LoanStream Mortgage Wholesale Rate Sheet

LoanStreamWholesale.com

The ONE Lender

Ratesheet Code: RS-WS

Effective Date: 8/20/26 7:33 AM

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Lock Expiration Days

15 Day	09/03/26
30 Day	09/18/26
45 Day	10/05/26
60 Day	10/18/26

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

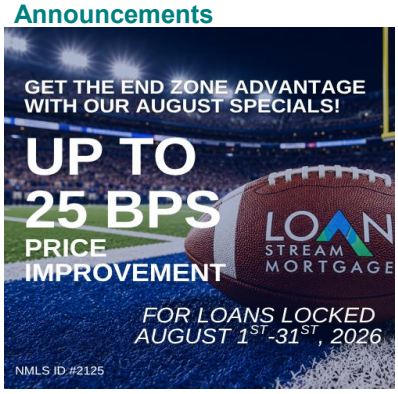
Corporate Headquarters:	Phone:	800-760-1833
	Email:	Inquires@LSMortgage.com
Lock Desk:	Phone:	949-679-7400
	Email:	LockDesk@LSMortgage.com
NanQ Lock Desk:	Phone:	Email Only
	Email:	NanQLockDesk@lsmortgage.com
Prime Loan Scenarios:	Phone:	Email Only
	Email:	Scenarios@LSMortgage.com
NAN-Q Scenarios:	Phone: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

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*** 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 20, 2026**

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.566	92.514	92.465	92.412
4.990	93.230	93.178	93.128	93.076
5.125	93.969	93.917	93.868	93.815
5.250	94.501	94.440	94.384	94.323
5.375	95.197	95.137	95.080	95.019
5.500	95.881	95.820	95.764	95.703
5.625	96.496	96.435	96.379	96.318
5.750	97.117	97.057	96.997	96.934
5.875	97.726	97.666	97.607	97.543
5.990	98.352	98.278	98.210	98.138
6.125	98.998	98.915	98.836	98.752
6.250	99.557	99.474	99.395	99.311
6.375	100.272	100.189	100.110	100.025
6.500	100.794	100.711	100.632	100.548
6.625	101.156	101.066	100.982	100.892
6.750	101.796	101.706	101.619	101.527
6.875	102.148	102.055	101.966	101.872
6.990	102.722	102.625	102.534	102.437
7.125	103.217	103.119	103.028	102.931
7.250	103.645	103.548	103.457	103.359
7.375	103.907	103.810	103.719	103.621
7.500	104.255	104.157	104.066	103.969
7.625	104.603	104.506	104.415	104.317

FANNIE MAE 25 YEAR FIXED (125)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.052	92.000	91.950	91.898
4.990	92.712	92.660	92.611	92.558
5.125	93.469	93.417	93.368	93.315
5.250	93.997	93.937	93.880	93.820
5.375	94.690	94.630	94.573	94.513
5.500	95.367	95.307	95.251	95.190
5.625	95.981	95.921	95.864	95.804
5.750	96.611	96.551	96.491	96.428
5.875	97.234	97.173	97.114	97.050
5.990	97.875	97.800	97.733	97.660
6.125	98.538	98.455	98.376	98.292
6.250	99.122	99.039	98.960	98.875
6.375	99.847	99.764	99.685	99.600
6.500	100.369	100.286	100.207	100.123
6.625	100.731	100.641	100.557	100.467
6.750	101.370	101.280	101.194	101.101
6.875	101.703	101.610	101.521	101.427
6.990	102.277	102.180	102.089	101.992
7.125	102.772	102.674	102.583	102.486
7.250	103.200	103.103	103.012	102.914
7.375	103.462	103.365	103.274	103.176
7.500	103.810	103.712	103.621	103.524
7.625	104.158	104.061	103.970	103.872

FANNIE MAE 20 YEAR FIXED (120)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	98.355	98.265	98.176	98.080
5.875	98.917	98.826	98.737	98.641
5.990	99.403	99.312	99.223	99.127
6.125	99.953	99.863	99.774	99.678
6.250	99.941	99.828	99.719	99.602
6.375	100.554	100.441	100.332	100.216
6.500	101.013	100.900	100.792	100.675
6.625	101.302	101.189	101.081	100.964
6.750	101.562	101.442	101.337	101.225
6.875	101.854	101.735	101.630	101.518
6.990	102.326	102.206	102.102	101.990
7.125	102.729	102.619	102.520	102.415
7.250	103.093	102.996	102.905	102.807
7.375	103.515	103.417	103.326	103.229
7.500	103.900	103.802	103.711	103.614
7.625	104.030	103.932	103.841	103.744
7.750	104.329	104.232	104.141	104.044
7.875	104.596	104.498	104.407	104.310
7.990	104.685	104.587	104.496	104.399
8.125	104.926	104.829	104.738	104.640

FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.885	96.838	96.791	96.741
4.990	97.282	97.235	97.188	97.138
5.125	97.739	97.693	97.646	97.596
5.250	98.344	98.282	98.222	98.157
5.375	98.765	98.703	98.643	98.578
5.500	99.172	99.110	99.050	98.986
5.625	99.562	99.499	99.439	99.375
5.750	99.930	99.868	99.808	99.743
5.875	100.278	100.216	100.156	100.092
5.990	100.578	100.515	100.455	100.391
6.125	100.924	100.861	100.800	100.733
6.250	101.229	101.167	101.105	101.039
6.375	101.634	101.571	101.510	101.443
6.500	101.885	101.822	101.760	101.694
6.625	102.004	101.942	101.880	101.814
6.750	102.281	102.235	102.188	102.138
6.875	102.398	102.351	102.305	102.255
6.990	102.730	102.683	102.637	102.587

FANNIE MAE 10 YEAR FIXED (110)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	100.185	100.123	100.061	99.995
6.125	100.436	100.373	100.312	100.245
6.250	100.723	100.676	100.629	100.579
6.375	101.095	101.048	101.001	100.951
6.500	101.322	101.275	101.228	101.178
6.625	101.408	101.361	101.314	101.264
6.750	101.729	101.682	101.635	101.585
6.875	101.788	101.741	101.695	101.645
6.990	102.067	102.021	101.974	101.924
7.125	102.251	102.204	102.157	102.107
7.250	102.097	102.019	101.944	101.864
7.375	102.245	102.167	102.092	102.012
7.500	102.374	102.296	102.222	102.141
7.625	102.150	102.072	101.997	101.917
7.750	102.276	102.198	102.123	102.043
7.875	102.400	102.322	102.247	102.167
7.990	102.385	102.307	102.232	102.152
8.125	102.519	102.441	102.366	102.286

HOME READY 30 YEAR FIXED (R101)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	96.667	96.607	96.547	96.484
5.875	97.276	97.216	97.157	97.093
5.990	97.902	97.828	97.760	97.688
6.125	98.548	98.465	98.386	98.302
6.250	99.107	99.024	98.945	98.861
6.375	99.822	99.739	99.660	99.575
6.500	100.344	100.261	100.182	100.098
6.625	100.706	100.616	100.532	100.442
6.750	101.346	101.256	101.169	101.077
6.875	101.698	101.605	101.516	101.422
6.990	102.272	102.175	102.084	101.987
7.125	102.767	102.669	102.578	102.481
7.250	103.195	103.098	103.007	102.909
7.375	103.457	103.360	103.269	103.171
7.500	103.805	103.707	103.616	103.519
7.625	104.153	104.056	103.965	103.867
7.750	104.154	104.057	103.966	103.869
7.875	104.419	104.321	104.230	104.133
7.990	104.499	104.401	104.311	104.213
8.125	104.725	104.627	104.537	104.439

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.375	94.322	94.262	94.205	94.144
5.500	95.006	94.945	94.889	94.828
5.625	95.621	95.560	95.504	95.443
5.750	96.242	96.182	96.122	96.059
5.875	96.851	96.791	96.732	96.668
5.990	97.477	97.403	97.335	97.263
6.125	98.123	98.040	97.961	97.877
6.250	98.682	98.599	98.520	98.436
6.375	99.397	99.314	99.235	99.150
6.500	99.919	99.836	99.757	99.673
6.625	100.281	100.191	100.107	100.017
6.750	100.921	100.831	100.744	100.652
6.875	101.273	101.180	101.091	100.997
6.990	101.847	101.750	101.659	101.562
7.125	102.342	102.244	102.153	102.056
7.250	102.770	102.673	102.582	102.484
7.375	103.032	102.935	102.844	102.746
7.500	103.380	103.282	103.191	103.094
7.625	103.728	103.631	103.540	103.442
7.750	103.729	103.632	103.541	103.444
7.875	103.994	103.896	103.805	103.708
7.990	104.074	103.976	103.886	103.788
8.125	104.300	104.202	104.112	104.014

Fannie Mae 25 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
4.875	91.477	91.425	91.375	91.323
4.990	92.137	92.085	92.036	91.983
5.125	92.894	92.842	92.793	92.740
5.250	93.422	93.362	93.305	93.245
5.375	94.115	94.055	93.998	93.938
5.500	94.792	94.732	94.676	94.615
5.625	95.406	95.346	95.289	95.229
5.750	96.036	95.976	95.916	95.853
5.875	96.659	96.598	96.539	96.475
5.990	97.300	97.225	97.158	97.085
6.125	97.963	97.880	97.801	97.717
6.250	98.547	98.464	98.385	98.300
6.375	99.272	99.189	99.110	99.025
6.500	99.794	99.711	99.632	99.548
6.625	100.156	100.066	99.982	99.892
6.750	100.795	100.705	100.619	100.526
6.875	101.128	101.035	100.946	100.852
6.990	101.702	101.605	101.514	101.417
7.125	102.197	102.099	102.008	101.911
7.250	102.625	102.528	102.437	102.339
7.375	102.887	102.790	102.699	102.601
7.500	103.235	103.137	103.046	102.949
7.625	103.583	103.486	103.395	103.297

Fannie Mae 20 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.750	98.280	98.190	98.101	98.005
5.875	98.842	98.751	98.662	98.566
5.990	99.328	99.237	99.148	99.052
6.125	99.878	99.788	99.699	99.603
6.250	99.866	99.753	99.644	99.527
6.375	100.479	100.366	100.257	100.141
6.500	100.938	100.825	100.717	100.600
6.625	101.227	101.114	101.006	100.889
6.750	101.487	101.367	101.262	101.150
6.875	101.779	101.660	101.555	101.443
6.990	102.251	102.131	102.027	101.915
7.125	102.654	102.544	102.445	102.340
7.250	103.018	102.921	102.830	102.732
7.375	103.440	103.342	103.251	103.154
7.500	103.825	103.727	103.636	103.539
7.625	103.955	103.857	103.766	103.669
7.750	104.254	104.157	104.066	103.969
7.875	104.521	104.423	104.332	104.235
7.990	104.610	104.512	104.421	104.324
8.125	104.851	104.754	104.663	104.565

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	101.735	101.672	101.610	101.544
6.625	101.854	101.792	101.730	101.664
6.750	102.131	102.085	102.038	101.988
6.875	102.248	102.201	102.155	102.105
6.990	102.580	102.533	102.487	102.437
7.125	102.813	102.766	102.720	102.669
7.250	102.488	102.410	102.335	102.255
7.375	102.685	102.607	102.532	102.452
7.500	102.858	102.780	102.705	102.624
7.625	102.862	102.784	102.709	102.629
7.750	103.027	102.949	102.874	102.794
7.875	103.189	103.112	103.037	102.956
7.990	103.210	103.132	103.057	102.977
8.125	103.386	103.308	103.233	103.153
8.250	103.798	103.720	103.645	103.564
8.375	103.959	103.881	103.806	103.726
8.500	104.121	104.043	103.968	103.888

Fannie Mae 10 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	101.372	101.325	101.278	101.228
6.625	101.458	101.411	101.364	101.314
6.750	101.779	101.732	101.685	101.635
6.875	101.838	101.791	101.745	101.695
6.990	102.117	102.071	102.024	101.974
7.125	102.301	102.254	102.207	102.157
7.250	102.147	102.069	101.994	101.914
7.375	102.295	102.217	102.142	102.062
7.500	102.424	102.346	102.272	102.191
7.625	102.200	102.122	102.047	101.967
7.750	102.326	102.248	102.173	102.093
7.875	102.450	102.372	102.297	102.217
7.990	102.435	102.357	102.282	102.202
8.125	102.569	102.491	102.416	102.336
8.250	102.942	102.864	102.789	102.709
8.375	103.065	102.987	102.912	102.832
8.500	103.188	103.110	103.035	102.955

LOAN STREAM MORTGAGE

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

Wholesale

Effective: August 20, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.927	95.866	95.801	95.731
5.625	96.587	96.526	96.461	96.391
5.750	96.970	96.910	96.844	96.774
5.875	97.567	97.506	97.441	97.370
5.990	98.277	98.217	98.151	98.081
6.125	98.869	98.809	98.743	98.673
6.250	99.166	99.053	98.944	98.828
6.375	99.705	99.592	99.483	99.367
6.500	100.192	100.074	99.963	99.843
6.625	100.731	100.611	100.494	100.370
6.750	101.356	101.235	101.119	100.994
6.875	101.780	101.659	101.543	101.419
6.990	102.080	101.960	101.843	101.719
7.125	102.435	102.315	102.199	102.074
7.250	101.769	101.641	101.520	101.391
7.375	102.419	102.292	102.171	102.042
7.500	102.519	102.391	102.270	102.141
7.625	102.625	102.497	102.376	102.247
7.750	103.273	103.115	102.964	102.803
7.875	103.513	103.355	103.205	103.044
7.990	102.420	102.262	102.112	101.950
8.125	102.620	102.462	102.311	102.150

FANNIE MAE HB 25 YEAR FIXED (125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	93.860	93.800	93.734	93.664
5.625	94.533	94.472	94.407	94.337
5.750	94.920	94.860	94.794	94.724
5.875	95.517	95.456	95.391	95.320
5.990	96.227	96.167	96.101	96.031
6.125	96.819	96.759	96.693	96.623
6.250	97.116	97.003	96.894	96.778
6.375	97.655	97.542	97.433	97.317
6.500	98.122	98.004	97.893	97.773
6.625	98.661	98.541	98.424	98.300
6.750	99.286	99.165	99.049	98.924
6.875	99.710	99.589	99.473	99.349
6.990	100.010	99.890	99.773	99.649
7.125	100.365	100.245	100.129	100.004
7.250	99.699	99.571	99.450	99.321
7.375	100.349	100.222	100.101	99.972
7.500	100.449	100.321	100.200	100.071
7.625	100.555	100.427	100.306	100.177
7.750	101.203	101.045	100.894	100.733
7.875	101.443	101.285	101.135	100.974
7.990	100.350	100.192	100.042	99.880
8.125	100.550	100.392	100.241	100.080

FANNIE MAE HB 20 YEAR FIXED (120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	93.333	93.272	93.207	93.137
5.500	94.010	93.950	93.884	93.814
5.625	94.683	94.622	94.557	94.487
5.750	95.070	95.010	94.944	94.874
5.875	95.667	95.606	95.541	95.470
5.990	96.377	96.317	96.251	96.181
6.125	96.952	96.891	96.826	96.755
6.250	97.233	97.120	97.011	96.895
6.375	97.755	97.643	97.534	97.418
6.500	98.230	98.112	98.001	97.881
6.625	98.772	98.651	98.535	98.410
6.750	99.386	99.265	99.149	99.024
6.875	99.829	99.709	99.593	99.468
6.990	100.150	100.030	99.914	99.789
7.125	100.531	100.410	100.294	100.170
7.250	99.847	99.719	99.598	99.469
7.375	100.517	100.389	100.269	100.139
7.500	100.636	100.508	100.387	100.258
7.625	100.499	100.371	100.250	100.121
7.750	101.152	100.995	100.844	100.683
7.875	101.392	101.235	101.084	100.923
7.990	100.297	100.139	99.989	99.828

FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	98.342	98.264	98.190	98.109
6.125	98.652	98.574	98.499	98.418
6.250	98.862	98.784	98.707	98.625
6.375	99.139	99.061	98.984	98.902
6.500	99.366	99.287	99.211	99.129
6.625	99.582	99.504	99.427	99.345
6.750	99.627	99.565	99.503	99.437
6.875	99.815	99.752	99.691	99.624
6.990	99.910	99.848	99.786	99.720
7.125	100.054	99.992	99.930	99.864
7.250	99.507	99.413	99.323	99.227
7.375	100.016	99.922	99.832	99.736
7.500	100.000	99.906	99.816	99.720
7.625	99.973	99.879	99.789	99.693
7.750	100.968	100.875	100.785	100.688
7.875	101.069	100.976	100.886	100.789
7.990	99.887	99.794	99.704	99.607

