

Ratesheet Code: RS-WS

Effective Date: 6/18/26 7:36 AM

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Lock Expiration Days	
15 Day	07/02/26
30 Day	07/17/26
45 Day	08/03/26
60 Day	08/16/26
Mortgagee Clause	
OCMBC, INC. ISAQA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612	
2025 FHA/VA Loan Limits	
# of Units	Loan Limits
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250
2026 Conforming Loan Limits	
# of Units	Loan Limits
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750

Allowable Fees
Click Here

Relock Fee
(0.250)

Lock Extension Fees
0.02 Per Day
Max extension 30 days and / or 10 times, whichever comes first.

Lock Desk Hours
8:00 AM - 6:00 PM PST

Lock Request Hours
8:00 AM - 8:59 PM PST**

Lender ID Number	
FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

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

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

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

Announcements



Temporary Property Eligibility Restrictions
Non-Owner properties located in the following City/County are NOT eligible to be locked: <ul style="list-style-type: none"> •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 18, 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	94.469	94.426	94.382	94.335	4.875	94.054	94.012	93.968	93.921	5.750	99.482	99.397	99.311	99.219
4.990	95.101	95.059	95.015	94.968	4.990	94.687	94.644	94.601	94.554	5.875	100.006	99.921	99.835	99.743
5.125	95.792	95.750	95.706	95.659	5.125	95.403	95.361	95.317	95.270	5.990	100.454	100.369	100.283	100.191
5.250	96.159	96.117	96.071	96.022	5.250	95.768	95.725	95.680	95.631	6.125	100.927	100.842	100.756	100.664
5.375	96.810	96.767	96.721	96.673	5.375	96.422	96.380	96.334	96.285	6.250	100.925	100.820	100.717	100.606
5.500	97.431	97.388	97.343	97.294	5.500	97.054	97.011	96.965	96.916	6.375	101.491	101.385	101.282	101.172
5.625	97.974	97.931	97.885	97.837	5.625	97.592	97.550	97.504	97.455	6.500	101.899	101.794	101.691	101.580
5.750	98.607	98.550	98.492	98.430	5.750	98.265	98.208	98.150	98.088	6.625	102.148	102.042	101.939	101.828
5.875	99.172	99.116	99.058	98.996	5.875	98.828	98.771	98.713	98.651	6.750	102.191	102.044	101.913	101.773
5.990	99.649	99.592	99.534	99.472	5.990	99.304	99.247	99.190	99.128	6.875	102.442	102.295	102.165	102.025
6.125	100.185	100.128	100.070	100.008	6.125	99.840	99.783	99.725	99.663	6.990	102.904	102.757	102.627	102.487
6.250	100.580	100.503	100.428	100.347	6.250	100.235	100.158	100.083	100.002	7.125	103.242	103.095	102.964	102.825
6.375	101.176	101.098	101.023	100.943	6.375	100.831	100.753	100.678	100.598	7.250	104.236	104.068	103.917	103.754
6.500	101.609	101.532	101.456	101.376	6.500	101.264	101.187	101.111	101.031	7.375	104.615	104.447	104.295	104.133
6.625	101.864	101.786	101.711	101.631	6.625	101.519	101.441	101.366	101.286	7.500	104.904	104.735	104.584	104.422
6.750	102.306	102.187	102.077	101.959	6.750	101.961	101.842	101.732	101.614	7.625	105.030	104.862	104.710	104.548
6.875	102.442	102.323	102.213	102.095	6.875	102.097	101.978	101.868	101.750	7.750	105.314	105.146	104.997	104.838
6.990	102.875	102.756	102.646	102.528	6.990	102.530	102.411	102.301	102.183	7.875	105.522	105.355	105.212	105.059
7.125	103.197	103.087	102.987	102.880	7.125	102.852	102.742	102.642	102.535	7.990	105.600	105.448	105.318	105.180
7.250	104.355	104.187	104.035	103.873	7.250	104.010	103.842	103.690	103.528	8.125	105.829	105.696	105.581	105.458
7.375	104.638	104.470	104.319	104.156	7.375	104.293	104.125	103.974	103.811					
7.500	104.980	104.812	104.661	104.498	7.500	104.635	104.467	104.316	104.153					
7.625	105.268	105.100	104.948	104.786	7.625	104.923	104.755	104.603	104.441					

FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.680	97.634	97.588	97.538	5.990	100.699	100.626	100.553	100.475	5.750	98.257	98.200	98.142	98.080
4.990	98.069	98.022	97.976	97.926	6.125	100.894	100.821	100.748	100.670	5.875	98.822	98.766	98.708	98.646
5.125	98.508	98.461	98.415	98.365	6.250	101.231	101.185	101.138	101.089	5.990	99.299	99.242	99.184	99.122
5.250	99.025	98.965	98.905	98.841	6.375	101.583	101.537	101.490	101.441	6.125	99.835	99.778	99.720	99.658
5.375	99.433	99.373	99.314	99.250	6.500	101.795	101.748	101.702	101.652	6.250	100.230	100.153	100.078	99.997
5.500	99.821	99.762	99.702	99.638	6.625	101.872	101.826	101.779	101.729	6.375	100.826	100.748	100.673	100.593
5.625	100.190	100.130	100.070	100.006	6.750	102.181	102.135	102.088	102.038	6.500	101.283	101.205	101.130	101.050
5.750	100.531	100.472	100.412	100.348	6.875	102.221	102.175	102.128	102.079	6.625	101.585	101.508	101.433	101.352
5.875	100.834	100.775	100.715	100.651	6.990	102.503	102.457	102.410	102.360	6.750	101.966	101.837	101.727	101.609
5.990	101.103	101.043	100.984	100.920	7.125	102.649	102.602	102.556	102.506	6.875	102.092	101.973	101.863	101.745
6.125	101.371	101.311	101.251	101.187	7.250	102.672	102.619	102.566	102.509	6.990	102.554	102.435	102.325	102.207
6.250	101.556	101.496	101.437	101.373	7.375	102.810	102.757	102.704	102.648	7.125	102.925	102.806	102.696	102.579
6.375	101.948	101.888	101.828	101.764	7.500	102.871	102.818	102.765	102.708	7.250	104.005	103.837	103.685	103.523
6.500	102.198	102.138	102.079	102.015	7.625	102.692	102.639	102.586	102.529	7.375	104.288	104.120	103.969	103.806
6.625	102.309	102.263	102.217	102.167	7.750	102.809	102.756	102.702	102.645	7.500	104.630	104.462	104.311	104.148
6.750	102.678	102.632	102.586	102.536	7.875	102.922	102.869	102.816	102.759	7.625	104.918	104.750	104.598	104.436
6.875	102.771	102.725	102.678	102.628	7.990	102.902	102.849	102.796	102.739	7.750	105.000	104.834	104.694	104.544
6.990	103.097	103.051	103.005	102.955	8.125	103.028	102.975	102.922	102.865	7.875	105.240	105.102	104.984	104.857
										7.990	105.306	105.193	105.093	104.986
										8.125	105.520	105.424	105.338	105.245

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	96.035	95.992	95.946	95.898	4.875	93.479	93.437	93.393	93.346	5.750	99.407	99.322	99.236	99.144
5.500	96.656	96.613	96.568	96.519	4.990	94.112	94.069	94.026	93.979	5.875	99.931	99.846	99.760	99.668
5.625	97.199	97.156	97.110	97.062	5.125	94.828	94.786	94.742	94.695	5.990	100.379	100.294	100.208	100.116
5.750	97.832	97.775	97.717	97.655	5.250	95.193	95.150	95.105	95.056	6.125	100.852	100.767	100.681	100.589
5.875	98.397	98.341	98.283	98.221	5.375	95.847	95.805	95.759	95.710	6.250	100.850	100.745	100.642	100.531
5.990	98.874	98.817	98.759	98.697	5.500	96.479	96.436	96.390	96.341	6.375	101.416	101.310	101.207	101.097
6.125	99.410	99.353	99.295	99.233	5.625	97.017	96.975	96.929	96.880	6.500	101.824	101.719	101.616	101.505
6.250	99.805	99.728	99.653	99.572	5.750	97.690	97.633	97.575	97.513	6.625	102.073	101.967	101.864	101.753
6.375	100.401	100.323	100.248	100.168	5.875	98.253	98.196	98.138	98.076	6.750	102.116	101.969	101.838	101.698
6.500	100.834	100.757	100.681	100.601	5.990	98.729	98.672	98.615	98.553	6.875	102.367	102.220	102.090	101.950
6.625	101.089	101.011	100.936	100.856	6.125	99.265	99.208	99.150	99.088	6.990	102.829	102.682	102.552	102.412
6.750	101.531	101.412	101.302	101.184	6.250	99.660	99.583	99.508	99.427	7.125	103.167	103.020	102.889	102.750
6.875	101.667	101.548	101.438	101.320	6.375	100.256	100.178	100.103	100.023	7.250	104.161	103.993	103.842	103.679
6.990	102.100	101.981	101.871	101.753	6.500	100.689	100.612	100.536	100.456	7.375	104.540	104.372	104.220	104.058
7.125	102.422	102.312	102.212	102.105	6.625	100.944	100.866	100.791	100.711	7.500	104.829	104.660	104.509	104.347
7.250	103.580	103.412	103.260	103.098	6.750	101.386	101.267	101.157	101.039	7.625	104.955	104.787	104.635	104.473
7.375	103.863	103.695	103.544	103.381	6.875	101.522	101.403	101.293	101.175	7.750	105.239	105.071	104.922	104.763
7.500	104.205	104.037	103.886	103.723	6.990	101.955	101.836	101.726	101.608	7.875	105.447	105.280	105.137	104.984
7.625	104.493	104.325	104.173	104.011	7.125	102.277	102.167	102.067	101.960	7.990	105.525	105.373	105.243	105.105
7.750	104.575	104.409	104.269	104.119	7.250	103.435	103.267	103.115	102.953	8.125	105.754	105.621	105.506	105.383
7.875	104.815	104.677	104.559	104.432	7.375	103.718	103.550	103.399	103.236					
7.990	104.881	104.768	104.668	104.561	7.500	104.060	103.892	103.741	103.578					
8.125	105.095	104.999	104.913	104.820	7.625	104.348	104.180	104.028	103.866					

REFI NOW CONFORMING PRICING

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

Wholesale

Effective: June 18, 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	97.532	97.475	97.413	97.348	5.500	95.482	95.425	95.363	95.298	5.375	94.962	94.905	94.843	94.778
5.625	98.169	98.112	98.051	97.985	5.625	96.108	96.051	95.990	95.924	5.500	95.632	95.575	95.513	95.448
5.750	98.637	98.580	98.518	98.453	5.750	96.587	96.530	96.468	96.403	5.625	96.269	96.212	96.151	96.085
5.875	99.189	99.132	99.071	99.005	5.875	97.135	97.078	97.017	96.951	5.750	96.732	96.675	96.614	96.548
5.990	99.752	99.695	99.633	99.567	5.990	97.698	97.641	97.579	97.513	5.875	97.271	97.214	97.153	97.087
6.125	100.242	100.185	100.124	100.058	6.125	98.172	98.115	98.054	97.988	5.990	97.833	97.777	97.715	97.649
6.250	100.275	100.170	100.067	99.956	6.250	98.205	98.100	97.997	97.886	6.125	98.327	98.270	98.209	98.143
6.375	100.721	100.615	100.512	100.402	6.375	98.651	98.545	98.442	98.332	6.250	98.369	98.264	98.160	98.050
6.500	101.108	101.002	100.899	100.788	6.500	99.038	98.932	98.829	98.718	6.375	98.827	98.721	98.618	98.508
6.625	101.492	101.380	101.272	101.156	6.625	99.422	99.310	99.202	99.086	6.500	99.213	99.108	99.004	98.894
6.750	102.028	101.880	101.743	101.595	6.750	99.958	99.810	99.673	99.525	6.625	99.612	99.500	99.392	99.277
6.875	102.249	102.102	101.964	101.816	6.875	100.179	100.032	99.894	99.746	6.750	100.135	99.987	99.850	99.702
6.990	102.465	102.318	102.180	102.032	6.990	100.395	100.248	100.110	99.962	6.875	100.375	100.228	100.090	99.942
7.125	102.730	102.583	102.445	102.297	7.125	100.660	100.513	100.375	100.227	6.990	100.615	100.467	100.330	100.182
7.250	102.344	102.119	101.912	101.690	7.250	100.274	100.049	99.842	99.620	7.125	100.907	100.759	100.621	100.474
7.375	103.019	102.794	102.586	102.364	7.375	100.949	100.724	100.516	100.294	7.250	100.491	100.266	100.059	99.836
7.500	103.192	102.967	102.760	102.537	7.500	101.122	100.897	100.690	100.467	7.375	101.183	100.958	100.750	100.528
7.625	103.322	103.097	102.889	102.667	7.625	101.252	101.027	100.819	100.597	7.500	101.446	101.222	101.014	100.792
7.750	104.216	103.991	103.784	103.561	7.750	102.146	101.921	101.714	101.491	7.625	101.206	100.981	100.774	100.551
7.875	104.405	104.180	103.973	103.750	7.875	102.335	102.110	101.903	101.680	7.750	102.102	101.877	101.670	101.447
7.990	103.274	103.050	102.842	102.620	7.990	101.204	100.980	100.772	100.550	7.875	102.287	102.062	101.855	101.632
8.125	103.435	103.210	103.003	102.780	8.125	101.365	101.140	100.933	100.710	7.990	101.150	100.926	100.718	100.496

FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	98.911	98.838	98.765	98.687	5.990	98.303	98.230	98.157	98.079
6.125	99.141	99.068	98.995	98.917	6.125	98.536	98.463	98.390	98.312
6.250	99.196	99.123	99.051	98.972	6.250	98.600	98.527	98.454	98.376
6.375	99.402	99.330	99.257	99.179	6.375	98.818	98.746	98.673	98.595
6.500	99.561	99.488	99.415	99.337	6.500	98.977	98.904	98.831	98.753
6.625	99.728	99.655	99.582	99.504	6.625	99.159	99.086	99.013	98.935
6.750	99.974	99.914	99.854	99.790	6.750	99.391	99.331	99.271	99.207
6.875	100.117	100.057	99.998	99.934	6.875	99.553	99.494	99.434	99.370
6.990	100.169	100.109	100.050	99.986	6.990	99.629	99.569	99.509	99.445
7.125	100.268	100.208	100.149	100.085	7.125	99.755	99.695	99.635	99.571
7.250	99.990	99.924	99.858	99.787	7.250	99.447	99.381	99.314	99.243
7.375	100.469	100.403	100.337	100.266	7.375	99.943	99.877	99.811	99.740
7.500	100.427	100.361	100.295	100.223	7.500	99.992	99.926	99.859	99.788
7.625	100.384	100.318	100.252	100.180	7.625	99.485	99.419	99.353	99.282
7.750	101.363	101.297	101.231	101.159	7.750	100.479	100.413	100.347	100.276
7.875	101.448	101.382	101.316	101.244	7.875	100.570	100.504	100.438	100.367
7.990	100.252	100.185	100.119	100.048	7.990	99.380	99.314	99.247	99.176

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	94.369	94.326	94.282	94.235	5.375	96.812	96.755	96.693	96.628	5.375	96.010	95.967	95.921	95.873
4.990	95.001	94.959	94.915	94.868	5.500	97.482	97.425	97.363	97.298	5.500	96.631	96.588	96.543	96.494
5.125	95.692	95.650	95.606	95.559	5.625	98.119	98.062	98.001	97.935	5.625	97.174	97.131	97.085	97.037
5.250	96.059	96.017	95.971	95.922	5.750	98.587	98.530	98.468	98.403	5.750	97.807	97.750	97.692	97.630
5.375	96.710	96.667	96.621	96.573	5.875	99.139	99.082	99.021	98.955	5.875	98.372	98.316	98.258	98.196
5.500	97.331	97.288	97.243	97.194	5.990	99.702	99.645	99.583	99.517	5.990	98.849	98.792	98.734	98.672
5.625	97.874	97.831	97.785	97.737	6.125	100.192	100.135	100.074	100.008	6.125	99.385	99.328	99.270	99.208
5.750	98.507	98.450	98.392	98.330	6.250	100.225	100.120	100.017	99.906	6.250	99.780	99.703	99.628	99.547
5.875	99.072	99.016	98.958	98.896	6.375	100.671	100.565	100.462	100.352	6.375	100.376	100.298	100.223	100.143
5.990	99.549	99.492	99.434	99.372	6.500	101.058	100.952	100.849	100.738	6.500	100.809	100.732	100.656	100.576
6.125	100.085	100.028	99.970	99.908	6.625	101.442	101.330	101.222	101.106	6.625	101.064	100.986	100.911	100.831
6.250	100.480	100.403	100.328	100.247	6.750	101.978	101.830	101.693	101.545	6.750	101.506	101.387	101.277	101.159
6.375	101.076	100.998	100.923	100.843	6.875	102.199	102.052	101.914	101.766	6.875	101.642	101.523	101.413	101.295
6.500	101.509	101.432	101.356	101.276	6.990	102.415	102.268	102.130	101.982	6.990	102.075	101.956	101.846	101.728
6.625	101.764	101.686	101.611	101.531	7.125	102.680	102.533	102.395	102.247	7.125	102.397	102.287	102.187	102.080
6.750	102.206	102.087	101.977	101.859	7.250	102.294	102.069	101.862	101.640	7.250	103.555	103.387	103.235	103.073
6.875	102.342	102.223	102.113	101.995	7.375	102.969	102.744	102.536	102.314	7.375	103.838	103.670	103.519	103.356
6.990	102.775	102.656	102.546	102.428	7.500	103.142	102.917	102.710	102.487	7.500	104.180	104.012	103.861	103.698
7.125	103.097	102.987	102.887	102.780	7.625	103.272	103.047	102.839	102.617	7.625	104.468	104.300	104.148	103.986
7.250	104.255	104.087	103.935	103.773	7.750	104.166	103.941	103.734	103.511	7.750	104.550	104.384	104.244	104.094
7.375	104.538	104.370	104.219	104.056	7.875	104.355	104.130	103.923	103.700	7.875	104.790	104.652	104.534	104.407
7.500	104.880	104.712	104.561	104.398	7.990	103.224	103.000	102.792	102.570	7.990	104.856	104.743	104.643	104.536
7.625	105.168	105.000	104.848	104.686	8.125	103.385	103.160	102.953	102.730	8.125	105.070	104.974	104.888	104.795

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	94.369	94.326	94.282	94.235	5.500	97.482	97.425	97.363	97.298	5.375	96.010	95.967	95.921	95.873
4.990	95.001	94.959	94.915	94.868	5.625	98.119	98.062	98.001	97.935	5.500	96.631	96.588	96.543	96.494
5.125	95.692	95.650	95.606	95.559	5.750	98.587	98.530	98.468	98.403	5.625	97.174	97.131	97.085	97.037
5.250	96.059	96.017	95.971	95.922	5.875	99.139	99.082	99.021	98.955	5.750	97.807	97.750	97.692	97.630
5.375	96.710	96.667	96.621	96.573	5.990	99.702	99.645	99.583	99.517	5.875	98.372	98.316	98.258	98.196
5.500	97.331	97.288	97.243	97.194	6.125	100.192	100.135	100.074	100.008	5.990	98.849	98.792	98.734	98.672
5.625	97.874	97.831	97.785	97.737	6.250	100.225	100.120	100.017	99.906	6.125	99.385	99.328	99.270	99.208
5.750	98.507	98.450	98.392											



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

SELECT PRICING

Effective: June 18, 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	94.719	94.676	94.632	94.585	4.875	97.930	97.884	97.838	97.788
4.990	95.351	95.309	95.265	95.218	4.990	98.319	98.272	98.226	98.176
5.125	96.042	96.000	95.956	95.909	5.125	98.758	98.711	98.665	98.615
5.250	96.409	96.367	96.321	96.272	5.250	99.275	99.215	99.155	99.091
5.375	97.060	97.017	96.971	96.923	5.375	99.683	99.623	99.564	99.500
5.500	97.681	97.638	97.593	97.544	5.500	100.071	100.012	99.952	99.888
5.625	98.224	98.181	98.135	98.087	5.625	100.440	100.380	100.320	100.256
5.750	98.857	98.800	98.742	98.680	5.750	100.781	100.722	100.662	100.598
5.875	99.422	99.366	99.308	99.246	5.875	101.084	101.025	100.965	100.901
5.990	99.899	99.842	99.784	99.722	5.990	101.353	101.293	101.234	101.170
6.125	100.435	100.378	100.320	100.258	6.125	101.621	101.561	101.501	101.437
6.250	100.830	100.753	100.678	100.597	6.250	101.806	101.746	101.687	101.623
6.375	101.426	101.348	101.273	101.193	6.375	102.198	102.138	102.078	102.014
6.500	101.859	101.782	101.706	101.626	6.500	102.448	102.388	102.329	102.265
6.625	102.114	102.036	101.961	101.881	6.625	102.559	102.513	102.467	102.417
6.750	102.566	102.437	102.327	102.209	6.750	102.928	102.882	102.836	102.786
6.875	102.692	102.573	102.463	102.345	6.875	103.021	102.975	102.928	102.878
6.990	103.125	103.006	102.896	102.778					
7.125	103.447	103.337	103.237	103.130					
7.250	104.605	104.437	104.285	104.123					
7.375	104.888	104.720	104.569	104.406					
7.500	105.230	105.062	104.911	104.748					
7.625	105.518	105.350	105.198	105.036					
7.750	105.600	105.434	105.294	105.144					
7.875	105.840	105.702	105.584	105.457					

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.782	97.725	97.663	97.598	5.990	99.161	99.088	99.015	98.937
5.625	98.419	98.362	98.301	98.235	6.125	99.391	99.318	99.245	99.167
5.750	98.887	98.830	98.768	98.703	6.250	99.446	99.373	99.301	99.222
5.875	99.439	99.382	99.321	99.255	6.375	99.652	99.580	99.507	99.429
5.990	100.002	99.945	99.883	99.817	6.500	99.811	99.738	99.665	99.587
6.125	100.492	100.435	100.374	100.308	6.625	99.978	99.905	99.832	99.754
6.250	100.525	100.420	100.317	100.206	6.750	100.224	100.164	100.104	100.040
6.375	100.971	100.865	100.762	100.652	6.875	100.367	100.307	100.248	100.184
6.500	101.358	101.252	101.149	101.038	6.990	100.419	100.359	100.300	100.236
6.625	101.742	101.630	101.522	101.406	7.125	100.518	100.458	100.399	100.335
6.750	102.278	102.130	101.993	101.845	7.250	100.240	100.174	100.108	100.037
6.875	102.499	102.352	102.214	102.066	7.375	100.719	100.653	100.587	100.516
6.990	102.715	102.568	102.430	102.282	7.500	100.677	100.611	100.545	100.473
7.125	102.980	102.833	102.695	102.547	7.625	100.634	100.568	100.502	100.430
7.250	102.594	102.369	102.162	101.940	7.750	101.613	101.547	101.481	101.409
7.375	103.269	103.044	102.836	102.614	7.875	101.698	101.632	101.566	101.494
7.500	103.442	103.217	103.010	102.787					
7.625	103.572	103.347	103.139	102.917					
7.750	104.466	104.241	104.034	103.811					
7.875	104.655	104.430	104.223	104.000					
7.990	103.524	103.300	103.092	102.870					
8.125	103.685	103.460	103.253	103.030					

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	94.619	94.576	94.532	94.485	5.500	97.732	97.675	97.613	97.548
4.990	95.251	95.209	95.165	95.118	5.625	98.369	98.312	98.251	98.185
5.125	95.942	95.900	95.856	95.809	5.750	98.837	98.780	98.718	98.653
5.250	96.309	96.267	96.221	96.172	5.875	99.389	99.332	99.271	99.205
5.375	96.960	96.917	96.871	96.823	5.990	99.952	99.895	99.833	99.767
5.500	97.581	97.538	97.493	97.444	6.125	100.442	100.385	100.324	100.258
5.625	98.124	98.081	98.035	97.987	6.250	100.475	100.370	100.267	100.156
5.750	98.757	98.700	98.642	98.580	6.375	100.921	100.815	100.712	100.602
5.875	99.322	99.266	99.208	99.146	6.500	101.308	101.202	101.099	100.988
5.990	99.799	99.742	99.684	99.622	6.625	101.692	101.580	101.472	101.356
6.125	100.335	100.278	100.220	100.158	6.750	102.228	102.080	101.943	101.795
6.250	100.730	100.653	100.578	100.497	6.875	102.449	102.302	102.164	102.016
6.375	101.326	101.248	101.173	101.093	6.990	102.665	102.518	102.380	102.232
6.500	101.759	101.682	101.606	101.526	7.125	102.930	102.783	102.645	102.497
6.625	102.014	101.936	101.861	101.781	7.250	102.544	102.319	102.112	101.890
6.750	102.456	102.337	102.227	102.109	7.375	103.219	102.994	102.786	102.564
6.875	102.592	102.473	102.363	102.245	7.500	103.392	103.167	102.960	102.737
6.990	103.025	102.906	102.796	102.678	7.625	103.522	103.297	103.089	102.867
7.125	103.347	103.237	103.137	103.030	7.750	104.416	104.191	103.984	103.761
7.250	104.505	104.337	104.185	104.023	7.875	104.605	104.380	104.173	103.950
7.375	104.788	104.620	104.469	104.306	7.990	103.474	103.250	103.042	102.820
7.500	105.130	104.962	104.811	104.648	8.125	103.635	103.410	103.203	102.980
7.625	105.418	105.250	105.098	104.936					

