

Ratesheet Code: RS-WS

Effective Date: 6/17/26 7:27 AM

Table of Contents	
Pages	Product
2	FannieMae Products
3	FannieMae Select
4	FreddieMac Products
5	FreddieMac Select
6	Agency LLPAs
7-8	CalHFA / MaxONE
9-10	Government Products
11-13	Jumbo Product
Lock Expiration Days	
15 Day	07/01/26
30 Day	07/16/26
45 Day	07/31/26
60 Day	08/17/26
Mortgage Clause	
OCMBC, INC. ISAQA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612	
2025 FHA/VA Loan Limits	
# of Units	Loan Limits
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250
2026 Conforming Loan Limits	
# of Units	Loan Limits
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750

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

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

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

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

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



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

Wholesale

Effective: June 17, 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	94.721	94.670	94.626	94.583	4.875	94.304	94.252	94.209	94.166	5.750	99.770	99.675	99.595	99.515
4.990	95.360	95.308	95.265	95.221	4.990	94.942	94.891	94.847	94.804	5.875	100.283	100.188	100.108	100.028
5.125	96.054	96.002	95.959	95.916	5.125	95.655	95.603	95.560	95.516	5.990	100.708	100.613	100.533	100.453
5.250	96.432	96.380	96.335	96.290	5.250	96.042	95.990	95.945	95.901	6.125	101.181	101.086	101.006	100.926
5.375	97.082	97.030	96.985	96.940	5.375	96.700	96.648	96.604	96.559	6.250	101.155	101.035	100.937	100.839
5.500	97.686	97.634	97.590	97.545	5.500	97.303	97.251	97.206	97.161	6.375	101.711	101.591	101.493	101.395
5.625	98.220	98.169	98.124	98.079	5.625	97.880	97.829	97.784	97.739	6.500	102.113	101.993	101.895	101.797
5.750	98.885	98.825	98.773	98.721	5.750	98.543	98.482	98.430	98.379	6.625	102.353	102.234	102.135	102.037
5.875	99.450	99.390	99.338	99.286	5.875	99.105	99.045	98.993	98.941	6.750	102.444	102.274	102.145	102.016
5.990	99.922	99.861	99.810	99.758	5.990	99.577	99.516	99.465	99.413	6.875	102.711	102.542	102.412	102.283
6.125	100.430	100.369	100.318	100.266	6.125	100.085	100.024	99.973	99.921	6.990	103.144	102.975	102.845	102.716
6.250	100.812	100.727	100.656	100.586	6.250	100.467	100.382	100.311	100.241	7.125	103.478	103.308	103.179	103.050
6.375	101.399	101.313	101.243	101.173	6.375	101.054	100.968	100.898	100.828	7.250	104.570	104.383	104.238	104.093
6.500	101.815	101.729	101.659	101.589	6.500	101.470	101.384	101.314	101.244	7.375	104.886	104.699	104.554	104.409
6.625	102.049	101.963	101.893	101.822	6.625	101.704	101.618	101.548	101.477	7.500	105.064	104.877	104.732	104.588
6.750	102.554	102.418	102.311	102.205	6.750	102.209	102.073	101.966	101.860	7.625	105.360	105.172	105.028	104.883
6.875	102.665	102.529	102.422	102.315	6.875	102.320	102.184	102.077	101.970	7.750	105.638	105.451	105.307	105.163
6.990	103.069	102.963	102.877	102.792	6.990	102.724	102.618	102.532	102.447	7.875	105.840	105.654	105.515	105.376
7.125	103.444	103.366	103.300	103.235	7.125	103.099	103.021	102.955	102.890	7.990	105.909	105.736	105.608	105.480
7.250	104.758	104.571	104.426	104.282	7.250	104.413	104.226	104.081	103.937	8.125	106.132	105.979	105.864	105.750
7.375	105.027	104.841	104.696	104.551	7.375	104.682	104.496	104.351	104.206					
7.500	105.335	105.148	105.004	104.859	7.500	104.990	104.803	104.659	104.514					
7.625	105.590	105.403	105.259	105.114	7.625	105.245	105.058	104.914	104.769					

FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	98.035	97.987	97.947	97.907	5.990	100.917	100.828	100.755	100.683	5.750	98.535	98.475	98.423	98.371
4.990	98.424	98.375	98.336	98.296	6.125	101.133	101.044	100.971	100.898	5.875	99.100	99.040	98.988	98.936
5.125	98.849	98.801	98.761	98.721	6.250	101.444	101.395	101.356	101.316	5.990	99.572	99.511	99.460	99.408
5.250	99.298	99.226	99.166	99.106	6.375	101.788	101.740	101.700	101.661	6.125	100.080	100.019	99.968	99.916
5.375	99.704	99.631	99.572	99.512	6.500	101.999	101.951	101.911	101.871	6.250	100.462	100.377	100.306	100.236
5.500	100.091	100.018	99.959	99.899	6.625	102.072	102.024	101.984	101.944	6.375	101.049	100.963	100.893	100.823
5.625	100.455	100.382	100.322	100.263	6.750	102.376	102.328	102.288	102.248	6.500	101.517	101.432	101.361	101.291
5.750	100.781	100.708	100.649	100.589	6.875	102.437	102.389	102.349	102.310	6.625	101.827	101.742	101.671	101.601
5.875	101.069	100.997	100.937	100.878	6.990	102.693	102.645	102.605	102.565	6.750	102.204	102.068	101.961	101.855
5.990	101.314	101.242	101.182	101.123	7.125	102.840	102.792	102.752	102.712	6.875	102.386	102.250	102.143	102.036
6.125	101.602	101.529	101.469	101.410	7.250	102.871	102.806	102.753	102.700	6.990	102.856	102.720	102.613	102.506
6.250	101.755	101.690	101.637	101.584	7.375	102.946	102.881	102.828	102.775	7.125	103.268	103.131	103.025	102.918
6.375	102.138	102.074	102.021	101.968	7.500	102.773	102.709	102.656	102.603	7.250	104.408	104.221	104.076	103.932
6.500	102.387	102.330	102.284	102.237	7.625	102.887	102.823	102.770	102.717	7.375	104.677	104.491	104.346	104.201
6.625	102.509	102.461	102.421	102.382	7.750	102.998	102.934	102.881	102.828	7.500	104.985	104.798	104.654	104.509
6.750	102.872	102.824	102.784	102.745	7.875	103.111	103.047	102.994	102.941	7.625	105.240	105.053	104.909	104.764
6.875	102.985	102.936	102.897	102.857	7.990	103.089	103.025	102.972	102.919	7.750	105.310	105.160	105.047	104.935
6.990	103.284	103.236	103.196	103.156	8.125	103.212	103.148	103.095	103.042	7.875	105.521	105.403	105.312	105.221
										7.990	105.564	105.473	105.400	105.327
										8.125	105.584	105.511	105.451	105.391

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	96.307	96.255	96.210	96.165	4.875	93.729	93.677	93.634	93.591	5.750	99.695	99.600	99.520	99.440
5.500	96.911	96.859	96.815	96.770	4.990	94.367	94.316	94.272	94.229	5.875	100.208	100.113	100.033	99.953
5.625	97.445	97.394	97.349	97.304	5.125	95.080	95.028	94.985	94.941	5.990	100.633	100.538	100.458	100.378
5.750	98.110	98.050	97.998	97.946	5.250	95.467	95.415	95.370	95.326	6.125	101.106	101.011	100.931	100.851
5.875	98.675	98.615	98.563	98.511	5.375	96.125	96.073	96.029	95.984	6.250	101.080	100.960	100.862	100.764
5.990	99.147	99.086	99.035	98.983	5.500	96.728	96.676	96.631	96.586	6.375	101.636	101.516	101.418	101.320
6.125	99.655	99.594	99.543	99.491	5.625	97.305	97.254	97.209	97.164	6.500	102.038	101.918	101.820	101.722
6.250	100.037	99.952	99.881	99.811	5.750	97.968	97.907	97.855	97.804	6.625	102.278	102.159	102.060	101.962
6.375	100.624	100.538	100.468	100.398	5.875	98.530	98.470	98.418	98.366	6.750	102.369	102.199	102.070	101.941
6.500	101.040	100.954	100.884	100.814	5.990	99.002	98.941	98.890	98.838	6.875	102.636	102.467	102.337	102.208
6.625	101.274	101.188	101.118	101.047	6.125	99.510	99.449	99.398	99.346	6.990	103.069	102.900	102.770	102.641
6.750	101.779	101.643	101.536	101.430	6.250	99.892	99.807	99.736	99.666	7.125	103.403	103.233	103.104	102.975
6.875	101.890	101.754	101.647	101.540	6.375	100.479	100.393	100.323	100.253	7.250	104.495	104.308	104.163	104.018
6.990	102.294	102.188	102.102	102.017	6.500	100.895	100.809	100.739	100.669	7.375	104.811	104.624	104.479	104.334
7.125	102.669	102.591	102.525	102.460	6.625	101.129	101.043	100.973	100.902	7.500	104.989	104.802	104.657	104.513
7.250	103.983	103.796	103.651	103.507	6.750	101.634	101.498	101.391	101.285	7.625	105.285	105.097	104.953	104.808
7.375	104.252	104.066	103.921	103.776	6.875	101.745	101.609	101.502	101.395	7.750	105.563	105.376	105.232	105.088
7.500	104.560	104.373	104.229	104.084	6.990	102.149	102.043	101.957	101.872	7.875	105.765	105.579	105.440	105.301
7.625	104.815	104.628	104.484	104.339	7.125	102.524	102.446	102.380	102.315	7.990	105.834	105.661	105.533	105.405
7.750	104.885	104.735	104.622	104.510	7.250	103.838	103.651	103.506	103.362	8.125	106.057	105.904	105.789	105.675
7.875	105.096	104.978	104.887	104.796	7.375	104.107	103.921	103.776	103.631					
7.990	105.139	105.048	104.975	104.902	7.500	104.415	104.228	104.084	103.939					
8.125	105.159	105.086	105.026	104.966	7.625	104.670	104.483	104.339	104.194					

REFI NOW CONFORMING PRICING



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

Wholesale

Effective: June 17, 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	97.807	97.746	97.692	97.637	5.500	95.752	95.692	95.637	95.583	5.375	95.233	95.173	95.118	95.063
5.625	98.455	98.394	98.339	98.285	5.625	96.405	96.344	96.289	96.235	5.500	95.907	95.846	95.792	95.737
5.750	98.920	98.859	98.804	98.750	5.750	96.870	96.809	96.754	96.700	5.625	96.551	96.490	96.436	96.381
5.875	99.468	99.408	99.353	99.298	5.875	97.405	97.344	97.290	97.235	5.750	97.003	96.942	96.888	96.833
5.990	100.025	99.964	99.910	99.855	5.990	97.961	97.901	97.846	97.792	5.875	97.541	97.480	97.426	97.371
6.125	100.495	100.434	100.380	100.325	6.125	98.425	98.364	98.310	98.255	5.990	98.083	98.022	97.967	97.913
6.250	100.508	100.388	100.290	100.192	6.250	98.438	98.318	98.220	98.122	6.125	98.577	98.516	98.462	98.407
6.375	100.950	100.831	100.732	100.634	6.375	98.880	98.761	98.662	98.564	6.250	98.602	98.482	98.384	98.285
6.500	101.334	101.214	101.116	101.017	6.500	99.264	99.144	99.046	98.947	6.375	99.044	98.924	98.826	98.728
6.625	101.765	101.613	101.493	101.374	6.625	99.695	99.543	99.423	99.304	6.500	99.442	99.322	99.224	99.126
6.750	102.275	102.104	101.970	101.835	6.750	100.205	100.034	99.900	99.765	6.625	99.862	99.710	99.590	99.470
6.875	102.484	102.313	102.179	102.044	6.875	100.414	100.243	100.109	99.974	6.750	100.391	100.221	100.086	99.951
6.990	102.677	102.507	102.372	102.237	6.990	100.607	100.437	100.302	100.167	6.875	100.624	100.454	100.319	100.184
7.125	102.983	102.812	102.677	102.543	7.125	100.913	100.742	100.607	100.473	6.990	100.845	100.675	100.540	100.405
7.250	102.705	102.450	102.249	102.048	7.250	100.635	100.380	100.179	99.978	7.125	101.123	100.952	100.817	100.683
7.375	103.379	103.123	102.922	102.722	7.375	101.309	101.053	100.852	100.652	7.250	100.864	100.608	100.407	100.207
7.500	103.536	103.280	103.080	102.879	7.500	101.466	101.210	101.010	100.809	7.375	101.627	101.372	101.171	100.970
7.625	103.640	103.385	103.184	102.983	7.625	101.570	101.315	101.114	100.913	7.500	101.446	101.191	100.990	100.789
7.750	104.528	104.273	104.072	103.871	7.750	102.458	102.203	102.002	101.801	7.625	101.554	101.298	101.097	100.897
7.875	104.708	104.452	104.252	104.051	7.875	102.638	102.382	102.182	101.981	7.750	102.439	102.183	101.982	101.782
7.990	103.571	103.316	103.115	102.914	7.990	101.501	101.246	101.045	100.844	7.875	102.614	102.358	102.157	101.957
8.125	103.469	103.213	103.012	102.812	8.125	101.334	101.078	100.877	100.677	7.990	101.470	101.215	101.014	100.813

