

Ratesheet Code: RS-WS

Effective Date:

8/18/26 7:41 AM

Table of Contents	
Pages	Product
2	FannieMae Products
3	FannieMae Select
4	FreddieMac Products
5	FreddieMac Select
6	Agency LLPAs
7-8	CalHFA / MaxONE
9-10	Government Products
11-13	Jumbo Product
Lock Expiration Days	
15 Day	09/01/26
30 Day	09/16/26
45 Day	10/01/26
60 Day	10/16/26
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.

August 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



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: August 18, 2026																								
FREDDIE MAC FIXED RATE BUYDOWN PRICING																								
FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN														
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day										
4.875	92.338	92.281	92.220	92.170	5.990	97.877	97.812	97.735	97.672	5.375	94.285	94.220	94.150	94.092										
4.990	92.988	92.931	92.870	92.819	6.125	98.453	98.389	98.311	98.248	5.500	94.952	94.887	94.815	94.756										
5.125	93.712	93.655	93.594	93.544	6.250	98.812	98.699	98.572	98.467	5.625	95.636	95.571	95.499	95.439										
5.250	94.302	94.237	94.167	94.109	6.375	99.353	99.232	99.099	98.989	5.750	96.290	96.225	96.152	96.093										
5.375	94.985	94.920	94.850	94.792	6.500	99.882	99.752	99.609	99.492	5.875	96.893	96.828	96.755	96.696										
5.500	95.652	95.587	95.515	95.456	6.625	100.437	100.308	100.165	100.047	5.990	97.504	97.424	97.335	97.262										
5.625	96.336	96.271	96.199	96.139	6.750	101.020	100.891	100.748	100.630	6.125	98.154	98.073	97.982	97.908										
5.750	96.990	96.925	96.852	96.793	6.875	101.459	101.330	101.187	101.069	6.250	98.718	98.637	98.546	98.471										
5.875	97.593	97.528	97.455	97.396	6.990	101.737	101.608	101.465	101.347	6.375	99.418	99.337	99.246	99.171										
5.990	98.204	98.124	98.035	97.962	7.125	102.074	101.945	101.802	101.684	6.500	99.922	99.841	99.750	99.676										
6.125	98.854	98.773	98.682	98.608	7.250	101.417	101.287	101.145	101.027	6.625	100.315	100.218	100.111	100.024										
6.250	99.418	99.337	99.246	99.171	7.375	102.093	101.964	101.821	101.703	6.750	100.950	100.853	100.746	100.659										
6.375	100.118	100.037	99.946	99.871	7.500	102.179	102.049	101.906	101.789	6.875	101.341	101.244	101.137	101.049										
6.500	100.622	100.541	100.450	100.376	7.625	102.272	102.142	101.999	101.882	6.990	101.925	101.828	101.722	101.634										
6.625	101.015	100.918	100.811	100.724	7.750	102.989	102.820	102.634	102.481	7.125	102.409	102.312	102.206	102.118										
6.750	101.650	101.553	101.446	101.359	7.875	103.212	103.043	102.857	102.704	7.250	102.798	102.701	102.594	102.506										
6.875	102.041	101.944	101.837	101.749	7.990	102.110	101.940	101.754	101.601	7.375	103.075	102.978	102.872	102.784										
6.990	102.625	102.528	102.422	102.334	8.125	102.300	102.131	101.945	101.792	7.500	103.410	103.305	103.191	103.098										
7.125	103.109	103.012	102.906	102.818	8.250	101.806	101.644	101.462	101.313	7.625	103.753	103.648	103.535	103.442										
7.250	103.498	103.401	103.294	103.206						7.750	103.807	103.702	103.589	103.496										
7.375	103.775	103.678	103.572	103.484						7.875	104.067	103.962	103.849	103.756										
7.500	104.110	104.005	103.891	103.798						7.990	104.151	104.046	103.932	103.839										
7.625	104.453	104.348	104.235	104.142						8.125	104.387	104.282	104.168	104.075										
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	92.338	92.281	92.220	92.170	5.990	97.877	97.812	97.735	97.672	5.375	94.285	94.220	94.150	94.092										
4.990	92.988	92.931	92.870	92.819	6.125	98.453	98.389	98.311	98.248	5.500	94.952	94.887	94.815	94.756										
5.125	93.712	93.655	93.594	93.544	6.250	98.812	98.699	98.572	98.467	5.625	95.636	95.571	95.499	95.439										
5.250	94.302	94.237	94.167	94.109	6.375	99.353	99.232	99.099	98.989	5.750	96.290	96.225	96.152	96.093										
5.375	94.985	94.920	94.850	94.792	6.500	99.882	99.752	99.609	99.492	5.875	96.893	96.828	96.755	96.696										
5.500	95.652	95.587	95.515	95.456	6.625	100.437	100.308	100.165	100.047	5.990	97.504	97.424	97.335	97.262										
5.625	96.336	96.271	96.199	96.139	6.750	101.020	100.891	100.748	100.630	6.125	98.154	98.073	97.982	97.908										
5.750	96.990	96.925	96.852	96.793	6.875	101.459	101.330	101.187	101.069	6.250	98.718	98.637	98.546	98.471										
5.875	97.593	97.528	97.455	97.396	6.990	101.737	101.608	101.465	101.347	6.375	99.418	99.337	99.246	99.171										
5.990	98.204	98.124	98.035	97.962	7.125	102.074	101.945	101.802	101.684	6.500	99.922	99.841	99.750	99.676										
6.125	98.854	98.773	98.682	98.608	7.250	101.417	101.287	101.145	101.027	6.625	100.315	100.218	100.111	100.024										
6.250	99.418	99.337	99.246	99.171	7.375	102.093	101.964	101.821	101.703	6.750	100.950	100.853	100.746	100.659										
6.375	100.118	100.037	99.946	99.871	7.500	102.179	102.049	101.906	101.789	6.875	101.341	101.244	101.137	101.049										
6.500	100.622	100.541	100.450	100.376	7.625	102.272	102.142	101.999	101.882	6.990	101.925	101.828	101.722	101.634										
6.625	101.015	100.918	100.811	100.724	7.750	102.989	102.820	102.634	102.481	7.125	102.409	102.312	102.206	102.118										
6.750	101.650	101.553	101.446	101.359	7.875	103.212	103.043	102.857	102.704	7.250	102.798	102.701	102.594	102.506										
6.875	102.041	101.944	101.837	101.749	7.990	102.110	101.940	101.754	101.601	7.375	103.075	102.978	102.872	102.784										
6.990	102.625	102.528	102.422	102.334	8.125	102.300	102.131	101.945	101.792	7.500	103.410	103.305	103.191	103.098										
7.125	103.109	103.012	102.906	102.818	8.250	101.806	101.644	101.462	101.313	7.625	103.753	103.648	103.535	103.442										
7.250	103.498	103.401	103.294	103.206	8.375	101.585	101.423	101.242	101.092	7.750	103.807	103.702	103.589	103.496										
7.375	103.775	103.678	103.572	103.484	8.500	101.731	101.569	101.388	101.238	7.875	104.067	103.962	103.849	103.756										
7.500	104.110	104.005	103.891	103.798	8.625	101.871	101.709	101.528	101.378	7.990	104.151	104.046	103.932	103.839										
7.625	104.453	104.348	104.235	104.142	8.750	102.486	102.324	102.143	101.993	8.125	104.387	104.282	104.168	104.075										



