

Ratesheet Code: RS-WS

Effective Date: 7/30/26 7:34 AM

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Lock Expiration Days	
15 Day	08/13/26
30 Day	08/28/26
45 Day	09/14/26
60 Day	09/27/26
Mortgagee 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)

Get Training on The Lounge before it's too late! Training dates are here!

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

Get an edge on the competition and expand your business at the same time with The Lounge

Submit, Price, Disclose all in one place!

Register for training now: The Lounge - Submit, Price and Disclose in The Lounge (loanstreamwholesale.com)

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.

LOAN STREAM MORTGAGE					LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale														
Effective: July 30, 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	92.623	92.588	92.543	92.496	5.990	97.890	97.834	97.760	97.681	5.375	94.427	94.365	94.305	94.240										
4.990	93.264	93.229	93.185	93.137	6.125	98.445	98.389	98.315	98.235	5.500	95.089	95.034	94.974	94.910										
5.125	93.971	93.937	93.892	93.844	6.250	98.747	98.651	98.546	98.433	5.625	95.747	95.691	95.631	95.567										
5.250	94.468	94.406	94.346	94.281	6.375	99.378	99.282	99.177	99.064	5.750	96.369	96.314	96.254	96.190										
5.375	95.127	95.065	95.005	94.940	6.500	99.877	99.779	99.660	99.533	5.875	96.958	96.902	96.843	96.778										
5.500	95.789	95.734	95.674	95.610	6.625	100.396	100.299	100.180	100.052	5.990	97.497	97.429	97.355	97.276										
5.625	96.447	96.391	96.331	96.267	6.750	100.963	100.865	100.746	100.619	6.125	98.165	98.096	98.021	97.941										
5.750	97.069	97.014	96.954	96.890	6.875	101.384	101.287	101.168	101.040	6.250	98.728	98.659	98.584	98.503										
5.875	97.658	97.602	97.543	97.478	6.990	101.646	101.549	101.430	101.302	6.375	99.470	99.401	99.326	99.246										
5.990	98.197	98.129	98.055	97.976	7.125	101.964	101.867	101.748	101.621	6.500	99.968	99.899	99.824	99.744										
6.125	98.865	98.796	98.721	98.641	7.250	101.129	101.031	100.912	100.785	6.625	100.326	100.257	100.168	100.072										
6.250	99.428	99.359	99.284	99.203	7.375	101.791	101.694	101.575	101.447	6.750	100.943	100.873	100.784	100.689										
6.375	100.170	100.101	100.026	99.946	7.500	101.909	101.812	101.693	101.565	6.875	101.265	101.195	101.106	101.011										
6.500	100.668	100.599	100.524	100.444	7.625	101.992	101.894	101.775	101.648	6.990	101.771	101.701	101.612	101.516										
6.625	101.026	100.957	100.868	100.772	7.750	102.778	102.653	102.504	102.345	7.125	102.226	102.156	102.067	101.971										
6.750	101.643	101.573	101.484	101.389	7.875	102.988	102.863	102.714	102.555	7.250	102.551	102.481	102.392	102.297										
6.875	101.965	101.895	101.806	101.711	7.990	101.876	101.751	101.602	101.442	7.375	102.919	102.849	102.760	102.665										
6.990	102.471	102.401	102.312	102.216	8.125	102.053	101.928	101.779	101.619	7.500	103.287	103.217	103.128	103.032										
7.125	102.926	102.856	102.767	102.671	8.250	101.456	101.319	101.169	101.008	7.625	103.610	103.540	103.451	103.356										
7.250	103.251	103.181	103.092	102.997						7.750	103.656	103.586	103.497	103.402										
7.375	103.619	103.549	103.460	103.365						7.875	103.901	103.831	103.742	103.647										
7.500	103.987	103.917	103.828	103.732						7.990	103.973	103.903	103.814	103.718										
7.625	104.310	104.240	104.151	104.056						8.125	104.197	104.127	104.038	103.942										
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	92.623	92.588	92.543	92.496	5.990	97.890	97.834	97.760	97.681	5.375	94.427	94.365	94.305	94.240										
4.990	93.264	93.229	93.185	93.137	6.125	98.445	98.389	98.315	98.235	5.500	95.089	95.034	94.974	94.910										
5.125	93.971	93.937	93.892	93.844	6.250	98.747	98.651	98.546	98.433	5.625	95.747	95.691	95.631	95.567										
5.250	94.468	94.406	94.346	94.281	6.375	99.378	99.282	99.177	99.064	5.750	96.369	96.314	96.254	96.190										
5.375	95.127	95.065	95.005	94.940	6.500	99.877	99.779	99.660	99.533	5.875	96.958	96.902	96.843	96.778										
5.500	95.789	95.734	95.674	95.610	6.625	100.396	100.299	100.180	100.052	5.990	97.497	97.429	97.355	97.276										
5.625	96.447	96.391	96.331	96.267	6.750	100.963	100.865	100.746	100.619	6.125	98.165	98.096	98.021	97.941										
5.750	97.069	97.014	96.954	96.890	6.875	101.384	101.287	101.168	101.040	6.250	98.728	98.659	98.584	98.503										
5.875	97.658	97.602	97.543	97.478	6.990	101.646	101.549	101.430	101.302	6.375	99.470	99.401	99.326	99.246										
5.990	98.197	98.129	98.055	97.976	7.125	101.964	101.867	101.748	101.621	6.500	99.968	99.899	99.824	99.744										
6.125	98.865	98.796	98.721	98.641	7.250	101.129	101.031	100.912	100.785	6.625	100.326	100.257	100.168	100.072										
6.250	99.428	99.359	99.284	99.203	7.375	101.791	101.694	101.575	101.447	6.750	100.943	100.873	100.784	100.689										
6.375	100.170	100.101	100.026	99.946	7.500	101.909	101.812	101.693	101.565	6.875	101.265	101.195	101.106	101.011										
6.500	100.668	100.599	100.524	100.444	7.625	101.992	101.894	101.775	101.648	6.990	101.771	101.701	101.612	101.516										
6.625	101.026	100.957	100.868	100.772	7.750	102.778	102.653	102.504	102.345	7.125	102.226	102.156	102.067	101.971										
6.750	101.643	101.573	101.484	101.389	7.875	102.988	102.863	102.714	102.555	7.250	102.551	102.481	102.392	102.297										
6.875	101.965	101.895	101.806	101.711	7.990	101.876	101.751	101.602	101.442	7.375	102.919	102.849	102.760	102.665										
6.990	102.471	102.401	102.312	102.216	8.125	102.053	101.928	101.779	101.619	7.500	103.287	103.217	103.128	103.032										
7.125	102.926	102.856	102.767	102.671	8.250	101.456	101.319	101.169	101.008	7.625	103.610	103.540	103.451	103.356										
7.250	103.251	103.181	103.092	102.997	8.375	101.470	101.332	101.182	101.021	7.750	103.656	103.586	103.497	103.402										
7.375	103.619	103.549	103.460	103.365	8.500	101.348	101.210	101.060	100.899	7.875	103.901	103.831	103.742	103.647										
7.500	103.987	103.917	103.828	103.732	8.625	101.481	101.344	101.194	101.033	7.990	103.973	103.903	103.814	103.718										
7.625	104.310	104.240	104.151	104.056	8.750	102.090	101.953	101.803	101.642	8.125	104.197	104.127	104.038	103.942										

