336	100.253	100.168	100.084
5.750	97.668	97.613	97.557	97.500	5.250	94.912	94.864	94.814	94.765	6.125	100.835	100.752	100.667	100.583
5.875	98.257	98.202	98.145	98.089	5.375	95.585	95.536	95.487	95.437	6.250	100.833	100.732	100.633	100.535
5.990	98.755	98.700	98.643	98.587	5.500	96.201	96.152	96.103	96.054	6.375	101.412	101.311	101.212	101.114
6.125	99.297	99.241	99.185	99.128	5.625	96.800	96.752	96.702	96.653	6.500	101.838	101.737	101.638	101.539
6.250	99.715	99.635	99.557	99.480	5.750	97.529	97.474	97.417	97.361	6.625	102.106	102.005	101.906	101.807
6.375	100.327	100.247	100.169	100.092	5.875	98.116	98.060	98.004	97.948	6.750	102.232	102.136	102.058	101.980
6.500	100.766	100.686	100.608	100.531	5.990	98.614	98.558	98.502	98.445	6.875	102.500	102.404	102.327	102.249
6.625	101.024	100.943	100.866	100.788	6.125	99.152	99.096	99.040	98.983	6.990	102.981	102.885	102.807	102.729
6.750	101.449	101.356	101.271	101.187	6.250	99.570	99.490	99.412	99.335	7.125	103.342	103.246	103.169	103.091
6.875	101.610	101.491	101.409	101.327	6.375	100.182	100.102	100.024	99.947	7.250	104.110	104.054	103.998	103.941
6.990	102.115	101.996	101.918	101.840	6.500	100.621	100.541	100.463	100.386	7.375	104.506	104.450	104.394	104.337
7.125	102.563	102.443	102.366	102.288	6.625	100.879	100.798	100.721	100.643	7.500	104.648	104.593	104.537	104.480
7.250	103.572	103.516	103.460	103.404	6.750	101.304	101.211	101.126	101.042	7.625	104.974	104.918	104.862	104.806
7.375	103.858	103.803	103.747	103.690	6.875	101.465	101.346	101.264	101.182	7.750	105.282	105.226	105.170	105.114
7.500	104.193	104.138	104.082	104.025	6.990	101.970	101.851	101.773	101.695	7.875	105.515	105.459	105.403	105.347
7.625	104.477	104.421	104.365	104.309	7.125	102.418	102.298	102.221	102.143	7.990	105.483	105.427	105.371	105.315
7.750	104.564	104.508	104.452	104.396	7.250	103.427	103.371	103.315	103.259	8.125	105.729	105.674	105.617	105.561
7.875	104.793	104.737	104.681	104.624	7.375	103.713	103.658	103.602	103.545					
7.990	104.725	104.670	104.613	104.557	7.500	104.048	103.993	103.937	103.880					
8.125	104.760	104.705	104.648	104.592	7.625	104.332	104.276	104.220	104.164					

REFI NOW CONFORMING PRICING

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

Wholesale

Effective: June 3, 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	97.337	97.275	97.205	97.134	5.500	95.286	95.225	95.154	95.084	5.375	94.749	94.688	94.617	94.547
5.625	97.996	97.934	97.864	97.793	5.625	95.946	95.884	95.814	95.743	5.500	95.437	95.375	95.305	95.234
5.750	98.477	98.415	98.345	98.274	5.750	96.427	96.365	96.295	96.224	5.625	96.096	96.034	95.964	95.893
5.875	99.047	98.985	98.915	98.844	5.875	96.909	96.828	96.757	96.687	5.750	96.570	96.508	96.437	96.367
5.990	99.628	99.566	99.495	99.425	5.990	97.570	97.508	97.438	97.367	5.875	97.125	97.064	96.993	96.922
6.125	100.134	100.073	100.002	99.932	6.125	98.064	98.003	97.932	97.862	5.990	97.695	97.633	97.563	97.492
6.250	100.128	100.027	99.928	99.829	6.250	98.058	97.957	97.858	97.759	6.125	98.219	98.158	98.087	98.016
6.375	100.595	100.494	100.396	100.297	6.375	98.525	98.424	98.326	98.227	6.250	98.223	98.122	98.024	97.925
6.500	101.001	100.900	100.801	100.702	6.500	98.931	98.830	98.731	98.632	6.375	98.701	98.600	98.501	98.402
6.625	101.408	101.307	101.208	101.109	6.625	99.338	99.237	99.138	99.039	6.500	99.111	99.010	98.911	98.813
6.750	101.847	101.739	101.633	101.528	6.750	99.777	99.669	99.563	99.458	6.625	99.506	99.405	99.306	99.207
6.875	102.080	101.972	101.866	101.760	6.875	100.010	99.902	99.796	99.690	6.750	99.964	99.857	99.751	99.645
6.990	102.292	102.184	102.078	101.973	6.990	100.222	100.114	100.008	99.903	6.875	100.217	100.109	100.003	99.897
7.125	102.624	102.517	102.411	102.305	7.125	100.554	100.447	100.341	100.235	6.990	100.460	100.352	100.246	100.141
7.250	102.216	102.105	101.992	101.879	7.250	100.146	100.035	99.922	99.809	7.125	100.765	100.657	100.551	100.445
7.375	102.913	102.802	102.689	102.576	7.375	100.843	100.732	100.619	100.506	7.250	100.374	100.263	100.151	100.038
7.500	103.091	102.980	102.867	102.754	7.500	101.021	100.910	100.797	100.684	7.375	101.088	100.977	100.865	100.752
7.625	103.221	103.110	102.997	102.884	7.625	101.151	101.040	100.927	100.814	7.500	100.997	100.886	100.773	100.660
7.750	104.132	104.021	103.908	103.795	7.750	102.062	101.951	101.838	101.725	7.625	101.130	101.020	100.907	100.794
7.875	104.334	104.223	104.110	103.997	7.875	102.264	102.153	102.040	101.927	7.750	102.039	101.928	101.815	101.703
7.990	103.215	103.104	102.991	102.878	7.990	101.145	101.034	100.921	100.808	7.875	102.237	102.126	102.013	101.900
8.125	103.133	103.022	102.909	102.796	8.125	100.998	100.887	100.774	100.661	7.990	101.111	101.001	100.888	100.775

FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.003	98.926	98.860	98.794	5.990	98.380	98.304	98.237	98.171
6.125	99.244	99.167	99.101	99.034	6.125	98.638	98.562	98.495	98.429
6.250	99.296	99.219	99.153	99.087	6.250	98.702	98.625	98.559	98.493
6.375	99.517	99.440	99.374	99.308	6.375	98.932	98.856	98.790	98.723
6.500	99.686	99.609	99.543	99.477	6.500	99.106	99.029	98.963	98.897
6.625	99.897	99.820	99.754	99.688	6.625	99.305	99.228	99.162	99.096
6.750	100.100	100.037	99.984	99.931	6.750	99.527	99.464	99.411	99.358
6.875	100.251	100.189	100.136	100.083	6.875	99.698	99.636	99.583	99.530
6.990	100.306	100.243	100.190	100.137	6.990	99.784	99.721	99.668	99.615
7.125	100.481	100.419	100.366	100.313	7.125	99.932	99.869	99.816	99.763
7.250	100.144	100.079	100.012	99.946	7.250	99.613	99.547	99.481	99.414
7.375	100.639	100.574	100.507	100.441	7.375	100.125	100.059	99.993	99.927
7.500	100.607	100.541	100.475	100.408	7.500	99.715	99.649	99.583	99.517
7.625	100.572	100.506	100.439	100.373	7.625	99.699	99.633	99.566	99.500
7.750	101.568	101.502	101.435	101.369	7.750	100.705	100.639	100.573	100.507
7.875	101.665	101.600	101.533	101.467	7.875	100.809	100.743	100.676	100.610
7.990	100.481	100.415	100.349	100.282	7.990	99.630	99.564	99.497	99.431

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					ANNIE MAE HOMEREADEY 30 YR FIXED 2:1 BUYDOWN (R101-B)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.163	94.115	94.059	94.002	5.375	96.599	96.538	96.467	96.397	5.375	95.732	95.683	95.634	95.584
4.990	94.812	94.764	94.707	94.651	5.500	97.287	97.225	97.155	97.084	5.500	96.357	96.308	96.259	96.209
5.125	95.274	95.227	95.170	95.114	5.625	97.946	97.884	97.814	97.743	5.625	96.912	96.863	96.814	96.764
5.250	95.772	95.723	95.674	95.624	5.750	98.427	98.365	98.295	98.224	5.750	97.643	97.588	97.532	97.475
5.375	96.432	96.383	96.334	96.284	5.875	98.997	98.935	98.865	98.794	5.875	98.232	98.177	98.120	98.064
5.500	97.057	97.008	96.959	96.909	5.990	99.578	99.516	99.445	99.375	5.990	98.730	98.675	98.618	98.562
5.625	97.612	97.563	97.514	97.464	6.125	100.084	100.023	99.952	99.882	6.125	99.272	99.216	99.160	99.103
5.750	98.343	98.288	98.232	98.175	6.250	100.078	99.977	99.878	99.779	6.250	99.690	99.610	99.532	99.455
5.875	98.932	98.877	98.820	98.764	6.375	100.545	100.444	100.346	100.247	6.375	100.302	100.222	100.144	100.067
5.990	99.430	99.375	99.318	99.262	6.500	100.951	100.850	100.751	100.652	6.500	100.741	100.661	100.583	100.506
6.125	99.972	99.916	99.860	99.803	6.625	101.358	101.257	101.158	101.059	6.625	100.999	100.918	100.841	100.763
6.250	100.390	100.310	100.232	100.155	6.750	101.797	101.689	101.583	101.478	6.750	101.424	101.331	101.246	101.162
6.375	101.002	100.922	100.844	100.767	6.875	102.030	101.922	101.816	101.710	6.875	101.585	101.466	101.384	101.302
6.500	101.441	101.361	101.283	101.206	6.990	102.242	102.134	102.028	101.923	6.990	102.090	101.971	101.893	101.815
6.625	101.699	101.618	101.541	101.463	7.125	102.574	102.467	102.361	102.255	7.125	102.538	102.418	102.341	102.263
6.750	102.124	102.031	101.946	101.862	7.250	102.166	102.055	101.942	101.829	7.250	103.547	103.491	103.435	103.379
6.875	102.285	102.166	102.084	102.002	7.375	102.863	102.752	102.639	102.526	7.375	103.833	103.778	103.722	103.665
6.990	102.790	102.671	102.593	102.515	7.500	103.041	102.930	102.817	102.704	7.500	104.168	104.113	104.057	104.000
7.125	103.238	103.118	103.041	102.963	7.625	103.171	103.060	102.947	102.834	7.625	104.452	104.396	104.340	104.284
7.250	104.247	104.191	104.135	104.079	7.750	104.082	103.971	103.858	103.745	7.750	104.539	104.483	104.427	104.371
7.375	104.533	104.478	104.422	104.365	7.875	104.284	104.173	104.060	103.947	7.875	104.768	104.712	104.656	104.599
7.500	104.868	104.813	104.757	104.700	7.990	103.165	103.054	102.941	102.828	7.990	104.700	104.645	104.588	104.532
7.625	105.152	105.096	105.040	104.984	8.125	103.083	102.972	102.859	102.746	8.125	104.735	104.680	104.623	104.567

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					NNIE MAE HOMEREADEY 30 YR FIXED 1:0 BUYDOWN (R101-BE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.163	94.115	94.059	94.002	5.500	97.287	97.225	97.155	97.084	5.375	95.732	95.683	95.634	95.584
4.990	94.812	94.764	94.707	94.651	5.625	97.946	97.884	97.814	97.743	5.500	96.357	96.308	96.259	96.209
5.125	95.274	95.227	95.170	95.114	5.750	98.427	98.365	98.295	98.224	5.625	96.912	96.863	96.814	96.764
5.250	95.772	95.723	95.674	95.624	5.875	98.997	98.935	98.865	98.794	5.750	97.643	97.588	97.532	97.475
5.375	96.432	96.383	96.334	96.284	5.990	99.578	99.516	99.445	99.375	5.875	98.232	98.177	98.120	98.064
5.500	97.057	97.008	96.959	96.909	6.125	100.084	100.023	99.952	99.882	5.990	98.730	98.675	98.618	98.562
5.625	97.612	97.563	97.514	97.464	6.250	100.078	99.977	99.878	99.779	6.125	99.272	99.216	99.160	99.103
5.750	98.343	98.288	98.232	9										