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	94.619	94.576	94.532	94.485	5.500	97.732	97.675	97.613	97.548
4.990	95.251	95.209	95.165	95.118	5.625	98.369	98.312	98.251	98.185
5.125	95.942	95.900	95.856	95.809	5.750	98.837	98.780	98.718	98.653
5.250	96.309	96.267	96.221	96.172	5.875	99.389	99.332	99.271	99.205
5.375	96.960	96.917	96.871	96.823	5.990	99.952	99.895	99.833	99.767
5.500	97.581	97.538	97.493	97.444	6.125	100.442	100.385	100.324	100.258
5.625	98.124	98.081	98.035	97.987	6.250	100.475	100.370	100.267	100.156
5.750	98.757	98.700	98.642	98.580	6.375	100.921	100.815	100.712	100.602
5.875	99.322	99.266	99.208	99.146	6.500	101.308	101.202	101.099	100.988
5.990	99.799	99.742	99.684	99.622	6.625	101.692	101.580	101.472	101.356
6.125	100.335	100.278	100.220	100.158	6.750	102.228	102.080	101.943	101.795
6.250	100.730	100.653	100.578	100.497	6.875	102.449	102.302	102.164	102.016
6.375	101.326	101.248	101.173	101.093	6.990	102.665	102.518	102.380	102.232
6.500	101.759	101.682	101.606	101.526	7.125	102.930	102.783	102.645	102.497
6.625	102.014	101.936	101.861	101.781	7.250	102.544	102.319	102.112	101.890
6.750	102.456	102.337	102.227	102.109	7.375	103.219	102.994	102.786	102.564
6.875	102.592	102.473	102.363	102.245	7.500	103.392	103.167	102.960	102.737
6.990	103.025	102.906	102.796	102.678	7.625	103.522	103.297	103.089	102.867
7.125	103.347	103.237	103.137	103.030	7.750	104.416	104.191	103.984	103.761
7.250	104.505	104.337	104.185	104.023	7.875	104.605	104.380	104.173	103.950
7.375	104.788	104.620	104.469	104.306	7.990	103.474	103.250	103.042	102.820
7.500	105.130	104.962	104.811	104.648	8.125	103.635	103.410	103.203	102.980
7.625	105.418	105.250	105.098	104.936	8.250	102.862	102.735	102.608	102.471



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

Wholesale

Effective: June 18, 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	94.489	94.426	94.382	94.335	4.875	94.054	94.012	93.968	93.921	5.500	98.535	98.464	98.390	98.311
4.990	95.101	95.059	95.015	94.968	4.990	94.687	94.644	94.601	94.554	5.625	99.051	98.980	98.907	98.828
5.125	95.792	95.750	95.706	95.659	5.125	95.403	95.361	95.317	95.270	5.750	99.482	99.397	99.311	99.219
5.250	96.159	96.117	96.071	96.022	5.250	95.768	95.725	95.680	95.631	5.875	100.006	99.921	99.835	99.743
5.375	96.810	96.767	96.721	96.673	5.375	96.422	96.380	96.334	96.285	5.990	100.454	100.369	100.283	100.191
5.500	97.431	97.388	97.343	97.294	5.500	97.054	97.011	96.965	96.916	6.125	100.927	100.842	100.756	100.664
5.625	97.974	97.931	97.885	97.837	5.625	97.592	97.550	97.504	97.455	6.250	100.925	100.820	100.717	100.606
5.750	98.607	98.550	98.492	98.430	5.750	98.265	98.208	98.150	98.088	6.375	101.491	101.385	101.282	101.172
5.875	99.172	99.116	99.058	98.996	5.875	98.828	98.771	98.713	98.651	6.500	101.899	101.794	101.691	101.580
5.990	99.649	99.592	99.534	99.472	5.990	99.304	99.247	99.190	99.128	6.625	102.148	102.042	101.939	101.828
6.125	100.185	100.128	100.070	100.008	6.125	99.840	99.783	99.725	99.663	6.750	102.191	102.044	101.913	101.773
6.250	100.580	100.503	100.428	100.347	6.250	100.235	100.158	100.083	100.002	6.875	102.442	102.295	102.165	102.025
6.375	101.176	101.098	101.023	100.943	6.375	100.831	100.753	100.678	100.598	6.990	102.904	102.757	102.627	102.487
6.500	101.609	101.532	101.456	101.376	6.500	101.284	101.187	101.111	101.031	7.125	103.242	103.095	102.964	102.825
6.625	101.864	101.786	101.711	101.631	6.625	101.519	101.441	101.366	101.286	7.250	104.236	104.068	103.917	103.754
6.750	102.306	102.187	102.077	101.959	6.750	101.961	101.842	101.732	101.614	7.375	104.615	104.447	104.295	104.133
6.875	102.442	102.323	102.213	102.095	6.875	102.097	101.978	101.868	101.750	7.500	104.904	104.735	104.584	104.422
6.990	102.875	102.756	102.646	102.528	6.990	102.530	102.411	102.301	102.183	7.625	105.030	104.862	104.710	104.548
7.125	103.197	103.087	102.987	102.880	7.125	102.852	102.742	102.642	102.535	7.750	105.314	105.146	104.997	104.838
7.250	104.355	104.187	104.035	103.873	7.250	104.010	103.842	103.690	103.528	7.875	105.522	105.355	105.212	105.059
7.375	104.638	104.470	104.319	104.156	7.375	104.293	104.125	103.974	103.811	7.990	105.600	105.448	105.318	105.180
7.500	104.980	104.812	104.661	104.498	7.500	104.635	104.467	104.316	104.153	8.125	105.829	105.696	105.581	105.458
7.625	105.268	105.100	104.948	104.786	7.625	104.923	104.755	104.603	104.441					
7.750	105.350	105.184	105.044	104.894	7.750	105.005	104.839	104.699	104.549					
7.875	105.590	105.452	105.334	105.207	7.875	105.245	105.107	104.989	104.862					
7.990	105.656	105.543	105.443	105.336	7.990	105.311	105.198	105.098	104.991					
8.125	105.870	105.774	105.688	105.595	8.125	105.525	105.429	105.343	105.250					

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	98.069	98.022	97.976	97.926	5.500	99.732	99.659	99.586	99.508	5.875	98.822	98.766	98.708	98.646
5.125	98.508	98.461	98.415	98.365	5.625	100.007	99.934	99.861	99.783	5.990	99.299	99.242	99.184	99.122
5.250	99.025	98.965	98.905	98.841	5.750	100.259	100.187	100.114	100.035	6.125	99.835	99.778	99.720	99.658
5.375	99.433	99.373	99.314	99.250	5.875	100.493	100.420	100.347	100.269	6.250	100.230	100.153	100.078	99.997
5.500	99.821	99.762	99.702	99.638	5.990	100.699	100.626	100.553	100.475	6.375	100.826	100.748	100.673	100.593
5.625	100.190	100.130	100.070	100.006	6.125	100.894	100.821	100.748	100.670	6.500	101.259	101.182	101.106	101.026
5.750	100.531	100.472	100.412	100.348	6.250	101.231	101.185	101.138	101.089	6.625	101.514	101.436	101.361	101.281
5.875	100.834	100.775	100.715	100.651	6.375	101.583	101.537	101.490	101.441	6.750	101.956	101.877	101.727	101.609
5.990	101.103	101.043	100.984	100.920	6.500	101.795	101.748	101.702	101.652	6.875	102.092	101.973	101.863	101.745
6.125	101.371	101.311	101.251	101.187	6.625	101.872	101.826	101.779	101.729	6.990	102.525	102.406	102.296	102.178
6.250	101.556	101.496	101.437	101.373	6.750	102.181	102.135	102.088	102.038	7.125	102.847	102.737	102.637	102.530
6.375	101.948	101.888	101.828	101.764	6.875	102.221	102.175	102.128	102.079	7.250	104.005	103.837	103.685	103.523
6.500	102.198	102.138	102.079	102.015	6.990	102.503	102.457	102.410	102.360	7.375	104.288	104.120	103.969	103.806
6.625	102.309	102.263	102.217	102.167	7.125	102.649	102.602	102.556	102.506	7.500	104.630	104.462	104.311	104.148
6.750	102.678	102.632	102.586	102.536	7.250	102.672	102.619	102.566	102.509	7.625	104.918	104.750	104.598	104.436
6.875	102.771	102.725	102.678	102.628						7.750	105.000	104.834	104.694	104.544
6.990	103.097	103.051	103.005	102.955						7.875	105.240	105.102	104.984	104.857
										7.990	105.306	105.193	105.093	104.986
										8.125	105.520	105.424	105.338	105.245

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	99.172	99.116	99.058	98.996
5.990	99.649	99.592	99.534	99.472
6.125	100.185	100.128	100.070	100.008
6.250	100.580	100.503	100.428	100.347
6.375	101.176	101.098	101.023	100.943
6.500	101.609	101.532	101.456	101.376
6.625	101.864	101.786	101.711	101.631
6.750	102.306	102.187	102.077	101.959
6.875	102.442	102.323	102.213	102.095
6.990	102.875	102.756	102.646	102.528
7.125	103.197	103.087	102.987	102.880
7.250	104.355	104.187	104.035	103.873
7.375	104.638	104.470	104.319	104.156
7.500	104.980	104.812	104.661	104.498
7.625	105.268	105.100	104.948	104.786
7.750	105.350	105.184	105.044	104.894
7.875	105.590	105.452	105.334	105.207
7.990	105.656	105.543	105.443	105.336
8.125	105.870	105.774	105.688	105.595

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	97.182	97.125	97.063	96.998	5.500	94.882	94.825	94.763	94.698	5.500	97.252	97.179	97.106	97.028
5.625	97.819	97.762	97.701	97.635	5.625	95.519	95.462	95.401	95.335	5.625	97.584	97.511	97.438	97.360
5.750	98.287	98.230	98.168	98.103	5.750	95.982	95.925	95.864	95.798	5.750	97.640	97.567	97.494	97.416
5.875	98.839	98.782	98.721	98.655	5.875	96.521	96.464	96.403	96.337	5.875	97.915	97.842	97.769	97.691
5.990	99.402	99.345	99.283	99.217	5.990	97.083	97.027	96.965	96.899	5.990	98.263	98.190	98.117	98.039
6.125	99.892	99.835	99.774	99.708	6.125	97.577	97.520	97.459	97.393	6.125	98.496	98.423	98.350	98.272
6.250	99.925	99.820	99.717	99.606	6.250	97.619	97.514	97.410	97.300	6.250	98.560	98.487	98.414	98.336
6.375	100.371	100.265	100.162	100.052	6.375	98.077	97.971	97.868	97.758	6.375	98.778	98.706	98.633	98.555
6.500	100.758	100.652	100.549	100.438	6.500	98.463	98.358	98.254	98.144	6.500	98.937	98.864	98.791	98.713
6.625	101.142	101.030	100.922	100.806	6.625	98.862	98.750	98.642	98.527	6.625	99.119	99.046	98.973	98.895
6.750	101.678	101.530	101.383	101.245	6.750	99.385	99.237	99.100	98.952	6.750	99.351	99.291	99.231	99.167
6.875	101.899	101.752	101.614	101.466	6.875	99.625	99.478	99.340	99.192	6.875	99.513	99.454	99.394	99.330
6.990	102.115	101.968	101.830	101.682	6.990	99.865	99.717	99.580	99.432	6.990	99.589	99.529	99.469	99.405
7.125	102.380	102.233	102.095	101.947	7.125	100.157	100.009	99.871						



