

Ratesheet Code: RS-WS

Effective Date: 7/10/26 7:26 AM

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Lock Expiration Days	
15 Day	07/24/26
30 Day	08/10/26
45 Day	08/23/26
60 Day	09/07/26
Mortgage Clause	
OCMBC, INC. ISAOA / 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.

July Pricing Specials	
Non-Select FICO 620+ FHA,VA & USDA (STD Bal & High Bal) Excludes DPA & CalHFA	0.250
Select FHA, FHASL, VA, VAIRL & USDA (STD Bal & High Bal)	0.125

Announcements



HEAT UP YOUR PIPELINE WITH JULY SPECIALS!

UP TO 25 BPS

PRICE IMPROVEMENT

FOR LOANS LOCKED JULY 1ST-31ST, 2026

NMLS ID #2125

Temporary Property Eligibility Restrictions

Non-Owner properties located in the following City/County are NOT eligible to be locked:

•Baltimore City, Maryland

(Properties located in Baltimore County are not restricted)

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The Lounge is one of the most powerful tools to help our brokers close more loans.

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Loanstream Mortgage, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: (800) 760-1833 | LoanStream Mortgage is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401), GA (#20571), MA Lender (#ML2125). Rhode Island Licensed Lender. Licensed by the N.J. Department of Banking and Insurance. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2023.

* 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: July 10, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.601	93.566	93.522	93.478	4.875	93.125	93.089	93.045	93.001	5.750	98.783	98.709	98.621	98.534
4.990	94.241	94.205	94.161	94.117	4.990	93.764	93.728	93.685	93.641	5.875	99.319	99.246	99.158	99.070
5.125	94.943	94.907	94.863	94.819	5.125	94.491	94.455	94.411	94.367	5.990	99.781	99.708	99.620	99.532
5.250	95.438	95.388	95.329	95.271	5.250	94.998	94.949	94.890	94.832	6.125	100.277	100.203	100.115	100.028
5.375	96.090	96.041	95.982	95.923	5.375	95.663	95.614	95.555	95.497	6.250	100.296	100.207	100.105	100.002
5.500	96.723	96.673	96.614	96.556	5.500	96.308	96.259	96.200	96.142	6.375	100.878	100.789	100.687	100.584
5.625	97.286	97.237	97.178	97.120	5.625	96.885	96.835	96.777	96.718	6.500	101.302	101.214	101.111	101.008
5.750	97.921	97.867	97.809	97.750	5.750	97.544	97.491	97.432	97.374	6.625	101.567	101.478	101.375	101.273
5.875	98.503	98.449	98.391	98.332	5.875	98.128	98.074	98.016	97.957	6.750	101.601	101.498	101.381	101.263
5.990	98.994	98.941	98.882	98.823	5.990	98.619	98.566	98.507	98.448	6.875	101.869	101.783	101.691	101.598
6.125	99.549	99.493	99.435	99.376	6.125	99.174	99.118	99.060	99.001	6.990	102.369	102.298	102.223	102.148
6.250	100.078	100.011	99.938	99.865	6.250	99.703	99.636	99.563	99.490	7.125	102.791	102.726	102.653	102.580
6.375	100.708	100.641	100.568	100.495	6.375	100.333	100.266	100.193	100.120	7.250	103.336	103.227	103.110	102.993
6.500	101.181	101.114	101.041	100.967	6.500	100.788	100.721	100.648	100.574	7.375	103.730	103.621	103.504	103.387
6.625	101.455	101.388	101.315	101.242	6.625	101.060	100.993	100.920	100.847	7.500	104.036	103.927	103.810	103.693
6.750	101.978	101.898	101.810	101.722	6.750	101.583	101.503	101.415	101.327	7.625	104.186	104.078	103.961	103.844
6.875	102.131	102.051	101.963	101.875	6.875	101.736	101.656	101.568	101.480	7.750	104.477	104.368	104.251	104.134
6.990	102.581	102.506	102.427	102.348	6.990	102.186	102.111	102.032	101.953	7.875	104.738	104.630	104.513	104.396
7.125	102.986	102.921	102.848	102.774	7.125	102.591	102.526	102.453	102.379	7.990	104.827	104.718	104.601	104.484
7.250	103.512	103.404	103.287	103.169	7.250	103.117	103.009	102.892	102.774	8.125	105.066	104.958	104.841	104.724
7.375	103.814	103.706	103.589	103.472	7.375	103.419	103.311	103.194	103.077					
7.500	104.172	104.064	103.947	103.829	7.500	103.777	103.669	103.552	103.434					
7.625	104.481	104.372	104.255	104.138	7.625	104.086	103.977	103.860	103.743					

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	97.310	97.266	97.211	97.156	5.990	100.370	100.300	100.228	100.157	5.750	97.521	97.467	97.409	97.350
4.990	97.704	97.660	97.605	97.551	6.125	100.593	100.530	100.460	100.389	5.875	98.103	98.049	97.991	97.932
5.125	98.150	98.106	98.051	97.996	6.250	100.921	100.869	100.814	100.759	5.990	98.594	98.541	98.482	98.423
5.250	98.687	98.625	98.555	98.485	6.375	101.283	101.230	101.176	101.121	6.125	99.149	99.093	99.035	98.976
5.375	99.104	99.042	98.972	98.902	6.500	101.504	101.452	101.397	101.342	6.250	99.678	99.611	99.538	99.465
5.500	99.500	99.438	99.368	99.298	6.625	101.591	101.538	101.484	101.429	6.375	100.308	100.241	100.168	100.095
5.625	99.879	99.817	99.746	99.676	6.750	101.909	101.857	101.802	101.748	6.500	100.841	100.774	100.701	100.627
5.750	100.232	100.170	100.099	100.029	6.875	101.961	101.909	101.855	101.800	6.625	101.165	101.098	101.025	100.952
5.875	100.553	100.491	100.420	100.350	6.990	102.256	102.204	102.150	102.095	6.750	101.578	101.498	101.410	101.322
5.990	100.835	100.773	100.703	100.633	7.125	102.416	102.364	102.309	102.254	6.875	101.731	101.651	101.563	101.475
6.125	101.117	101.055	100.984	100.914	7.250	102.371	102.313	102.243	102.173	6.990	102.183	102.106	102.027	101.948
6.250	101.323	101.265	101.195	101.124	7.375	102.519	102.461	102.391	102.321	7.125	102.586	102.521	102.448	102.374
6.375	101.727	101.669	101.598	101.528	7.500	102.594	102.536	102.466	102.396	7.250	103.112	103.004	102.887	102.769
6.500	101.989	101.931	101.861	101.791	7.625	102.420	102.362	102.292	102.221	7.375	103.414	103.306	103.215	103.142
6.625	102.100	102.042	101.971	101.901	7.750	102.544	102.486	102.416	102.345	7.500	103.772	103.664	103.553	103.479
6.750	102.411	102.358	102.304	102.249	7.875	102.665	102.607	102.537	102.466	7.625	104.081	103.972	103.861	103.788
6.875	102.519	102.467	102.412	102.357	7.990	102.652	102.594	102.524	102.453	7.750	104.230	104.122	104.005	103.887
6.990	102.862	102.810	102.755	102.701	8.125	102.786	102.728	102.658	102.587	7.875	104.474	104.365	104.248	104.131
										7.990	104.542	104.434	104.317	104.199
										8.125	104.765	104.657	104.540	104.422

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.265	95.216	95.157	95.098	4.875	92.550	92.514	92.470	92.426	5.750	98.708	98.634	98.546	98.459
5.500	95.898	95.848	95.789	95.731	4.990	93.189	93.153	93.110	93.066	5.875	99.244	99.171	99.083	98.995
5.625	96.461	96.412	96.353	96.295	5.125	93.916	93.880	93.836	93.792	5.990	99.706	99.633	99.545	99.457
5.750	97.096	97.042	96.984	96.925	5.250	94.423	94.374	94.315	94.257	6.125	100.202	100.128	100.040	99.953
5.875	97.678	97.624	97.566	97.507	5.375	95.088	95.039	94.980	94.922	6.250	100.221	100.132	100.030	99.927
5.990	98.169	98.116	98.057	97.998	5.500	95.733	95.684	95.625	95.567	6.375	100.803	100.714	100.612	100.509
6.125	98.724	98.668	98.610	98.551	5.625	96.310	96.260	96.202	96.143	6.500	101.227	101.139	101.036	100.933
6.250	99.253	99.186	99.113	99.040	5.750	96.969	96.916	96.857	96.799	6.625	101.492	101.403	101.300	101.198
6.375	99.883	99.816	99.743	99.670	5.875	97.553	97.499	97.441	97.382	6.750	101.526	101.423	101.306	101.188
6.500	100.356	100.289	100.216	100.142	5.990	98.044	97.991	97.932	97.873	6.875	101.794	101.708	101.616	101.523
6.625	100.630	100.563	100.490	100.417	6.125	98.599	98.543	98.485	98.426	6.990	102.294	102.223	102.148	102.073
6.750	101.153	101.073	100.985	100.897	6.250	99.128	99.061	98.988	98.915	7.125	102.716	102.651	102.578	102.505
6.875	101.306	101.226	101.138	101.050	6.375	99.758	99.691	99.618	99.545	7.250	103.261	103.152	103.035	102.918
6.990	101.756	101.681	101.602	101.523	6.500	100.213	100.146	100.073	99.999	7.375	103.655	103.546	103.429	103.312
7.125	102.161	102.096	102.023	101.949	6.625	100.485	100.418	100.345	100.272	7.500	103.961	103.852	103.735	103.618
7.250	102.687	102.579	102.462	102.344	6.750	101.008	100.928	100.840	100.752	7.625	104.111	104.003	103.886	103.769
7.375	102.989	102.881	102.764	102.647	6.875	101.161	101.081	100.993	100.905	7.750	104.402	104.293	104.176	104.059
7.500	103.347	103.239	103.122	103.004	6.990	101.611	101.536	101.457	101.378	7.875	104.663	104.555	104.438	104.321
7.625	103.656	103.547	103.430	103.313	7.125	102.016	101.951	101.878	101.804	7.990	104.752	104.643	104.526	104.409
7.750	103.805	103.697	103.580	103.462	7.250	102.542	102.434	102.317	102.199	8.125	104.991	104.883	104.766	104.649
7.875	104.049	103.940	103.823	103.706	7.375	102.844	102.736	102.619	102.502					
7.990	104.117	104.009	103.892	103.774	7.500	103.202	103.094	102.977	102.859					
8.125	104.340	104.232	104.115	103.997	7.625	103.511	103.402	103.285	103.168					



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

Wholesale

Effective: July 10, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.778	96.725	96.667	96.608	5.500	94.728	94.675	94.617	94.558	5.375	94.202	94.149	94.090	94.032
5.625	97.425	97.371	97.313	97.254	5.625	95.375	95.321	95.263	95.204	5.500	94.878	94.825	94.767	94.708
5.750	97.903	97.850	97.792	97.733	5.750	95.853	95.800	95.742	95.683	5.625	95.525	95.471	95.413	95.354
5.875	98.470	98.416	98.358	98.299	5.875	96.420	96.366	96.308	96.249	5.750	96.003	95.950	95.892	95.833
5.990	99.045	98.991	98.933	98.874	5.990	96.995	96.941	96.883	96.824	5.875	96.558	96.505	96.446	96.387
6.125	99.582	99.528	99.470	99.411	6.125	97.512	97.458	97.400	97.341	5.990	97.133	97.080	97.021	96.962
6.250	99.737	99.650	99.547	99.445	6.250	97.667	97.580	97.477	97.375	6.125	97.645	97.591	97.533	97.474
6.375	100.198	100.111	100.009	99.906	6.375	98.128	98.041	97.939	97.836	6.250	97.809	97.721	97.619	97.516
6.500	100.604	100.516	100.414	100.311	6.500	98.534	98.446	98.344	98.241	6.375	98.282	98.195	98.093	97.990
6.625	101.051	100.950	100.833	100.716	6.625	98.981	98.880	98.763	98.646	6.500	98.687	98.600	98.498	98.395
6.750	101.621	101.520	101.403	101.286	6.750	99.551	99.450	99.333	99.216	6.625	99.150	99.049	98.932	98.815
6.875	101.858	101.757	101.640	101.523	6.875	99.788	99.687	99.570	99.453	6.750	99.707	99.606	99.489	99.372
6.990	102.089	101.988	101.871	101.753	6.990	100.019	99.918	99.801	99.683	6.875	99.963	99.862	99.745	99.628
7.125	102.375	102.274	102.156	102.039	7.125	100.305	100.204	100.086	99.969	6.990	100.217	100.116	99.999	99.882
7.250	101.554	101.469	101.366	101.264	7.250	99.484	99.399	99.296	99.194	7.125	100.530	100.429	100.312	100.195
7.375	102.169	102.074	101.972	101.869	7.375	100.099	100.004	99.902	99.799	7.250	99.680	99.595	99.492	99.390
7.500	102.325	102.211	102.087	101.963	7.500	100.255	100.141	100.017	99.893	7.375	100.312	100.217	100.115	100.012
7.625	102.470	102.332	102.173	102.014	7.625	100.400	100.282	100.103	99.944	7.500	100.558	100.444	100.320	100.196
7.750	103.430	103.282	103.106	102.930	7.750	101.360	101.212	101.036	100.860	7.625	100.356	100.218	100.059	99.900
7.875	103.635	103.487	103.311	103.135	7.875	101.565	101.417	101.241	101.065	7.750	101.319	101.170	100.994	100.819
7.990	102.517	102.368	102.192	102.017	7.990	100.447	100.298	100.122	99.947	7.875	101.520	101.372	101.196	101.020
8.125	102.693	102.545	102.369	102.193	8.125	100.623	100.475	100.299	100.123	7.990	100.396	100.247	100.072	99.896