FANNIE MAE HB 10 YEAR FIXED (110HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.761	97.683	97.608	97.527
6.125	98.044	97.966	97.891	97.811
6.250	98.239	98.161	98.084	98.002
6.375	98.499	98.421	98.345	98.263
6.500	98.714	98.635	98.559	98.477
6.625	98.933	98.855	98.778	98.696
6.750	98.967	98.905	98.843	98.777
6.875	99.174	99.112	99.050	98.984
6.990	99.290	99.228	99.166	99.100
7.125	99.460	99.397	99.336	99.269
7.250	98.895	98.802	98.712	98.615
7.375	99.424	99.330	99.240	99.144
7.500	99.427	99.333	99.243	99.147
7.625	99.024	98.930	98.840	98.744
7.750	100.040	99.946	99.856	99.760
7.875	100.153	100.060	99.970	99.874
7.990	98.979	98.886	98.796	98.700

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.366	92.314	92.265	92.212
4.990	93.030	92.978	92.928	92.876
5.125	93.769	93.717	93.668	93.615
5.250	94.301	94.240	94.184	94.123
5.375	94.997	94.937	94.880	94.819
5.500	95.681	95.620	95.564	95.503
5.625	96.296	96.235	96.179	96.118
5.750	96.917	96.857	96.797	96.734
5.875	97.526	97.466	97.407	97.343
5.990	98.152	98.078	98.010	97.938
6.125	98.798	98.715	98.636	98.552
6.250	99.357	99.274	99.195	99.111
6.375	100.072	99.989	99.910	99.825
6.500	100.594	100.511	100.432	100.348
6.625	100.956	100.866	100.782	100.692
6.750	101.596	101.506	101.419	101.327
6.875	101.948	101.855	101.766	101.672
6.990	102.522	102.425	102.334	102.237
7.125	103.017	102.919	102.828	102.731
7.250	103.445	103.348	103.257	103.159
7.375	103.707	103.610	103.519	103.421
7.500	104.055	103.957	103.866	103.769
7.625	104.403	104.306	104.215	104.117

FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.206	95.145	95.080	95.010
5.500	95.877	95.816	95.751	95.681
5.625	96.537	96.476	96.411	96.341
5.750	96.920	96.860	96.794	96.724
5.875	97.517	97.456	97.391	97.320
5.990	98.227	98.167	98.101	98.031
6.125	98.819	98.759	98.693	98.623
6.250	99.116	99.003	98.894	98.778
6.375	99.655	99.542	99.433	99.317
6.500	100.142	100.024	99.913	99.793
6.625	100.681	100.561	100.444	100.320
6.750	101.306	101.185	101.069	100.944
6.875	101.730	101.609	101.493	101.369
6.990	102.030	101.910	101.793	101.669
7.125	102.385	102.265	102.149	102.024
7.250	101.719	101.591	101.470	101.341
7.375	102.369	102.242	102.121	101.992
7.500	102.469	102.341	102.220	102.091
7.625	102.575	102.447	102.326	102.197
7.750	103.223	103.065	102.914	102.753
7.875	103.463	103.305	103.155	102.994
7.990	102.370	102.212	102.062	101.900
8.125	102.570	102.412	102.261	102.100

ANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-B

Rate	15-Day	30-Day	45-Day	60-Day
5.375	94.297	94.237	94.180	94.119
5.500	94.981	94.920	94.864	94.803
5.625	95.596	95.535	95.479	95.418
5.750	96.217	96.157	96.097	96.034
5.875	96.826	96.766	96.707	96.643
5.990	97.452	97.378	97.310	97.238
6.125	98.098	98.015	97.936	97.852
6.250	98.657	98.574	98.495	98.411
6.375	99.372	99.289	99.210	99.125
6.500	99.894	99.811	99.732	99.648
6.625	100.256	100.166	100.082	99.992
6.750	100.896	100.806	100.719	100.627
6.875	101.248	101.155	101.066	100.972
6.990	101.822	101.725	101.634	101.537
7.125	102.317	102.219	102.128	102.031
7.250	102.745	102.648	102.557	102.459
7.375	103.007	102.910	102.819	102.721
7.500	103.355	103.257	103.166	103.069
7.625	103.703	103.606	103.515	103.417
7.750	103.704	103.607	103.516	103.419
7.875	103.969	103.871	103.780	103.683
7.990	104.049	103.951	103.861	103.763
8.125	104.275	104.177	104.087	103.989

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.366	92.314	92.265	92.212
4.990	93.030	92.978	92.928	92.876
5.125	93.769	93.717	93.668	93.615
5.250	94.301	94.240	94.184	94.123
5.375	94.997	94.937	94.880	94.819
5.500	95.681	95.620	95.564	95.503
5.625	96.296	96.235	96.179	96.118
5.750	96.917	96.857	96.797	96.734
5.875	97.526	97.466	97.407	97.343
5.990	98.152	98.078	98.010	97.938
6.125	98.798	98.715	98.636	98.552
6.250	99.357	99.274	99.195	99.111
6.375	100.072	99.989	99.910	99.825
6.500	100.594	100.511	100.432	100.348
6.625	100.956	100.866	100.782	100.692
6.750	101.596	101.506	101.419	101.327
6.875	101.948	101.855	101.766	101.672
6.990	102.522	102.425	102.334	102.237
7.125	103.017	102.919	102.828	102.731
7.250	103.445	103.348	103.257	103.159
7.375	103.707	103.610	103.519	103.421
7.500	104.055	103.957	103.866	103.769
7.625	104.403	104.306	104.215	104.117

FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.877	95.816	95.751	95.681
5.625	96.537	96.476	96.411	96.341
5.750	96.920	96.860	96.794	96.724
5.875	97.517	97.456	97.391	97.320
5.990	98.227	98.167	98.101	98.031
6.125	98.819	98.759	98.693	98.623
6.250	99.116	99.003	98.894	98.778
6.375	99.655	99.542	99.433	99.317
6.500	100.142	100.024	99.913	99.793
6.625	100.681	100.561	100.444	100.320
6.750	101.306	101.185	101.069	100.944
6.875	101.730	101.609	101.493	101.369
6.990	102.030	101.910	101.793	101.669
7.125	102.385	102.265	102.149	102.024
7.250	101.719	101.591	101.470	101.341
7.375	102.369	102.242	102.121	101.992
7.500	102.469	102.341	102.220	102.091
7.625	102.575	102.447	102.326	102.197
7.750	103.223	103.065	102.914	102.753
7.875	103.463	103.305	103.155	102.994
7.990	102.370	102.212	102.062	101.900
8.125	102.570	102.412	102.261	102.100

NNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD

Rate	15-Day	30-Day	45-Day	60-Day
5.375	94.297	94.237	94.180	94.119
5.500	94.981	94.920	94.864	94.803
5.625	95.596	95.535	95.479	95.418
5.750	96.217	96.157	96.097	96.034
5.875	96.826	96.766	96.707	96.643
5.990	97.452	97.378	97.310	97.238
6.125	98.098	98.015	97.936	97.852
6.250	98.657	98.574	98.495	98.411
6.375	99.372	99.289	99.210	99.125
6.500	99.894	99.811	99.732	99.648
6.625	100.256	100.166	100.082	99.992
6.750	100.896	100.806	100.719	100.627
6.875	101.248	101.155	101.066	100.972
6.990	101.822	101.725	101.634	101.537
7.125	102.317	102.219	102.128	102.031
7.250	102.745	102.648	102.557	102.459
7.375	103.007	102.910	102.819	102.721
7.500	103.355	103.257	103.166	103.069
7.625	103.703	103.606	103.515	103.417
7.750	103.704	103.607	103.516	103.419
7.875	103.969	103.871	103.780	103.683
7.990	104.049	103.951	103.861	103.763
8.125	104.275	104.177	104.087	103.989

LOAN STREAM MORTGAGE

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

SELECT PRICING

Effective: **August 20, 2026**

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.816	92.764	92.715	92.662
4.990	93.480	93.428	93.378	93.326
5.125	94.219	94.167	94.118	94.065
5.250	94.751	94.690	94.634	94.573
5.375	95.447	95.387	95.330	95.269
5.500	96.131	96.070	96.014	95.953
5.625	96.746	96.685	96.629	96.568
5.750	97.367	97.307	97.247	97.184
5.875	97.976	97.916	97.857	97.793
5.990	98.602	98.528	98.460	98.388
6.125	99.248	99.165	99.086	99.002
6.250	99.807	99.724	99.645	99.561
6.375	100.522	100.439	100.360	100.275
6.500	101.044	100.961	100.882	100.798
6.625	101.406	101.316	101.232	101.142
6.750	102.046	101.956	101.869	101.777
6.875	102.398	102.305	102.216	102.122
6.990	102.972	102.875	102.784	102.687
7.125	103.467	103.369	103.278	103.181
7.250	103.895	103.798	103.707	103.609
7.375	104.157	104.060	103.969	103.871
7.500	104.505	104.407	104.316	104.219
7.625	104.853	104.756	104.665	104.567
7.750	104.854	104.757	104.666	104.569
7.875	105.119	105.021	104.930	104.833

SELECT FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.135	97.088	97.041	96.991
4.990	97.532	97.485	97.438	97.388
5.125	97.989	97.943	97.896	97.846
5.250	98.594	98.532	98.472	98.407
5.375	99.015	98.953	98.893	98.828
5.500	99.422	99.360	99.300	99.236
5.625	99.812	99.749	99.689	99.625
5.750	100.180	100.118	100.058	99.993
5.875	100.528	100.466	100.406	100.342
5.990	100.828	100.765	100.705	100.641
6.125	101.174	101.111	101.050	100.983
6.250	101.479	101.417	101.355	101.289
6.375	101.884	101.821	101.760	101.693
6.500	102.135	102.072	102.010	101.944
6.625	102.254	102.192	102.130	102.064
6.750	102.531	102.485	102.438	102.388
6.875	102.648	102.601	102.555	102.505

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.177	96.116	96.051	95.981
5.625	96.837	96.776	96.711	96.641
5.750	97.220	97.160	97.094	97.024
5.875	97.817	97.756	97.691	97.620
5.990	98.527	98.467	98.401	98.331
6.125	99.119	99.059	98.993	98.923
6.250	99.416	99.303	99.194	99.078
6.375	99.955	99.842	99.733	99.617
6.500	100.442	100.324	100.213	100.093
6.625	100.981	100.861	100.744	100.620
6.750	101.606	101.485	101.369	101.244
6.875	102.030	101.909	101.793	101.669
6.990	102.330	102.210	102.093	101.969
7.125	102.685	102.565	102.449	102.324
7.250	102.019	101.891	101.770	101.641
7.375	102.669	102.542	102.421	102.292
7.500	102.769	102.641	102.520	102.391
7.625	102.875	102.747	102.626	102.497
7.750	103.523	103.365	103.214	103.053
7.875	103.763	103.605	103.455	103.294
7.990	102.670	102.512	102.362	102.200
8.125	102.870	102.712	102.561	102.400

SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	98.592	98.514	98.440	98.359
6.125	98.902	98.824	98.749	98.668
6.250	99.112	99.034	98.957	98.875
6.375	99.389	99.311	99.234	99.152
6.500	99.616	99.537	99.461	99.379
6.625	99.832	99.754	99.677	99.595
6.750	99.877	99.815	99.753	99.687
6.875	100.065	100.002	99.941	99.874
6.990	100.160	100.098	100.036	99.970
7.125	100.304	100.242	100.180	100.114
7.250	99.757	99.663	99.573	99.477
7.375	100.266	100.172	100.082	99.986
7.500	100.250	100.156	100.066	99.970
7.625	100.223	100.129	100.039	99.943
7.750	101.218	101.125	101.035	100.938
7.875	101.319	101.226	101.136	101.039

SELECT FANNIE MAE BUYDOWN

SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.616	92.564	92.515	92.462
4.990	93.280	93.228	93.178	93.126
5.125	94.019	93.967	93.918	93.865
5.250	94.551	94.490	94.434	94.373
5.375	95.247	95.187	95.130	95.069
5.500	95.931	95.870	95.814	95.753
5.625	96.546	96.485	96.429	96.368
5.750	97.167	97.107	97.047	96.984
5.875	97.776	97.716	97.657	97.593
5.990	98.402	98.328	98.260	98.188
6.125	99.048	98.965	98.886	98.802
6.250	99.607	99.524	99.445	99.361
6.375	100.322	100.239	100.160	100.075
6.500	100.844	100.761	100.682	100.598
6.625	101.206	101.116	101.032	100.942
6.750	101.846	101.756	101.669	101.577
6.875	102.198	102.105	102.016	101.922
6.990	102.772	102.675	102.584	102.487
7.125	103.267	103.169	103.078	102.981
7.250	103.695	103.598	103.507	103.409
7.375	103.957	103.860	103.769	103.671
7.500	104.305	104.207	104.116	104.019
7.625	104.653	104.556	104.465	104.367

SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HE

Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.127	96.066	96.001	95.931
5.625	96.787	96.726	96.661	96.591
5.750	97.170	97.110	97.044	96.974
5.875	97.767	97.706	97.641	97.570
5.990	98.477	98.417	98.351	98.281
6.125	99.069	99.009	98.943	98.873
6.250	99.366	99.253	99.144	99.028
6.375	99.905	99.792	99.683	99.567
6.500	100.392	100.274	100.163	100.043
6.625	100.931	100.811	100.694	100.570
6.750	101.556	101.435	101.319	101.194
6.875	101.980	101.859	101.743	101.619
6.990	102.280	102.160	102.043	101.919
7.125	102.635	102.515	102.399	102.274
7.250	101.969	101.841	101.720	101.591
7.375	102.619	102.492	102.371	102.242
7.500	102.719	102.591	102.470	102.341
7.625	102.825	102.697	102.576	102.447
7.750	103.473	103.315	103.164	103.003
7.875	103.713	103.555	103.405	103.244
7.990	102.620	102.462	102.312	102.150
8.125	102.820	102.662	102.511	102.350

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.616	92.564	92.515	92.462
4.990	93.280	93.228	93.178	93.126
5.125	94.019	93.967	93.918	93.865
5.250	94.551	94.490	94.434	94.373
5.375	95.247	95.187	95.130	95.069
5.500	95.931	95.870	95.814	95.753
5.625	96.546	96.485	96.429	96.368
5.750	97.167	97.107	97.047	96.984
5.875	97.776	97.716	97.657	97.593
5.990	98.402	98.328	98.260	98.188
6.125	99.048	98.965	98.886	98.802
6.250	99.607	99.524	99.445	99.361
6.375	100.322	100.239	100.160	100.075
6.500	100.844	100.761	100.682	100.598
6.625	101.206	101.116	101.032	100.942
6.750	101.846	101.756	101.669	101.577
6.875	102.198	102.105	102.016	101.922
6.990	102.772	102.675	102.584	102.487
7.125	103.267	103.169	103.078	102.981
7.250	103.695	103.598	103.507	103.409
7.375	103.957	103.860	103.769	103.671
7.500	104.305	104.207	104.116	104.019
7.625	104.653	104.556	104.465	104.367

SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HE

Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.127	96.066	96.001	95.931
5.625	96.787	96.726	96.661	96.591
5.750	97.170	97.110	97.044	96.974
5.875	97.767	97.706	97.641	97.570
5.990	98.477	98.417	98.351	98.281
6.125	99.069	99.009	98.943	98.873
6.250	99.366	99.253	99.144	99.028
6.375	99.905	99.792	99.683	99.567
6.500	100.392	100.274	100.163	100.043
6.625	100.931	100.811	100.694	100.570
6.750	101.556	101.435	101.319	101.194
6.875	101.980	101.859	101.743	101.619
6.990	102.280	102.160	102.043	101.919
7.125	102.635	102.515	102.399	102.274
7.250	101.969	101.841	101.720	101.591
7.375	102.619	102.492	102.371	102.242
7.500	102.719	102.591	102.470	102.341
7.625	102.825	102.697	102.576	102.447
7.750	103.473	103.315	103.164	103.003
7.875	103.713	103.555	103.405	103.244
7.990	102.620	102.462	102.312	102.150
8.125	102.820	102.662	102.511	102.350
8.250	102.248	102.097	101.948	101.789

