LoanStream Mortgage Wholesale Rate Sheet

LoanStreamWholesale.com

The ONE Lender

Ratesheet Code: RS-WS

Effective Date: 9/9/26 1:37 PM

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Lock Expiration Days

15 Day	09/23/26
30 Day	10/08/26
45 Day	10/23/26
60 Day	11/09/26

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

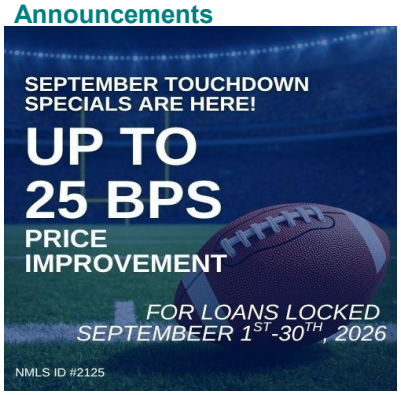
Corporate Headquarters:	Phone:	800-760-1833
	Email:	Inquires@LSMortgage.com
Lock Desk:	Phone:	949-679-7400
	Email:	LockDesk@LSMortgage.com
NanQ Lock Desk:	Phone:	Email Only
	Email:	NanQLockDesk@lsmortgage.com
Prime Loan Scenarios:	Phone:	Email Only
	Email:	Scenarios@LSMortgage.com
NAN-Q Scenarios:	Phone:	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.**

September Pricing Specials

All Prime Products including Alt Agency, ARMs, and DPAs (excludes Jumbo and CalHFA)	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: **September 9, 2026**

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	91.560	91.509	91.465	91.421
4.990	92.224	92.172	92.128	92.085
5.125	92.987	92.936	92.892	92.849
5.250	93.391	93.330	93.279	93.228
5.375	94.091	94.030	93.979	93.928
5.500	94.781	94.718	94.667	94.616
5.625	95.490	95.419	95.361	95.302
5.750	96.160	96.088	96.030	95.972
5.875	96.811	96.722	96.649	96.576
5.990	97.505	97.416	97.343	97.270
6.125	98.175	98.086	98.013	97.940
6.250	98.758	98.665	98.592	98.519
6.375	99.605	99.505	99.424	99.344
6.500	100.174	100.074	99.993	99.913
6.625	100.614	100.514	100.433	100.353
6.750	101.264	101.164	101.083	101.003
6.875	101.633	101.534	101.453	101.373
6.990	102.245	102.146	102.066	101.986
7.125	102.755	102.657	102.576	102.496
7.250	103.174	103.075	102.995	102.915
7.375	103.436	103.338	103.257	103.177
7.500	103.758	103.658	103.578	103.498
7.625	104.126	104.026	103.946	103.866

FANNIE MAE 25 YEAR FIXED (125)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	91.032	90.981	90.937	90.893
4.990	91.696	91.644	91.600	91.557
5.125	92.455	92.403	92.360	92.316
5.250	92.876	92.816	92.765	92.714
5.375	93.576	93.516	93.465	93.414
5.500	94.267	94.203	94.152	94.101
5.625	94.976	94.905	94.846	94.788
5.750	95.646	95.575	95.516	95.458
5.875	96.311	96.222	96.149	96.076
5.990	97.023	96.933	96.861	96.788
6.125	97.705	97.615	97.542	97.470
6.250	98.301	98.208	98.135	98.062
6.375	99.163	99.062	98.982	98.902
6.500	99.749	99.649	99.568	99.488
6.625	100.189	100.089	100.008	99.928
6.750	100.839	100.739	100.658	100.578
6.875	101.205	101.106	101.025	100.945
6.990	101.800	101.701	101.621	101.541
7.125	102.310	102.212	102.131	102.051
7.250	102.729	102.630	102.550	102.470
7.375	102.991	102.893	102.812	102.732
7.500	103.313	103.213	103.133	103.053
7.625	103.681	103.581	103.501	103.421

FANNIE MAE 20 YEAR FIXED (120)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	97.403	97.296	97.209	97.121
5.875	97.956	97.849	97.762	97.674
5.990	98.451	98.344	98.256	98.169
6.125	99.002	98.895	98.807	98.720
6.250	99.325	99.200	99.098	98.996
6.375	99.966	99.841	99.739	99.637
6.500	100.448	100.323	100.221	100.119
6.625	100.750	100.625	100.523	100.421
6.750	100.969	100.860	100.779	100.699
6.875	101.272	101.163	101.083	101.003
6.990	101.771	101.665	101.585	101.505
7.125	102.226	102.128	102.048	101.968
7.250	102.644	102.546	102.466	102.385
7.375	103.007	102.909	102.829	102.748
7.500	103.352	103.251	103.171	103.091
7.625	103.717	103.616	103.536	103.456
7.750	103.987	103.887	103.807	103.726
7.875	104.097	103.997	103.917	103.836
7.990	104.197	104.097	104.017	103.936
8.125	104.451	104.350	104.270	104.190

FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.882	95.831	95.791	95.751
4.990	96.281	96.230	96.190	96.150
5.125	96.742	96.691	96.651	96.611
5.250	97.683	97.618	97.565	97.512
5.375	98.109	98.044	97.991	97.938
5.500	98.520	98.455	98.402	98.349
5.625	98.916	98.851	98.798	98.745
5.750	99.294	99.225	99.172	99.119
5.875	99.688	99.620	99.567	99.514
5.990	100.034	99.966	99.913	99.860
6.125	100.417	100.349	100.296	100.243
6.250	100.744	100.675	100.622	100.569
6.375	101.164	101.101	101.054	101.008
6.500	101.476	101.412	101.366	101.320
6.625	101.639	101.576	101.530	101.483
6.750	102.034	101.971	101.924	101.878
6.875	102.164	102.100	102.054	102.008
6.990	102.510	102.446	102.400	102.354

FANNIE MAE 10 YEAR FIXED (110)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.866	99.783	99.717	99.651
6.125	100.102	100.020	99.953	99.887
6.250	100.441	100.378	100.331	100.285
6.375	100.821	100.758	100.712	100.665
6.500	101.059	100.996	100.949	100.903
6.625	101.152	101.088	101.042	100.996
6.750	101.479	101.415	101.369	101.323
6.875	101.546	101.483	101.436	101.390
6.990	101.836	101.772	101.726	101.680
7.125	102.005	101.942	101.896	101.849
7.250	101.851	101.772	101.706	101.640
7.375	102.008	101.929	101.863	101.796
7.500	102.142	102.063	101.996	101.930
7.625	102.269	102.190	102.124	102.058
7.750	102.337	102.258	102.192	102.126
7.875	102.174	102.095	102.028	101.962
7.990	102.167	102.088	102.022	101.956
8.125	102.306	102.227	102.161	102.095

HOME READY 30 YEAR FIXED (R101)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	95.710	95.638	95.580	95.522
5.875	96.361	96.272	96.199	96.126
5.990	97.055	96.966	96.893	96.820
6.125	97.725	97.636	97.563	97.490
6.250	98.308	98.215	98.142	98.069
6.375	99.155	99.055	98.974	98.894
6.500	99.724	99.624	99.543	99.463
6.625	100.164	100.064	99.983	99.903
6.750	100.814	100.714	100.633	100.553
6.875	101.183	101.084	101.003	100.923
6.990	101.795	101.696	101.616	101.536
7.125	102.305	102.207	102.126	102.046
7.250	102.724	102.625	102.545	102.465
7.375	102.986	102.888	102.807	102.727
7.500	103.308	103.208	103.128	103.048
7.625	103.676	103.576	103.496	103.416
7.750	103.702	103.602	103.522	103.442
7.875	103.983	103.882	103.802	103.722
7.990	104.070	103.970	103.890	103.809
8.125	104.304	104.204	104.123	104.043