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	98.613	98.537	98.451	98.365	5.990	98.011	97.935	97.849	97.763					
6.125	98.883	98.807	98.721	98.635	6.125	98.256	98.180	98.094	98.008					
6.250	98.962	98.890	98.804	98.718	6.250	98.343	98.271	98.186	98.100					
6.375	99.180	99.108	99.022	98.936	6.375	98.574	98.502	98.416	98.330					
6.500	99.350	99.278	99.192	99.106	6.500	98.743	98.672	98.586	98.500					
6.625	99.528	99.456	99.370	99.284	6.625	98.936	98.864	98.779	98.693					
6.750	99.704	99.638	99.568	99.498	6.750	99.100	99.034	98.963	98.893					
6.875	99.858	99.792	99.722	99.652	6.875	99.273	99.207	99.137	99.066					
6.990	99.923	99.857	99.787	99.717	6.990	99.362	99.296	99.225	99.155					
7.125	100.031	99.965	99.894	99.824	7.125	99.496	99.430	99.360	99.290					
7.250	99.689	99.617	99.531	99.445	7.250	99.125	99.053	98.967	98.881					
7.375	100.179	100.107	100.021	99.935	7.375	99.632	99.560	99.474	99.388					
7.500	100.148	100.076	99.990	99.904	7.500	99.691	99.619	99.533	99.447					
7.625	100.110	100.038	99.952	99.867	7.625	99.188	99.117	99.031	98.945					
7.750	101.095	101.023	100.937	100.852	7.750	100.189	100.117	100.031	99.945					
7.875	101.186	101.114	101.028	100.942	7.875	100.286	100.214	100.128	100.042					
7.990	99.995	99.923	99.837	99.751	7.990	99.101	99.029	98.943	98.857					

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					ANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-B)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.451	93.416	93.372	93.328	5.375	96.052	95.999	95.940	95.882	5.375	95.240	95.191	95.132	95.073
4.990	94.091	94.055	94.011	93.967	5.500	96.728	96.675	96.617	96.558	5.500	95.873	95.823	95.764	95.706
5.125	94.793	94.757	94.713	94.669	5.625	97.375	97.321	97.263	97.204	5.625	96.436	96.387	96.328	96.270
5.250	95.288	95.238	95.179	95.121	5.750	97.853	97.800	97.742	97.683	5.750	97.071	97.017	96.959	96.900
5.375	95.940	95.891	95.832	95.773	5.875	98.420	98.366	98.308	98.249	5.875	97.653	97.599	97.541	97.482
5.500	96.573	96.523	96.464	96.406	5.990	98.995	98.941	98.883	98.824	5.990	98.144	98.091	98.032	97.973
5.625	97.136	97.087	97.028	96.970	6.125	99.532	99.478	99.420	99.361	6.125	98.699	98.643	98.585	98.526
5.750	97.771	97.717	97.659	97.600	6.250	99.687	99.600	99.497	99.395	6.250	99.228	99.161	99.088	99.015
5.875	98.353	98.299	98.241	98.182	6.375	100.148	100.061	99.959	99.856	6.375	99.858	99.791	99.718	99.645
5.990	98.844	98.791	98.732	98.673	6.500	100.554	100.466	100.364	100.261	6.500	100.331	100.264	100.191	100.117
6.125	99.399	99.343	99.285	99.226	6.625	101.001	100.900	100.783	100.666	6.625	100.605	100.538	100.465	100.392
6.250	99.928	99.861	99.788	99.715	6.750	101.571	101.470	101.353	101.236	6.750	101.128	101.048	100.960	100.872
6.375	100.558	100.491	100.418	100.345	6.875	101.808	101.707	101.590	101.473	6.875	101.281	101.201	101.113	101.025
6.500	101.031	100.964	100.891	100.817	6.990	102.039	101.938	101.821	101.703	6.990	101.731	101.656	101.577	101.498
6.625	101.305	101.238	101.165	101.092	7.125	102.325	102.224	102.106	101.989	7.125	102.136	102.071	101.998	101.924
6.750	101.828	101.748	101.660	101.572	7.250	101.504	101.419	101.316	101.214	7.250	102.662	102.554	102.437	102.319
6.875	101.981	101.901	101.813	101.725	7.375	102.119	102.024	101.922	101.819	7.375	102.964	102.856	102.739	102.622
6.990	102.431	102.356	102.277	102.198	7.500	102.275	102.161	102.037	101.913	7.500	103.322	103.214	103.097	102.979
7.125	102.836	102.771	102.698	102.624	7.625	102.420	102.282	102.123	101.964	7.625	103.631	103.522	103.405	103.288
7.250	103.362	103.254	103.137	103.019	7.750	103.380	103.232	103.056	102.880	7.750	103.780	103.672	103.555	103.437
7.375	103.664	103.556	103.439	103.322	7.875	103.585	103.437	103.261	103.085	7.875	104.024	103.915	103.798	103.681
7.500	104.022	103.914	103.797	103.679	7.990	102.467	102.318	102.142	101.967	7.990	104.092	103.984	103.867	103.749
7.625	104.331	104.222	104.105	103.988	8.125	102.643	102.495	102.319	102.143	8.125	104.315	104.207	104.090	103.972

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	93.451	93.416	93.372	93.328	5.500	96.728	96.675	96.617	96.558	5.375	95.240	95.191	95.132	95.073
4.990	94.091	94.055	94.011	93.967	5.625	97.375	97.321	97.263	97.204	5.500	95.873	95.823	95.764	95.706
5.125	94.793	94.757	94.713	94.669	5.750	97.853	97.800	97.742	97.683	5.625	96.436	96.387	96.328	96.270
5.250	95.288	95.238	95.179	95.121	5.875	98.420	98.366	98.308	98.249	5.750	97.071	97.017	96.959	96.900
5.375	95.940	95.891	95.832	95.773	5.990	98.995	98.941	98.883	98.824	5.875	97.653	97.599	97.541	97.482
5.500	96.573	96.523	96.464	96.406	6.125	99.532	99.478	99.420	99.361	5.990	98.144	98.091	98.032	97.973
5.625	97.136	97.087	97.028	96.970	6.250	99.687	99.600	99.497	99.395	6.125	98.699	98.643	98.585	98.526
5.750	97.771	97.717	97.659	97.600	6.375	100.148	100.061	99.959	99.856	6.250	99.228	99.161	99.088	99.015
5.875	98.353	98.299	98.241	98.182	6.500	100.554	100.466	100.364	100.261	6.375	99.858	99.791	99.718	99.645
5.990	98.844	98.791	98.732	98.673	6.625	101.001	100.900	100.783	100.666	6.500	100.331	100.264	100.191	100.117
6.125	99.399	99.343	99.285	99.226	6.750	101.571	101.470	101.353	101.236	6.625	100.605	100.538	100.465	100.392
6.250	99.928	99.861	99.788	99.715	6.875	101.808	101.707	101.590	101.473	6.750	101.128	101.048	100.960	100.872
6.375	100.558	100.491	100.418	100.345	6.990	102.039	101.938	101.821	101.703	6.875	101.281	101.201	101.113	101.025
6.500	101.031	100.964	100.891	100.817	7.125	102.325	102.224	102.106	101.989	6.990	101.731	101.656	101.577	101.498
6.625	101.305	101.238	101.165	101.092	7.250	101.504	101.419	101.316	101.214	7.125	102.136	102.071	101.998	101.924
6.750	101.828	101.748	101.660	101.572	7.375	102.119	102.024	101.922	101.819	7.250	102.662	102.554	102.437	102.319
6.875	101.981	101.901	101.813	101.725	7.500	102.275	102.161	102.037	101.913	7.375	102.964	102.856	102.739	102.622
6.990	102.431	102.356	102.277	102.198	7.625	102.420	102.282	102.123	101.964	7.500	103.322	103.214	103.097	102.979
7.125	102.836	102.771	102.698	102.624	7.750	103.380	103.231	103.056	102.880	7.625	103.631	103.522	103.405	103.288
7.250	103.362	103.254	103.137	103.019	7.875	103.585	103.437	103.261	103.085	7.750	103.780	103.672	103.555	103.437
7.375	103.664	103.556	103.439	103.322	7.990	102.467	102.318	102.142	101.967	7.875	104.024	103.915	103.798	103.681
7.500	104.022	103.914	103.797	103.679	8.125	102.643	102.495	102.319	102.143	7.990	104.092	103.984	103.867	103.749
7.625	104.331	104.222	104.105	103.988						8.125	104.315	104.207	104.090	103.972