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

Wholesale

Effective: June 18, 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	94.369	94.326	94.282	94.235	5.990	99.352	99.295	99.233	99.167	5.375	96.010	95.967	95.921	95.873
4.990	95.001	94.959	94.915	94.868	6.125	99.842	99.785	99.724	99.658	5.500	96.631	96.588	96.543	96.494
5.125	95.692	95.650	95.606	95.559	6.250	99.875	99.770	99.667	99.556	5.625	97.174	97.131	97.085	97.037
5.250	96.059	96.017	95.971	95.922	6.375	100.321	100.215	100.112	100.002	5.750	97.807	97.750	97.692	97.630
5.375	96.710	96.667	96.621	96.573	6.500	100.708	100.602	100.499	100.388	5.875	98.372	98.316	98.258	98.196
5.500	97.331	97.288	97.243	97.194	6.625	101.092	100.980	100.872	100.756	5.990	98.849	98.792	98.734	98.672
5.625	97.874	97.831	97.785	97.737	6.750	101.628	101.480	101.343	101.195	6.125	99.385	99.328	99.270	99.208
5.750	98.507	98.450	98.392	98.330	6.875	101.849	101.702	101.564	101.416	6.250	99.780	99.703	99.628	99.547
5.875	99.072	99.016	98.958	98.896	6.990	102.065	101.918	101.780	101.632	6.375	100.376	100.298	100.223	100.143
5.990	99.549	99.492	99.434	99.372	7.125	102.330	102.183	102.045	101.897	6.500	100.809	100.732	100.656	100.576
6.125	100.085	100.028	99.970	99.908	7.250	101.944	101.719	101.512	101.290	6.625	101.064	100.986	100.911	100.831
6.250	100.480	100.403	100.328	100.247	7.375	102.619	102.394	102.186	101.964	6.750	101.506	101.387	101.277	101.159
6.375	101.076	100.998	100.923	100.843	7.500	102.792	102.567	102.360	102.137	6.875	101.642	101.523	101.413	101.295
6.500	101.509	101.432	101.356	101.276	7.625	102.922	102.697	102.489	102.267	6.990	102.075	101.956	101.846	101.728
6.625	101.764	101.686	101.611	101.531	7.750	103.816	103.591	103.384	103.161	7.125	102.397	102.287	102.187	102.080
6.750	102.206	102.087	101.977	101.859	7.875	104.005	103.780	103.573	103.350	7.250	103.555	103.387	103.235	103.073
6.875	102.342	102.223	102.113	101.995	7.990	102.874	102.650	102.442	102.220	7.375	103.838	103.670	103.519	103.356
6.990	102.775	102.656	102.546	102.428	8.125	103.035	102.810	102.603	102.380	7.500	104.180	104.012	103.861	103.698
7.125	103.097	102.987	102.887	102.780	8.250	102.262	102.135	102.008	101.871	7.625	104.468	104.300	104.148	103.986
7.250	104.255	104.087	103.935	103.773						7.750	104.550	104.384	104.244	104.094
7.375	104.538	104.370	104.219	104.056						7.875	104.790	104.652	104.534	104.407
7.500	104.880	104.712	104.561	104.398						7.990	104.856	104.743	104.643	104.536
7.625	105.168	105.000	104.848	104.686						8.125	105.070	104.974	104.888	104.795

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	94.369	94.326	94.282	94.235	5.990	99.352	99.295	99.233	99.167	5.375	96.010	95.967	95.921	95.873
4.990	95.001	94.959	94.915	94.868	6.125	99.842	99.785	99.724	99.658	5.500	96.631	96.588	96.543	96.494
5.125	95.692	95.650	95.606	95.559	6.250	99.875	99.770	99.667	99.556	5.625	97.174	97.131	97.085	97.037
5.250	96.059	96.017	95.971	95.922	6.375	100.321	100.215	100.112	100.002	5.750	97.807	97.750	97.692	97.630
5.375	96.710	96.667	96.621	96.573	6.500	100.708	100.602	100.499	100.388	5.875	98.372	98.316	98.258	98.196
5.500	97.331	97.288	97.243	97.194	6.625	101.092	100.980	100.872	100.756	5.990	98.849	98.792	98.734	98.672
5.625	97.874	97.831	97.785	97.737	6.750	101.628	101.480	101.343	101.195	6.125	99.385	99.328	99.270	99.208
5.750	98.507	98.450	98.392	98.330	6.875	101.849	101.702	101.564	101.416	6.250	99.780	99.703	99.628	99.547
5.875	99.072	99.016	98.958	98.896	6.990	102.065	101.918	101.780	101.632	6.375	100.376	100.298	100.223	100.143
5.990	99.549	99.492	99.434	99.372	7.125	102.330	102.183	102.045	101.897	6.500	100.809	100.732	100.656	100.576
6.125	100.085	100.028	99.970	99.908	7.250	101.944	101.719	101.512	101.290	6.625	101.064	100.986	100.911	100.831
6.250	100.480	100.403	100.328	100.247	7.375	102.619	102.394	102.186	101.964	6.750	101.506	101.387	101.277	101.159
6.375	101.076	100.998	100.923	100.843	7.500	102.792	102.567	102.360	102.137	6.875	101.642	101.523	101.413	101.295
6.500	101.509	101.432	101.356	101.276	7.625	102.922	102.697	102.489	102.267	6.990	102.075	101.956	101.846	101.728
6.625	101.764	101.686	101.611	101.531	7.750	103.816	103.591	103.384	103.161	7.125	102.397	102.287	102.187	102.080
6.750	102.206	102.087	101.977	101.859	7.875	104.005	103.780	103.573	103.350	7.250	103.555	103.387	103.235	103.073
6.875	102.342	102.223	102.113	101.995	7.990	102.874	102.650	102.442	102.220	7.375	103.838	103.670	103.519	103.356
6.990	102.775	102.656	102.546	102.428	8.125	103.035	102.810	102.603	102.380	7.500	104.180	104.012	103.861	103.698
7.125	103.097	102.987	102.887	102.780	8.250	102.262	102.135	102.008	101.871	7.625	104.468	104.300	104.148	103.986
7.250	104.255	104.087	103.935	103.773	8.375	102.305	102.178	102.050	101.913	7.750	104.550	104.384	104.244	104.094
7.375	104.538	104.370	104.219	104.056	8.500	102.427	102.300	102.173	102.036	7.875	104.790	104.652	104.534	104.407
7.500	104.880	104.712	104.561	104.398	8.625	102.492	102.365	102.237	102.100	7.990	104.856	104.743	104.643	104.536
7.625	105.168	105.000	104.848	104.686	8.750	103.113	102.986	102.859	102.722	8.125	105.070	104.974	104.888	104.795



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

SELECT PRICING

Effective: June 18, 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	94.719	94.676	94.632	94.585	4.875	97.930	97.884	97.838	97.788
4.990	95.351	95.309	95.265	95.218	4.990	98.319	98.272	98.226	98.176
5.125	96.042	96.000	95.956	95.909	5.125	98.758	98.711	98.665	98.615
5.250	96.409	96.367	96.321	96.272	5.250	99.275	99.215	99.155	99.091
5.375	97.060	97.017	96.971	96.923	5.375	99.683	99.623	99.564	99.500
5.500	97.681	97.638	97.593	97.544	5.500	100.071	100.012	99.952	99.888
5.625	98.224	98.181	98.135	98.087	5.625	100.440	100.380	100.320	100.256
5.750	98.857	98.800	98.742	98.680	5.750	100.781	100.722	100.662	100.598
5.875	99.422	99.366	99.308	99.246	5.875	101.084	101.025	100.965	100.901
5.990	99.899	99.842	99.784	99.722	5.990	101.353	101.293	101.234	101.170
6.125	100.435	100.378	100.320	100.258	6.125	101.621	101.561	101.501	101.437
6.250	100.830	100.753	100.678	100.597	6.250	101.806	101.746	101.687	101.623
6.375	101.426	101.348	101.273	101.193	6.375	102.198	102.138	102.078	102.014
6.500	101.859	101.782	101.706	101.626	6.500	102.448	102.388	102.329	102.265
6.625	102.114	102.036	101.961	101.881	6.625	102.559	102.513	102.467	102.417
6.750	102.556	102.437	102.327	102.209	6.750	102.928	102.882	102.836	102.786
6.875	102.692	102.573	102.463	102.345	6.875	103.021	102.975	102.928	102.878
6.990	103.125	103.006	102.896	102.778	6.990	103.347	103.301	103.255	103.205
7.125	103.447	103.337	103.237	103.130	7.125	103.546	103.499	103.453	103.403
7.250	104.605	104.437	104.285	104.123	7.250	103.408	103.355	103.302	103.245
7.375	104.888	104.720	104.569	104.406					
7.500	105.230	105.062	104.911	104.748					
7.625	105.518	105.350	105.198	105.036					
7.750	105.600	105.434	105.294	105.144					
7.875	105.840	105.702	105.584	105.457					
7.990	105.906	105.793	105.693	105.586					
8.125	106.120	106.024	105.938	105.845					

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	97.432	97.375	97.313	97.248	5.990	98.513	98.440	98.367	98.289
5.625	98.069	98.012	97.951	97.885	6.125	98.746	98.673	98.600	98.522
5.750	98.537	98.480	98.418	98.353	6.250	98.810	98.737	98.664	98.586
5.875	99.089	99.032	98.971	98.905	6.375	99.028	98.956	98.883	98.805
5.990	99.652	99.595	99.533	99.467	6.500	99.187	99.114	99.041	98.963
6.125	100.142	100.085	100.024	99.958	6.625	99.369	99.296	99.223	99.145
6.250	100.175	100.070	99.967	99.856	6.750	99.601	99.541	99.481	99.417
6.375	100.621	100.515	100.412	100.302	6.875	99.763	99.704	99.644	99.580
6.500	101.008	100.902	100.799	100.688	6.990	99.839	99.779	99.719	99.655
6.625	101.392	101.280	101.172	101.056	7.125	99.965	99.905	99.845	99.781
6.750	101.928	101.780	101.643	101.495	7.250	99.657	99.591	99.524	99.453
6.875	102.149	102.002	101.864	101.716	7.375	100.153	100.087	100.021	99.950
6.990	102.365	102.218	102.080	101.932	7.500	100.202	100.136	100.069	99.998
7.125	102.630	102.483	102.345	102.197	7.625	99.885	99.819	99.753	99.682
7.250	102.244	102.019	101.812	101.590	7.750	100.879	100.813	100.747	100.676
7.375	102.919	102.694	102.486	102.264	7.875	100.970	100.904	100.838	100.767
7.500	103.092	102.867	102.660	102.437	7.990	99.780	99.714	99.647	99.576
7.625	103.222	102.997	102.789	102.567					
7.750	104.116	103.891	103.684	103.461					
7.875	104.305	104.080	103.873	103.650					
7.990	103.174	102.950	102.742	102.520					
8.125	103.335	103.110	102.903	102.680					

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	94.619	94.576	94.532	94.485	5.990	99.602	99.545	99.483	99.417
4.990	95.251	95.209	95.165	95.118	6.125	100.092	100.035	99.974	99.908
5.125	95.942	95.900	95.856	95.809	6.250	100.125	100.020	99.917	99.806
5.250	96.309	96.267	96.221	96.172	6.375	100.571	100.465	100.362	100.252
5.375	96.960	96.917	96.871	96.823	6.500	100.958	100.852	100.749	100.638
5.500	97.581	97.538	97.493	97.444	6.625	101.342	101.230	101.122	101.006
5.625	98.124	98.081	98.035	97.987	6.750	101.878	101.730	101.593	101.445
5.750	98.757	98.700	98.642	98.580	6.875	102.099	101.952	101.814	101.666
5.875	99.322	99.266	99.208	99.146	6.990	102.315	102.168	102.030	101.882
5.990	99.799	99.742	99.684	99.622	7.125	102.580	102.433	102.295	102.147
6.125	100.335	100.278	100.220	100.158	7.250	102.194	101.969	101.762	101.540
6.250	100.730	100.653	100.578	100.497	7.375	102.869	102.644	102.436	102.214
6.375	101.326	101.248	101.173	101.093	7.500	103.042	102.817	102.610	102.387
6.500	101.759	101.682	101.606	101.526	7.625	103.172	102.947	102.739	102.517
6.625	102.014	101.936	101.861	101.781	7.750	104.066	103.841	103.634	103.411
6.750	102.456	102.337	102.227	102.109	7.875	104.255	104.030	103.823	103.600
6.875	102.592	102.473	102.363	102.245	7.990	103.124	102.900	102.692	102.470
6.990	103.025	102.906	102.796	102.678	8.125	103.285	103.060	102.853	102.630
7.125	103.347	103.237	103.137	103.030	8.250	102.512	102.385	102.258	102.121
7.250	104.505	104.337	104.185	104.023	8.375	102.555	102.428	102.300	102.163
7.375	104.788	104.620	104.469	104.306	8.500	102.677	102.550	102.423	102.286
7.500	105.130	104.962	104.811	104.648					
7.625	105.418	105.250	105.098	104.936					