LOAN STREAM MORTGAGE

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

Wholesale

Effective: August 20, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.566	92.514	92.465	92.412
4.990	93.230	93.178	93.128	93.076
5.125	93.969	93.917	93.868	93.815
5.250	94.501	94.440	94.384	94.323
5.375	95.197	95.137	95.080	95.019
5.500	95.881	95.820	95.764	95.703
5.625	96.496	96.435	96.379	96.318
5.750	97.117	97.057	96.997	96.934
5.875	97.726	97.666	97.607	97.543
5.990	98.352	98.278	98.210	98.138
6.125	98.998	98.915	98.836	98.752
6.250	99.557	99.474	99.395	99.311
6.375	100.272	100.189	100.110	100.025
6.500	100.794	100.711	100.632	100.548
6.625	101.156	101.066	100.982	100.892
6.750	101.796	101.706	101.619	101.527
6.875	102.148	102.055	101.966	101.872
6.990	102.722	102.625	102.534	102.437
7.125	103.217	103.119	103.028	102.931
7.250	103.645	103.548	103.457	103.359
7.375	103.907	103.810	103.719	103.621
7.500	104.255	104.157	104.066	103.969
7.625	104.603	104.506	104.415	104.317
7.750	104.604	104.507	104.416	104.319
7.875	104.869	104.771	104.680	104.583
7.990	104.949	104.851	104.761	104.663
8.125	105.175	105.077	104.987	104.889

FREDDIE MAC 25 YEAR FIXED (225)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.052	92.000	91.950	91.898
4.990	92.712	92.660	92.611	92.558
5.125	93.469	93.417	93.368	93.315
5.250	93.997	93.937	93.880	93.820
5.375	94.690	94.630	94.573	94.513
5.500	95.367	95.307	95.251	95.190
5.625	95.981	95.921	95.864	95.804
5.750	96.611	96.551	96.491	96.428
5.875	97.234	97.173	97.114	97.050
5.990	97.875	97.800	97.733	97.660
6.125	98.538	98.455	98.376	98.292
6.250	99.122	99.039	98.960	98.875
6.375	99.847	99.764	99.685	99.600
6.500	100.369	100.286	100.207	100.123
6.625	100.731	100.641	100.557	100.467
6.750	101.370	101.280	101.194	101.101
6.875	101.703	101.610	101.521	101.427
6.990	102.277	102.180	102.089	101.992
7.125	102.772	102.674	102.583	102.486
7.250	103.200	103.103	103.012	102.914
7.375	103.462	103.365	103.274	103.176
7.500	103.810	103.712	103.621	103.524
7.625	104.158	104.061	103.970	103.872
7.750	104.159	104.062	103.971	103.874
7.875	104.424	104.326	104.235	104.138
7.990	104.504	104.406	104.316	104.218
8.125	104.730	104.632	104.542	104.444

FREDDIE MAC 20 YEAR FIXED (220)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.154	97.064	96.974	96.879
5.625	97.770	97.679	97.590	97.494
5.750	98.355	98.265	98.176	98.080
5.875	98.917	98.826	98.737	98.641
5.990	99.403	99.312	99.223	99.127
6.125	99.953	99.863	99.774	99.678
6.250	99.941	99.828	99.719	99.602
6.375	100.554	100.441	100.332	100.216
6.500	101.013	100.900	100.792	100.675
6.625	101.302	101.189	101.081	100.964
6.750	101.562	101.442	101.337	101.225
6.875	101.854	101.735	101.630	101.518
6.990	102.326	102.206	102.102	101.990
7.125	102.729	102.619	102.520	102.415
7.250	103.093	102.996	102.905	102.807
7.375	103.515	103.417	103.326	103.229
7.500	103.900	103.802	103.711	103.614
7.625	104.030	103.932	103.841	103.744
7.750	104.329	104.232	104.141	104.044
7.875	104.596	104.498	104.407	104.310
7.990	104.685	104.587	104.496	104.399
8.125	104.926	104.829	104.738	104.640

FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
4.990	97.282	97.235	97.188	97.138
5.125	97.739	97.693	97.646	97.596
5.250	98.344	98.282	98.222	98.157
5.375	98.765	98.703	98.643	98.578
5.500	99.172	99.110	99.050	98.986
5.625	99.562	99.499	99.439	99.375
5.750	99.930	99.868	99.808	99.743
5.875	100.278	100.216	100.156	100.092
5.990	100.578	100.515	100.455	100.391
6.125	100.924	100.861	100.800	100.733
6.250	101.229	101.167	101.105	101.039
6.375	101.634	101.571	101.510	101.443
6.500	101.885	101.822	101.760	101.694
6.625	102.004	101.942	101.880	101.814
6.750	102.281	102.235	102.188	102.138
6.875	102.398	102.351	102.305	102.255
6.990	102.730	102.683	102.637	102.587

FREDDIE MAC 10 YEAR FIXED (210)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.034	98.956	98.881	98.800
5.625	99.319	99.241	99.166	99.086
5.750	99.636	99.573	99.511	99.445
5.875	99.923	99.861	99.799	99.733
5.990	100.185	100.123	100.061	99.995
6.125	100.436	100.373	100.312	100.245
6.250	100.723	100.676	100.629	100.579
6.375	101.095	101.048	101.001	100.951
6.500	101.322	101.275	101.228	101.178
6.625	101.408	101.361	101.314	101.264
6.750	101.729	101.682	101.635	101.585
6.875	101.788	101.741	101.695	101.645
6.990	102.067	102.021	101.974	101.924
7.125	102.251	102.204	102.157	102.107
7.250	102.097	102.019	101.944	101.864

HOME POSSIBLE 30 YEAR FIXED (HP201)

Rate	15-Day	30-Day	45-Day	60-Day
5.875	97.276	97.216	97.157	97.093
5.990	97.902	97.828	97.760	97.688
6.125	98.548	98.465	98.386	98.302
6.250	99.107	99.024	98.945	98.861
6.375	99.822	99.739	99.660	99.575
6.500	100.344	100.261	100.182	100.098
6.625	100.706	100.616	100.532	100.442
6.750	101.346	101.256	101.169	101.077
6.875	101.698	101.605	101.516	101.422
6.990	102.272	102.175	102.084	101.987
7.125	102.767	102.669	102.578	102.481
7.250	103.195	103.098	103.007	102.909
7.375	103.457	103.360	103.269	103.171
7.500	103.805	103.707	103.616	103.519
7.625	104.153	104.056	103.965	103.867
7.750	104.154	104.057	103.966	103.869
7.875	104.419	104.321	104.230	104.133
7.990	104.499	104.401	104.311	104.213
8.125	104.725	104.627	104.537	104.439

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)

Rate	15-Day	30-Day	45-Day	60-Day
5.875	97.726	97.666	97.607	97.543
5.990	98.352	98.278	98.210	98.138
6.125	98.998	98.915	98.836	98.752
6.250	99.557	99.474	99.395	99.311
6.375	100.272	100.189	100.110	100.025
6.500	100.794	100.711	100.632	100.548
6.625	101.156	101.066	100.982	100.892
6.750	101.796	101.706	101.619	101.527
6.875	102.148	102.055	101.966	101.872
6.990	102.722	102.625	102.534	102.437
7.125	103.217	103.119	103.028	102.931
7.250	103.645	103.548	103.457	103.359
7.375	103.907	103.810	103.719	103.621
7.500	104.255	104.157	104.066	103.969
7.625	104.603	104.506	104.415	104.317
7.750	104.604	104.507	104.416	104.319
7.875	104.869	104.771	104.680	104.583
7.990	104.949	104.851	104.761	104.663
8.125	105.175	105.077	104.987	104.889

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.577	95.516	95.451	95.381
5.625	96.237	96.176	96.111	96.041
5.750	96.620	96.560	96.494	96.424
5.875	97.217	97.156	97.091	97.020
5.990	97.927	97.867	97.801	97.731
6.125	98.519	98.459	98.393	98.323
6.250	98.816	98.703	98.594	98.478
6.375	99.355	99.242	99.133	99.017
6.500	99.842	99.724	99.613	99.493
6.625	100.381	100.261	100.144	100.020
6.750	101.006	100.885	100.769	100.644
6.875	101.430	101.309	101.193	101.069
6.990	101.730	101.610	101.493	101.369
7.125	102.085	101.965	101.849	101.724
7.250	101.419	101.291	101.170	101.041
7.375	102.069	101.942	101.821	101.692
7.500	102.169	102.041	101.920	101.791
7.625	102.275	102.147	102.026	101.897
7.750	102.923	102.765	102.614	102.453
7.875	103.163	103.005	102.855	102.694
7.990	102.070	101.912	101.762	101.600

FREDDIE MAC SC 20 YEAR FIXED (220SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	93.260	93.200	93.134	93.064
5.625	93.933	93.872	93.807	93.737
5.750	94.320	94.260	94.194	94.124
5.875	94.917	94.856	94.791	94.720
5.990	95.627	95.567	95.501	95.431
6.125	96.202	96.141	96.076	96.005
6.250	96.483	96.370	96.261	96.145
6.375	97.005	96.893	96.784	96.668
6.500	97.480	97.362	97.251	97.131
6.625	98.022	97.901	97.785	97.660
6.750	98.636	98.515	98.399	98.274
6.875	99.079	98.959	98.843	98.718
6.990	99.400	99.280	99.164	99.039
7.125	99.781	99.660	99.544	99.420
7.250	99.097	98.969	98.848	98.719
7.375	99.767	99.639	99.519	99.389
7.500	99.886	99.758	99.637	99.508
7.625	99.749	99.621	99.500	99.371
7.750	100.402	100.245	100.094	99.933
7.875	100.642	100.485	100.334	100.173
7.990	99.547	99.389	99.239	99.078

FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.556	96.478	96.403	96.322
5.625	96.928	96.851	96.775	96.695
5.750	97.020	96.942	96.867	96.787
5.875	97.336	97.258	97.183	97.103
5.990	97.721	97.643	97.568	97.487
6.125	98.004	97.926	97.851	97.771
6.250	98.199	98.121	98.044	97.962
6.375	98.459	98.381	98.305	98.223
6.500	98.674	98.595	98.519	98.437
6.625	98.893	98.815	98.738	98.656
6.750	98.927	98.865	98.803	98.737
6.875	99.134	99.072	99.010	98.944
6.990	99.250	99.188	99.126	99.060
7.125	99.420	99.357	99.296	99.229
7.250	98.855	98.762	98.672	98.575
7.375	99.384	99.290	99.200	99.104
7.500	99.387	99.293	99.203	99.107
7.625	99.174	99.080	98.990	98.894
7.750	100.190	100.096	100.006	99.910
7.875	100.303	100.210	100.120	100.024
7.990	99.129	99.036	98.946	98.850

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

Wholesale

Effective: August 20, 2026

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.366	92.314	92.265	92.212
4.990	93.030	92.978	92.928	92.876
5.125	93.769	93.717	93.668	93.615
5.250	94.301	94.240	94.184	94.123
5.375	94.997	94.937	94.880	94.819
5.500	95.681	95.620	95.564	95.503
5.625	96.296	96.235	96.179	96.118
5.750	96.917	96.857	96.797	96.734
5.875	97.526	97.466	97.407	97.343
5.990	98.152	98.078	98.010	97.938
6.125	98.798	98.715	98.636	98.552
6.250	99.357	99.274	99.195	99.111
6.375	100.072	99.989	99.910	99.825
6.500	100.594	100.511	100.432	100.348
6.625	100.956	100.866	100.782	100.692
6.750	101.596	101.506	101.419	101.327
6.875	101.948	101.855	101.766	101.672
6.990	102.522	102.425	102.334	102.237
7.125	103.017	102.919	102.828	102.731
7.250	103.445	103.348	103.257	103.159
7.375	103.707	103.610	103.519	103.421
7.500	104.055	103.957	103.866	103.769
7.625	104.403	104.306	104.215	104.117

FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.877	97.817	97.751	97.681
6.125	98.469	98.409	98.343	98.273
6.250	98.766	98.653	98.544	98.428
6.375	99.305	99.192	99.083	98.967
6.500	99.792	99.674	99.563	99.443
6.625	100.331	100.211	100.094	99.970
6.750	100.956	100.835	100.719	100.594
6.875	101.380	101.259	101.143	101.019
6.990	101.680	101.560	101.443	101.319
7.125	102.035	101.915	101.799	101.674
7.250	101.369	101.241	101.120	100.991
7.375	102.019	101.892	101.771	101.642
7.500	102.119	101.991	101.870	101.741
7.625	102.225	102.097	101.976	101.847
7.750	102.873	102.715	102.564	102.403
7.875	103.113	102.955	102.805	102.644
7.990	102.020	101.862	101.712	101.550
8.125	102.220	102.062	101.911	101.750
8.250	101.648	101.497	101.348	101.189

FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN

Rate	15-Day	30-Day	45-Day	60-Day
5.375	94.297	94.237	94.180	94.119
5.500	94.981	94.920	94.864	94.803
5.625	95.596	95.535	95.479	95.418
5.750	96.217	96.157	96.097	96.034
5.875	96.826	96.766	96.707	96.643
5.990	97.452	97.378	97.310	97.238
6.125	98.098	98.015	97.936	97.852
6.250	98.657	98.574	98.495	98.411
6.375	99.372	99.289	99.210	99.125
6.500	99.894	99.811	99.732	99.648
6.625	100.256	100.166	100.082	99.992
6.750	100.896	100.806	100.719	100.627
6.875	101.248	101.155	101.066	100.972
6.990	101.822	101.725	101.634	101.537
7.125	102.317	102.219	102.128	102.031
7.250	102.745	102.648	102.557	102.459
7.375	103.007	102.910	102.819	102.721
7.500	103.355	103.257	103.166	103.069
7.625	103.703	103.606	103.515	103.417
7.750	103.704	103.607	103.516	103.419
7.875	103.969	103.871	103.780	103.683
7.990	104.049	103.951	103.861	103.763
8.125	104.275	104.177	104.087	103.989

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.366	92.314	92.265	92.212
4.990	93.030	92.978	92.928	92.876
5.125	93.769	93.717	93.668	93.615
5.250	94.301	94.240	94.184	94.123
5.375	94.997	94.937	94.880	94.819
5.500	95.681	95.620	95.564	95.503
5.625	96.296	96.235	96.179	96.118
5.750	96.917	96.857	96.797	96.734
5.875	97.526	97.466	97.407	97.343
5.990	98.152	98.078	98.010	97.938
6.125	98.798	98.715	98.636	98.552
6.250	99.357	99.274	99.195	99.111
6.375	100.072	99.989	99.910	99.825
6.500	100.594	100.511	100.432	100.348
6.625	100.956	100.866	100.782	100.692
6.750	101.596	101.506	101.419	101.327
6.875	101.948	101.855	101.766	101.672
6.990	102.522	102.425	102.334	102.237
7.125	103.017	102.919	102.828	102.731
7.250	103.445	103.348	103.257	103.159
7.375	103.707	103.610	103.519	103.421
7.500	104.055	103.957	103.866	103.769
7.625	104.403	104.306	104.215	104.117

FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.877	97.817	97.751	97.681
6.125	98.469	98.409	98.343	98.273
6.250	98.766	98.653	98.544	98.428
6.375	99.305	99.192	99.083	98.967
6.500	99.792	99.674	99.563	99.443
6.625	100.331	100.211	100.094	99.970
6.750	100.956	100.835	100.719	100.594
6.875	101.380	101.259	101.143	101.019
6.990	101.680	101.560	101.443	101.319
7.125	102.035	101.915	101.799	101.674
7.250	101.369	101.241	101.120	100.991
7.375	102.019	101.892	101.771	101.642
7.500	102.119	101.991	101.870	101.741
7.625	102.225	102.097	101.976	101.847
7.750	102.873	102.715	102.564	102.403
7.875	103.113	102.955	102.805	102.644
7.990	102.020	101.862	101.712	101.550
8.125	102.220	102.062	101.911	101.750
8.250	101.648	101.497	101.348	101.189
8.375	101.500	101.349	101.200	101.041
8.500	101.646	101.495	101.347	101.187
8.625	101.789	101.638	101.489	101.330
8.750	102.406	102.255	102.107	101.947

DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-

Rate	15-Day	30-Day	45-Day	60-Day
5.375	94.297	94.237	94.180	94.119
5.500	94.981	94.920	94.864	94.803
5.625	95.596	95.535	95.479	95.418
5.750	96.217	96.157	96.097	96.034
5.875	96.826	96.766	96.707	96.643
5.990	97.452	97.378	97.310	97.238
6.125	98.098	98.015	97.936	97.852
6.250	98.657	98.574	98.495	98.411
6.375	99.372	99.289	99.210	99.125
6.500	99.894	99.811	99.732	99.648
6.625	100.256	100.166	100.082	99.992
6.750	100.896	100.806	100.719	100.627
6.875	101.248	101.155	101.066	100.972
6.990	101.822	101.725	101.634	101.537
7.125	102.317	102.219	102.128	102.031
7.250	102.745	102.648	102.557	102.459
7.375	103.007	102.910	102.819	102.721
7.500	103.355	103.257	103.166	103.069
7.625	103.703	103.606	103.515	103.417
7.750	103.704	103.607	103.516	103.419
7.875	103.969	103.871	103.780	103.683
7.990	104.049	103.951	103.861	103.763
8.125	104.275	104.177	104.087	103.989

LOAN STREAM MORTGAGE

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

SELECT PRICING

Effective: August 20, 2026

SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.816	92.764	92.715	92.662
4.990	93.480	93.428	93.378	93.326
5.125	94.219	94.167	94.118	94.065
5.250	94.751	94.690	94.634	94.573
5.375	95.447	95.387	95.330	95.269
5.500	96.131	96.070	96.014	95.953
5.625	96.746	96.685	96.629	96.568
5.750	97.367	97.307	97.247	97.184
5.875	97.976	97.916	97.857	97.793
5.990	98.602	98.528	98.460	98.388
6.125	99.248	99.165	99.086	99.002
6.250	99.807	99.724	99.645	99.561
6.375	100.522	100.439	100.360	100.275
6.500	101.044	100.961	100.882	100.798
6.625	101.406	101.316	101.232	101.142
6.750	102.046	101.956	101.869	101.777
6.875	102.398	102.305	102.216	102.122
6.990	102.972	102.875	102.784	102.687
7.125	103.467	103.369	103.278	103.181
7.250	103.895	103.798	103.707	103.609
7.375	104.157	104.060	103.969	103.871
7.500	104.505	104.407	104.316	104.219
7.625	104.853	104.756	104.665	104.567
7.750	104.854	104.757	104.666	104.569
7.875	105.119	105.021	104.930	104.833
7.990	105.199	105.101	105.011	104.913
8.125	105.425	105.327	105.237	105.139

SELECT FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.135	97.088	97.041	96.991
4.990	97.532	97.485	97.438	97.388
5.125	97.989	97.943	97.896	97.846
5.250	98.594	98.532	98.472	98.407
5.375	99.015	98.953	98.893	98.828
5.500	99.422	99.360	99.300	99.236
5.625	99.812	99.749	99.689	99.625
5.750	100.180	100.118	100.058	99.993
5.875	100.528	100.466	100.406	100.342
5.990	100.828	100.765	100.705	100.641
6.125	101.174	101.111	101.050	100.983
6.250	101.479	101.417	101.355	101.289
6.375	101.884	101.821	101.760	101.693
6.500	102.135	102.072	102.010	101.944
6.625	102.254	102.192	102.130	102.064
6.750	102.531	102.485	102.438	102.388
6.875	102.648	102.601	102.555	102.505
6.990	102.980	102.933	102.887	102.837
7.125	103.213	103.166	103.120	103.069
7.250	102.888	102.810	102.735	102.655

SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.827	95.766	95.701	95.631
5.625	96.487	96.426	96.361	96.291
5.750	96.870	96.810	96.744	96.674
5.875	97.467	97.406	97.341	97.270
5.990	98.177	98.117	98.051	97.981
6.125	98.769	98.709	98.643	98.573
6.250	99.066	98.953	98.844	98.728
6.375	99.605	99.492	99.383	99.267
6.500	100.092	99.974	99.863	99.743
6.625	100.631	100.511	100.394	100.270
6.750	101.256	101.135	101.019	100.894
6.875	101.680	101.559	101.443	101.319
6.990	101.980	101.860	101.743	101.619
7.125	102.335	102.215	102.099	101.974
7.250	101.669	101.541	101.420	101.291
7.375	102.319	102.192	102.071	101.942
7.500	102.419	102.291	102.170	102.041
7.625	102.525	102.397	102.276	102.147
7.750	103.173	103.015	102.864	102.703
7.875	103.413	103.255	103.105	102.944
7.990	102.320	102.162	102.012	101.850
8.125	102.520	102.362	102.211	102.050

SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.971	97.893	97.818	97.737
6.125	98.254	98.176	98.101	98.021
6.250	98.449	98.371	98.294	98.212
6.375	98.709	98.631	98.555	98.473
6.500	98.924	98.845	98.769	98.687
6.625	99.143	99.065	98.988	98.906
6.750	99.177	99.115	99.053	98.987
6.875	99.384	99.322	99.260	99.194
6.990	99.500	99.438	99.376	99.310
7.125	99.670	99.607	99.546	99.479
7.250	99.105	99.012	98.922	98.825
7.375	99.634	99.540	99.450	99.354
7.500	99.637	99.543	99.453	99.357
7.625	99.424	99.330	99.240	99.144
7.750	100.440	100.346	100.256	100.160
7.875	100.553	100.460	100.370	100.274
7.990	99.379	99.286	99.196	99.100

FREDDIE MAC FIXED RATE BUYDOWN PRICING

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.616	92.564	92.515	92.462
4.990	93.280	93.228	93.178	93.126
5.125	94.019	93.967	93.918	93.865
5.250	94.551	94.490	94.434	94.373
5.375	95.247	95.187	95.130	95.069
5.500	95.931	95.870	95.814	95.753
5.625	96.546	96.485	96.429	96.368
5.750	97.167	97.107	97.047	96.984
5.875	97.776	97.716	97.657	97.593
5.990	98.402	98.328	98.260	98.188
6.125	99.048	98.965	98.886	98.802
6.250	99.607	99.524	99.445	99.361
6.375	100.322	100.239	100.160	100.075
6.500	100.844	100.761	100.682	100.598
6.625	101.206	101.116	101.032	100.942
6.750	101.846	101.756	101.669	101.577
6.875	102.198	102.105	102.016	101.922
6.990	102.772	102.675	102.584	102.487
7.125	103.267	103.169	103.078	102.981
7.250	103.695	103.598	103.507	103.409
7.375	103.957	103.860	103.769	103.671
7.500	104.305	104.207	104.116	104.019
7.625	104.653	104.556	104.465	104.367

SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 S

Rate	15-Day	30-Day	45-Day	60-Day
5.990	98.127	98.067	98.001	97.931
6.125	98.719	98.659	98.593	98.523
6.250	99.016	98.903	98.794	98.678
6.375	99.555	99.442	99.333	99.217
6.500	100.042	99.924	99.813	99.693
6.625	100.581	100.461	100.344	100.220
6.750	101.206	101.085	100.969	100.844
6.875	101.630	101.509	101.393	101.269
6.990	101.930	101.810	101.693	101.569
7.125	102.285	102.165	102.049	101.924
7.250	101.619	101.491	101.370	101.241
7.375	102.269	102.142	102.021	101.892
7.500	102.369	102.241	102.120	101.991
7.625	102.475	102.347	102.226	102.097
7.750	103.123	102.965	102.814	102.653
7.875	103.363	103.205	103.055	102.894
7.990	102.270	102.112	101.962	101.800
8.125	102.470	102.312	102.161	102.000
8.250	101.898	101.747	101.598	101.439
8.375	101.750	101.599	101.450	101.291
8.500	101.896	101.745	101.597	101.437

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1

Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.616	92.564	92.515	92.462
4.990	93.280	93.228	93.178	93.126
5.125	94.019	93.967	93.918	93.865
5.250	94.551	94.490	94.434	94.373
5.375	95.247	95.187	95.130	95.069
5.500	95.931	95.870	95.814	95.753
5.625	96.546	96.485	96.429	96.368
5.750	97.167	97.107	97.047	96.984
5.875	97.776	97.716	97.657	97.593
5.990	98.402	98.328	98.260	98.188
6.125	99.048	98.965	98.886	98.802
6.250	99.607	99.524	99.445	99.361
6.375	100.322	100.239	100.160	100.075
6.500	100.844	100.761	100.682	100.598
6.625	101.206	101.116	101.032	100.942
6.750	101.846	101.756	101.669	101.577
6.875	102.198	102.105	102.016	101.922
6.990	102.772	102.675	102.584	102.487
7.125	103.267	103.169	103.078	102.981
7.250	103.695	103.598	103.507	103.409
7.375	103.957	103.860	103.769	103.671
7.500	104.305	104.207	104.116	104.019
7.625	104.653	104.556	104.465	104.367

SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 S

Rate	15-Day	30-Day	45-Day	60-Day
5.990	98.127	98.067	98.001	97.931
6.125	98.719	98.659	98.593	98.523
6.250	99.016	98.903	98.794	98.678
6.375	99.555	99.442	99.333	99.217
6.500	100.042	99.924	99.813	99.693
6.625	100.581	100.461	100.344	100.220
6.750	101.206	101.085	100.969	100.844
6.875	101.630	101.509	101.393	101.269
6.990	101.930	101.810	101.693	101.569
7.125	102.285	102.165	102.049	101.924
7.250	101.619	101.491	101.370	101.241
7.375	102.269	102.142	102.021	101.892
7.500	102.369	102.241	102.120	101.991
7.625	102.475	102.347	102.226	102.097
7.750	103.123	102.965	102.814	102.653
7.875	103.363	103.205	103.055	102.894
7.990	102.270	102.112	101.962	101.800
8.125	102.470	102.312	102.161	102.000
8.250	101.898	101.747	101.598	101.439
8.375	101.750	101.599	101.450	101.291
8.500	101.896	101.745	101.597	101.437

LOAN STREAM MORTGAGE

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

Wholesale

Effective: **August 20, 2026**

FANNIE MAE ARMS PRICING

FANNIE MAE 5/6 ARM (105-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.393	96.236	96.054	96.054
4.875	96.803	96.639	96.448	96.448
5.000	97.209	97.038	96.838	96.838
5.125	97.666	97.488	97.279	97.279
5.250	98.069	97.883	97.666	97.666
5.375	98.451	98.259	98.032	98.032
5.500	98.757	98.558	98.322	98.322
5.625	99.047	98.841	98.596	98.596
5.750	99.268	99.055	98.801	98.801
5.875	99.479	99.259	98.996	98.996
6.000	99.633	99.406	99.134	99.134
6.125	99.854	99.620	99.339	99.339
6.250	100.034	99.793	99.503	99.503
6.375	100.232	99.984	99.685	99.685

FANNIE MAE 7/6 ARM (107-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	96.129	95.958	95.758	95.758
5.125	96.646	96.468	96.259	96.259
5.250	97.147	96.962	96.744	96.744
5.375	97.698	97.506	97.279	97.279
5.500	98.131	97.932	97.696	97.696
5.625	98.453	98.247	98.002	98.002
5.750	98.773	98.560	98.306	98.306
5.875	99.211	98.992	98.729	98.729
6.000	99.511	99.284	99.012	99.012
6.125	99.793	99.560	99.279	99.279
6.250	100.058	99.818	99.528	99.528
6.375	100.341	100.093	99.794	99.794

FANNIE MAE 10/6 ARM (110-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.427	96.242	96.024	96.024
5.375	96.976	96.784	96.557	96.557
5.500	97.433	97.234	96.998	96.998
5.625	97.896	97.690	97.445	97.445
5.750	98.264	98.051	97.797	97.797
5.875	98.660	98.440	98.177	98.177
6.000	98.925	98.699	98.427	98.427
6.125	99.197	98.963	98.682	98.682
6.250	99.518	99.277	98.987	98.987
6.375	99.973	99.725	99.426	99.426

FANNIE MAE 5/6 ARM HB (105HB-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.627	96.470	96.288	96.288
4.875	97.038	96.873	96.683	96.683
5.000	97.443	97.272	97.072	97.072
5.125	97.900	97.722	97.513	97.513
5.250	98.302	98.117	97.899	97.899
5.375	98.685	98.493	98.266	98.266
5.500	98.990	98.791	98.555	98.555
5.625	99.280	99.074	98.829	98.829
5.750	99.501	99.288	99.034	99.034
5.875	99.711	99.492	99.228	99.228
6.000	99.866	99.639	99.367	99.367
6.125	100.087	99.854	99.573	99.573
6.250	100.269	100.028	99.738	99.738
6.375	100.468	100.220	99.921	99.921

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

Rate	15-Day	30-Day	45-Day	60-Day
5.000	96.361	96.190	95.990	95.990
5.125	96.878	96.700	96.491	96.491
5.250	97.378	97.193	96.975	96.975
5.375	97.929	97.737	97.510	97.510
5.500	98.361	98.162	97.926	97.926
5.625	98.681	98.475	98.230	98.230
5.750	99.000	98.787	98.533	98.533
5.875	99.438	99.219	98.955	98.955
6.000	99.737	99.511	99.238	99.238
6.125	100.019	99.785	99.504	99.504
6.250	100.284	100.043	99.753	99.753
6.375	100.566	100.319	100.020	100.020

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

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.658	96.473	96.255	96.255
5.375	97.207	97.015	96.788	96.788
5.500	97.663	97.464	97.228	97.228
5.625	98.124	97.919	97.674	97.674
5.750	98.492	98.279	98.025	98.025
5.875	98.886	98.666	98.403	98.403
6.000	99.150	98.923	98.651	98.651
6.125	99.420	99.186	98.905	98.905
6.250	99.740	99.499	99.209	99.209
6.375	100.193	99.945	99.646	99.646

FREDDIE MAC ARMS PRICING

FREDDIE MAC 5/6 ARM (205-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.143	95.986	95.804	95.804
4.875	96.553	96.389	96.198	96.198
5.000	96.959	96.788	96.588	96.588
5.125	97.416	97.238	97.029	97.029
5.250	97.819	97.633	97.416	97.416
5.375	98.201	98.009	97.782	97.782
5.500	98.507	98.308	98.072	98.072
5.625	98.797	98.591	98.346	98.346
5.750	99.018	98.805	98.551	98.551
5.875	99.229	99.009	98.746	98.746
6.000	99.383	99.156	98.884	98.884
6.125	99.604	99.370	99.089	99.089
6.250	99.784	99.543	99.253	99.253
6.375	99.982	99.734	99.435	99.435

FREDDIE MAC 7/6 ARM (207-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	95.879	95.708	95.508	95.508
5.125	96.396	96.218	96.009	96.009
5.250	96.897	96.712	96.494	96.494
5.375	97.448	97.256	97.029	97.029
5.500	97.881	97.682	97.446	97.446
5.625	98.203	97.997	97.752	97.752
5.750	98.523	98.310	98.056	98.056
5.875	98.961	98.742	98.479	98.479
6.000	99.261	99.034	98.762	98.762
6.125	99.543	99.310	99.029	99.029
6.250	99.808	99.568	99.278	99.278
6.375	100.091	99.843	99.544	99.544

FREDDIE MAC 10/6 ARM (210-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.177	95.992	95.774	95.774
5.375	96.726	96.534	96.307	96.307
5.500	97.183	96.984	96.748	96.748
5.625	97.646	97.440	97.195	97.195
5.750	98.014	97.801	97.547	97.547
5.875	98.410	98.190	97.927	97.927
6.000	98.675	98.449	98.177	98.177
6.125	98.947	98.713	98.432	98.432
6.250	99.268	99.027	98.737	98.737
6.375	99.723	99.475	99.176	99.176

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

Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.377	96.220	96.038	96.038
4.875	96.788	96.623	96.433	96.433
5.000	97.193	97.022	96.822	96.822
5.125	97.650	97.472	97.263	97.263
5.250	98.052	97.867	97.649	97.649
5.375	98.435	98.243	98.016	98.016
5.500	98.740	98.541	98.305	98.305
5.625	99.030	98.824	98.579	98.579
5.750	99.251	99.038	98.784	98.784
5.875	99.461	99.242	98.978	98.978
6.000	99.616	99.389	99.117	99.117
6.125	99.837	99.604	99.323	99.323
6.250	100.019	99.778	99.488	99.488
6.375	100.218	99.970	99.671	99.671

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

Rate	15-Day	30-Day	45-Day	60-Day
5.000	96.111	95.940	95.740	95.740
5.125	96.628	96.450	96.241	96.241
5.250	97.128	96.943	96.725	96.725
5.375	97.679	97.487	97.260	97.260
5.500	98.111	97.912	97.676	97.676
5.625	98.431	98.225	97.980	97.980
5.750	98.750	98.537	98.283	98.283
5.875	99.188	98.969	98.705	98.705
6.000	99.487	99.261	98.988	98.988
6.125	99.769	99.535	99.254	99.254
6.250	100.034	99.793	99.503	99.503
6.375	100.316	100.069	99.770	99.770