LOAN STREAM MORTGAGE					LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					SELECT PRICING																			
Effective: July 10, 2026																													
SELECT FANNIE MAE CONFORMING FIXED RATE PRICING																													
SELECT FANNIE MAE 30 YEAR FIXED (101)					SELECT FANNIE MAE 15 YEAR FIXED (115)																								
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day																				
4.875	93.851	93.816	93.772	93.728	4.875	97.560	97.516	97.461	97.406																				
4.990	94.491	94.455	94.411	94.367	4.990	97.954	97.910	97.855	97.801																				
5.125	95.193	95.157	95.113	95.069	5.125	98.400	98.356	98.301	98.246																				
5.250	95.688	95.638	95.579	95.521	5.250	98.937	98.875	98.805	98.735																				
5.375	96.340	96.291	96.232	96.173	5.375	99.354	99.292	99.222	99.152																				
5.500	96.973	96.923	96.864	96.806	5.500	99.750	99.688	99.618	99.548																				
5.625	97.536	97.487	97.428	97.370	5.625	100.129	100.067	99.996	99.926																				
5.750	98.171	98.117	98.059	98.000	5.750	100.482	100.420	100.349	100.279																				
5.875	98.753	98.699	98.641	98.582	5.875	100.803	100.741	100.670	100.600																				
5.990	99.244	99.191	99.132	99.073	5.990	101.085	101.023	100.953	100.883																				
6.125	99.799	99.743	99.685	99.626	6.125	101.367	101.305	101.234	101.164																				
6.250	100.328	100.261	100.188	100.115	6.250	101.573	101.515	101.445	101.374																				
6.375	100.958	100.891	100.818	100.745	6.375	101.977	101.919	101.848	101.778																				
6.500	101.431	101.364	101.291	101.217	6.500	102.239	102.181	102.111	102.041																				
6.625	101.705	101.638	101.565	101.492	6.625	102.350	102.292	102.221	102.151																				
6.750	102.228	102.148	102.060	101.972	6.750	102.661	102.608	102.554	102.499																				
6.875	102.381	102.301	102.213	102.125	6.875	102.769	102.717	102.662	102.607																				
6.990	102.831	102.756	102.677	102.598																									
7.125	103.236	103.171	103.098	103.024																									
7.250	103.762	103.654	103.537	103.419																									
7.375	104.064	103.956	103.839	103.722																									
7.500	104.422	104.314	104.197	104.079																									
7.625	104.731	104.622	104.505	104.388																									
7.750	104.880	104.772	104.655	104.537																									
7.875	105.124	105.015	104.898	104.781																									
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	97.028	96.975	96.917	96.858	5.990	98.863	98.787	98.701	98.615																				
5.625	97.675	97.621	97.563	97.504	6.125	99.133	99.057	98.971	98.885																				
5.750	98.153	98.100	98.042	97.983	6.250	99.212	99.140	99.054	98.968																				
5.875	98.720	98.666	98.608	98.549	6.375	99.430	99.358	99.272	99.186																				
5.990	99.295	99.241	99.183	99.124	6.500	99.600	99.528	99.442	99.356																				
6.125	99.832	99.778	99.720	99.661	6.625	99.778	99.706	99.620	99.534																				
6.250	99.987	99.900	99.797	99.695	6.750	99.954	99.888	99.818	99.748																				
6.375	100.448	100.361	100.259	100.156	6.875	100.108	100.042	99.972	99.902																				
6.500	100.854	100.766	100.664	100.561	6.990	100.173	100.107	100.037	99.967																				
6.625	101.301	101.200	101.083	100.966	7.125	100.281	100.215	100.144	100.074																				
6.750	101.871	101.770	101.653	101.536	7.250	99.939	99.867	99.781	99.695																				
6.875	102.108	102.007	101.890	101.773	7.375	100.429	100.357	100.271	100.185																				
6.990	102.339	102.238	102.121	102.003	7.500	100.398	100.326	100.240	100.154																				
7.125	102.625	102.524	102.406	102.289	7.625	100.360	100.288	100.202	100.117																				
7.250	101.804	101.719	101.616	101.514	7.750	101.345	101.273	101.187	101.102																				
7.375	102.419	102.324	102.222	102.119	7.875	101.436	101.364	101.278	101.192																				
7.500	102.575	102.461	102.337	102.213																									
7.625	102.720	102.582	102.423	102.264																									
7.750	103.680	103.532	103.356	103.180																									
7.875	103.885	103.737	103.561	103.385																									
7.990	102.767	102.618	102.442	102.267																									
8.125	102.943	102.795	102.619	102.443																									
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 HB)									
Rate	15-Day	30-Day	45-Day	60-Day																Rate	15-Day	30-Day	45-Day	60-Day					
4.875	93.701	93.666	93.622	93.578	5.500	96.978	96.925	96.867	96.808																				
4.990	94.341	94.305	94.261	94.217	5.625	97.625	97.571	97.513	97.454																				
5.125	95.043	95.007	94.963	94.919	5.750	98.103	98.050	97.992	97.933																				
5.250	95.538	95.488	95.429	95.371	5.875	98.670	98.616	98.558	98.499																				
5.375	96.190	96.141	96.082	96.023	5.990	99.245	99.191	99.133	99.074																				
5.500	96.823	96.773	96.714	96.656	6.125	99.782	99.728	99.670	99.611																				
5.625	97.386	97.337	97.278	97.220	6.250	99.937	99.850	99.747	99.645																				
5.750	98.021	97.967	97.909	97.850	6.375	100.398	100.311	100.209	100.106																				
5.875	98.603	98.549	98.491	98.432	6.500	100.804	100.716	100.614	100.511																				
5.990	99.094	99.041	98.982	98.923	6.625	101.251	101.150	101.033	100.916																				
6.125	99.649	99.593	99.535	99.476	6.750	101.821	101.720	101.603	101.486																				
6.250	100.178	100.111	100.038	99.965	6.875	102.058	101.957	101.840	101.723																				
6.375	100.808	100.741	100.668	100.595	6.990	102.289	102.188	102.071	101.953																				
6.500	101.281	101.214	101.141	101.067	7.125	102.575	102.474	102.356	102.239																				
6.625	101.555	101.488	101.415	101.342	7.250	101.754	101.669	101.566	101.464																				
6.750	102.078	101.998	101.910	101.822	7.375	102.369	102.274	102.172	102.069																				
6.875	102.231	102.151	102.063	101.975	7.500	102.525	102.411	102.287	102.163																				
6.990	102.681	102.606	102.527	102.448	7.625	102.670	102.532	102.373	102.214																				
7.125	103.086	103.021	102.948	102.874	7.750	103.630	103.482	103.306	103.130																				
7.250	103.612	103.504	103.387	103.269	7.875	103.835	103.687	103.511	103.335																				
7.375	103.914	103.806	103.689	103.572	7.990	102.717	102.568	102.392	102.217																				
7.500	104.272	104.164	104.047	103.929	8.125	102.893	102.745	102.569	102.393																				
7.625	104.581	104.472	104.355	104.238																									
SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)																													
Rate	15-Day	30-Day	45-Day	60-Day																Rate	15-Day	30-Day	45-Day	60-Day					
4.875	93.701	93.666	93.622	93.578																5.500	96.978	96.925	96.867	96.808					
4.990	94.341	94.305	94.261	94.217																5.625	97.625	97.571	97.513	97.454					
5.125	95.043	95.007	94.963	94.919																5.750	98.103	98.050	97.992	97.933					
5.250	95.538	95.488	95.429	95.371						5.875	98.670	98.616	98.558	98.499															
5.375	96.190	96.141	96.082	96.023						5.990	99.245	99.191	99.133	99.074															
5.500	96.823	96.773	96.714	96.656						6.125	99.782	99.728	99.670	99.611															
5.625	97.386	97.337	97.278	97.220	6.250	99.937	99.850	99.747	99.645																				
5.750	98.021	97.967	97.909	97.850	6.375	100.398	100.311	100.209	100.106																				
5.875	98.603	98.549	98.491	98.432	6.500	100.804	100.716	100.614	100.511																				
5.990	99.094	99.041	98.982	98.923	6.625	101.251	101.150	101.033	100.916																				
6.125	99.649	99.593	99.535	99.476	6.750	101.821	101.720	101.603	101.486																				
6.250	100.178	100.111	100.038	99.965	6.875	102.058	101.957	101.840	101.723																				
6.375	100.808	100.741	100.668	100.595	6.990	102.289	102.188	102.071	101.953																				
6.500	101.281	101.214	101.141	101.067	7.125	102.575	102.474	102.356	102.239																				
6.625	101.555	101.488	101.415	101.342	7.250	101.754	101.669	101.566	101.464																				
6.750	102.078	101.998	101.910	101.822	7.375	102.369	102.274	102.172	102.069																				
6.875	102.231	102.151	102.063	101.975	7.500	102.525	102.411	102.287	102.163																				
6.990	102.681	102.606	102.527	102.448	7.625	102.670	102.532	102.373	102.214																				
7.125	103.086	103.021	102.948	102.874	7.750	103.630	103.482	103.306	103.130																				
7.250	103.612	103.504	103.387	103.269	7.875	103.835	103.687	103.511	103.335																				
7.375	103.914	103.806	103.689	103.572	7.990	102.717	102.568	102.392	102.217																				
7.500	104.272	104.164	104.047	103.929	8.125	102.893	102.745	102.569	102.393																				
7.625	104.581	104.472	104.355	104.238	8.250	102.081	101.966	101.819	101.673																				

LOAN STREAM MORTGAGE LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612		Wholesale												
Effective: July 10, 2026														
FREDDIE MAC FIXED RATE PRICING														
FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.601	93.566	93.522	93.478	4.875	93.125	93.089	93.045	93.001	5.500	97.874	97.806	97.718	97.630
4.990	94.241	94.205	94.161	94.117	4.990	93.764	93.728	93.685	93.641	5.625	98.404	98.337	98.249	98.161
5.125	94.943	94.907	94.863	94.819	5.125	94.491	94.455	94.411	94.367	5.750	98.783	98.709	98.621	98.534
5.250	95.438	95.388	95.329	95.271	5.250	94.998	94.949	94.890	94.832	5.875	99.319	99.246	99.158	99.070
5.375	96.090	96.041	95.982	95.923	5.375	95.663	95.614	95.555	95.497	5.990	99.781	99.708	99.620	99.532
5.500	96.723	96.673	96.614	96.556	5.500	96.308	96.259	96.200	96.142	6.125	100.277	100.203	100.115	100.028
5.625	97.286	97.237	97.178	97.120	5.625	96.885	96.835	96.777	96.718	6.250	100.296	100.207	100.105	100.002
5.750	97.921	97.867	97.809	97.750	5.750	97.544	97.491	97.432	97.374	6.375	100.878	100.789	100.687	100.584
5.875	98.503	98.449	98.391	98.332	5.875	98.128	98.074	98.016	97.957	6.500	101.302	101.214	101.111	101.008
5.990	98.994	98.941	98.882	98.823	5.990	98.619	98.566	98.507	98.448	6.625	101.567	101.478	101.375	101.273
6.125	99.549	99.493	99.435	99.376	6.125	99.174	99.118	99.060	99.001	6.750	101.601	101.498	101.381	101.263
6.250	100.078	100.011	99.938	99.865	6.250	99.703	99.636	99.563	99.490	6.875	101.869	101.783	101.691	101.598
6.375	100.708	100.641	100.568	100.495	6.375	100.333	100.266	100.193	100.120	6.990	102.369	102.298	102.223	102.148
6.500	101.181	101.114	101.041	100.967	6.500	100.788	100.721	100.648	100.574	7.125	102.791	102.726	102.653	102.580
6.625	101.455	101.388	101.315	101.242	6.625	101.060	100.993	100.920	100.847	7.250	103.336	103.227	103.110	102.993
6.750	101.978	101.898	101.810	101.722	6.750	101.583	101.503	101.415	101.327	7.375	103.730	103.621	103.504	103.387
6.875	102.131	102.051	101.963	101.875	6.875	101.736	101.656	101.568	101.480	7.500	104.036	103.927	103.810	103.693
6.990	102.581	102.506	102.427	102.348	6.990	102.186	102.111	102.032	101.953	7.625	104.186	104.078	103.961	103.844
7.125	102.986	102.921	102.848	102.774	7.125	102.591	102.526	102.453	102.379	7.750	104.477	104.368	104.251	104.134
7.250	103.512	103.404	103.287	103.169	7.250	103.117	103.009	102.892	102.774	7.875	104.738	104.630	104.513	104.396
7.375	103.814	103.706	103.589	103.472	7.375	103.419	103.311	103.194	103.077	7.990	104.827	104.718	104.601	104.484
7.500	104.172	104.064	103.947	103.829	7.500	103.777	103.669	103.552	103.434	8.125	105.066	104.958	104.841	104.724
7.625	104.481	104.372	104.255	104.138	7.625	104.086	103.977	103.860	103.743					
7.750	104.630	104.522	104.405	104.287	7.750	104.235	104.127	104.010	103.892					
7.875	104.874	104.765	104.648	104.531	7.875	104.479	104.370	104.253	104.136					
7.990	104.942	104.834	104.717	104.599	7.990	104.547	104.439	104.322	104.204					
8.125	105.165	105.057	104.940	104.822	8.125	104.770	104.662	104.545	104.427					
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.990	97.704	97.660	97.605	97.551	5.500	99.368	99.292	99.206	99.120	5.875	98.103	98.049	97.991	97.932
5.125	98.150	98.106	98.051	97.996	5.625	99.651	99.575	99.489	99.403	5.990	98.594	98.541	98.482	98.423
5.250	98.687	98.625	98.555	98.485	5.750	99.912	99.837	99.751	99.665	6.125	99.149	99.093	99.035	98.976
5.375	99.104	99.042	98.972	98.902	5.875	100.155	100.079	99.993	99.907	6.250	99.678	99.611	99.538	99.465
5.500	99.500	99.438	99.368	99.298	5.990	100.370	100.300	100.228	100.157	6.375	100.308	100.241	100.168	100.095
5.625	99.879	99.817	99.746	99.676	6.125	100.593	100.530	100.460	100.389	6.500	100.781	100.714	100.641	100.567
5.750	100.232	100.170	100.099	100.029	6.250	100.921	100.869	100.814	100.759	6.625	101.055	100.988	100.915	100.842
5.875	100.553	100.491	100.420	100.350	6.375	101.283	101.230	101.176	101.121	6.750	101.578	101.498	101.410	101.322
5.990	100.835	100.773	100.703	100.633	6.500	101.504	101.452	101.397	101.342	6.875	101.731	101.651	101.563	101.475
6.125	101.117	101.055	100.984	100.914	6.625	101.591	101.538	101.484	101.429	6.990	102.181	102.106	102.027	101.948
6.250	101.323	101.265	101.195	101.124	6.750	101.909	101.857	101.802	101.748	7.125	102.586	102.521	102.448	102.374
6.375	101.727	101.669	101.598	101.528	6.875	101.961	101.909	101.855	101.800	7.250	103.112	103.004	102.887	102.769
6.500	101.989	101.931	101.861	101.791	6.990	102.256	102.204	102.150	102.095	7.375	103.414	103.306	103.189	103.072
6.625	102.100	102.042	101.971	101.901	7.125	102.416	102.364	102.309	102.254	7.500	103.772	103.664	103.547	103.429
6.750	102.411	102.358	102.304	102.249	7.250	102.371	102.313	102.243	102.173	7.625	104.081	103.972	103.855	103.738
6.875	102.519	102.467	102.412	102.357						7.750	104.230	104.122	104.005	103.887
6.990	102.862	102.810	102.755	102.701						7.875	104.474	104.365	104.248	104.131
										7.990	104.542	104.434	104.317	104.199
										8.125	104.765	104.657	104.540	104.422
FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)														
Rate	15-Day	30-Day	45-Day	60-Day										
5.875	98.503	98.449	98.391	98.332										
5.990	98.994	98.941	98.882	98.823										
6.125	99.549	99.493	99.435	99.376										
6.250	100.078	100.011	99.938	99.865										
6.375	100.708	100.641	100.568	100.495										
6.500	101.181	101.114	101.041	100.967										
6.625	101.455	101.388	101.315	101.242										
6.750	101.978	101.898	101.810	101.722										
6.875	102.131	102.051	101.963	101.875										
6.990	102.581	102.506	102.427	102.348										
7.125	102.986	102.921	102.848	102.774										
7.250	103.512	103.404	103.287	103.169										
7.375	103.814	103.706	103.589	103.472										
7.500	104.172	104.064	103.947	103.829										
7.625	104.481	104.372	104.255	104.138						</				