Wholesale



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

Effective: July 30, 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	-1.820
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below	0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040

FNMA/FHLMC State Tier Adjustment

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



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

Wholesale

Effective: July 30, 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	93.023	92.988	92.943	92.896	4.875	92.384	92.349	92.304	92.256	4.990	94.735	94.646	94.555	94.458
4.990	93.664	93.629	93.585	93.537	4.990	93.025	92.990	92.946	92.898	5.125	95.402	95.313	95.223	95.126
5.125	94.371	94.337	94.292	94.244	5.125	93.757	93.722	93.678	93.630	5.250	96.246	96.164	96.074	95.977
5.250	94.868	94.806	94.746	94.681	5.250	94.266	94.204	94.144	94.079	5.375	96.865	96.782	96.692	96.596
5.375	95.527	95.465	95.405	95.340	5.375	94.936	94.874	94.814	94.749	5.500	97.487	97.404	97.314	97.218
5.500	96.189	96.134	96.074	96.010	5.500	95.605	95.550	95.490	95.426	5.625	98.087	98.004	97.914	97.818
5.625	96.847	96.791	96.731	96.667	5.625	96.277	96.222	96.161	96.097	5.750	98.662	98.579	98.489	98.393
5.750	97.469	97.414	97.354	97.290	5.750	96.915	96.860	96.800	96.736	5.875	99.214	99.132	99.042	98.945
5.875	98.058	98.002	97.943	97.878	5.875	97.515	97.460	97.400	97.336	5.990	99.695	99.613	99.523	99.426
5.990	98.597	98.529	98.455	98.376	5.990	98.070	98.002	97.928	97.849	6.125	100.234	100.151	100.061	99.965
6.125	99.265	99.196	99.121	99.041	6.125	98.740	98.671	98.596	98.516	6.250	100.193	100.096	99.991	99.879
6.250	99.828	99.759	99.684	99.603	6.250	99.303	99.234	99.159	99.078	6.375	100.800	100.704	100.599	100.486
6.375	100.570	100.501	100.426	100.346	6.375	100.045	99.976	99.901	99.821	6.500	101.248	101.151	101.046	100.934
6.500	101.068	100.999	100.924	100.844	6.500	100.543	100.474	100.399	100.319	6.625	101.521	101.425	101.320	101.207
6.625	101.426	101.357	101.268	101.172	6.625	100.901	100.832	100.743	100.647	6.750	101.775	101.680	101.589	101.492
6.750	102.043	101.973	101.884	101.789	6.750	101.518	101.448	101.359	101.264	6.875	102.052	101.957	101.866	101.768
6.875	102.365	102.295	102.206	102.111	6.875	101.828	101.758	101.669	101.574	6.990	102.507	102.412	102.321	102.223
6.990	102.871	102.801	102.712	102.616	6.990	102.326	102.256	102.167	102.071	7.125	102.868	102.772	102.682	102.584
7.125	103.326	103.256	103.167	103.071	7.125	102.781	102.711	102.622	102.526	7.250	103.195	103.126	103.036	102.941
7.250	103.651	103.581	103.492	103.397	7.250	103.106	103.036	102.947	102.852	7.375	103.602	103.533	103.443	103.348
7.375	104.019	103.949	103.860	103.765	7.375	103.474	103.404	103.315	103.220	7.500	103.970	103.901	103.812	103.716
7.500	104.387	104.317	104.228	104.132	7.500	103.842	103.772	103.683	103.587	7.625	104.303	104.233	104.144	104.049
7.625	104.710	104.640	104.551	104.456	7.625	104.165	104.095	104.006	103.911					
7.750	104.756	104.686	104.597	104.502	7.750	104.211	104.141	104.052	103.957					
7.875	105.001	104.931	104.842	104.747	7.875	104.456	104.386	104.297	104.202					
7.990	105.073	105.003	104.914	104.818	7.990	104.528	104.458	104.369	104.273					
8.125	105.297	105.227	105.138	105.042	8.125	104.752	104.682	104.593	104.497					

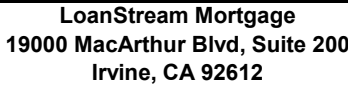
Alt Agency 15 Yr Fixed (AltA115)					Alt Agency 10 Yr Fixed (AltA110)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
4.990	97.540	97.496	97.438	97.377	4.990	97.841	97.781	97.708	97.630					
5.125	97.976	97.931	97.873	97.812	5.125	98.185	98.126	98.053	97.975					
5.250	98.585	98.526	98.459	98.387	5.250	98.620	98.546	98.464	98.376					
5.375	98.985	98.926	98.859	98.787	5.375	98.936	98.862	98.780	98.691					
5.500	99.384	99.325	99.258	99.186	5.500	99.242	99.168	99.086	98.997					
5.625	99.769	99.710	99.643	99.571	5.625	99.533	99.460	99.377	99.289					
5.750	100.131	100.072	100.005	99.933	5.750	99.808	99.747	99.679	99.606					
5.875	100.470	100.412	100.344	100.273	5.875	100.092	100.033	99.966	99.894					
5.990	100.762	100.703	100.636	100.564	5.990	100.348	100.289	100.222	100.150					
6.125	101.094	101.035	100.968	100.896	6.125	100.606	100.547	100.480	100.408					
6.250	101.381	101.322	101.255	101.183	6.250	100.995	100.950	100.898	100.843					
6.375	101.775	101.716	101.649	101.577	6.375	101.363	101.319	101.267	101.211					
6.500	102.021	101.965	101.910	101.852	6.500	101.585	101.541	101.489	101.434					
6.625	102.147	102.103	102.051	101.995	6.625	101.659	101.615	101.563	101.508					
6.750	102.522	102.478	102.426	102.371	6.750	101.973	101.929	101.877	101.822					
6.875	102.630	102.585	102.534	102.478	6.875	102.022	101.978	101.926	101.871					
6.990	102.952	102.908	102.856	102.801	6.990	102.297	102.252	102.201	102.145					
7.125	103.160	103.116	103.064	103.009	7.125	102.448	102.404	102.352	102.296					
7.250	102.884	102.818	102.749	102.675	7.250	102.345	102.279	102.210	102.136					

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ALT Agency Loan Parameter Price Adjustments	
Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.	