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	94.619	94.576	94.532	94.485	5.990	99.602	99.545	99.483	99.417
4.990	95.251	95.209	95.165	95.118	6.125	100.092	100.035	99.974	99.908
5.125	95.942	95.900	95.856	95.809	6.250	100.125	100.020	99.917	99.806
5.250	96.309	96.267	96.221	96.172	6.375	100.571	100.465	100.362	100.252
5.375	96.960	96.917	96.871	96.823	6.500	100.958	100.852	100.749	100.638
5.500	97.581	97.538	97.493	97.444	6.625	101.342	101.230	101.122	101.006
5.625	98.124	98.081	98.035	97.987	6.750	101.878	101.730	101.593	101.445
5.750	98.757	98.700	98.642	98.580	6.875	102.099	101.952	101.814	101.666
5.875	99.322	99.266	99.208	99.146	6.990	102.315	102.168	102.030	101.882
5.990	99.799	99.742	99.684	99.622	7.125	102.580	102.433	102.295	102.147
6.125	100.335	100.278	100.220	100.158	7.250	102.194	101.969	101.762	101.540
6.250	100.730	100.653	100.578	100.497	7.375	102.869	102.644	102.436	102.214
6.375	101.326	101.248	101.173	101.093	7.500	103.042	102.817	102.610	102.387
6.500	101.759	101.682	101.606	101.526	7.625	103.172	102.947	102.739	102.517
6.625	102.014	101.936	101.861	101.781	7.750	104.066	103.841	103.634	103.411
6.750	102.456	102.337	102.227	102.109	7.875	104.255	104.030	103.823	103.600
6.875	102.592	102.473	102.363	102.245	7.990	103.124	102.900	102.692	102.470
6.990	103.025	102.906	102.796	102.678	8.125	103.285	103.060	102.853	102.630
7.125	103.347	103.237	103.137	103.030	8.250	102.512	102.385	102.258	102.121
7.250	104.505	104.337	104.185	104.023	8.375	102.555	102.428	102.300	102.163
7.375	104.788	104.620	104.469	104.306	8.500	102.677	102.550	102.423	102.286
7.500	105.130	104.962	104.811	104.648					
7.625	105.418	105.250	105.098	104.936					



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

Effective: **June 18, 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

Effective: June 18, 2026

ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (AltA101HB)					Alt Agency 25 Yr Fixed High Bal (AltA125HB)					Alt Agency 20 Yr Fixed High Bal (AltA120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.807	97.750	97.688	97.623	5.500	95.582	95.525	95.463	95.398	5.375	95.062	95.005	94.943	94.878
5.625	98.444	98.387	98.326	98.260	5.625	96.208	96.151	96.090	96.024	5.500	95.732	95.675	95.613	95.548
5.750	99.162	99.105	99.043	98.978	5.750	96.687	96.630	96.568	96.503	5.625	96.369	96.312	96.251	96.185
5.875	99.714	99.657	99.596	99.530	5.875	97.235	97.178	97.117	97.051	5.750	96.832	96.775	96.714	96.648
5.990	100.177	100.120	100.058	99.992	5.990	97.798	97.741	97.679	97.613	5.875	97.371	97.314	97.253	97.187
6.125	100.667	100.610	100.549	100.483	6.125	98.272	98.215	98.154	98.088	5.990	97.933	97.877	97.815	97.749
6.250	100.350	100.245	100.142	100.031	6.250	98.305	98.200	98.097	97.986	6.125	98.427	98.370	98.309	98.243
6.375	100.796	100.690	100.587	100.477	6.375	98.751	98.645	98.542	98.432	6.250	98.469	98.364	98.260	98.150
6.500	101.208	101.102	100.999	100.888	6.500	99.138	99.032	98.929	98.818	6.375	98.927	98.821	98.718	98.608
6.625	101.567	101.455	101.347	101.231	6.625	99.522	99.410	99.302	99.186	6.500	99.313	99.208	99.104	98.994
6.750	101.978	101.830	101.693	101.545	6.750	100.058	99.910	99.773	99.625	6.625	99.712	99.600	99.492	99.377
6.875	102.199	102.052	101.914	101.766	6.875	100.279	100.132	99.994	99.846	6.750	100.235	100.087	99.950	99.802
6.990	102.465	102.318	102.180	102.032	6.990	100.495	100.348	100.210	100.062	6.875	100.475	100.328	100.190	100.042
7.125	102.730	102.583	102.445	102.297	7.125	100.760	100.613	100.475	100.327	6.990	100.715	100.567	100.430	100.282
7.250	102.544	102.319	102.112	101.890	7.250	100.374	100.149	99.942	99.720	7.125	101.007	100.859	100.721	100.574
7.375	102.844	102.619	102.411	102.189	7.375	101.049	100.824	100.616	100.394	7.250	100.591	100.366	100.159	99.936
7.500	103.142	102.917	102.710	102.487	7.500	101.222	100.997	100.790	100.567	7.375	101.283	101.058	100.850	100.628
7.625	103.397	103.172	102.964	102.742	7.625	101.352	101.127	100.919	100.697	7.500	101.546	101.322	101.114	100.892
7.750	103.391	103.166	102.959	102.736	7.750	102.246	102.021	101.814	101.591	7.625	101.306	101.081	100.874	100.651
7.875	103.580	103.355	103.148	102.925	7.875	102.435	102.210	102.003	101.780	7.750	102.202	101.977	101.770	101.547
7.990	103.724	103.500	103.292	103.070	7.990	101.304	101.080	100.872	100.650	7.875	102.387	102.162	101.955	101.732
8.125	103.885	103.660	103.453	103.230						7.990	101.250	101.026	100.818	100.596
8.250	103.112	102.985	102.858	102.721										
8.375	103.155	103.028	102.900	102.763										
8.500	103.277	103.150	103.023	102.886										
8.625	103.342	103.215	103.087	102.950										

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	98.738	98.665	98.592	98.514	5.990	98.403	98.330	98.257	98.179
6.125	98.971	98.898	98.825	98.747	6.125	98.636	98.563	98.490	98.412
6.250	99.035	98.962	98.889	98.811	6.250	98.700	98.627	98.554	98.476
6.375	99.253	99.181	99.108	99.030	6.375	98.918	98.846	98.773	98.695
6.500	99.412	99.339	99.266	99.188	6.500	99.077	99.004	98.931	98.853
6.625	99.594	99.521	99.448	99.370	6.625	99.259	99.186	99.113	99.035
6.750	99.826	99.766	99.706	99.642	6.750	99.491	99.431	99.371	99.307
6.875	99.988	99.929	99.869	99.805	6.875	99.653	99.594	99.534	99.470
6.990	100.064	100.004	99.944	99.880	6.990	99.729	99.669	99.609	99.545
7.125	100.190	100.130	100.070	100.006	7.125	99.855	99.795	99.735	99.671
7.250	99.882	99.816	99.749	99.678	7.250	99.547	99.481	99.414	99.343
7.375	100.378	100.312	100.246	100.175	7.375	100.043	99.977	99.911	99.840
7.500	100.427	100.361	100.294	100.223	7.500	100.092	100.026	99.959	99.888
7.625	100.110	100.044	99.978	99.907	7.625	99.585	99.519	99.453	99.382
7.750	101.104	101.038	100.972	100.901	7.750	100.579	100.513	100.447	100.376
7.875	101.195	101.129	101.063	100.992	7.875	100.670	100.604	100.538	100.467
7.990	100.005	99.939	99.872	99.801	7.990	99.480	99.414	99.347	99.276



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

SELECT PRICING

Effective: June 18, 2026

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT AltA101)					SELECT Alt Agency 15 Yr Fixed (SELECT AltA115)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.994	94.951	94.907	94.860	5.990	101.628	101.568	101.509	101.445
4.990	95.626	95.584	95.540	95.493	6.125	101.896	101.836	101.776	101.712
5.125	96.317	96.275	96.231	96.184	6.250	102.081	102.021	101.962	101.898
5.250	96.684	96.642	96.596	96.547	6.375	102.348	102.288	102.228	102.164
5.375	97.335	97.292	97.246	97.198	6.500	102.598	102.538	102.479	102.415
5.500	97.956	97.913	97.868	97.819	6.625	102.834	102.788	102.742	102.692
5.625	98.499	98.456	98.410	98.362	6.750	103.078	103.032	102.986	102.936
5.750	99.132	99.075	99.017	98.955	6.875	103.296	103.250	103.203	103.153
5.875	99.697	99.641	99.583	99.521	6.990	103.497	103.451	103.405	103.355
5.990	100.174	100.117	100.059	99.997	7.125	103.696	103.649	103.603	103.553
6.125	100.710	100.653	100.595	100.533	7.250	103.558	103.505	103.452	103.395
6.250	101.105	101.028	100.953	100.872	7.375	103.740	103.687	103.634	103.577
6.375	101.576	101.498	101.423	101.343	7.500	103.842	103.789	103.736	103.680
6.500	102.009	101.932	101.856	101.776	7.625	103.889	103.836	103.783	103.726
6.625	102.389	102.311	102.236	102.156	7.750	104.040	103.987	103.934	103.877
6.750	102.706	102.587	102.477	102.359	7.875	104.189	104.136	104.082	104.025
6.875	102.967	102.848	102.738	102.620					
6.990	103.275	103.156	103.046	102.928					
7.125	103.597	103.487	103.387	103.280					
7.250	104.755	104.587	104.435	104.273					
7.375	105.038	104.870	104.719	104.556					
7.500	105.380	105.212	105.061	104.898					
7.625	105.668	105.500	105.348	105.186					

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT AltA101HB)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT AltA115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.107	98.050	97.988	97.923	5.990	99.038	98.965	98.892	98.814
5.625	98.744	98.687	98.626	98.560	6.125	99.271	99.198	99.125	99.047
5.750	99.462	99.405	99.343	99.278	6.250	99.335	99.262	99.189	99.111
5.875	100.014	99.957	99.896	99.830	6.375	99.553	99.481	99.408	99.330
5.990	100.477	100.420	100.358	100.292	6.500	99.712	99.639	99.566	99.488
6.125	100.967	100.910	100.849	100.783	6.625	99.894	99.821	99.748	99.670
6.250	100.650	100.545	100.442	100.331	6.750	100.126	100.066	100.006	99.942
6.375	101.096	100.990	100.887	100.777	6.875	100.288	100.229	100.169	100.105
6.500	101.508	101.402	101.299	101.188	6.990	100.364	100.304	100.244	100.180
6.625	101.867	101.755	101.647	101.531	7.125	100.490	100.430	100.370	100.306
6.750	102.278	102.130	101.993	101.845	7.250	100.182	100.116	100.049	99.978
6.875	102.499	102.352	102.214	102.066	7.375	100.678	100.612	100.546	100.475
6.990	102.765	102.618	102.480	102.332	7.500	100.727	100.661	100.594	100.523
7.125	103.030	102.883	102.745	102.597	7.625	100.410	100.344	100.278	100.207
7.250	102.844	102.619	102.412	102.190					
7.375	103.144	102.919	102.711	102.489					
7.500	103.442	103.217	103.010	102.787					
7.625	103.697	103.472	103.264	103.042					
7.750	103.691	103.466	103.259	103.036					
7.875	103.880	103.655	103.448	103.225					
7.990	104.024	103.800	103.592	103.370					
8.125	104.185	103.960	103.753	103.530					



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

Effective: June 18, 2026

ALT Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

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

LOAN AMOUNT **

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

MISCELLANEOUS

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

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

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

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

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

NC Floor Price 99.750

LENDER PAID MI

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

LPMI (in addition to adjustments above)

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

FNMA/FHLMC State Tier Adjustment

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

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: June 18, 2026

CalHFA Pricing (California Only)

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

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

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

CalHFA CalReady - (C110/F210)

Fees:

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

CalHFA CalPLUS Access - (C111/F211)

Fees:

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

MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	99.323	99.125	98.941
6.500	99.353	99.155	98.971
6.625	99.863	99.665	99.481
6.750	100.412	100.171	99.961
6.875	100.912	100.671	100.453
6.990	101.371	101.130	100.912
7.000	101.401	101.160	100.942
7.125	101.871	101.630	101.412
7.250	102.331	102.090	101.872
7.375	102.464	102.189	101.942
7.490	102.886	102.611	102.364
7.500	102.923	102.648	102.401
7.625	103.363	103.088	102.841
7.750	103.793	103.518	103.271
7.875	102.045	101.752	101.492
7.990	102.444	102.151	101.891
8.000	102.474	102.181	101.921