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

SELECT PRICING

Effective: June 3, 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	94.513	94.465	94.409	94.352	4.875	98.049	98.005	97.958	97.912
4.990	95.162	95.114	95.057	95.001	4.990	98.426	98.382	98.335	98.289
5.125	95.624	95.577	95.520	95.464	5.125	98.602	98.557	98.511	98.464
5.250	96.122	96.073	96.024	95.974	5.250	99.380	99.318	99.265	99.212
5.375	96.782	96.733	96.684	96.634	5.375	99.778	99.716	99.663	99.610
5.500	97.407	97.358	97.309	97.259	5.500	100.158	100.096	100.043	99.990
5.625	97.962	97.913	97.864	97.814	5.625	100.523	100.460	100.407	100.354
5.750	98.693	98.638	98.582	98.525	5.750	100.863	100.801	100.748	100.695
5.875	99.282	99.227	99.170	99.114	5.875	101.175	101.112	101.059	101.006
5.990	99.780	99.725	99.668	99.612	5.990	101.429	101.367	101.314	101.261
6.125	100.322	100.266	100.210	100.153	6.125	101.741	101.678	101.625	101.572
6.250	100.740	100.680	100.624	100.567	6.250	101.931	101.868	101.815	101.762
6.375	101.352	101.272	101.194	101.117	6.375	102.342	102.280	102.227	102.174
6.500	101.791	101.711	101.633	101.556	6.500	102.625	102.563	102.510	102.457
6.625	102.049	101.968	101.891	101.813	6.625	102.746	102.683	102.630	102.577
6.750	102.474	102.381	102.296	102.212	6.750	103.093	103.045	103.005	102.966
6.875	102.635	102.516	102.434	102.352	6.875	103.212	103.163	103.124	103.084
6.990	103.140	103.021	102.943	102.865					
7.125	103.588	103.468	103.391	103.313					
7.250	104.597	104.541	104.485	104.429					
7.375	104.883	104.828	104.772	104.715					
7.500	105.218	105.163	105.107	105.050					
7.625	105.502	105.446	105.390	105.334					
7.750	105.589	105.533	105.477	105.421					
7.875	105.818	105.762	105.706	105.649					

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	97.587	97.525	97.455	97.384	5.990	99.253	99.176	99.110	99.044
5.625	98.246	98.184	98.114	98.043	6.125	99.494	99.417	99.351	99.284
5.750	98.727	98.665	98.595	98.524	6.250	99.546	99.469	99.403	99.337
5.875	99.297	99.235	99.165	99.094	6.375	99.767	99.690	99.624	99.558
5.990	99.878	99.816	99.745	99.675	6.500	99.936	99.859	99.793	99.727
6.125	100.384	100.323	100.252	100.182	6.625	100.147	100.070	100.004	99.938
6.250	100.378	100.277	100.178	100.079	6.750	100.350	100.287	100.234	100.181
6.375	100.845	100.744	100.646	100.547	6.875	100.501	100.439	100.386	100.333
6.500	101.251	101.150	101.051	100.952	6.990	100.556	100.493	100.440	100.387
6.625	101.658	101.557	101.458	101.359	7.125	100.731	100.669	100.616	100.563
6.750	102.097	101.989	101.883	101.778	7.250	100.394	100.329	100.262	100.196
6.875	102.330	102.222	102.116	102.010	7.375	100.889	100.824	100.757	100.691
6.990	102.542	102.434	102.328	102.223	7.500	100.857	100.791	100.725	100.658
7.125	102.874	102.767	102.661	102.555	7.625	100.822	100.756	100.689	100.623
7.250	102.466	102.355	102.242	102.129	7.750	101.818	101.752	101.685	101.619
7.375	103.163	103.052	102.939	102.826	7.875	101.915	101.850	101.783	101.717
7.500	103.341	103.230	103.117	103.004					
7.625	103.471	103.360	103.247	103.134					
7.750	104.382	104.271	104.158	104.045					
7.875	104.584	104.473	104.360	104.247					
7.990	103.465	103.354	103.241	103.128					
8.125	103.383	103.272	103.159	103.046					

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	94.413	94.365	94.309	94.252	5.500	97.537	97.475	97.405	97.334
4.990	95.062	95.014	94.957	94.901	5.625	98.196	98.134	98.064	97.993
5.125	95.524	95.477	95.420	95.364	5.750	98.677	98.615	98.545	98.474
5.250	96.022	95.973	95.924	95.874	5.875	99.247	99.185	99.115	99.044
5.375	96.682	96.633	96.584	96.534	5.990	99.828	99.766	99.695	99.625
5.500	97.307	97.258	97.209	97.159	6.125	100.334	100.273	100.202	100.132
5.625	97.862	97.813	97.764	97.714	6.250	100.328	100.227	100.128	100.029
5.750	98.593	98.538	98.482	98.425	6.375	100.795	100.694	100.596	100.497
5.875	99.182	99.127	99.070	99.014	6.500	101.201	101.100	101.001	100.902
5.990	99.680	99.625	99.568	99.512	6.625	101.608	101.507	101.408	101.309
6.125	100.222	100.166	100.110	100.053	6.750	102.047	101.939	101.833	101.728
6.250	100.640	100.560	100.482	100.405	6.875	102.280	102.172	102.066	101.960
6.375	101.252	101.172	101.094	101.017	6.990	102.492	102.384	102.278	102.173
6.500	101.691	101.611	101.533	101.456	7.125	102.824	102.717	102.611	102.505
6.625	101.949	101.868	101.791	101.713	7.250	102.416	102.305	102.192	102.079
6.750	102.374	102.281	102.196	102.112	7.375	103.113	103.002	102.889	102.776
6.875	102.535	102.416	102.334	102.252	7.500	103.291	103.180	103.067	102.954
6.990	103.040	102.921	102.843	102.765	7.625	103.421	103.310	103.197	103.084
7.125	103.488	103.368	103.291	103.213	7.750	104.332	104.221	104.108	103.995
7.250	104.497	104.441	104.385	104.329	7.875	104.534	104.423	104.310	104.197
7.375	104.783	104.728	104.672	104.615	7.990	103.415	103.304	103.191	103.078
7.500	105.118	105.063	105.007	104.950	8.125	103.333	103.222	103.109	102.996
7.625	105.402	105.346	105.290	105.234					

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	94.413	94.365	94.309	94.252	5.500	97.537	97.475	97.405	97.334
4.990	95.062	95.014	94.957	94.901	5.625	98.196	98.134	98.064	97.993
5.125	95.524	95.477	95.420	95.364	5.750	98.677	98.615	98.545	98.474
5.250	96.022	95.973	95.924	95.874	5.875	99.247	99.185	99.115	99.044
5.375	96.682	96.633	96.584	96.534	5.990	99.828	99.766	99.695	99.625
5.500	97.307	97.258	97.209	97.159	6.125	100.334	100.273	100.202	100.132
5.625	97.862	97.813	97.764	97.714	6.250	100.328	100.227	100.128	100.029
5.750	98.593	98.538	98.482	98.425	6.375	100.795	100.694	100.596	100.497
5.875	99.182	99.127	99.070	99.014	6.500	101.201	101.100	101.001	100.902
5.990	99.680	99.625	99.568	99.512	6.625	101.608	101.507	101.408	101.309
6.125	100.222	100.166	100.110	100.053	6.750	102.047	101.939	101.833	101.728
6.250	100.640	100.560	100.482	100.405	6.875	102.280	102.172	102.066	101.960
6.375	101.252	101.172	101.094	101.017	6.990	102.492	102.384	102.278	102.173
6.500	101.691	101.611	101.533	101.456	7.125	102.824	102.717	102.611	102.505
6.625	101.949	101.868	101.791	101.713	7.250	102.416	102.305	102.192	102.079
6.750	102.374	102.281	102.196	102.112	7.375	103.113	103.002	102.889	102.776
6.875	102.535	102.416	102.334	102.252	7.500	103.291	103.180	103.067	102.954
6.990	103.040	102.921	102.843	102.765	7.625	103.421	103.310	103.197	103.084
7.125	103.488	103.368	103.291	103.213	7.750	104.332	104.221	104.108	103.995
7.250	104.497	104.441	104.385	104.329	7.875	104.534	104.423	104.310	104.197
7.375	104.783	104.728	104.672	104.615	7.990	103.415	103.304	103.191	103.078
7.500	105.118	105.063	105.007	104.950	8.125	103.333	103.222	103.109	102.996
7.625	105.402	105.346	105.290	105.234	8.250	102.694	102.566	102.432	102.298



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

Wholesale

Effective: June 3, 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	94.263	94.215	94.159	94.102	4.875	93.847	93.800	93.743	93.687	5.500	98.308	98.231	98.154	98.076
4.990	94.912	94.864	94.807	94.751	4.990	94.496	94.448	94.392	94.335	5.625	98.843	98.763	98.686	98.608
5.125	95.374	95.327	95.270	95.214	5.125	94.977	94.929	94.873	94.816	5.750	99.415	99.332	99.247	99.163
5.250	95.872	95.823	95.774	95.724	5.250	95.487	95.439	95.389	95.340	5.875	99.958	99.874	99.790	99.705
5.375	96.532	96.483	96.434	96.384	5.375	96.160	96.111	96.062	96.012	5.990	100.411	100.328	100.243	100.159
5.500	97.157	97.108	97.059	97.009	5.500	96.776	96.727	96.678	96.629	6.125	100.910	100.827	100.742	100.658
5.625	97.712	97.663	97.614	97.564	5.625	97.375	97.327	97.277	97.228	6.250	100.908	100.807	100.708	100.610
5.750	98.443	98.388	98.332	98.275	5.750	98.104	98.049	97.992	97.936	6.375	101.487	101.386	101.287	101.189
5.875	99.032	98.977	98.920	98.864	5.875	98.691	98.635	98.579	98.523	6.500	101.913	101.812	101.713	101.614
5.990	99.530	99.475	99.418	99.362	5.990	99.189	99.133	99.077	99.020	6.625	102.181	102.080	101.981	101.882
6.125	100.072	100.016	99.960	99.903	6.125	99.727	99.671	99.615	99.558	6.750	102.307	102.211	102.133	102.055
6.250	100.490	100.410	100.332	100.255	6.250	100.145	100.065	99.987	99.910	6.875	102.575	102.479	102.402	102.324
6.375	101.102	101.022	100.944	100.867	6.375	100.757	100.677	100.599	100.522	6.990	103.056	102.960	102.882	102.804
6.500	101.541	101.461	101.383	101.306	6.500	101.196	101.116	101.038	100.961	7.125	103.417	103.321	103.244	103.166
6.625	101.799	101.718	101.641	101.563	6.625	101.454	101.373	101.296	101.218	7.250	104.185	104.129	104.073	104.016
6.750	102.224	102.131	102.046	101.962	6.750	101.879	101.786	101.701	101.617	7.375	104.581	104.525	104.469	104.412
6.875	102.385	102.266	102.184	102.102	6.875	102.040	101.921	101.839	101.757	7.500	104.723	104.668	104.612	104.555
6.990	102.890	102.771	102.693	102.615	6.990	102.545	102.426	102.348	102.270	7.625	105.049	104.993	104.937	104.881
7.125	103.338	103.218	103.141	103.063	7.125	102.993	102.873	102.796	102.718	7.750	105.357	105.301	105.245	105.189
7.250	104.347	104.291	104.235	104.179	7.250	104.002	103.946	103.890	103.834	7.875	105.590	105.534	105.478	105.422
7.375	104.633	104.578	104.522	104.465	7.375	104.288	104.233	104.177	104.120	7.990	105.558	105.502	105.446	105.390
7.500	104.968	104.913	104.857	104.800	7.500	104.623	104.568	104.512	104.455	8.125	105.804	105.749	105.692	105.636
7.625	105.252	105.196	105.140	105.084	7.625	104.907	104.851	104.795	104.739					
7.750	105.339	105.283	105.227	105.171	7.750	104.994	104.938	104.882	104.826					
7.875	105.568	105.512	105.456	105.399	7.875	105.223	105.167	105.111	105.054					
7.990	105.500	105.445	105.388	105.332	7.990	105.155	105.100	105.043	104.987					
8.125	105.535	105.480	105.423	105.367	8.125	105.137	105.082	105.025	104.969					