FICO/LTV 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	-0.125	-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	-0.375	-0.875	-1.125	-2.500			
2nd Home	0.000	0.000	-0.375	-0.875	-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				

[illegible]

	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 30, 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

MaxONE Pricing											
MaxONE Plus - (301_1st_DPA_Plus)				MaxONE Plus 5.0% - (301_1st_DPA_Plus)							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
6.490	99.217	98.955	98.709	6.490	98.467	98.205	97.959				
6.500	99.247	98.985	98.739	6.500	98.497	98.235	97.989				
6.625	99.797	99.535	99.289	6.625	99.047	98.785	98.539				
6.750	100.328	100.066	99.820	6.750	99.578	99.316	99.070				
6.875	100.141	99.887	99.641	6.875	99.391	99.137	98.891				
6.990	100.642	100.388	100.142	6.990	99.892	99.638	99.392				
7.000	100.672	100.418	100.172	7.000	99.922	99.668	99.422				
7.125	101.192	100.938	100.692	7.125	100.442	100.188	99.942				
7.250	101.683	101.429	101.183	7.250	100.933	100.679	100.433				
7.375	101.755	101.469	101.194	7.375	101.005	100.719	100.444				
7.490	102.207	101.921	101.646	7.490	101.466	101.180	100.905				
7.500	102.246	101.960	101.685	7.500	101.496	101.210	100.935				
7.625	102.726	102.440	102.165	7.625	101.976	101.690	101.415				
7.750	103.187	102.901	102.626	7.750	102.437	102.151	101.876				
7.875	101.378	101.074	100.778	7.875	100.628	100.324	100.028				
7.990	101.809	101.505	101.209	7.990	101.059	100.755	100.459				
8.000	101.839	101.535	101.239	8.000	101.089	100.785	100.489				
MaxONE Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.				MaxONE Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.							

MaxONE Plus HB - (301_1st_DPA_Plus_HB)				MaxONE Plus 5.0% HB - (301_1st_DPA_Plus_HB)							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
6.490	97.217	96.955	96.709	6.490	96.597	96.467	96.205				
6.500	97.247	96.985	96.739	6.500	96.627	96.497	96.235				
6.625	97.797	97.535	97.289	6.625	97.177	97.047	96.785				
6.750	98.328	98.066	97.820	6.750	97.708	97.578	97.316				
6.875	98.141	97.887	97.641	6.875	97.518	97.391	97.137				
6.990	98.642	98.388	98.142	6.990	98.019	97.892	97.638				
7.000	98.672	98.418	98.172	7.000	98.049	97.922	97.668				
7.125	99.192	98.938	98.692	7.125	98.569	98.442	98.188				
7.250	99.683	99.429	99.183	7.250	99.060	98.933	98.679				
7.375	99.755	99.469	99.194	7.375	99.148	99.005	98.719				
7.490	100.216	99.930	99.655	7.490	99.609	99.466	99.180				
7.500	100.246	99.960	99.685	7.500	99.639	99.496	99.210				
7.625	100.726	100.440	100.165	7.625	100.119	99.976	99.690				
7.750	101.187	100.901	100.626	7.750	100.580	100.437	100.151				
7.875	99.378	99.074	98.778	7.875	98.778	98.628	98.324				
7.990	99.809	99.505	99.209	7.990	99.209	99.059	98.755				
8.000	99.839	99.535	99.239	8.000	99.239	99.089	98.785				
MaxONE Plus HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.				MaxONE Plus HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.							

MaxONE 3Yr - (301_1st_DPA_3YR)											
Rate	15 Day	30 Day	45 Day								
6.490	96.717	96.455	96.209								
6.500	96.747	96.485	96.239								
6.625	97.297	97.035	96.789								
6.750	97.828	97.566	97.320								
6.875	97.641	97.387	97.141								
6.990	98.142	97.888	97.642								
7.000	98.172	97.918	97.672								
7.125	98.692	98.438	98.192								
7.250	99.183	98.929	98.683								
7.375	99.255	98.969	98.694								
7.490	99.716	99.430	99.155								
7.500	99.746	99.460	99.185								
7.625	100.226	99.940	99.665								
7.750	100.687	100.401	100.126								
7.875	98.878	98.574	98.278								
7.990	99.309	99.005	98.709								
8.000	99.339	99.035	98.739								

MaxONE LLPAs											
								DPA State Tier Adjustment			
FICO ≥680				Manufactured Home				Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA		0.000
0.500				-0.250							
FICO 660 - 679				2-Units				Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN		0.150
0.000				-0.250							
FICO 640 - 659				2-1 Buydown				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
0.000				-0.250							
FICO 620 - 639				Kentucky				Floor Price			
-1.000				-0.500							
FICO 600 - 619				DTI >50				98.000			
-1.500				-0.250							



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

Effective: July 30, 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	95.152	95.137	95.111		4.990	94.342	94.327	94.301		4.990	97.364	97.316	97.274		5.125	94.372	94.357	94.330	
5.125	95.501	95.487	95.460		5.125	94.691	94.677	94.650		5.125	97.582	97.533	97.492		5.250	96.590	96.539	96.485	
5.250	97.192	97.141	97.087		5.250	96.382	96.331	96.277		5.250	98.677	98.629	98.587		5.375	96.754	96.703	96.649	
5.375	97.611	97.560	97.506		5.375	96.801	96.750	96.696		5.375	98.664	98.610	98.552		5.500	97.249	97.198	97.144	
5.500	98.091	98.040	97.986		5.500	97.281	97.230	97.176		5.500	99.013	98.959	98.901		5.625	97.565	97.514	97.460	
5.625	98.406	98.355	98.301		5.625	97.596	97.545	97.491		5.625	99.196	99.143	99.084		5.750	98.918	98.867	98.813	
5.750	99.680	99.629	99.575		5.750	98.870	98.819	98.765		5.750	100.319	100.265	100.206		5.875	99.596	99.516	99.431	
5.875	100.178	100.097	100.013		5.875	99.368	99.287	99.203		5.875	99.789	99.737	99.636		5.990	99.943	99.863	99.778	
5.990	100.556	100.475	100.391		5.990	99.746	99.665	99.581		5.990	100.026	99.974	99.873		6.125	100.204	100.124	100.039	
6.125	100.848	100.768	100.683		6.125	100.038	99.958	99.873		6.125	100.167	100.114	100.014		6.250	100.911	100.831	100.746	
6.250	101.718	101.638	101.553		6.250	100.908	100.828	100.743		6.250	100.866	100.814	100.713		6.375	101.190	101.050	100.908	
6.375	102.246	102.107	101.964		6.375	101.436	101.297	101.154		6.375	100.273	100.218	100.126		6.500	101.553	101.414	101.272	
6.500	102.591	102.452	102.310		6.500	101.781	101.642	101.500		6.500	100.457	100.403	100.311		6.625	101.851	101.712	101.570	
6.625	102.904	102.765	102.623		6.625	102.094	101.955	101.813		6.625	100.609	100.554	100.462		6.750	100.976	100.837	100.695	
6.750	103.354	103.215	103.073		6.750	102.544	102.405	102.263		6.750	101.465	101.410	101.318		6.875	101.513	101.389	101.254	
6.875	103.314	103.190	103.056		6.875	102.504	102.380	102.246		6.875	101.895	101.841	101.749		6.990	101.693	101.569	101.434	
6.990	103.854	103.729	103.595		6.990	103.044	102.919	102.785		6.990	102.264	102.209	102.117		7.125	102.105	101.981	101.846	