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	99.176	99.088	99.015	98.942	5.990	98.544	98.455	98.383	98.310
6.125	99.384	99.295	99.222	99.149	6.125	98.776	98.687	98.614	98.541
6.250	99.397	99.316	99.250	99.184	6.250	98.800	98.720	98.654	98.587
6.375	99.594	99.513	99.447	99.381	6.375	98.997	98.917	98.850	98.784
6.500	99.735	99.654	99.588	99.522	6.500	99.154	99.073	99.007	98.941
6.625	99.924	99.843	99.777	99.711	6.625	99.330	99.250	99.184	99.117
6.750	100.159	100.094	100.041	99.988	6.750	99.585	99.521	99.467	99.414
6.875	100.288	100.224	100.171	100.118	6.875	99.739	99.674	99.621	99.568
6.990	100.326	100.261	100.208	100.155	6.990	99.804	99.739	99.686	99.633
7.125	100.480	100.415	100.362	100.309	7.125	99.930	99.865	99.812	99.759
7.250	100.176	100.096	100.030	99.963	7.250	99.645	99.564	99.498	99.432
7.375	100.652	100.571	100.505	100.439	7.375	100.211	100.130	100.064	99.998
7.500	100.604	100.523	100.457	100.391	7.500	99.706	99.625	99.559	99.493
7.625	100.550	100.470	100.403	100.337	7.625	99.669	99.588	99.522	99.456
7.750	101.528	101.447	101.381	101.315	7.750	100.653	100.573	100.507	100.440
7.875	101.607	101.527	101.461	101.394	7.875	100.740	100.660	100.593	100.527
7.990	100.406	100.326	100.259	100.193	7.990	99.544	99.463	99.397	99.331

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					ANNIE MAE HOMEReady 30 YR FIXED 2:1 BUYDOWN (R101-B)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.621	94.570	94.526	94.483	5.375	97.083	97.023	96.968	96.913	5.375	96.282	96.230	96.185	96.140
4.990	95.260	95.208	95.165	95.121	5.500	97.757	97.696	97.642	97.587	5.500	96.886	96.834	96.790	96.745
5.125	95.954	95.902	95.859	95.816	5.625	98.405	98.344	98.289	98.235	5.625	97.420	97.369	97.324	97.279
5.250	96.332	96.280	96.235	96.190	5.750	98.870	98.809	98.754	98.700	5.750	98.085	98.025	97.973	97.921
5.375	96.982	96.930	96.885	96.840	5.875	99.418	99.358	99.303	99.248	5.875	98.650	98.590	98.538	98.486
5.500	97.586	97.534	97.490	97.445	5.990	99.975	99.914	99.860	99.805	5.990	99.122	99.061	99.010	98.958
5.625	98.120	98.069	98.024	97.979	6.125	100.445	100.384	100.330	100.275	6.125	99.630	99.569	99.518	99.466
5.750	98.785	98.725	98.673	98.621	6.250	100.458	100.338	100.240	100.142	6.250	100.012	99.927	99.856	99.786
5.875	99.350	99.290	99.238	99.186	6.375	100.900	100.781	100.682	100.584	6.375	100.599	100.513	100.443	100.373
5.990	99.822	99.761	99.710	99.658	6.500	101.284	101.164	101.066	100.967	6.500	101.015	100.929	100.859	100.789
6.125	100.330	100.269	100.218	100.166	6.625	101.715	101.563	101.443	101.324	6.625	101.249	101.163	101.093	101.022
6.250	100.712	100.627	100.556	100.486	6.750	102.225	102.054	101.920	101.785	6.750	101.754	101.618	101.511	101.405
6.375	101.299	101.213	101.143	101.073	6.875	102.434	102.263	102.129	101.994	6.875	101.865	101.729	101.622	101.515
6.500	101.715	101.629	101.559	101.489	6.990	102.627	102.457	102.322	102.187	6.990	102.269	102.163	102.077	101.992
6.625	101.949	101.863	101.793	101.722	7.125	102.933	102.762	102.627	102.493	7.125	102.644	102.566	102.500	102.435
6.750	102.454	102.318	102.211	102.105	7.250	102.655	102.400	102.199	101.998	7.250	103.958	103.771	103.626	103.482
6.875	102.565	102.429	102.322	102.215	7.375	103.329	103.073	102.872	102.672	7.375	104.227	104.041	103.896	103.751
6.990	102.969	102.863	102.777	102.692	7.500	103.486	103.230	103.030	102.829	7.500	104.535	104.348	104.204	104.059
7.125	103.344	103.266	103.200	103.135	7.625	103.590	103.335	103.134	102.933	7.625	104.790	104.603	104.459	104.314
7.250	104.658	104.471	104.326	104.182	7.750	104.478	104.223	104.022	103.821	7.750	104.860	104.710	104.597	104.485
7.375	104.927	104.741	104.596	104.451	7.875	104.658	104.402	104.202	104.001	7.875	105.071	104.953	104.862	104.771
7.500	105.235	105.048	104.904	104.759	7.990	103.521	103.266	103.065	102.864	7.990	105.114	105.023	104.950	104.877
7.625	105.490	105.303	105.159	105.014	8.125	103.419	103.163	102.962	102.762	8.125	105.134	105.061	105.001	104.941

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					NNIE MAE HOMEReady 30 YR FIXED 1:0 BUYDOWN (R101-BE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.621	94.570	94.526	94.483	5.500	97.757	97.696	97.642	97.587	5.375	96.282	96.230	96.185	96.140
4.990	95.260	95.208	95.165	95.121	5.625	98.405	98.344	98.289	98.235	5.500	96.886	96.834	96.790	96.745
5.125	95.954	95.902	95.859	95.816	5.750	98.870	98.809	98.754	98.700	5.625	97.420	97.369	97.324	97.279
5.250	96.332	96.280	96.235	96.190	5.875	99.418	99.358	99.303	99.248	5.750	98.085	98.025	97.973	97.921
5.375	96.982	96.930	96.885	96.840	5.990	99.975	99.914	99.860	99.805	5.875	98.650	98.590	98.538	98.486
5.500	97.586	97.534	97.490	97.445	6.125	100.445	100.384	100.330	100.275	5.990	99.122	99.061	99.010	98.958
5.625	98.120	98.069	98.024	97.979	6.250	100.458	100.338	100.240	100.142	6.125	99.630	99.569	99.518	99.466
5.750	98.7													



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

SELECT PRICING

Effective: June 17, 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	94.971	94.920	94.876	94.833	4.875	98.285	98.237	98.197	98.157
4.990	95.610	95.558	95.515	95.471	4.990	98.674	98.625	98.586	98.546
5.125	96.304	96.252	96.209	96.166	5.125	99.099	99.051	99.011	98.971
5.250	96.682	96.630	96.585	96.540	5.250	99.548	99.476	99.416	99.356
5.375	97.332	97.280	97.235	97.190	5.375	99.954	99.881	99.822	99.762
5.500	97.936	97.884	97.840	97.795	5.500	100.341	100.268	100.209	100.149
5.625	98.470	98.419	98.374	98.329	5.625	100.705	100.632	100.572	100.513
5.750	99.135	99.075	99.023	98.971	5.750	101.031	100.958	100.899	100.839
5.875	99.700	99.640	99.588	99.536	5.875	101.319	101.247	101.187	101.128
5.990	100.172	100.111	100.060	100.008	5.990	101.564	101.492	101.432	101.373
6.125	100.680	100.619	100.568	100.516	6.125	101.852	101.779	101.719	101.660
6.250	101.062	100.977	100.906	100.836	6.250	102.005	101.940	101.887	101.834
6.375	101.649	101.563	101.493	101.423	6.375	102.388	102.324	102.271	102.218
6.500	102.065	101.979	101.909	101.839	6.500	102.637	102.580	102.534	102.487
6.625	102.299	102.213	102.143	102.072	6.625	102.759	102.711	102.671	102.632
6.750	102.804	102.668	102.561	102.455	6.750	103.122	103.074	103.034	102.995
6.875	102.915	102.779	102.672	102.565	6.875	103.235	103.186	103.147	103.107
6.990	103.319	103.213	103.127	103.042					
7.125	103.694	103.616	103.550	103.485					
7.250	105.008	104.821	104.676	104.532					
7.375	105.277	105.091	104.946	104.801					
7.500	105.585	105.398	105.254	105.109					
7.625	105.840	105.653	105.509	105.364					
7.750	105.910	105.760	105.647	105.535					
7.875	106.121	106.003	105.912	105.821					

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.057	97.996	97.942	97.887	5.990	99.426	99.338	99.265	99.192
5.625	98.705	98.644	98.589	98.535	6.125	99.634	99.545	99.472	99.399
5.750	99.170	99.109	99.054	99.000	6.250	99.647	99.566	99.500	99.434
5.875	99.718	99.658	99.603	99.548	6.375	99.844	99.763	99.697	99.631
5.990	100.275	100.214	100.160	100.105	6.500	99.985	99.904	99.838	99.772
6.125	100.745	100.684	100.630	100.575	6.625	100.174	100.093	100.027	99.961
6.250	100.758	100.638	100.540	100.442	6.750	100.409	100.344	100.291	100.238
6.375	101.200	101.081	100.982	100.884	6.875	100.538	100.474	100.421	100.368
6.500	101.584	101.464	101.366	101.267	6.990	100.576	100.511	100.458	100.405
6.625	102.015	101.863	101.743	101.624	7.125	100.730	100.665	100.612	100.559
6.750	102.525	102.354	102.220	102.085	7.250	100.426	100.346	100.280	100.213
6.875	102.734	102.563	102.429	102.294	7.375	100.902	100.821	100.755	100.689
6.990	102.927	102.757	102.622	102.487	7.500	100.854	100.773	100.707	100.641
7.125	103.233	103.062	102.927	102.793	7.625	100.800	100.720	100.653	100.587
7.250	102.955	102.700	102.499	102.298	7.750	101.778	101.697	101.631	101.565
7.375	103.629	103.373	103.172	102.972	7.875	101.857	101.777	101.711	101.644
7.500	103.786	103.530	103.330	103.129					
7.625	103.890	103.635	103.434	103.233					
7.750	104.778	104.523	104.322	104.121					
7.875	104.958	104.702	104.502	104.301					
7.990	103.821	103.566	103.365	103.164					
8.125	103.719	103.463	103.262	103.062					