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	98.176	98.132	98.085	98.039	5.500	99.798	99.721	99.655	99.589	5.875	98.682	98.627	98.570	98.514
5.125	98.352	98.307	98.261	98.214	5.625	100.070	99.994	99.927	99.861	5.990	99.180	99.125	99.068	99.012
5.250	99.130	99.068	99.015	98.962	5.750	100.324	100.248	100.181	100.115	6.125	99.722	99.666	99.610	99.553
5.375	99.528	99.466	99.413	99.360	5.875	100.561	100.484	100.418	100.352	6.250	100.140	100.060	99.982	99.905
5.500	99.908	99.846	99.793	99.740	5.990	100.751	100.674	100.608	100.542	6.375	100.752	100.672	100.594	100.517
5.625	100.273	100.210	100.157	100.104	6.125	100.987	100.910	100.844	100.778	6.500	101.191	101.111	101.033	100.956
5.750	100.613	100.551	100.498	100.445	6.250	101.341	101.293	101.253	101.213	6.625	101.449	101.368	101.291	101.213
5.875	100.925	100.862	100.809	100.756	6.375	101.693	101.644	101.605	101.565	6.750	101.874	101.781	101.696	101.612
5.990	101.179	101.117	101.064	101.011	6.500	101.919	101.871	101.832	101.792	6.875	102.035	101.916	101.834	101.752
6.125	101.491	101.428	101.375	101.322	6.625	102.014	101.965	101.926	101.886	6.990	102.540	102.421	102.343	102.265
6.250	101.681	101.618	101.565	101.512	6.750	102.339	102.291	102.252	102.212	7.125	102.988	102.868	102.791	102.713
6.375	102.092	102.030	101.977	101.924	6.875	102.399	102.351	102.311	102.271	7.250	103.997	103.941	103.885	103.829
6.500	102.375	102.313	102.260	102.207	6.990	102.701	102.653	102.613	102.573	7.375	104.283	104.228	104.172	104.115
6.625	102.496	102.433	102.380	102.327	7.125	102.868	102.820	102.780	102.740	7.500	104.618	104.563	104.507	104.450
6.750	102.843	102.795	102.755	102.716	7.250	102.864	102.812	102.759	102.706	7.625	104.902	104.846	104.790	104.734
6.875	102.962	102.913	102.874	102.834						7.750	104.989	104.933	104.877	104.821
6.990	103.314	103.266	103.226	103.186						7.875	105.218	105.162	105.106	105.049
										7.990	105.150	105.095	105.038	104.982
										8.125	105.185	105.130	105.073	105.017

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	99.032	98.977	98.920	98.864
5.990	99.530	99.475	99.418	99.362
6.125	100.072	100.016	99.960	99.903
6.250	100.490	100.410	100.332	100.255
6.375	101.102	101.022	100.944	100.867
6.500	101.541	101.461	101.383	101.306
6.625	101.799	101.718	101.641	101.563
6.750	102.224	102.131	102.046	101.962
6.875	102.385	102.266	102.184	102.102
6.990	102.890	102.771	102.693	102.615
7.125	103.338	103.218	103.141	103.063
7.250	104.347	104.291	104.235	104.179
7.375	104.633	104.578	104.522	104.465
7.500	104.968	104.913	104.857	104.800
7.625	105.252	105.196	105.140	105.084
7.750	105.339	105.283	105.227	105.171
7.875	105.568	105.512	105.456	105.399
7.990	105.500	105.445	105.388	105.332
8.125	105.535	105.480	105.423	105.367

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	96.987	96.925	96.855	96.784	5.500	94.687	94.625	94.555	94.484	5.500	97.320	97.243	97.177	97.110
5.625	97.646	97.584	97.514	97.443	5.625	95.346	95.284	95.214	95.143	5.625	97.648	97.571	97.505	97.438
5.750	98.127	98.065	97.995	97.924	5.750	95.820	95.758	95.687	95.617	5.750	97.705	97.628	97.562	97.496
5.875	98.697	98.635	98.565	98.494	5.875	96.375	96.314	96.243	96.172	5.875	97.993	97.916	97.850	97.784
5.990	99.278	99.216	99.145	99.075	5.990	96.945	96.883	96.813	96.742	5.990	98.340	98.264	98.197	98.131
6.125	99.784	99.723	99.652	99.582	6.125	97.469	97.408	97.337	97.266	6.125	98.598	98.522	98.455	98.389
6.250	99.778	99.677	99.578	99.479	6.250	97.473	97.372	97.274	97.175	6.250	98.662	98.585	98.519	98.453
6.375	100.245	100.144	100.046	99.947	6.375	97.951	97.850	97.751	97.652	6.375	98.892	98.816	98.750	98.683
6.500	100.651	100.550	100.451	100.352	6.500	98.361	98.260	98.161	98.063	6.500	99.066	98.989	98.923	98.857
6.625	101.058	100.957	100.858	100.759	6.625	98.756	98.655	98.556	98.457	6.625	99.265	99.188	99.122	99.056
6.750	101.497	101.389	101.283	101.178	6.750	99.214	99.107	99.001	98.895	6.750	99.487	99.424	99.371	99.318
6.875	101.730	101.622	101.516	101.410	6.875	99.467	99.359	99.253	99.147	6.875	99.658	99.596	99.543	99.490
6.990	101.942	101.834	101.728	101.623	6.990	99.710	99.602	99.496	99.391	6.990	99.744	99.681	99.628	99.575
7.125	102.274	102.167	102.061	101.955	7.125	100.015	99.907	99.801						



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

Wholesale

Effective: June 3, 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	94.163	94.115	94.059	94.002	5.990	99.228	99.166	99.095	99.025	5.375	95.732	95.683	95.634	95.584
4.990	94.812	94.764	94.707	94.651	6.125	99.734	99.673	99.602	99.532	5.500	96.357	96.308	96.259	96.209
5.125	95.274	95.227	95.170	95.114	6.250	99.728	99.627	99.528	99.429	5.625	96.912	96.863	96.814	96.764
5.250	95.772	95.723	95.674	95.624	6.375	100.195	100.094	99.996	99.897	5.750	97.643	97.588	97.532	97.475
5.375	96.432	96.383	96.334	96.284	6.500	100.601	100.500	100.401	100.302	5.875	98.232	98.177	98.120	98.064
5.500	97.057	97.008	96.959	96.909	6.625	101.008	100.907	100.808	100.709	5.990	98.730	98.675	98.618	98.562
5.625	97.612	97.563	97.514	97.464	6.750	101.447	101.339	101.233	101.128	6.125	99.272	99.216	99.160	99.103
5.750	98.343	98.288	98.232	98.175	6.875	101.680	101.572	101.466	101.360	6.250	99.690	99.610	99.532	99.455
5.875	98.932	98.877	98.820	98.764	6.990	101.892	101.784	101.678	101.573	6.375	100.302	100.222	100.144	100.067
5.990	99.430	99.375	99.318	99.262	7.125	102.224	102.117	102.011	101.905	6.500	100.741	100.661	100.583	100.506
6.125	99.972	99.916	99.860	99.803	7.250	101.816	101.705	101.592	101.479	6.625	100.999	100.918	100.841	100.763
6.250	100.390	100.310	100.232	100.155	7.375	102.513	102.402	102.289	102.176	6.750	101.424	101.331	101.246	101.162
6.375	101.002	100.922	100.844	100.767	7.500	102.691	102.580	102.467	102.354	6.875	101.585	101.466	101.384	101.302
6.500	101.441	101.361	101.283	101.206	7.625	102.821	102.710	102.597	102.484	6.990	102.090	101.971	101.893	101.815
6.625	101.699	101.618	101.541	101.463	7.750	103.732	103.621	103.508	103.395	7.125	102.538	102.418	102.341	102.263
6.750	102.124	102.031	101.946	101.862	7.875	103.934	103.823	103.710	103.597	7.250	103.547	103.491	103.435	103.379
6.875	102.285	102.166	102.084	102.002	7.990	102.815	102.704	102.591	102.478	7.375	103.833	103.778	103.722	103.665
6.990	102.790	102.671	102.593	102.515	8.125	102.733	102.622	102.509	102.396	7.500	104.168	104.113	104.057	104.000
7.125	103.238	103.118	103.041	102.963	8.250	102.094	101.966	101.832	101.698	7.625	104.452	104.396	104.340	104.284
7.250	104.247	104.191	104.135	104.079						7.750	104.539	104.483	104.427	104.371
7.375	104.533	104.478	104.422	104.365						7.875	104.768	104.712	104.656	104.599
7.500	104.868	104.813	104.757	104.700						7.990	104.700	104.645	104.588	104.532
7.625	105.152	105.096	105.040	104.984						8.125	104.735	104.680	104.623	104.567

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	94.163	94.115	94.059	94.002	5.990	99.228	99.166	99.095	99.025	5.375	95.732	95.683	95.634	95.584
4.990	94.812	94.764	94.707	94.651	6.125	99.734	99.673	99.602	99.532	5.500	96.357	96.308	96.259	96.209
5.125	95.274	95.227	95.170	95.114	6.250	99.728	99.627	99.528	99.429	5.625	96.912	96.863	96.814	96.764
5.250	95.772	95.723	95.674	95.624	6.375	100.195	100.094	99.996	99.897	5.750	97.643	97.588	97.532	97.475
5.375	96.432	96.383	96.334	96.284	6.500	100.601	100.500	100.401	100.302	5.875	98.232	98.177	98.120	98.064
5.500	97.057	97.008	96.959	96.909	6.625	101.008	100.907	100.808	100.709	5.990	98.730	98.675	98.618	98.562
5.625	97.612	97.563	97.514	97.464	6.750	101.447	101.339	101.233	101.128	6.125	99.272	99.216	99.160	99.103
5.750	98.343	98.288	98.232	98.175	6.875	101.680	101.572	101.466	101.360	6.250	99.690	99.610	99.532	99.455
5.875	98.932	98.877	98.820	98.764	6.990	101.892	101.784	101.678	101.573	6.375	100.302	100.222	100.144	100.067
5.990	99.430	99.375	99.318	99.262	7.125	102.224	102.117	102.011	101.905	6.500	100.741	100.661	100.583	100.506
6.125	99.972	99.916	99.860	99.803	7.250	101.816	101.705	101.592	101.479	6.625	100.999	100.918	100.841	100.763
6.250	100.390	100.310	100.232	100.155	7.375	102.513	102.402	102.289	102.176	6.750	101.424	101.331	101.246	101.162
6.375	101.002	100.922	100.844	100.767	7.500	102.691	102.580	102.467	102.354	6.875	101.585	101.466	101.384	101.302
6.500	101.441	101.361	101.283	101.206	7.625	102.821	102.710	102.597	102.484	6.990	102.090	101.971	101.893	101.815
6.625	101.699	101.618	101.541	101.463	7.750	103.732	103.621	103.508	103.395	7.125	102.538	102.418	102.341	102.263
6.750	102.124	102.031	101.946	101.862	7.875	103.934	103.823	103.710	103.597	7.250	103.547	103.491	103.435	103.379
6.875	102.285	102.166	102.084	102.002	7.990	102.815	102.704	102.591	102.478	7.375	103.833	103.778	103.722	103.665
6.990	102.790	102.671	102.593	102.515	8.125	102.733	102.622	102.509	102.396	7.500	104.168	104.113	104.057	104.000
7.125	103.238	103.118	103.041	102.963	8.250	102.094	101.966	101.832	101.698	7.625	104.452	104.396	104.340	104.284
7.250	104.247	104.191	104.135	104.079	8.375	102.623	102.495	102.361	102.227	7.750	104.539	104.483	104.427	104.371
7.375	104.533	104.478	104.422	104.365	8.500	102.759	102.631	102.497	102.363	7.875	104.768	104.712	104.656	104.599
7.500	104.868	104.813	104.757	104.700	8.625	102.833	102.705	102.571	102.437	7.990	104.700	104.645	104.588	104.532
7.625	105.152	105.096	105.040	104.984	8.750	102.988	102.860	102.726	102.592	8.125	104.735	104.680	104.623	104.567