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	95.002	94.987	94.961		5.125	94.172	94.157	94.130		4.990	95.002	94.987	94.961		5.125	94.172	94.157	94.130	
5.125	95.351	95.337	95.310		5.250	96.390	96.339	96.285		5.125	95.351	95.337	95.310		5.250	96.390	96.339	96.285	
5.250	97.042	96.991	96.937		5.375	96.554	96.503	96.449		5.250	97.042	96.991	96.937		5.375	96.554	96.503	96.449	
5.375	97.461	97.410	97.356		5.500	97.049	96.998	96.944		5.375	97.461	97.410	97.356		5.500	97.049	96.998	96.944	
5.500	97.941	97.890	97.836		5.625	97.365	97.314	97.260		5.500	97.941	97.890	97.836		5.625	97.365	97.314	97.260	
5.625	98.256	98.205	98.151		5.750	98.718	98.667	98.613		5.625	98.256	98.205	98.151		5.750	98.718	98.667	98.613	
5.750	99.530	99.479	99.425		5.875	99.396	99.316	99.231		5.750	99.530	99.479	99.425		5.875	99.396	99.316	99.231	
5.875	100.028	99.947	99.863		5.990	99.743	99.663	99.578		5.875	100.028	99.947	99.863		5.990	99.743	99.663	99.578	
5.990	100.406	100.325	100.241		6.125	100.004	99.924	99.839		5.990	100.406	100.325	100.241		6.125	100.004	99.924	99.839	
6.125	100.698	100.618	100.533		6.250	100.711	100.631	100.546		6.125	100.698	100.618	100.533		6.250	100.711	100.631	100.546	
6.250	101.568	101.488	101.403		6.375	100.990	100.850	100.708		6.250	101.568	101.488	101.403		6.375	100.990	100.850	100.708	
6.375	102.096	101.957	101.814		6.500	101.353	101.214	101.072		6.375	102.096	101.957	101.814		6.500	101.353	101.214	101.072	
6.500	102.441	102.302	102.160		6.625	101.651	101.512	101.370		6.500	102.441	102.302	102.160		6.625	101.651	101.512	101.370	
6.625	102.754	102.615	102.473		6.750	100.776	100.637	100.495		6.625	102.754	102.615	102.473		6.750	100.776	100.637	100.495	
6.750	103.204	103.065	102.923		6.875	101.313	101.189	101.054		6.750	103.204	103.065	102.923		6.875	101.313	101.189	101.054	
6.875	103.164	103.040	102.906		6.990	101.493	101.369	101.234		6.875	103.164	103.040	102.906		6.990	101.493	101.369	101.234	
6.990	103.704	103.579	103.445		7.125	101.905	101.781	101.646		6.990	103.704	103.579	103.445		7.125	101.905	101.781	101.646	

LLPAs

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

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K	60 Day Lock (From 45 Day Price)
0.500	-1.000	-0.375	-0.500
FICO 680-699	FICO 680-699	Loan Amount <\$100,000	3-4 Units
0.375	-1.750	-0.375	-0.500
FICO 660-679	FICO 650-679	VA Cashout ≥90% LTV	VA IRRRL >100% CLTV (Sub Fin)
0.375	-3.250	-3.000	-1.000
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	NC Floor Price
0.125	-3.000	-1.250	99.750
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)	
-0.250	0.250	-1.250	

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)					SELECT VA 15 Year Fixed - (415)					SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)					SELECT VA 30 Year Fixed 1:0 Buydown - (401-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	95.082	95.067	95.040		4.990	97.304	97.256	97.214		4.990	94.932	94.917	94.890		4.990	94.932	94.917	94.890	
5.125	95.508	95.494	95.467		5.125	97.599	97.550	97.509		5.125	95.358	95.344	95.317		5.125	95.358	95.344	95.317	
5.250	97.115	97.063	97.010		5.250	98.610	98.562	98.520		5.250	96.965	96.913	96.860		5.250	96.965	96.913	96.860	
5.375	97.613	97.561	97.508		5.375	98.675	98.622	98.563		5.375	97.463	97.411	97.358		5.375	97.463	97.411	97.358	
5.500	98.119	98.067	98.014		5.500	99.050	98.997	98.938		5.500	97.969	97.917	97.864		5.500	97.969	97.917	97.864	
5.625	98.477	98.425	98.372		5.625	99.276	99.223	99.164		5.625	98.327	98.275	98.222		5.625	98.327	98.275	98.222	
5.750	99.101	99.050	98.996		5.750	99.750	99.696	99.638		5.750	98.951	98.900	98.846		5.750	98.951	98.900	98.846	
5.875	99.902	99.821	99.737		5.875	99.523	99.471	99.371		5.875	99.752	99.671	99.587		5.875	99.752	99.671	99.587	
5.990	100.518	100.438	100.353		5.990	99.999	99.946	99.846		5.990	100.368	100.288	100.203		5.990	100.368	100.288	100.203	
6.125	100.846	100.765	100.680		6.125	100.174	100.122	100.021		6.125	100.696	100.615	100.530		6.125	100.696	100.615	100.530	
6.250	101.201	101.120	101.036		6.250	100.358	100.306	100.206		6.250	101.051	100.970	100.886		6.250	101.051	100.970	100.886	
6.375	101.844	101.705	101.563		6.375	99.882	99.827	99.735		6.375	101.694	101.555	101.413		6.375	101.694	101.555	101.413	
6.500	102.236	102.097	101.955		6.500	100.113	100.058	99.966		6.500	102.086	101.947	101.805		6.500	102.086	101.947	101.805	
6.625	102.505	102.366	102.224		6.625	100.219	100.164	100.072		6.625	102.355	102.216	102.074		6.625	102.355	102.216	102.074	
6.750	103.481	103.342	103.200		6.750	101.602	101.547	101.455		6.750	103.331	103.192	103.050		6.750	103.331	103.192	103.050	
6.875	103.076	102.951	102.817		6.875	101.667	101.612	101.520		6.875	102.926	102.801	102.667		6.875	102.926	102.801	102.667	
6.990	103.461	103.337	103.202		6.990	101.881	101.827	101.735		6.990	103.311	103.187	103.052		6.990	103.311	103.187	103.052	