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	94.871	94.820	94.776	94.733	5.500	98.007	97.946	97.892	97.837
4.990	95.510	95.458	95.415	95.371	5.625	98.655	98.594	98.539	98.485
5.125	96.204	96.152	96.109	96.066	5.750	99.120	99.059	99.004	98.950
5.250	96.582	96.530	96.485	96.440	5.875	99.668	99.608	99.553	99.498
5.375	97.232	97.180	97.135	97.090	5.990	100.225	100.164	100.110	100.055
5.500	97.836	97.784	97.740	97.695	6.125	100.695	100.634	100.580	100.525
5.625	98.370	98.319	98.274	98.229	6.250	100.708	100.588	100.490	100.392
5.750	99.035	98.975	98.923	98.871	6.375	101.150	101.031	100.932	100.834
5.875	99.600	99.540	99.488	99.436	6.500	101.534	101.414	101.316	101.217
5.990	100.072	100.011	99.960	99.908	6.625	101.965	101.813	101.693	101.574
6.125	100.580	100.519	100.468	100.416	6.750	102.475	102.304	102.170	102.035
6.250	100.962	100.877	100.806	100.736	6.875	102.684	102.513	102.379	102.244
6.375	101.549	101.463	101.393	101.323	6.990	102.877	102.707	102.572	102.437
6.500	101.965	101.879	101.809	101.739	7.125	103.183	103.012	102.877	102.743
6.625	102.199	102.113	102.043	101.972	7.250	102.905	102.650	102.449	102.248
6.750	102.704	102.568	102.461	102.355	7.375	103.579	103.323	103.122	102.922
6.875	102.815	102.679	102.572	102.465	7.500	103.736	103.480	103.280	103.079
6.990	103.219	103.113	103.027	102.942	7.625	103.840	103.585	103.384	103.183
7.125	103.594	103.516	103.450	103.385	7.750	104.728	104.473	104.272	104.071
7.250	104.908	104.721	104.576	104.432	7.875	104.908	104.652	104.452	104.251
7.375	105.177	104.991	104.846	104.701	7.990	103.771	103.516	103.315	103.114
7.500	105.485	105.298	105.154	105.009	8.125	103.669	103.413	103.212	103.012
7.625	105.740	105.553	105.409	105.264					

SELECT FANNIE MAE BUYDOWN									
SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.871	94.820	94.776	94.733	5.500	98.007	97.946	97.892	97.837
4.990	95.510	95.458	95.415	95.371	5.625	98.655	98.594	98.539	98.485
5.125	96.204	96.152	96.109	96.066	5.750	99.120	99.059	99.004	98.950
5.250	96.582	96.530	96.485	96.440	5.875	99.668	99.608	99.553	99.498
5.375	97.232	97.180	97.135	97.090	5.990	100.225	100.164	100.110	100.055
5.500	97.836	97.784	97.740	97.695	6.125	100.695	100.634	100.580	100.525
5.625	98.370	98.319	98.274	98.229	6.250	100.708	100.588	100.490	100.392
5.750	99.035	98.975	98.923	98.871	6.375	101.150	101.031	100.932	100.834
5.875	99.600	99.540	99.488	99.436	6.500	101.534	101.414	101.316	101.217
5.990	100.072	100.011	99.960	99.908	6.625	101.965	101.813	101.693	101.574
6.125	100.580	100.519	100.468	100.416	6.750	102.475	102.304	102.170	102.035
6.250	100.962	100.877	100.806	100.736	6.875	102.684	102.513	102.379	102.244
6.375	101.549	101.463	101.393	101.323	6.990	102.877	102.707	102.572	102.437
6.500	101.965	101.879	101.809	101.739	7.125	103.183	103.012	102.877	102.743
6.625	102.199	102.113	102.043	101.972	7.250	102.905	102.650	102.449	102.248
6.750	102.704	102.568	102.461	102.355	7.375	103.579	103.323	103.122	102.922
6.875	102.815	102.679	102.572	102.465	7.500	103.736	103.480	103.280	103.079
6.990	103.219	103.113	103.027	102.942	7.625	103.840	103.585	103.384	103.183
7.125	103.594	103.516	103.450	103.385	7.750	104.728	104.473	104.272	104.071
7.250	104.908	104.721	104.576	104.432	7.875	104.908	104.652	104.452	104.251
7.375	105.177	104.991	104.846	104.701	7.990	103.771	103.516	103.315	103.114
7.500	105.485	105.298	105.154	105.009	8.125	103.669	103.413	103.212	103.012
7.625	105.740	105.553	105.409	105.264	8.250	103.174	103.020	102.892	102.765



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

Wholesale

Effective: June 17, 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	94.721	94.670	94.626	94.583	4.875	94.304	94.252	94.209	94.166	5.500	98.805	98.719	98.646	98.574
4.990	95.360	95.308	95.265	95.221	4.990	94.942	94.891	94.847	94.804	5.625	99.327	99.241	99.168	99.095
5.125	96.054	96.002	95.959	95.916	5.125	95.655	95.603	95.560	95.516	5.750	99.770	99.675	99.595	99.515
5.250	96.432	96.380	96.335	96.290	5.250	96.042	95.990	95.945	95.901	5.875	100.283	100.188	100.108	100.028
5.375	97.082	97.030	96.985	96.940	5.375	96.700	96.648	96.604	96.559	5.990	100.708	100.613	100.533	100.453
5.500	97.686	97.634	97.590	97.545	5.500	97.303	97.251	97.206	97.161	6.125	101.181	101.086	101.006	100.926
5.625	98.220	98.169	98.124	98.079	5.625	97.880	97.829	97.784	97.739	6.250	101.155	101.035	100.937	100.839
5.750	98.885	98.825	98.773	98.721	5.750	98.543	98.482	98.430	98.379	6.375	101.711	101.591	101.493	101.395
5.875	99.450	99.390	99.338	99.286	5.875	99.105	99.045	98.993	98.941	6.500	102.113	101.993	101.895	101.797
5.990	99.922	99.861	99.810	99.758	5.990	99.577	99.516	99.465	99.413	6.625	102.353	102.234	102.135	102.037
6.125	100.430	100.369	100.318	100.266	6.125	100.085	100.024	99.973	99.921	6.750	102.444	102.274	102.145	102.016
6.250	100.812	100.727	100.656	100.586	6.250	100.467	100.382	100.311	100.241	6.875	102.711	102.542	102.412	102.283
6.375	101.399	101.313	101.243	101.173	6.375	101.054	100.968	100.898	100.828	6.990	103.144	102.975	102.845	102.716
6.500	101.815	101.729	101.659	101.589	6.500	101.470	101.384	101.314	101.244	7.125	103.478	103.308	103.179	103.050
6.625	102.049	101.963	101.893	101.822	6.625	101.704	101.618	101.548	101.477	7.250	104.570	104.383	104.238	104.093
6.750	102.554	102.418	102.311	102.205	6.750	102.209	102.073	101.966	101.860	7.375	104.886	104.699	104.554	104.409
6.875	102.665	102.529	102.422	102.315	6.875	102.320	102.184	102.077	101.970	7.500	105.064	104.877	104.732	104.587
6.990	103.069	102.963	102.877	102.792	6.990	102.724	102.618	102.532	102.447	7.625	105.360	105.172	105.028	104.883
7.125	103.444	103.366	103.300	103.235	7.125	103.099	103.021	102.955	102.890	7.750	105.638	105.451	105.307	105.163
7.250	104.758	104.571	104.426	104.282	7.250	104.413	104.226	104.081	103.937	7.875	105.840	105.654	105.515	105.376
7.375	105.027	104.841	104.696	104.551	7.375	104.682	104.496	104.351	104.206	7.990	105.909	105.736	105.608	105.480
7.500	105.335	105.148	105.004	104.859	7.500	104.990	104.803	104.659	104.514	8.125	106.132	105.979	105.864	105.750
7.625	105.590	105.403	105.259	105.114	7.625	105.245	105.058	104.914	104.769					
7.750	105.660	105.510	105.397	105.285	7.750	105.315	105.165	105.052	104.940					
7.875	105.871	105.753	105.662	105.571	7.875	105.526	105.408	105.317	105.226					
7.990	105.914	105.823	105.750	105.677	7.990	105.569	105.478	105.405	105.332					
8.125	105.934	105.861	105.801	105.741	8.125	105.536	105.463	105.403	105.343					

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	98.424	98.375	98.336	98.296	5.500	99.994	99.906	99.833	99.760	5.875	99.100	99.040	98.988	98.936
5.125	98.849	98.801	98.761	98.721	5.625	100.265	100.177	100.104	100.031	5.990	99.572	99.511	99.460	99.408
5.250	99.298	99.226	99.166	99.106	5.750	100.514	100.426	100.353	100.280	6.125	100.080	100.019	99.968	99.916
5.375	99.704	99.631	99.572	99.512	5.875	100.731	100.642	100.569	100.496	6.250	100.462	100.377	100.306	100.236
5.500	100.091	100.018	99.959	99.899	5.990	100.917	100.828	100.755	100.683	6.375	101.049	100.963	100.893	100.823
5.625	100.455	100.382	100.322	100.263	6.125	101.133	101.044	100.971	100.898	6.500	101.465	101.379	101.309	101.239
5.750	100.781	100.708	100.649	100.589	6.250	101.444	101.395	101.356	101.316	6.625	101.699	101.613	101.543	101.472
5.875	101.069	100.997	100.937	100.878	6.375	101.788	101.740	101.700	101.661	6.750	102.204	102.068	101.961	101.855
5.990	101.314	101.242	101.182	101.123	6.500	101.999	101.951	101.911	101.871	6.875	102.315	102.179	102.072	101.965
6.125	101.602	101.529	101.469	101.410	6.625	102.072	102.024	101.984	101.944	6.990	102.719	102.613	102.527	102.442
6.250	101.755	101.690	101.637	101.584	6.750	102.376	102.328	102.288	102.248	7.125	103.094	103.016	102.950	102.885
6.375	102.138	102.074	102.021	101.968	6.875	102.437	102.389	102.349	102.310	7.250	104.408	104.221	104.076	103.932
6.500	102.387	102.330	102.284	102.237	6.990	102.693	102.645	102.605	102.565	7.375	104.677	104.491	104.346	104.201
6.625	102.509	102.461	102.421	102.382	7.125	102.840	102.792	102.752	102.712	7.500	104.985	104.798	104.654	104.509
6.750	102.872	102.824	102.784	102.745	7.250	102.871	102.806	102.753	102.700	7.625	105.240	105.053	104.909	104.764
6.875	102.985	102.936	102.897	102.857						7.750	105.310	105.160	105.047	104.935
6.990	103.284	103.236	103.196	103.156						7.875	105.521	105.403	105.312	105.221
										7.990	105.564	105.473	105.400	105.327
										8.125	105.584	105.511	105.451	105.391

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	99.450	99.390	99.338	99.286
5.990	99.922	99.861	99.810	99.758
6.125	100.430	100.369	100.318	100.266
6.250	100.812	100.727	100.656	100.586
6.375	101.399	101.313	101.243	101.173
6.500	101.815	101.729	101.659	101.589
6.625	102.049	101.963	101.893	101.822
6.750	102.554	102.418	102.311	102.205
6.875	102.665	102.529	102.422	102.315
6.990	103.069	102.963	102.877	102.792
7.125	103.444	103.366	103.300	103.235
7.250	104.758	104.571	104.426	104.282
7.375	105.027	104.841	104.696	104.551
7.500	105.335	105.148	105.004	104.859
7.625	105.590	105.403	105.259	105.114
7.750	105.660	105.510	105.397	105.285
7.875	105.871	105.753	105.662	105.571
7.990	105.914	105.823	105.750	105.677
8.125	105.934	105.861	105.801	105.741

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.457	97.396	97.342	97.287	5.500	95.157	95.096	95.042	94.987	5.500	97.514	97.425	97.352	97.279
5.625	98.105	98.044	97.989	97.935	5.625	95.801	95.740	95.686	95.631	5.625	97.842	97.753	97.680	97.608
5.750	98.570	98.509	98.454	98.400	5.750	96.253	96.192	96.138	96.083	5.750	97.893	97.805	97.732	97.659
5.875	99.118	99.058	99.003	98.948	5.875	96.791	96.730	96.676	96.621	5.875	98.172	98.083	98.010	97.938
5.990	99.675	99.614	99.560	99.505	5.990	97.333	97.272	97.217	97.163	5.990	98.504	98.415	98.343	98.270
6.125	100.145	100.084	100.030	99.975	6.125	97.827	97.766	97.712	97.657	6.125	98.736	98.647	98.574	98.501
6.250	100.158	100.038	99.940	99.842	6.250	97.852	97.732	97.634	97.535	6.250	98.760	98.680	98.614	98.547
6.375	100.600	100.481	100.382	100.284	6.375	98.294	98.174	98.076	97.978	6.375	98.957	98.877	98.810	98.744
6.500	100.984	100.864	100.766	100.667	6.500	98.692	98.572	98.474	98.376	6.500	99.114	99.033	98.967	98.901
6.625	101.415	101.263	101.143	101.024	6.625	99.112	98.960	98.840	98.720	6.625	99.290	99.210	99.144	99.077
6.750	101.925	101.754	101.620	101.485	6.750	99.641	99.471	99.336	99.201	6.750	99.545	99.481	99.427	99.374
6.875	102.134	101.963	101.829	101.694	6.875	99.874	99.704	99.569	99.434	6.875	99.699	99.634	99.581	99.528
6.990	102.327	102.157	102.022	101.887	6.990	100.095	99.925	99.790	99.655	6.990	99.764	99.699	99.646	99.593
7.125	102.633	102.462	102.327	102.193	7.125	100.373	100							