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

SELECT PRICING

Effective: June 3, 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	94.513	94.465	94.409	94.352	4.875	98.049	98.005	97.958	97.912
4.990	95.162	95.114	95.057	95.001	4.990	98.426	98.382	98.335	98.289
5.125	95.624	95.577	95.520	95.464	5.125	98.602	98.557	98.511	98.464
5.250	96.122	96.073	96.024	95.974	5.250	99.380	99.318	99.265	99.212
5.375	96.782	96.733	96.684	96.634	5.375	99.778	99.716	99.663	99.610
5.500	97.407	97.358	97.309	97.259	5.500	100.158	100.096	100.043	99.990
5.625	97.962	97.913	97.864	97.814	5.625	100.523	100.460	100.407	100.354
5.750	98.693	98.638	98.582	98.525	5.750	100.863	100.801	100.748	100.695
5.875	99.282	99.227	99.170	99.114	5.875	101.175	101.112	101.059	101.006
5.990	99.780	99.725	99.668	99.612	5.990	101.429	101.367	101.314	101.261
6.125	100.322	100.266	100.210	100.153	6.125	101.741	101.678	101.625	101.572
6.250	100.740	100.680	100.622	100.565	6.250	101.931	101.868	101.815	101.762
6.375	101.352	101.272	101.194	101.117	6.375	102.342	102.280	102.227	102.174
6.500	101.791	101.711	101.633	101.556	6.500	102.625	102.563	102.510	102.457
6.625	102.049	101.968	101.891	101.813	6.625	102.746	102.683	102.630	102.577
6.750	102.474	102.381	102.296	102.212	6.750	103.093	103.045	103.005	102.966
6.875	102.635	102.516	102.434	102.352	6.875	103.212	103.163	103.124	103.084
6.990	103.140	103.021	102.943	102.865	6.990	103.564	103.516	103.476	103.436
7.125	103.588	103.468	103.391	103.313	7.125	103.785	103.737	103.698	103.658
7.250	104.597	104.541	104.485	104.429	7.250	103.606	103.555	103.502	103.448
7.375	104.883	104.828	104.772	104.715					
7.500	105.218	105.163	105.107	105.050					
7.625	105.502	105.446	105.390	105.334					
7.750	105.589	105.533	105.477	105.421					
7.875	105.818	105.762	105.706	105.649					
7.990	105.750	105.695	105.638	105.582					
8.125	105.785	105.730	105.673	105.617					

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	97.237	97.175	97.105	97.034	5.990	98.590	98.514	98.447	98.381
5.625	97.896	97.834	97.764	97.693	6.125	98.848	98.772	98.705	98.639
5.750	98.377	98.315	98.245	98.174	6.250	98.912	98.835	98.769	98.703
5.875	98.947	98.885	98.815	98.744	6.375	99.142	99.066	99.000	98.933
5.990	99.528	99.466	99.395	99.325	6.500	99.316	99.239	99.173	99.107
6.125	100.034	99.973	99.902	99.832	6.625	99.515	99.438	99.372	99.306
6.250	100.028	99.927	99.828	99.729	6.750	99.737	99.674	99.621	99.568
6.375	100.495	100.394	100.296	100.197	6.875	99.908	99.846	99.793	99.740
6.500	100.901	100.800	100.701	100.602	6.990	99.994	99.931	99.878	99.825
6.625	101.308	101.207	101.108	101.009	7.125	100.142	100.079	100.026	99.973
6.750	101.747	101.639	101.533	101.428	7.250	99.823	99.757	99.691	99.624
6.875	101.980	101.872	101.766	101.660	7.375	100.335	100.269	100.203	100.137
6.990	102.192	102.084	101.978	101.873	7.500	100.115	100.049	99.983	99.917
7.125	102.524	102.417	102.311	102.205	7.625	100.099	100.033	99.966	99.900
7.250	102.116	102.005	101.892	101.779	7.750	101.105	101.039	100.973	100.907
7.375	102.813	102.702	102.589	102.476	7.875	101.209	101.143	101.076	101.010
7.500	102.991	102.880	102.767	102.654	7.990	100.030	99.964	99.897	99.831
7.625	103.121	103.010	102.897	102.784					
7.750	104.032	103.921	103.808	103.695					
7.875	104.234	104.123	104.010	103.897					
7.990	103.115	103.004	102.891	102.778					
8.125	103.033	102.922	102.809	102.696					

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	94.413	94.365	94.309	94.252	5.990	99.478	99.416	99.345	99.275
4.990	95.062	95.014	94.957	94.901	6.125	99.984	99.923	99.852	99.782
5.125	95.524	95.477	95.420	95.364	6.250	99.978	99.877	99.778	99.679
5.250	96.022	95.973	95.924	95.874	6.375	100.445	100.344	100.246	100.147
5.375	96.682	96.633	96.584	96.534	6.500	100.851	100.750	100.651	100.552
5.500	97.307	97.258	97.209	97.159	6.625	101.258	101.157	101.058	100.959
5.625	97.862	97.813	97.764	97.714	6.750	101.697	101.589	101.483	101.378
5.750	98.593	98.538	98.482	98.425	6.875	101.930	101.822	101.716	101.610
5.875	99.182	99.127	99.070	99.014	6.990	102.142	102.034	101.928	101.823
5.990	99.680	99.625	99.568	99.512	7.125	102.474	102.367	102.261	102.155
6.125	100.222	100.166	100.110	100.053	7.250	102.066	101.955	101.842	101.729
6.250	100.640	100.560	100.482	100.405	7.375	102.763	102.652	102.539	102.426
6.375	101.252	101.172	101.094	101.017	7.500	102.941	102.830	102.717	102.604
6.500	101.691	101.611	101.533	101.456	7.625	103.071	102.960	102.847	102.734
6.625	101.949	101.868	101.791	101.713	7.750	103.982	103.871	103.758	103.645
6.750	102.374	102.281	102.196	102.112	7.875	104.184	104.073	103.960	103.847
6.875	102.535	102.416	102.334	102.252	7.990	103.065	102.954	102.841	102.728
6.990	103.040	102.921	102.843	102.765	8.125	102.983	102.872	102.759	102.646
7.125	103.488	103.368	103.291	103.213	8.250	102.344	102.216	102.082	101.948
7.250	104.497	104.441	104.385	104.329	8.375	102.873	102.745	102.611	102.477
7.375	104.783	104.728	104.672	104.615	8.500	103.009	102.881	102.747	102.613
7.500	105.118	105.063	105.007	104.950					
7.625	105.402	105.346	105.290	105.234					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.413	94.365	94.309	94.252	5.990	99.478	99.416	99.345	99.275
4.990	95.062	95.014	94.957	94.901	6.125	99.984	99.923	99.852	99.782
5.125	95.524	95.477	95.420	95.364	6.250	99.978	99.877	99.778	99.679
5.250	96.022	95.973	95.924	95.874	6.375	100.445	100.344	100.246	100.147
5.375	96.682	96.633	96.584	96.534	6.500	100.851	100.750	100.651	100.552
5.500	97.307	97.258	97.209	97.159	6.625	101.258	101.157	101.058	100.959
5.625	97.862	97.813	97.764	97.714	6.750	101.697	101.589	101.483	101.378
5.750	98.593	98.538	98.482	98.425	6.875	101.930	101.822	101.716	101.610
5.875	99.182	99.127	99.070	99.014	6.990	102.142	102.034	101.928	101.823
5.990	99.680	99.625	99.568	99.512	7.125	102.474	102.367	102.261	102.155
6.125	100.222	100.166	100.110	100.053	7.250	102.066	101.955	101.842	101.729
6.250	100.640	100.560	100.482	100.405	7.375	102.763	102.652	102.539	102.426
6.375	101.252	101.172	101.094	101.017	7.500	102.941	102.830	102.717	102.604
6.500	101.691	101.611	101.533	101.456	7.625	103.071	102.960	102.847	102.734
6.625	101.949	101.868	101.791	101.713	7.750	103.982	103.871	103.758	103.645
6.750	102.374	102.281	102.196	102.112	7.875	104.184	104.073	103.960	103.847
6.875	102.535	102.416	102.334	102.252	7.990	103.065	102.954	102.841	102.728
6.990	103.040	102.921	102.843	102.765	8.125	102.983	102.872	102.759	102.646
7.125	103.488	103.368	103.291	103.213	8.250	102.344	102.216	102.082	101.948
7.250	104.497	104.441	104.385	104.329	8.375	102.873	102.745	102.611	102.477
7.375	104.783	104.728	104.672	104.615	8.500	103.009	102.881	102.747	102.613
7.500	105.118	105.063	105.007	104.950					
7.625	105.402	105.346	105.290	105.234					



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

Effective: June 3, 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: June 3, 2026

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (AltA101)					Alt Agency 25 Yr Fixed (AltA125)					Alt Agency 20 Yr Fixed (AltA120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.613	94.565	94.509	94.452	4.875	94.197	94.150	94.093	94.037	4.990	96.486	96.403	96.318	96.233
4.990	95.262	95.214	95.157	95.101	4.990	94.846	94.798	94.742	94.685	5.125	97.144	97.061	96.977	96.892
5.125	95.974	95.927	95.870	95.814	5.125	95.577	95.529	95.473	95.416	5.250	97.482	97.406	97.329	97.251
5.250	96.222	96.173	96.124	96.074	5.250	95.837	95.789	95.739	95.690	5.375	98.085	98.009	97.931	97.854
5.375	96.882	96.833	96.784	96.734	5.375	96.510	96.461	96.412	96.362	5.500	98.658	98.581	98.504	98.426
5.500	97.507	97.458	97.409	97.359	5.500	97.126	97.077	97.028	96.979	5.625	99.193	99.113	99.036	98.958
5.625	98.062	98.013	97.964	97.914	5.625	97.725	97.677	97.627	97.578	5.750	99.765	99.682	99.597	99.513
5.750	98.793	98.738	98.682	98.625	5.750	98.454	98.399	98.342	98.286	5.875	100.308	100.224	100.140	100.055
5.875	99.382	99.327	99.270	99.214	5.875	99.041	98.985	98.929	98.873	5.990	100.761	100.678	100.593	100.509
5.990	99.880	99.825	99.768	99.712	5.990	99.539	99.483	99.427	99.370	6.125	101.260	101.177	101.092	101.008
6.125	100.422	100.366	100.310	100.253	6.125	100.077	100.021	99.965	99.908	6.250	101.258	101.157	101.058	100.960
6.250	100.840	100.760	100.682	100.605	6.250	100.495	100.415	100.337	100.260	6.375	101.712	101.611	101.512	101.414
6.375	101.327	101.247	101.169	101.092	6.375	100.982	100.902	100.824	100.747	6.500	102.138	102.037	101.938	101.839
6.500	101.766	101.686	101.608	101.531	6.500	101.421	101.341	101.263	101.186	6.625	102.531	102.430	102.331	102.232
6.625	102.149	102.068	101.991	101.913	6.625	101.804	101.723	101.646	101.568	6.750	102.532	102.436	102.358	102.280
6.750	102.449	102.356	102.271	102.187	6.750	102.104	102.011	101.926	101.842	6.875	102.925	102.829	102.752	102.674
6.875	102.735	102.616	102.534	102.452	6.875	102.390	102.271	102.189	102.107	6.990	103.281	103.185	103.107	103.029
6.990	103.115	102.996	102.918	102.840	6.990	102.770	102.651	102.573	102.495	7.125	103.642	103.546	103.469	103.391
7.125	103.563	103.443	103.366	103.288	7.125	103.218	103.098	103.021	102.943	7.250	104.410	104.354	104.298	104.241
7.250	104.572	104.516	104.460	104.404	7.250	104.227	104.171	104.115	104.059	7.375	104.806	104.750	104.694	104.637
7.375	104.858	104.803	104.747	104.690	7.375	104.513	104.458	104.402	104.345	7.500	104.948	104.893	104.837	104.780
7.500	105.193	105.138	105.082	105.025	7.500	104.848	104.793	104.737	104.680	7.625	105.274	105.218	105.162	105.106
7.625	105.477	105.421	105.365	105.309	7.625	105.132	105.076	105.020	104.964					
7.750	105.564	105.508	105.452	105.396	7.750	105.219	105.163	105.107	105.051					
7.875	105.793	105.737	105.681	105.624	7.875	105.448	105.392	105.336	105.279					
7.990	105.975	105.920	105.863	105.807	7.990	105.630	105.575	105.518	105.462					
8.125	106.010	105.955	105.898	105.842	8.125	105.612	105.557	105.500	105.444					