LOAN STREAM MORTGAGE					LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale				
Effective: July 10, 2026														
FREDDIE MAC FIXED RATE BUYDOWN PRICING														
FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.451	93.416	93.372	93.328	5.990	98.645	98.591	98.533	98.474	5.375	95.240	95.191	95.132	95.073
4.990	94.091	94.055	94.011	93.967	6.125	99.182	99.128	99.070	99.011	5.500	95.873	95.823	95.764	95.706
5.125	94.793	94.757	94.713	94.669	6.250	99.337	99.250	99.147	99.045	5.625	96.436	96.387	96.328	96.270
5.250	95.288	95.238	95.179	95.121	6.375	99.798	99.711	99.609	99.506	5.750	97.071	97.017	96.959	96.900
5.375	95.940	95.891	95.832	95.773	6.500	100.204	100.116	100.014	99.911	5.875	97.653	97.599	97.541	97.482
5.500	96.573	96.523	96.464	96.406	6.625	100.651	100.550	100.433	100.316	5.990	98.144	98.091	98.032	97.973
5.625	97.136	97.087	97.028	96.970	6.750	101.221	101.120	101.003	100.886	6.125	98.699	98.643	98.585	98.526
5.750	97.771	97.717	97.659	97.600	6.875	101.458	101.357	101.240	101.123	6.250	99.228	99.161	99.088	99.015
5.875	98.353	98.299	98.241	98.182	6.990	101.689	101.588	101.471	101.353	6.375	99.858	99.791	99.718	99.645
5.990	98.844	98.791	98.732	98.673	7.125	101.975	101.874	101.756	101.639	6.500	100.331	100.264	100.191	100.117
6.125	99.399	99.343	99.285	99.226	7.250	101.154	101.069	100.966	100.864	6.625	100.605	100.538	100.465	100.392
6.250	99.928	99.861	99.788	99.715	7.375	101.769	101.674	101.572	101.469	6.750	101.128	101.048	100.960	100.872
6.375	100.558	100.491	100.418	100.345	7.500	101.925	101.811	101.687	101.563	6.875	101.281	101.201	101.113	101.025
6.500	101.031	100.964	100.891	100.817	7.625	102.070	101.932	101.773	101.614	6.990	101.731	101.656	101.577	101.498
6.625	101.305	101.238	101.165	101.092	7.750	103.030	102.882	102.706	102.530	7.125	102.136	102.071	101.998	101.924
6.750	101.828	101.748	101.660	101.572	7.875	103.235	103.087	102.911	102.735	7.250	102.662	102.554	102.437	102.319
6.875	101.981	101.901	101.813	101.725	7.990	102.117	101.968	101.792	101.617	7.375	102.964	102.856	102.739	102.622
6.990	102.431	102.356	102.277	102.198	8.125	102.293	102.145	101.969	101.793	7.500	103.322	103.214	103.097	102.979
7.125	102.836	102.771	102.698	102.624	8.250	101.481	101.366	101.219	101.073	7.625	103.631	103.522	103.405	103.288
7.250	103.362	103.254	103.137	103.019						7.750	103.780	103.672	103.555	103.437
7.375	103.664	103.556	103.439	103.322						7.875	104.024	103.915	103.798	103.681
7.500	104.022	103.914	103.797	103.679						7.990	104.092	103.984	103.867	103.749
7.625	104.331	104.222	104.105	103.988						8.125	104.315	104.207	104.090	103.972
FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.451	93.416	93.372	93.328	5.990	98.645	98.591	98.533	98.474	5.375	95.240	95.191	95.132	95.073
4.990	94.091	94.055	94.011	93.967	6.125	99.182	99.128	99.070	99.011	5.500	95.873	95.823	95.764	95.706
5.125	94.793	94.757	94.713	94.669	6.250	99.337	99.250	99.147	99.045	5.625	96.436	96.387	96.328	96.270
5.250	95.288	95.238	95.179	95.121	6.375	99.798	99.711	99.609	99.506	5.750	97.071	97.017	96.959	96.900
5.375	95.940	95.891	95.832	95.773	6.500	100.204	100.116	100.014	99.911	5.875	97.653	97.599	97.541	97.482
5.500	96.573	96.523	96.464	96.406	6.625	100.651	100.550	100.433	100.316	5.990	98.144	98.091	98.032	97.973
5.625	97.136	97.087	97.028	96.970	6.750	101.221	101.120	101.003	100.886	6.125	98.699	98.643	98.585	98.526
5.750	97.771	97.717	97.659	97.600	6.875	101.458	101.357	101.240	101.123	6.250	99.228	99.161	99.088	99.015
5.875	98.353	98.299	98.241	98.182	6.990	101.689	101.588	101.471	101.353	6.375	99.858	99.791	99.718	99.645
5.990	98.844	98.791	98.732	98.673	7.125	101.975	101.874	101.756	101.639	6.500	100.331	100.264	100.191	100.117
6.125	99.399	99.343	99.285	99.226	7.250	101.154	101.069	100.966	100.864	6.625	100.605	100.538	100.465	100.392
6.250	99.928	99.861	99.788	99.715	7.375	101.769	101.674	101.572	101.469	6.750	101.128	101.048	100.960	100.872
6.375	100.558	100.491	100.418	100.345	7.500	101.925	101.811	101.687	101.563	6.875	101.281	101.201	101.113	101.025
6.500	101.031	100.964	100.891	100.817	7.625	102.070	101.932	101.773	101.614	6.990	101.731	101.656	101.577	101.498
6.625	101.305	101.238	101.165	101.092	7.750	103.030	102.882	102.706	102.530	7.125	102.136	102.071	101.998	101.924
6.750	101.828	101.748	101.660	101.572	7.875	103.235	103.087	102.911	102.735	7.250	102.662	102.554	102.437	102.319
6.875	101.981	101.901	101.813	101.725	7.990	102.117	101.968	101.792	101.617	7.375	102.964	102.856	102.739	102.622
6.990	102.431	102.356	102.277	102.198	8.125	102.293	102.145	101.969	101.793	7.500	103.322	103.214	103.097	102.979
7.125	102.836	102.771	102.698	102.624	8.250	101.481	101.366	101.219	101.073	7.625	103.631	103.522	103.405	103.288
7.250	103.362	103.254	103.137	103.019	8.375	101.537	101.422	101.275	101.129	7.750	103.780	103.672	103.555	103.437
7.375	103.664	103.556	103.439	103.322	8.500	101.673	101.558	101.412	101.265	7.875	104.024	103.915	103.798	103.681
7.500	104.022	103.914	103.797	103.679	8.625	101.805	101.689	101.543	101.396	7.990	104.092	103.984	103.867	103.749
7.625	104.331	104.222	104.105	103.988	8.750	102.354	102.239	102.092	101.946	8.125	104.315	104.207	104.090	103.972



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

SELECT PRICING

Effective: July 10, 2026

SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)					SELECT FREDDIE MAC 15 YEAR FIXED (215)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	93.851	93.816	93.772	93.728	4.875	97.560	97.516	97.461	97.406	
4.990	94.491	94.455	94.411	94.367	4.990	97.954	97.910	97.855	97.801	
5.125	95.193	95.157	95.113	95.069	5.125	98.400	98.356	98.301	98.246	
5.250	95.688	95.638	95.579	95.521	5.250	98.937	98.875	98.805	98.735	
5.375	96.340	96.291	96.232	96.173	5.375	99.354	99.292	99.222	99.152	
5.500	96.973	96.923	96.864	96.806	5.500	99.750	99.688	99.618	99.548	
5.625	97.536	97.487	97.428	97.370	5.625	100.129	100.067	99.996	99.926	
5.750	98.171	98.117	98.059	98.000	5.750	100.482	100.420	100.349	100.279	
5.875	98.753	98.699	98.641	98.582	5.875	100.803	100.741	100.670	100.600	
5.990	99.244	99.191	99.132	99.073	5.990	101.085	101.023	100.953	100.883	
6.125	99.799	99.743	99.685	99.626	6.125	101.367	101.305	101.234	101.164	
6.250	100.328	100.261	100.188	100.115	6.250	101.573	101.515	101.445	101.374	
6.375	100.958	100.891	100.818	100.745	6.375	101.977	101.919	101.848	101.778	
6.500	101.431	101.364	101.291	101.217	6.500	102.239	102.181	102.111	102.041	
6.625	101.705	101.638	101.565	101.492	6.625	102.350	102.292	102.221	102.151	
6.750	102.228	102.148	102.060	101.972	6.750	102.661	102.608	102.554	102.499	
6.875	102.381	102.301	102.213	102.125	6.875	102.769	102.717	102.662	102.607	
6.990	102.831	102.756	102.677	102.598	6.990	103.112	103.060	103.005	102.951	
7.125	103.236	103.171	103.098	103.024	7.125	103.323	103.271	103.216	103.161	
7.250	103.762	103.654	103.537	103.419	7.250	103.111	103.053	102.983	102.912	
7.375	104.064	103.956	103.839	103.722						
7.500	104.422	104.314	104.197	104.079						
7.625	104.731	104.622	104.505	104.388						
7.750	104.880	104.772	104.655	104.537						
7.875	105.124	105.015	104.898	104.781						
7.990	105.192	105.084	104.967	104.849						
8.125	105.415	105.307	105.190	105.072						
SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)					SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.500	96.678	96.625	96.567	96.508	5.990	98.221	98.145	98.059	97.973	
5.625	97.325	97.271	97.213	97.154	6.125	98.466	98.390	98.304	98.218	
5.750	97.803	97.750	97.692	97.633	6.250	98.553	98.481	98.396	98.310	
5.875	98.370	98.316	98.258	98.199	6.375	98.784	98.712	98.626	98.540	
5.990	98.945	98.891	98.833	98.774	6.500	98.953	98.882	98.796	98.710	
6.125	99.482	99.428	99.370	99.311	6.625	99.146	99.074	98.989	98.903	
6.250	99.637	99.550	99.447	99.345	6.750	99.310	99.244	99.173	99.103	
6.375	100.098	100.011	99.909	99.806	6.875	99.483	99.417	99.347	99.276	
6.500	100.504	100.416	100.314	100.211	6.990	99.572	99.506	99.435	99.365	
6.625	100.951	100.850	100.733	100.616	7.125	99.706	99.640	99.570	99.500	
6.750	101.521	101.420	101.303	101.186	7.250	99.335	99.263	99.177	99.091	
6.875	101.758	101.657	101.540	101.423	7.375	99.842	99.770	99.684	99.598	
6.990	101.989	101.888	101.771	101.653	7.500	99.901	99.829	99.743	99.657	
7.125	102.275	102.174	102.056	101.939	7.625	99.588	99.517	99.431	99.345	
7.250	101.454	101.369	101.266	101.164	7.750	100.589	100.517	100.431	100.345	
7.375	102.069	101.974	101.872	101.769	7.875	100.686	100.614	100.528	100.442	
7.500	102.225	102.111	101.987	101.863	7.990	99.501	99.429	99.343	99.257	
7.625	102.370	102.232	102.073	101.914						
7.750	103.330	103.182	103.006	102.830						
7.875	103.535	103.387	103.211	103.035						
7.990	102.417	102.268	102.092	101.917						
8.125	102.593	102.445	102.269	102.093						