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.375	93.216	93.155	93.104	93.053
5.500	93.906	93.843	93.792	93.741
5.625	94.615	94.544	94.486	94.427
5.750	95.285	95.213	95.155	95.097
5.875	95.936	95.847	95.774	95.701
5.990	96.630	96.541	96.468	96.395
6.125	97.300	97.211	97.138	97.065
6.250	97.883	97.790	97.717	97.644
6.375	98.730	98.630	98.549	98.469
6.500	99.299	99.199	99.118	99.038
6.625	99.739	99.639	99.558	99.478
6.750	100.389	100.289	100.208	100.128
6.875	100.758	100.659	100.578	100.498
6.990	101.370	101.271	101.191	101.111
7.125	101.880	101.782	101.701	101.621
7.250	102.299	102.200	102.120	102.040
7.375	102.561	102.463	102.382	102.302
7.500	102.883	102.783	102.703	102.623
7.625	103.251	103.151	103.071	102.991
7.750	103.277	103.177	103.097	103.017
7.875	103.558	103.457	103.377	103.297
7.990	103.645	103.545	103.465	103.384
8.125	103.879	103.779	103.698	103.618

Fannie Mae 25 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
4.875	90.457	90.406	90.362	90.318
4.990	91.121	91.069	91.025	90.982
5.125	91.880	91.828	91.785	91.741
5.250	92.301	92.241	92.190	92.139
5.375	93.001	92.941	92.890	92.839
5.500	93.692	93.628	93.577	93.526
5.625	94.401	94.330	94.271	94.213
5.750	95.071	95.000	94.941	94.883
5.875	95.736	95.647	95.574	95.501
5.990	96.448	96.358	96.286	96.213
6.125	97.130	97.040	96.967	96.895
6.250	97.726	97.633	97.560	97.487
6.375	98.588	98.487	98.407	98.327
6.500	99.174	99.074	98.993	98.913
6.625	99.614	99.514	99.433	99.353
6.750	100.264	100.164	100.083	100.003
6.875	100.630	100.531	100.450	100.370
6.990	101.225	101.126	101.046	100.966
7.125	101.735	101.637	101.556	101.476
7.250	102.154	102.055	101.975	101.895
7.375	102.416	102.318	102.237	102.157
7.500	102.738	102.638	102.558	102.478
7.625	103.106	103.006	102.926	102.846

Fannie Mae 20 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.750	97.328	97.221	97.134	97.046
5.875	97.881	97.774	97.687	97.599
5.990	98.376	98.269	98.181	98.094
6.125	98.927	98.820	98.732	98.645
6.250	99.250	99.125	99.023	98.921
6.375	99.891	99.766	99.664	99.562
6.500	100.373	100.248	100.146	100.044
6.625	100.675	100.550	100.448	100.346
6.750	100.894	100.785	100.704	100.624
6.875	101.197	101.088	101.008	100.928
6.990	101.696	101.590	101.510	101.430
7.125	102.151	102.053	101.973	101.893
7.250	102.569	102.471	102.391	102.310
7.375	102.932	102.834	102.754	102.673
7.500	103.277	103.176	103.096	103.016
7.625	103.642	103.541	103.461	103.381
7.750	103.912	103.812	103.732	103.651
7.875	104.022	103.922	103.842	103.761
7.990	104.122	104.022	103.942	103.861
8.125	104.376	104.275	104.195	104.115

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	101.326	101.262	101.216	101.170
6.625	101.489	101.426	101.380	101.333
6.750	101.884	101.821	101.774	101.728
6.875	102.014	101.950	101.904	101.858
6.990	102.360	102.296	102.250	102.204
7.125	102.583	102.519	102.473	102.427
7.250	102.245	102.166	102.100	102.033
7.375	102.452	102.374	102.307	102.241
7.500	102.632	102.553	102.487	102.421
7.625	102.801	102.722	102.656	102.590
7.750	102.910	102.832	102.765	102.699
7.875	102.978	102.899	102.833	102.767
7.990	103.009	102.931	102.864	102.798
8.125	103.193	103.114	103.048	102.981
8.250	103.609	103.530	103.464	103.397
8.375	103.777	103.698	103.631	103.565
8.500	103.944	103.866	103.799	103.733

Fannie Mae 10 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	101.109	101.046	100.999	100.953
6.625	101.202	101.138	101.092	101.046
6.750	101.529	101.465	101.419	101.373
6.875	101.596	101.533	101.486	101.440
6.990	101.886	101.822	101.776	101.730
7.125	102.055	101.992	101.946	101.899
7.250	101.901	101.822	101.756	101.690
7.375	102.058	101.979	101.913	101.846
7.500	102.192	102.113	102.046	101.980
7.625	102.319	102.240	102.174	102.108
7.750	102.387	102.308	102.242	102.176
7.875	102.224	102.145	102.078	102.012
7.990	102.217	102.138	102.072	102.006
8.125	102.356	102.277	102.211	102.145
8.250	102.731	102.652	102.585	102.519
8.375	102.857	102.779	102.712	102.646
8.500	102.984	102.905	102.839	102.773

LOAN STREAM MORTGAGE

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

Wholesale

Effective: **September 9, 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	94.940	94.855	94.782	94.709
5.625	95.613	95.528	95.455	95.382
5.750	96.005	95.920	95.847	95.774
5.875	96.609	96.524	96.451	96.378
5.990	97.327	97.242	97.169	97.096
6.125	97.927	97.842	97.769	97.696
6.250	98.411	98.275	98.165	98.056
6.375	99.008	98.872	98.763	98.653
6.500	99.558	99.422	99.313	99.203
6.625	100.133	99.997	99.888	99.778
6.750	100.745	100.609	100.500	100.391
6.875	101.186	101.050	100.941	100.832
6.990	101.532	101.395	101.286	101.177
7.125	101.901	101.765	101.656	101.547
7.250	101.208	101.074	100.964	100.855
7.375	101.866	101.732	101.623	101.513
7.500	102.030	101.896	101.787	101.678
7.625	102.150	102.016	101.906	101.797
7.750	102.747	102.575	102.437	102.298
7.875	103.002	102.830	102.691	102.553
7.990	101.914	101.743	101.604	101.465
8.125	102.123	101.951	101.813	101.674

FANNIE MAE HB 25 YEAR FIXED (125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	92.888	92.803	92.730	92.657
5.625	93.563	93.478	93.405	93.332
5.750	93.955	93.870	93.797	93.724
5.875	94.559	94.474	94.401	94.328
5.990	95.277	95.192	95.119	95.046
6.125	95.877	95.792	95.719	95.646
6.250	96.361	96.225	96.115	96.006
6.375	96.958	96.822	96.713	96.603
6.500	97.508	97.372	97.263	97.153
6.625	98.063	97.927	97.818	97.708
6.750	98.675	98.539	98.430	98.321
6.875	99.116	98.980	98.871	98.762
6.990	99.462	99.325	99.216	99.107
7.125	99.831	99.695	99.586	99.477
7.250	99.138	99.004	98.894	98.785
7.375	99.796	99.662	99.553	99.443
7.500	99.960	99.826	99.717	99.608
7.625	100.080	99.946	99.836	99.727
7.750	100.677	100.505	100.367	100.228
7.875	100.932	100.760	100.621	100.483
7.990	99.844	99.673	99.534	99.395
8.125	100.053	99.881	99.743	99.604