Alt Agency 15 Yr Fixed (AltA115)					Alt Agency 10 Yr Fixed (AltA110)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.990	98.526	98.482	98.435	98.389	4.990	98.895	98.836	98.777	98.717
5.125	98.952	98.907	98.861	98.814	5.125	99.216	99.157	99.097	99.038
5.250	99.480	99.418	99.365	99.312	5.250	99.566	99.490	99.424	99.357
5.375	99.878	99.816	99.763	99.710	5.375	99.869	99.792	99.726	99.660
5.500	100.258	100.196	100.143	100.090	5.500	100.148	100.071	100.005	99.939
5.625	100.623	100.560	100.507	100.454	5.625	100.420	100.344	100.277	100.211
5.750	100.963	100.901	100.848	100.795	5.750	100.674	100.598	100.531	100.465
5.875	101.275	101.212	101.159	101.106	5.875	100.911	100.834	100.768	100.702
5.990	101.529	101.467	101.414	101.361	5.990	101.101	101.024	100.958	100.892
6.125	101.841	101.778	101.725	101.672	6.125	101.337	101.260	101.194	101.128
6.250	102.031	101.968	101.915	101.862	6.250	101.691	101.643	101.603	101.563
6.375	102.317	102.255	102.202	102.149	6.375	101.918	101.869	101.830	101.790
6.500	102.600	102.538	102.485	102.432	6.500	102.144	102.096	102.057	102.017
6.625	102.846	102.783	102.730	102.677	6.625	102.364	102.315	102.276	102.236
6.750	103.068	103.020	102.980	102.941	6.750	102.564	102.516	102.477	102.437
6.875	103.312	103.263	103.224	103.184	6.875	102.749	102.701	102.661	102.621
6.990	103.539	103.491	103.451	103.411	6.990	102.926	102.878	102.838	102.798
7.125	103.760	103.712	103.673	103.633	7.125	103.093	103.045	103.005	102.965
7.250	103.581	103.530	103.477	103.423	7.250	103.089	103.037	102.984	102.931

Effective: June 3, 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	97.737	97.675	97.605	97.534	5.500	95.686	95.625	95.554	95.484	5.375	95.149	95.088	95.017	94.947
5.625	98.396	98.334	98.264	98.193	5.625	96.346	96.284	96.214	96.143	5.500	95.837	95.775	95.705	95.634
5.750	99.127	99.065	98.995	98.924	5.750	97.077	97.015	96.945	96.874	5.625	96.496	96.434	96.364	96.293
5.875	99.697	99.635	99.565	99.494	5.875	97.639	97.578	97.507	97.437	5.750	97.220	97.158	97.087	97.017
5.990	100.178	100.116	100.045	99.975	5.990	98.120	98.058	97.988	97.917	5.875	97.775	97.714	97.643	97.572
6.125	100.684	100.623	100.552	100.482	6.125	98.614	98.553	98.482	98.412	5.990	98.245	98.183	98.113	98.042
6.250	100.328	100.227	100.128	100.029	6.250	98.258	98.157	98.058	97.959	6.125	98.769	98.708	98.637	98.566
6.375	100.795	100.694	100.596	100.497	6.375	98.725	98.624	98.526	98.427	6.250	98.423	98.322	98.224	98.125
6.500	101.226	101.125	101.026	100.927	6.500	99.156	99.055	98.956	98.857	6.375	98.901	98.800	98.701	98.602
6.625	101.608	101.507	101.408	101.309	6.625	99.538	99.437	99.338	99.239	6.500	99.336	99.235	99.136	99.038
6.750	101.922	101.814	101.708	101.603	6.750	99.852	99.744	99.638	99.533	6.625	99.706	99.605	99.506	99.407
6.875	102.155	102.047	101.941	101.835	6.875	100.085	99.977	99.871	99.765	6.750	100.039	99.932	99.826	99.720
6.990	102.417	102.309	102.203	102.098	6.990	100.347	100.239	100.133	100.028	6.875	100.292	100.184	100.078	99.972
7.125	102.749	102.642	102.536	102.430	7.125	100.679	100.572	100.466	100.360	6.990	100.585	100.477	100.371	100.266
7.250	102.541	102.430	102.317	102.204	7.250	100.471	100.360	100.247	100.134	7.125	100.890	100.782	100.676	100.570
7.375	102.863	102.752	102.639	102.526	7.375	100.793	100.682	100.569	100.456	7.250	100.699	100.588	100.476	100.363
7.500	103.166	103.055	102.942	102.829	7.500	101.096	100.985	100.872	100.759	7.375	101.038	100.927	100.815	100.702
7.625	103.421	103.310	103.197	103.084	7.625	101.351	101.240	101.127	101.014	7.500	101.072	100.961	100.848	100.735
7.750	103.432	103.321	103.208	103.095	7.750	101.362	101.251	101.138	101.025	7.625	101.330	101.220	101.107	100.994
7.875	103.634	103.523	103.410	103.297	7.875	101.564	101.453	101.340	101.227	7.750	101.339	101.228	101.115	101.003
7.990	103.790	103.679	103.566	103.453	7.990	101.720	101.609	101.496	101.383	7.875	101.537	101.426	101.313	101.200
8.125	103.708	103.597	103.484	103.371						7.990	101.686	101.576	101.463	101.350
8.250	103.069	102.941	102.807	102.673										
8.375	103.123	102.995	102.861	102.727										
8.500	103.259	103.131	102.997	102.863										
8.625	103.333	103.205	103.071	102.937										

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	99.265	99.189	99.122	99.056	5.990	98.930	98.854	98.787	98.721
6.125	99.523	99.447	99.380	99.314	6.125	99.188	99.112	99.045	98.979
6.250	99.237	99.160	99.094	99.028	6.250	98.902	98.825	98.759	98.693
6.375	99.467	99.391	99.325	99.258	6.375	99.132	99.056	98.990	98.923
6.500	99.666	99.589	99.523	99.457	6.500	99.331	99.254	99.188	99.122
6.625	99.840	99.763	99.697	99.631	6.625	99.505	99.428	99.362	99.296
6.750	99.937	99.874	99.821	99.768	6.750	99.602	99.539	99.486	99.433
6.875	100.108	100.046	99.993	99.940	6.875	99.773	99.711	99.658	99.605
6.990	100.244	100.181	100.128	100.075	6.990	99.909	99.846	99.793	99.740
7.125	100.392	100.329	100.276	100.223	7.125	100.057	99.994	99.941	99.888
7.250	100.273	100.207	100.141	100.074	7.250	99.938	99.872	99.806	99.739
7.375	100.410	100.344	100.278	100.212	7.375	100.075	100.009	99.943	99.877
7.500	100.315	100.249	100.183	100.117	7.500	99.790	99.724	99.658	99.592
7.625	100.424	100.358	100.291	100.225	7.625	99.899	99.833	99.766	99.700
7.750	100.530	100.464	100.398	100.332	7.750	100.005	99.939	99.873	99.807
7.875	100.634	100.568	100.501	100.435	7.875	100.109	100.043	99.976	99.910
7.990	100.730	100.664	100.597	100.531	7.990	100.205	100.139	100.072	100.006



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

SELECT PRICING

Effective: June 3, 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	94.913	94.865	94.809	94.752	5.990	101.829	101.767	101.714	101.661
4.990	95.562	95.514	95.457	95.401	6.125	102.141	102.078	102.025	101.972
5.125	96.274	96.227	96.170	96.114	6.250	102.331	102.268	102.215	102.162
5.250	96.522	96.473	96.424	96.374	6.375	102.617	102.555	102.502	102.449
5.375	97.182	97.133	97.084	97.034	6.500	102.900	102.838	102.785	102.732
5.500	97.807	97.758	97.709	97.659	6.625	103.146	103.083	103.030	102.977
5.625	98.362	98.313	98.264	98.214	6.750	103.368	103.320	103.280	103.241
5.750	98.933	98.938	98.982	98.925	6.875	103.612	103.563	103.524	103.484
5.875	99.682	99.627	99.570	99.514	6.990	103.839	103.791	103.751	103.711
5.990	100.180	100.125	100.068	100.012	7.125	104.060	104.012	103.973	103.933
6.125	100.722	100.666	100.610	100.553	7.250	103.881	103.830	103.777	103.723
6.250	101.140	101.060	100.982	100.905	7.375	104.087	104.035	103.982	103.929
6.375	101.627	101.547	101.469	101.392	7.500	104.116	104.064	104.011	103.958
6.500	102.066	101.986	101.908	101.831	7.625	104.294	104.243	104.190	104.137
6.625	102.449	102.368	102.291	102.213	7.750	104.471	104.419	104.366	104.313
6.750	102.749	102.656	102.571	102.487	7.875	104.644	104.593	104.540	104.487
6.875	103.035	102.916	102.834	102.752					
6.990	103.415	103.296	103.218	103.140					
7.125	103.863	103.743	103.666	103.588					
7.250	104.872	104.816	104.760	104.704					
7.375	105.158	105.103	105.047	104.990					
7.500	105.493	105.438	105.382	105.325					
7.625	105.777	105.721	105.665	105.609					

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	98.037	97.975	97.905	97.834	5.990	99.565	99.489	99.422	99.356
5.625	98.696	98.634	98.564	98.493	6.125	99.823	99.747	99.680	99.614
5.750	99.427	99.365	99.295	99.224	6.250	99.537	99.460	99.394	99.328
5.875	99.997	99.935	99.865	99.794	6.375	99.767	99.691	99.625	99.558
5.990	100.478	100.416	100.345	100.275	6.500	99.966	99.889	99.823	99.757
6.125	100.984	100.923	100.852	100.782	6.625	100.140	100.063	99.997	99.931
6.250	100.628	100.527	100.428	100.329	6.750	100.237	100.174	100.121	100.068
6.375	101.095	100.994	100.896	100.797	6.875	100.408	100.346	100.293	100.240
6.500	101.526	101.425	101.326	101.227	6.990	100.544	100.481	100.428	100.375
6.625	101.908	101.807	101.708	101.609	7.125	100.692	100.629	100.576	100.523
6.750	102.222	102.114	102.008	101.903	7.250	100.573	100.507	100.441	100.374
6.875	102.455	102.347	102.241	102.135	7.375	100.710	100.644	100.578	100.512
6.990	102.717	102.609	102.503	102.398	7.500	100.615	100.549	100.483	100.417
7.125	103.049	102.942	102.836	102.730	7.625	100.724	100.658	100.591	100.525
7.250	102.841	102.730	102.617	102.504					
7.375	103.163	103.052	102.939	102.826					
7.500	103.466	103.355	103.242	103.129					
7.625	103.721	103.610	103.497	103.384					
7.750	103.732	103.621	103.508	103.395					
7.875	103.934	103.823	103.710	103.597					
7.990	104.090	103.979	103.866	103.753					
8.125	104.008	103.897	103.784	103.671					



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

Effective: June 3, 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: June 3, 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	99.393	99.247	99.072
6.500	99.423	99.277	99.102
6.625	99.913	99.767	99.592
6.750	100.758	100.554	100.268
6.875	101.258	101.054	100.768
6.990	101.707	101.503	101.217
7.000	101.737	101.533	101.247
7.125	102.197	101.993	101.707
7.250	102.647	102.443	102.157
7.375	102.866	102.628	102.307
7.490	103.279	103.041	102.720
7.500	103.315	103.077	102.756
7.625	103.755	103.517	103.196
7.750	104.175	103.937	103.616
7.875	102.193	101.938	101.585
7.990	102.552	102.297	101.944
8.000	102.582	102.327	101.974