Wholesale

Effective: August 18, 2026

FANNIE MAE ARMS PRICING

FANNIE MAE 5/6 ARM (105-275)					
Rate	15-Day	30-Day	45-Day	60-Day	
4.750	96.345	96.317	96.145	96.130	
4.875	96.747	96.717	96.541	96.515	
5.000	97.154	97.120	96.940	96.904	
5.125	97.611	97.574	97.391	97.345	
5.250	98.035	97.995	97.807	97.751	
5.375	98.447	98.404	98.213	98.147	
5.500	98.759	98.713	98.518	98.441	
5.625	99.020	98.971	98.772	98.685	
5.750	99.215	99.162	98.960	98.863	
5.875	99.435	99.380	99.173	99.066	
6.000	99.591	99.532	99.321	99.204	
6.125	99.803	99.741	99.526	99.399	
6.250	100.004	99.939	99.721	99.583	
6.375	100.232	100.164	99.942	99.794	

FANNIE MAE 5/6 ARM HB (105HB-2

FANNIE MAE 7/6 ARM HB (107HB-275

FANNIE MAE 10/6 ARM HB (110HB-275

Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.578	96.551	96.379	96.364
4.875	96.980	96.950	96.774	96.748
5.000	97.386	97.353	97.173	97.137
5.125	97.844	97.807	97.623	97.577
5.250	98.267	98.227	98.040	97.984
5.375	98.680	98.637	98.445	98.379
5.500	98.992	98.945	98.750	98.674
5.625	99.252	99.202	99.004	98.917
5.750	99.447	99.394	99.191	99.094
5.875	99.667	99.611	99.405	99.298
6.000	99.822	99.764	99.553	99.436
6.125	100.035	99.973	99.759	99.631
6.250	100.238	100.173	99.955	99.817
6.375	100.467	100.399	100.177	100.029

FREDDIE MAC ARMS PRICING

FREDDIE MAC 5/6 ARM (205-275)

FREDDIE MAC 7/6 ARM (207-275)

FREDDIE MAC 10/6 ARM (210-275

Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.095	96.067	95.895	95.880
4.875	96.497	96.467	96.291	96.265
5.000	96.904	96.870	96.690	96.654
5.125	97.361	97.324	97.141	97.095
5.250	97.785	97.745	97.557	97.501
5.375	98.197	98.154	97.963	97.897
5.500	98.509	98.463	98.268	98.191
5.625	98.770	98.721	98.522	98.435
5.750	98.965	98.912	98.710	98.613
5.875	99.185	99.130	98.923	98.816
6.000	99.341	99.282	99.071	98.954
6.125	99.553	99.491	99.276	99.149
6.250	99.754	99.689	99.471	99.333
6.375	99.982	99.914	99.692	99.544

FREDDIE MAC 5/6 ARM SC (205SC-275)

FREDDIE MAC 7/6 ARM SC (207SC-275)

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

[illegible]



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

Effective: August 18, 2026

Agency Loan Parameter Price Adjustments

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

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

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

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

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

FICO/LTV Cashout Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%				
780+	-0.375	-0.375	-0.625	-0.875	-1.375				
760-779	-0.375	-0.375	-0.875	-1.250	-1.875				
740-759	-0.375	-0.375	-1.000	-1.625	-2.375				
720-739	-0.375	-0.500	-1.375	-2.000	-2.750				
700-719	-0.375	-0.500	-1.625	-2.625	-3.250				
680-699	-0.375	-0.625	-2.000	-2.875	-3.750				
660-679	-0.375	-0.875	-2.750	-4.000	-4.750				
640-659	-0.375	-1.375	-3.125	-4.625	-5.125				
<=639	-0.375	-1.375	-3.375	-4.875	-5.125				

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750				
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250				

LOAN AMOUNT **

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	-1.600	-1.820
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.530
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.250
	85% LTV & Below	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.490
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.150
	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: August 18, 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	92.788	92.731	92.670	92.620	4.875	92.172	92.115	92.054	92.004	4.990	94.559	94.462	94.355	94.268
4.990	93.438	93.381	93.320	93.269	4.990	92.818	92.762	92.700	92.650	5.125	95.272	95.175	95.068	94.980
5.125	94.162	94.105	94.044	93.994	5.125	93.560	93.503	93.442	93.392	5.250	96.113	96.016	95.907	95.817
5.250	94.752	94.687	94.617	94.559	5.250	94.147	94.082	94.012	93.954	5.375	96.748	96.651	96.542	96.452
5.375	95.435	95.370	95.300	95.242	5.375	94.826	94.761	94.691	94.633	5.500	97.379	97.282	97.173	97.083
5.500	96.102	96.037	95.965	95.906	5.500	95.490	95.426	95.353	95.294	5.625	98.003	97.906	97.797	97.708
5.625	96.786	96.721	96.649	96.589	5.625	96.171	96.107	96.034	95.974	5.750	98.587	98.490	98.381	98.292
5.750	97.440	97.375	97.302	97.243	5.750	96.825	96.760	96.688	96.628	5.875	99.147	99.050	98.941	98.851
5.875	98.043	97.978	97.905	97.846	5.875	97.441	97.377	97.304	97.244	5.990	99.644	99.547	99.438	99.349
5.990	98.654	98.574	98.485	98.412	5.990	98.065	97.986	97.897	97.824	6.125	100.200	100.103	99.995	99.905
6.125	99.304	99.223	99.132	99.058	6.125	98.729	98.649	98.558	98.483	6.250	100.202	100.089	99.962	99.857
6.250	99.868	99.787	99.696	99.621	6.250	99.310	99.229	99.138	99.063	6.375	100.822	100.709	100.582	100.477
6.375	100.568	100.487	100.396	100.321	6.375	100.030	99.949	99.858	99.783	6.500	101.284	101.171	101.044	100.939
6.500	101.072	100.991	100.900	100.826	6.500	100.547	100.466	100.375	100.301	6.625	101.582	101.469	101.342	101.237
6.625	101.465	101.368	101.261	101.174	6.625	100.940	100.843	100.736	100.649	6.750	101.838	101.709	101.575	101.465
6.750	102.100	102.003	101.896	101.809	6.750	101.575	101.478	101.371	101.284	6.875	102.135	102.005	101.872	101.762
6.875	102.491	102.394	102.287	102.199	6.875	101.964	101.867	101.761	101.673	6.990	102.610	102.481	102.347	102.237
6.990	103.075	102.978	102.872	102.784	6.990	102.530	102.433	102.327	102.239	7.125	103.018	102.894	102.765	102.659
7.125	103.559	103.462	103.356	103.268	7.125	103.014	102.917	102.811	102.723	7.250	103.360	103.263	103.157	103.069
7.250	103.948	103.851	103.744	103.656	7.250	103.403	103.306	103.199	103.111	7.375	103.727	103.622	103.509	103.416
7.375	104.225	104.128	104.022	103.934	7.375	103.680	103.583	103.477	103.389	7.500	104.116	104.011	103.898	103.805
7.500	104.560	104.455	104.341	104.248	7.500	104.015	103.910	103.796	103.703	7.625	104.248	104.143	104.030	103.936
7.625	104.903	104.798	104.685	104.592	7.625	104.358	104.253	104.140	104.047					
7.750	104.957	104.852	104.739	104.646	7.750	104.412	104.307	104.194	104.101					
7.875	105.217	105.112	104.999	104.906	7.875	104.672	104.567	104.454	104.361					
7.990	105.301	105.196	105.082	104.989	7.990	104.756	104.651	104.537	104.444					
8.125	105.537	105.432	105.318	105.225	8.125	104.992	104.887	104.773	104.680					