FANNIE MAE HB 20 YEAR FIXED (120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	92.360	92.275	92.202	92.129
5.500	93.038	92.953	92.880	92.807
5.625	93.713	93.628	93.555	93.482
5.750	94.105	94.020	93.947	93.874
5.875	94.709	94.624	94.551	94.478
5.990	95.427	95.342	95.269	95.196
6.125	96.027	95.942	95.869	95.796
6.250	96.511	96.375	96.265	96.156
6.375	97.098	96.961	96.852	96.743
6.500	97.632	97.496	97.387	97.277
6.625	98.194	98.058	97.949	97.839
6.750	98.805	98.669	98.559	98.450
6.875	99.260	99.124	99.015	98.905
6.990	99.592	99.455	99.346	99.237
7.125	99.980	99.844	99.735	99.625
7.250	99.310	99.176	99.066	98.957
7.375	99.995	99.861	99.751	99.642
7.500	100.131	99.997	99.887	99.778
7.625	100.268	100.134	100.024	99.915
7.750	100.955	100.783	100.645	100.506
7.875	100.864	100.692	100.554	100.415
7.990	99.780	99.609	99.470	99.331

FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.695	97.612	97.546	97.480
6.125	98.011	97.928	97.862	97.796
6.250	98.315	98.229	98.163	98.097
6.375	98.600	98.515	98.449	98.382
6.500	98.841	98.756	98.689	98.623
6.625	99.097	99.011	98.945	98.879
6.750	99.325	99.244	99.185	99.125
6.875	99.529	99.449	99.389	99.330
6.990	99.671	99.591	99.531	99.472
7.125	99.826	99.745	99.686	99.626
7.250	99.215	99.119	99.040	98.960
7.375	99.724	99.628	99.548	99.469
7.500	99.760	99.664	99.585	99.505
7.625	99.742	99.646	99.566	99.487
7.750	100.749	100.653	100.574	100.494
7.875	100.858	100.762	100.683	100.603
7.990	99.679	99.583	99.503	99.424

FANNIE MAE HB 10 YEAR FIXED (110HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.144	97.062	96.996	96.930
6.125	97.436	97.354	97.287	97.221
6.250	97.729	97.643	97.577	97.511
6.375	98.000	97.914	97.848	97.782
6.500	98.225	98.139	98.073	98.007
6.625	98.468	98.382	98.316	98.250
6.750	98.694	98.614	98.554	98.495
6.875	98.913	98.832	98.773	98.713
6.990	99.041	98.961	98.901	98.842
7.125	99.214	99.134	99.074	99.015
7.250	98.627	98.531	98.452	98.372
7.375	99.163	99.067	98.987	98.908
7.500	99.171	99.075	98.995	98.916
7.625	99.170	99.074	98.994	98.915
7.750	100.267	100.171	100.092	100.012
7.875	99.923	99.827	99.747	99.668
7.990	98.762	98.666	98.586	98.507

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	91.360	91.309	91.265	91.221
4.990	92.024	91.972	91.928	91.885
5.125	92.787	92.736	92.692	92.649
5.250	93.191	93.130	93.079	93.028
5.375	93.891	93.830	93.779	93.728
5.500	94.581	94.518	94.467	94.416
5.625	95.290	95.219	95.161	95.102
5.750	95.960	95.888	95.830	95.772
5.875	96.611	96.522	96.449	96.376
5.990	97.305	97.216	97.143	97.070
6.125	97.975	97.886	97.813	97.740
6.250	98.558	98.465	98.392	98.319
6.375	99.405	99.305	99.224	99.144
6.500	99.974	99.874	99.793	99.713
6.625	100.414	100.314	100.233	100.153
6.750	101.064	100.964	100.883	100.803
6.875	101.433	101.334	101.253	101.173
6.990	102.045	101.946	101.866	101.786
7.125	102.555	102.457	102.376	102.296
7.250	102.974	102.875	102.795	102.715
7.375	103.236	103.138	103.057	102.977
7.500	103.558	103.458	103.378	103.298
7.625	103.926	103.826	103.746	103.666

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

Rate	15-Day	30-Day	45-Day	60-Day
5.375	94.217	94.132	94.059	93.986
5.500	94.890	94.805	94.732	94.659
5.625	95.563	95.478	95.405	95.332
5.750	95.955	95.870	95.797	95.724
5.875	96.559	96.474	96.401	96.328
5.990	97.277	97.192	97.119	97.046
6.125	97.877	97.792	97.719	97.646
6.250	98.361	98.225	98.115	98.006
6.375	98.958	98.822	98.713	98.603
6.500	99.508	99.372	99.263	99.153
6.625	100.083	99.947	99.838	99.728
6.750	100.695	100.559	100.450	100.341
6.875	101.136	101.000	100.891	100.782
6.990	101.482	101.345	101.236	101.127
7.125	101.851	101.715	101.606	101.497
7.250	101.158	101.024	100.914	100.805
7.375	101.816	101.682	101.573	101.463
7.500	101.980	101.846	101.737	101.628
7.625	102.100	101.966	101.856	101.747
7.750	102.697	102.525	102.387	102.248
7.875	102.952	102.780	102.641	102.503
7.990	101.864	101.693	101.554	101.415
8.125	102.073	101.901	101.763	101.624

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

Rate	15-Day	30-Day	45-Day	60-Day
5.375	93.191	93.130	93.079	93.028
5.500	93.881	93.818	93.767	93.716
5.625	94.590	94.519	94.461	94.402
5.750	95.260	95.188	95.130	95.072
5.875	95.911	95.822	95.749	95.676
5.990	96.605	96.516	96.443	96.370
6.125	97.275	97.186	97.113	97.040
6.250	97.858	97.765	97.692	97.619
6.375	98.705	98.605	98.524	98.444
6.500	99.274	99.174	99.093	99.013
6.625	99.714	99.614	99.533	99.453
6.750	100.364	100.264	100.183	100.103
6.875	100.733	100.634	100.553	100.473
6.990	101.345	101.246	101.166	101.086
7.125	101.855	101.757	101.676	101.596
7.250	102.274	102.175	102.095	102.015
7.375	102.536	102.438	102.357	102.277
7.500	102.858	102.758	102.678	102.598
7.625	103.226	103.126	103.046	102.966
7.750	103.252	103.152	103.072	102.992
7.875	103.533	103.432	103.352	103.272
7.990	103.620	103.520	103.440	103.359
8.125	103.854	103.754	103.673	103.593

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

Rate	15-Day	30-Day	45-Day	60-Day
4.875	91.360	91.309	91.265	91.221
4.990	92.024	91.972	91.928	91.885
5.125	92.787	92.736	92.692	92.649
5.250	93.191	93.130	93.079	93.028
5.375	93.891	93.830	93.779	93.728
5.500	94.581	94.518	94.467	94.416
5.625	95.290	95.219	95.161	95.102
5.750	95.960	95.888	95.830	95.772
5.875	96.611	96.522	96.449	96.376
5.990	97.305	97.216	97.143	97.070
6.125	97.975	97.886	97.813	97.740
6.250	98.558	98.465	98.392	98.319
6.375	99.405	99.305	99.224	99.144
6.500	99.974	99.874	99.793	99.713
6.625	100.414	100.314	100.233	100.153
6.750	101.064	100.964	100.883	100.803
6.875	101.433	101.334	101.253	101.173
6.990	102.045	101.946	101.866	101.786
7.125	102.555	102.457	102.376	102.296
7.250	102.974	102.875	102.795	102.715
7.375	103.236	103.138	103.057	102.977
7.500	103.558	103.458	103.378	103.298
7.625	103.926	103.826	103.746	103.666