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	98.643	98.497	98.322
6.500	98.673	98.527	98.352
6.625	99.163	99.017	98.842
6.750	100.008	99.804	99.518
6.875	100.508	100.304	100.018
6.990	100.957	100.753	100.467
7.000	100.987	100.783	100.497
7.125	101.447	101.243	100.957
7.250	101.897	101.693	101.407
7.375	102.116	101.878	101.557
7.490	102.535	102.297	101.976
7.500	102.565	102.327	102.006
7.625	103.005	102.767	102.446
7.750	103.425	103.187	102.866
7.875	101.443	101.188	100.835
7.990	101.802	101.547	101.194
8.000	101.832	101.577	101.224

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	97.393	97.247	97.072
6.500	97.423	97.277	97.102
6.625	97.913	97.767	97.592
6.750	98.758	98.554	98.268
6.875	99.258	99.054	98.768
6.990	99.707	99.503	99.217
7.000	99.737	99.533	99.247
7.125	100.197	99.993	99.707
7.250	100.647	100.443	100.157
7.375	100.866	100.628	100.307
7.490	101.285	101.047	100.726
7.500	101.315	101.077	100.756
7.625	101.755	101.517	101.196
7.750	102.175	101.937	101.616
7.875	100.193	99.938	99.585
7.990	100.552	100.297	99.944
8.000	100.582	100.327	99.974

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	96.721	96.643	96.497
6.500	96.751	96.673	96.527
6.625	97.241	97.163	97.017
6.750	98.118	98.008	97.804
6.875	98.618	98.508	98.304
6.990	99.067	98.957	98.753
7.000	99.097	98.987	98.783
7.125	99.557	99.447	99.243
7.250	100.007	99.897	99.693
7.375	100.243	100.116	99.878
7.490	100.662	100.535	100.297
7.500	100.692	100.565	100.327
7.625	101.132	101.005	100.767
7.750	101.552	101.425	101.187
7.875	99.578	99.443	99.188
7.990	99.937	99.802	99.547
8.000	99.967	99.832	99.577

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	96.893	96.747	96.572
6.500	96.923	96.777	96.602
6.625	97.413	97.267	97.092
6.750	98.258	98.054	97.768
6.875	98.758	98.554	98.268
6.990	99.207	99.003	98.717
7.000	99.237	99.033	98.747
7.125	99.697	99.493	99.207
7.250	100.147	99.943	99.657
7.375	100.366	100.128	99.807
7.490	100.785	100.547	100.226
7.500	100.815	100.577	100.256
7.625	101.255	101.017	100.696
7.750	101.675	101.437	101.116
7.875	99.693	99.438	99.085
7.990	100.052	99.797	99.444
8.000	100.082	99.827	99.474

MaxONE LLPA's

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

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

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



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

Effective: June 3, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	96.752	96.701	96.656	
5.125	97.158	97.107	97.062	
5.250	98.613	98.535	98.475	
5.375	99.057	98.980	98.920	
5.500	99.495	99.418	99.358	
5.625	99.803	99.726	99.666	
5.750	100.656	100.579	100.518	
5.875	100.997	100.904	100.814	
5.990	101.456	101.363	101.273	
6.125	101.743	101.651	101.561	
6.250	102.358	102.266	102.175	
6.375	102.524	102.502	102.456	
6.500	102.958	102.936	102.890	
6.625	103.274	103.252	103.206	
6.750	103.865	103.822	103.777	
6.875	103.963	103.839	103.703	
6.990	104.471	104.347	104.211	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
4.990	95.942	95.891	95.846	
5.125	96.348	96.297	96.252	
5.250	97.803	97.725	97.665	
5.375	98.247	98.170	98.110	
5.500	98.685	98.608	98.548	
5.625	98.993	98.916	98.856	
5.750	99.846	99.769	99.708	
5.875	100.187	100.094	100.004	
5.990	100.646	100.553	100.463	
6.125	100.933	100.841	100.751	
6.250	101.548	101.456	101.365	
6.375	101.714	101.692	101.646	
6.500	102.148	102.126	102.080	
6.625	102.464	102.442	102.396	
6.750	103.055	103.012	102.967	
6.875	103.153	103.029	102.893	
6.990	103.661	103.537	103.401	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	98.083	98.035	97.978	
5.125	98.357	98.309	98.252	
5.250	99.541	99.493	99.436	
5.375	99.470	99.400	99.329	
5.500	99.777	99.707	99.636	
5.625	99.953	99.883	99.812	
5.750	100.655	100.584	100.513	
5.875	100.140	100.071	100.007	
5.990	100.458	100.389	100.325	
6.125	100.594	100.525	100.461	
6.250	101.038	100.968	100.905	
6.375	100.932	100.883	100.819	
6.500	101.205	101.156	101.092	
6.625	101.359	101.310	101.246	
6.750	102.461	102.412	102.348	
6.875	102.398	102.349	102.285	
6.990	102.735	102.685	102.622	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.524	95.473	95.427	
5.250	97.858	97.781	97.721	
5.375	98.037	97.960	97.900	
5.500	98.542	98.464	98.404	
5.625	98.964	98.887	98.827	
5.750	100.062	99.985	99.924	
5.875	100.379	100.287	100.196	
5.990	100.793	100.700	100.610	
6.125	101.175	101.083	100.992	
6.250	101.391	101.299	101.208	
6.375	101.535	101.513	101.467	
6.500	101.896	101.873	101.828	
6.625	102.258	102.236	102.190	
6.750	101.724	101.702	101.657	
6.875	101.432	101.308	101.172	
6.990	101.646	101.522	101.386	
7.125	102.011	101.887	101.751	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.602	96.551	96.506	
5.125	97.008	96.957	96.912	
5.250	98.463	98.385	98.325	
5.375	98.907	98.830	98.770	
5.500	99.345	99.268	99.208	
5.625	99.653	99.576	99.516	
5.750	100.506	100.429	100.368	
5.875	100.847	100.754	100.664	
5.990	101.306	101.213	101.123	
6.125	101.593	101.501	101.411	
6.250	102.208	102.116	102.025	
6.375	102.374	102.352	102.306	
6.500	102.808	102.786	102.740	
6.625	103.124	103.102	103.056	
6.750	103.715	103.672	103.627	
6.875	103.813	103.689	103.553	
6.990	104.321	104.197	104.061	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	95.324	95.273	95.227	
5.250	97.658	97.581	97.521	
5.375	97.837	97.760	97.700	
5.500	98.342	98.264	98.204	
5.625	98.764	98.687	98.627	
5.750	99.862	99.785	99.724	
5.875	100.179	100.087	99.996	
5.990	100.593	100.500	100.410	
6.125	100.975	100.883	100.792	
6.250	101.191	101.099	101.008	
6.375	101.335	101.313	101.267	
6.500	101.696	101.673	101.628	
6.625	102.058	102.036	101.990	
6.750	101.524	101.502	101.457	
6.875	101.232	101.108	100.972	
6.990	101.446	101.322	101.186	
7.125	101.811	101.687	101.551	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.602	96.551	96.506	
5.125	97.008	96.957	96.912	
5.250	98.463	98.385	98.325	
5.375	98.907	98.830	98.770	
5.500	99.345	99.268	99.208	
5.625	99.653	99.576	99.516	
5.750	100.506	100.429	100.368	
5.875	100.847	100.754	100.664	
5.990	101.306	101.213	101.123	
6.125	101.593	101.501	101.411	
6.250	102.208	102.116	102.025	
6.375	102.374	102.352	102.306	
6.500	102.808	102.786	102.740	
6.625	103.124	103.102	103.056	
6.750	103.715	103.672	103.627	
6.875	103.813	103.689	103.553	
6.990	104.321	104.197	104.061	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	95.324	95.273	95.227	
5.250	97.658	97.581	97.521	
5.375	97.837	97.760	97.700	
5.500	98.342	98.264	98.204	
5.625	98.764	98.687	98.627	
5.750	99.862	99.785	99.724	
5.875	100.179	100.087	99.996	
5.990	100.593	100.500	100.410	
6.125	100.975	100.883	100.792	
6.250	101.191	101.099	101.008	
6.375	101.335	101.313	101.267	
6.500	101.696	101.673	101.628	
6.625	102.058	102.036	101.990	
6.750	101.524	101.502	101.457	
6.875	101.232	101.108	100.972	
6.990	101.446	101.322	101.186	
7.125	101.811	101.687	101.551	

LLPAs

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

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

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

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

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



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

Effective: June 3, 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	96.563	96.512	96.467		4.990	95.763	95.712	95.667		4.990	97.904	97.856	97.799		5.125	95.872	95.821	95.775	
5.125	96.989	96.939	96.893		5.125	96.189	96.139	96.093		5.125	98.199	98.150	98.094		5.250	97.801	97.724	97.663	
5.250	98.271	98.194	98.134		5.250	97.471	97.394	97.334		5.250	99.210	99.162	99.105		5.375	98.276	98.198	98.138	
5.375	98.769	98.692	98.632		5.375	97.969	97.892	97.832		5.375	99.192	99.122	99.051		5.500	98.617	98.540	98.479	
5.500	99.275	99.198	99.138		5.500	98.475	98.398	98.338		5.500	99.567	99.497	99.426		5.625	99.025	98.948	98.887	
5.625	99.633	99.556	99.496		5.625	98.833	98.756	98.696		5.625	99.793	99.723	99.652		5.750	99.907	99.829	99.769	
5.750	100.258	100.181	100.120		5.750	99.458	99.381	99.320		5.750	100.267	100.196	100.125		5.875	99.992	99.900	99.809	
5.875	100.548	100.466	100.385		5.875	99.748	99.666	99.585		5.875	99.702	99.633	99.569		5.990	100.350	100.258	100.167	
5.990	101.165	101.073	100.982		5.990	100.365	100.273	100.182		5.990	100.177	100.108	100.044		6.125	100.766	100.674	100.583	
6.125	101.492	101.400	101.309		6.125	100.692	100.600	100.509		6.125	100.353	100.283	100.219		6.250	101.036	100.944	100.853	
6.250	101.847	101.755	101.664		6.250	101.047	100.955	100.864		6.250	100.537	100.468	100.404		6.375	100.932	100.910	100.865	
6.375	101.685	101.662	101.617		6.375	100.885	100.862	100.817		6.375	100.103	100.053	99.990		6.500	101.221	101.199	101.154	
6.500	102.076	102.054	102.009		6.500	101.276	101.254	101.209		6.500	100.333	100.284	100.220		6.625	101.664	101.642	101.596	
6.625	102.345	102.322	102.277		6.625	101.545	101.522	101.477		6.625	100.440	100.391	100.327		6.750	101.327	101.305	101.260	
6.750	103.342	103.299	103.254		6.750	102.542	102.499	102.454		6.750	101.948	101.899	101.835		6.875	100.844	100.720	100.584	
6.875	103.568	103.443	103.307		6.875	102.768	102.643	102.507		6.875	102.012	101.963	101.899		6.990	101.185	101.061	100.925	
6.990	103.953	103.829	103.693		6.990	103.153	103.029	102.893		6.990	102.227	102.178	102.114		7.125	100.929	100.805	100.669	