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

Wholesale

Effective: June 17, 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	94.621	94.570	94.526	94.483	5.990	99.625	99.564	99.510	99.455	5.375	96.282	96.230	96.185	96.140
4.990	95.260	95.208	95.165	95.121	6.125	100.095	100.034	99.980	99.925	5.500	96.886	96.834	96.790	96.745
5.125	95.954	95.902	95.859	95.816	6.250	100.108	99.988	99.890	99.792	5.625	97.420	97.369	97.324	97.279
5.250	96.332	96.280	96.235	96.190	6.375	100.550	100.431	100.332	100.234	5.750	98.085	98.025	97.973	97.921
5.375	96.982	96.930	96.885	96.840	6.500	100.934	100.814	100.716	100.617	5.875	98.650	98.590	98.538	98.486
5.500	97.586	97.534	97.490	97.445	6.625	101.365	101.213	101.093	100.974	5.990	99.122	99.061	99.010	98.958
5.625	98.120	98.069	98.024	97.979	6.750	101.875	101.704	101.570	101.435	6.125	99.630	99.569	99.518	99.466
5.750	98.785	98.725	98.673	98.621	6.875	102.084	101.913	101.779	101.644	6.250	100.012	99.927	99.856	99.786
5.875	99.350	99.290	99.238	99.186	6.990	102.277	102.107	101.972	101.837	6.375	100.599	100.513	100.443	100.373
5.990	99.822	99.761	99.710	99.658	7.125	102.583	102.412	102.277	102.143	6.500	101.015	100.929	100.859	100.789
6.125	100.330	100.269	100.218	100.166	7.250	102.305	102.050	101.849	101.648	6.625	101.249	101.163	101.093	101.022
6.250	100.712	100.627	100.556	100.486	7.375	102.979	102.723	102.522	102.322	6.750	101.754	101.618	101.511	101.405
6.375	101.299	101.213	101.143	101.073	7.500	103.136	102.880	102.680	102.479	6.875	101.865	101.729	101.622	101.515
6.500	101.715	101.629	101.559	101.489	7.625	103.240	102.985	102.784	102.583	6.990	102.269	102.163	102.077	101.992
6.625	101.949	101.863	101.793	101.722	7.750	104.128	103.873	103.672	103.471	7.125	102.644	102.566	102.500	102.435
6.750	102.454	102.318	102.211	102.105	7.875	104.308	104.052	103.852	103.651	7.250	103.958	103.771	103.626	103.482
6.875	102.565	102.429	102.322	102.215	7.990	103.171	102.916	102.715	102.514	7.375	104.227	104.041	103.896	103.751
6.990	102.969	102.863	102.777	102.692	8.125	103.069	102.813	102.612	102.412	7.500	104.535	104.348	104.204	104.059
7.125	103.344	103.266	103.200	103.135	8.250	102.574	102.420	102.292	102.165	7.625	104.790	104.603	104.459	104.314
7.250	104.658	104.471	104.326	104.182						7.750	104.860	104.710	104.597	104.485
7.375	104.927	104.741	104.596	104.451						7.875	105.071	104.953	104.862	104.771
7.500	105.235	105.048	104.904	104.759						7.990	105.114	105.023	104.950	104.877
7.625	105.490	105.303	105.159	105.014						8.125	105.134	105.061	105.001	104.941

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	94.621	94.570	94.526	94.483	5.990	99.625	99.564	99.510	99.455	5.375	96.282	96.230	96.185	96.140
4.990	95.260	95.208	95.165	95.121	6.125	100.095	100.034	99.980	99.925	5.500	96.886	96.834	96.790	96.745
5.125	95.954	95.902	95.859	95.816	6.250	100.108	99.988	99.890	99.792	5.625	97.420	97.369	97.324	97.279
5.250	96.332	96.280	96.235	96.190	6.375	100.550	100.431	100.332	100.234	5.750	98.085	98.025	97.973	97.921
5.375	96.982	96.930	96.885	96.840	6.500	100.934	100.814	100.716	100.617	5.875	98.650	98.590	98.538	98.486
5.500	97.586	97.534	97.490	97.445	6.625	101.365	101.213	101.093	100.974	5.990	99.122	99.061	99.010	98.958
5.625	98.120	98.069	98.024	97.979	6.750	101.875	101.704	101.570	101.435	6.125	99.630	99.569	99.518	99.466
5.750	98.785	98.725	98.673	98.621	6.875	102.084	101.913	101.779	101.644	6.250	100.012	99.927	99.856	99.786
5.875	99.350	99.290	99.238	99.186	6.990	102.277	102.107	101.972	101.837	6.375	100.599	100.513	100.443	100.373
5.990	99.822	99.761	99.710	99.658	7.125	102.583	102.412	102.277	102.143	6.500	101.015	100.929	100.859	100.789
6.125	100.330	100.269	100.218	100.166	7.250	102.305	102.050	101.849	101.648	6.625	101.249	101.163	101.093	101.022
6.250	100.712	100.627	100.556	100.486	7.375	102.979	102.723	102.522	102.322	6.750	101.754	101.618	101.511	101.405
6.375	101.299	101.213	101.143	101.073	7.500	103.136	102.880	102.680	102.479	6.875	101.865	101.729	101.622	101.515
6.500	101.715	101.629	101.559	101.489	7.625	103.240	102.985	102.784	102.583	6.990	102.269	102.163	102.077	101.992
6.625	101.949	101.863	101.793	101.722	7.750	104.128	103.873	103.672	103.471	7.125	102.644	102.566	102.500	102.435
6.750	102.454	102.318	102.211	102.105	7.875	104.308	104.052	103.852	103.651	7.250	103.958	103.771	103.626	103.482
6.875	102.565	102.429	102.322	102.215	7.990	103.171	102.916	102.715	102.514	7.375	104.227	104.041	103.896	103.751
6.990	102.969	102.863	102.777	102.692	8.125	103.069	102.813	102.612	102.412	7.500	104.535	104.348	104.204	104.059
7.125	103.344	103.266	103.200	103.135	8.250	102.574	102.420	102.292	102.165	7.625	104.790	104.603	104.459	104.314
7.250	104.658	104.471	104.326	104.182	8.375	102.609	102.455	102.327	102.200	7.750	104.860	104.710	104.597	104.485
7.375	104.927	104.741	104.596	104.451	8.500	102.727	102.572	102.445	102.317	7.875	105.071	104.953	104.862	104.771
7.500	105.235	105.048	104.904	104.759	8.625	102.785	102.631	102.503	102.375	7.990	105.114	105.023	104.950	104.877
7.625	105.490	105.303	105.159	105.014	8.750	103.400	103.246	103.118	102.990	8.125	105.134	105.061	105.001	104.941



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

SELECT PRICING

Effective: June 17, 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	94.971	94.920	94.876	94.833	4.875	98.285	98.237	98.197	98.157
4.990	95.610	95.558	95.515	95.471	4.990	98.674	98.625	98.586	98.546
5.125	96.304	96.252	96.209	96.166	5.125	99.099	99.051	99.011	98.971
5.250	96.682	96.630	96.585	96.540	5.250	99.548	99.476	99.416	99.356
5.375	97.332	97.280	97.235	97.190	5.375	99.954	99.881	99.822	99.762
5.500	97.936	97.884	97.840	97.795	5.500	100.341	100.268	100.209	100.149
5.625	98.470	98.419	98.374	98.329	5.625	100.705	100.632	100.572	100.513
5.750	99.135	99.075	99.023	98.971	5.750	101.031	100.958	100.899	100.839
5.875	99.700	99.640	99.588	99.536	5.875	101.319	101.247	101.187	101.128
5.990	100.172	100.111	100.060	100.008	5.990	101.564	101.492	101.432	101.373
6.125	100.680	100.619	100.568	100.516	6.125	101.852	101.779	101.719	101.660
6.250	101.062	100.977	100.906	100.836	6.250	102.005	101.940	101.887	101.834
6.375	101.649	101.563	101.493	101.423	6.375	102.388	102.324	102.271	102.218
6.500	102.065	101.979	101.909	101.839	6.500	102.637	102.580	102.534	102.487
6.625	102.299	102.213	102.143	102.072	6.625	102.759	102.711	102.671	102.632
6.750	102.804	102.688	102.561	102.455	6.750	103.122	103.074	103.034	102.995
6.875	102.915	102.779	102.672	102.565	6.875	103.235	103.186	103.147	103.107
6.990	103.319	103.213	103.127	103.042	6.990	103.534	103.486	103.446	103.406
7.125	103.694	103.616	103.550	103.485	7.125	103.727	103.679	103.639	103.599
7.250	105.008	104.821	104.676	104.532	7.250	103.607	103.542	103.489	103.436
7.375	105.277	105.091	104.946	104.801					
7.500	105.585	105.398	105.254	105.109					
7.625	105.840	105.653	105.509	105.364					
7.750	105.910	105.760	105.647	105.535					
7.875	106.121	106.003	105.912	105.821					
7.990	106.164	106.073	106.000	105.927					
8.125	106.184	106.111	106.051	105.991					

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	97.707	97.646	97.592	97.537	5.990	98.754	98.665	98.593	98.520
5.625	98.355	98.294	98.239	98.185	6.125	98.986	98.897	98.824	98.751
5.750	98.820	98.759	98.704	98.650	6.250	99.010	98.930	98.864	98.797
5.875	99.368	99.308	99.253	99.198	6.375	99.207	99.127	99.060	98.994
5.990	99.925	99.864	99.810	99.755	6.500	99.364	99.283	99.217	99.151
6.125	100.395	100.334	100.280	100.225	6.625	99.540	99.460	99.394	99.327
6.250	100.408	100.288	100.190	100.092	6.750	99.795	99.731	99.677	99.624
6.375	100.850	100.731	100.632	100.534	6.875	99.949	99.884	99.831	99.778
6.500	101.234	101.114	101.016	100.917	6.990	100.014	99.949	99.896	99.843
6.625	101.665	101.513	101.393	101.274	7.125	100.140	100.075	100.022	99.969
6.750	102.175	102.004	101.870	101.735	7.250	99.855	99.774	99.708	99.642
6.875	102.384	102.213	102.079	101.944	7.375	100.421	100.340	100.274	100.208
6.990	102.577	102.407	102.272	102.137	7.500	100.106	100.025	99.959	99.893
7.125	102.883	102.712	102.577	102.443	7.625	100.069	99.988	99.922	99.856
7.250	102.605	102.350	102.149	101.948	7.750	101.053	100.973	100.907	100.840
7.375	103.279	103.023	102.822	102.622	7.875	101.140	101.060	100.993	100.927
7.500	103.436	103.180	102.980	102.779	7.990	99.944	99.863	99.797	99.731
7.625	103.540	103.285	103.084	102.883					
7.750	104.428	104.173	103.972	103.771					
7.875	104.608	104.352	104.152	103.951					
7.990	103.471	103.216	103.015	102.814					
8.125	103.369	103.113	102.912	102.712					