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

Rate	15-Day	30-Day	45-Day	60-Day
5.500	94.890	94.805	94.732	94.659
5.625	95.563	95.478	95.405	95.332
5.750	95.955	95.870	95.797	95.724
5.875	96.559	96.474	96.401	96.328
5.990	97.277	97.192	97.119	97.046
6.125	97.877	97.792	97.719	97.646
6.250	98.361	98.225	98.115	98.006
6.375	98.958	98.822	98.713	98.603
6.500	99.508	99.372	99.263	99.153
6.625	100.083	99.947	99.838	99.728
6.750	100.695	100.559	100.450	100.341
6.875	101.136	101.000	100.891	100.782
6.990	101.482	101.345	101.236	101.127
7.125	101.851	101.715	101.606	101.497
7.250	101.158	101.024	100.914	100.805
7.375	101.816	101.682	101.573	101.463
7.500	101.980	101.846	101.737	101.628
7.625	102.100	101.966	101.856	101.747
7.750	102.697	102.525	102.387	102.248
7.875	102.952	102.780	102.641	102.503
7.990	101.864	101.693	101.554	101.415
8.125	102.073	101.901	101.763	101.624

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

Rate	15-Day	30-Day	45-Day	60-Day
5.375	93.191	93.130	93.079	93.028
5.500	93.881	93.818	93.767	93.716
5.625	94.590	94.519	94.461	94.402
5.750	95.260	95.188	95.130	95.072
5.875	95.911	95.822	95.749	95.676
5.990	96.605	96.516	96.443	96.370
6.125	97.275	97.186	97.113	97.040
6.250	97.858	97.765	97.692	97.619
6.375	98.705	98.605	98.524	98.444
6.500	99.274	99.174	99.093	99.013
6.625	99.714	99.614	99.533	99.453
6.750	100.364	100.264	100.183	100.103
6.875	100.733	100.634	100.553	100.473
6.990	101.345	101.246	101.166	101.086
7.125	101.855	101.757	101.676	101.596
7.250	102.274	102.175	102.095	102.015
7.375	102.536	102.438	102.357	102.277
7.500	102.858	102.758	102.678	102.598
7.625	103.226	103.126	103.046	102.966
7.750	103.252	103.152	103.072	102.992
7.875	103.533	103.432	103.352	103.272
7.990	103.620	103.520	103.440	103.359
8.125	103.854	103.754	103.673	103.593

LOAN STREAM MORTGAGE

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

SELECT PRICING

Effective: **September 9, 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	91.810	91.759	91.715	91.671
4.990	92.474	92.422	92.378	92.335
5.125	93.237	93.186	93.142	93.099
5.250	93.641	93.580	93.529	93.478
5.375	94.341	94.280	94.229	94.178
5.500	95.031	94.968	94.917	94.866
5.625	95.740	95.669	95.611	95.552
5.750	96.410	96.338	96.280	96.222
5.875	97.061	96.972	96.899	96.826
5.990	97.755	97.666	97.593	97.520
6.125	98.425	98.336	98.263	98.190
6.250	99.008	98.915	98.842	98.769
6.375	99.855	99.755	99.674	99.594
6.500	100.424	100.324	100.243	100.163
6.625	100.864	100.764	100.683	100.603
6.750	101.514	101.414	101.333	101.253
6.875	101.883	101.784	101.703	101.623
6.990	102.495	102.396	102.316	102.236
7.125	103.005	102.907	102.826	102.746
7.250	103.424	103.325	103.245	103.165
7.375	103.686	103.588	103.507	103.427
7.500	104.008	103.908	103.828	103.748
7.625	104.376	104.276	104.196	104.116
7.750	104.402	104.302	104.222	104.142
7.875	104.683	104.582	104.502	104.422

SELECT FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.132	96.081	96.041	96.001
4.990	96.531	96.480	96.440	96.400
5.125	96.992	96.941	96.901	96.861
5.250	97.933	97.868	97.815	97.762
5.375	98.359	98.294	98.241	98.188
5.500	98.770	98.705	98.652	98.599
5.625	99.166	99.101	99.048	98.995
5.750	99.544	99.475	99.422	99.369
5.875	99.938	99.870	99.817	99.764
5.990	100.284	100.216	100.163	100.110
6.125	100.667	100.599	100.546	100.493
6.250	100.994	100.925	100.872	100.819
6.375	101.414	101.351	101.304	101.258
6.500	101.726	101.662	101.616	101.570
6.625	101.889	101.826	101.780	101.733
6.750	102.284	102.221	102.174	102.128
6.875	102.414	102.350	102.304	102.258

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.190	95.105	95.032	94.959
5.625	95.863	95.778	95.705	95.632
5.750	96.255	96.170	96.097	96.024
5.875	96.859	96.774	96.701	96.628
5.990	97.577	97.492	97.419	97.346
6.125	98.177	98.092	98.019	97.946
6.250	98.661	98.525	98.415	98.306
6.375	99.258	99.122	99.013	98.903
6.500	99.808	99.672	99.563	99.453
6.625	100.383	100.247	100.138	100.028
6.750	100.995	100.859	100.750	100.641
6.875	101.436	101.300	101.191	101.082
6.990	101.782	101.645	101.536	101.427
7.125	102.151	102.015	101.906	101.797
7.250	101.458	101.324	101.214	101.105
7.375	102.116	101.982	101.873	101.763
7.500	102.280	102.146	102.037	101.928
7.625	102.400	102.266	102.156	102.047
7.750	102.997	102.825	102.687	102.548
7.875	103.252	103.080	102.941	102.803
7.990	102.164	101.993	101.854	101.715
8.125	102.373	102.201	102.063	101.924

SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.945	97.862	97.796	97.730
6.125	98.261	98.178	98.112	98.046
6.250	98.565	98.479	98.413	98.347
6.375	98.850	98.765	98.699	98.632
6.500	99.091	99.006	98.939	98.873
6.625	99.347	99.261	99.195	99.129
6.750	99.575	99.494	99.435	99.375
6.875	99.779	99.699	99.639	99.580
6.990	99.921	99.841	99.781	99.722
7.125	100.076	99.995	99.936	99.876
7.250	99.465	99.369	99.290	99.210
7.375	99.974	99.878	99.798	99.719
7.500	100.010	99.914	99.835	99.755
7.625	99.992	99.896	99.816	99.737
7.750	100.999	100.903	100.824	100.744
7.875	101.108	101.012	100.933	100.853

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	91.610	91.559	91.515	91.471
4.990	92.274	92.222	92.178	92.135
5.125	93.037	92.986	92.942	92.899
5.250	93.441	93.380	93.329	93.278
5.375	94.141	94.080	94.029	93.978
5.500	94.831	94.768	94.717	94.666
5.625	95.540	95.469	95.411	95.352
5.750	96.210	96.138	96.080	96.022
5.875	96.861	96.772	96.699	96.626
5.990	97.555	97.466	97.393	97.320
6.125	98.225	98.136	98.063	97.990
6.250	98.808	98.715	98.642	98.569
6.375	99.655	99.555	99.474	99.394
6.500	100.224	100.124	100.043	99.963
6.625	100.664	100.564	100.483	100.403
6.750	101.314	101.214	101.133	101.053
6.875	101.683	101.584	101.503	101.423
6.990	102.295	102.196	102.116	102.036
7.125	102.805	102.707	102.626	102.546
7.250	103.224	103.125	103.045	102.965
7.375	103.486	103.388	103.307	103.227
7.500	103.808	103.708	103.628	103.548
7.625	104.176	104.076	103.996	103.916