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	97.462	97.403	97.338	97.284	4.990	97.793	97.718	97.634	97.566					
5.125	97.918	97.860	97.795	97.741	5.125	98.144	98.069	97.985	97.916					
5.250	98.548	98.481	98.406	98.345	5.250	98.620	98.537	98.444	98.367					
5.375	98.972	98.905	98.831	98.770	5.375	98.943	98.860	98.767	98.690					
5.500	99.381	99.314	99.240	99.178	5.500	99.255	99.171	99.079	99.002					
5.625	99.777	99.710	99.635	99.574	5.625	99.547	99.463	99.370	99.294					
5.750	100.150	100.083	100.009	99.947	5.750	99.849	99.782	99.706	99.644					
5.875	100.501	100.434	100.359	100.298	5.875	100.141	100.074	99.999	99.937					
5.990	100.806	100.739	100.665	100.604	5.990	100.406	100.339	100.264	100.202					
6.125	101.152	101.085	101.009	100.947	6.125	100.664	100.597	100.521	100.459					
6.250	101.462	101.395	101.319	101.257	6.250	100.955	100.904	100.848	100.801					
6.375	101.870	101.803	101.728	101.666	6.375	101.330	101.279	101.223	101.176					
6.500	102.124	102.057	101.982	101.920	6.500	101.559	101.509	101.452	101.405					
6.625	102.247	102.180	102.105	102.043	6.625	101.647	101.597	101.540	101.493					
6.750	102.525	102.475	102.418	102.371	6.750	101.971	101.921	101.864	101.817					
6.875	102.648	102.598	102.541	102.494	6.875	102.033	101.983	101.926	101.879					
6.990	102.985	102.935	102.878	102.831	6.990	102.319	102.268	102.212	102.165					
7.125	103.229	103.179	103.122	103.075	7.125	102.506	102.456	102.399	102.353					
7.250	102.889	102.806	102.713	102.636	7.250	102.346	102.262	102.169	102.093					

||
||
||

||
||
||

||
||
||

||
||
||



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

SELECT PRICING

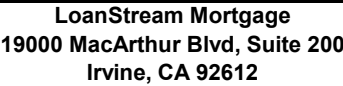
Effective: August 18, 2026

SELECT ALT AGENCY 2nd Home/Investment

SELECT All Agency 30 Yr Fixed (SELECT AllA101)					SELECT All Agency 15 Yr Fixed (SELECT AllA115)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.088	93.031	92.970	92.920	5.990	101.106	101.039	100.965	100.904
4.990	93.738	93.681	93.620	93.569	6.125	101.452	101.385	101.309	101.247
5.125	94.462	94.405	94.344	94.294	6.250	101.762	101.695	101.619	101.557
5.250	95.052	94.987	94.917	94.859	6.375	102.170	102.103	102.028	101.966
5.375	95.735	95.670	95.600	95.542	6.500	102.424	102.357	102.282	102.220
5.500	96.402	96.337	96.265	96.206	6.625	102.547	102.480	102.405	102.343
5.625	97.086	97.021	96.949	96.889	6.750	102.825	102.775	102.718	102.671
5.750	97.740	97.675	97.602	97.543	6.875	102.948	102.898	102.841	102.794
5.875	98.343	98.278	98.205	98.146	6.990	103.285	103.235	103.178	103.131
5.990	98.954	98.874	98.785	98.712	7.125	103.529	103.479	103.422	103.375
6.125	99.604	99.523	99.432	99.358	7.250	103.189	103.106	103.013	102.936
6.250	100.168	100.087	99.996	99.921	7.375	103.393	103.309	103.216	103.140
6.375	100.868	100.787	100.696	100.621	7.500	103.572	103.489	103.396	103.319
6.500	101.372	101.291	101.200	101.126	7.625	103.590	103.506	103.414	103.337
6.625	101.765	101.668	101.561	101.474	7.750	103.759	103.676	103.583	103.506
6.750	102.400	102.303	102.196	102.109	7.875	103.931	103.848	103.755	103.678
6.875	102.791	102.694	102.587	102.499					
6.990	103.375	103.278	103.172	103.084					
7.125	103.859	103.762	103.656	103.568					
7.250	104.248	104.151	104.044	103.956					
7.375	104.525	104.428	104.322	104.234					
7.500	104.860	104.755	104.641	104.548					
7.625	105.203	105.098	104.985	104.892					

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT AltA101HB)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT AltA115HB)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.500	96.588	96.523	96.446	96.382	5.990	98.607	98.524	98.431	98.354	
5.625	97.273	97.208	97.131	97.067	6.125	98.870	98.786	98.693	98.617	
5.750	97.910	97.845	97.768	97.704	6.250	99.094	99.010	98.916	98.839	
5.875	98.507	98.442	98.365	98.301	6.375	99.347	99.264	99.170	99.092	
5.990	99.052	98.987	98.910	98.847	6.500	99.541	99.457	99.363	99.286	
6.125	99.628	99.564	99.486	99.423	6.625	99.752	99.669	99.575	99.497	
6.250	99.637	99.524	99.397	99.292	6.750	99.833	99.766	99.691	99.629	
6.375	100.178	100.057	99.924	99.814	6.875	100.026	99.959	99.884	99.822	
6.500	100.732	100.602	100.459	100.342	6.990	100.135	100.068	99.992	99.930	
6.625	101.262	101.133	100.990	100.872	7.125	100.293	100.226	100.150	100.088	
6.750	101.720	101.591	101.448	101.330	7.250	99.768	99.667	99.556	99.464	
6.875	102.159	102.030	101.887	101.769	7.375	100.289	100.189	100.077	99.985	
6.990	102.487	102.358	102.215	102.097	7.500	100.285	100.184	100.073	99.981	
7.125	102.824	102.695	102.552	102.434	7.625	100.076	99.975	99.864	99.772	
7.250	102.367	102.237	102.095	101.977						
7.375	102.668	102.539	102.396	102.278						
7.500	102.879	102.749	102.606	102.489						
7.625	103.097	102.967	102.824	102.707						
7.750	102.914	102.745	102.559	102.406						
7.875	103.137	102.968	102.782	102.629						
7.990	103.310	103.140	102.954	102.801						
8.125	103.500	103.331	103.145	102.992						

--	--	--



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	-0.500	-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	-0.375	-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: August 18, 2026

CalHFA Pricing (California Only)