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	94.871	94.820	94.776	94.733	5.990	99.875	99.814	99.760	99.705
4.990	95.510	95.458	95.415	95.371	6.125	100.345	100.284	100.230	100.175
5.125	96.204	96.152	96.109	96.066	6.250	100.358	100.238	100.140	100.042
5.250	96.582	96.530	96.485	96.440	6.375	100.800	100.681	100.582	100.484
5.375	97.232	97.180	97.135	97.090	6.500	101.184	101.064	100.966	100.867
5.500	97.836	97.784	97.740	97.695	6.625	101.615	101.463	101.343	101.224
5.625	98.370	98.319	98.274	98.229	6.750	102.125	101.954	101.820	101.685
5.750	99.035	98.975	98.923	98.871	6.875	102.334	102.163	102.029	101.894
5.875	99.600	99.540	99.488	99.436	6.990	102.527	102.357	102.222	102.087
5.990	100.072	100.011	99.960	99.908	7.125	102.833	102.662	102.527	102.393
6.125	100.580	100.519	100.468	100.416	7.250	102.555	102.300	102.099	101.898
6.250	100.962	100.877	100.806	100.736	7.375	103.229	102.973	102.772	102.572
6.375	101.549	101.463	101.393	101.323	7.500	103.386	103.130	102.930	102.729
6.500	101.965	101.879	101.809	101.739	7.625	103.490	103.235	103.034	102.833
6.625	102.199	102.113	102.043	101.972	7.750	104.378	104.123	103.922	103.721
6.750	102.704	102.568	102.461	102.355	7.875	104.568	104.302	104.102	103.901
6.875	102.815	102.679	102.572	102.465	7.990	103.421	103.166	102.965	102.764
6.990	103.219	103.113	103.027	102.942	8.125	103.319	103.063	102.862	102.662
7.125	103.594	103.516	103.450	103.385	8.250	102.824	102.670	102.542	102.415
7.250	104.908	104.721	104.576	104.432	8.375	102.859	102.705	102.577	102.450
7.375	105.177	104.991	104.846	104.701	8.500	102.977	102.822	102.695	102.567
7.500	105.485	105.298	105.154	105.009					
7.625	105.740	105.553	105.409	105.264					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC1)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.871	94.820	94.776	94.733	5.990	99.875	99.814	99.760	99.705
4.990	95.510	95.458	95.415	95.371	6.125	100.345	100.284	100.230	100.175
5.125	96.204	96.152	96.109	96.066	6.250	100.358	100.238	100.140	100.042
5.250	96.582	96.530	96.485	96.440	6.375	100.800	100.681	100.582	100.484
5.375	97.232	97.180	97.135	97.090	6.500	101.184	101.064	100.966	100.867
5.500	97.836	97.784	97.740	97.695	6.625	101.615	101.463	101.343	101.224
5.625	98.370	98.319	98.274	98.229	6.750	102.125	101.954	101.820	101.685
5.750	99.035	98.975	98.923	98.871	6.875	102.334	102.163	102.029	101.894
5.875	99.600	99.540	99.488	99.436	6.990	102.527	102.357	102.222	102.087
5.990	100.072	100.011	99.960	99.908	7.125	102.833	102.662	102.527	102.393
6.125	100.580	100.519	100.468	100.416	7.250	102.555	102.300	102.099	101.898
6.250	100.962	100.877	100.806	100.736	7.375	103.229	102.973	102.772	102.572
6.375	101.549	101.463	101.393	101.323	7.500	103.386	103.130	102.930	102.729
6.500	101.965	101.879	101.809	101.739	7.625	103.490	103.235	103.034	102.833
6.625	102.199	102.113	102.043	101.972	7.750	104.378	104.123	103.922	103.721
6.750	102.704	102.568	102.461	102.355	7.875	104.568	104.302	104.102	103.901
6.875	102.815	102.679	102.572	102.465	7.990	103.421	103.166	102.965	102.764
6.990	103.219	103.113	103.027	102.942	8.125	103.319	103.063	102.862	102.662
7.125	103.594	103.516	103.450	103.385	8.250	102.824	102.670	102.542	102.415
7.250	104.908	104.721	104.576	104.432	8.375	102.859	102.705	102.577	102.450
7.375	105.177	104.991	104.846	104.701	8.500	102.977	102.822	102.695	102.567
7.500	105.485	105.298	105.154	105.009					
7.625	105.740	105.553	105.409	105.264					



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

Effective: June 17, 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 17, 2026

ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (AltA101HB)					Alt Agency 25 Yr Fixed High Bal (AltA125HB)					Alt Agency 20 Yr Fixed High Bal (AltA120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.082	98.021	97.967	97.912	5.500	95.852	95.792	95.737	95.683	5.375	95.333	95.273	95.218	95.163
5.625	98.730	98.669	98.614	98.560	5.625	96.505	96.444	96.389	96.335	5.500	96.007	95.946	95.892	95.837
5.750	99.445	99.384	99.329	99.275	5.750	96.970	96.909	96.854	96.800	5.625	96.651	96.590	96.536	96.481
5.875	99.993	99.933	99.878	99.823	5.875	97.505	97.444	97.390	97.335	5.750	97.103	97.042	96.988	96.933
5.990	100.450	100.389	100.335	100.280	5.990	98.061	98.001	97.946	97.892	5.875	97.641	97.580	97.526	97.471
6.125	100.920	100.859	100.805	100.750	6.125	98.525	98.464	98.410	98.355	5.990	98.183	98.122	98.067	98.013
6.250	100.583	100.463	100.365	100.267	6.250	98.538	98.418	98.320	98.222	6.125	98.677	98.616	98.562	98.507
6.375	101.025	100.906	100.807	100.709	6.375	98.980	98.861	98.762	98.664	6.250	98.702	98.582	98.484	98.385
6.500	101.434	101.314	101.216	101.117	6.500	99.364	99.244	99.146	99.047	6.375	99.144	99.024	98.926	98.828
6.625	101.840	101.688	101.568	101.449	6.625	99.795	99.643	99.523	99.404	6.500	99.542	99.422	99.324	99.226
6.750	102.225	102.054	101.920	101.785	6.750	100.305	100.134	100.000	99.865	6.625	99.962	99.810	99.690	99.570
6.875	102.434	102.263	102.129	101.994	6.875	100.514	100.343	100.209	100.074	6.750	100.491	100.321	100.186	100.051
6.990	102.677	102.507	102.372	102.237	6.990	100.707	100.537	100.402	100.267	6.875	100.724	100.554	100.419	100.284
7.125	102.983	102.812	102.677	102.543	7.125	101.013	100.842	100.707	100.573	6.990	100.945	100.775	100.640	100.505
7.250	102.905	102.650	102.449	102.248	7.250	100.735	100.480	100.279	100.078	7.125	101.223	101.052	100.917	100.783
7.375	103.204	102.948	102.747	102.547	7.375	101.409	101.153	100.952	100.752	7.250	100.964	100.708	100.507	100.307
7.500	103.486	103.230	103.030	102.829	7.500	101.566	101.310	101.110	100.909	7.375	101.727	101.472	101.271	101.070
7.625	103.715	103.460	103.259	103.058	7.625	101.670	101.415	101.214	101.013	7.500	101.546	101.291	101.090	100.889
7.750	103.703	103.448	103.247	103.046	7.750	102.558	102.303	102.102	101.901	7.625	101.654	101.398	101.197	100.997
7.875	103.883	103.627	103.427	103.226	7.875	102.738	102.482	102.282	102.081	7.750	102.539	102.283	102.082	101.882
7.990	104.021	103.766	103.565	103.364	7.990	101.601	101.346	101.145	100.944	7.875	102.714	102.458	102.257	102.057
8.125	103.919	103.663	103.462	103.262						7.990	101.570	101.315	101.114	100.913
8.250	103.424	103.270	103.142	103.015										
8.375	103.459	103.305	103.177	103.050										
8.500	103.577	103.422	103.295	103.167										
8.625	103.635	103.481	103.353	103.225										

Alt Agency 15 Yr Fixed High Bal (AltA115HB)					Alt Agency 10 Yr Fixed High Bal (AltA110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	98.979	98.890	98.818	98.745	5.990	98.644	98.555	98.483	98.410
6.125	99.211	99.122	99.049	98.976	6.125	98.876	98.787	98.714	98.641
6.250	99.235	99.155	99.089	99.022	6.250	98.900	98.820	98.754	98.687
6.375	99.432	99.352	99.285	99.219	6.375	99.097	99.017	98.950	98.884
6.500	99.589	99.508	99.442	99.376	6.500	99.254	99.173	99.107	99.041
6.625	99.765	99.685	99.619	99.552	6.625	99.430	99.350	99.284	99.217
6.750	100.020	99.956	99.902	99.849	6.750	99.685	99.621	99.567	99.514
6.875	100.174	100.109	100.056	100.003	6.875	99.839	99.774	99.721	99.668
6.990	100.239	100.174	100.121	100.068	6.990	99.904	99.839	99.786	99.733
7.125	100.365	100.300	100.247	100.194	7.125	100.030	99.965	99.912	99.859
7.250	100.080	99.999	99.933	99.867	7.250	99.745	99.664	99.598	99.532
7.375	100.646	100.565	100.499	100.433	7.375	100.311	100.230	100.164	100.098
7.500	100.331	100.250	100.184	100.118	7.500	99.806	99.725	99.659	99.593
7.625	100.294	100.213	100.147	100.081	7.625	99.769	99.688	99.622	99.556
7.750	101.278	101.198	101.132	101.065	7.750	100.753	100.673	100.607	100.540
7.875	101.365	101.285	101.218	101.152	7.875	100.840	100.760	100.693	100.627
7.990	100.169	100.088	100.022	99.956	7.990	99.644	99.563	99.497	99.431



LoanStream Mortgage
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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 17, 2026

CalHFA Pricing (California Only)

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

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

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

CalHFA CalReady - (C110/F210)

Fees:

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

CalHFA CalPLUS Access - (C111/F211)

Fees:

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

LoanStream Mortgage
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MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	99.559	99.367	99.161
6.500	99.589	99.397	99.191
6.625	100.079	99.887	99.681
6.750	100.659	100.426	100.167
6.875	101.159	100.926	100.667
6.990	101.608	101.375	101.116
7.000	101.638	101.405	101.146
7.125	102.098	101.865	101.606
7.250	102.548	102.315	102.056
7.375	102.642	102.377	102.085
7.490	103.055	102.790	102.498
7.500	103.091	102.826	102.534
7.625	103.531	103.266	102.974
7.750	103.951	103.686	103.394
7.875	102.203	101.911	101.585
7.990	102.562	102.270	101.944
8.000	102.592	102.300	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	98.809	98.617	98.411
6.500	98.839	98.647	98.441
6.625	99.329	99.137	98.931
6.750	99.909	99.676	99.417
6.875	100.409	100.176	99.917
6.990	100.858	100.625	100.366
7.000	100.888	100.655	100.396
7.125	101.348	101.115	100.856
7.250	101.798	101.565	101.306
7.375	101.892	101.627	101.335
7.490	102.311	102.046	101.754
7.500	102.341	102.076	101.784
7.625	102.781	102.516	102.224
7.750	103.201	102.936	102.644
7.875	101.453	101.161	100.835
7.990	101.812	101.520	101.194
8.000	101.842	101.550	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	97.559	97.367	97.161
6.500	97.589	97.397	97.191
6.625	98.079	97.887	97.681
6.750	98.659	98.426	98.167
6.875	99.159	98.926	98.667
6.990	99.608	99.375	99.116
7.000	99.638	99.405	99.146
7.125	100.098	99.865	99.606
7.250	100.548	100.315	100.056
7.375	100.642	100.377	100.085
7.490	101.061	100.796	100.504
7.500	101.091	100.826	100.534
7.625	101.531	101.266	100.974
7.750	101.951	101.686	101.394
7.875	100.203	99.911	99.585
7.990	100.562	100.270	99.944
8.000	100.592	100.300	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	96.904	96.809	96.617
6.500	96.934	96.839	96.647
6.625	97.424	97.329	97.137
6.750	98.023	97.909	97.676
6.875	98.523	98.409	98.176
6.990	98.972	98.858	98.625
7.000	99.002	98.888	98.655
7.125	99.462	99.348	99.115
7.250	99.912	99.798	99.565
7.375	100.023	99.892	99.627
7.490	100.442	100.311	100.046
7.500	100.472	100.341	100.076
7.625	100.912	100.781	100.516
7.750	101.332	101.201	100.936
7.875	99.593	99.453	99.161
7.990	99.952	99.812	99.520
8.000	99.982	99.842	99.550