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

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.408	96.223	96.005	96.005
5.375	96.957	96.765	96.538	96.538
5.500	97.413	97.214	96.978	96.978
5.625	97.874	97.669	97.424	97.424
5.750	98.242	98.029	97.775	97.775
5.875	98.636	98.416	98.153	98.153
6.000	98.900	98.673	98.401	98.401
6.125	99.170	98.936	98.655	98.655
6.250	99.490	99.249	98.959	98.959
6.375	99.943	99.695	99.396	99.396

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

Effective: **August 20, 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
Subordindate 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
Loan Amt >$100,000 < = $249,999	0.250

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

HR/HP/FTHB + AMI ADJUSTMENT CAPS*	
LTV > 80% AND FICO >= 680	0.000
All other LTV & FICO combinations	0.000
FTHB + AMI LLPA Waiver	0.000

***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

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

NC Floor Price	99.750

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEREADY AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
HOMEREADY AND HOME POSSIBLE Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210

LPMI (in addition to adjustments above)

		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate and Term Refinance		0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011
Second Homes		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Employee Relocation Loans		0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Manufactured Homes		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
3- 4 - Unit Property		-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
> 45% DTI	95.01%-97% LTV	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below	0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040

FNMA/FHLMC State Tier Adjustment

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

LOAN STREAM MORTGAGE

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

Wholesale

Effective: **August 20, 2026**

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (AltA101)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.816	92.764	92.715	92.662
4.990	93.480	93.428	93.378	93.326
5.125	94.219	94.167	94.118	94.065
5.250	94.751	94.690	94.634	94.573
5.375	95.447	95.387	95.330	95.269
5.500	96.131	96.070	96.014	95.953
5.625	96.746	96.685	96.629	96.568
5.750	97.367	97.307	97.247	97.184
5.875	97.976	97.916	97.857	97.793
5.990	98.602	98.528	98.460	98.388
6.125	99.248	99.165	99.086	99.002
6.250	99.807	99.724	99.645	99.561
6.375	100.522	100.439	100.360	100.275
6.500	101.044	100.961	100.882	100.798
6.625	101.406	101.316	101.232	101.142
6.750	102.046	101.956	101.869	101.777
6.875	102.398	102.305	102.216	102.122
6.990	102.972	102.875	102.784	102.687
7.125	103.467	103.369	103.278	103.181
7.250	103.895	103.798	103.707	103.609
7.375	104.157	104.060	103.969	103.871
7.500	104.505	104.407	104.316	104.219
7.625	104.853	104.756	104.665	104.567
7.750	104.854	104.757	104.666	104.569
7.875	105.119	105.021	104.930	104.833
7.990	105.199	105.101	105.011	104.913
8.125	105.425	105.327	105.237	105.139

Alt Agency 25 Yr Fixed (AltA125)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.202	92.150	92.100	92.048
4.990	92.862	92.810	92.761	92.708
5.125	93.619	93.567	93.518	93.465
5.250	94.147	94.087	94.030	93.970
5.375	94.840	94.780	94.723	94.663
5.500	95.517	95.457	95.401	95.340
5.625	96.131	96.071	96.014	95.954
5.750	96.761	96.701	96.641	96.578
5.875	97.384	97.323	97.264	97.200
5.990	98.025	97.950	97.883	97.810
6.125	98.688	98.605	98.526	98.442
6.250	99.272	99.189	99.110	99.025
6.375	99.997	99.914	99.835	99.750
6.500	100.519	100.436	100.357	100.273
6.625	100.881	100.791	100.707	100.617
6.750	101.520	101.430	101.344	101.251
6.875	101.853	101.760	101.671	101.577
6.990	102.427	102.330	102.239	102.142
7.125	102.922	102.824	102.733	102.636
7.250	103.350	103.253	103.162	103.064
7.375	103.612	103.515	103.424	103.326
7.500	103.960	103.862	103.771	103.674
7.625	104.308	104.211	104.120	104.022
7.750	104.309	104.212	104.121	104.024
7.875	104.574	104.476	104.385	104.288
7.990	104.654	104.556	104.466	104.368
8.125	104.880	104.782	104.692	104.594

Alt Agency 20 Yr Fixed (AltA120)

Rate	15-Day	30-Day	45-Day	60-Day
4.990	94.549	94.459	94.372	94.280
5.125	95.261	95.171	95.085	94.992
5.250	96.027	95.937	95.847	95.752
5.375	96.672	96.581	96.492	96.396
5.500	97.304	97.214	97.124	97.029
5.625	97.920	97.829	97.740	97.644
5.750	98.505	98.415	98.326	98.230
5.875	99.067	98.976	98.887	98.791
5.990	99.553	99.462	99.373	99.277
6.125	100.103	100.013	99.924	99.828
6.250	100.091	99.978	99.869	99.752
6.375	100.704	100.591	100.482	100.366
6.500	101.163	101.050	100.942	100.825
6.625	101.452	101.339	101.231	101.114
6.750	101.712	101.592	101.487	101.375
6.875	102.004	101.885	101.780	101.668
6.990	102.476	102.356	102.252	102.140
7.125	102.879	102.769	102.670	102.565
7.250	103.243	103.146	103.055	102.957
7.375	103.665	103.567	103.476	103.379
7.500	104.050	103.952	103.861	103.764
7.625	104.180	104.082	103.991	103.894

Alt Agency 15 Yr Fixed (AltA115)

Rate	15-Day	30-Day	45-Day	60-Day
4.990	97.432	97.385	97.338	97.288
5.125	97.889	97.843	97.796	97.746
5.250	98.494	98.432	98.372	98.307
5.375	98.915	98.853	98.793	98.728
5.500	99.322	99.260	99.200	99.136
5.625	99.712	99.649	99.589	99.525
5.750	100.080	100.018	99.958	99.893
5.875	100.428	100.366	100.306	100.242
5.990	100.728	100.665	100.605	100.541
6.125	101.074	101.011	100.950	100.883
6.250	101.379	101.317	101.255	101.189
6.375	101.784	101.721	101.660	101.593
6.500	102.035	101.972	101.910	101.844
6.625	102.154	102.092	102.030	101.964
6.750	102.431	102.385	102.338	102.288
6.875	102.548	102.501	102.455	102.405
6.990	102.880	102.833	102.787	102.737
7.125	103.113	103.066	103.020	102.969
7.250	102.788	102.710	102.635	102.555

Alt Agency 10 Yr Fixed (AltA110)

Rate	15-Day	30-Day	45-Day	60-Day
4.990	97.759	97.697	97.635	97.569
5.125	98.106	98.043	97.982	97.915
5.250	98.549	98.471	98.396	98.316
5.375	98.873	98.795	98.720	98.640
5.500	99.184	99.106	99.031	98.950
5.625	99.469	99.391	99.316	99.236
5.750	99.786	99.723	99.661	99.595
5.875	100.073	100.011	99.949	99.883
5.990	100.335	100.273	100.211	100.145
6.125	100.586	100.523	100.462	100.395
6.250	100.873	100.826	100.779	100.729
6.375	101.245	101.198	101.151	101.101
6.500	101.472	101.425	101.378	101.328
6.625	101.558	101.511	101.464	101.414
6.750	101.879	101.832	101.785	101.735
6.875	101.938	101.891	101.845	101.795
6.990	102.217	102.171	102.124	102.074
7.125	102.401	102.354	102.307	102.257
7.250	102.247	102.169	102.094	102.014

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

Wholesale

Effective: **August 20, 2026**

ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (AltA101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.252	96.191	96.126	96.056
5.625	96.912	96.851	96.786	96.716
5.750	97.545	97.485	97.419	97.349
5.875	98.142	98.081	98.016	97.945
5.990	98.752	98.692	98.626	98.556
6.125	99.344	99.284	99.218	99.148
6.250	99.291	99.178	99.069	98.953
6.375	99.830	99.717	99.608	99.492
6.500	100.342	100.224	100.113	99.993
6.625	100.856	100.736	100.619	100.495
6.750	101.356	101.235	101.119	100.994
6.875	101.780	101.659	101.543	101.419
6.990	102.130	102.010	101.893	101.769
7.125	102.485	102.365	102.249	102.124
7.250	102.019	101.891	101.770	101.641
7.375	102.294	102.167	102.046	101.917
7.500	102.519	102.391	102.270	102.141
7.625	102.750	102.622	102.501	102.372
7.750	102.498	102.340	102.189	102.028
7.875	102.738	102.580	102.430	102.269
7.990	102.920	102.762	102.612	102.450
8.125	103.120	102.962	102.811	102.650
8.250	102.548	102.397	102.248	102.089
8.375	102.400	102.249	102.100	101.941
8.500	102.546	102.395	102.247	102.087
8.625	102.689	102.538	102.389	102.230

Alt Agency 25 Yr Fixed High Bal (AltA125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	94.010	93.950	93.884	93.814
5.625	94.683	94.622	94.557	94.487
5.750	95.070	95.010	94.944	94.874
5.875	95.667	95.606	95.541	95.470
5.990	96.377	96.317	96.251	96.181
6.125	96.969	96.909	96.843	96.773
6.250	97.266	97.153	97.044	96.928
6.375	97.805	97.692	97.583	97.467
6.500	98.272	98.154	98.043	97.923
6.625	98.811	98.691	98.574	98.450
6.750	99.436	99.315	99.199	99.074
6.875	99.860	99.739	99.623	99.499
6.990	100.160	100.040	99.923	99.799
7.125	100.515	100.395	100.279	100.154
7.250	99.849	99.721	99.600	99.471
7.375	100.499	100.372	100.251	100.122
7.500	100.599	100.471	100.350	100.221
7.625	100.705	100.577	100.456	100.327
7.750	101.353	101.195	101.044	100.883
7.875	101.593	101.435	101.285	101.124
7.990	100.500	100.342	100.192	100.030

Alt Agency 20 Yr Fixed High Bal (AltA120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	93.483	93.422	93.357	93.287
5.500	94.160	94.100	94.034	93.964
5.625	94.833	94.772	94.707	94.637
5.750	95.220	95.160	95.094	95.024
5.875	95.817	95.756	95.691	95.620
5.990	96.527	96.467	96.401	96.331
6.125	97.102	97.041	96.976	96.905
6.250	97.383	97.270	97.161	97.045
6.375	97.905	97.793	97.684	97.568
6.500	98.380	98.262	98.151	98.031
6.625	98.922	98.801	98.685	98.560
6.750	99.536	99.415	99.299	99.174
6.875	99.979	99.859	99.743	99.618
6.990	100.300	100.180	100.064	99.939
7.125	100.681	100.560	100.444	100.320
7.250	99.997	99.869	99.748	99.619
7.375	100.667	100.539	100.419	100.289
7.500	100.786	100.658	100.537	100.408
7.625	100.649	100.521	100.400	100.271
7.750	101.302	101.145	100.994	100.833
7.875	101.542	101.385	101.234	101.073
7.990	100.447	100.289	100.139	99.978

Alt Agency 15 Yr Fixed High Bal (AltA115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	98.246	98.168	98.093	98.012
6.125	98.529	98.451	98.376	98.296
6.250	98.724	98.646	98.569	98.487
6.375	98.984	98.906	98.830	98.748
6.500	99.199	99.120	99.044	98.962
6.625	99.418	99.340	99.263	99.181
6.750	99.452	99.390	99.328	99.262
6.875	99.659	99.597	99.535	99.469
6.990	99.775	99.713	99.651	99.585
7.125	99.945	99.882	99.821	99.754
7.250	99.380	99.287	99.197	99.100
7.375	99.909	99.815	99.725	99.629
7.500	99.912	99.818	99.728	99.632
7.625	99.699	99.605	99.515	99.419
7.750	100.715	100.621	100.531	100.435
7.875	100.828	100.735	100.645	100.549
7.990	99.654	99.561	99.471	99.375

Alt Agency 10 Yr Fixed High Bal (AltA110HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.911	97.833	97.758	97.677
6.125	98.194	98.116	98.041	97.961
6.250	98.389	98.311	98.234	98.152
6.375	98.649	98.571	98.495	98.413
6.500	98.864	98.785	98.709	98.627
6.625	99.083	99.005	98.928	98.846
6.750	99.117	99.055	98.993	98.927
6.875	99.324	99.262	99.200	99.134
6.990	99.440	99.378	99.316	99.250
7.125	99.610	99.547	99.486	99.419
7.250	99.045	98.952	98.862	98.765
7.375	99.574	99.480	99.390	99.294
7.500	99.577	99.483	99.393	99.297
7.625	99.174	99.080	98.990	98.894
7.750	100.190	100.096	100.006	99.910
7.875	100.303	100.210	100.120	100.024
7.990	99.129	99.036	98.946	98.850

LOAN STREAM MORTGAGE

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

SELECT PRICING

Effective: **August 20, 2026**

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT AltA101)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.116	93.064	93.015	92.962
4.990	93.780	93.728	93.678	93.626
5.125	94.519	94.467	94.418	94.365
5.250	95.051	94.990	94.934	94.873
5.375	95.747	95.687	95.630	95.569
5.500	96.431	96.370	96.314	96.253
5.625	97.046	96.985	96.929	96.868
5.750	97.667	97.607	97.547	97.484
5.875	98.276	98.216	98.157	98.093
5.990	98.902	98.828	98.760	98.688
6.125	99.548	99.465	99.386	99.302
6.250	100.107	100.024	99.945	99.861
6.375	100.822	100.739	100.660	100.575
6.500	101.344	101.261	101.182	101.098
6.625	101.706	101.616	101.532	101.442
6.750	102.346	102.256	102.169	102.077
6.875	102.698	102.605	102.516	102.422
6.990	103.272	103.175	103.084	102.987
7.125	103.767	103.669	103.578	103.481
7.250	104.195	104.098	104.007	103.909
7.375	104.457	104.360	104.269	104.171
7.500	104.805	104.707	104.616	104.519
7.625	105.153	105.056	104.965	104.867

SELECT Alt Agency 15 Yr Fixed (SELECT AltA115)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	101.028	100.965	100.905	100.841
6.125	101.374	101.311	101.250	101.183
6.250	101.679	101.617	101.555	101.489
6.375	102.084	102.021	101.960	101.893
6.500	102.335	102.272	102.210	102.144
6.625	102.454	102.392	102.330	102.264
6.750	102.731	102.685	102.638	102.588
6.875	102.848	102.801	102.755	102.705
6.990	103.180	103.133	103.087	103.037
7.125	103.413	103.366	103.320	103.269
7.250	103.088	103.010	102.935	102.855
7.375	103.285	103.207	103.132	103.052
7.500	103.458	103.380	103.305	103.224
7.625	103.462	103.384	103.309	103.229
7.750	103.627	103.549	103.474	103.394
7.875	103.789	103.712	103.637	103.556

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT AltA101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.552	96.491	96.426	96.356
5.625	97.212	97.151	97.086	97.016
5.750	97.845	97.785	97.719	97.649
5.875	98.442	98.381	98.316	98.245
5.990	99.052	98.992	98.926	98.856
6.125	99.644	99.584	99.518	99.448
6.250	99.591	99.478	99.369	99.253
6.375	100.130	100.017	99.908	99.792
6.500	100.642	100.524	100.413	100.293
6.625	101.156	101.036	100.919	100.795
6.750	101.656	101.535	101.419	101.294
6.875	102.080	101.959	101.843	101.719
6.990	102.430	102.310	102.193	102.069
7.125	102.785	102.665	102.549	102.424
7.250	102.319	102.191	102.070	101.941
7.375	102.594	102.467	102.346	102.217
7.500	102.819	102.691	102.570	102.441
7.625	103.050	102.922	102.801	102.672
7.750	102.798	102.640	102.489	102.328
7.875	103.038	102.880	102.730	102.569
7.990	103.220	103.062	102.912	102.750
8.125	103.420	103.262	103.111	102.950

SELECT Alt Agency 15 Yr Fixed High Bal (SELECT AltA115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	98.546	98.468	98.393	98.312
6.125	98.829	98.751	98.676	98.596
6.250	99.024	98.946	98.869	98.787
6.375	99.284	99.206	99.130	99.048
6.500	99.499	99.420	99.344	99.262
6.625	99.718	99.640	99.563	99.481
6.750	99.752	99.690	99.628	99.562
6.875	99.959	99.897	99.835	99.769
6.990	100.075	100.013	99.951	99.885
7.125	100.245	100.182	100.121	100.054
7.250	99.680	99.587	99.497	99.400
7.375	100.209	100.115	100.025	99.929
7.500	100.212	100.118	100.028	99.932
7.625	99.999	99.905	99.815	99.719