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

Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.140	95.055	94.982	94.909
5.625	95.813	95.728	95.655	95.582
5.750	96.205	96.120	96.047	95.974
5.875	96.809	96.724	96.651	96.578
5.990	97.527	97.442	97.369	97.296
6.125	98.127	98.042	97.969	97.896
6.250	98.611	98.475	98.365	98.256
6.375	99.208	99.072	98.963	98.853
6.500	99.758	99.622	99.513	99.403
6.625	100.333	100.197	100.088	99.978
6.750	100.945	100.809	100.700	100.591
6.875	101.386	101.250	101.141	101.032
6.990	101.732	101.595	101.486	101.377
7.125	102.101	101.965	101.856	101.747
7.250	101.408	101.274	101.164	101.055
7.375	102.066	101.932	101.823	101.713
7.500	102.230	102.096	101.987	101.878
7.625	102.350	102.216	102.106	101.997
7.750	102.947	102.775	102.637	102.498
7.875	103.202	103.030	102.891	102.753
7.990	102.114	101.943	101.804	101.665
8.125	102.323	102.151	102.013	101.874

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

Rate	15-Day	30-Day	45-Day	60-Day
4.875	91.610	91.559	91.515	91.471
4.990	92.274	92.222	92.178	92.135
5.125	93.037	92.986	92.942	92.899
5.250	93.441	93.380	93.329	93.278
5.375	94.141	94.080	94.029	93.978
5.500	94.831	94.768	94.717	94.666
5.625	95.540	95.469	95.411	95.352
5.750	96.210	96.138	96.080	96.022
5.875	96.861	96.772	96.699	96.626
5.990	97.555	97.466	97.393	97.320
6.125	98.225	98.136	98.063	97.990
6.250	98.808	98.715	98.642	98.569
6.375	99.655	99.555	99.474	99.394
6.500	100.224	100.124	100.043	99.963
6.625	100.664	100.564	100.483	100.403
6.750	101.314	101.214	101.133	101.053
6.875	101.683	101.584	101.503	101.423
6.990	102.295	102.196	102.116	102.036
7.125	102.805	102.707	102.626	102.546
7.250	103.224	103.125	103.045	102.965
7.375	103.486	103.388	103.307	103.227
7.500	103.808	103.708	103.628	103.548
7.625	104.176	104.076	103.996	103.916

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

Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.140	95.055	94.982	94.909
5.625	95.813	95.728	95.655	95.582
5.750	96.205	96.120	96.047	95.974
5.875	96.809	96.724	96.651	96.578
5.990	97.527	97.442	97.369	97.296
6.125	98.127	98.042	97.969	97.896
6.250	98.611	98.475	98.365	98.256
6.375	99.208	99.072	98.963	98.853
6.500	99.758	99.622	99.513	99.403
6.625	100.333	100.197	100.088	99.978
6.750	100.945	100.809	100.700	100.591
6.875	101.386	101.250	101.141	101.032
6.990	101.732	101.595	101.486	101.377
7.125	102.101	101.965	101.856	101.747
7.250	101.408	101.274	101.164	101.055
7.375	102.066	101.932	101.823	101.713
7.500	102.230	102.096	101.987	101.878
7.625	102.350	102.216	102.106	101.997
7.750	102.947	102.775	102.637	102.498
7.875	103.202	103.030	102.891	102.753
7.990	102.114	101.943	101.804	101.665
8.125	102.323	102.151	102.013	101.874
8.250	101.763	101.584	101.438	101.292

LOAN STREAM MORTGAGE

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

Wholesale

Effective: September 9, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	91.560	91.509	91.465	91.421
4.990	92.224	92.172	92.128	92.085
5.125	92.987	92.936	92.892	92.849
5.250	93.391	93.330	93.279	93.228
5.375	94.091	94.030	93.979	93.928
5.500	94.781	94.718	94.667	94.616
5.625	95.490	95.419	95.361	95.302
5.750	96.160	96.088	96.030	95.972
5.875	96.811	96.722	96.649	96.576
5.990	97.505	97.416	97.343	97.270
6.125	98.175	98.086	98.013	97.940
6.250	98.758	98.665	98.592	98.519
6.375	99.605	99.505	99.424	99.344
6.500	100.174	100.074	99.993	99.913
6.625	100.614	100.514	100.433	100.353
6.750	101.264	101.164	101.083	101.003
6.875	101.633	101.534	101.453	101.373
6.990	102.245	102.146	102.066	101.986
7.125	102.755	102.657	102.576	102.496
7.250	103.174	103.075	102.995	102.915
7.375	103.436	103.338	103.257	103.177
7.500	103.758	103.658	103.578	103.498
7.625	104.126	104.026	103.946	103.866
7.750	104.152	104.052	103.972	103.892
7.875	104.433	104.332	104.252	104.172
7.990	104.520	104.420	104.340	104.259
8.125	104.754	104.654	104.573	104.493

FREDDIE MAC 25 YEAR FIXED (225)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	91.032	90.981	90.937	90.893
4.990	91.696	91.644	91.600	91.557
5.125	92.455	92.403	92.360	92.316
5.250	92.876	92.816	92.765	92.714
5.375	93.576	93.516	93.465	93.414
5.500	94.267	94.203	94.152	94.101
5.625	94.976	94.905	94.846	94.788
5.750	95.646	95.575	95.516	95.458
5.875	96.311	96.222	96.149	96.076
5.990	97.023	96.933	96.861	96.788
6.125	97.705	97.615	97.542	97.470
6.250	98.301	98.208	98.135	98.062
6.375	99.163	99.062	98.982	98.902
6.500	99.749	99.649	99.568	99.488
6.625	100.189	100.089	100.008	99.928
6.750	100.839	100.739	100.658	100.578
6.875	101.205	101.106	101.025	100.945
6.990	101.800	101.701	101.621	101.541
7.125	102.310	102.212	102.131	102.051
7.250	102.729	102.630	102.550	102.470
7.375	102.991	102.893	102.812	102.732
7.500	103.313	103.213	103.133	103.053
7.625	103.681	103.581	103.501	103.421
7.750	103.707	103.607	103.527	103.447
7.875	103.988	103.887	103.807	103.727
7.990	104.075	103.975	103.895	103.814
8.125	104.309	104.209	104.128	104.048

FREDDIE MAC 20 YEAR FIXED (220)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.226	96.119	96.031	95.944
5.625	96.821	96.714	96.627	96.539
5.750	97.403	97.296	97.209	97.121
5.875	97.956	97.849	97.762	97.674
5.990	98.451	98.344	98.256	98.169
6.125	99.002	98.895	98.807	98.720
6.250	99.325	99.200	99.098	98.996
6.375	99.966	99.841	99.739	99.637
6.500	100.448	100.323	100.221	100.119
6.625	100.750	100.625	100.523	100.421
6.750	100.969	100.860	100.779	100.699
6.875	101.272	101.163	101.083	101.003
6.990	101.771	101.665	101.585	101.505
7.125	102.226	102.128	102.048	101.968
7.250	102.644	102.546	102.466	102.385
7.375	103.007	102.909	102.829	102.748
7.500	103.352	103.251	103.171	103.091
7.625	103.717	103.616	103.536	103.456
7.750	103.987	103.887	103.807	103.726
7.875	104.097	103.997	103.917	103.836
7.990	104.197	104.097	104.017	103.936
8.125	104.451	104.350	104.270	104.190

FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
4.990	96.281	96.230	96.190	96.150
5.125	96.742	96.691	96.651	96.611
5.250	97.683	97.618	97.565	97.512
5.375	98.109	98.044	97.991	97.938
5.500	98.520	98.455	98.402	98.349
5.625	98.916	98.851	98.798	98.745
5.750	99.294	99.225	99.172	99.119
5.875	99.688	99.620	99.567	99.514
5.990	100.034	99.966	99.913	99.860
6.125	100.417	100.349	100.296	100.243
6.250	100.744	100.675	100.622	100.569
6.375	101.164	101.101	101.054	101.008
6.500	101.476	101.412	101.366	101.320
6.625	101.639	101.576	101.530	101.483
6.750	102.034	101.971	101.924	101.878
6.875	102.164	102.100	102.054	102.008
6.990	102.510	102.446	102.400	102.354

FREDDIE MAC 10 YEAR FIXED (210)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.783	98.701	98.634	98.568
5.625	99.088	99.005	98.939	98.873
5.750	99.366	99.283	99.217	99.151
5.875	99.629	99.547	99.480	99.414
5.990	99.866	99.783	99.717	99.651
6.125	100.102	100.020	99.953	99.887
6.250	100.441	100.378	100.331	100.285
6.375	100.821	100.758	100.712	100.665
6.500	101.059	100.996	100.949	100.903
6.625	101.152	101.088	101.042	100.996
6.750	101.479	101.415	101.369	101.323
6.875	101.546	101.483	101.436	101.390
6.990	101.836	101.772	101.726	101.680
7.125	102.005	101.942	101.896	101.849
7.250	101.851	101.772	101.706	101.640

HOME POSSIBLE 30 YEAR FIXED (HP201)

Rate	15-Day	30-Day	45-Day	60-Day
5.875	96.361	96.272	96.199	96.126
5.990	97.055	96.966	96.893	96.820
6.125	97.725	97.636	97.563	97.490
6.250	98.308	98.215	98.142	98.069
6.375	99.155	99.055	98.974	98.894
6.500	99.724	99.624	99.543	99.463
6.625	100.164	100.064	99.983	99.903
6.750	100.814	100.714	100.633	100.553
6.875	101.183	101.084	101.003	100.923
6.990	101.795	101.696	101.616	101.536
7.125	102.305	102.207	102.126	102.046
7.250	102.724	102.625	102.545	102.465
7.375	102.986	102.888	102.807	102.727
7.500	103.308	103.208	103.128	103.048
7.625	103.676	103.576	103.496	103.416
7.750	103.702	103.602	103.522	103.442
7.875	103.983	103.882	103.802	103.722
7.990	104.070	103.970	103.890	103.809
8.125	104.304	104.204	104.123	104.043

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)

Rate	15-Day	30-Day	45-Day	60-Day
5.875	96.811	96.722	96.649	96.576
5.990	97.505	97.416	97.343	97.270
6.125	98.175	98.086	98.013	97.940
6.250	98.758	98.665	98.592	98.519
6.375	99.605	99.505	99.424	99.344
6.500	100.174	100.074	99.993	99.913
6.625	100.614	100.514	100.433	100.353
6.750	101.264	101.164	101.083	101.003
6.875	101.633	101.534	101.453	101.373
6.990	102.245	102.146	102.066	101.986
7.125	102.755	102.657	102.576	102.496
7.250	103.174	103.075	102.995	102.915
7.375	103.436	103.338	103.257	103.177
7.500	103.758	103.658	103.578	103.498
7.625	104.126	104.026	103.946	103.866
7.750	104.152	104.052	103.972	103.892
7.875	104.433	104.332	104.252	104.172
7.990	104.520	104.420	104.340	104.259
8.125	104.754	104.654	104.573	104.493

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	94.590	94.505	94.432	94.359
5.625	95.263	95.178	95.105	95.032
5.750	95.655	95.570	95.497	95.424
5.875	96.259	96.174	96.101	96.028
5.990	96.977	96.892	96.819	96.746
6.125	97.577	97.492	97.419	97.346
6.250	98.061	97.925	97.815	97.706
6.375	98.658	98.522	98.413	98.303
6.500	99.208	99.072	98.963	98.853
6.625	99.783	99.647	99.538	99.428
6.750	100.395	100.259	100.150	100.041
6.875	100.836	100.700	100.591	100.482
6.990	101.182	101.045	100.936	100.827
7.125	101.551	101.415	101.306	101.197
7.250	100.858	100.724	100.614	100.505
7.375	101.516	101.382	101.273	101.163
7.500	101.680	101.546	101.437	101.328
7.625	101.800	101.666	101.556	101.447
7.750	102.397	102.225	102.087	101.948
7.875	102.652	102.480	102.341	102.203
7.990	101.564	101.393	101.254	101.115

FREDDIE MAC SC 20 YEAR FIXED (220SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	92.288	92.203	92.130	92.057
5.625	92.963	92.878	92.805	92.732
5.750	93.355	93.270	93.197	93.124
5.875	93.959	93.874	93.801	93.728
5.990	94.677	94.592	94.519	94.446
6.125	95.277	95.192	95.119	95.046
6.250	95.761	95.625	95.515	95.406
6.375	96.348	96.211	96.102	95.993
6.500	96.882	96.746	96.637	96.527
6.625	97.444	97.308	97.199	97.089
6.750	98.055	97.919	97.809	97.700
6.875	98.510	98.374	98.265	98.155
6.990	98.842	98.705	98.596	98.487
7.125	99.230	99.094	98.985	98.875
7.250	98.560	98.426	98.316	98.207
7.375	99.245	99.111	99.001	98.892
7.500	99.381	99.247	99.137	99.028
7.625	99.518	99.384	99.274	99.165
7.750	100.205	100.033	99.895	99.756
7.875	100.114	99.942	99.804	99.665
7.990	99.030	98.859	98.720	98.581

FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.886	95.804	95.738	95.672
5.625	96.262	96.180	96.114	96.047
5.750	96.368	96.286	96.220	96.153
5.875	96.704	96.622	96.555	96.489
5.990	97.095	97.012	96.946	96.880
6.125	97.396	97.314	97.247	97.181
6.250	97.689	97.603	97.537	97.471
6.375	97.960	97.874	97.808	97.742
6.500	98.185	98.099	98.033	97.967
6.625	98.428	98.342	98.276	98.210
6.750	98.654	98.574	98.514	98.455
6.875	98.873	98.792	98.733	98.673
6.990	99.001	98.921	98.861	98.802
7.125	99.174	99.094	99.034	98.975
7.250	98.587	98.491	98.412	98.332
7.375	99.123	99.027	98.947	98.868
7.500	99.131	99.035	98.955	98.876
7.625	99.130	99.034	98.954	98.875
7.750	100.227	100.131	100.052	99.972
7.875	100.073	99.977	99.897	99.818
7.990	98.912	98.816	98.736	98.657

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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	91.360	91.309	91.265	91.221
4.990	92.024	91.972	91.928	91.885
5.125	92.787	92.736	92.692	92.649
5.250	93.191	93.130	93.079	93.028
5.375	93.891	93.830	93.779	93.728
5.500	94.581	94.518	94.467	94.416
5.625	95.290	95.219	95.161	95.102
5.750	95.960	95.888	95.830	95.772
5.875	96.611	96.522	96.449	96.376
5.990	97.305	97.216	97.143	97.070
6.125	97.975	97.886	97.813	97.740
6.250	98.558	98.465	98.392	98.319
6.375	99.405	99.305	99.224	99.144
6.500	99.974	99.874	99.793	99.713
6.625	100.414	100.314	100.233	100.153
6.750	101.064	100.964	100.883	100.803
6.875	101.433	101.334	101.253	101.173
6.990	102.045	101.946	101.866	101.786
7.125	102.555	102.457	102.376	102.296
7.250	102.974	102.875	102.795	102.715
7.375	103.236	103.138	103.057	102.977
7.500	103.558	103.458	103.378	103.298
7.625	103.926	103.826	103.746	103.666