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

MaxONE 3Yr - (301_1st_DPA_3YR)			
Rate	15 Day	30 Day	45 Day
6.490	97.059	96.867	96.661
6.500	97.089	96.897	96.691
6.625	97.579	97.387	97.181
6.750	98.159	97.926	97.667
6.875	98.659	98.426	98.167
6.990	99.108	98.875	98.616
7.000	99.138	98.905	98.646
7.125	99.598	99.365	99.106
7.250	100.048	99.815	99.556
7.375	100.142	99.877	99.585
7.490	100.561	100.296	100.004
7.500	100.591	100.326	100.034
7.625	101.031	100.766	100.474
7.750	101.451	101.186	100.894
7.875	99.703	99.411	99.085
7.990	100.062	99.770	99.444
8.000	100.092	99.800	99.474

MaxONE LLPAs

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

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

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



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FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	97.171	97.133	97.096	
5.125	97.578	97.540	97.503	
5.250	98.961	98.901	98.838	
5.375	99.406	99.345	99.283	
5.500	99.844	99.784	99.721	
5.625	100.152	100.091	100.029	
5.750	101.005	100.944	100.881	
5.875	101.206	101.123	101.037	
5.990	101.665	101.582	101.496	
6.125	101.953	101.869	101.784	
6.250	102.567	102.484	102.398	
6.375	102.759	102.691	102.623	
6.500	103.193	103.125	103.057	
6.625	103.509	103.441	103.372	
6.750	104.079	104.011	103.943	
6.875	103.974	103.831	103.678	
6.990	104.482	104.339	104.186	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
4.990	96.361	96.323	96.286	
5.125	96.768	96.730	96.693	
5.250	98.151	98.091	98.028	
5.375	98.596	98.535	98.473	
5.500	99.034	98.974	98.911	
5.625	99.342	99.281	99.219	
5.750	100.195	100.134	100.071	
5.875	100.396	100.313	100.227	
5.990	100.855	100.772	100.686	
6.125	101.143	101.059	100.974	
6.250	101.757	101.674	101.588	
6.375	101.949	101.881	101.813	
6.500	102.383	102.315	102.247	
6.625	102.699	102.631	102.562	
6.750	103.269	103.201	103.133	
6.875	103.164	103.021	102.868	
6.990	103.672	103.529	103.376	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	98.352	98.317	98.286	
5.125	98.627	98.591	98.560	
5.250	99.810	99.775	99.744	
5.375	99.671	99.614	99.559	
5.500	99.978	99.921	99.866	
5.625	100.154	100.097	100.042	
5.750	100.856	100.799	100.744	
5.875	100.324	100.246	100.169	
5.990	100.642	100.564	100.487	
6.125	100.778	100.700	100.623	
6.250	101.222	101.144	101.067	
6.375	101.104	101.004	100.906	
6.500	101.377	101.277	101.179	
6.625	101.531	101.431	101.333	
6.750	102.539	102.439	102.341	
6.875	102.475	102.376	102.278	
6.990	102.812	102.713	102.615	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.943	95.905	95.868	
5.250	98.270	98.209	98.146	
5.375	98.448	98.388	98.325	
5.500	98.953	98.892	98.829	
5.625	99.375	99.315	99.252	
5.750	100.473	100.413	100.350	
5.875	100.651	100.568	100.482	
5.990	101.064	100.981	100.895	
6.125	101.447	101.364	101.278	
6.250	101.663	101.580	101.494	
6.375	101.833	101.765	101.696	
6.500	102.193	102.125	102.057	
6.625	102.556	102.488	102.419	
6.750	102.022	101.954	101.885	
6.875	101.600	101.456	101.303	
6.990	101.814	101.670	101.518	
7.125	102.179	102.035	101.882	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.021	96.983	96.946	
5.125	97.428	97.390	97.353	
5.250	98.811	98.751	98.688	
5.375	99.256	99.195	99.133	
5.500	99.694	99.634	99.571	
5.625	100.002	99.941	99.879	
5.750	100.855	100.794	100.731	
5.875	101.056	100.973	100.887	
5.990	101.515	101.432	101.346	
6.125	101.803	101.719	101.634	
6.250	102.417	102.334	102.248	
6.375	102.609	102.541	102.473	
6.500	103.043	102.975	102.907	
6.625	103.359	103.291	103.222	
6.750	103.929	103.861	103.793	
6.875	103.824	103.681	103.528	
6.990	104.332	104.189	104.036	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	95.743	95.705	95.668	
5.250	98.070	98.009	97.946	
5.375	98.248	98.188	98.125	
5.500	98.753	98.692	98.629	
5.625	99.175	99.115	99.052	
5.750	100.273	100.213	100.150	
5.875	100.451	100.368	100.282	
5.990	100.864	100.781	100.695	
6.125	101.247	101.164	101.078	
6.250	101.463	101.380	101.294	
6.375	101.633	101.565	101.496	
6.500	101.993	101.925	101.857	
6.625	102.356	102.288	102.219	
6.750	101.822	101.754	101.685	
6.875	101.400	101.256	101.103	
6.990	101.614	101.470	101.318	
7.125	101.979	101.835	101.682	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.021	96.983	96.946	
5.125	97.428	97.390	97.353	
5.250	98.811	98.751	98.688	
5.375	99.256	99.195	99.133	
5.500	99.694	99.634	99.571	
5.625	100.002	99.941	99.879	
5.750	100.855	100.794	100.731	
5.875	101.056	100.973	100.887	
5.990	101.515	101.432	101.346	
6.125	101.803	101.719	101.634	
6.250	102.417	102.334	102.248	
6.375	102.609	102.541	102.473	
6.500	103.043	102.975	102.907	
6.625	103.359	103.291	103.222	
6.750	103.929	103.861	103.793	
6.875	103.824	103.681	103.528	
6.990	104.332	104.189	104.036	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	95.743	95.705	95.668	
5.250	98.070	98.009	97.946	
5.375	98.248	98.188	98.125	
5.500	98.753	98.692	98.629	
5.625	99.175	99.115	99.052	
5.750	100.273	100.213	100.150	
5.875	100.451	100.368	100.282	
5.990	100.864	100.781	100.695	
6.125	101.247	101.164	101.078	
6.250	101.463	101.380	101.294	
6.375	101.633	101.565	101.496	
6.500	101.993	101.925	101.857	
6.625	102.356	102.288	102.219	
6.750	101.822	101.754	101.685	
6.875	101.400	101.256	101.103	
6.990	101.614	101.470	101.318	
7.125	101.979	101.835	101.682	

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 17, 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	96.882	96.845	96.807		4.990	96.082	96.045	96.007		4.990	98.074	98.038	98.007		5.125	96.191	96.153	96.116	
5.125	97.309	97.271	97.234		5.125	96.509	96.471	96.434		5.125	98.368	98.333	98.302		5.250	98.112	98.052	97.989	
5.250	98.520	98.460	98.397		5.250	97.720	97.660	97.597		5.250	99.379	99.344	99.313		5.375	98.587	98.526	98.463	
5.375	99.018	98.958	98.895		5.375	98.218	98.158	98.095		5.375	99.293	99.236	99.181		5.500	98.928	98.868	98.805	
5.500	99.524	99.464	99.401		5.500	98.724	98.664	98.601		5.500	99.668	99.611	99.556		5.625	99.336	99.276	99.213	
5.625	99.882	99.821	99.759		5.625	99.082	99.021	98.959		5.625	99.894	99.837	99.782		5.750	100.218	100.157	100.094	
5.750	100.507	100.446	100.383		5.750	99.707	99.646	99.583		5.750	100.368	100.311	100.256		5.875	100.164	100.081	99.995	
5.875	100.658	100.574	100.489		5.875	99.858	99.774	99.689		5.875	99.786	99.708	99.631		5.990	100.522	100.439	100.353	
5.990	101.274	101.191	101.105		5.990	100.474	100.391	100.305		5.990	100.261	100.183	100.106		6.125	100.938	100.855	100.769	
6.125	101.601	101.518	101.432		6.125	100.801	100.718	100.632		6.125	100.437	100.358	100.281		6.250	101.208	101.125	101.039	
6.250	101.957	101.873	101.788		6.250	101.157	101.073	100.988		6.250	100.621	100.543	100.466		6.375	101.130	101.062	100.993	
6.375	101.820	101.752	101.683		6.375	101.020	100.952	100.883		6.375	100.174	100.075	99.977		6.500	101.419	101.351	101.282	
6.500	102.211	102.143	102.075		6.500	101.411	101.343	101.275		6.500	100.405	100.305	100.207		6.625	101.862	101.794	101.725	
6.625	102.490	102.412	102.343		6.625	101.680	101.612	101.543		6.625	100.511	100.412	100.314		6.750	101.525	101.457	101.388	
6.750	103.456	103.388	103.320		6.750	102.656	102.588	102.520		6.750	101.926	101.826	101.728		6.875	100.912	100.768	100.616	
6.875	103.479	103.335	103.183		6.875	102.679	102.535	102.383		6.875	101.990	101.891	101.793		6.990	101.253	101.110	100.957	
6.990	103.865	103.721	103.568		6.990	103.065	102.921	102.768		6.990	102.205	102.105	102.007		7.125	100.997	100.853	100.701	

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	96.732	96.695	96.657		5.125	96.141	96.103	96.066		4.990	96.732	96.695	96.657		5.125	96.141	96.103	96.066	
5.125	97.159	97.121	97.084		5.250	98.062	98.002	97.939		5.125	97.159	97.121	97.084		5.250	98.062	98.002	97.939	
5.250	98.370	98.310	98.247		5.375	98.537	98.476	98.413		5.250	98.370	98.310	98.247		5.375	98.537	98.476	98.413	
5.375	98.868	98.808	98.745		5.500	98.878	98.818	98.755		5.375	98.868	98.808	98.745		5.500	98.878	98.818	98.755	
5.500	99.374	99.314	99.251		5.625	99.286	99.226	99.163		5.500	99.374	99.314	99.251		5.625	99.286	99.226	99.163	
5.625	99.732	99.671	99.609		5.750	100.168	100.107	100.044		5.625	99.732	99.671	99.609		5.750	100.168	100.107	100.044	
5.750	100.357	100.296	100.233		5.875	100.114	100.031	99.945		5.750	100.357	100.296	100.233		5.875	100.114	100.031	99.945	
5.875	100.508	100.424	100.339		5.990	100.472	100.389	100.303		5.875	100.508	100.424	100.339		5.990	100.472	100.389	100.303	
5.990	101.124	101.041	100.955		6.125	100.888	100.805	100.719		5.990	101.124	101.041	100.955		6.125	100.888	100.805	100.719	
6.125	101.451	101.368	101.282		6.250	101.158	101.075	100.989		6.125	101.451	101.368	101.282		6.250	101.158	101.075	100.989	
6.250	101.807	101.723	101.638		6.375	101.080	101.012	100.943		6.250	101.807	101.723	101.638		6.375	101.080	101.012	100.943	
6.375	101.670	101.602	101.533		6.500	101.369	101.301	101.232		6.375	101.670	101.602	101.533		6.500	101.369	101.301	101.232	
6.500	102.061	101.993	101.925		6.625	101.812	101.744	101.675		6.500	102.061	101.993	101.925		6.625	101.812	101.744	101.675	
6.625	102.330	102.262	102.193		6.750	101.475	101.407	101.338		6.625	102.330	102.262	102.193		6.750	101.475	101.407	101.338	
6.750	103.306	103.238	103.170		6.875	100.862	100.718	100.566		6.750	103.306	103.238	103.170		6.875	100.862	100.718	100.566	
6.875	103.329	103.185	103.033		6.990	101.203	101.060	100.907		6.875	103.329	103.185	103.033		6.990	101.203	101.060	100.907	
6.990	103.715	103.571	103.418		7.125	100.947	100.803	100.651		6.990	103.715	103.571	103.418		7.125	100.947	100.803	100.651	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	98.100	98.040	97.977	
5.375	98.598	98.538	98.475	
5.500	99.104	99.044	98.981	
5.625	99.462	99.401	99.339	
5.750	100.087	100.026	99.963	
5.875	100.238	100.154	100.069	
5.990	100.854	100.771	100.685	
6.125	101.181	101.098	101.012	
6.250	101.537	101.453	101.368	
6.375	101.400	101.332	101.263	
6.500	101.791	101.723	101.655	
6.625	102.060	101.992	101.923	
6.750	103.036	102.968	102.900	
6.875	103.059	102.915	102.763	
6.990	103.445	103.301	103.148	
7.125	103.952	103.808	103.655	
7.250	104.448	104.304	104.151	