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

Effective: **August 20, 2026**

ALT Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750		
Investment	0.000	0.000	-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					
Subordindate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125		
High Balance Fixed Purchase/Rate & Term	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125		
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625		
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875				
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375				

LOAN AMOUNT **

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

MISCELLANEOUS

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

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

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

******All loan level price adjustments are cumulative******

Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs

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

NC Floor Price	99.750

LENDER PAID MI

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

LPMI (in addition to adjustments above)

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

FNMA/FHLMC State Tier Adjustment

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

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
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Effective: August 20, 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

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: August 20, 2026

MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	98.932	98.691	98.473
6.500	98.962	98.721	98.503
6.625	99.512	99.271	99.053
6.750	100.043	99.802	99.584
6.875	99.824	99.565	99.332
6.990	100.325	100.066	99.833
7.000	100.355	100.096	99.863
7.125	100.875	100.616	100.383
7.250	101.366	101.107	100.874
7.375	101.460	101.165	100.901
7.490	101.912	101.617	101.353
7.500	101.951	101.656	101.392
7.625	102.431	102.136	101.872
7.750	102.892	102.597	102.333
7.875	101.094	100.780	100.501
7.990	101.525	101.211	100.932
8.000	101.555	101.241	100.962

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

MaxONE Plus 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	98.182	97.941	97.723
6.500	98.212	97.971	97.753
6.625	98.762	98.521	98.303
6.750	99.293	99.052	98.834
6.875	99.074	98.815	98.582
6.990	99.575	99.316	99.083
7.000	99.605	99.346	99.113
7.125	100.125	99.866	99.633
7.250	100.616	100.357	100.124
7.375	100.710	100.415	100.151
7.490	101.171	100.876	100.612
7.500	101.201	100.906	100.642
7.625	101.681	101.386	101.122
7.750	102.142	101.847	101.583
7.875	100.344	100.030	99.751
7.990	100.775	100.461	100.182
8.000	100.805	100.491	100.212

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

MaxONE Plus HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.490	96.932	96.691	96.473
6.500	96.962	96.721	96.503
6.625	97.512	97.271	97.053
6.750	98.043	97.802	97.584
6.875	97.824	97.565	97.332
6.990	98.325	98.066	97.833
7.000	98.355	98.096	97.863
7.125	98.875	98.616	98.383
7.250	99.366	99.107	98.874
7.375	99.460	99.165	98.901
7.490	99.921	99.626	99.362
7.500	99.951	99.656	99.392
7.625	100.431	100.136	99.872
7.750	100.892	100.597	100.333
7.875	99.094	98.780	98.501
7.990	99.525	99.211	98.932
8.000	99.555	99.241	98.962

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

MaxONE Plus 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.490	96.302	96.182	95.941
6.500	96.332	96.212	95.971
6.625	96.882	96.762	96.521
6.750	97.413	97.293	97.052
6.875	97.203	97.074	96.815
6.990	97.704	97.575	97.316
7.000	97.734	97.605	97.346
7.125	98.254	98.125	97.866
7.250	98.745	98.616	98.357
7.375	98.857	98.710	98.415
7.490	99.318	99.171	98.876
7.500	99.348	99.201	98.906
7.625	99.828	99.681	99.386
7.750	100.289	100.142	99.847
7.875	98.499	98.344	98.030
7.990	98.930	98.775	98.461
8.000	98.960	98.805	98.491

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	96.432	96.191	95.973
6.500	96.462	96.221	96.003
6.625	97.012	96.771	96.553
6.750	97.543	97.302	97.084
6.875	97.324	97.065	96.832
6.990	97.825	97.566	97.333
7.000	97.855	97.596	97.363
7.125	98.375	98.116	97.883
7.250	98.866	98.607	98.374
7.375	98.960	98.665	98.401
7.490	99.421	99.126	98.862
7.500	99.451	99.156	98.892
7.625	99.931	99.636	99.372
7.750	100.392	100.097	99.833
7.875	98.594	98.280	98.001
7.990	99.025	98.711	98.432
8.000	99.055	98.741	98.462

MaxONE LLPAs

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

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

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

LOAN STREAM MORTGAGE

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: August 20, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
4.990	94.810	94.778	94.750
5.125	95.089	95.057	95.029
5.250	96.875	96.819	96.760
5.375	97.275	97.219	97.160
5.500	97.745	97.689	97.630
5.625	98.100	98.043	97.985
5.750	99.264	99.207	99.149
5.875	99.753	99.672	99.589
5.990	100.153	100.072	99.990
6.125	100.577	100.497	100.414
6.250	101.189	101.108	101.026
6.375	101.676	101.531	101.380
6.500	102.157	102.012	101.862
6.625	102.485	102.340	102.189
6.750	102.891	102.745	102.595
6.875	102.963	102.842	102.721
6.990	103.437	103.316	103.195

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
4.990	94.000	93.968	93.940
5.125	94.279	94.247	94.219
5.250	96.065	96.009	95.950
5.375	96.465	96.409	96.350
5.500	96.935	96.879	96.820
5.625	97.290	97.233	97.175
5.750	98.454	98.397	98.339
5.875	98.943	98.862	98.779
5.990	99.343	99.262	99.180
6.125	99.767	99.687	99.604
6.250	100.379	100.298	100.216
6.375	100.866	100.721	100.570
6.500	101.347	101.202	101.052
6.625	101.675	101.530	101.379
6.750	102.081	101.935	101.785
6.875	102.153	102.032	101.911
6.990	102.627	102.506	102.385

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
4.990	97.131	97.081	97.025
5.125	97.278	97.228	97.172
5.250	98.412	98.362	98.306
5.375	98.417	98.367	98.275
5.500	98.756	98.706	98.614
5.625	98.978	98.928	98.836
5.750	99.992	99.941	99.850
5.875	99.530	99.463	99.389
5.990	99.789	99.722	99.648
6.125	100.061	99.994	99.921
6.250	100.502	100.435	100.361
6.375	99.796	99.746	99.698
6.500	100.116	100.066	100.018
6.625	100.282	100.232	100.183
6.750	101.156	101.106	101.058
6.875	101.758	101.708	101.659
6.990	102.061	102.011	101.963

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.125	94.273	94.241	94.213
5.250	96.212	96.156	96.097
5.375	96.416	96.360	96.302
5.500	96.919	96.862	96.804
5.625	97.298	97.242	97.184
5.750	98.690	98.634	98.575
5.875	99.211	99.131	99.048
5.990	99.594	99.514	99.431
6.125	99.956	99.876	99.793
6.250	100.516	100.436	100.353
6.375	100.693	100.548	100.397
6.500	100.936	100.791	100.641
6.625	101.196	101.050	100.900
6.750	100.658	100.513	100.362
6.875	101.334	101.213	101.092
6.990	101.489	101.368	101.247
7.125	101.927	101.806	101.685

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
4.990	94.660	94.628	94.600
5.125	94.939	94.907	94.879
5.250	96.725	96.669	96.610
5.375	97.125	97.069	97.010
5.500	97.595	97.539	97.480
5.625	97.950	97.893	97.835
5.750	99.114	99.057	98.999
5.875	99.603	99.522	99.439
5.990	100.003	99.922	99.840
6.125	100.427	100.347	100.264
6.250	101.039	100.958	100.876
6.375	101.526	101.381	101.230
6.500	102.007	101.862	101.712
6.625	102.335	102.190	102.039
6.750	102.741	102.595	102.445
6.875	102.813	102.692	102.571
6.990	103.287	103.166	103.045

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.125	94.073	94.041	94.013
5.250	96.012	95.956	95.897
5.375	96.216	96.160	96.102
5.500	96.719	96.662	96.604
5.625	97.098	97.042	96.984
5.750	98.490	98.434	98.375
5.875	99.011	98.931	98.848
5.990	99.394	99.314	99.231
6.125	99.756	99.676	99.593
6.250	100.316	100.236	100.153
6.375	100.493	100.348	100.197
6.500	100.736	100.591	100.441
6.625	100.996	100.850	100.700
6.750	100.458	100.313	100.162
6.875	101.134	101.013	100.892
6.990	101.289	101.168	101.047
7.125	101.727	101.606	101.485

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
4.990	94.660	94.628	94.600
5.125	94.939	94.907	94.879
5.250	96.725	96.669	96.610
5.375	97.125	97.069	97.010
5.500	97.595	97.539	97.480
5.625	97.950	97.893	97.835
5.750	99.114	99.057	98.999
5.875	99.603	99.522	99.439
5.990	100.003	99.922	99.840
6.125	100.427	100.347	100.264
6.250	101.039	100.958	100.876
6.375	101.526	101.381	101.230
6.500	102.007	101.862	101.712
6.625	102.335	102.190	102.039
6.750	102.741	102.595	102.445
6.875	102.813	102.692	102.571
6.990	103.287	103.166	103.045

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.125	94.073	94.041	94.013
5.250	96.012	95.956	95.897
5.375	96.216	96.160	96.102
5.500	96.719	96.662	96.604
5.625	97.098	97.042	96.984
5.750	98.490	98.434	98.375
5.875	99.011	98.931	98.848
5.990	99.394	99.314	99.231
6.125	99.756	99.676	99.593
6.250	100.316	100.236	100.153
6.375	100.493	100.348	100.197
6.500	100.736	100.591	100.441
6.625	100.996	100.850	100.700
6.750	100.458	100.313	100.162
6.875	101.134	101.013	100.892
6.990	101.289	101.168	101.047
7.125	101.727	101.606	101.485

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

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

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

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

LOAN STREAM MORTGAGE

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: August 20, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
4.990	95.110	95.078	95.050
5.125	95.389	95.357	95.329
5.250	97.175	97.119	97.060
5.375	97.575	97.519	97.460
5.500	98.045	97.989	97.930
5.625	98.400	98.343	98.285
5.750	99.564	99.507	99.449
5.875	100.053	99.972	99.889
5.990	100.453	100.372	100.290
6.125	100.877	100.797	100.714
6.250	101.489	101.408	101.326
6.375	101.976	101.831	101.680
6.500	102.457	102.312	102.162
6.625	102.785	102.640	102.489
6.750	103.191	103.045	102.895
6.875	103.263	103.142	103.021
6.990	103.737	103.616	103.495

SELECT FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
4.990	97.431	97.381	97.325
5.125	97.578	97.528	97.472
5.250	98.712	98.662	98.606
5.375	98.717	98.667	98.575
5.500	99.056	99.006	98.914
5.625	99.278	99.228	99.136
5.750	100.292	100.241	100.150
5.875	99.830	99.763	99.689
5.990	100.089	100.022	99.948
6.125	100.361	100.294	100.221
6.250	100.802	100.735	100.661
6.375	100.096	100.046	99.998
6.500	100.416	100.366	100.318
6.625	100.582	100.532	100.483
6.750	101.456	101.406	101.358
6.875	102.058	102.008	101.959
6.990	102.361	102.311	102.263

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
4.990	94.960	94.928	94.900
5.125	95.239	95.207	95.179
5.250	97.025	96.969	96.910
5.375	97.425	97.369	97.310
5.500	97.895	97.839	97.780
5.625	98.250	98.193	98.135
5.750	99.414	99.357	99.299
5.875	99.903	99.822	99.739
5.990	100.303	100.222	100.140
6.125	100.727	100.647	100.564
6.250	101.339	101.258	101.176
6.375	101.826	101.681	101.530
6.500	102.307	102.162	102.012
6.625	102.635	102.490	102.339
6.750	103.041	102.895	102.745
6.875	103.113	102.992	102.871
6.990	103.587	103.466	103.345

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
4.990	94.960	94.928	94.900
5.125	95.239	95.207	95.179
5.250	97.025	96.969	96.910
5.375	97.425	97.369	97.310
5.500	97.895	97.839	97.780
5.625	98.250	98.193	98.135
5.750	99.414	99.357	99.299
5.875	99.903	99.822	99.739
5.990	100.303	100.222	100.140
6.125	100.727	100.647	100.564
6.250	101.339	101.258	101.176
6.375	101.826	101.681	101.530
6.500	102.307	102.162	102.012
6.625	102.635	102.490	102.339
6.750	103.041	102.895	102.745
6.875	103.113	102.992	102.871
6.990	103.587	103.466	103.345

SELECT FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.125	94.573	94.541	94.513
5.250	96.512	96.456	96.397
5.375	96.716	96.660	96.602
5.500	97.219	97.162	97.104
5.625	97.598	97.542	97.484
5.750	98.990	98.934	98.875
5.875	99.511	99.431	99.348
5.990	99.894	99.814	99.731
6.125	100.256	100.176	100.093
6.250	100.816	100.736	100.653
6.375	100.993	100.848	100.697
6.500	101.236	101.091	100.941
6.625	101.496	101.350	101.200
6.750	100.958	100.813	100.662
6.875	101.634	101.513	101.392
6.990	101.789	101.668	101.547
7.125	102.227	102.106	101.985

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.125	94.373	94.341	94.313
5.250	96.312	96.256	96.197
5.375	96.516	96.460	96.402
5.500	97.019	96.962	96.904
5.625	97.398	97.342	97.284
5.750	98.790	98.734	98.675
5.875	99.311	99.231	99.148
5.990	99.694	99.614	99.531
6.125	100.056	99.976	99.893
6.250	100.616	100.536	100.453
6.375	100.793	100.648	100.497
6.500	101.036	100.891	100.741
6.625	101.296	101.150	101.000
6.750	100.758	100.613	100.462
6.875	101.434	101.313	101.192
6.990	101.589	101.468	101.347
7.125	102.027	101.906	101.785

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.125	94.373	94.341	94.313
5.250	96.312	96.256	96.197
5.375	96.516	96.460	96.402
5.500	97.019	96.962	96.904
5.625	97.398	97.342	97.284
5.750	98.790	98.734	98.675
5.875	99.311	99.231	99.148
5.990	99.694	99.614	99.531
6.125	100.056	99.976	99.893
6.250	100.616	100.536	100.453
6.375	100.793	100.648	100.497
6.500	101.036	100.891	100.741
6.625	101.296	101.150	101.000
6.750	100.758	100.613	100.462
6.875	101.434	101.313	101.192
6.990	101.589	101.468	101.347
7.125	102.027	101.906	101.785

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)			
Rate	15 Day	30 Day	45 Day
4.990	95.000	94.968	94.940
5.125	95.279	95.247	95.219
5.250	97.065	97.009	96.950
5.375	97.465	97.409	97.350
5.500	97.935	97.879	97.820
5.625	98.290	98.233	98.175
5.750	99.454	99.397	99.339
5.875	99.943	99.862	99.779
5.990	100.343	100.262	100.180
6.125	100.767	100.687	100.604
6.250	101.379	101.298	101.216
6.375	101.866	101.721	101.570
6.500	102.347	102.202	102.052
6.625	102.675	102.530	102.379
6.750	103.081	102.935	102.785
6.875	103.153	103.032	102.911
6.990	103.627	103.506	103.385

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.125	94.148	94.116	94.088
5.250	96.087	96.031	95.972
5.375	96.291	96.235	96.177
5.500	96.794	96.737	96.679
5.625	97.173	97.117	97.059
5.750	98.565	98.509	98.450
5.875	99.086	99.006	98.923
5.990	99.469	99.389	99.306
6.125	99.831	99.751	99.668
6.250	100.391	100.311	100.228
6.375	100.568	100.423	100.272
6.500	100.811	100.666	100.516
6.625	101.071	100.925	100.775
6.750	100.533	100.388	100.237
6.875	101.209	101.088	100.967
6.990	101.364	101.243	101.122
7.125	101.802	101.681	101.560

SELECT FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
4.990	97.306	97.256	97.200
5.125	97.453	97.403	97.347
5.250	98.587	98.537	98.481
5.375	98.592	98.542	98.450
5.500	98.931	98.881	98.789
5.625	99.153	99.103	99.011
5.750	100.167	100.116	100.025
5.875	99.705	99.638	99.564
5.990	99.964	99.897	99.823
6.125	100.236	100.169	100.096
6.250	100.677	100.610	100.536
6.375	99.971	99.921	99.873
6.500	100.291	100.241	100.193
6.625	100.457	100.407	100.358
6.750	101.331	101.281	101.233
6.875	101.933	101.883	101.834
6.990	102.236	102.186	102.138

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
0.500
FICO 680-699
0.375
FICO 660-679
N/A
FICO 640-659
N/A
FICO 620-639
N/A