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

Loan must be APPROVED before requests will be reviewed. Lock Request Form must be filled out in 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	99.026	98.794	98.560	6.490	98.276	98.044	97.810				
6.500	99.056	98.824	98.590	6.500	98.306	98.074	97.840				
6.625	99.606	99.374	99.140	6.625	98.856	98.624	98.390				
6.750	100.137	99.905	99.671	6.750	99.387	99.155	98.921				
6.875	99.863	99.599	99.333	6.875	99.113	98.849	98.583				
6.990	100.364	100.100	99.834	6.990	99.614	99.350	99.084				
7.000	100.394	100.130	99.864	7.000	99.644	99.380	99.114				
7.125	100.914	100.650	100.384	7.125	100.164	99.900	99.634				
7.250	101.405	101.141	100.875	7.250	100.655	100.391	100.125				
7.375	101.440	101.145	100.846	7.375	100.690	100.395	100.096				
7.490	101.892	101.597	101.298	7.490	101.151	100.856	100.557				
7.500	101.931	101.636	101.337	7.500	101.181	100.886	100.587				
7.625	102.411	102.116	101.817	7.625	101.661	101.366	101.067				
7.750	102.872	102.577	102.278	7.750	102.122	101.827	101.528				
7.875	101.043	100.722	100.391	7.875	100.293	99.972	99.641				
7.990	101.474	101.153	100.822	7.990	100.724	100.403	100.072				
8.000	101.504	101.183	100.852	8.000	100.754	100.433	100.102				
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	97.026	96.794	96.560	6.490	96.399	96.276	96.044				
6.500	97.056	96.824	96.590	6.500	96.429	96.306	96.074				
6.625	97.606	97.374	97.140	6.625	96.979	96.856	96.624				
6.750	98.137	97.905	97.671	6.750	97.510	97.387	97.155				
6.875	97.863	97.599	97.333	6.875	97.251	97.113	96.849				
6.990	98.364	98.100	97.834	6.990	97.752	97.614	97.350				
7.000	98.394	98.130	97.864	7.000	97.782	97.644	97.380				
7.125	98.914	98.650	98.384	7.125	98.302	98.164	97.900				
7.250	99.405	99.141	98.875	7.250	98.793	98.655	98.391				
7.375	99.440	99.145	98.846	7.375	98.844	98.690	98.395				
7.490	99.901	99.606	99.307	7.490	99.305	99.151	98.856				
7.500	99.931	99.636	99.337	7.500	99.335	99.181	98.886				
7.625	100.411	100.116	99.817	7.625	99.815	99.661	99.366				
7.750	100.872	100.577	100.278	7.750	100.276	100.122	99.827				
7.875	99.043	98.722	98.391	7.875	98.455	98.293	97.972				
7.990	99.474	99.153	98.822	7.990	98.886	98.724	98.403				
8.000	99.504	99.183	98.852	8.000	98.916	98.754	98.433				
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	96.526	96.294	96.060								
6.500	96.556	96.324	96.090								
6.625	97.106	96.874	96.640								
6.750	97.637	97.405	97.171								
6.875	97.363	97.099	96.833								
6.990	97.864	97.600	97.334								
7.000	97.894	97.630	97.364								
7.125	98.414	98.150	97.884								
7.250	98.905	98.641	98.375								
7.375	98.940	98.645	98.346								
7.490	99.401	99.106	98.807								
7.500	99.431	99.136	98.837								
7.625	99.911	99.616	99.317								
7.750	100.372	100.077	99.778								
7.875	98.543	98.222	97.891								
7.990	98.974	98.653	98.322								
8.000	99.004	98.683	98.352								

MaxONE LLPAs

FICO ≥680		Manufactured Home		DPA State Tier Adjustment		
0.500		-0.250		Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
FICO 660 - 679		2-Units				
0.000		-0.250		Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
FICO 640 - 659		2-1 Buydown				
0.000		-0.250		Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
FICO 620 - 639		Kentucky				
-1.000		-0.500				
FICO 600 - 619		DTI >50		Floor Price		
-1.500		-0.250		98.000		



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

Effective: August 18, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
4.990	94.785	94.745	94.704
5.125	95.065	95.024	94.983
5.250	96.934	96.861	96.785
5.375	97.334	97.261	97.185
5.500	97.804	97.731	97.655
5.625	98.158	98.086	98.009
5.750	99.323	99.250	99.174
5.875	99.873	99.792	99.711
5.990	100.273	100.192	100.111
6.125	100.698	100.617	100.535
6.250	101.309	101.228	101.147
6.375	101.763	101.658	101.555
6.500	102.244	102.139	102.037
6.625	102.572	102.467	102.364
6.750	102.977	102.872	102.770
6.875	102.968	102.830	102.691
6.990	103.442	103.305	103.165

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
4.990	93.975	93.935	93.894
5.125	94.255	94.214	94.173
5.250	96.124	96.051	95.975
5.375	96.524	96.451	96.375
5.500	96.994	96.921	96.845
5.625	97.348	97.276	97.199
5.750	98.513	98.440	98.364
5.875	99.063	98.982	98.901
5.990	99.463	99.382	99.301
6.125	99.888	99.807	99.725
6.250	100.499	100.418	100.337
6.375	100.953	100.848	100.745
6.500	101.434	101.329	101.227
6.625	101.762	101.657	101.554
6.750	102.167	102.062	101.960
6.875	102.158	102.020	101.881
6.990	102.632	102.495	102.355

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
4.990	97.247	97.197	97.143
5.125	97.394	97.344	97.290
5.250	98.528	98.478	98.424
5.375	98.548	98.490	98.410
5.500	98.888	98.829	98.749
5.625	99.110	99.051	98.971
5.750	100.123	100.065	99.985
5.875	99.632	99.557	99.481
5.990	99.891	99.816	99.740
6.125	100.164	100.089	100.013
6.250	100.605	100.529	100.453
6.375	99.928	99.853	99.779
6.500	100.248	100.173	100.099
6.625	100.414	100.338	100.264
6.750	101.194	101.119	101.045
6.875	101.796	101.720	101.647
6.990	102.099	102.024	101.950

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.125	94.061	94.020	93.980
5.250	96.240	96.167	96.091
5.375	96.444	96.371	96.295
5.500	96.946	96.873	96.797
5.625	97.326	97.253	97.177
5.750	98.803	98.722	98.641
5.875	99.332	99.251	99.169
5.990	99.715	99.634	99.552
6.125	100.077	99.996	99.914
6.250	100.636	100.556	100.474
6.375	100.842	100.737	100.635
6.500	101.086	100.981	100.878
6.625	101.345	101.240	101.137
6.750	100.807	100.702	100.600
6.875	101.183	101.045	100.906
6.990	101.337	101.200	101.061
7.125	101.775	101.638	101.499

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
4.990	94.635	94.595	94.554
5.125	94.915	94.874	94.833
5.250	96.784	96.711	96.635
5.375	97.184	97.111	97.035
5.500	97.654	97.581	97.505
5.625	98.008	97.936	97.859
5.750	99.173	99.100	99.024
5.875	99.723	99.642	99.561
5.990	100.123	100.042	99.961
6.125	100.548	100.467	100.385
6.250	101.159	101.078	100.997
6.375	101.613	101.508	101.405
6.500	102.094	101.989	101.887
6.625	102.422	102.317	102.214
6.750	102.827	102.722	102.620
6.875	102.818	102.680	102.541
6.990	103.292	103.155	103.015