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-BD)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	93.701	93.666	93.622	93.578	5.990	98.895	98.841	98.783	98.724	
4.990	94.341	94.305	94.261	94.217	6.125	99.432	99.378	99.320	99.261	
5.125	95.043	95.007	94.963	94.919	6.250	99.587	99.500	99.397	99.295	
5.250	95.538	95.488	95.429	95.371	6.375	100.048	99.961	99.859	99.756	
5.375	96.190	96.141	96.082	96.023	6.500	100.454	100.366	100.264	100.161	
5.500	96.823	96.773	96.714	96.656	6.625	100.901	100.800	100.683	100.566	
5.625	97.386	97.337	97.278	97.220	6.750	101.471	101.370	101.253	101.136	
5.750	98.021	97.967	97.909	97.850	6.875	101.708	101.607	101.490	101.373	
5.875	98.603	98.549	98.491	98.432	6.990	101.939	101.838	101.721	101.603	
5.990	99.094	99.041	98.982	98.923	7.125	102.225	102.124	102.006	101.889	
6.125	99.649	99.593	99.535	99.476	7.250	101.404	101.319	101.216	101.114	
6.250	100.178	100.111	100.038	99.965	7.375	102.019	101.924	101.822	101.719	
6.375	100.808	100.741	100.668	100.595	7.500	102.175	102.061	101.937	101.813	
6.500	101.281	101.214	101.141	101.067	7.625	102.320	102.182	102.023	101.864	
6.625	101.555	101.488	101.415	101.342	7.750	103.280	103.132	102.956	102.780	
6.750	102.078	101.998	101.910	101.822	7.875	103.485	103.337	103.161	102.985	
6.875	102.231	102.151	102.063	101.975	7.990	102.367	102.218	102.042	101.867	
6.990	102.681	102.606	102.527	102.448	8.125	102.543	102.395	102.219	102.043	
7.125	103.086	103.021	102.948	102.874	8.250	101.731	101.616	101.469	101.323	
7.250	103.612	103.504	103.387	103.269	8.375	101.787	101.672	101.525	101.379	
7.375	103.914	103.806	103.689	103.572	8.500	101.923	101.808	101.662	101.515	
7.500	104.272	104.164	104.047	103.929						
7.625	104.581	104.472	104.355	104.238						
SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	93.701	93.666	93.622	93.578	5.990	98.895	98.841	98.783	98.724	
4.990	94.341	94.305	94.261	94.217	6.125	99.432	99.378	99.320	99.261	
5.125	95.043	95.007	94.963	94.919	6.250	99.587	99.500	99.397	99.295	
5.250	95.538	95.488	95.429	95.371	6.375	100.048	99.961	99.859	99.756	
5.375	96.190	96.141	96.082	96.023	6.500	100.454	100.366	100.264	100.161	
5.500	96.823	96.773	96.714	96.656	6.625	100.901	100.800	100.683	100.566	
5.625	97.386	97.337	97.278	97.220	6.750	101.471	101.370	101.253	101.136	
5.750	98.021	97.967	97.909	97.850	6.875	101.708	101.607	101.490	101.373	
5.875	98.603	98.549	98.491	98.432	6.990	101.939	101.838	101.721	101.603	
5.990	99.094	99.041	98.982	98.923	7.125	102.225	102.124	102.006	101.889	
6.125	99.649	99.593	99.535	99.476	7.250	101.404	101.319	101.216	101.114	
6.250	100.178	100.111	100.038	99.965	7.375	102.019	101.924	101.822	101.719	
6.375	100.808	100.741	100.668	100.595	7.500	102.175	102.061	101.937	101.813	
6.500	101.281	101.214	101.141	101.067	7.625	102.320	102.182	102.023	101.864	
6.625	101.555	101.488	101.415	101.342	7.750	103.280	103.132	102.956	102.780	
6.750	102.078	101.998	101.910	101.822	7.875	103.485	103.337	103.161	102.985	
6.875	102.231	102.151	102.063	101.975	7.990	102.367	102.218	102.042	101.867	
6.990	102.681	102.606	102.527	102.448	8.125	102.543	102.395	102.219	102.043	
7.125	103.086	103.021	102.948	102.874	8.250	101.731	101.616	101.469	101.323	
7.250	103.612	103.504	103.387	103.269	8.375	101.787	101.672	101.525	101.379	
7.375	103.914	103.806	103.689	103.572	8.500	101.923	101.808	101.662	101.515	
7.500	104.272	104.164	104.047	103.929						
7.625	104.581	104.472	104.355	104.238						



Effective: July 10, 2026

[illegible]

FANNIE MAE 10/6 ARM HB (110HB-27)

[illegible]

FREDDIE MAC 5/6 ARM (205-275)					
Rate	15-Day	30-Day	45-Day	60-Day	
4.750	96.433	96.409	96.409	96.310	
4.875	96.835	96.808	96.808	96.699	
5.000	97.194	97.164	97.164	97.046	
5.125	97.578	97.545	97.545	97.417	
5.250	97.939	97.902	97.902	97.765	
5.375	98.287	98.247	98.247	98.101	
5.500	98.550	98.507	98.507	98.351	
5.625	98.903	98.858	98.858	98.692	
5.750	99.135	99.086	99.086	98.911	
5.875	99.323	99.271	99.271	99.087	
6.000	99.523	99.468	99.468	99.274	
6.125	99.637	99.579	99.579	99.376	
6.250	99.810	99.748	99.748	99.536	
6.375	100.007	99.943	99.943	99.721	

FREDDIE MAC 10/6 ARM SC (210SC-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.669	96.645	96.645	96.545
4.875	97.071	97.044	97.044	96.935
5.000	97.430	97.400	97.400	97.281
5.125	97.813	97.780	97.780	97.652
5.250	98.174	98.137	98.137	98.000
5.375	98.521	98.482	98.482	98.335
5.500	98.784	98.741	98.741	98.585
5.625	99.137	99.092	99.092	98.926
5.750	99.369	99.320	99.320	99.146
5.875	99.557	99.505	99.505	99.321
6.000	99.758	99.703	99.703	99.510
6.125	99.874	99.815	99.815	99.613
6.250	100.048	99.987	99.987	99.774
6.375	100.247	100.183	100.183	99.961



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

Effective: July 10, 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 **

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

MISCELLANEOUS

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

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
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010
	85% LTV & Below	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120
	85% LTV & Below	0.030	0.030	0.030	0.030	0.040	0.040	0.040

FNMA/FHLMC State Tier Adjustment

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



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

Wholesale

Effective: July 10, 2026

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (AltA101)					Alt Agency 25 Yr Fixed (AltA125)					Alt Agency 20 Yr Fixed (AltA120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.701	93.666	93.622	93.578	4.875	93.225	93.189	93.145	93.101	4.990	95.489	95.421	95.333	95.246
4.990	94.341	94.305	94.261	94.217	4.990	93.864	93.828	93.785	93.741	5.125	96.181	96.113	96.025	95.937
5.125	95.043	95.007	94.963	94.919	5.125	94.591	94.555	94.511	94.467	5.250	96.801	96.733	96.645	96.557
5.250	95.538	95.488	95.429	95.371	5.250	95.098	95.049	94.990	94.932	5.375	97.402	97.335	97.247	97.159
5.375	96.190	96.141	96.082	96.023	5.375	95.763	95.714	95.655	95.597	5.500	97.974	97.906	97.818	97.730
5.500	96.823	96.773	96.714	96.656	5.500	96.408	96.359	96.300	96.242	5.625	98.504	98.437	98.349	98.261
5.625	97.386	97.337	97.278	97.220	5.625	96.985	96.935	96.877	96.818	5.750	98.883	98.809	98.721	98.634
5.750	98.021	97.967	97.909	97.850	5.750	97.644	97.591	97.532	97.474	5.875	99.419	99.346	99.258	99.170
5.875	98.603	98.549	98.491	98.432	5.875	98.228	98.174	98.116	98.057	5.990	99.881	99.808	99.720	99.632
5.990	99.094	99.041	98.982	98.923	5.990	98.719	98.666	98.607	98.548	6.125	100.377	100.303	100.215	100.128
6.125	99.649	99.593	99.535	99.476	6.125	99.274	99.218	99.160	99.101	6.250	100.396	100.307	100.205	100.102
6.250	100.178	100.111	100.038	99.965	6.250	99.803	99.736	99.663	99.590	6.375	100.978	100.889	100.787	100.684
6.375	100.808	100.741	100.668	100.595	6.375	100.433	100.366	100.293	100.220	6.500	101.402	101.314	101.211	101.108
6.500	101.281	101.214	101.141	101.067	6.500	100.888	100.821	100.748	100.674	6.625	101.667	101.578	101.475	101.373
6.625	101.555	101.488	101.415	101.342	6.625	101.160	101.093	101.020	100.947	6.750	101.701	101.598	101.481	101.363
6.750	102.078	101.998	101.910	101.822	6.750	101.683	101.603	101.515	101.427	6.875	101.969	101.883	101.791	101.698
6.875	102.231	102.151	102.063	101.975	6.875	101.836	101.756	101.668	101.580	6.990	102.469	102.388	102.323	102.248
6.990	102.681	102.606	102.527	102.448	6.990	102.286	102.211	102.132	102.053	7.125	102.891	102.826	102.753	102.680
7.125	103.086	103.021	102.948	102.874	7.125	102.691	102.626	102.553	102.479	7.250	103.436	103.327	103.210	103.093
7.250	103.612	103.504	103.387	103.269	7.250	103.217	103.109	102.992	102.874	7.375	103.830	103.721	103.604	103.487
7.375	103.914	103.806	103.689	103.572	7.375	103.519	103.411	103.294	103.177	7.500	104.136	104.027	103.910	103.793
7.500	104.272	104.164	104.047	103.929	7.500	103.877	103.769	103.652	103.534	7.625	104.286	104.178	104.061	103.944
7.625	104.581	104.472	104.355	104.238	7.625	104.186	104.077	103.960	103.843					
7.750	104.730	104.622	104.505	104.387	7.750	104.335	104.227	104.110	103.992					
7.875	104.974	104.865	104.748	104.631	7.875	104.579	104.470	104.353	104.236					
7.990	105.042	104.934	104.817	104.699	7.990	104.647	104.539	104.422	104.304					
8.125	105.265	105.157	105.040	104.922	8.125	104.870	104.762	104.645	104.527					