LLPAs

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

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

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

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

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



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

SELECT PRICING

Effective: June 17, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	97.182	97.145	97.107	
5.125	97.609	97.571	97.534	
5.250	98.820	98.760	98.697	
5.375	99.318	99.258	99.195	
5.500	99.824	99.764	99.701	
5.625	100.182	100.121	100.059	
5.750	100.807	100.746	100.683	
5.875	100.958	100.874	100.789	
5.990	101.574	101.491	101.405	
6.125	101.901	101.818	101.732	
6.250	102.257	102.173	102.088	
6.375	102.120	102.052	101.983	
6.500	102.511	102.443	102.375	
6.625	102.780	102.712	102.643	
6.750	103.756	103.688	103.620	
6.875	103.779	103.635	103.483	
6.990	104.165	104.021	103.868	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	98.374	98.338	98.307	
5.125	98.668	98.633	98.602	
5.250	99.679	99.644	99.613	
5.375	99.593	99.536	99.481	
5.500	99.968	99.911	99.856	
5.625	100.194	100.137	100.082	
5.750	100.668	100.611	100.556	
5.875	100.086	100.008	99.931	
5.990	100.561	100.483	100.406	
6.125	100.737	100.658	100.581	
6.250	100.921	100.843	100.766	
6.375	100.474	100.375	100.277	
6.500	100.705	100.605	100.507	
6.625	100.811	100.712	100.614	
6.750	102.226	102.126	102.028	
6.875	102.290	102.191	102.093	
6.990	102.505	102.405	102.307	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.032	96.995	96.957	
5.125	97.459	97.421	97.384	
5.250	98.670	98.610	98.547	
5.375	99.168	99.108	99.045	
5.500	99.674	99.614	99.551	
5.625	100.032	99.971	99.909	
5.750	100.657	100.596	100.533	
5.875	100.808	100.724	100.639	
5.990	101.424	101.341	101.255	
6.125	101.751	101.668	101.582	
6.250	102.107	102.023	101.938	
6.375	101.970	101.902	101.833	
6.500	102.361	102.293	102.225	
6.625	102.630	102.562	102.493	
6.750	103.606	103.538	103.470	
6.875	103.629	103.485	103.333	
6.990	104.015	103.871	103.718	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.032	96.995	96.957	
5.125	97.459	97.421	97.384	
5.250	98.670	98.610	98.547	
5.375	99.168	99.108	99.045	
5.500	99.674	99.614	99.551	
5.625	100.032	99.971	99.909	
5.750	100.657	100.596	100.533	
5.875	100.808	100.724	100.639	
5.990	101.424	101.341	101.255	
6.125	101.751	101.668	101.582	
6.250	102.107	102.023	101.938	
6.375	101.970	101.902	101.833	
6.500	102.361	102.293	102.225	
6.625	102.630	102.562	102.493	
6.750	103.606	103.538	103.470	
6.875	103.629	103.485	103.333	
6.990	104.015	103.871	103.718	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.491	96.453	96.416	
5.250	98.412	98.352	98.289	
5.375	98.887	98.826	98.763	
5.500	99.228	99.168	99.105	
5.625	99.636	99.576	99.513	
5.750	100.518	100.457	100.394	
5.875	100.464	100.381	100.295	
5.990	100.822	100.739	100.653	
6.125	101.238	101.155	101.069	
6.250	101.508	101.425	101.339	
6.375	101.430	101.362	101.293	
6.500	101.719	101.651	101.582	
6.625	102.162	102.094	102.025	
6.750	101.825	101.767	101.688	
6.875	101.212	101.068	100.916	
6.990	101.553	101.410	101.257	
7.125	101.297	101.153	101.001	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	96.441	96.403	96.366	
5.250	98.362	98.302	98.239	
5.375	98.837	98.776	98.713	
5.500	99.178	99.118	99.055	
5.625	99.586	99.526	99.463	
5.750	100.468	100.407	100.344	
5.875	100.414	100.331	100.245	
5.990	100.772	100.689	100.603	
6.125	101.188	101.105	101.019	
6.250	101.458	101.375	101.289	
6.375	101.380	101.312	101.243	
6.500	101.669	101.601	101.532	
6.625	102.112	102.044	101.975	
6.750	101.775	101.707	101.638	
6.875	101.162	101.018	100.866	
6.990	101.503	101.360	101.207	
7.125	101.247	101.103	100.951	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	96.441	96.403	96.366	
5.250	98.362	98.302	98.239	
5.375	98.837	98.776	98.713	
5.500	99.178	99.118	99.055	
5.625	99.586	99.526	99.463	
5.750	100.468	100.407	100.344	
5.875	100.414	100.331	100.245	
5.990	100.772	100.689	100.603	
6.125	101.188	101.105	101.019	
6.250	101.458	101.375	101.289	
6.375	101.380	101.312	101.243	
6.500	101.669	101.601	101.532	
6.625	102.112	102.044	101.975	
6.750	101.775	101.707	101.638	
6.875	101.162	101.018	100.866	
6.990	101.503	101.360	101.207	
7.125	101.247	101.103	100.951	

SELECT VA 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	96.441	96.403	96.366	
5.250	98.362	98.302	98.239	
5.375	98.837	98.776	98.713	
5.500	99.178	99.118	99.055	
5.625	99.586	99.526	99.463	
5.750	100.468	100.407	100.344	
5.875	100.414	100.331	100.245	
5.990	100.772	100.689	100.603	
6.125	101.188	101.105	101.019	
6.250	101.458	101.375	101.289	
6.375	101.380	101.312	101.243	
6.500	101.669	101.601	101.532	
6.625	102.112	102.044	101.975	
6.750	101.775	101.707	101.638	
6.875	101.162	101.018	100.866	
6.990	101.503	101.360	101.207	
7.125	101.247	101.103	100.951	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.282	97.245	97.207	
5.125	97.709	97.671	97.634	
5.250	98.920	98.860	98.797	
5.375	99.418	99.358	99.295	
5.500	99.924	99.864	99.801	
5.625	100.282	100.221	100.159	
5.750	100.907	100.846	100.783	
5.875	101.058	100.974	100.889	
5.990	101.674	101.591	101.505	
6.125	102.001	101.918	101.832	
6.250	102.357	102.273	102.188	
6.375	102.220	102.152	102.083	
6.500	102.611	102.543	102.475	
6.625	102.880	102.812	102.743	
6.750	103.856	103.788	103.720	
6.875	103.879	103.735	103.583	
6.990	104.265	104.121	103.968	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.416	96.378	96.341	
5.250	98.337	98.277	98.214	
5.375	98.812	98.751	98.688	
5.500	99.153	99.093	99.030	
5.625	99.561	99.501	99.438	
5.750	100.443	100.382	100.319	
5.875	100.389	100.306	100.220	
5.990	100.747	100.664	100.578	
6.125	101.163	101.080	100.994	
6.250	101.433	101.350	101.264	
6.375	101.355	101.287	101.218	
6.500	101.644	101.576	101.507	
6.625	102.087	102.019	101.950	
6.750	101.750	101.682	101.613	
6.875	101.137	100.993	100.841	
6.990	101.478	101.335	101.182	
7.125	101.222	101.078	100.926	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.224	98.188	98.157	
5.125	98.518	98.483	98.452	
5.250	99.529	99.494	99.463	
5.375	99.443	99.386	99.331	
5.500	99.818	99.761	99.706	
5.625	100.044	99.987	99.932	
5.750	100.518	100.461	100.406	
5.875	99.936	99.858	99.781	
5.990	100.411	100.333	100.256	
6.125	100.587	100.508	100.431	
6.250	100.771	100.693	100.616	
6.375	100.324	100.225	100.127	
6.500	100.555	100.455	100.357	
6.625	100.661	100.562	100.464	
6.750	102.076	101.976	101.878	
6.875	102.140	102.041	101.943	
6.990	102.355	102.255	102.157	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	96.762	96.725	96.687	
5.125	97.189	97.151	97.114	
5.250	98.400	98.340	98.277	
5.375	98.898	98.838	98.775	
5.500	99.404	99.344	99.281	
5.625	99.762	99.701	99.639	
5.750	100.387	100.326	100.263	
5.875	100.538	100.454	100.369	
5.990	101.154	101.071	100.985	
6.125	101.481	101.398	101.312	
6.250	101.837	101.753	101.668	
6.375	101.700	101.632		



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

Effective: June 17, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)			
Rate	15 Day	30 Day	45 Day
4.990	97.061	97.023	96.986
5.125	97.468	97.430	97.393
5.250	98.851	98.791	98.728
5.375	99.296	99.235	99.173
5.500	99.734	99.674	99.611
5.625	100.042	99.981	99.919
5.750	100.895	100.834	100.771
5.875	101.096	101.013	100.927
5.990	101.555	101.472	101.386
6.125	101.843	101.759	101.674
6.250	102.457	102.374	102.288
6.375	102.649	102.581	102.513
6.500	103.083	103.015	102.947
6.625	103.399	103.331	103.262
6.750	103.969	103.901	103.833
6.875	103.864	103.721	103.568
6.990	104.372	104.229	104.076

FHA Streamline 20 Year Fixed - (320SL)			
Rate	15 Day	30 Day	45 Day
5.250	98.026	97.966	97.903
5.375	98.471	98.410	98.348
5.500	98.909	98.849	98.786
5.625	99.217	99.156	99.094
5.750	100.070	100.009	99.946
5.875	100.271	100.188	100.102
5.990	100.730	100.647	100.561
6.125	101.018	100.934	100.849
6.250	101.632	101.549	101.463
6.375	101.824	101.756	101.688
6.500	102.258	102.190	102.122
6.625	102.574	102.506	102.437
6.750	103.144	103.076	103.008
6.875	103.039	102.896	102.743
6.990	103.547	103.404	103.251
7.125	104.054	103.911	103.758
7.250	104.550	104.407	104.254

FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
4.990	98.227	98.192	98.161
5.125	98.502	98.466	98.435
5.250	99.685	99.650	99.619
5.375	99.546	99.489	99.434
5.500	99.853	99.796	99.741
5.625	100.029	99.972	99.917
5.750	100.731	100.674	100.619
5.875	100.199	100.121	100.044
5.990	100.517	100.439	100.362
6.125	100.653	100.575	100.498
6.250	101.097	101.019	100.942
6.375	100.979	100.879	100.781
6.500	101.252	101.152	101.054
6.625	101.406	101.306	101.208
6.750	102.414	102.314	102.216
6.875	102.350	102.251	102.153
6.990	102.687	102.588	102.490

FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.250	97.845	97.784	97.721
5.375	98.023	97.963	97.900
5.500	98.528	98.467	98.404
5.625	98.950	98.890	98.827
5.750	100.048	99.988	99.925
5.875	100.226	100.143	100.057
5.990	100.639	100.556	100.470
6.125	101.022	100.939	100.853
6.250	101.238	101.155	101.069
6.375	101.408	101.340	101.271
6.500	101.768	101.700	101.632
6.625	102.131	102.063	101.994
6.750	101.597	101.529	101.460
6.875	101.175	101.031	100.878
6.990	101.389	101.245	101.093
7.125	101.764	101.610	101.457
7.250	102.250	102.106	101.963

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
5.250	98.620	98.560	98.497
5.375	99.118	99.058	98.995
5.500	99.624	99.564	99.501
5.625	99.982	99.921	99.859
5.750	100.607	100.546	100.483
5.875	100.758	100.674	100.589
5.990	101.374	101.291	101.205
6.125	101.701	101.618	101.532
6.250	102.057	101.973	101.888
6.375	101.920	101.852	101.783
6.500	102.311	102.243	102.175
6.625	102.580	102.512	102.443
6.750	103.556	103.488	103.420
6.875	103.579	103.435	103.283
6.990	103.965	103.821	103.668
7.125	104.472	104.328	104.175
7.250	104.968	104.824	104.671