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.125	93.861	93.820	93.780
5.250	96.040	95.967	95.891
5.375	96.244	96.171	96.095
5.500	96.746	96.673	96.597
5.625	97.126	97.053	96.977
5.750	98.603	98.522	98.441
5.875	99.132	99.051	98.969
5.990	99.515	99.434	99.352
6.125	99.877	99.796	99.714
6.250	100.436	100.356	100.274
6.375	100.642	100.537	100.435
6.500	100.886	100.781	100.678
6.625	101.145	101.040	100.937
6.750	100.607	100.502	100.400
6.875	100.983	100.845	100.706
6.990	101.137	101.000	100.861
7.125	101.575	101.438	101.299

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
4.990	94.635	94.595	94.554
5.125	94.915	94.874	94.833
5.250	96.784	96.711	96.635
5.375	97.184	97.111	97.035
5.500	97.654	97.581	97.505
5.625	98.008	97.936	97.859
5.750	99.173	99.100	99.024
5.875	99.723	99.642	99.561
5.990	100.123	100.042	99.961
6.125	100.548	100.467	100.385
6.250	101.159	101.078	100.997
6.375	101.613	101.508	101.405
6.500	102.094	101.989	101.887
6.625	102.422	102.317	102.214
6.750	102.827	102.722	102.620
6.875	102.818	102.680	102.541
6.990	103.292	103.155	103.015

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.125	93.861	93.820	93.780
5.250	96.040	95.967	95.891
5.375	96.244	96.171	96.095
5.500	96.746	96.673	96.597
5.625	97.126	97.053	96.977
5.750	98.603	98.522	98.441
5.875	99.132	99.051	98.969
5.990	99.515	99.434	99.352
6.125	99.877	99.796	99.714
6.250	100.436	100.356	100.274
6.375	100.642	100.537	100.435
6.500	100.886	100.781	100.678
6.625	101.145	101.040	100.937
6.750	100.607	100.502	100.400
6.875	100.983	100.845	100.706
6.990	101.137	101.000	100.861
7.125	101.575	101.438	101.299

LLPAs

FHA State Tier Adjustment			
Tier 1 States	CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA	0.000	
Tier 2 States	CA, 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 PRICING

Effective: August 18, 2026

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	94.848	94.808	94.767		4.990	97.320	97.269	97.216		4.990	94.698	94.658	94.617		4.990	94.698	94.658	94.617	
5.125	95.275	95.234	95.194		5.125	97.614	97.564	97.510		5.125	95.125	95.084	95.044		5.125	95.125	95.084	95.044	
5.250	97.021	96.948	96.872		5.250	98.625	98.575	98.521		5.250	96.871	96.798	96.722		5.250	96.871	96.798	96.722	
5.375	97.519	97.446	97.370		5.375	98.744	98.685	98.605		5.375	97.369	97.296	97.220		5.375	97.369	97.296	97.220	
5.500	98.025	97.952	97.876		5.500	99.119	99.060	98.980		5.500	97.875	97.802	97.726		5.500	97.875	97.802	97.726	
5.625	98.383	98.310	98.234		5.625	99.345	99.286	99.206		5.625	98.233	98.160	98.084		5.625	98.233	98.160	98.084	
5.750	99.008	98.935	98.859		5.750	99.818	99.760	99.680		5.750	98.858	98.785	98.709		5.750	98.858	98.785	98.709	
5.875	99.875	99.794	99.713		5.875	99.644	99.569	99.493		5.875	99.725	99.644	99.563		5.875	99.725	99.644	99.563	
5.990	100.491	100.411	100.329		5.990	100.120	100.044	99.969		5.990	100.341	100.261	100.179		5.990	100.341	100.261	100.179	
6.125	100.819	100.738	100.656		6.125	100.295	100.220	100.144		6.125	100.669	100.588	100.506		6.125	100.669	100.588	100.506	
6.250	101.174	101.093	101.012		6.250	100.479	100.404	100.328		6.250	101.024	100.943	100.862		6.250	101.024	100.943	100.862	
6.375	101.765	101.660	101.558		6.375	99.940	99.865	99.791		6.375	101.615	101.510	101.408		6.375	101.615	101.510	101.408	
6.500	102.157	102.052	101.949		6.500	100.171	100.096	100.022		6.500	102.007	101.902	101.799		6.500	102.007	101.902	101.799	
6.625	102.426	102.321	102.218		6.625	100.277	100.202	100.128		6.625	102.276	102.171	102.068		6.625	102.276	102.171	102.068	
6.750	103.402	103.297	103.194		6.750	101.629	101.554	101.480		6.750	103.252	103.147	103.044		6.750	103.252	103.147	103.044	
6.875	102.856	102.718	102.579		6.875	101.694	101.618	101.545		6.875	102.706	102.568	102.429		6.875	102.706	102.568	102.429	
6.990	103.241	103.104	102.965		6.990	101.908	101.833	101.759		6.990	103.091	102.954	102.815		6.990	103.091	102.954	102.815	