Alt Agency 15 Yr Fixed (AltA115)					Alt Agency 10 Yr Fixed (AltA110)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
4.990	97.804	97.760	97.705	97.651	4.990	98.147	98.089	98.019	97.949					
5.125	98.250	98.206	98.151	98.096	5.125	98.487	98.428	98.358	98.288					
5.250	98.787	98.725	98.655	98.585	5.250	98.858	98.782	98.696	98.611					
5.375	99.204	99.142	99.072	99.002	5.375	99.175	99.100	99.014	98.928					
5.500	99.600	99.538	99.468	99.398	5.500	99.468	99.392	99.306	99.220					
5.625	99.979	99.917	99.846	99.776	5.625	99.751	99.675	99.589	99.503					
5.750	100.332	100.270	100.199	100.129	5.750	100.012	99.937	99.851	99.765					
5.875	100.653	100.591	100.520	100.450	5.875	100.255	100.179	100.093	100.007					
5.990	100.935	100.873	100.803	100.733	5.990	100.470	100.400	100.328	100.257					
6.125	101.217	101.155	101.084	101.014	6.125	100.693	100.630	100.560	100.489					
6.250	101.423	101.365	101.295	101.224	6.250	101.021	100.969	100.914	100.859					
6.375	101.827	101.769	101.698	101.628	6.375	101.383	101.330	101.276	101.221					
6.500	102.089	102.031	101.961	101.891	6.500	101.604	101.552	101.497	101.442					
6.625	102.200	102.142	102.071	102.001	6.625	101.691	101.638	101.584	101.529					
6.750	102.511	102.458	102.404	102.349	6.750	102.009	101.957	101.902	101.848					
6.875	102.619	102.567	102.512	102.457	6.875	102.061	102.009	101.955	101.900					
6.990	102.962	102.910	102.855	102.801	6.990	102.356	102.304	102.250	102.195					
7.125	103.173	103.121	103.066	103.011	7.125	102.516	102.464	102.409	102.354					
7.250	102.961	102.903	102.833	102.762	7.250	102.471	102.413	102.343	102.273					

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

SELECT PRICING

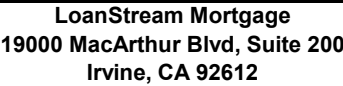
Effective: July 10, 2026

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	94.001	93.966	93.922	93.878	5.990	101.235	101.173	101.103	101.033	
4.990	94.641	94.605	94.561	94.517	6.125	101.517	101.455	101.384	101.314	
5.125	95.343	95.307	95.263	95.219	6.250	101.723	101.665	101.595	101.524	
5.250	95.838	95.788	95.729	95.671	6.375	102.127	102.069	101.998	101.928	
5.375	96.490	96.441	96.382	96.323	6.500	102.389	102.331	102.261	102.191	
5.500	97.123	97.073	97.014	96.956	6.625	102.500	102.442	102.371	102.301	
5.625	97.686	97.637	97.578	97.520	6.750	102.811	102.758	102.704	102.649	
5.750	98.321	98.267	98.209	98.150	6.875	102.919	102.867	102.812	102.757	
5.875	98.903	98.849	98.791	98.732	6.990	103.262	103.210	103.155	103.101	
5.990	99.394	99.341	99.282	99.223	7.125	103.473	103.421	103.366	103.311	
6.125	99.949	99.893	99.835	99.776	7.250	103.261	103.203	103.133	103.062	
6.250	100.478	100.411	100.338	100.265	7.375	103.456	103.398	103.328	103.258	
6.375	101.108	101.041	100.968	100.895	7.500	103.574	103.516	103.445	103.375	
6.500	101.581	101.514	101.441	101.367	7.625	103.632	103.574	103.503	103.433	
6.625	101.855	101.788	101.715	101.642	7.750	103.798	103.740	103.670	103.600	
6.750	102.378	102.298	102.210	102.122	7.875	103.962	103.904	103.833	103.763	
6.875	102.531	102.451	102.363	102.275						
6.990	102.981	102.906	102.827	102.748						
7.125	103.386	103.321	103.248	103.174						
7.250	103.912	103.804	103.687	103.569						
7.375	104.214	104.106	103.989	103.872						
7.500	104.572	104.464	104.347	104.229						
7.625	104.881	104.772	104.655	104.538						

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT AIIA101HB)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT AIIA115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.353	97.300	97.242	97.183	5.990	98.746	98.670	98.584	98.498
5.625	98.000	97.946	97.888	97.829	6.125	98.991	98.915	98.829	98.743
5.750	98.728	98.675	98.617	98.558	6.250	99.078	99.006	98.921	98.835
5.875	99.295	99.241	99.183	99.124	6.375	99.309	99.237	99.151	99.065
5.990	99.770	99.716	99.658	99.599	6.500	99.478	99.407	99.321	99.235
6.125	100.307	100.253	100.195	100.136	6.625	99.671	99.599	99.514	99.428
6.250	100.112	100.025	99.922	99.820	6.750	99.835	99.769	99.698	99.628
6.375	100.573	100.486	100.384	100.281	6.875	100.008	99.942	99.872	99.801
6.500	101.004	100.916	100.814	100.711	6.990	100.097	100.031	99.960	99.890
6.625	101.426	101.325	101.208	101.091	7.125	100.231	100.165	100.095	100.025
6.750	101.871	101.770	101.653	101.536	7.250	99.860	99.788	99.702	99.616
6.875	102.108	102.007	101.890	101.773	7.375	100.367	100.295	100.209	100.123
6.990	102.389	102.288	102.171	102.053	7.500	100.426	100.354	100.268	100.182
7.125	102.675	102.574	102.456	102.339	7.625	100.113	100.042	99.956	99.870
7.250	102.054	101.969	101.866	101.764					
7.375	102.294	102.199	102.097	101.994					
7.500	102.575	102.461	102.337	102.213					
7.625	102.845	102.707	102.548	102.389					
7.750	102.905	102.757	102.581	102.405					
7.875	103.110	102.962	102.786	102.610					
7.990	103.267	103.118	102.942	102.767					
8.125	103.443	103.295	103.119	102.943					

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

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	

	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	0.000	-0.500	-1.000	-1.125	-2.500			
2nd Home	0.000	0.000	-0.500	-1.000	-1.125	-2.500	-3.000		
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				

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	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: July 10, 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 it's 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

Effective: July 10, 2026

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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, NH, NJ, NM, SD, TX, VT, WI, WV, WY	0.250
Floor Price		
98.000		



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

Effective: July 10, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)					FHA 20 Year Fixed - (320)					FHA 15 Year Fixed - (315)					FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	96.039	96.007	95.970		4.990	95.229	95.197	95.160		4.990	97.647	97.611	97.564		5.125	95.720	95.688	95.651	
5.125	96.445	96.413	96.377		5.125	95.635	95.603	95.567		5.125	97.921	97.885	97.838		5.250	97.387	97.336	97.292	
5.250	97.966	97.915	97.872		5.250	97.156	97.105	97.062		5.250	99.105	99.069	99.022		5.375	97.553	97.503	97.459	
5.375	98.411	98.360	98.316		5.375	97.601	97.550	97.506		5.375	99.015	98.959	98.904		5.500	98.050	97.999	97.955	
5.500	98.849	98.798	98.754		5.500	98.039	97.988	97.944		5.500	99.322	99.266	99.211		5.625	98.437	98.387	98.343	
5.625	99.157	99.106	99.062		5.625	98.347	98.296	98.252		5.625	99.498	99.442	99.387		5.750	99.484	99.433	99.389	
5.750	100.010	99.959	99.915		5.750	99.200	99.149	99.105		5.750	100.200	100.144	100.089		5.875	99.965	99.904	99.860	
5.875	100.498	100.437	100.393		5.875	99.688	99.627	99.583		5.875	99.873	99.811	99.740		5.990	100.322	100.260	100.216	
5.990	100.957	100.896	100.852		5.990	100.147	100.086	100.042		5.990	100.191	100.129	100.058		6.125	100.600	100.539	100.495	
6.125	101.245	101.184	101.140		6.125	100.435	100.374	100.330		6.125	100.327	100.265	100.194		6.250	101.024	100.962	100.918	
6.250	101.860	101.798	101.754		6.250	101.050	100.988	100.944		6.250	100.770	100.708	100.638		6.375	101.603	101.533	101.393	
6.375	102.663	102.593	102.454		6.375	101.853	101.783	101.644		6.375	100.598	100.554	100.507		6.500	101.699	101.628	101.489	
6.500	103.097	103.027	102.888		6.500	102.287	102.217	102.078		6.500	100.871	100.827	100.780		6.625	102.006	101.936	101.796	
6.625	103.413	103.343	103.204		6.625	102.603	102.533	102.394		6.625	101.025	100.981	100.934		6.750	101.510	101.439	101.300	
6.750	103.983	103.913	103.774		6.750	103.173	103.103	102.964		6.750	102.033	101.989	101.942		6.875	100.855	100.832	100.766	
6.875	103.101	103.078	103.012		6.875	102.291	102.268	102.202		6.875	101.970	101.926	101.879		6.990	101.040	101.017	100.951	
6.990	103.609	103.586	103.520		6.990	102.799	102.776	102.710		6.990	102.307	102.263	102.216		7.125	101.445	101.422	101.356	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)					FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)					FHA 30 Year Fixed 1:0 Buydown - (301-BD10)					FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	95.889	95.857	95.820		5.125	95.520	95.488	95.451		4.990	95.889	95.857	95.820		5.125	95.520	95.488	95.451	
5.125	96.295	96.263	96.227		5.250	97.187	97.136	97.092		5.125	96.295	96.263	96.227		5.250	97.187	97.136	97.092	
5.250	97.816	97.765	97.722		5.375	97.353	97.303	97.259		5.250	97.816	97.765	97.722		5.375	97.353	97.303	97.259	
5.375	98.261	98.210	98.166		5.500	97.850	97.799	97.755		5.375	98.261	98.210	98.166		5.500	97.850	97.799	97.755	
5.500	98.699	98.648	98.604		5.625	98.237	98.187	98.143		5.500	98.699	98.648	98.604		5.625	98.237	98.187	98.143	
5.625	99.007	98.956	98.912		5.750	99.284	99.233	99.189		5.625	99.007	98.956	98.912		5.750	99.284	99.233	99.189	
5.750	99.860	99.809	99.765		5.875	99.765	99.704	99.660		5.750	99.860	99.809	99.765		5.875	99.765	99.704	99.660	
5.875	100.348	100.287	100.243		5.990	100.122	100.060	100.016		5.875	100.348	100.287	100.243		5.990	100.122	100.060	100.016	
5.990	100.807	100.746	100.702		6.125	100.400	100.339	100.295		5.990	100.807	100.746	100.702		6.125	100.400	100.339	100.295	
6.125	101.095	101.034	100.990		6.250	100.824	100.762	100.718		6.125	101.095	101.034	100.990		6.250	100.824	100.762	100.718	
6.250	101.710	101.648	101.604		6.375	101.403	101.333	101.193		6.250	101.710	101.648	101.604		6.375	101.403	101.333	101.193	
6.375	102.513	102.443	102.304		6.500	101.499	101.428	101.289		6.375	102.513	102.443	102.304		6.500	101.499	101.428	101.289	
6.500	102.947	102.877	102.738		6.625	101.806	101.736	101.596		6.500	102.947	102.877	102.738		6.625	101.806	101.736	101.596	
6.625	103.263	103.193	103.054		6.750	101.310	101.239	101.100		6.625	103.263	103.193	103.054		6.750	101.310	101.239	101.100	
6.750	103.833	103.763	103.624		6.875	100.655	100.632	100.566		6.750	103.833	103.763	103.624		6.875	100.655	100.632	100.566	
6.875	102.951	102.928	102.862		6.990	100.840	100.817	100.751		6.875	102.951	102.928	102.862		6.990	100.840	100.817	100.751	
6.990	103.459	103.436	103.370		7.125	101.245	101.222	101.156		6.990	103.459	103.436	103.370		7.125	101.245	101.222	101.156	