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	98.573	98.375	98.191
6.500	98.603	98.405	98.221
6.625	99.113	98.915	98.731
6.750	99.662	99.421	99.211
6.875	100.162	99.921	99.703
6.990	100.621	100.380	100.162
7.000	100.651	100.410	100.192
7.125	101.121	100.880	100.662
7.250	101.581	101.340	101.122
7.375	101.714	101.439	101.192
7.490	102.143	101.868	101.621
7.500	102.173	101.898	101.651
7.625	102.613	102.338	102.091
7.750	103.043	102.768	102.521
7.875	101.295	101.002	100.742
7.990	101.694	101.401	101.141
8.000	101.724	101.431	101.171

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	97.323	97.125	96.941
6.500	97.353	97.155	96.971
6.625	97.863	97.665	97.481
6.750	98.412	98.171	97.961
6.875	98.912	98.671	98.453
6.990	99.371	99.130	98.912
7.000	99.401	99.160	98.942
7.125	99.871	99.630	99.412
7.250	100.331	100.090	99.872
7.375	100.464	100.189	99.942
7.490	100.893	100.618	100.371
7.500	100.923	100.648	100.401
7.625	101.363	101.088	100.841
7.750	101.793	101.518	101.271
7.875	100.045	99.752	99.492
7.990	100.444	100.151	99.891
8.000	100.474	100.181	99.921

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	96.673	96.573	96.375
6.500	96.703	96.603	96.405
6.625	97.213	97.113	96.915
6.750	97.782	97.662	97.421
6.875	98.282	98.162	97.921
6.990	98.741	98.621	98.380
7.000	98.771	98.651	98.410
7.125	99.241	99.121	98.880
7.250	99.701	99.581	99.340
7.375	99.851	99.714	99.439
7.490	100.280	100.143	99.868
7.500	100.310	100.173	99.898
7.625	100.750	100.613	100.338
7.750	101.180	101.043	100.768
7.875	99.439	99.295	99.002
7.990	99.838	99.694	99.401
8.000	99.868	99.724	99.431

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

MaxONE 3Yr - (301_1st_DPA_3YR)			
Rate	15 Day	30 Day	45 Day
6.490	96.823	96.625	96.441
6.500	96.853	96.655	96.471
6.625	97.363	97.165	96.981
6.750	97.912	97.671	97.461
6.875	98.412	98.171	97.953
6.990	98.871	98.630	98.412
7.000	98.901	98.660	98.442
7.125	99.371	99.130	98.912
7.250	99.831	99.590	99.372
7.375	99.964	99.689	99.442
7.490	100.393	100.118	99.871
7.500	100.423	100.148	99.901
7.625	100.863	100.588	100.341
7.750	101.293	101.018	100.771
7.875	99.545	99.252	98.992
7.990	99.944	99.651	99.391
8.000	99.974	99.681	99.421

MaxONE LLPA's

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

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

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



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

Effective: June 18, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	96.917	96.871	96.830	
5.125	97.323	97.278	97.236	
5.250	98.658	98.612	98.571	
5.375	99.102	99.041	98.985	
5.500	99.540	99.479	99.423	
5.625	99.848	99.787	99.731	
5.750	100.701	100.640	100.584	
5.875	100.931	100.848	100.772	
5.990	101.390	101.307	101.231	
6.125	101.678	101.595	101.519	
6.250	102.293	102.210	102.134	
6.375	102.628	102.552	102.476	
6.500	103.062	102.986	102.910	
6.625	103.377	103.302	103.226	
6.750	103.948	103.872	103.796	
6.875	103.853	103.702	103.544	
6.990	104.361	104.210	104.052	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
4.990	96.107	96.061	96.020	
5.125	96.513	96.468	96.426	
5.250	97.848	97.802	97.761	
5.375	98.292	98.231	98.175	
5.500	98.730	98.669	98.613	
5.625	99.038	98.977	98.921	
5.750	99.891	99.830	99.774	
5.875	100.121	100.038	99.962	
5.990	100.580	100.497	100.421	
6.125	100.868	100.785	100.709	
6.250	101.483	101.400	101.324	
6.375	101.818	101.742	101.666	
6.500	102.252	102.176	102.100	
6.625	102.567	102.492	102.416	
6.750	103.138	103.062	102.986	
6.875	103.043	102.892	102.734	
6.990	103.551	103.400	103.242	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	98.095	98.045	97.996	
5.125	98.369	98.320	98.271	
5.250	99.553	99.503	99.454	
5.375	99.412	99.341	99.270	
5.500	99.719	99.648	99.577	
5.625	99.895	99.824	99.753	
5.750	100.597	100.526	100.454	
5.875	100.084	100.027	99.973	
5.990	100.402	100.345	100.291	
6.125	100.538	100.481	100.427	
6.250	100.982	100.925	100.870	
6.375	100.940	100.854	100.770	
6.500	101.213	101.127	101.043	
6.625	101.366	101.281	101.197	
6.750	102.374	102.289	102.205	
6.875	102.311	102.226	102.141	
6.990	102.648	102.563	102.478	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.688	95.643	95.602	
5.250	97.965	97.905	97.849	
5.375	98.144	98.084	98.028	
5.500	98.649	98.588	98.532	
5.625	99.071	99.011	98.954	
5.750	100.169	100.109	100.052	
5.875	100.377	100.294	100.217	
5.990	100.790	100.707	100.631	
6.125	101.173	101.090	101.013	
6.250	101.389	101.305	101.229	
6.375	101.701	101.626	101.550	
6.500	102.062	101.986	101.910	
6.625	102.424	102.349	102.273	
6.750	101.890	101.815	101.739	
6.875	101.479	101.328	101.169	
6.990	101.693	101.542	101.384	
7.125	102.058	101.906	101.748	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.767	96.721	96.680	
5.125	97.173	97.128	97.086	
5.250	98.508	98.462	98.421	
5.375	98.952	98.891	98.835	
5.500	99.390	99.329	99.273	
5.625	99.698	99.637	99.581	
5.750	100.551	100.490	100.434	
5.875	100.781	100.698	100.622	
5.990	101.240	101.157	101.081	
6.125	101.528	101.445	101.369	
6.250	102.143	102.060	101.984	
6.375	102.478	102.402	102.326	
6.500	102.912	102.836	102.760	
6.625	103.227	103.152	103.076	
6.750	103.798	103.722	103.646	
6.875	103.703	103.552	103.394	
6.990	104.211	104.060	103.902	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	95.488	95.443	95.402	
5.250	97.765	97.705	97.649	
5.375	97.944	97.884	97.828	
5.500	98.449	98.388	98.332	
5.625	98.871	98.811	98.754	
5.750	99.969	99.909	99.852	
5.875	100.177	100.094	100.017	
5.990	100.590	100.507	100.431	
6.125	100.973	100.890	100.813	
6.250	101.189	101.105	101.029	
6.375	101.501	101.426	101.350	
6.500	101.862	101.786	101.710	
6.625	102.224	102.149	102.073	
6.750	101.690	101.615	101.539	
6.875	101.279	101.128	100.969	
6.990	101.493	101.342	101.184	
7.125	101.858	101.706	101.548	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.767	96.721	96.680	
5.125	97.173	97.128	97.086	
5.250	98.508	98.462	98.421	
5.375	98.952	98.891	98.835	
5.500	99.390	99.329	99.273	
5.625	99.698	99.637	99.581	
5.750	100.551	100.490	100.434	
5.875	100.781	100.698	100.622	
5.990	101.240	101.157	101.081	
6.125	101.528	101.445	101.369	
6.250	102.143	102.060	101.984	
6.375	102.478	102.402	102.326	
6.500	102.912	102.836	102.760	
6.625	103.227	103.152	103.076	
6.750	103.798	103.722	103.646	
6.875	103.703	103.552	103.394	
6.990	104.211	104.060	103.902	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	95.488	95.443	95.402	
5.250	97.765	97.705	97.649	
5.375	97.944	97.884	97.828	
5.500	98.449	98.388	98.332	
5.625	98.871	98.811	98.754	
5.750	99.969	99.909	99.852	
5.875	100.177	100.094	100.017	
5.990	100.590	100.507	100.431	
6.125	100.973	100.890	100.813	
6.250	101.189	101.105	101.029	
6.375	101.501	101.426	101.350	
6.500	101.862	101.786	101.710	
6.625	102.224	102.149	102.073	
6.750	101.690	101.615	101.539	
6.875	101.279	101.128	100.969	
6.990	101.493	101.342	101.184	
7.125	101.858	101.706	101.548	

LLPAs

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

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

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

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

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



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

SELECT PRICING

Effective: June 18, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	97.217	97.171	97.130	
5.125	97.623	97.578	97.536	
5.250	98.958	98.912	98.871	
5.375	99.402	99.341	99.285	
5.500	99.840	99.779	99.723	
5.625	100.148	100.087	100.031	
5.750	101.001	100.940	100.884	
5.875	101.231	101.148	101.072	
5.990	101.690	101.607	101.531	
6.125	101.978	101.895	101.819	
6.250	102.593	102.510	102.434	
6.375	102.928	102.852	102.776	
6.500	103.362	103.286	103.210	
6.625	103.677	103.602	103.526	
6.750	104.248	104.172	104.096	
6.875	104.153	104.002	103.844	
6.990	104.661	104.510	104.352	

SELECT FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	98.395	98.345	98.296	
5.125	98.669	98.620	98.571	
5.250	99.853	99.803	99.754	
5.375	99.712	99.641	99.570	
5.500	100.019	99.948	99.877	
5.625	100.195	100.124	100.053	
5.750	100.897	100.826	100.754	
5.875	100.384	100.327	100.273	
5.990	100.702	100.645	100.591	
6.125	100.838	100.781	100.727	
6.250	101.282	101.225	101.170	
6.375	101.240	101.154	101.070	
6.500	101.513	101.427	101.343	
6.625	101.666	101.581	101.497	
6.750	102.674	102.589	102.505	
6.875	102.611	102.526	102.441	
6.990	102.948	102.863	102.778	

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.067	97.021	96.980	
5.125	97.473	97.428	97.386	
5.250	98.808	98.762	98.721	
5.375	99.252	99.191	99.135	
5.500	99.690	99.629	99.573	
5.625	99.998	99.937	99.881	
5.750	100.851	100.790	100.734	
5.875	101.081	100.998	100.922	
5.990	101.540	101.457	101.381	
6.125	101.828	101.745	101.669	
6.250	102.443	102.360	102.284	
6.375	102.778	102.702	102.626	
6.500	103.212	103.136	103.060	
6.625	103.527	103.452	103.376	
6.750	104.098	104.022	103.946	
6.875	104.003	103.852	103.694	
6.990	104.511	104.360	104.202	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.067	97.021	96.980	
5.125	97.473	97.428	97.386	
5.250	98.808	98.762	98.721	
5.375	99.252	99.191	99.135	
5.500	99.690	99.629	99.573	
5.625	99.998	99.937	99.881	
5.750	100.851	100.790	100.734	
5.875	101.081	100.998	100.922	
5.990	101.540	101.457	101.381	
6.125	101.828	101.745	101.669	
6.250	102.443	102.360	102.284	
6.375	102.778	102.702	102.626	
6.500	103.212	103.136	103.060	
6.625	103.527	103.452	103.376	
6.750	104.098	104.022	103.946	
6.875	104.003	103.852	103.694	
6.990	104.511	104.360	104.202	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.988	95.943	95.902	
5.250	98.265	98.205	98.149	
5.375	98.444	98.384	98.328	
5.500	98.949	98.888	98.832	
5.625	99.371	99.311	99.254	
5.750	100.469	100.409	100.352	
5.875	100.677	100.594	100.517	
5.990	101.090	101.007	100.931	
6.125	101.473	101.390	101.313	
6.250	101.689	101.605	101.529	
6.375	102.001	101.926	101.850	
6.500	102.362	102.286	102.210	
6.625	102.724	102.649	102.573	
6.750	102.190	102.115	102.039	
6.875	101.779	101.628	101.469	
6.990	101.993	101.842	101.684	
7.125	102.358	102.206	102.048	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	95.788	95.743	95.702	
5.250	98.065	98.005	97.949	
5.375	98.244	98.184	98.128	
5.500	98.749	98.688	98.632	
5.625	99.171	99.111	99.054	
5.750	100.269	100.209	100.152	
5.875	100.477	100.394	100.317	
5.990	100.890	100.807	100.731	
6.125	101.273	101.190	101.113	
6.250	101.489	101.405	101.329	
6.375	101.801	101.726	101.650	
6.500	102.162	102.086	102.010	
6.625	102.524	102.449	102.373	
6.750	101.990	101.915	101.839	
6.875	101.579	101.428	101.269	
6.990	101.793	101.642	101.484	
7.125	102.158	102.006	101.848	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	95.788	95.743	95.702	
5.250	98.065	98.005	97.949	
5.375	98.244	98.184	98.128	
5.500	98.749	98.688	98.632	
5.625	99.171	99.111	99.054	
5.750	100.269	100.209	100.152	
5.875	100.477	100.394	100.317	
5.990	100.890	100.807	100.731	
6.125	101.273	101.190	101.113	
6.250	101.489	101.405	101.329	
6.375	101.801	101.726	101.650	
6.500	102.162	102.086	102.010	
6.625	102.524	102.449	102.373	
6.750	101.990	101.915	101.839	
6.875	101.579	101.428	101.269	
6.990	101.793	101.642	101.484	
7.125	102.158	102.006	101.848	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	95.788	95.743	95.702	
5.250	98.065	98.005	97.949	
5.375	98.244	98.184	98.128	
5.500	98.749	98.688	98.632	
5.625	99.171	99.111	99.054	
5.750	100.269	100.209	100.152	
5.875	100.477	100.394	100.317	
5.990	100.890	100.807	100.731	
6.125	101.273	101.190	101.113	
6.250	101.489	101.405	101.329	
6.375	101.801	101.726	101.650	
6.500	102.162	102.086	102.010	
6.625	102.524	102.449	102.373	
6.750	101.990	101.915	101.839	
6.875	101.579	101.428	101.269	
6.990	101.793	101.642	101.484	
7.125	102.158	102.006	101.848	