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	94.250	94.210	94.169		5.125	94.200	94.160	94.119		5.125	94.200	94.160	94.119	
5.250	96.551	96.478	96.402		5.250	96.501	96.428	96.352		5.250	96.501	96.428	96.352	
5.375	97.025	96.953	96.876		5.375	96.975	96.903	96.826		5.375	96.975	96.903	96.826	
5.500	97.367	97.294	97.218		5.500	97.317	97.244	97.168		5.500	97.317	97.244	97.168	
5.625	97.775	97.702	97.626		5.625	97.725	97.652	97.576		5.625	97.725	97.652	97.576	
5.750	98.741	98.661	98.579		5.750	98.691	98.611	98.529		5.750	98.691	98.611	98.529	
5.875	99.537	99.457	99.375		5.875	99.487	99.407	99.325		5.875	99.487	99.407	99.325	
5.990	99.896	99.815	99.734		5.990	99.846	99.765	99.684		5.990	99.846	99.765	99.684	
6.125	100.312	100.231	100.150		6.125	100.262	100.181	100.100		6.125	100.262	100.181	100.100	
6.250	100.582	100.501	100.420		6.250	100.532	100.451	100.370		6.250	100.532	100.451	100.370	
6.375	100.794	100.689	100.587		6.375	100.744	100.639	100.537		6.375	100.744	100.639	100.537	
6.500	101.083	100.978	100.876		6.500	101.033	100.928	100.826		6.500	101.033	100.928	100.826	
6.625	101.526	101.421	101.318		6.625	101.476	101.371	101.268		6.625	101.476	101.371	101.268	
6.750	101.189	101.084	100.982		6.750	101.139	101.034	100.932		6.750	101.139	101.034	100.932	
6.875	100.695	100.557	100.418		6.875	100.645	100.507	100.368		6.875	100.645	100.507	100.368	
6.990	101.036	100.899	100.760		6.990	100.986	100.849	100.710		6.990	100.986	100.849	100.710	
7.125	100.780	100.642	100.503		7.125	100.730	100.592	100.453		7.125	100.730	100.592	100.453	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)					SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)					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	94.948	94.908	94.867		5.125	94.175	94.135	94.094		4.990	97.170	97.119	97.066		4.990	94.428	94.388	94.347	
5.125	95.375	95.334	95.294		5.250	96.476	96.403	96.327		5.125	97.464	97.414	97.360		5.125	94.855	94.814	94.774	
5.250	97.121	97.048	96.972		5.375	96.950	96.878	96.801		5.250	98.475	98.425	98.371		5.250	96.601	96.528	96.452	
5.375	97.619	97.546	97.470		5.500	97.292	97.219	97.143		5.375	98.594	98.535	98.455		5.375	97.099	97.026	96.950	
5.500	98.125	98.052	97.976		5.625	97.700	97.627	97.551		5.500	98.969	98.910	98.830		5.500	97.605	97.532	97.456	
5.625	98.483	98.410	98.334		5.750	98.666	98.586	98.504		5.625	99.195	99.136	99.056		5.625	97.963	97.890	97.814	
5.750	99.108	99.035	98.959		5.875	99.462	99.382	99.300		5.750	99.668	99.610	99.530		5.750	98.588	98.515	98.439	
5.875	99.975	99.894	99.813		5.990	99.821	99.740	99.659		5.875	99.494	99.419	99.343		5.875	99.455	99.374	99.293	
5.990	100.591	100.511	100.429		6.125	100.237	100.156	100.075		5.990	99.970	99.894	99.819		5.990	100.071	99.991	99.909	
6.125	100.919	100.838	100.756		6.250	100.507	100.426	100.345		6.125	100.145	100.070	99.994		6.125	100.399	100.318	100.236	
6.250	101.274	101.193	101.112		6.375	100.719	100.614	100.512		6.250	100.329	100.254	100.178		6.250	100.754	100.673	100.592	
6.375	101.865	101.760	101.658		6.500	101.008	100.903	100.801		6.375	99.790	99.715	99.641		6.375	101.345	101.240	101.138	
6.500	102.257	102.152	102.049		6.625	101.451	101.346	101.243		6.500	100.021	99.946	99.872		6.500	101.737	101.632	101.529	
6.625	102.526	102.421	102.318		6.750	101.114	101.009	100.907		6.625	100.127	100.052	99.978		6.625	102.006	101.901	101.798	
6.750	103.502	103.397	103.294		6.875	100.620	100.482	100.343		6.750	101.479	101.404	101.330		6.750	102.982	102.877	102.774	
6.875	102.956	102.818	102.679		6.990	100.961	100.824	100.685		6.875	101.544	101.468	101.395		6.875	102.436	102.298	102.159	
6.990	103.341	103.204	103.065		7.125	100.705	100.567	100.428		6.990	101.758	101.683	101.609		6.990	102.821	102.684	102.545	

LLPAs

[illegible]



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

Effective: August 18, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (30S)				
Rate	15 Day	30 Day	45 Day	
4.625	96.262	96.245	96.087	
4.750	96.794	96.764	96.593	
4.875	97.245	97.216	97.044	
5.000	97.545	97.515	97.344	
5.125	98.072	98.043	97.871	
5.250	98.247	98.205	98.019	
5.375	98.462	98.420	98.234	
5.500	98.933	98.891	98.705	
5.625	99.491	99.449	99.263	

FHA 5/1 ARM HB - (30SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	95.699	95.682	95.524	
4.750	96.261	96.231	96.059	
4.875	96.699	96.669	96.497	
5.000	96.982	96.952	96.781	
5.125	97.488	97.459	97.287	
5.250	97.704	97.662	97.476	
5.375	97.894	97.852	97.666	
5.500	98.336	98.294	98.108	
5.625	98.858	98.816	98.630	

VA 5/1 ARM - (40S)				
Rate	15 Day	30 Day	45 Day	
4.625	96.145	96.127	95.969	
4.750	96.827	96.798	96.626	
4.875	97.243	97.213	97.041	
5.000	97.474	97.444	97.272	
5.125	97.928	97.898	97.727	
5.250	98.258	98.216	98.030	
5.375	98.439	98.397	98.211	
5.500	98.833	98.791	98.605	
5.625	99.312	99.270	99.084	
5.750	99.245	99.190	98.990	

VA 5/1 ARM HB - (40SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	95.546	95.528	95.370	
4.750	96.262	96.232	96.060	
4.875	96.659	96.629	96.458	
5.000	96.867	96.837	96.666	
5.125	97.292	97.262	97.090	
5.250	97.676	97.634	97.448	
5.375	97.825	97.782	97.597	
5.500	98.181	98.139	97.953	
5.625	98.618	98.576	98.390	
5.750	98.642	98.587	98.388	

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: August 18, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)			
Rate	15 Day	30 Day	45 Day
4.990	94.675	94.635	94.594
5.125	94.955	94.914	94.873
5.250	96.824	96.751	96.675
5.375	97.224	97.151	97.075
5.500	97.694	97.621	97.545
5.625	98.048	97.976	97.899
5.750	99.213	99.140	99.064
5.875	99.763	99.682	99.601
5.990	100.163	100.082	100.001
6.125	100.588	100.507	100.425
6.250	101.199	101.118	101.037
6.375	101.653	101.548	101.445
6.500	102.134	102.029	101.927
6.625	102.462	102.357	102.254
6.750	102.867	102.762	102.660
6.875	102.888	102.720	102.581
6.990	103.332	103.195	103.055

FHA Streamline 20 Year Fixed - (320SL)			
Rate	15 Day	30 Day	45 Day
5.250	95.999	95.926	95.850
5.375	96.399	96.326	96.250
5.500	96.869	96.796	96.720
5.625	97.223	97.151	97.074
5.750	98.388	98.315	98.239
5.875	98.938	98.857	98.776
5.990	99.338	99.257	99.176
6.125	99.763	99.682	99.600
6.250	100.374	100.293	100.212
6.375	100.828	100.723	100.620
6.500	101.309	101.204	101.102
6.625	101.637	101.532	101.429
6.750	102.042	101.937	101.835
6.875	102.033	101.895	101.756
6.990	102.507	102.370	102.230
7.125	103.014	102.877	102.737
7.250	103.510	103.373	103.233

FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
4.990	97.122	97.072	97.018
5.125	97.269	97.219	97.165
5.250	98.403	98.353	98.299
5.375	98.423	98.365	98.285
5.500	98.763	98.704	98.624
5.625	98.985	98.926	98.846
5.750	99.998	99.940	99.860
5.875	99.507	99.432	99.356
5.990	99.766	99.691	99.615
6.125	100.039	99.964	99.888
6.250	100.480	100.404	100.328
6.375	99.803	99.728	99.654
6.500	100.123	100.048	99.974
6.625	100.289	100.213	100.139
6.750	101.069	100.994	100.920
6.875	101.671	101.595	101.522
6.990	101.974	101.899	101.825

FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.250	95.815	95.742	95.666
5.375	96.019	95.946	95.870
5.500	96.521	96.448	96.372
5.625	96.901	96.828	96.752
5.750	98.378	98.297	98.216
5.875	98.907	98.826	98.744
5.990	99.290	99.209	99.127
6.125	99.652	99.571	99.489
6.250	100.211	100.131	100.049
6.375	100.417	100.312	100.210
6.500	100.661	100.556	100.453
6.625	100.920	100.815	100.712
6.750	100.382	100.277	100.175
6.875	100.758	100.620	100.481
6.990	100.912	100.775	100.636
7.125	101.350	101.213	101.074
7.250	101.846	101.709	101.570

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
5.250	96.821	96.748	96.672
5.375	97.319	97.246	97.170
5.500	97.625	97.752	97.676
5.625	98.183	98.110	98.034
5.750	98.808	98.735	98.659
5.875	99.675	99.594	99.513
5.990	100.291	100.211	100.129
6.125	100.619	100.538	100.456
6.250	100.974	100.893	100.812
6.375	101.565	101.460	101.358
6.500	101.987	101.852	101.749
6.625	102.226	102.121	102.018
6.750	103.202	103.097	102.994
6.875	102.656	102.518	102.379
6.990	103.041	102.904	102.765
7.125	103.548	103.411	103.272
7.250	104.044	103.907	103.768

VA IRRRL 20 Year Fixed - (420IRL)			
Rate	15 Day	30 Day	45 Day
5.250	95.771	95.698	95.622
5.375	96.269	96.196	96.120
5.500	96.775	96.702	96.626
5.625	97.133	97.060	96.984
5.750	97.758	97.685	97.609
5.875	98.625	98.544	98.463
5.990	99.241	99.161	99.079
6.125	99.569	99.488	99.406
6.250	99.924	99.843	99.762
6.375	100.515	100.410	100.308
6.500	100.907	100.802	100.699
6.625	101.176	101.071	100.968
6.750	102.152	102.047	101.944
6.875	101.606	101.468	101.329
6.990	101.991	101.854	101.715
7.125	102.498	102.361	102.222
7.250	102.994	102.857	102.718

VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
4.990	96.870	96.819	96.766
5.125	97.164	97.114	97.060
5.250	98.175	98.125	98.071
5.375	98.294	98.235	98.155
5.500	98.669	98.610	98.530
5.625	98.895	98.836	98.756
5.750	99.368	99.310	99.230
5.875	99.194	99.119	99.043
5.990	99.670	99.594	99.519
6.125	99.845	99.770	99.694
6.250	100.029	99.954	99.878
6.375	99.490	99.415	99.341
6.500	99.721	99.646	99.572
6.625	99.827	99.752	99.678
6.750	101.179	101.104	101.030
6.875	101.244	101.168	101.095
6.990	101.458	101.383	101.309

VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.250	96.176	96.103	96.027
5.375	96.650	96.578	96.501
5.500	96.992	96.919	96.843
5.625	97.400	97.327	97.251
5.750	98.366	98.286	98.204
5.875	99.162	99.082	99.000
5.990	99.521	99.440	99.359
6.125	99.937	99.856	99.775
6.250	100.207	100.126	100.045
6.375	100.419	100.314	100.212
6.500	100.708	100.603	100.501
6.625	101.151	101.046	100.943
6.750	100.814	100.709	100.607
6.875	100.320	100.182	100.043
6.990	100.661	100.524	100.385
7.125	100.405	100.267	100.128
7.250	100.901	100.763	100.624

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

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, NY, 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

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

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:

Tuesday, August 18, 2026

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	98.491	98.397	98.210	98.022
6.250	98.534	98.840	98.652	98.465
6.375	99.259	99.165	98.978	98.790
6.500	99.503	99.410	99.222	99.035
6.625	99.723	99.629	99.441	99.254
6.750	99.942	99.849	99.661	99.474
6.875	100.150	100.057	99.869	99.682
7.000	100.361	100.267	100.080	99.892
7.125	100.551	100.457	100.269	100.082
7.250	100.700	100.607	100.419	100.232
7.375	100.839	100.745	100.557	100.370
7.500	100.941	100.847	100.660	100.472
7.625	101.020	100.926	100.739	100.551
7.750	101.099	101.005	100.817	100.630
7.875	101.177	101.084	100.896	100.709
8.000	101.256	101.162	100.975	100.787
8.125	101.335	101.241	101.054	100.866
8.250	101.414	101.320	101.132	100.945
8.375	101.493	101.399	101.211	101.024

Jumbo One 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.149	99.055	98.867	98.680
6.375	99.543	99.449	99.261	99.074
6.500	99.937	99.843	99.656	99.468
6.625	100.118	100.024	99.836	99.649
6.750	100.210	100.116	99.929	99.741
6.875	100.303	100.209	100.021	99.834
7.000	100.395	100.301	100.114	99.926
7.125	100.487	100.394	100.206	100.019
7.250	100.580	100.486	100.299	100.111
7.375	100.672	100.579	100.391	100.204
7.500	100.765	100.671	100.483	100.296
7.625	100.857	100.763	100.576	100.388
7.750	100.950	100.856	100.668	100.481
7.875	101.042	100.948	100.761	100.573
8.000	101.135	101.041	100.853	100.666

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	-0.375	-0.500	-0.500
DTI < 35		0.100	0.100	0.100	0.100	0.100	0.100	0.100

ARM Notes																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
-----------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Jumbo One Premier Pricing

Jumbo One Premier 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.860	96.751	96.579	96.360
5.875	97.362	97.253	97.081	96.862
6.000	97.864	97.754	97.582	97.364
6.125	98.259	98.150	97.978	97.759
6.250	98.656	98.547	98.375	98.156
6.375	99.112	99.003	98.831	98.612
6.500	99.567	99.458	99.286	99.067
6.625	99.805	99.696	99.524	99.305
6.750	100.043	99.933	99.762	99.543
6.875	99.938	99.829	99.657	99.438
7.000	99.834	99.725	99.553	99.334
7.125	99.811	99.702	99.530	99.311
7.250	99.789	99.679	99.507	99.289
7.375	100.137	100.028	99.856	99.637
7.500	100.486	100.376	100.205	99.986

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.860	96.751	96.579	96.360
5.875	97.362	97.253	97.081	96.862
6.000	97.864	97.754	97.582	97.364
6.125	98.259	98.150	97.978	97.759
6.250	98.656	98.547	98.375	98.156
6.375	99.112	99.003	98.831	98.612
6.500	99.567	99.458	99.286	99.067
6.625	99.805	99.696	99.524	99.305
6.750	100.043	99.933	99.762	99.543
6.875	99.938	99.829	99.657	99.438
7.000	99.834	99.725	99.553	99.334
7.125	99.811	99.702	99.530	99.311
7.250	99.789	99.679	99.507	99.289
7.375	100.137	100.028	99.856	99.637
7.500	100.486	100.376	100.205	99.986

Jumbo One Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.860	96.751	96.579	96.360
5.875	97.362	97.253	97.081	96.862
6.000	97.864	97.754	97.582	97.364
6.125	98.259	98.150	97.978	97.759
6.250	98.656	98.547	98.375	98.156
6.375	99.112	99.003	98.831	98.612
6.500	99.567	99.458	99.286	99.067
6.625	99.805	99.696	99.524	99.305
6.750	100.043	99.933	99.762	99.543
6.875	99.938	99.829	99.657	99.438
7.000	99.834	99.725	99.553	99.334
7.125	99.811	99.702	99.530	99.311
7.250	99.789	99.679	99.507	99.289
7.375	100.137	100.028	99.856	99.637
7.500	100.486	100.376	100.205	99.986