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 Score									
FICO ≥700	0.500								
FICO 680-699	0.375								
FICO 660-679	0.375								
FICO 640-659	0.125								
FICO 620-639	-0.250								
VA Loan Amount									
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 Cashout									
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)									
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: July 10, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 426)				
Rate	15 Day	30 Day	45 Day	
4.990	95.750	95.718	95.682	
5.125	96.177	96.145	96.108	
5.250	97.525	97.474	97.430	
5.375	98.023	97.972	97.928	
5.500	98.529	98.478	98.434	
5.625	98.887	98.836	98.792	
5.750	99.511	99.461	99.417	
5.875	99.950	99.899	99.845	
5.990	100.567	100.505	100.461	
6.125	100.894	100.832	100.788	
6.250	101.249	101.188	101.144	
6.375	101.724	101.663	101.614	
6.500	102.116	102.045	101.906	
6.625	102.384	102.314	102.175	
6.750	103.360	103.290	103.151	
6.875	102.606	102.583	102.517	
6.990	102.991	102.968	102.902	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
4.990	94.950	94.916	94.882	
5.125	95.377	95.345	95.308	
5.250	96.725	96.674	96.630	
5.375	97.223	97.172	97.128	
5.500	97.729	97.678	97.634	
5.625	98.087	98.036	97.992	
5.750	98.711	98.661	98.617	
5.875	99.150	99.089	99.045	
5.990	99.767	99.705	99.661	
6.125	100.094	100.032	99.988	
6.250	100.449	100.388	100.344	
6.375	100.924	100.853	100.714	
6.500	101.316	101.245	101.106	
6.625	101.584	101.514	101.375	
6.750	102.560	102.490	102.351	
6.875	101.806	101.783	101.717	
6.990	102.191	102.168	102.102	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	97.368	97.332	97.285	
5.125	97.662	97.627	97.580	
5.250	98.674	98.638	98.591	
5.375	98.637	98.581	98.526	
5.500	99.012	98.956	98.902	
5.625	99.238	99.182	99.127	
5.750	99.712	99.656	99.601	
5.875	99.335	99.272	99.202	
5.990	99.810	99.748	99.677	
6.125	99.985	99.923	99.853	
6.250	100.170	100.107	100.037	
6.375	99.669	99.624	99.578	
6.500	99.900	99.855	99.808	
6.625	100.006	99.962	99.915	
6.750	101.420	101.376	101.329	
6.875	101.485	101.441	101.394	
6.990	101.699	101.655	101.608	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.527	95.496	95.459	
5.250	97.117	97.066	97.022	
5.375	97.592	97.541	97.497	
5.500	97.933	97.882	97.838	
5.625	98.341	98.290	98.246	
5.750	99.222	99.172	99.128	
5.875	99.550	99.489	99.445	
5.990	99.908	99.847	99.803	
6.125	100.325	100.263	100.219	
6.250	100.595	100.533	100.489	
6.375	100.909	100.839	100.700	
6.500	101.198	101.128	100.989	
6.625	101.641	101.570	101.431	
6.750	101.304	101.234	101.095	
6.875	99.976	99.953	99.887	
6.990	100.317	100.294	100.228	
7.125	100.061	100.038	99.972	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	95.600	95.568	95.532	
5.125	96.027	95.995	95.958	
5.250	97.375	97.324	97.280	
5.375	97.873	97.822	97.778	
5.500	98.379	98.328	98.284	
5.625	98.737	98.686	98.642	
5.750	99.361	99.311	99.267	
5.875	99.800	99.739	99.695	
5.990	100.417	100.355	100.311	
6.125	100.744	100.682	100.638	
6.250	101.099	101.038	100.994	
6.375	101.574	101.503	101.364	
6.500	101.966	101.895	101.756	
6.625	102.234	102.164	102.025	
6.750	103.210	103.140	103.001	
6.875	102.456	102.433	102.367	
6.990	102.841	102.818	102.752	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	95.477	95.446	95.409	
5.250	97.067	97.016	96.972	
5.375	97.542	97.491	97.447	
5.500	97.883	97.832	97.788	
5.625	98.291	98.240	98.196	
5.750	99.172	99.122	99.078	
5.875	99.500	99.439	99.395	
5.990	99.858	99.797	99.753	
6.125	100.275	100.213	100.169	
6.250	100.545	100.483	100.439	
6.375	100.859	100.789	100.650	
6.500	101.148	101.078	100.939	
6.625	101.591	101.520	101.381	
6.750	101.254	101.184	101.045	
6.875	99.926	99.903	99.837	
6.990	100.267	100.244	100.178	
7.125	100.011	99.988	99.922	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	95.600	95.568	95.532	
5.125	96.027	95.995	95.958	
5.250	97.375	97.324	97.280	
5.375	97.873	97.822	97.778	
5.500	98.379	98.328	98.284	
5.625	98.737	98.686	98.642	
5.750	99.361	99.311	99.267	
5.875	99.800	99.739	99.695	
5.990	100.417	100.355	100.311	
6.125	100.744	100.682	100.638	
6.250	101.099	101.038	100.994	
6.375	101.574	101.503	101.364	
6.500	101.966	101.895	101.756	
6.625	102.234	102.164	102.025	
6.750	103.210	103.140	103.001	
6.875	102.456	102.433	102.367	
6.990	102.841	102.818	102.752	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	95.477	95.446	95.409	
5.250	97.067	97.016	96.972	
5.375	97.542	97.491	97.447	
5.500	97.883	97.832	97.788	
5.625	98.291	98.240	98.196	
5.750	99.172	99.122	99.078	
5.875	99.500	99.439	99.395	
5.990	99.858	99.797	99.753	
6.125	100.275	100.213	100.169	
6.250	100.545	100.483	100.439	
6.375	100.859	100.789	100.650	
6.500	101.148	101.078	100.939	
6.625	101.591	101.520	101.381	
6.750	101.254	101.184	101.045	
6.875	99.926	99.903	99.837	
6.990	100.267	100.244	100.178	
7.125	100.011	99.988	99.922	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	97.105	97.054	97.010	
5.375	97.603	97.552	97.508	
5.500	98.109	98.058	98.014	
5.625	98.467	98.416	98.372	
5.750	99.091	99.041	98.997	
5.875	99.530	99.469	99.425	
5.990	100.147	100.085	100.041	
6.125	100.474	100.412	100.368	
6.250	100.829	100.768	100.724	
6.375	101.304	101.233	101.094	
6.500	101.696	101.625	101.486	
6.625	101.964	101.894	101.755	
6.750	102.940	102.870	102.731	
6.875	102.196	102.163	102.097	
6.990	102.571	102.548	102.482	
7.125	103.078	103.055	102.989	
7.250	103.574	103.551	103.485	

LLPAs

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

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

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

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



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

Effective: July 10, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (30S)			
Rate	15 Day	30 Day	45 Day
4.625	95.608	95.594	95.594
4.750	96.365	96.339	96.339
4.875	96.817	96.791	96.791
5.000	97.166	97.141	97.141
5.125	97.062	97.036	97.036
5.250	97.842	97.803	97.803
5.375	98.107	98.068	98.068
5.500	98.548	98.510	98.510
5.625	98.503	98.465	98.465

FHA 5/1 ARM HB - (30SHB)			
Rate	15 Day	30 Day	45 Day
4.625	95.041	95.028	95.028
4.750	95.830	95.804	95.804
4.875	96.266	96.240	96.240
5.000	96.595	96.569	96.569
5.125	96.464	96.438	96.438
5.250	97.294	97.256	97.256
5.375	97.532	97.493	97.493
5.500	97.939	97.901	97.901
5.625	97.854	97.815	97.815

VA 5/1 ARM - (40S)			
Rate	15 Day	30 Day	45 Day
4.625	95.481	95.468	95.468
4.750	96.425	96.399	96.399
4.875	96.808	96.782	96.782
5.000	97.085	97.059	97.059
5.125	96.904	96.878	96.878
5.250	97.888	97.850	97.850
5.375	98.077	98.039	98.039
5.500	98.440	98.401	98.401
5.625	98.315	98.277	98.277
5.750	98.545	98.494	98.494

VA 5/1 ARM HB - (40SHB)			
Rate	15 Day	30 Day	45 Day
4.625	94.874	94.861	94.861
4.750	95.855	95.829	95.829
4.875	96.217	96.191	96.191
5.000	96.466	96.440	96.440
5.125	96.250	96.224	96.224
5.250	97.299	97.261	97.261
5.375	97.453	97.415	97.415
5.500	97.776	97.738	97.738
5.625	97.606	97.568	97.568
5.750	97.937	97.886	97.886

LLPAs

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

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

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

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

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



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

Effective: July 10, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	95.929	95.897	95.860	
5.125	96.335	96.303	96.267	
5.250	97.856	97.805	97.762	
5.375	98.301	98.250	98.206	
5.500	98.739	98.688	98.644	
5.625	99.047	98.996	98.952	
5.750	99.900	99.849	99.805	
5.875	100.388	100.327	100.283	
5.990	100.847	100.786	100.742	
6.125	101.135	101.074	101.030	
6.250	101.760	101.688	101.644	
6.375	102.553	102.483	102.344	
6.500	102.987	102.917	102.778	
6.625	103.303	103.233	103.094	
6.750	103.873	103.803	103.664	
6.875	102.991	102.968	102.902	
6.990	103.499	103.476	103.410	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.031	96.980	96.937	
5.375	97.476	97.425	97.381	
5.500	97.914	97.863	97.819	
5.625	98.222	98.171	98.127	
5.750	99.075	99.024	98.980	
5.875	99.563	99.502	99.458	
5.990	100.022	99.961	99.917	
6.125	100.310	100.249	100.205	
6.250	100.925	100.863	100.819	
6.375	101.728	101.668	101.619	
6.500	102.162	102.092	101.953	
6.625	102.478	102.408	102.269	
6.750	103.048	102.978	102.839	
6.875	102.166	102.143	102.077	
6.990	102.674	102.651	102.585	
7.125	103.181	103.158	103.092	
7.250	103.677	103.654	103.588	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.522	97.486	97.439	
5.125	97.796	97.760	97.713	
5.250	98.980	98.944	98.897	
5.375	98.890	98.834	98.779	
5.500	99.197	99.141	99.086	
5.625	99.373	99.317	99.262	
5.750	100.075	100.019	99.964	
5.875	99.748	99.686	99.615	
5.990	100.066	100.004	99.933	
6.125	100.202	100.140	100.069	
6.250	100.645	100.583	100.513	
6.375	100.473	100.429	100.382	
6.500	100.746	100.702	100.655	
6.625	100.900	100.856	100.809	
6.750	101.908	101.864	101.817	
6.875	101.845	101.801	101.754	
6.990	102.182	102.138	102.091	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.962	96.911	96.867	
5.375	97.128	97.078	97.034	
5.500	97.625	97.574	97.530	
5.625	98.012	97.962	97.918	
5.750	99.059	99.008	98.964	
5.875	99.540	99.479	99.435	
5.990	99.897	99.835	99.791	
6.125	100.175	100.114	100.070	
6.250	100.599	100.537	100.493	
6.375	101.178	101.108	100.968	
6.500	101.274	101.203	101.064	
6.625	101.581	101.511	101.371	
6.750	101.085	101.014	100.875	
6.875	100.430	100.407	100.341	
6.990	100.615	100.592	100.526	
7.125	101.020	100.997	100.931	
7.250	101.516	101.493	101.427	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.625	97.574	97.530	
5.375	98.123	98.072	98.028	
5.500	98.629	98.578	98.534	
5.625	98.987	98.936	98.892	
5.750	99.611	99.561	99.517	
5.875	100.050	99.989	99.945	
5.990	100.667	100.605	100.561	
6.125	100.994	100.932	100.888	
6.250	101.349	101.288	101.244	
6.375	101.824	101.753	101.614	
6.500	102.216	102.145	102.006	
6.625	102.484	102.414	102.275	
6.750	103.460	103.390	103.251	
6.875	102.706	102.683	102.617	
6.990	103.091	103.068	103.002	
7.125	103.598	103.575	103.509	
7.250	104.094	104.071	104.005	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.250	96.575	96.524	96.480	
5.375	97.073	97.022	96.978	
5.500	97.579	97.528	97.484	
5.625	97.937	97.886	97.842	
5.750	98.561	98.511	98.467	
5.875	99.000	98.939	98.895	
5.990	99.617	99.555	99.511	
6.125	99.944	99.882	99.838	
6.250	100.299	100.238	100.194	
6.375	100.774	100.703	100.564	
6.500	101.166	101.095	100.956	
6.625	101.434	101.364	101.225	
6.750	102.410	102.340	102.201	
6.875	101.656	101.633	101.567	
6.990	102.041	102.018	101.952	
7.125	102.548	102.525	102.459	
7.250	103.044	103.021	102.955	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.218	97.182	97.135	
5.125	97.512	97.477	97.430	
5.250	98.524	98.488	98.441	
5.375	98.487	98.431	98.376	
5.500	98.862	98.806	98.752	
5.625	99.088	99.032	98.977	
5.750	99.562	99.506	99.451	
5.875	99.185	99.122	99.052	
5.990	99.660	99.598	99.527	
6.125	99.835	99.773	99.703	
6.250	100.020	99.957	99.887	
6.375	99.519	99.474	99.428	
6.500	99.750	99.705	99.658	
6.625	99.856	99.812	99.765	
6.750	101.270	101.226	101.179	
6.875	101.335	101.291	101.244	
6.990	101.549	101.505	101.458	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.042	96.991	96.947	
5.375	97.517	97.466	97.422	
5.500	97.858	97.807	97.763	
5.625	98.266	98.215	98.171	
5.750	99.147	99.097	99.053	
5.875	99.475	99.414	99.370	
5.990	99.833	99.772	99.728	
6.125	100.250	100.188	100.144	
6.250	100.520	100.458	100.414	
6.375	100.834	100.764	100.625	
6.500	101.123	101.053	100.914	
6.625	101.566	101.495	101.356	
6.750	101.229	101.159	101.020	
6.875	99.901	99.878	99.812	
6.990	100.242	100.219	100.153	
7.125	99.986	99.963	99.897	
7.250	100.482	100.459	100.393	