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.107	97.061	97.020	
5.125	97.513	97.468	97.426	
5.250	98.848	98.802	98.761	
5.375	99.292	99.231	99.175	
5.500	99.730	99.669	99.613	
5.625	100.038	99.977	99.921	
5.750	100.891	100.830	100.774	
5.875	101.121	101.038	100.962	
5.990	101.580	101.497	101.421	
6.125	101.868	101.785	101.709	
6.250	102.483	102.400	102.324	
6.375	102.818	102.742	102.666	
6.500	103.252	103.176	103.100	
6.625	103.567	103.492	103.416	
6.750	104.138	104.062	103.986	
6.875	104.043	103.892	103.734	
6.990	104.551	104.400	104.242	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.563	95.518	95.477	
5.250	97.840	97.780	97.724	
5.375	98.019	97.959	97.903	
5.500	98.524	98.463	98.407	
5.625	99.946	99.886	99.829	
5.750	100.044	99.984	99.927	
5.875	100.252	100.169	100.092	
5.990	100.665	100.582	100.506	
6.125	101.048	100.965	100.888	
6.250	101.264	101.180	101.104	
6.375	101.576	101.501	101.425	
6.500	101.937	101.861	101.785	
6.625	102.299	102.224	102.148	
6.750	101.765	101.690	101.614	
6.875	101.354	101.203	101.044	
6.990	101.568	101.417	101.259	
7.125	101.933	101.781	101.623	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.270	98.220	98.171	
5.125	98.544	98.495	98.446	
5.250	99.728	99.678	99.629	
5.375	99.587	99.516	99.445	
5.500	99.894	99.823	99.752	
5.625	100.070	99.999	99.928	
5.750	100.772	100.701	100.629	
5.875	100.259	100.202	100.148	
5.990	100.577	100.520	100.466	
6.125	100.713	100.656	100.602	
6.250	101.157	101.100	101.045	
6.375	101.115	101.029	100.945	
6.500	101.388	101.302	101.218	
6.625	101.541	101.456	101.372	
6.750	102.549	102.464	102.380	
6.875	102.486	102.401	102.316	
6.990	102.823	102.738	102.653	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.270	98.220	98.171	
5.125	98.544	98.495	98.446	
5.250	99.728	99.678	99.629	
5.375	99.587	99.516	99.445	
5.500	99.894	99.823	99.752	
5.625	100.070	99.999	99.928	
5.750	100.772	100.701	100.629	
5.875	100.259	100.202		



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

SELECT PRICING

Effective: June 18, 2025

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	96.928	96.882	96.841	
5.125	97.354	97.309	97.268	
5.250	98.516	98.471	98.430	
5.375	99.014	98.953	98.897	
5.500	99.520	99.460	99.403	
5.625	99.878	99.817	99.761	
5.750	100.503	100.442	100.386	
5.875	100.683	100.600	100.524	
5.990	101.300	101.216	101.140	
6.125	101.627	101.544	101.467	
6.250	101.982	101.899	101.823	
6.375	101.988	101.912	101.836	
6.500	102.380	102.304	102.228	
6.625	102.648	102.573	102.497	
6.750	103.625	103.549	103.473	
6.875	103.658	103.507	103.349	
6.990	104.044	103.892	103.734	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	98.116	98.066	98.018	
5.125	98.411	98.361	98.312	
5.250	99.422	99.372	99.323	
5.375	99.334	99.263	99.192	
5.500	99.709	99.638	99.567	
5.625	99.935	99.864	99.793	
5.750	100.409	100.338	100.266	
5.875	99.846	99.789	99.734	
5.990	100.321	100.265	100.210	
6.125	100.497	100.440	100.385	
6.250	100.681	100.624	100.569	
6.375	100.310	100.225	100.140	
6.500	100.541	100.456	100.371	
6.625	100.647	100.562	100.477	
6.750	102.061	101.976	101.892	
6.875	102.126	102.041	101.956	
6.990	102.341	102.255	102.171	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.778	96.732	96.691	
5.125	97.204	97.159	97.118	
5.250	98.366	98.321	98.280	
5.375	98.864	98.803	98.747	
5.500	99.370	99.310	99.253	
5.625	99.728	99.667	99.611	
5.750	100.353	100.292	100.236	
5.875	100.533	100.450	100.374	
5.990	101.150	101.066	100.990	
6.125	101.477	101.394	101.317	
6.250	101.832	101.749	101.673	
6.375	101.838	101.762	101.686	
6.500	102.230	102.154	102.078	
6.625	102.498	102.423	102.347	
6.750	103.475	103.399	103.323	
6.875	103.508	103.357	103.199	
6.990	103.894	103.742	103.584	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.778	96.732	96.691	
5.125	97.204	97.159	97.118	
5.250	98.366	98.321	98.280	
5.375	98.864	98.803	98.747	
5.500	99.370	99.310	99.253	
5.625	99.728	99.667	99.611	
5.750	100.353	100.292	100.236	
5.875	100.533	100.450	100.374	
5.990	101.150	101.066	100.990	
6.125	101.477	101.394	101.317	
6.250	101.832	101.749	101.673	
6.375	101.838	101.762	101.686	
6.500	102.230	102.154	102.078	
6.625	102.498	102.423	102.347	
6.750	103.475	103.399	103.323	
6.875	103.508	103.357	103.199	
6.990	103.894	103.742	103.584	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.236	96.191	96.150	
5.250	98.108	98.048	97.991	
5.375	98.583	98.522	98.466	
5.500	98.924	98.864	98.807	
5.625	99.332	99.272	99.215	
5.750	100.214	100.153	100.097	
5.875	100.189	100.106	100.030	
5.990	100.548	100.465	100.388	
6.125	100.964	100.881	100.804	
6.250	101.234	101.151	101.074	
6.375	101.298	101.223	101.147	
6.500	101.587	101.512	101.436	
6.625	102.030	101.954	101.878	
6.750	101.693	101.618	101.542	
6.875	101.091	100.940	100.782	
6.990	101.432	101.281	101.123	
7.125	101.176	101.025	100.867	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	96.186	96.141	96.100	
5.250	98.058	97.998	97.941	
5.375	98.533	98.472	98.416	
5.500	98.874	98.814	98.757	
5.625	99.282	99.222	99.165	
5.750	100.164	100.103	100.047	
5.875	100.139	100.056	99.980	
5.990	100.498	100.415	100.338	
6.125	100.914	100.831	100.754	
6.250	101.184	101.101	101.024	
6.375	101.248	101.173	101.097	
6.500	101.537	101.462	101.386	
6.625	101.990	101.904	101.828	
6.750	101.643	101.568	101.492	
6.875	101.041	100.890	100.732	
6.990	101.382	101.231	101.073	
7.125	101.126	100.975	100.817	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	96.186	96.141	96.100	
5.250	98.058	97.998	97.941	
5.375	98.533	98.472	98.416	
5.500	98.874	98.814	98.757	
5.625	99.282	99.222	99.165	
5.750	100.164	100.103	100.047	
5.875	100.139	100.056	99.980	
5.990	100.498	100.415	100.338	
6.125	100.914	100.831	100.754	
6.250	101.184	101.101	101.024	
6.375	101.248	101.173	101.097	
6.500	101.537	101.462	101.386	
6.625	101.990	101.904	101.828	
6.750	101.643	101.568	101.492	
6.875	101.041	100.890	100.732	
6.990	101.382	101.231	101.073	
7.125	101.126	100.975	100.817	

SELECT VA 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	96.186	96.141	96.100	
5.250	98.058	97.998	97.941	
5.375	98.533	98.472	98.416	
5.500	98.874	98.814	98.757	
5.625	99.282	99.222	99.165	
5.750	100.164	100.103	100.047	
5.875	100.139	100.056	99.980	
5.990	100.498	100.415	100.338	
6.125	100.914	100.831	100.754	
6.250	101.184	101.101	101.024	
6.375	101.248	101.173	101.097	
6.500	101.537	101.462	101.386	
6.625	101.990	101.904	101.828	
6.750	101.643	101.568	101.492	
6.875	101.041	100.890	100.732	
6.990	101.382	101.231	101.073	
7.125	101.126	100.975	100.817	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.028	96.982	96.941	
5.125	97.454	97.409	97.368	
5.250	98.616	98.571	98.530	
5.375	99.114	99.053	98.997	
5.500	99.620	99.560	99.503	
5.625	99.978	99.917	99.861	
5.750	100.603	100.542	100.486	
5.875	100.783	100.700	100.624	
5.990	101.400	101.316	101.240	
6.125	101.727	101.644	101.567	
6.250	102.082	101.999	101.923	
6.375	102.088	102.012	101.936	
6.500	102.480	102.404	102.328	
6.625	102.748	102.673	102.597	
6.750	103.725	103.649	103.573	
6.875	103.758	103.607	103.449	
6.990	104.144	103.992	103.834	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.161	96.116	96.075	
5.250	98.033	97.973	97.916	
5.375	98.508	98.447	98.391	
5.500	98.849	98.789	98.732	
5.625	99.257	99.197	99.140	
5.750	100.139	100.078	100.022	
5.875	100.114	100.031	99.955	
5.990	100.473	100.390	100.313	
6.125	100.889	100.806	100.729	
6.250	101.159	101.076	100.999	
6.375	101.223	101.148	101.072	
6.500	101.512	101.437	101.361	
6.625	101.955	101.879	101.803	
6.750	101.618	101.543	101.467	
6.875	101.016	100.865	100.707	
6.990	101.357	101.206	101.048	
7.125	101.101	100.950	100.792	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.966	97.916	97.868	
5.125	98.261	98.211	98.162	
5.250	99.272	99.222	99.173	
5.375	99.184	99.113	99.042	
5.500	99.559	99.488	99.417	
5.625	99.785	99.714	99.643	
5.750	100.259	100.188	100.116	
5.875	99.696	99.639	99.584	
5.990	100.171	100.115	100.060	
6.125	100.347	100.290	100.235	
6.250	100.531	100.474	100.419	
6.375	100.160	100.075	99.990	
6.500	100.391	100.306	100.221	
6.625	100.497	100.412	100.327	
6.750	101.911	101.826	101.742	
6.875	101.976	101.891	101.806	
6.990	102.191	102.105	102.021	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	96.508	96.462	96.421	
5.125	96.934	96.889	96.848	
5.250	98.096	98.051	98.010	
5.375	98.594	98.533	98.477	
5.500	99.100	99.040	98.983	
5.625	99.458	99.397	99.341	
5.750	100.083	100.022	99.966	
5.875	100.263	100.180	100.104	