Jumbo One Premier 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.341	95.232	95.060	94.841
5.625	95.729	95.619	95.447	95.229
5.750	96.116	96.007	95.835	95.616
5.875	96.457	96.348	96.176	95.957
6.000	96.798	96.689	96.517	96.298
6.125	97.115	97.006	96.834	96.615
6.250	97.432	97.323	97.151	96.932
6.375	97.763	97.653	97.482	97.263
6.500	98.093	97.984	97.812	97.593
6.625	98.478	98.368	98.196	97.978
6.750	98.862	98.753	98.581	98.362

Jumbo One Premier 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.237	95.128	94.956	94.737
5.375	95.599	95.489	95.318	95.099
5.500	95.941	95.832	95.660	95.441
5.625	96.261	96.151	95.979	95.761
5.750	96.565	96.456	96.284	96.065
5.875	96.853	96.743	96.571	96.353
6.000	97.169	97.059	96.887	96.669
6.125	97.483	97.374	97.202	96.983
6.250	97.762	97.653	97.481	97.262
6.375	98.012	97.903	97.731	97.512
6.500	98.263	98.153	97.982	97.763
6.625	98.297	98.187	98.015	97.797
6.750	98.331	98.222	98.050	97.831
6.875	98.545	98.435	98.263	98.045
7.000	98.759	98.649	98.477	98.259

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		
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	96.098	95.973	95.848	95.660		6.000	96.098	95.973	95.848	95.660	
6.125	96.594	96.469	96.344	96.157		6.125	96.594	96.469	96.344	96.157	
6.250	96.937	96.812	96.687	96.500		6.250	96.937	96.812	96.687	96.500	
6.375	97.249	97.124	96.999	96.812		6.375	97.249	97.124	96.999	96.812	
6.500	97.531	97.406	97.281	97.094		6.500	97.531	97.406	97.281	97.094	
6.625	97.909	97.784	97.659	97.472		6.625	97.909	97.784	97.659	97.472	
6.750	98.143	98.018	97.893	97.706		6.750	98.143	98.018	97.893	97.706	
6.875	98.378	98.253	98.128	97.940		6.875	98.378	98.253	98.128	97.940	
7.000	98.754	98.629	98.504	98.317		7.000	98.754	98.629	98.504	98.317	
7.125	98.974	98.849	98.724	98.537		7.125	98.974	98.849	98.724	98.537	
7.250	99.195	99.070	98.945	98.757		7.250	99.195	99.070	98.945	98.757	
7.375	99.383	99.258	99.133	98.946		7.375	99.383	99.258	99.133	98.946	
7.500	99.654	99.529	99.404	99.217		7.500	99.654	99.529	99.404	99.217	
7.625	99.844	99.719	99.594	99.406		7.625	99.844	99.719	99.594	99.406	
7.750	100.033	99.908	99.783	99.596		7.750	100.033	99.908	99.783	99.596	
7.875	100.207	100.082	99.957	99.769		7.875	100.207	100.082	99.957	99.769	
8.000	100.430	100.305	100.180	99.993		8.000	100.430	100.305	100.180	99.993	
8.125	100.588	100.463	100.338	100.150		8.125	100.588	100.463	100.338	100.150	
8.250	100.745	100.620	100.495	100.308		8.250	100.745	100.620	100.495	100.308	
8.375	100.903	100.778	100.653	100.465		8.375	100.903	100.778	100.653	100.465	
8.500	101.096	100.971	100.846	100.658		8.500	101.096	100.971	100.846	100.658	
8.625	101.253	101.128	101.003	100.816		8.625	101.253	101.128	101.003	100.816	

[illegible][illegible][illegible][illegible][illegible]

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

Effective: Tuesday, August 18, 2026

Jumbo ONE Select Pricing

Jumbo ONE Select 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	99.000	98.938	99.063
6.375	99.500	99.438	99.563
6.500	99.937	99.875	100.000
6.625	100.335	100.273	100.398
6.750	100.726	100.664	100.789
6.875	101.109	101.047	101.172
7.000	101.484	101.422	101.547
7.125	101.851	101.789	101.914
7.250	102.210	102.148	102.273
7.375	102.562	102.500	102.625
7.500	102.906	102.844	102.969
7.625	103.242	103.180	103.305
7.750	103.570	103.508	103.633
7.875	103.890	103.828	103.953
8.000	104.171	104.109	104.234
8.125	104.421	104.359	104.484
8.250	104.671	104.609	104.734
8.375	104.921	104.859	104.984
8.500	105.171	105.109	105.234

Jumbo ONE Select 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	99.000	98.938	99.063
6.375	99.500	99.438	99.563
6.500	99.937	99.875	100.000
6.625	100.335	100.273	100.398
6.750	100.726	100.664	100.789
6.875	101.109	101.047	101.172
7.000	101.484	101.422	101.547
7.125	101.851	101.789	101.914
7.250	102.210	102.148	102.273
7.375	102.562	102.500	102.625
7.500	102.906	102.844	102.969
7.625	103.242	103.180	103.305
7.750	103.570	103.508	103.633
7.875	103.890	103.828	103.953
8.000	104.171	104.109	104.234
8.125	104.421	104.359	104.484
8.250	104.671	104.609	104.734
8.375	104.921	104.859	104.984
8.500	105.171	105.109	105.234

Jumbo ONE Select 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	99.000	98.938	99.063
6.375	99.500	99.438	99.563
6.500	99.937	99.875	100.000
6.625	100.335	100.273	100.398
6.750	100.726	100.664	100.789
6.875	101.109	101.047	101.172
7.000	101.484	101.422	101.547
7.125	101.851	101.789	101.914
7.250	102.210	102.148	102.273
7.375	102.562	102.500	102.625
7.500	102.906	102.844	102.969
7.625	103.242	103.180	103.305
7.750	103.570	103.508	103.633
7.875	103.890	103.828	103.953
8.000	104.171	104.109	104.234
8.125	104.421	104.359	104.484
8.250	104.671	104.609	104.734
8.375	104.921	104.859	104.984
8.500	105.171	105.109	105.234

Jumbo ONE Select 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	99.250	99.188	99.313
6.375	99.750	99.688	99.813
6.500	100.187	100.125	100.250
6.625	100.585	100.523	100.648
6.750	100.976	100.914	101.039
6.875	101.359	101.297	101.422
7.000	101.734	101.672	101.797
7.125	102.101	102.039	102.164
7.250	102.460	102.398	102.523
7.375	102.812	102.750	102.875
7.500	103.156	103.094	103.219
7.625	103.492	103.430	103.555
7.750	103.820	103.758	103.883
7.875	104.140	104.078	104.203
8.000	104.421	104.359	104.484
8.125	104.671	104.609	104.734
8.250	104.921	104.859	104.984
8.375	105.171	105.109	105.234
8.500	105.421	105.359	105.484

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