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.927	96.842	96.769	96.696
6.125	97.527	97.442	97.369	97.296
6.250	98.011	97.875	97.765	97.656
6.375	98.608	98.472	98.363	98.253
6.500	99.158	99.022	98.913	98.803
6.625	99.733	99.597	99.488	99.378
6.750	100.345	100.209	100.100	99.991
6.875	100.786	100.650	100.541	100.432
6.990	101.132	100.995	100.886	100.777
7.125	101.501	101.365	101.256	101.147
7.250	100.808	100.674	100.564	100.455
7.375	101.466	101.332	101.223	101.113
7.500	101.630	101.496	101.387	101.278
7.625	101.750	101.616	101.506	101.397
7.750	102.347	102.175	102.037	101.898
7.875	102.602	102.430	102.291	102.153
7.990	101.514	101.343	101.204	101.065
8.125	101.723	101.551	101.413	101.274
8.250	101.163	100.984	100.838	100.692

FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN

Rate	15-Day	30-Day	45-Day	60-Day
5.375	93.191	93.130	93.079	93.028
5.500	93.881	93.818	93.767	93.716
5.625	94.590	94.519	94.461	94.402
5.750	95.260	95.188	95.130	95.072
5.875	95.911	95.822	95.749	95.676
5.990	96.605	96.516	96.443	96.370
6.125	97.275	97.186	97.113	97.040
6.250	97.858	97.765	97.692	97.619
6.375	98.705	98.605	98.524	98.444
6.500	99.274	99.174	99.093	99.013
6.625	99.714	99.614	99.533	99.453
6.750	100.364	100.264	100.183	100.103
6.875	100.733	100.634	100.553	100.473
6.990	101.345	101.246	101.166	101.086
7.125	101.855	101.757	101.676	101.596
7.250	102.274	102.175	102.095	102.015
7.375	102.536	102.438	102.357	102.277
7.500	102.858	102.758	102.678	102.598
7.625	103.226	103.126	103.046	102.966
7.750	103.252	103.152	103.072	102.992
7.875	103.533	103.432	103.352	103.272
7.990	103.620	103.520	103.440	103.359
8.125	103.854	103.754	103.673	103.593

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

Rate	15-Day	30-Day	45-Day	60-Day
4.875	91.360	91.309	91.265	91.221
4.990	92.024	91.972	91.928	91.885
5.125	92.787	92.736	92.692	92.649
5.250	93.191	93.130	93.079	93.028
5.375	93.891	93.830	93.779	93.728
5.500	94.581	94.518	94.467	94.416
5.625	95.290	95.219	95.161	95.102
5.750	95.960	95.888	95.830	95.772
5.875	96.611	96.522	96.449	96.376
5.990	97.305	97.216	97.143	97.070
6.125	97.975	97.886	97.813	97.740
6.250	98.558	98.465	98.392	98.319
6.375	99.405	99.305	99.224	99.144
6.500	99.974	99.874	99.793	99.713
6.625	100.414	100.314	100.233	100.153
6.750	101.064	100.964	100.883	100.803
6.875	101.433	101.334	101.253	101.173
6.990	102.045	101.946	101.866	101.786
7.125	102.555	102.457	102.376	102.296
7.250	102.974	102.875	102.795	102.715
7.375	103.236	103.138	103.057	102.977
7.500	103.558	103.458	103.378	103.298
7.625	103.926	103.826	103.746	103.666

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.927	96.842	96.769	96.696
6.125	97.527	97.442	97.369	97.296
6.250	98.011	97.875	97.765	97.656
6.375	98.608	98.472	98.363	98.253
6.500	99.158	99.022	98.913	98.803
6.625	99.733	99.597	99.488	99.378
6.750	100.345	100.209	100.100	99.991
6.875	100.786	100.650	100.541	100.432
6.990	101.132	100.995	100.886	100.777
7.125	101.501	101.365	101.256	101.147
7.250	100.808	100.674	100.564	100.455
7.375	101.466	101.332	101.223	101.113
7.500	101.630	101.496	101.387	101.278
7.625	101.750	101.616	101.506	101.397
7.750	102.347	102.175	102.037	101.898
7.875	102.602	102.430	102.291	102.153
7.990	101.514	101.343	101.204	101.065
8.125	101.723	101.551	101.413	101.274
8.250	101.163	100.984	100.838	100.692
8.375	101.255	101.077	100.931	100.785
8.500	101.117	100.938	100.792	100.646
8.625	101.268	101.089	100.943	100.798
8.750	101.894	101.716	101.570	101.424

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

Rate	15-Day	30-Day	45-Day	60-Day
5.375	93.191	93.130	93.079	93.028
5.500	93.881	93.818	93.767	93.716
5.625	94.590	94.519	94.461	94.402
5.750	95.260	95.188	95.130	95.072
5.875	95.911	95.822	95.749	95.676
5.990	96.605	96.516	96.443	96.370
6.125	97.275	97.186	97.113	97.040
6.250	97.858	97.765	97.692	97.619
6.375	98.705	98.605	98.524	98.444
6.500	99.274	99.174	99.093	99.013
6.625	99.714	99.614	99.533	99.453
6.750	100.364	100.264	100.183	100.103
6.875	100.733	100.634	100.553	100.473
6.990	101.345	101.246	101.166	101.086
7.125	101.855	101.757	101.676	101.596
7.250	102.274	102.175	102.095	102.015
7.375	102.536	102.438	102.357	102.277
7.500	102.858	102.758	102.678	102.598
7.625	103.226	103.126	103.046	102.966
7.750	103.252	103.152	103.072	102.992
7.875	103.533	103.432	103.352	103.272
7.990	103.620	103.520	103.440	103.359
8.125	103.854	103.754	103.673	103.593

LOAN STREAM MORTGAGE

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SELECT PRICING

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SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	91.810	91.759	91.715	91.671
4.990	92.474	92.422	92.378	92.335
5.125	93.237	93.186	93.142	93.099
5.250	93.641	93.580	93.529	93.478
5.375	94.341	94.280	94.229	94.178
5.500	95.031	94.968	94.917	94.866
5.625	95.740	95.669	95.611	95.552
5.750	96.410	96.338	96.280	96.222
5.875	97.061	96.972	96.899	96.826
5.990	97.755	97.666	97.593	97.520
6.125	98.425	98.336	98.263	98.190
6.250	99.008	98.915	98.842	98.769
6.375	99.855	99.755	99.674	99.594
6.500	100.424	100.324	100.243	100.163
6.625	100.864	100.764	100.683	100.603
6.750	101.514	101.414	101.333	101.253
6.875	101.883	101.784	101.703	101.623
6.990	102.495	102.396	102.316	102.236
7.125	103.005	102.907	102.826	102.746
7.250	103.424	103.325	103.245	103.165
7.375	103.686	103.588	103.507	103.427
7.500	104.008	103.908	103.828	103.748
7.625	104.376	104.276	104.196	104.116
7.750	104.402	104.302	104.222	104.142
7.875	104.683	104.582	104.502	104.422
7.990	104.770	104.670	104.590	104.509
8.125	105.004	104.904	104.823	104.743