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	96.313	96.262	96.217		5.125	95.722	95.671	95.625		4.990	96.313	96.262	96.217		5.125	95.722	95.671	95.625	
5.125	96.739	96.689	96.643		5.250	97.651	97.574	97.513		5.125	96.739	96.689	96.643		5.250	97.651	97.574	97.513	
5.250	98.021	97.944	97.884		5.375	98.126	98.048	97.988		5.250	98.021	97.944	97.884		5.375	98.126	98.048	97.988	
5.375	98.519	98.442	98.382		5.500	98.467	98.390	98.329		5.375	98.519	98.442	98.382		5.500	98.467	98.390	98.329	
5.500	99.025	98.948	98.888		5.625	98.875	98.798	98.737		5.500	99.025	98.948	98.888		5.625	98.875	98.798	98.737	
5.625	99.383	99.306	99.246		5.750	99.757	99.679	99.619		5.625	99.383	99.306	99.246		5.750	99.757	99.679	99.619	
5.750	100.008	99.931	99.870		5.875	99.842	99.760	99.659		5.750	100.008	99.931	99.870		5.875	99.842	99.760	99.659	
5.875	100.298	100.206	100.115		5.990	100.200	100.108	100.017		5.875	100.298	100.206	100.115		5.990	100.200	100.108	100.017	
5.990	100.915	100.823	100.732		6.125	100.616	100.524	100.433		5.990	100.915	100.823	100.732		6.125	100.616	100.524	100.433	
6.125	101.242	101.150	101.059		6.250	100.886	100.794	100.703		6.125	101.242	101.150	101.059		6.250	100.886	100.794	100.703	
6.250	101.597	101.505	101.414		6.375	100.782	100.700	100.715		6.250	101.597	101.505	101.414		6.375	100.782	100.700	100.715	
6.375	101.435	101.412	101.367		6.500	101.071	101.049	101.004		6.375	101.435	101.412	101.367		6.500	101.071	101.049	101.004	
6.500	101.826	101.804	101.759		6.625	101.514	101.492	101.446		6.500	101.826	101.804	101.759		6.625	101.514	101.492	101.446	
6.625	102.095	102.072	102.027		6.750	101.177	101.155	101.110		6.625	102.095	102.072	102.027		6.750	101.177	101.155	101.110	
6.750	103.092	103.049	103.004		6.875	100.694	100.570	100.434		6.750	103.092	103.049	103.004		6.875	100.694	100.570	100.434	
6.875	103.318	103.193	103.057		6.990	101.035	100.911	100.775		6.875	103.318	103.193	103.057		6.990	101.035	100.911	100.775	
6.990	103.703	103.579	103.443		7.125	100.779	100.655	100.519		6.990	103.703	103.579	103.443		7.125	100.779	100.655	100.519	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	97.751	97.674	97.614	
5.375	98.249	98.172	98.112	
5.500	98.755	98.678	98.618	
5.625	99.113	99.036	98.976	
5.750	99.738	99.661	99.600	
5.875	100.028	99.936	99.845	
5.990	100.645	100.553	100.462	
6.125	100.972	100.880	100.789	
6.250	101.327	101.235	101.144	
6.375	101.165	101.142	101.097	
6.500	101.556	101.534	101.489	
6.625	101.825	101.802	101.757	
6.750	102.822	102.779	102.734	
6.875	103.048	102.923	102.787	
6.990	103.433	103.309	103.173	
7.125	103.940	103.816	103.680	
7.250	104.436	104.312	104.176	

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: June 3, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	96.863	96.812	96.767	
5.125	97.289	97.239	97.193	
5.250	98.571	98.494	98.434	
5.375	99.069	98.992	98.932	
5.500	99.575	99.498	99.438	
5.625	99.933	99.856	99.796	
5.750	100.558	100.481	100.420	
5.875	100.848	100.756	100.665	
5.990	101.465	101.373	101.282	
6.125	101.792	101.700	101.609	
6.250	102.147	102.055	101.964	
6.375	101.985	101.962	101.917	
6.500	102.376	102.354	102.309	
6.625	102.645	102.622	102.577	
6.750	103.642	103.599	103.554	
6.875	103.868	103.743	103.607	
6.990	104.253	104.129	103.993	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	98.204	98.156	98.099	
5.125	98.499	98.450	98.394	
5.250	99.510	99.462	99.405	
5.375	99.492	99.422	99.351	
5.500	99.867	99.797	99.726	
5.625	100.093	100.023	99.952	
5.750	100.567	100.496	100.425	
5.875	100.002	99.933	99.869	
5.990	100.477	100.408	100.344	
6.125	100.653	100.583	100.519	
6.250	100.837	100.768	100.704	
6.375	100.403	100.353	100.290	
6.500	100.633	100.584	100.520	
6.625	100.740	100.691	100.627	
6.750	102.248	102.199	102.135	
6.875	102.312	102.263	102.199	
6.990	102.527	102.478	102.414	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.613	96.562	96.517	
5.125	97.039	96.989	96.943	
5.250	98.321	98.244	98.184	
5.375	98.819	98.742	98.682	
5.500	99.325	99.248	99.188	
5.625	99.683	99.606	99.546	
5.750	100.308	100.231	100.170	
5.875	100.598	100.506	100.415	
5.990	101.215	101.123	101.032	
6.125	101.542	101.450	101.359	
6.250	101.897	101.805	101.714	
6.375	101.735	101.712	101.667	
6.500	102.126	102.104	102.059	
6.625	102.395	102.372	102.327	
6.750	103.392	103.349	103.304	
6.875	103.618	103.493	103.357	
6.990	104.003	103.879	103.743	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.613	96.562	96.517	
5.125	97.039	96.989	96.943	
5.250	98.321	98.244	98.184	
5.375	98.819	98.742	98.682	
5.500	99.325	99.248	99.188	
5.625	99.683	99.606	99.546	
5.750	100.308	100.231	100.170	
5.875	100.598	100.506	100.415	
5.990	101.215	101.123	101.032	
6.125	101.542	101.450	101.359	
6.250	101.897	101.805	101.714	
6.375	101.735	101.712	101.667	
6.500	102.126	102.104	102.059	
6.625	102.395	102.372	102.327	
6.750	103.392	103.349	103.304	
6.875	103.618	103.493	103.357	
6.990	104.003	103.879	103.743	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.172	96.121	96.075	
5.250	98.101	98.024	97.963	
5.375	98.576	98.498	98.438	
5.500	98.917	98.840	98.779	
5.625	99.325	99.248	99.187	
5.750	100.207	100.129	100.069	
5.875	100.292	100.200	100.109	
5.990	100.650	100.558	100.467	
6.125	101.066	100.974	100.883	
6.250	101.336	101.244	101.153	
6.375	101.232	101.210	101.165	
6.500	101.521	101.499	101.454	
6.625	101.964	101.942	101.896	
6.750	101.627	101.605	101.560	
6.875	101.144	101.020	100.884	
6.990	101.485	101.361	101.225	
7.125	101.229	101.105	100.969	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	96.022	95.971	95.925	
5.250	97.951	97.874	97.813	
5.375	98.426	98.348	98.288	
5.500	98.767	98.690	98.629	
5.625	99.175	99.098	99.037	
5.750	100.057	99.979	99.919	
5.875	100.142	100.050	99.959	
5.990	100.500	100.408	100.317	
6.125	100.916	100.824	100.733	
6.250	101.186	101.094	101.003	
6.375	101.082	101.060	101.015	
6.500	101.371	101.349	101.304	
6.625	101.814	101.792	101.746	
6.750	101.477	101.455	101.410	
6.875	100.994	100.870	100.734	
6.990	101.335	101.211	101.075	
7.125	101.079	100.955	100.819	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	96.022	95.971	95.925	
5.250	97.951	97.874	97.813	
5.375	98.426	98.348	98.288	
5.500	98.767	98.690	98.629	
5.625	99.175	99.098	99.037	
5.750	100.057	99.979	99.919	
5.875	100.142	100.050	99.959	
5.990	100.500	100.408	100.317	
6.125	100.916	100.824	100.733	
6.250	101.186	101.094	101.003	
6.375	101.082	101.060	101.015	
6.500	101.371	101.349	101.304	
6.625	101.814	101.792	101.746	
6.750	101.477	101.455	101.410	
6.875	100.994	100.870	100.734	
6.990	101.335	101.211	101.075	
7.125	101.079	100.955	100.819	

SELECT VA 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	96.022	95.971	95.925	
5.250	97.951	97.874	97.813	
5.375	98.426	98.348	98.288	
5.500	98.767	98.690	98.629	
5.625	99.175	99.098	99.037	
5.750	100.057	99.979	99.919	
5.875	100.142	100.050	99.959	
5.990	100.500	100.408	100.317	
6.125	100.916	100.824	100.733	
6.250	101.186	101.094	101.003	
6.375	101.082	101.060	101.015	
6.500	101.371	101.349	101.304	
6.625	101.814	101.792	101.746	
6.750	101.477	101.455	101.410	
6.875	100.994	100.870	100.734	
6.990	101.335	101.211	101.075	
7.125	101.079	100.955	100.819	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	96.863	96.812	96.767	
5.125	97.289	97.239	97.193	
5.250	98.571	98.494	98.434	
5.375	99.069	98.992	98.932	
5.500	99.575	99.498	99.438	
5.625	99.933	99.856	99.796	
5.750	100.558	100.481	100.420	
5.875	100.848	100.756	100.665	
5.990	101.465	101.373	101.282	
6.125	101.792	101.700	101.609	
6.250	102.147	102.055	101.964	
6.375	101.985	101.962	101.917	
6.500	102.376	102.354	102.309	
6.625	102.645	102.622	102.577	
6.750	103.642	103.599	103.554	
6.875	103.868	103.743	103.607	
6.990	104.253	104.129	103.993	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.997	95.946	95.900	
5.250	97.926	97.849	97.788	
5.375	98.401	98.323	98.263	
5.500	98.742	98.665	98.604	
5.625	99.150	99.073	99.012	
5.750	100.032	99.954	99.894	
5.875	100.117	100.025	99.934	
5.990	100.475	100.383	100.292	
6.125	100.891	100.799	100.708	
6.250	101.161	101.069	100.978	
6.375	101.057	101.035	100.990	
6.500	101.346	101.324	101.279	
6.625	101.789	101.767	101.721	
6.750	101.452	101.430	101.385	
6.875	100.969	100.845	100.709	
6.990	101.310	101.186	101.050	
7.125	101.054	100.930	100.794	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.954	97.906	97.849	
5.125	98.249	98.200	98.144	
5.250	99.260	99.212	99.155	
5.375	99.242	99.172	99.101	
5.500	99.617	99.547	99.476	
5.625	99.843	99.773	99.702	
5.750	100.317	100.246	100.175	
5.875	99.752	99.683	99.619	
5.990	100.227	100.158	100.094	
6.125	100.403	100.333	100.269	
6.250	100.587	100.518	100.454	
6.375	100.153	100.103	100.040	
6.500	100.383	100.334	100.270	
6.625	100.490	100.441	100.377	
6.750	101.998	101.949	101.885	
6.875	102.062	102.013	101.949	
6.990	102.277	102.228	102.164	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	96.343	96.292	96.247	
5.125	96.769	96.719	96.673	
5.250	98.051	97.974	97.914	
5.375	98.549	98.472	98.412	
5.500	99.055	98.978	98.918	
5.625	99.413	99.336	99.276	
5.750	100.038	99.961	99.900	
5.875	100.328	100.236	100.145	
5.990	100.945	100.853	100.762	
6.125	101.272	101.180	101.089	
6.250	101.627	101.535	101.444	
6.375	101.465	101.442	101.397	
6.5				



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

Effective: June 3, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (30S)				
Rate	15 Day	30 Day	45 Day	
4.625	96.012	96.004	95.892	
4.750	96.669	96.632	96.485	
4.875	97.163	97.125	96.979	
5.000	97.554	97.517	97.370	
5.125	97.469	97.431	97.285	
5.250	98.014	97.946	97.766	
5.375	98.441	98.373	98.193	
5.500	98.914	98.846	98.667	
5.625	98.819	98.751	98.571	

FHA 5/1 ARM HB - (30SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	95.447	95.440	95.327	
4.750	96.132	96.094	95.948	
4.875	96.611	96.573	96.427	
5.000	96.982	96.944	96.798	
5.125	96.872	96.835	96.688	
5.250	97.465	97.396	97.217	
5.375	97.865	97.797	97.617	
5.500	98.306	98.237	98.058	
5.625	98.174	98.106	97.926	

VA 5/1 ARM - (40S)				
Rate	15 Day	30 Day	45 Day	
4.625	95.874	95.866	95.754	
4.750	96.725	96.687	96.541	
4.875	97.161	97.123	96.976	
5.000	97.489	97.452	97.305	
5.125	97.301	97.263	97.117	
5.250	98.056	97.988	97.808	
5.375	98.418	98.350	98.170	
5.500	98.824	98.756	98.576	
5.625	98.625	98.557	98.377	
5.750	98.689	98.590	98.377	