FICO 600-619
N/A
FICO 580-599
N/A
FICO 550-579
N/A
No FICO Score
N/A
Loan Amount >=$100,000 <=$249,999
0.250

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

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

LOAN STREAM MORTGAGE

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: August 20, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
4.990	94.573	94.541	94.513
5.125	94.999	94.967	94.939
5.250	96.662	96.606	96.547
5.375	97.160	97.104	97.045
5.500	97.666	97.610	97.552
5.625	98.024	97.968	97.909
5.750	98.649	98.592	98.534
5.875	99.455	99.374	99.291
5.990	100.071	99.990	99.908
6.125	100.398	100.318	100.235
6.250	100.754	100.673	100.590
6.375	101.379	101.233	101.083
6.500	101.770	101.625	101.474
6.625	102.039	101.893	101.743
6.750	103.015	102.870	102.719
6.875	102.551	102.430	102.309
6.990	102.936	102.815	102.694

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
4.990	93.773	93.741	93.713
5.125	94.199	94.167	94.139
5.250	95.862	95.806	95.747
5.375	96.360	96.304	96.245
5.500	96.866	96.810	96.752
5.625	97.224	97.168	97.109
5.750	97.849	97.792	97.734
5.875	98.655	98.574	98.491
5.990	99.271	99.190	99.108
6.125	99.598	99.518	99.435
6.250	99.954	99.873	99.790
6.375	100.579	100.433	100.283
6.500	100.970	100.825	100.674
6.625	101.239	101.093	100.943
6.750	102.215	102.070	101.919
6.875	101.751	101.630	101.509
6.990	102.136	102.015	101.894

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
4.990	96.904	96.853	96.798
5.125	97.198	97.148	97.092
5.250	98.209	98.159	98.103
5.375	98.312	98.262	98.170
5.500	98.687	98.637	98.545
5.625	98.913	98.863	98.771
5.750	99.387	99.336	99.245
5.875	99.242	99.175	99.101
5.990	99.717	99.650	99.576
6.125	99.892	99.825	99.751
6.250	100.077	100.010	99.936
6.375	99.508	99.458	99.410
6.500	99.739	99.689	99.641
6.625	99.846	99.796	99.747
6.750	101.291	101.241	101.193
6.875	101.356	101.305	101.257
6.990	101.570	101.520	101.472

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.125	94.163	94.130	94.103
5.250	96.223	96.167	96.108
5.375	96.698	96.641	96.583
5.500	97.039	96.983	96.924
5.625	97.447	97.391	97.332
5.750	98.329	98.272	98.214
5.875	99.117	99.036	98.954
5.990	99.476	99.395	99.312
6.125	99.892	99.811	99.728
6.250	100.162	100.081	99.998
6.375	100.345	100.200	100.049
6.500	100.634	100.489	100.338
6.625	101.077	100.931	100.781
6.750	100.740	100.595	100.444
6.875	100.546	100.425	100.304
6.990	100.887	100.766	100.645
7.125	100.631	100.510	100.389

VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
4.990	94.423	94.391	94.363
5.125	94.849	94.817	94.789
5.250	96.512	96.456	96.397
5.375	97.010	96.954	96.895
5.500	97.516	97.460	97.402
5.625	97.874	97.818	97.759
5.750	98.499	98.442	98.384
5.875	99.305	99.224	99.141
5.990	99.921	99.840	99.758
6.125	100.248	100.168	100.085
6.250	100.604	100.523	100.440
6.375	101.229	101.083	100.933
6.500	101.620	101.475	101.324
6.625	101.889	101.743	101.593
6.750	102.865	102.720	102.569
6.875	102.401	102.280	102.159
6.990	102.786	102.665	102.544

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.125	94.113	94.080	94.053
5.250	96.173	96.117	96.058
5.375	96.648	96.591	96.533
5.500	96.989	96.933	96.874
5.625	97.397	97.341	97.282
5.750	98.279	98.222	98.164
5.875	99.067	98.986	98.904
5.990	99.426	99.345	99.262
6.125	99.842	99.761	99.678
6.250	100.112	100.031	99.948
6.375	100.295	100.150	99.999
6.500	100.584	100.439	100.288
6.625	101.027	100.881	100.731
6.750	100.690	100.545	100.394
6.875	100.496	100.375	100.254
6.990	100.837	100.716	100.595
7.125	100.581	100.460	100.339

VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
4.990	94.423	94.391	94.363
5.125	94.849	94.817	94.789
5.250	96.512	96.456	96.397
5.375	97.010	96.954	96.895
5.500	97.516	97.460	97.402
5.625	97.874	97.818	97.759
5.750	98.499	98.442	98.384
5.875	99.305	99.224	99.141
5.990	99.921	99.840	99.758
6.125	100.248	100.168	100.085
6.250	100.604	100.523	100.440
6.375	101.229	101.083	100.933
6.500	101.620	101.475	101.324
6.625	101.889	101.743	101.593
6.750	102.865	102.720	102.569
6.875	102.401	102.280	102.159
6.990	102.786	102.665	102.544

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.125	94.113	94.080	94.053
5.250	96.173	96.117	96.058
5.375	96.648	96.591	96.533
5.500	96.989	96.933	96.874
5.625	97.397	97.341	97.282
5.750	98.279	98.222	98.164
5.875	99.067	98.986	98.904
5.990	99.426	99.345	99.262
6.125	99.842	99.761	99.678
6.250	100.112	100.031	99.948
6.375	100.295	100.150	99.999
6.500	100.584	100.439	100.288
6.625	101.027	100.881	100.731
6.750	100.690	100.545	100.394
6.875	100.496	100.375	100.254
6.990	100.837	100.716	100.595
7.125	100.581	100.460	100.339

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.250	96.242	96.186	96.127
5.375	96.740	96.684	96.625
5.500	97.246	97.190	97.132
5.625	97.604	97.548	97.489
5.750	98.229	98.172	98.114
5.875	99.035	98.954	98.871
5.990	99.651	99.570	99.488
6.125	99.978	99.898	99.815
6.250	100.334	100.253	100.170
6.375	100.959	100.813	100.663
6.500	101.350	101.205	101.054
6.625	101.619	101.473	101.323
6.750	102.595	102.450	102.299
6.875	102.131	102.010	101.889
6.990	102.516	102.395	102.274
7.125	103.023	102.902	102.781
7.250	103.519	103.398	103.277

LLPAs

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

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

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

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

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

LOAN STREAM MORTGAGE

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

SELECT PRICING

Effective: August 20, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)

Rate	15 Day	30 Day	45 Day
4.990	94.873	94.841	94.813
5.125	95.299	95.267	95.239
5.250	96.962	96.906	96.847
5.375	97.460	97.404	97.345
5.500	97.966	97.910	97.852
5.625	98.324	98.268	98.209
5.750	98.949	98.892	98.834
5.875	99.755	99.674	99.591
5.990	100.371	100.290	100.208
6.125	100.698	100.618	100.535
6.250	101.054	100.973	100.890
6.375	101.679	101.533	101.383
6.500	102.070	101.925	101.774
6.625	102.339	102.193	102.043
6.750	103.315	103.170	103.019
6.875	102.851	102.730	102.609
6.990	103.236	103.115	102.994

SELECT VA 15 Year Fixed - (415)

Rate	15 Day	30 Day	45 Day
4.990	97.204	97.153	97.098
5.125	97.498	97.448	97.392
5.250	98.509	98.459	98.403
5.375	98.612	98.562	98.470
5.500	98.987	98.937	98.845
5.625	99.213	99.163	99.071
5.750	99.687	99.636	99.545
5.875	99.542	99.475	99.401
5.990	100.017	99.950	99.876
6.125	100.192	100.125	100.051
6.250	100.377	100.310	100.236
6.375	99.808	99.758	99.710
6.500	100.039	99.989	99.941
6.625	100.146	100.096	100.047
6.750	101.591	101.541	101.493
6.875	101.656	101.605	101.557
6.990	101.870	101.820	101.772

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)

Rate	15 Day	30 Day	45 Day
4.990	94.723	94.691	94.663
5.125	95.149	95.117	95.089
5.250	96.812	96.756	96.697
5.375	97.310	97.254	97.195
5.500	97.816	97.760	97.702
5.625	98.174	98.118	98.059
5.750	98.799	98.742	98.684
5.875	99.605	99.524	99.441
5.990	100.221	100.140	100.058
6.125	100.548	100.468	100.385
6.250	100.904	100.823	100.740
6.375	101.529	101.383	101.233
6.500	101.920	101.775	101.624
6.625	102.189	102.043	101.893
6.750	103.165	103.020	102.869
6.875	102.701	102.580	102.459
6.990	103.086	102.965	102.844

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)

Rate	15 Day	30 Day	45 Day
4.990	94.723	94.691	94.663
5.125	95.149	95.117	95.089
5.250	96.812	96.756	96.697
5.375	97.310	97.254	97.195
5.500	97.816	97.760	97.702
5.625	98.174	98.118	98.059
5.750	98.799	98.742	98.684
5.875	99.605	99.524	99.441
5.990	100.221	100.140	100.058
6.125	100.548	100.468	100.385
6.250	100.904	100.823	100.740
6.375	101.529	101.383	101.233
6.500	101.920	101.775	101.624
6.625	102.189	102.043	101.893
6.750	103.165	103.020	102.869
6.875	102.701	102.580	102.459
6.990	103.086	102.965	102.844

SELECT VA 30 Year Fixed HB - (401HB)

Rate	15 Day	30 Day	45 Day
5.125	94.463	94.430	94.403
5.250	96.523	96.467	96.408
5.375	96.998	96.941	96.883
5.500	97.339	97.283	97.224
5.625	97.747	97.691	97.632
5.750	98.629	98.572	98.514
5.875	99.417	99.336	99.254
5.990	99.776	99.695	99.612
6.125	100.192	100.111	100.028
6.250	100.462	100.381	100.298
6.375	100.645	100.500	100.349
6.500	100.934	100.789	100.638
6.625	101.377	101.231	101.081
6.750	101.040	100.895	100.744
6.875	100.846	100.725	100.604
6.990	101.187	101.066	100.945
7.125	100.931	100.810	100.689

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)

Rate	15 Day	30 Day	45 Day
5.125	94.413	94.380	94.353
5.250	96.473	96.417	96.358
5.375	96.948	96.891	96.833
5.500	97.289	97.233	97.174
5.625	97.697	97.641	97.582
5.750	98.579	98.522	98.464
5.875	99.367	99.286	99.204
5.990	99.726	99.645	99.562
6.125	100.142	100.061	99.978
6.250	100.412	100.331	100.248
6.375	100.595	100.450	100.299
6.500	100.884	100.739	100.588
6.625	101.327	101.181	101.031
6.750	100.990	100.845	100.694
6.875	100.796	100.675	100.554
6.990	101.137	101.016	100.895
7.125	100.881	100.760	100.639

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)

Rate	15 Day	30 Day	45 Day
5.125	94.413	94.380	94.353
5.250	96.473	96.417	96.358
5.375	96.948	96.891	96.833
5.500	97.289	97.233	97.174
5.625	97.697	97.641	97.582
5.750	98.579	98.522	98.464
5.875	99.367	99.286	99.204
5.990	99.726	99.645	99.562
6.125	100.142	100.061	99.978
6.250	100.412	100.331	100.248
6.375	100.595	100.450	100.299
6.500	100.884	100.739	100.588
6.625	101.327	101.181	101.031
6.750	100.990	100.845	100.694
6.875	100.796	100.675	100.554
6.990	101.137	101.016	100.895
7.125	100.881	100.760	100.639

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)

Rate	15 Day	30 Day	45 Day
4.990	94.973	94.941	94.913
5.125	95.399	95.367	95.339
5.250	97.062	97.006	96.947
5.375	97.560	97.504	97.445
5.500	98.066	98.010	97.952
5.625	98.424	98.368	98.309
5.750	99.049	98.992	98.934
5.875	99.855	99.774	99.691
5.990	100.471	100.390	100.308
6.125	100.798	100.718	100.635
6.250	101.154	101.073	100.990
6.375	101.779	101.633	101.483
6.500	102.170	102.025	101.874
6.625	102.439	102.293	102.143
6.750	103.415	103.270	103.119
6.875	102.951	102.830	102.709
6.990	103.336	103.215	103.094

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)

Rate	15 Day	30 Day	45 Day
5.125	94.388	94.355	94.328
5.250	96.448	96.392	96.333
5.375	96.923	96.866	96.808
5.500	97.264	97.208	97.149
5.625	97.672	97.616	97.557
5.750	98.554	98.497	98.439
5.875	99.342	99.261	99.179
5.990	99.701	99.620	99.537
6.125	100.117	100.036	99.953
6.250	100.387	100.306	100.223
6.375	100.570	100.425	100.274
6.500	100.859	100.714	100.563
6.625	101.302	101.156	101.006
6.750	100.965	100.820	100.669
6.875	100.771	100.650	100.529
6.990	101.112	100.991	100.870
7.125	100.856	100.735	100.614

SELECT VA IRRRL 15 Year Fixed - (415RL)

Rate	15 Day	30 Day	45 Day
4.990	97.054	97.003	96.948
5.125	97.348	97.298	97.242
5.250	98.359	98.309	98.253
5.375	98.462	98.412	98.320
5.500	98.837	98.787	98.695
5.625	99.063	99.013	98.921
5.750	99.537	99.486	99.395
5.875	99.392	99.325	99.251
5.990	99.867	99.800	99.726
6.125	100.042	99.975	99.901
6.250	100.227	100.160	100.086
6.375	99.658	99.608	99.560
6.500	99.889	99.839	99.791
6.625	99.996	99.946	99.897
6.750	101.441	101.391	101.343
6.875	101.506	101.455	101.407
6.990	101.720	101.670	101.622

SELECT USDA 30 - 25 Year Fixed - (501)

Rate	15 Day	30 Day	45 Day
4.990	94.453	94.421	94.393
5.125	94.879	94.847	94.819
5.250	96.542	96.486	96.427
5.375	97.040	96.984	96.925
5.500	97.546	97.490	97.432
5.625	97.904	97.848	97.789
5.750	98.529	98.472	98.414
5.875	99.335	99.254	99.171
5.990	99.951	99.870	99.788
6.125	100.278	100.198	100.115
6.250	100.634	100.553	100.470
6.375	101.259	101.113	100.963
6.500	101.650	101.505	101.354
6.625	101.919	101.773	101.623
6.750	102.895	102.750	102.599
6.875	102.431	102.310	102.189
6.990	102.816	102.695	102.574

LLPAs

VA/USDA State Tier Adjustment

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

FICO ≥700	0.375
FICO 680-699	0.250
FICO 660-679	N/A
FICO 640-659	N/A
FICO 620-639	N/A

FICO 600-619	N/A
FICO 580-599	N/A
FICO 550-579	N/A
No FICO Score	N/A
Loan Amount >=$100,000 <=$249,999	0.250

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

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

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: August 20, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.625	96.373	96.199	96.051
4.750	96.826	96.625	96.439
4.875	97.277	97.076	96.890
5.000	97.576	97.375	97.190
5.125	98.103	97.902	97.716
5.250	98.237	98.010	97.787
5.375	98.452	98.225	98.002
5.500	98.924	98.696	98.473
5.625	99.481	99.254	99.031

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	95.808	95.633	95.485
4.750	96.291	96.090	95.905
4.875	96.728	96.527	96.342
5.000	97.010	96.809	96.624
5.125	97.514	97.313	97.127
5.250	97.693	97.465	97.242
5.375	97.882	97.655	97.432
5.500	98.323	98.095	97.872
5.625	98.843	98.616	98.393

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.625	96.253	96.079	95.931
4.750	96.858	96.657	96.472
4.875	97.273	97.072	96.887
5.000	97.503	97.302	97.116
5.125	97.955	97.754	97.569
5.250	98.248	98.020	97.797
5.375	98.428	98.200	97.977
5.500	98.822	98.594	98.371
5.625	99.300	99.072	98.850
5.750	99.295	99.042	98.781

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.625	95.651	95.477	95.329
4.750	96.291	96.090	95.905
4.875	96.687	96.486	96.300
5.000	96.892	96.691	96.506
5.125	97.314	97.113	96.927
5.250	97.663	97.436	97.213
5.375	97.811	97.583	97.360
5.500	98.166	97.939	97.716
5.625	98.602	98.374	98.152
5.750	98.691	98.437	98.177

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 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