SELECT VA HB 30 Year Fixed HB - (401HB)					SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)					SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)									
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day						
5.125	94.484	94.469	94.443		5.125	94.434	94.419	94.393		5.125	94.434	94.419	94.393						
5.250	96.675	96.624	96.570		5.250	96.625	96.674	96.520		5.250	96.625	96.574	96.520						
5.375	97.150	97.099	97.045		5.375	97.100	97.049	96.995		5.375	97.100	97.049	96.995						
5.500	97.491	97.440	97.386		5.500	97.441	97.390	97.336		5.500	97.441	97.390	97.336						
5.625	97.899	97.848	97.794		5.625	97.849	97.798	97.744		5.625	97.849	97.798	97.744						
5.750	98.781	98.730	98.676		5.750	98.731	98.680	98.626		5.750	98.731	98.680	98.626						
5.875	99.533	99.453	99.368		5.875	99.483	99.403	99.318		5.875	99.483	99.403	99.318						
5.990	99.891	99.811	99.726		5.990	99.841	99.761	99.676		5.990	99.841	99.761	99.676						
6.125	100.308	100.227	100.142		6.125	100.258	100.177	100.092		6.125	100.258	100.177	100.092						
6.250	100.578	100.497	100.412		6.250	100.528	100.447	100.362		6.250	100.528	100.447	100.362						
6.375	100.967	100.828	100.686		6.375	100.917	100.778	100.636		6.375	100.917	100.778	100.636						
6.500	101.256	101.117	100.975		6.500	101.206	101.067	100.925		6.500	101.206	101.067	100.925						
6.625	101.699	101.560	101.418		6.625	101.649	101.510	101.368		6.625	101.649	101.510	101.368						
6.750	101.362	101.223	101.081		6.750	101.312	101.173	101.031		6.750	101.312	101.173	101.031						
6.875	100.915	100.790	100.656		6.875	100.865	100.740	100.606		6.875	100.865	100.740	100.606						
6.990	101.256	101.131	100.997		6.990	101.206	101.081	100.947		6.990	101.206	101.081	100.947						
7.125	101.000	100.875	100.741		7.125	100.950	100.825	100.691		7.125	100.950	100.825	100.691						

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)					SELECT VA IRRRL 30 Year Fixed HB - (401RL)HB					SELECT VA IRRRL 15 Year Fixed - (415RL)					SELECT USDA 30 - 25 Year Fixed - (501)				
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	95.182	95.167	95.140		5.125	94.409	94.394	94.368		4.990	97.154	97.106	97.064		4.990	94.662	94.647	94.620	
5.125	95.608	95.594	95.567		5.250	96.600	96.549	96.495		5.125	97.449	97.400	97.359		5.125	95.088	95.074	95.047	
5.250	97.215	97.163	97.110		5.375	97.075	97.024	96.970		5.250	98.460	98.412	98.370		5.250	96.695	96.643	96.590	
5.375	97.713	97.661	97.608		5.500	97.416	97.365	97.311		5.375	98.525	98.472	98.413		5.375	97.193	97.141	97.088	
5.500	98.219	98.167	98.114		5.625	97.824	97.773	97.719		5.500	98.900	98.847	98.788		5.500	97.699	97.647	97.594	
5.625	98.577	98.525	98.472		5.750	98.706	98.655	98.601		5.625	99.126	99.073	99.014		5.625	98.057	98.005	97.952	
5.750	99.201	99.150	99.096		5.875	99.458	99.378	99.293		5.750	99.600	99.546	99.488		5.750	98.681	98.630	98.576	
5.875	100.002	99.921	99.837		5.990	99.816	99.736	99.651		5.875	99.373	99.321	99.221		5.875	99.482	99.401	99.317	
5.990	100.618	100.538	100.453		6.125	100.233	100.152	100.067		5.990	99.849	99.796	99.696		5.990	100.098	100.018	99.933	
6.125	100.946	100.865	100.780		6.250	100.503	100.422	100.337		6.125	100.024	99.972	99.871		6.125	100.426	100.345	100.260	
6.250	101.301	101.220	101.136		6.375	100.892	100.753	100.611		6.250	100.208	100.156	100.056		6.250	100.781	100.700	100.616	
6.375	101.944	101.805	101.663		6.500	101.181	101.042	100.900		6.375	99.732	99.677	99.585		6.375	101.424	101.285	101.143	
6.500	102.336	102.197	102.055		6.625	101.624	101.485	101.343		6.500	99.963	99.908	99.816		6.500	101.816	101.677	101.535	
6.625	102.605	102.466	102.324		6.750	101.287	101.148	101.006		6.625	100.069	100.014	99.922		6.625	102.085	101.946	101.804	
6.750	103.581	103.442	103.300		6.875	100.840	100.715	100.581		6.750	101.452	101.397	101.305		6.750	103.061	102.922	102.780	
6.875	103.176	103.051	102.917		6.990	101.181	101.056	100.922		6.875	101.517	101.462	101.370		6.875	102.656	102.531	102.397	
6.990	103.561	103.437	103.302		7.125	100.925	100.800	100.666		6.990	101.731	101.677	101.585		6.990	103.041	102.917	102.782	

LLPAs

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



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

Effective: July 30, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (30S)				
Rate	15 Day	30 Day	45 Day	
4.625	95.456	95.363	95.259	
4.750	96.383	96.260	96.121	
4.875	96.834	96.711	96.572	
5.000	97.134	97.010	96.871	
5.125	97.029	96.906	96.767	
5.250	97.861	97.707	97.533	
5.375	98.075	97.921	97.747	
5.500	98.546	98.392	98.218	
5.625	98.521	98.367	98.193	

FHA 5/1 ARM HB - (30SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	94.891	94.798	94.694	
4.750	95.849	95.726	95.586	
4.875	96.286	96.162	96.023	
5.000	96.566	96.443	96.304	
5.125	96.438	96.315	96.176	
5.250	97.315	97.161	96.987	
5.375	97.504	97.350	97.176	
5.500	97.943	97.789	97.615	
5.625	97.880	97.726	97.552	