VA 5/1 ARM HB - (40SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	95.270	95.263	95.150	
4.750	96.155	96.117	95.971	
4.875	96.568	96.531	96.384	
5.000	96.869	96.831	96.685	
5.125	96.652	96.614	96.468	
5.250	97.467	97.399	97.219	
5.375	97.795	97.727	97.547	
5.500	98.161	98.093	97.913	
5.625	97.927	97.859	97.679	
5.750	98.082	97.983	97.770	

LLPAs

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

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

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

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

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

FHA State Tier Adjustment		
Tier 1 States	CA, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375
3-4 Units		
-0.500		
VA IRRRL >100% CLTV (Sub Fin)		
-1.000		
NC Floor Price		
99.750		



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

Effective: June 3, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	96.642	96.591	96.546	
5.125	97.048	96.997	96.952	
5.250	98.503	98.425	98.365	
5.375	98.947	98.870	98.810	
5.500	99.385	99.308	99.248	
5.625	99.693	99.616	99.556	
5.750	100.546	100.469	100.408	
5.875	100.887	100.794	100.704	
5.990	101.346	101.253	101.163	
6.125	101.633	101.541	101.451	
6.250	102.248	102.156	102.065	
6.375	102.414	102.392	102.346	
6.500	102.848	102.826	102.780	
6.625	103.164	103.142	103.096	
6.750	103.755	103.712	103.667	
6.875	103.883	103.729	103.593	
6.990	104.361	104.237	104.101	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.678	97.600	97.540	
5.375	98.122	98.045	97.985	
5.500	98.560	98.483	98.423	
5.625	98.868	98.791	98.731	
5.750	99.721	99.644	99.583	
5.875	100.062	99.969	99.879	
5.990	100.521	100.428	100.338	
6.125	100.808	100.716	100.626	
6.250	101.423	101.331	101.240	
6.375	101.589	101.567	101.521	
6.500	102.023	102.001	101.955	
6.625	102.339	102.317	102.271	
6.750	102.930	102.887	102.842	
6.875	103.028	102.904	102.768	
6.990	103.536	103.412	103.276	
7.125	104.043	103.919	103.783	
7.250	104.539	104.415	104.279	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.958	97.910	97.863	
5.125	98.232	98.184	98.127	
5.250	99.416	99.368	99.311	
5.375	99.345	99.275	99.204	
5.500	99.652	99.582	99.511	
5.625	99.828	99.758	99.687	
5.750	100.530	100.459	100.388	
5.875	100.015	99.946	99.882	
5.990	100.333	100.264	100.200	
6.125	100.469	100.400	100.336	
6.250	100.913	100.843	100.780	
6.375	100.807	100.758	100.694	
6.500	101.080	101.031	100.967	
6.625	101.234	101.185	101.121	
6.750	102.336	102.287	102.223	
6.875	102.273	102.224	102.160	
6.990	102.610	102.560	102.497	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.433	97.356	97.296	
5.375	97.612	97.535	97.475	
5.500	98.117	98.039	97.979	
5.625	98.539	98.462	98.402	
5.750	99.637	99.560	99.499	
5.875	99.954	99.862	99.771	
5.990	100.368	100.275	100.185	
6.125	100.750	100.658	100.567	
6.250	100.966	100.874	100.783	
6.375	101.110	101.088	101.042	
6.500	101.471	101.448	101.403	
6.625	101.833	101.811	101.765	
6.750	101.299	101.277	101.232	
6.875	101.007	100.983	100.747	
6.990	101.221	101.097	100.961	
7.125	101.586	101.462	101.326	
7.250	102.082	101.958	101.822	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.271	98.194	98.134	
5.375	98.769	98.692	98.632	
5.500	99.275	99.198	99.138	
5.625	99.633	99.556	99.496	
5.750	100.258	100.181	100.120	
5.875	100.548	100.456	100.365	
5.990	101.165	101.073	100.982	
6.125	101.492	101.400	101.309	
6.250	101.847	101.755	101.664	
6.375	101.695	101.662	101.617	
6.500	102.076	102.054	102.009	
6.625	102.345	102.322	102.277	
6.750	103.342	103.299	103.254	
6.875	103.568	103.443	103.307	
6.990	103.953	103.829	103.693	
7.125	104.460	104.336	104.200	
7.250	104.956	104.832	104.696	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.221	97.144	97.084	
5.375	97.719	97.642	97.582	
5.500	98.225	98.148	98.088	
5.625	98.583	98.506	98.446	
5.750	99.208	99.131	99.070	
5.875	99.498	99.406	99.315	
5.990	100.115	100.023	99.932	
6.125	100.442	100.350	100.259	
6.250	100.797	100.705	100.614	
6.375	100.635	100.612	100.567	
6.500	101.026	101.004	100.959	
6.625	101.295	101.272	101.227	
6.750	102.292	102.249	102.204	
6.875	102.518	102.393	102.257	
6.990	102.903	102.779	102.643	
7.125	103.410	103.286	103.150	
7.250	103.906	103.782	103.646	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.654	97.606	97.549	
5.125	97.949	97.900	97.844	
5.250	98.960	98.912	98.855	
5.375	98.942	98.872	98.801	
5.500	99.317	99.247	99.176	
5.625	99.543	99.473	99.402	
5.750	100.017	99.946	99.875	
5.875	99.452	99.383	99.319	
5.990	99.927	99.858	99.794	
6.125	100.103	100.033	99.969	
6.250	100.287	100.218	100.154	
6.375	99.853	99.803	99.740	
6.500	100.083	100.034	99.970	
6.625	100.190	100.141	100.077	
6.750	101.698	101.649	101.585	
6.875	101.762	101.713	101.649	
6.990	101.977	101.928	101.864	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.626	97.549	97.488	
5.375	98.101	98.023	97.963	
5.500	98.442	98.365	98.304	
5.625	98.890	98.773	98.712	
5.750	99.732	99.654	99.594	
5.875	99.817	99.725	99.634	
5.990	100.175	100.083	99.992	
6.125	100.591	100.499	100.408	
6.250	100.861	100.769	100.678	
6.375	100.757	100.735	100.690	
6.500	101.046	101.024	100.979	
6.625	101.489	101.467	101.421	
6.750	101.152	101.130	101.085	
6.875	100.669	100.545	100.409	
6.990	101.010	100.886	100.750	
7.125	100.754	100.630	100.494	
7.250	101.250	101.126	100.990	

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



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

Effective:

Wednesday, June 3, 2026

Jumbo One Pricing

Jumbo One 30 Year Fixed - (801D)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.106	99.013	98.825	98.638
6.250	99.490	99.396	99.208	99.021
6.375	99.877	99.723	99.536	99.348
6.500	100.296	100.003	99.815	99.628
6.625	100.336	100.242	100.054	99.867
6.750	100.561	100.467	100.280	100.092
6.875	100.780	100.686	100.499	100.311
7.000	101.004	100.910	100.722	100.535
7.125	101.222	101.128	100.941	100.753
7.250	101.441	101.347	101.160	100.972
7.375	101.620	101.526	101.338	101.151
7.500	101.786	101.693	101.505	101.318
7.625	101.942	101.848	101.660	101.473
7.750	102.097	102.003	101.816	101.628
7.875	102.252	102.158	101.971	101.783
8.000	102.407	102.314	102.126	101.939
8.125	102.563	102.469	102.281	102.094
8.250	102.718	102.624	102.437	102.249
8.375	102.873	102.779	102.592	102.404

Jumbo One 10/6 ARM - (8106D)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.327	99.234	99.046	98.859
6.375	99.570	99.476	99.288	99.101
6.500	99.810	99.716	99.529	99.341
6.625	99.877	99.784	99.596	99.409
6.750	100.087	99.993	99.806	99.618
6.875	100.297	100.203	100.015	99.828
7.000	100.506	100.413	100.225	100.038
7.125	100.716	100.622	100.435	100.247
7.250	100.926	100.832	100.645	100.457
7.375	101.136	101.042	100.854	100.667
7.500	101.345	101.252	101.064	100.877
7.625	101.555	101.461	101.274	101.086
7.750	101.765	101.671	101.484	101.296
7.875	101.974	101.881	101.693	101.506
8.000	102.184	102.090	101.903	101.715

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

ARM Notes	
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	97.544	97.435	97.263	97.044
5.875	97.948	97.839	97.667	97.448
6.000	98.352	98.242	98.070	97.852
6.125	98.700	98.591	98.419	98.200
6.250	99.049	98.939	98.768	98.549
6.375	99.514	99.405	99.233	99.014
6.500	99.979	99.870	99.698	99.479
6.625	100.051	99.942	99.770	99.551
6.750	100.124	100.014	99.843	99.624
6.875	100.219	100.110	99.938	99.719
7.000	100.315	100.205	100.034	99.815
7.125	100.388	100.278	100.106	99.888
7.250	100.460	100.351	100.179	99.960
7.375	100.672	100.563	100.391	100.172
7.500	100.884	100.775	100.603	100.384

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.544	97.435	97.263	97.044
5.875	97.948	97.839	97.667	97.448
6.000	98.352	98.242	98.070	97.852
6.125	98.700	98.591	98.419	98.200
6.250	99.049	98.939	98.768	98.549
6.375	99.514	99.405	99.233	99.014
6.500	99.979	99.870	99.698	99.479
6.625	100.051	99.942	99.770	99.551
6.750	100.124	100.014	99.843	99.624
6.875	100.219	100.110	99.938	99.719
7.000	100.315	100.205	100.034	99.815
7.125	100.388	100.278	100.106	99.888
7.250	100.460	100.351	100.179	99.960
7.375	100.672	100.563	100.391	100.172
7.500	100.884	100.775	100.603	100.384

Jumbo One Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.544	97.435	97.263	97.044
5.875	97.948	97.839	97.667	97.448
6.000	98.352	98.242	98.070	97.852
6.125	98.700	98.591	98.419	98.200
6.250	99.049	98.939	98.768	98.549
6.375	99.514	99.405	99.233	99.014
6.500	99.979	99.870	99.698	99.479
6.625	100.051	99.942	99.770	99.551
6.750	100.124	100.014	99.843	99.624
6.875	100.219	100.110	99.938	99.719
7.000	100.315	100.205	100.034	99.815
7.125	100.388	100.278	100.106	99.888
7.250	100.460	100.351	100.179	99.960
7.375	100.672	100.563	100.391	100.172
7.500	100.884	100.775	100.603	100.384

Jumbo One Premier 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.965	95.855	95.683	95.465
5.625	96.287	96.177	96.005	95.787
5.750	96.609	96.499	96.327	96.109
5.875	96.952	96.843	96.671	96.452
6.000	97.296	97.186	97.014	96.796
6.125	97.615	97.506	97.334	97.115
6.250	97.935	97.826	97.654	97.435
6.375	98.316	98.206	98.034	97.816
6.500	98.697	98.587	98.415	98.197
6.625	99.131	99.022	98.850	98.631
6.750	99.566	99.457	99.285	99.066

Jumbo One Premier 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.429	95.320	95.148	94.929
5.375	95.759	95.650	95.478	95.259
5.500	96.096	95.987	95.815	95.596
5.625	96.393	96.283	96.112	95.893
5.750	96.671	96.561	96.389	96.171
5.875	96.970	96.861	96.689	96.470
6.000	97.267	97.157	96.985	96.767
6.125	97.553	97.444	97.272	97.053
6.250	97.801	97.692	97.520	97.301
6.375	98.057	97.947	97.775	97.557
6.500	98.313	98.204	98.032	97.813
6.625	98.347	98.238	98.066	97.847
6.750	98.382	98.273	98.101	97.882
6.875	98.600	98.491	98.319	98.100
7.000	98.819	98.710	98.538	98.319

Loan Level Price Adjustments (LLPAs)

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

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Jumbo ONE Select Pricing

Jumbo ONE Select 30 YR Fixed - (901)				Jumbo ONE Select 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY	Note Rate	15 DAY	30 DAY	45 DAY
6.000	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	99.250	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