VA IRRRL 20 Year Fixed - (420IRL)			
Rate	15 Day	30 Day	45 Day
5.250	97.570	97.510	97.447
5.375	98.068	98.008	97.945
5.500	98.574	98.514	98.451
5.625	98.932	98.871	98.809
5.750	99.557	99.496	99.433
5.875	99.708	99.624	99.539
5.990	100.324	100.241	100.155
6.125	100.651	100.568	100.482
6.250	101.007	100.923	100.838
6.375	100.870	100.802	100.733
6.500	101.261	101.193	101.125
6.625	101.530	101.462	101.393
6.750	102.506	102.438	102.370
6.875	102.529	102.385	102.233
6.990	102.915	102.771	102.618
7.125	103.422	103.278	103.125
7.250	103.918	103.774	103.621

VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
4.990	97.924	97.888	97.857
5.125	98.218	98.183	98.152
5.250	99.229	99.194	99.163
5.375	99.143	99.086	99.031
5.500	99.518	99.461	99.406
5.625	99.744	99.687	99.632
5.750	100.218	100.161	100.106
5.875	99.636	99.558	99.481
5.990	100.111	100.033	99.956
6.125	100.287	100.208	100.131
6.250	100.471	100.393	100.316
6.375	100.024	99.925	99.827
6.500	100.255	100.155	100.057
6.625	100.361	100.262	100.164
6.750	101.776	101.676	101.578
6.875	101.840	101.741	101.643
6.990	102.055	101.955	101.857

VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.250	98.037	97.977	97.914
5.375	98.512	98.451	98.388
5.500	98.853	98.793	98.730
5.625	99.261	99.201	99.138
5.750	100.143	100.082	100.019
5.875	100.089	100.006	99.920
5.990	100.447	100.364	100.278
6.125	100.863	100.780	100.694
6.250	101.133	101.050	100.964
6.375	101.055	100.987	100.918
6.500	101.344	101.276	101.207
6.625	101.787	101.719	101.650
6.750	101.450	101.382	101.313
6.875	100.837	100.693	100.541
6.990	101.178	101.035	100.882
7.125	100.922	100.778	100.626
7.250	101.418	101.274	101.122

LLPAs

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

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

VA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
VA Loan Amount >\$950K		
-0.375		
Loan Amount <\$100,000		
-0.375		
VA Cashout >90% LTV		
-3.000		
Manufactured Home (Purchase/Rate-Term/Cashout)		
-1.250		
Manufactured Home (Streamline/IRRRL)		
-1.250		

FHA State Tier Adjustment		
Tier 1 States	CA, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375
60 Day Lock (From 45 Day Price)		
-0.500		
3-4 Units		
-0.500		
VA IRRRL >100% CLTV (Sub Fin)		
-1.000		
NC Floor Price		
99.750		



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

Effective:

Wednesday, June 17, 2026

Jumbo One Pricing

Jumbo One 30 Year Fixed - (801D)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.400	99.306	99.118	98.931
6.250	99.733	99.639	99.452	99.264
6.375	100.047	99.953	99.766	99.578
6.500	100.304	100.210	100.023	99.835
6.625	100.542	100.448	100.261	100.073
6.750	100.743	100.649	100.462	100.274
6.875	100.959	100.865	100.678	100.490
7.000	101.184	101.090	100.903	100.715
7.125	101.434	101.340	101.153	100.965
7.250	101.635	101.541	101.354	101.166
7.375	101.808	101.714	101.527	101.339
7.500	101.969	101.876	101.688	101.501
7.625	102.119	102.025	101.838	101.650
7.750	102.269	102.175	101.987	101.800
7.875	102.418	102.324	102.137	101.949
8.000	102.568	102.474	102.286	102.099
8.125	102.717	102.623	102.436	102.248
8.250	102.867	102.773	102.585	102.398
8.375	103.016	102.922	102.735	102.547

Jumbo One 10/6 ARM - (8106D)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.561	99.467	99.280	99.092
6.375	99.803	99.709	99.522	99.334
6.500	100.046	99.952	99.765	99.577
6.625	100.095	100.001	99.813	99.626
6.750	100.304	100.211	100.023	99.836
6.875	100.514	100.420	100.233	100.045
7.000	100.724	100.630	100.443	100.255
7.125	100.934	100.840	100.652	100.465
7.250	101.143	101.050	100.862	100.675
7.375	101.353	101.259	101.072	100.884
7.500	101.563	101.469	101.282	101.094
7.625	101.773	101.679	101.491	101.304
7.750	101.982	101.889	101.701	101.514
7.875	102.192	102.098	101.911	101.723
8.000	102.402	102.308	102.121	101.933

Loan Level Price Adjustments (LLPAs)	
FICO	
FICO >= 800	0.800
FICO 760 - 799	0.700
FICO 740 - 759	0.600
FICO 720 - 739	0.450
FICO 700 - 719	-0.050
FICO 680 - 699	-0.950
FICO 660 - 679	-1.500
Other Adjusters	<= 60%
Investment Property	-0.500
Purchase	0.000
Cashout Refinance	-0.050
Second Home	0.000
Condo (LR and HR)	0.000
2-4 Unit	-0.250
Self-Employed	0.000
UPB > 2mm	-0.250
UPB > 2.5mm	-0.500
DTI > 45	-0.050
DTI < 35	0.100

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

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

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Jumbo One Premier Pricing

Jumbo One Premier 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.177	98.067	97.895	97.677
5.875	98.596	98.487	98.315	98.096
6.000	99.015	98.906	98.734	98.515
6.125	99.388	99.279	99.107	98.888
6.250	99.762	99.653	99.481	99.262
6.375	100.183	100.073	99.901	99.683
6.500	100.602	100.493	100.321	100.102
6.625	100.842	100.733	100.561	100.342
6.750	101.082	100.972	100.801	100.582
6.875	100.490	100.381	100.209	99.990
7.000	99.899	99.789	99.618	99.399
7.125	100.530	100.421	100.249	100.030
7.250	101.161	101.052	100.880	100.661
7.375	101.334	101.224	101.053	100.834
7.500	101.507	101.397	101.226	101.007

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.177	98.067	97.895	97.677
5.875	98.596	98.487	98.315	98.096
6.000	99.015	98.906	98.734	98.515
6.125	99.388	99.279	99.107	98.888
6.250	99.762	99.653	99.481	99.262
6.375	100.183	100.073	99.901	99.683
6.500	100.602	100.493	100.321	100.102
6.625	100.842	100.733	100.561	100.342
6.750	101.082	100.972	100.801	100.582
6.875	100.490	100.381	100.209	99.990
7.000	99.899	99.789	99.618	99.399
7.125	100.530	100.421	100.249	100.030
7.250	101.161	101.052	100.880	100.661
7.375	101.334	101.224	101.053	100.834
7.500	101.507	101.397	101.226	101.007

Jumbo One Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.177	98.067	97.895	97.677
5.875	98.596	98.487	98.315	98.096
6.000	99.015	98.906	98.734	98.515
6.125	99.388	99.279	99.107	98.888
6.250	99.762	99.653	99.481	99.262
6.375	100.183	100.073	99.901	99.683
6.500	100.602	100.493	100.321	100.102
6.625	100.842	100.733	100.561	100.342
6.750	101.082	100.972	100.801	100.582
6.875	100.490	100.381	100.209	99.990
7.000	99.899	99.789	99.618	99.399
7.125	100.530	100.421	100.249	100.030
7.250	101.161	101.052	100.880	100.661
7.375	101.334	101.224	101.053	100.834
7.500	101.507	101.397	101.226	101.007

Jumbo One Premier 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	96.086	95.976	95.804	95.586
5.625	96.401	96.292	96.120	95.901
5.750	96.716	96.607	96.435	96.216
5.875	97.060	96.950	96.779	96.560
6.000	97.404	97.294	97.122	96.904
6.125	97.723	97.614	97.442	97.223
6.250	98.043	97.934	97.762	97.543
6.375	98.420	98.310	98.138	97.920
6.500	98.796	98.687	98.515	98.296
6.625	99.227	99.117	98.946	98.727
6.750	99.658	99.549	99.377	99.158

Jumbo One Premier 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.725	95.615	95.443	95.225
5.375	96.054	95.944	95.772	95.554
5.500	96.375	96.265	96.093	95.875
5.625	96.661	96.551	96.379	96.161
5.750	96.939	96.830	96.658	96.439
5.875	97.232	97.123	96.951	96.732
6.000	97.525	97.415	97.244	97.025
6.125	97.804	97.694	97.522	97.304
6.250	98.050	97.940	97.768	97.550
6.375	98.301	98.192	98.020	97.801
6.500	98.554	98.444	98.272	98.054
6.625	98.588	98.479	98.307	98.088
6.750	98.623	98.514	98.342	98.123
6.875	98.838	98.729	98.557	98.338
7.000	99.054	98.944	98.773	98.554

Loan Level Price Adjustments (LLPAs)

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

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

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

Effective: **Wednesday, June 17, 2026**

Jumbo ONE Select Pricing

Jumbo ONE Select 30 YR Fixed - (901)				Jumbo ONE Select 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY	Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.437	97.375	97.500	6.000	97.437	97.375	97.500
6.125	98.062	98.000	98.125	6.125	98.062	98.000	98.125
6.250	98.600	98.538	98.663	6.250	98.600	98.538	98.663
6.375	99.100	99.038	99.163	6.375	99.100	99.038	99.163
6.500	99.537	99.475	99.600	6.500	99.537	99.475	99.600
6.625	99.935	99.873	99.998	6.625	99.935	99.873	99.998
6.750	100.326	100.264	100.389	6.750	100.326	100.264	100.389
6.875	100.709	100.647	100.772	6.875	100.709	100.647	100.772
7.000	101.084	101.022	101.147	7.000	101.084	101.022	101.147
7.125	101.451	101.389	101.514	7.125	101.451	101.389	101.514
7.250	101.810	101.748	101.873	7.250	101.810	101.748	101.873
7.375	102.162	102.100	102.225	7.375	102.162	102.100	102.225
7.500	102.506	102.444	102.569	7.500	102.506	102.444	102.569
7.625	102.842	102.780	102.905	7.625	102.842	102.780	102.905
7.750	103.170	103.108	103.233	7.750	103.170	103.108	103.233
7.875	103.490	103.428	103.553	7.875	103.490	103.428	103.553
8.000	103.771	103.709	103.834	8.000	103.771	103.709	103.834
8.125	104.021	103.959	104.084	8.125	104.021	103.959	104.084
8.250	104.271	104.209	104.334	8.250	104.271	104.209	104.334

Jumbo ONE Select 30 YR Fixed 1:0 Buydown - (901-BD10)				Jumbo ONE Select 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY	Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.437	97.375	97.500	6.000	97.687	97.625	97.750
6.125	98.062	98.000	98.125	6.125	98.312	98.250	98.375
6.250	98.600	98.538	98.663	6.250	98.860	98.788	98.913
6.375	99.100	99.038	99.163	6.375	99.350	99.288	99.413
6.500	99.537	99.475	99.600	6.500	99.787	99.725	99.850
6.625	99.935	99.873	99.998	6.625	100.185	100.123	100.248
6.750	100.326	100.264	100.389	6.750	100.676	100.614	100.639
6.875	100.709	100.647	100.772	6.875	100.959	100.897	101.022
7.000	101.084	101.022	101.147	7.000	101.334	101.272	101.397
7.125	101.451	101.389	101.514	7.125	101.701	101.639	101.764
7.250	101.810	101.748	101.873	7.250	102.060	101.998	102.123
7.375	102.162	102.100	102.225	7.375	102.412	102.350	102.475
7.500	102.506	102.444	102.569	7.500	102.756	102.694	102.819
7.625	102.842	102.780	102.905	7.625	103.092	103.030	103.155
7.750	103.170	103.108	103.233	7.750	103.420	103.358	103.483
7.875	103.490	103.428	103.553	7.875	103.740	103.678	103.803
8.000	103.771	103.709	103.834	8.000	104.021	103.959	104.084
8.125	104.021	103.959	104.084	8.125	104.271	104.209	104.334
8.250	104.271	104.209	104.334	8.250	104.521	104.459	104.584

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