VA 5/1 ARM - (40S)				
Rate	15 Day	30 Day	45 Day	
4.625	95.334	95.242	95.137	
4.750	96.415	96.292	96.153	
4.875	96.829	96.706	96.567	
5.000	97.058	96.934	96.795	
5.125	96.879	96.756	96.616	
5.250	97.870	97.716	97.542	
5.375	98.049	97.895	97.721	
5.500	98.442	98.288	98.114	
5.625	98.338	98.184	98.010	
5.750	98.670	98.486	98.277	

VA 5/1 ARM HB - (40SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	94.731	94.639	94.534	
4.750	95.848	95.724	95.585	
4.875	96.242	96.119	95.979	
5.000	96.445	96.322	96.183	
5.125	96.234	96.111	95.972	
5.250	97.284	97.130	96.956	
5.375	97.431	97.277	97.103	
5.500	97.785	97.631	97.457	
5.625	97.637	97.483	97.309	
5.750	98.065	97.880	97.672	

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 30, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)					FHA Streamline 20 Year Fixed - (320SL)					FHA Streamline 15 Year Fixed - (315SL)					FHA Streamline 30 Year Fixed HB - (301SLHB)				
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	95.042	95.027	95.001		5.250	96.257	96.206	96.152		4.990	97.239	97.191	97.149		5.250	96.165	96.114	96.060	
5.125	95.391	95.377	95.350		5.375	96.676	96.625	96.571		5.125	97.457	97.408	97.367		5.375	96.329	96.278	96.224	
5.250	97.082	97.031	96.977		5.500	97.156	97.105	97.051		5.250	98.552	98.504	98.462		5.500	96.824	96.773	96.719	
5.375	97.501	97.450	97.396		5.625	97.471	97.420	97.366		5.375	98.539	98.485	98.427		5.625	97.140	97.089	97.035	
5.500	97.981	97.930	97.876		5.750	98.745	98.694	98.640		5.500	98.888	98.834	98.776		5.750	98.493	98.442	98.388	
5.625	98.296	98.245	98.191		5.875	99.243	99.162	99.078		5.625	99.071	99.018	98.959		5.875	99.171	99.091	99.006	
5.750	99.570	99.519	99.465		5.990	99.621	99.540	99.456		5.750	100.194	100.140	100.081		5.990	99.518	99.438	99.353	
5.875	100.068	99.987	99.903		6.125	99.913	99.833	99.748		5.875	99.664	99.612	99.511		6.125	99.779	99.699	99.614	
5.990	100.446	100.365	100.281		6.250	100.783	100.703	100.618		5.990	99.901	99.849	99.748		6.250	100.486	100.406	100.321	
6.125	100.738	100.658	100.573		6.375	101.311	101.172	101.029		6.125	100.042	99.989	99.889		6.375	100.765	100.625	100.483	
6.250	101.608	101.528	101.443		6.500	101.656	101.517	101.375		6.250	100.741	100.689	100.588		6.500	101.128	100.989	100.847	
6.375	102.136	101.997	101.854		6.625	101.969	101.830	101.688		6.375	100.148	100.093	100.001		6.625	101.426	101.287	101.145	
6.500	102.481	102.342	102.200		6.750	102.419	102.280	102.138		6.500	100.332	100.278	100.186		6.750	100.551	100.412	100.270	
6.625	102.794	102.655	102.513		6.875	102.379	102.255	102.121		6.625	100.484	100.429	100.337		6.875	101.088	100.964	100.829	
6.750	103.244	103.105	102.963		6.990	102.919	102.794	102.660		6.750	101.340	101.285	101.193		6.990	101.268	101.144	101.009	
6.875	103.204	103.080	102.946		7.125	103.426	103.301	103.167		6.875	101.770	101.716	101.624		7.125	101.680	101.556	101.421	
6.990	103.744	103.619	103.485		7.250	103.922	103.797	103.663		6.990	102.139	102.084	101.992		7.250	102.176	102.052	101.917	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)					VA IRRRL 20 Year Fixed - (420IRL)					VA IRRRL 15 Year Fixed - (415RL)					VA IRRRL 30 Year Fixed HB - (401RLHB)				
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	
5.250	96.915	96.863	96.810		5.250	95.865	95.813	95.760		4.990	96.854	96.806	96.764		5.250	96.300	96.249	96.195	
5.375	97.413	97.361	97.308		5.375	96.363	96.311	96.258		5.125	97.149	97.100	97.059		5.375	96.775	96.724	96.670	
5.500	97.919	97.867	97.814		5.500	96.869	96.817	96.764		5.250	98.160	98.112	98.070		5.500	97.116	97.065	97.011	
5.625	98.277	98.225	98.172		5.625	97.227	97.175	97.122		5.375	98.225	98.172	98.113		5.625	97.524	97.473	97.419	
5.750	98.901	98.850	98.796		5.750	97.851	97.800	97.746		5.500	98.600	98.547	98.488		5.750	98.406	98.355	98.301	
5.875	99.702	99.621	99.537		5.875	98.652	98.571	98.487		5.625	98.826	98.773	98.714		5.875	99.158	99.078	98.993	
5.990	100.318	100.238	100.153		5.990	99.268	99.188	99.103		5.750	99.300	99.246	99.188		5.990	99.516	99.436	99.351	
6.125	100.646	100.565	100.480		6.125	99.596	99.515	99.430		5.875	99.073	99.021	98.921		6.125	99.933	99.852	99.767	
6.250	101.001	100.920	100.836		6.250	99.951	99.870	99.786		5.990	99.549	99.496	99.396		6.250	100.203	100.123	100.037	
6.375	101.644	101.505	101.363		6.375	100.594	100.455	100.313		6.125	99.724	99.672	99.571		6.375	100.592	100.452	100.311	
6.500	102.036	101.897	101.755		6.500	100.986	100.847	100.705		6.250	99.908	99.856	99.756		6.500	100.881	100.742	100.600	
6.625	102.305	102.166	102.024		6.625	101.255	101.116	100.974		6.375	99.432	99.377	99.285		6.625	101.324	101.185	101.043	
6.750	103.281	103.142	103.000		6.750	102.231	102.092	101.950		6.500	99.663	99.608	99.516		6.750	100.987	100.848	100.706	
6.875	102.876	102.751	102.617		6.875	101.826	101.701	101.567		6.625	99.769	99.714	99.622		6.875	100.540	100.415	100.281	
6.990	103.261	103.137	103.002		6.990	102.211	102.087	101.952		6.750	101.152	101.097	101.005		6.990	100.881	100.756	100.622	
7.125	103.768	103.644	103.509		7.125	102.718	102.594	102.459		6.875	101.217	101.162	101.070		7.125	100.625	100.500	100.366	
7.250	104.264	104.140	104.005		7.250	103.214	103.090	102.955		6.990	101.431	101.377	101.285		7.250	101.121	100.996	100.862	