LLPAs

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

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

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

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

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

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

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



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

Effective:

Friday, July 10, 2026

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.009	98.915	98.727	98.540
6.250	99.405	99.311	99.124	98.936
6.375	99.597	99.604	99.416	99.229
6.500	99.564	99.870	99.683	99.495
6.625	100.193	100.099	99.911	99.724
6.750	100.413	100.319	100.131	99.944
6.875	100.609	100.515	100.327	100.140
7.000	100.813	100.719	100.531	100.344
7.125	101.033	100.939	100.752	100.564
7.250	101.252	101.158	100.971	100.783
7.375	101.471	101.378	101.190	101.003
7.500	101.667	101.573	101.386	101.198
7.625	101.851	101.757	101.570	101.382
7.750	102.035	101.941	101.754	101.566
7.875	102.219	102.125	101.937	101.750
8.000	102.403	102.309	102.121	101.934
8.125	102.587	102.493	102.305	102.118
8.250	102.770	102.677	102.489	102.302
8.375	102.954	102.861	102.673	102.486

Jumbo One 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.280	99.187	98.999	98.812
6.375	99.527	99.428	99.241	99.053
6.500	99.764	99.670	99.483	99.295
6.625	99.836	99.742	99.555	99.367
6.750	100.045	99.952	99.764	99.577
6.875	100.255	100.161	99.973	99.786
7.000	100.464	100.370	100.182	99.995
7.125	100.673	100.579	100.392	100.204
7.250	100.882	100.788	100.601	100.413
7.375	101.091	100.998	100.810	100.623
7.500	101.301	101.207	101.019	100.832
7.625	101.510	101.416	101.229	101.041
7.750	101.719	101.625	101.438	101.250
7.875	101.928	101.835	101.647	101.460
8.000	102.138	102.044	101.856	101.669

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

ARM Notes					
Margin:	2.75%	NC Floor Price		Maximum Net Price	
Floor:	2.75%	99.750		102.000	
Caps:	5/1/5				
Index:	SOFR	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	97.628	97.519	97.347	97.128
5.875	98.040	97.930	97.759	97.540
6.000	98.451	98.342	98.170	97.951
6.125	98.790	98.681	98.509	98.290
6.250	99.130	99.020	98.848	98.630
6.375	99.580	99.471	99.299	99.080
6.500	100.031	99.922	99.750	99.531
6.625	100.416	100.307	100.135	99.916
6.750	100.801	100.692	100.520	100.301
6.875	100.152	100.042	99.870	99.652
7.000	99.503	99.393	99.222	99.003
7.125	99.877	99.767	99.595	99.377
7.250	100.251	100.141	99.969	99.751
7.375	100.657	100.548	100.376	100.157
7.500	101.064	100.955	100.783	100.564

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.628	97.519	97.347	97.128
5.875	98.040	97.930	97.759	97.540
6.000	98.451	98.342	98.170	97.951
6.125	98.790	98.681	98.509	98.290
6.250	99.130	99.020	98.848	98.630
6.375	99.580	99.471	99.299	99.080
6.500	100.031	99.922	99.750	99.531
6.625	100.416	100.307	100.135	99.916
6.750	100.801	100.692	100.520	100.301
6.875	100.152	100.042	99.870	99.652
7.000	99.503	99.393	99.222	99.003
7.125	99.877	99.767	99.595	99.377
7.250	100.251	100.141	99.969	99.751
7.375	100.657	100.548	100.376	100.157
7.500	101.064	100.955	100.783	100.564

Jumbo One Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.628	97.519	97.347	97.128
5.875	98.040	97.930	97.759	97.540
6.000	98.451	98.342	98.170	97.951
6.125	98.790	98.681	98.509	98.290
6.250	99.130	99.020	98.848	98.630
6.375	99.580	99.471	99.299	99.080
6.500	100.031	99.922	99.750	99.531
6.625	100.416	100.307	100.135	99.916
6.750	100.801	100.692	100.520	100.301
6.875	100.152	100.042	99.870	99.652
7.000	99.503	99.393	99.222	99.003
7.125	99.877	99.767	99.595	99.377
7.250	100.251	100.141	99.969	99.751
7.375	100.657	100.548	100.376	100.157
7.500	101.064	100.955	100.783	100.564

Jumbo One Premier 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.784	95.674	95.502	95.284
5.625	96.140	96.030	95.858	95.640
5.750	96.496	96.386	96.215	95.996
5.875	96.837	96.727	96.555	96.337
6.000	97.178	97.068	96.896	96.678
6.125	97.495	97.385	97.214	96.995
6.250	97.812	97.703	97.531	97.312
6.375	98.086	97.977	97.805	97.586
6.500	98.360	98.251	98.079	97.860
6.625	98.688	98.579	98.407	98.188
6.750	99.016	98.907	98.735	98.516

Jumbo One Premier 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.280	95.171	94.999	94.780
5.375	95.618	95.509	95.337	95.118
5.500	95.953	95.844	95.672	95.453
5.625	96.250	96.140	95.968	95.750
5.750	96.528	96.419	96.247	96.028
5.875	96.821	96.712	96.540	96.321
6.000	97.124	97.015	96.843	96.624
6.125	97.410	97.301	97.129	96.910
6.250	97.672	97.562	97.390	97.172
6.375	97.924	97.815	97.643	97.424
6.500	98.178	98.068	97.897	97.678
6.625	98.212	98.103	97.931	97.712
6.750	98.247	98.138	97.966	97.747
6.875	98.462	98.353	98.181	97.962
7.000	98.679	98.569	98.398	98.179

Loan Level Price Adjustments (LLPAs)

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

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Jumbo One Advantage 30 Year Fixed - (901EM)						Jumbo One Advantage 30 Year Fixed Interest Only - (901EM-IO)					
Rate	15 Day	30 Day	45 Day	60 Day		Rate	15 Day	30 Day	45 Day	60 Day	
6.000	96.497	96.372	96.247	96.059		6.000	96.497	96.372	96.247	96.059	
6.125	96.856	96.731	96.606	96.418		6.125	96.856	96.731	96.606	96.418	
6.250	97.201	97.076	96.951	96.763		6.250	97.201	97.076	96.951	96.763	
6.375	97.515	97.390	97.265	97.078		6.375	97.515	97.390	97.265	97.078	
6.500	97.798	97.673	97.548	97.361		6.500	97.798	97.673	97.548	97.361	
6.625	98.019	97.894	97.769	97.582		6.625	98.019	97.894	97.769	97.582	
6.750	98.241	98.116	97.991	97.803		6.750	98.241	98.116	97.991	97.803	
6.875	98.430	98.305	98.180	97.993		6.875	98.430	98.305	98.180	97.993	
7.000	98.548	98.423	98.298	98.111		7.000	98.548	98.423	98.298	98.111	
7.125	98.690	98.565	98.440	98.253		7.125	98.690	98.565	98.440	98.253	
7.250	98.833	98.708	98.583	98.395		7.250	98.833	98.708	98.583	98.395	
7.375	98.975	98.850	98.725	98.538		7.375	98.975	98.850	98.725	98.538	
7.500	99.090	98.965	98.840	98.652		7.500	99.090	98.965	98.840	98.652	
7.625	99.232	99.107	98.982	98.795		7.625	99.232	99.107	98.982	98.795	
7.750	99.374	99.249	99.124	98.937		7.750	99.374	99.249	99.124	98.937	
7.875	99.517	99.392	99.267	99.079		7.875	99.517	99.392	99.267	99.079	
8.000	99.639	99.514	99.389	99.201		8.000	99.639	99.514	99.389	99.201	
8.125	99.781	99.656	99.531	99.344		8.125	99.781	99.656	99.531	99.344	
8.250	99.924	99.799	99.674	99.486		8.250	99.924	99.799	99.674	99.486	
8.375	100.066	99.941	99.816	99.629		8.375	100.066	99.941	99.816	99.629	
8.500	100.192	100.067	99.942	99.754		8.500	100.192	100.067	99.942	99.754	
8.625	100.334	100.209	100.084	99.896		8.625	100.334	100.209	100.084	99.896	

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

Effective: Friday, July 10, 2026

Jumbo ONE Select Pricing

Jumbo ONE Select 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.537	97.475	97.600
6.125	98.162	98.100	98.225
6.250	98.700	98.638	98.763
6.375	99.200	99.138	99.263
6.500	99.637	99.575	99.700
6.625	100.035	99.973	100.098
6.750	100.426	100.364	100.489
6.875	100.809	100.747	100.872
7.000	101.184	101.122	101.247
7.125	101.551	101.489	101.614
7.250	101.910	101.848	101.973
7.375	102.262	102.200	102.325
7.500	102.606	102.544	102.669
7.625	102.942	102.880	103.005
7.750	103.270	103.208	103.333
7.875	103.590	103.528	103.653
8.000	103.871	103.809	103.934
8.125	104.121	104.059	104.184
8.250	104.371	104.309	104.434

Jumbo ONE Select 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.537	97.475	97.600
6.125	98.162	98.100	98.225
6.250	98.700	98.638	98.763
6.375	99.200	99.138	99.263
6.500	99.637	99.575	99.700
6.625	100.035	99.973	100.098
6.750	100.426	100.364	100.489
6.875	100.809	100.747	100.872
7.000	101.184	101.122	101.247
7.125	101.551	101.489	101.614
7.250	101.910	101.848	101.973
7.375	102.262	102.200	102.325
7.500	102.606	102.544	102.669
7.625	102.942	102.880	103.005
7.750	103.270	103.208	103.333
7.875	103.590	103.528	103.653
8.000	103.871	103.809	103.934
8.125	104.121	104.059	104.184
8.250	104.371	104.309	104.434

Jumbo ONE Select 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.537	97.475	97.600
6.125	98.162	98.100	98.225
6.250	98.700	98.638	98.763
6.375	99.200	99.138	99.263
6.500	99.637	99.575	99.700
6.625	100.035	99.973	100.098
6.750	100.426	100.364	100.489
6.875	100.809	100.747	100.872
7.000	101.184	101.122	101.247
7.125	101.551	101.489	101.614
7.250	101.910	101.848	101.973
7.375	102.262	102.200	102.325
7.500	102.606	102.544	102.669
7.625	102.942	102.880	103.005
7.750	103.270	103.208	103.333
7.875	103.590	103.528	103.653
8.000	103.871	103.809	103.934
8.125	104.121	104.059	104.184
8.250	104.371	104.309	104.434

Jumbo ONE Select 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.787	97.725	97.850
6.125	98.412	98.350	98.475
6.250	98.960	98.888	98.913
6.375	99.460	99.388	99.513
6.500	99.887	99.825	99.950
6.625	100.285	100.223	100.348
6.750	100.676	100.614	100.739
6.875	101.059	100.997	101.122
7.000	101.434	101.372	101.497
7.125	101.801	101.739	101.864
7.250	102.160	102.098	102.223
7.375	102.512	102.450	102.575
7.500	102.856	102.794	102.919
7.625	103.192	103.130	103.255
7.750	103.520	103.458	103.583
7.875	103.840	103.778	103.903
8.000	104.121	104.059	104.184
8.125	104.371	104.309	104.434
8.250	104.621	104.559	104.684

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