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

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

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

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

LOAN STREAM MORTGAGE

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: August 20, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)			
Rate	15 Day	30 Day	45 Day
4.990	94.700	94.668	94.640
5.125	94.979	94.947	94.919
5.250	96.765	96.709	96.650
5.375	97.165	97.109	97.050
5.500	97.635	97.579	97.520
5.625	97.990	97.933	97.875
5.750	99.154	99.097	99.039
5.875	99.643	99.562	99.479
5.990	100.043	99.962	99.880
6.125	100.467	100.387	100.304
6.250	101.079	100.998	100.916
6.375	101.566	101.421	101.270
6.500	102.047	101.902	101.752
6.625	102.375	102.230	102.079
6.750	102.781	102.635	102.485
6.875	102.853	102.732	102.611
6.990	103.327	103.206	103.085

FHA Streamline 20 Year Fixed - (320SL)			
Rate	15 Day	30 Day	45 Day
5.250	95.940	95.884	95.825
5.375	96.340	96.284	96.225
5.500	96.810	96.754	96.695
5.625	97.165	97.108	97.050
5.750	98.329	98.272	98.214
5.875	98.818	98.737	98.654
5.990	99.218	99.137	99.055
6.125	99.642	99.562	99.479
6.250	100.254	100.173	100.091
6.375	100.741	100.596	100.445
6.500	101.222	101.077	100.927
6.625	101.550	101.405	101.254
6.750	101.956	101.810	101.660
6.875	102.028	101.907	101.786
6.990	102.502	102.381	102.260
7.125	103.009	102.888	102.767
7.250	103.505	103.384	103.263

FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
4.990	97.006	96.956	96.900
5.125	97.153	97.103	97.047
5.250	98.287	98.237	98.181
5.375	98.292	98.242	98.150
5.500	98.631	98.581	98.489
5.625	98.853	98.803	98.711
5.750	99.867	99.816	99.725
5.875	99.405	99.338	99.264
5.990	99.664	99.597	99.523
6.125	99.936	99.869	99.796
6.250	100.377	100.310	100.236
6.375	99.671	99.621	99.573
6.500	99.991	99.941	99.893
6.625	100.157	100.107	100.058
6.750	101.031	100.981	100.933
6.875	101.633	101.583	101.534
6.990	101.936	101.886	101.838

FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.250	95.787	95.731	95.672
5.375	95.991	95.935	95.877
5.500	96.494	96.437	96.379
5.625	96.873	96.817	96.759
5.750	98.265	98.209	98.150
5.875	98.786	98.706	98.623
5.990	99.169	99.089	99.006
6.125	99.531	99.451	99.368
6.250	100.091	100.011	99.928
6.375	100.268	100.123	99.972
6.500	100.511	100.366	100.216
6.625	100.771	100.625	100.475
6.750	100.233	100.088	99.937
6.875	100.909	100.788	100.667
6.990	101.064	100.943	100.822
7.125	101.502	101.381	101.260
7.250	101.998	101.877	101.756

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
5.250	96.762	96.706	96.647
5.375	97.260	97.204	97.145
5.500	97.766	97.710	97.652
5.625	98.124	98.068	98.009
5.750	98.749	98.692	98.634
5.875	99.555	99.474	99.391
5.990	100.171	100.090	100.008
6.125	100.498	100.418	100.335
6.250	100.854	100.773	100.690
6.375	101.479	101.333	101.183
6.500	101.870	101.725	101.574
6.625	102.139	101.993	101.843
6.750	103.115	102.970	102.819
6.875	102.651	102.530	102.409
6.990	103.036	102.915	102.794
7.125	103.543	103.422	103.301
7.250	104.039	103.918	103.797

VA IRRRL 20 Year Fixed - (420IRL)			
Rate	15 Day	30 Day	45 Day
5.250	95.712	95.656	95.597
5.375	96.210	96.154	96.095
5.500	96.716	96.660	96.602
5.625	97.074	97.018	96.959
5.750	97.699	97.642	97.584
5.875	98.505	98.424	98.341
5.990	99.121	99.040	98.958
6.125	99.448	99.368	99.285
6.250	99.804	99.723	99.640
6.375	100.429	100.283	100.133
6.500	100.820	100.675	100.524
6.625	101.089	100.943	100.793
6.750	102.065	101.920	101.769
6.875	101.601	101.480	101.359
6.990	101.986	101.865	101.744
7.125	102.493	102.372	102.251
7.250	102.989	102.868	102.747

VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
4.990	96.754	96.703	96.648
5.125	97.048	96.998	96.942
5.250	98.059	98.009	97.953
5.375	98.162	98.112	98.020
5.500	98.537	98.487	98.395
5.625	98.763	98.713	98.621
5.750	99.237	99.186	99.095
5.875	99.092	99.025	98.951
5.990	99.567	99.500	99.426
6.125	99.742	99.675	99.601
6.250	99.927	99.860	99.786
6.375	99.358	99.308	99.260
6.500	99.589	99.539	99.491
6.625	99.696	99.646	99.597
6.750	101.141	101.091	101.043
6.875	101.206	101.155	101.107
6.990	101.420	101.370	101.322

VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.250	96.148	96.092	96.033
5.375	96.623	96.566	96.508
5.500	96.964	96.908	96.849
5.625	97.372	97.316	97.257
5.750	98.254	98.197	98.139
5.875	99.042	98.961	98.879
5.990	99.401	99.320	99.237
6.125	99.817	99.736	99.653
6.250	100.087	100.006	99.923
6.375	100.270	100.125	99.974
6.500	100.559	100.414	100.263
6.625	101.002	100.856	100.706
6.750	100.665	100.520	100.369
6.875	100.471	100.350	100.229
6.990	100.812	100.691	100.570
7.125	100.556	100.435	100.314
7.250	101.052	100.931	100.810

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 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

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

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

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

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

LOAN STREAM MORTGAGE

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

Effective: Thursday, August 20, 2026

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	98.647	98.554	98.366	98.179
6.250	99.101	99.007	98.820	98.632
6.375	99.426	99.333	99.145	98.958
6.500	99.671	99.577	99.390	99.202
6.625	99.890	99.796	99.609	99.421
6.750	100.110	100.016	99.829	99.641
6.875	100.312	100.218	100.031	99.843
7.000	100.486	100.392	100.205	100.017
7.125	100.617	100.523	100.336	100.148
7.250	100.716	100.623	100.435	100.248
7.375	100.820	100.727	100.539	100.352
7.500	100.911	100.817	100.630	100.442
7.625	100.978	100.884	100.697	100.509
7.750	101.045	100.951	100.764	100.576
7.875	101.112	101.019	100.831	100.644
8.000	101.179	101.086	100.898	100.711
8.125	101.246	101.153	100.965	100.778
8.250	101.314	101.220	101.032	100.845
8.375	101.381	101.287	101.099	100.912

Jumbo One 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.164	99.071	98.883	98.696
6.375	99.558	99.465	99.277	99.090
6.500	99.953	99.859	99.672	99.484
6.625	100.126	100.032	99.845	99.657
6.750	100.219	100.126	99.938	99.751
6.875	100.313	100.219	100.032	99.844
7.000	100.407	100.313	100.125	99.938
7.125	100.500	100.406	100.219	100.031
7.250	100.594	100.500	100.312	100.125
7.375	100.687	100.593	100.406	100.218
7.500	100.781	100.687	100.500	100.312
7.625	100.874	100.781	100.593	100.406
7.750	100.968	100.874	100.687	100.499
7.875	101.062	100.968	100.780	100.593
8.000	101.155	101.061	100.874	100.686

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

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

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

Effective: Thursday, August 20, 2026

Jumbo One Premier Pricing

Jumbo One Premier 30 Year Fixed - (901SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.591	96.482	96.310	96.091
5.875	97.072	96.962	96.791	96.572
6.000	97.552	97.443	97.271	97.052
6.125	97.952	97.843	97.671	97.452
6.250	98.353	98.244	98.072	97.853
6.375	98.854	98.745	98.573	98.354
6.500	99.354	99.245	99.073	98.854
6.625	99.592	99.483	99.311	99.092
6.750	99.830	99.721	99.549	99.330
6.875	99.615	99.506	99.334	99.115
7.000	99.401	99.292	99.120	98.901
7.125	99.474	99.365	99.193	98.974
7.250	99.547	99.438	99.266	99.047
7.375	99.913	99.804	99.632	99.413
7.500	100.280	100.170	99.998	99.780

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)

Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.591	96.482	96.310	96.091
5.875	97.072	96.962	96.791	96.572
6.000	97.552	97.443	97.271	97.052
6.125	97.952	97.843	97.671	97.452
6.250	98.353	98.244	98.072	97.853
6.375	98.854	98.745	98.573	98.354
6.500	99.354	99.245	99.073	98.854
6.625	99.592	99.483	99.311	99.092
6.750	99.830	99.721	99.549	99.330
6.875	99.615	99.506	99.334	99.115
7.000	99.401	99.292	99.120	98.901
7.125	99.474	99.365	99.193	98.974
7.250	99.547	99.438	99.266	99.047
7.375	99.913	99.804	99.632	99.413
7.500	100.280	100.170	99.998	99.780

Jumbo One Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)

Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.591	96.482	96.310	96.091
5.875	97.072	96.962	96.791	96.572
6.000	97.552	97.443	97.271	97.052
6.125	97.952	97.843	97.671	97.452
6.250	98.353	98.244	98.072	97.853
6.375	98.854	98.745	98.573	98.354
6.500	99.354	99.245	99.073	98.854
6.625	99.592	99.483	99.311	99.092
6.750	99.830	99.721	99.549	99.330
6.875	99.615	99.506	99.334	99.115
7.000	99.401	99.292	99.120	98.901
7.125	99.474	99.365	99.193	98.974
7.250	99.547	99.438	99.266	99.047
7.375	99.913	99.804	99.632	99.413
7.500	100.280	100.170	99.998	99.780

Jumbo One Premier 15 Year Fixed - (915SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.138	95.029	94.857	94.638
5.625	95.515	95.406	95.234	95.015
5.750	95.893	95.783	95.611	95.393
5.875	96.206	96.097	95.925	95.706
6.000	96.520	96.411	96.239	96.020
6.125	96.810	96.701	96.529	96.310
6.250	97.100	96.991	96.819	96.600
6.375	97.430	97.320	97.148	96.930
6.500	97.759	97.650	97.478	97.259
6.625	98.143	98.034	97.862	97.643
6.750	98.527	98.418	98.246	98.027

Jumbo One Premier 10/6 ARM - (9106SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.250	94.944	94.835	94.663	94.444
5.375	95.303	95.193	95.021	94.803
5.500	95.640	95.531	95.359	95.140
5.625	95.957	95.848	95.676	95.457
5.750	96.256	96.147	95.975	95.756
5.875	96.544	96.434	96.262	96.044
6.000	96.856	96.746	96.575	96.356
6.125	97.165	97.056	96.884	96.665
6.250	97.442	97.332	97.160	96.942
6.375	97.691	97.582	97.410	97.191
6.500	97.942	97.833	97.661	97.442
6.625	97.976	97.867	97.695	97.476
6.750	98.011	97.901	97.730	97.511
6.875	98.224	98.115	97.943	97.724
7.000	98.438	98.329	98.157	97.938

Loan Level Price Adjustments (LLPAs)

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

NC Floor Price	Maximum Net Price
99.750	102.000

Must be Conditionally Approved to lock

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

Effective: Thursday, August 20, 2026

Jumbo One Advantage Pricing

Jumbo One Advantage 30 Year Fixed - (901EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.220	96.095	95.970	95.782
6.125	96.672	96.547	96.422	96.235
6.250	97.015	96.890	96.765	96.578
6.375	97.328	97.203	97.078	96.891
6.500	97.611	97.486	97.361	97.173
6.625	97.938	97.813	97.688	97.501
6.750	98.172	98.047	97.922	97.735
6.875	98.407	98.282	98.157	97.969
7.000	98.754	98.629	98.504	98.316
7.125	98.974	98.849	98.724	98.536
7.250	99.194	99.069	98.944	98.757
7.375	99.383	99.258	99.133	98.945
7.500	99.647	99.522	99.397	99.209
7.625	99.836	99.711	99.586	99.398
7.750	100.025	99.900	99.775	99.588
7.875	100.199	100.074	99.949	99.761
8.000	100.424	100.299	100.174	99.987
8.125	100.582	100.457	100.332	100.144
8.250	100.739	100.614	100.489	100.302
8.375	100.897	100.772	100.647	100.459
8.500	101.097	100.972	100.847	100.659
8.625	101.255	101.130	101.005	100.817

Jumbo One Advantage 30 Year Fixed Interest Only - (901EM-IO)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.220	96.095	95.970	95.782
6.125	96.672	96.547	96.422	96.235
6.250	97.015	96.890	96.765	96.578
6.375	97.328	97.203	97.078	96.891
6.500	97.611	97.486	97.361	97.173
6.625	97.938	97.813	97.688	97.501
6.750	98.172	98.047	97.922	97.735
6.875	98.407	98.282	98.157	97.969
7.000	98.754	98.629	98.504	98.316
7.125	98.974	98.849	98.724	98.536
7.250	99.194	99.069	98.944	98.757
7.375	99.383	99.258	99.133	98.945
7.500	99.647	99.522	99.397	99.209
7.625	99.836	99.711	99.586	99.398
7.750	100.025	99.900	99.775	99.588
7.875	100.199	100.074	99.949	99.761
8.000	100.424	100.299	100.174	99.987
8.125	100.582	100.457	100.332	100.144
8.250	100.739	100.614	100.489	100.302
8.375	100.897	100.772	100.647	100.459
8.500	101.097	100.972	100.847	100.659
8.625	101.255	101.130	101.005	100.817

Jumbo One Advantage 15 Year Fixed - (915EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.661	96.536	96.411	96.224
6.125	97.035	96.910	96.785	96.597
6.250	97.346	97.221	97.096	96.908
6.375	97.626	97.501	97.376	97.189
6.500	97.876	97.751	97.626	97.438
6.625	98.151	98.026	97.901	97.713
6.750	98.370	98.245	98.120	97.932
6.875	98.589	98.464	98.339	98.151
7.000	98.852	98.727	98.602	98.415
7.125	99.041	98.916	98.791	98.603
7.250	99.230	99.105	98.980	98.793
7.375	99.420	99.295	99.170	98.982
7.500	99.610	99.485	99.360	99.172

Jumbo One Advantage 10/6 ARM - (9106EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	95.951	95.826	95.701	95.514
6.125	96.298	96.173	96.048	95.860
6.250	96.578	96.453	96.328	96.140
6.375	96.827	96.702	96.577	96.389
6.500	97.045	96.920	96.795	96.608
6.625	97.286	97.161	97.036	96.849
6.750	97.504	97.379	97.254	97.067
6.875	97.691	97.566	97.441	97.254
7.000	97.933	97.808	97.683	97.495
7.125	98.089	97.964	97.839	97.651
7.250	98.245	98.120	97.995	97.807

Loan Level Price Adjustments (LLPAs)

FICO	CLTV 0.00-55.00	CLTV 55.01-60.00	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
660-679	0.000	0.000	-0.500	-0.750	-1.500	-2.500		
680-699	0.000	0.000	0.000	-0.500	-1.000	-1.500	-2.000	-2.500
700-719	0.250	0.250	0.000	0.000	0.000	-0.500	-1.500	-2.000
720-739	0.500	0.375	0.250	0.000	0.000	0.000	-1.000	-2.000
740-759	0.500	0.500	0.375	0.250	0.000	0.000	-0.750	-1.750
760-779	0.625	0.625	0.500	0.375	0.250	0.000	-0.500	-1.500
780-850	0.750	0.625	0.500	0.375	0.375	0.125	-0.500	-1.000
Other Adjusters	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**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**
MI Source Type							0.000	0.000
Interest Only	0.000	0.000	-0.250	-0.250	-0.500	-0.500		
Investment Property	0.000	0.000	0.000	-0.250	-0.500	-0.750		
Second Home	0.000	0.000	0.000	-0.250	-0.500	-0.500	-1.750	-1.750
Cash-Out/Debt Consolidation	0.000	-0.125	-0.125	-0.375	-0.750	-1.000		
Cash-Out/Home Improvement	0.000	-0.125	-0.125	-0.375	-0.750	-1.000		
Cash-Out/Other	0.000	-0.125	-0.125	-0.375	-0.750	-1.000		
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**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**
0.000000-30.000000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30.010000-43.000000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
43.010000-45.000000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.500	-0.750
45.010000	0.000	-0.250	-0.250	-0.750	-1.000	-1.000		
Self Employed	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**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**
660-679	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
680-699	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
700-719	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
720-739	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
740-759	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
760-779	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125

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

Effective: Thursday, August 20, 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