LLPAs

FHA FICO ≥700			VA State Tier Adjustment				FHA State Tier Adjustment		
0.500			Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000		Tier 1 States	CA, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
FHA FICO 680-699	0.375		Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150		Tier 2 States	DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
FHA FICO 660-679	0.375		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		Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250
FHA FICO 640-659	0.125						Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375
FHA FICO 620-639	-0.250								
VA FICO ≥700		FICO 600-619		VA Loan Amount >\$950K			60 Day Lock (From 45 Day Price)		
0.375		-1.000		-0.375			-0.500		
VA FICO 680-699	0.250	FICO 580-699	-1.750	Loan Amount <\$100,000		-0.375	-0.500		
VA FICO 660-679	0.250	FICO 550-579	-3.250	VA Cashout >90% LTV		-3.000	VA IRRRL >100% CLTV (Sub Fin)		
VA FICO 640-659	0.000	No FICO Score	-3.000	Manufactured Home (Purchase/Rate-Term/Cashout)		-1.250	-1.000		
VA FICO 620-639	-0.250	Loan Amount >=\$100,000 <=\$249,999	0.250	Manufactured Home (Streamline/IRRRL)		-1.250	NC Floor Price		
							99.750		



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

Effective:

Thursday, July 30, 2026

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	98.800	98.707	98.519	98.332
6.250	99.271	99.177	98.989	98.802
6.375	99.596	99.502	99.315	99.127
6.500	99.886	99.792	99.604	99.417
6.625	100.082	99.989	99.801	99.614
6.750	100.246	100.152	99.964	99.777
6.875	100.410	100.316	100.129	99.941
7.000	100.520	100.426	100.239	100.051
7.125	100.630	100.537	100.349	100.162
7.250	100.768	100.675	100.487	100.300
7.375	100.895	100.801	100.614	100.426
7.500	101.054	100.960	100.773	100.585
7.625	101.201	101.108	100.920	100.733
7.750	101.349	101.255	101.068	100.880
7.875	101.496	101.402	101.215	101.027
8.000	101.643	101.550	101.362	101.175
8.125	101.791	101.697	101.509	101.322
8.250	101.938	101.844	101.657	101.469
8.375	102.085	101.991	101.804	101.616

Jumbo One 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.499	99.405	99.218	99.030
6.375	99.741	99.648	99.460	99.273
6.500	99.982	99.888	99.701	99.513
6.625	100.043	99.949	99.762	99.574
6.750	100.253	100.159	99.971	99.784
6.875	100.462	100.369	100.181	99.994
7.000	100.672	100.578	100.391	100.203
7.125	100.882	100.788	100.601	100.413
7.250	101.092	100.998	100.810	100.623
7.375	101.301	101.208	101.020	100.833
7.500	101.511	101.417	101.230	101.042
7.625	101.721	101.627	101.440	101.252
7.750	101.931	101.837	101.649	101.462
7.875	102.140	102.047	101.859	101.672
8.000	102.350	102.256	102.069	101.881

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	96.845	96.736	96.564	96.345
5.875	97.303	97.193	97.021	96.803
6.000	97.759	97.650	97.478	97.259
6.125	98.267	98.157	97.986	97.767
6.250	98.775	98.666	98.494	98.275
6.375	99.061	98.951	98.780	98.561
6.500	99.346	99.237	99.065	98.846
6.625	99.732	99.623	99.451	99.232
6.750	100.118	100.008	99.836	99.618
6.875	99.621	99.511	99.339	99.121
7.000	99.124	99.015	98.843	98.624
7.125	99.502	99.392	99.220	99.002
7.250	99.879	99.770	99.598	99.379
7.375	100.216	100.107	99.935	99.716
7.500	100.554	100.444	100.273	100.054

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.845	96.736	96.564	96.345
5.875	97.303	97.193	97.021	96.803
6.000	97.759	97.650	97.478	97.259
6.125	98.267	98.157	97.986	97.767
6.250	98.775	98.666	98.494	98.275
6.375	99.061	98.951	98.780	98.561
6.500	99.346	99.237	99.065	98.846
6.625	99.732	99.623	99.451	99.232
6.750	100.118	100.008	99.836	99.618
6.875	99.621	99.511	99.339	99.121
7.000	99.124	99.015	98.843	98.624
7.125	99.502	99.392	99.220	99.002
7.250	99.879	99.770	99.598	99.379
7.375	100.216	100.107	99.935	99.716
7.500	100.554	100.444	100.273	100.054

Jumbo One Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.845	96.736	96.564	96.345
5.875	97.303	97.193	97.021	96.803
6.000	97.759	97.650	97.478	97.259
6.125	98.267	98.157	97.986	97.767
6.250	98.775	98.666	98.494	98.275
6.375	99.061	98.951	98.780	98.561
6.500	99.346	99.237	99.065	98.846
6.625	99.732	99.623	99.451	99.232
6.750	100.118	100.008	99.836	99.618
6.875	99.621	99.511	99.339	99.121
7.000	99.124	99.015	98.843	98.624
7.125	99.502	99.392	99.220	99.002
7.250	99.879	99.770	99.598	99.379
7.375	100.216	100.107	99.935	99.716
7.500	100.554	100.444	100.273	100.054

Jumbo One Premier 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.413	95.303	95.131	94.913
5.625	95.766	95.657	95.485	95.266
5.750	96.119	96.010	95.838	95.619
5.875	96.490	96.381	96.209	95.990
6.000	96.862	96.752	96.580	96.362
6.125	97.209	97.100	96.928	96.709
6.250	97.556	97.447	97.275	97.056
6.375	97.868	97.759	97.587	97.368
6.500	98.180	98.071	97.899	97.680
6.625	98.546	98.436	98.264	98.046
6.750	98.912	98.802	98.630	98.412

Jumbo One Premier 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.365	95.255	95.084	94.865
5.375	95.730	95.620	95.448	95.230
5.500	96.059	95.950	95.778	95.559
5.625	96.378	96.268	96.097	95.878
5.750	96.662	96.552	96.380	96.162
5.875	96.967	96.858	96.686	96.467
6.000	97.274	97.165	96.993	96.774
6.125	97.583	97.473	97.302	97.083
6.250	97.872	97.762	97.590	97.372
6.375	98.118	98.008	97.836	97.618
6.500	98.365	98.256	98.084	97.865
6.625	98.399	98.290	98.116	97.899
6.750	98.434	98.325	98.153	97.934
6.875	98.645	98.535	98.363	98.145
7.000	98.856	98.746	98.575	98.356