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

Effective: June 18, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)			
Rate	15 Day	30 Day	45 Day
4.990	96.807	96.761	96.720
5.125	97.213	97.168	97.126
5.250	98.548	98.502	98.461
5.375	98.992	98.931	98.875
5.500	99.430	99.369	99.313
5.625	99.738	99.677	99.621
5.750	100.591	100.530	100.474
5.875	100.821	100.738	100.662
5.990	101.280	101.197	101.121
6.125	101.568	101.485	101.409
6.250	102.183	102.100	102.024
6.375	102.518	102.442	102.366
6.500	102.962	102.876	102.800
6.625	103.267	103.192	103.116
6.750	103.838	103.762	103.686
6.875	103.743	103.592	103.434
6.990	104.251	104.100	103.942

FHA Streamline 20 Year Fixed - (320SL)			
Rate	15 Day	30 Day	45 Day
5.250	97.723	97.677	97.636
5.375	98.167	98.106	98.050
5.500	98.605	98.544	98.488
5.625	98.913	98.852	98.796
5.750	99.766	99.705	99.649
5.875	99.996	99.913	99.837
5.990	100.455	100.372	100.296
6.125	100.743	100.660	100.584
6.250	101.358	101.275	101.199
6.375	101.693	101.617	101.541
6.500	102.127	102.051	101.975
6.625	102.442	102.367	102.291
6.750	103.013	102.937	102.861
6.875	102.918	102.767	102.609
6.990	103.426	103.275	103.117
7.125	103.933	103.782	103.624
7.250	104.429	104.278	104.120

FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
4.990	97.970	97.920	97.871
5.125	98.244	98.195	98.146
5.250	99.428	99.378	99.329
5.375	99.287	99.216	99.145
5.500	99.594	99.523	99.452
5.625	99.770	99.699	99.628
5.750	100.472	100.401	100.329
5.875	99.959	99.902	99.848
5.990	100.277	100.220	100.166
6.125	100.413	100.356	100.302
6.250	100.857	100.800	100.745
6.375	100.815	100.729	100.645
6.500	101.088	101.002	100.918
6.625	101.241	101.156	101.072
6.750	102.249	102.164	102.080
6.875	102.186	102.101	102.016
6.990	102.523	102.438	102.353

FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.250	97.540	97.480	97.424
5.375	97.719	97.659	97.603
5.500	98.224	98.163	98.107
5.625	98.646	98.586	98.529
5.750	99.744	99.684	99.627
5.875	99.962	99.899	99.792
5.990	100.365	100.282	100.206
6.125	100.748	100.665	100.588
6.250	100.964	100.880	100.804
6.375	101.276	101.201	101.125
6.500	101.637	101.561	101.485
6.625	101.999	101.924	101.848
6.750	101.465	101.390	101.314
6.875	101.054	100.903	100.744
6.990	101.268	101.117	100.959
7.125	101.633	101.481	101.323
7.250	102.129	101.977	101.819

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
5.250	98.316	98.271	98.230
5.375	98.814	98.753	98.697
5.500	99.320	99.260	99.203
5.625	99.678	99.617	99.561
5.750	100.303	100.242	100.186
5.875	100.483	100.400	100.324
5.990	101.100	101.016	100.940
6.125	101.427	101.344	101.267
6.250	101.782	101.699	101.623
6.375	101.788	101.712	101.636
6.500	102.180	102.104	102.028
6.625	102.448	102.373	102.297
6.750	103.425	103.349	103.273
6.875	103.458	103.307	103.149
6.990	103.844	103.692	103.534
7.125	104.351	104.199	104.041
7.250	104.847	104.695	104.537

VA IRRRL 20 Year Fixed - (420IRL)			
Rate	15 Day	30 Day	45 Day
5.250	97.266	97.221	97.180
5.375	97.764	97.703	97.647
5.500	98.270	98.210	98.153
5.625	98.628	98.567	98.511
5.750	99.253	99.192	99.136
5.875	99.433	99.350	99.274
5.990	100.050	99.966	99.890
6.125	100.377	100.294	100.217
6.250	100.732	100.649	100.573
6.375	100.738	100.662	100.586
6.500	101.130	101.054	100.978
6.625	101.398	101.323	101.247
6.750	102.375	102.299	102.223
6.875	102.408	102.257	102.099
6.990	102.794	102.642	102.484
7.125	103.301	103.149	102.991
7.250	103.797	103.645	103.487

VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
4.990	97.666	97.616	97.568
5.125	97.961	97.911	97.862
5.250	98.972	98.922	98.873
5.375	98.884	98.813	98.742
5.500	99.259	99.188	99.117
5.625	99.485	99.414	99.343
5.750	99.959	99.888	99.816
5.875	99.396	99.339	99.284
5.990	99.871	99.815	99.760
6.125	100.047	99.990	99.935
6.250	100.231	100.174	100.119
6.375	99.860	99.775	99.690
6.500	100.091	100.006	99.921
6.625	100.197	100.112	100.027
6.750	101.611	101.526	101.442
6.875	101.676	101.591	101.506
6.990	101.891	101.805	101.721

VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.250	97.733	97.673	97.616
5.375	98.208	98.147	98.091
5.500	98.549	98.489	98.432
5.625	98.957	98.897	98.840
5.750	99.839	99.778	99.722
5.875	99.814	99.731	99.655
5.990	100.173	100.090	100.013
6.125	100.589	100.506	100.429
6.250	100.859	100.776	100.699
6.375	100.923	100.848	100.772
6.500	101.212	101.137	101.061
6.625	101.655	101.579	101.503
6.750	101.318	101.243	101.167
6.875	100.716	100.565	100.407
6.990	101.057	100.906	100.748
7.125	100.801	100.650	100.492
7.250	101.297	101.146	100.988

LLPAs

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

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

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

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



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

Effective:

Thursday, June 18, 2026

Jumbo One Pricing

Jumbo One 30 Year Fixed - (801D)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	98.919	98.825	98.638	98.450
6.250	99.252	99.158	98.971	98.783
6.375	99.566	99.472	99.285	99.097
6.500	99.823	99.729	99.542	99.354
6.625	100.061	99.967	99.780	99.592
6.750	100.279	100.186	99.998	99.811
6.875	100.544	100.450	100.263	100.075
7.000	100.788	100.694	100.506	100.319
7.125	101.037	100.944	100.756	100.569
7.250	101.239	101.145	100.957	100.770
7.375	101.412	101.318	101.130	100.943
7.500	101.573	101.479	101.292	101.104
7.625	101.722	101.629	101.441	101.254
7.750	101.872	101.778	101.591	101.403
7.875	102.021	101.928	101.740	101.553
8.000	102.171	102.077	101.890	101.702
8.125	102.320	102.227	102.039	101.852
8.250	102.470	102.376	102.189	102.001
8.375	102.619	102.526	102.338	102.151

Jumbo One 10/6 ARM - (8106D)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.231	99.137	98.950	98.762
6.375	99.473	99.379	99.191	99.004
6.500	99.715	99.621	99.433	99.246
6.625	99.795	99.701	99.514	99.326
6.750	100.004	99.910	99.723	99.535
6.875	100.213	100.119	99.932	99.744
7.000	100.422	100.328	100.141	99.953
7.125	100.631	100.538	100.350	100.163
7.250	100.840	100.747	100.559	100.372
7.375	101.050	100.956	100.768	100.581
7.500	101.259	101.165	100.977	100.790
7.625	101.468	101.374	101.187	100.999
7.750	101.677	101.583	101.396	101.208
7.875	101.886	101.792	101.605	101.417
8.000	102.095	102.001	101.814	101.626

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

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

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

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Jumbo One Premier Pricing

Jumbo One Premier 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.818	97.709	97.537	97.318
5.875	98.205	98.096	97.924	97.705
6.000	98.591	98.482	98.310	98.091
6.125	98.910	98.800	98.629	98.410
6.250	99.229	99.119	98.947	98.729
6.375	99.694	99.584	99.412	99.194
6.500	100.158	100.049	99.877	99.658
6.625	100.396	100.286	100.115	99.896
6.750	100.633	100.524	100.352	100.133
6.875	100.012	99.902	99.731	99.512
7.000	99.391	99.282	99.110	98.891
7.125	100.026	99.917	99.745	99.526
7.250	100.662	100.552	100.381	100.162
7.375	100.891	100.782	100.610	100.391
7.500	101.120	101.011	100.839	100.620

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.818	97.709	97.537	97.318
5.875	98.205	98.096	97.924	97.705
6.000	98.591	98.482	98.310	98.091
6.125	98.910	98.800	98.629	98.410
6.250	99.229	99.119	98.947	98.729
6.375	99.694	99.584	99.412	99.194
6.500	100.158	100.049	99.877	99.658
6.625	100.396	100.286	100.115	99.896
6.750	100.633	100.524	100.352	100.133
6.875	100.012	99.902	99.731	99.512
7.000	99.391	99.282	99.110	98.891
7.125	100.026	99.917	99.745	99.526
7.250	100.662	100.552	100.381	100.162
7.375	100.891	100.782	100.610	100.391
7.500	101.120	101.011	100.839	100.620

Jumbo One Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.818	97.709	97.537	97.318
5.875	98.205	98.096	97.924	97.705
6.000	98.591	98.482	98.310	98.091
6.125	98.910	98.800	98.629	98.410
6.250	99.229	99.119	98.947	98.729
6.375	99.694	99.584	99.412	99.194
6.500	100.158	100.049	99.877	99.658
6.625	100.396	100.286	100.115	99.896
6.750	100.633	100.524	100.352	100.133
6.875	100.012	99.902	99.731	99.512
7.000	99.391	99.282	99.110	98.891
7.125	100.026	99.917	99.745	99.526
7.250	100.662	100.552	100.381	100.162
7.375	100.891	100.782	100.610	100.391
7.500	101.120	101.011	100.839	100.620

Jumbo One Premier 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.865	95.756	95.584	95.365
5.625	96.185	96.076	95.904	95.685
5.750	96.506	96.396	96.224	96.006
5.875	96.861	96.752	96.580	96.361
6.000	97.217	97.108	96.936	96.717
6.125	97.549	97.439	97.268	97.049
6.250	97.881	97.771	97.600	97.381
6.375	98.272	98.163	97.991	97.772
6.500	98.664	98.554	98.383	98.164
6.625	99.109	99.000	98.828	98.609
6.750	99.555	99.446	99.274	99.055

Jumbo One Premier 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.438	95.329	95.157	94.938
5.375	95.768	95.659	95.487	95.268
5.500	96.090	95.980	95.808	95.590
5.625	96.377	96.267	96.095	95.877
5.750	96.657	96.547	96.376	96.157
5.875	96.952	96.843	96.671	96.452
6.000	97.246	97.137	96.965	96.746
6.125	97.532	97.423	97.251	97.032
6.250	97.786	97.677	97.505	97.286
6.375	98.036	97.927	97.755	97.536
6.500	98.288	98.178	98.006	97.788
6.625	98.322	98.213	98.041	97.822
6.750	98.357	98.248	98.076	97.857
6.875	98.571	98.462	98.290	98.071
7.000	98.786	98.676	98.504	98.286

Loan Level Price Adjustments (LLPAs)

	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
Fixed Rates							
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							
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							
Purchase	0.000	0.000	0.000	0.000	0.000		
Rate/Term Refi	-0.100	-0.150	-0.200	-0.250	-0.250		
Cash Out Refi	-0.200	-0.250	-0.350	-0.500	-1.250		
2nd Home	-0.100	-0.100	-0.200	-0.300	-0.500		
Non-Owner	-0.250	-0.500	-0.750				
Condo	0.000	0.000	-0.125	-0.250	-0.500		
2 Units	-0.150	-0.250	-0.450	-0.750	-0.900		
3-4 Units	-0.150	-0.250	-0.450				
UPB > \$1.5MM	0.000	0.000	0.000	0.000	0.000		
Self Employed	0.000	0.000	0.000	0.000	0.000		

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Jumbo ONE Select Pricing

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

Jumbo ONE Select 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.687	97.625	97.750
6.125	98.312	98.250	98.375
6.250	98.860	98.788	98.913
6.375	99.360	99.288	99.413
6.500	99.787	99.725	99.850
6.625	100.185	100.123	100.248
6.750	100.576	100.514	100.639
6.875	100.959	100.897	101.022
7.000	101.334	101.272	101.397
7.125	101.701	101.639	101.764
7.250	102.060	101.998	102.123
7.375	102.412	102.350	102.475
7.500	102.756	102.694	102.819
7.625	103.092	103.030	103.155
7.750	103.420	103.358	103.483
7.875	103.740	103.678	103.803
8.000	104.021	103.959	104.084
8.125	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