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	-0.100	-0.500				
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	96.092	95.967	95.842	95.654		6.000	96.092	95.967	95.842	95.654	
6.125	96.504	96.379	96.254	96.066		6.125	96.504	96.379	96.254	96.066	
6.250	96.848	96.723	96.598	96.410		6.250	96.848	96.723	96.598	96.410	
6.375	97.161	97.036	96.911	96.723		6.375	97.161	97.036	96.911	96.723	
6.500	97.443	97.318	97.193	97.006		6.500	97.443	97.318	97.193	97.006	
6.625	97.750	97.625	97.500	97.313		6.625	97.750	97.625	97.500	97.313	
6.750	97.984	97.859	97.734	97.547		6.750	97.984	97.859	97.734	97.547	
6.875	98.219	98.094	97.969	97.782		6.875	98.219	98.094	97.969	97.782	
7.000	98.521	98.396	98.271	98.083		7.000	98.521	98.396	98.271	98.083	
7.125	98.741	98.616	98.491	98.304		7.125	98.741	98.616	98.491	98.304	
7.250	98.962	98.837	98.712	98.524		7.250	98.962	98.837	98.712	98.524	
7.375	99.151	99.026	98.901	98.713		7.375	99.151	99.026	98.901	98.713	
7.500	99.382	99.257	99.132	98.945		7.500	99.382	99.257	99.132	98.945	
7.625	99.572	99.447	99.322	99.134		7.625	99.572	99.447	99.322	99.134	
7.750	99.761	99.636	99.511	99.324		7.750	99.761	99.636	99.511	99.324	
7.875	99.935	99.810	99.685	99.497		7.875	99.935	99.810	99.685	99.497	
8.000	100.136	100.011	99.886	99.699		8.000	100.136	100.011	99.886	99.699	
8.125	100.294	100.169	100.044	99.856		8.125	100.294	100.169	100.044	99.856	
8.250	100.451	100.326	100.201	100.014		8.250	100.451	100.326	100.201	100.014	
8.375	100.609	100.484	100.359	100.171		8.375	100.609	100.484	100.359	100.171	
8.500	100.787	100.662	100.537	100.349		8.500	100.787	100.662	100.537	100.349	
8.625	100.945	100.820	100.695	100.507		8.625	100.945	100.820	100.695	100.507	

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

Effective: Thursday, July 30, 2026

Jumbo ONE Select Pricing

Jumbo ONE Select 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	98.500	98.438	98.563
6.375	99.000	98.938	99.063
6.500	99.437	99.375	99.500
6.625	99.835	99.773	99.898
6.750	100.226	100.164	100.289
6.875	100.609	100.547	100.672
7.000	100.984	100.922	101.047
7.125	101.351	101.289	101.414
7.250	101.710	101.648	101.773
7.375	102.062	102.000	102.125
7.500	102.406	102.344	102.469
7.625	102.742	102.680	102.805
7.750	103.070	103.008	103.133
7.875	103.390	103.328	103.453
8.000	103.671	103.609	103.734
8.125	103.921	103.859	103.984
8.250	104.171	104.109	104.234
8.375	104.421	104.359	104.484
8.500	104.671	104.609	104.734

Jumbo ONE Select 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	98.500	98.438	98.563
6.375	99.000	98.938	99.063
6.500	99.437	99.375	99.500
6.625	99.835	99.773	99.898
6.750	100.226	100.164	100.289
6.875	100.609	100.547	100.672
7.000	100.984	100.922	101.047
7.125	101.351	101.289	101.414
7.250	101.710	101.648	101.773
7.375	102.062	102.000	102.125
7.500	102.406	102.344	102.469
7.625	102.742	102.680	102.805
7.750	103.070	103.008	103.133
7.875	103.390	103.328	103.453
8.000	103.671	103.609	103.734
8.125	103.921	103.859	103.984
8.250	104.171	104.109	104.234
8.375	104.421	104.359	104.484
8.500	104.671	104.609	104.734

Jumbo ONE Select 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	98.500	98.438	98.563
6.375	99.000	98.938	99.063
6.500	99.437	99.375	99.500
6.625	99.835	99.773	99.898
6.750	100.226	100.164	100.289
6.875	100.609	100.547	100.672
7.000	100.984	100.922	101.047
7.125	101.351	101.289	101.414
7.250	101.710	101.648	101.773
7.375	102.062	102.000	102.125
7.500	102.406	102.344	102.469
7.625	102.742	102.680	102.805
7.750	103.070	103.008	103.133
7.875	103.390	103.328	103.453
8.000	103.671	103.609	103.734
8.125	103.921	103.859	103.984
8.250	104.171	104.109	104.234
8.375	104.421	104.359	104.484
8.500	104.671	104.609	104.734

Jumbo ONE Select 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	98.750	98.688	98.813
6.375	99.250	99.188	99.313
6.500	99.687	99.625	99.750
6.625	100.085	100.023	100.148
6.750	100.476	100.414	100.539
6.875	100.859	100.797	100.922
7.000	101.234	101.172	101.297
7.125	101.601	101.539	101.664
7.250	101.960	101.898	102.023
7.375	102.312	102.250	102.375
7.500	102.656	102.594	102.719
7.625	102.992	102.930	103.055
7.750	103.320	103.258	103.383
7.875	103.640	103.578	103.703
8.000	103.921	103.859	103.984
8.125	104.171	104.109	104.234
8.250	104.421	104.359	104.484
8.375	104.671	104.609	104.734
8.500	104.921	104.859	104.984

Loan Level Price Adjustments (LLPAs)		CLTV						
FICO		<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
780+		0.625	0.500	0.500	0.375	0.125	-0.125	-1.500
760-779		0.500	0.500	0.375	0.250	0.000	-0.375	-1.750
740-759		0.500	0.375	0.250	0.000	-0.375	-0.500	-2.000
720-739		0.375	0.250	0.000	-0.375	-0.500	-1.000	-2.500
700-719		0.250	0.000	-0.375	-0.500	-1.000	-1.500	-3.250
680-699		0.000	-0.375	-0.500	-1.000	-1.500	-2.500	-4.250
Loan Amount		<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
>\$1,000,000 ≤ \$1,500,000		0.250	0.250	0.250	0.250	0.250	0.250	0.250
>\$1,500,000 ≤ \$2,000,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$2,000,000 ≤ \$2,500,000		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
>\$2,500,000 ≤ \$3,000,000		-0.500	-0.500	-0.500	-0.500	-0.500		
Other Adjusters		<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Cash-Out/Debt Consolidation		-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	
Investment Property		-2.500	-2.500	-2.500	-2.500	-2.500		
Second Home		-1.000	-1.000	-1.000	-1.000	-1.000		
3-4 Units		-0.250	-0.250	-0.250	-0.250	-0.250		
Escrow Waived		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Maximum Net Price

101.000