SELECT FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	96.132	96.081	96.041	96.001
4.990	96.531	96.480	96.440	96.400
5.125	96.992	96.941	96.901	96.861
5.250	97.933	97.868	97.815	97.762
5.375	98.359	98.294	98.241	98.188
5.500	98.770	98.705	98.652	98.599
5.625	99.166	99.101	99.048	98.995
5.750	99.544	99.475	99.422	99.369
5.875	99.938	99.870	99.817	99.764
5.990	100.284	100.216	100.163	100.110
6.125	100.667	100.599	100.546	100.493
6.250	100.994	100.925	100.872	100.819
6.375	101.414	101.351	101.304	101.258
6.500	101.726	101.662	101.616	101.570
6.625	101.889	101.826	101.780	101.733
6.750	102.284	102.221	102.174	102.128
6.875	102.414	102.350	102.304	102.258
6.990	102.760	102.696	102.650	102.604
7.125	102.983	102.919	102.873	102.827
7.250	102.645	102.566	102.500	102.433

SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	94.840	94.755	94.682	94.609
5.625	95.513	95.428	95.355	95.282
5.750	95.905	95.820	95.747	95.674
5.875	96.509	96.424	96.351	96.278
5.990	97.227	97.142	97.069	96.996
6.125	97.827	97.742	97.669	97.596
6.250	98.311	98.175	98.065	97.956
6.375	98.908	98.772	98.663	98.553
6.500	99.458	99.322	99.213	99.103
6.625	100.033	99.897	99.788	99.678
6.750	100.645	100.509	100.400	100.291
6.875	101.086	100.950	100.841	100.732
6.990	101.432	101.295	101.186	101.077
7.125	101.801	101.665	101.556	101.447
7.250	101.108	100.974	100.864	100.755
7.375	101.766	101.632	101.523	101.413
7.500	101.930	101.796	101.687	101.578
7.625	102.050	101.916	101.806	101.697
7.750	102.647	102.475	102.337	102.198
7.875	102.902	102.730	102.591	102.453
7.990	101.814	101.643	101.504	101.365
8.125	102.023	101.851	101.713	101.574

SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.345	97.262	97.196	97.130
6.125	97.646	97.564	97.497	97.431
6.250	97.939	97.853	97.787	97.721
6.375	98.210	98.124	98.058	97.992
6.500	98.435	98.349	98.283	98.217
6.625	98.678	98.592	98.526	98.460
6.750	98.904	98.824	98.764	98.705
6.875	99.123	99.042	98.983	98.923
6.990	99.251	99.171	99.111	99.052
7.125	99.424	99.344	99.284	99.225
7.250	98.837	98.741	98.662	98.582
7.375	99.373	99.277	99.197	99.118
7.500	99.381	99.285	99.205	99.126
7.625	99.380	99.284	99.204	99.125
7.750	100.477	100.381	100.302	100.222
7.875	100.323	100.227	100.147	100.068
7.990	99.162	99.066	98.986	98.907

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	91.610	91.559	91.515	91.471
4.990	92.274	92.222	92.178	92.135
5.125	93.037	92.986	92.942	92.899
5.250	93.441	93.380	93.329	93.278
5.375	94.141	94.080	94.029	93.978
5.500	94.831	94.768	94.717	94.666
5.625	95.540	95.469	95.411	95.352
5.750	96.210	96.138	96.080	96.022
5.875	96.861	96.772	96.699	96.626
5.990	97.555	97.466	97.393	97.320
6.125	98.225	98.136	98.063	97.990
6.250	98.808	98.715	98.642	98.569
6.375	99.655	99.555	99.474	99.394
6.500	100.224	100.124	100.043	99.963
6.625	100.664	100.564	100.483	100.403
6.750	101.314	101.214	101.133	101.053
6.875	101.683	101.584	101.503	101.423
6.990	102.295	102.196	102.116	102.036
7.125	102.805	102.707	102.626	102.546
7.250	103.224	103.125	103.045	102.965
7.375	103.486	103.388	103.307	103.227
7.500	103.808	103.708	103.628	103.548
7.625	104.176	104.076	103.996	103.916

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.177	97.092	97.019	96.946
6.125	97.777	97.692	97.619	97.546
6.250	98.261	98.125	98.015	97.906
6.375	98.858	98.722	98.613	98.503
6.500	99.408	99.272	99.163	99.053
6.625	99.983	99.847	99.738	99.628
6.750	100.595	100.459	100.350	100.241
6.875	101.036	100.900	100.791	100.682
6.990	101.382	101.245	101.136	101.027
7.125	101.751	101.615	101.506	101.397
7.250	101.058	100.924	100.814	100.705
7.375	101.716	101.582	101.473	101.363
7.500	101.880	101.746	101.637	101.528
7.625	102.000	101.866	101.756	101.647
7.750	102.597	102.425	102.287	102.148
7.875	102.852	102.680	102.541	102.403
7.990	101.764	101.593	101.454	101.315
8.125	101.973	101.801	101.663	101.524
8.250	101.413	101.234	101.088	100.942
8.375	101.505	101.327	101.181	101.035
8.500	101.367	101.188	101.042	100.896

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

Rate	15-Day	30-Day	45-Day	60-Day
4.875	91.610	91.559	91.515	91.471
4.990	92.274	92.222	92.178	92.135
5.125	93.037	92.986	92.942	92.899
5.250	93.441	93.380	93.329	93.278
5.375	94.141	94.080	94.029	93.978
5.500	94.831	94.768	94.717	94.666
5.625	95.540	95.469	95.411	95.352
5.750	96.210	96.138	96.080	96.022
5.875	96.861	96.772	96.699	96.626
5.990	97.555	97.466	97.393	97.320
6.125	98.225	98.136	98.063	97.990
6.250	98.808	98.715	98.642	98.569
6.375	99.655	99.555	99.474	99.394
6.500	100.224	100.124	100.043	99.963
6.625	100.664	100.564	100.483	100.403
6.750	101.314	101.214	101.133	101.053
6.875	101.683	101.584	101.503	101.423
6.990	102.295	102.196	102.116	102.036
7.125	102.805	102.707	102.626	102.546
7.250	103.224	103.125	103.045	102.965
7.375	103.486	103.388	103.307	103.227
7.500	103.808	103.708	103.628	103.548
7.625	104.176	104.076	103.996	103.916

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.177	97.092	97.019	96.946
6.125	97.777	97.692	97.619	97.546
6.250	98.261	98.125	98.015	97.906
6.375	98.858	98.722	98.613	98.503
6.500	99.408	99.272	99.163	99.053
6.625	99.983	99.847	99.738	99.628
6.750	100.595	100.459	100.350	100.241
6.875	101.036	100.900	100.791	100.682
6.990	101.382	101.245	101.136	101.027
7.125	101.751	101.615	101.506	101.397
7.250	101.058	100.924	100.814	100.705
7.375	101.716	101.582	101.473	101.363
7.500	101.880	101.746	101.637	101.528
7.625	102.000	101.866	101.756	101.647
7.750	102.597	102.425	102.287	102.148
7.875	102.852	102.680	102.541	102.403
7.990	101.764	101.593	101.454	101.315
8.125	101.973	101.801	101.663	101.524
8.250	101.413	101.234	101.088	100.942
8.375	101.505	101.327	101.181	101.035
8.500	101.367	101.188	101.042	100.896

LOAN STREAM MORTGAGE

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

Wholesale

Effective: **September 9, 2026**

FANNIE MAE ARMS PRICING

FANNIE MAE 5/6 ARM (105-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.176	96.166	95.987	95.977
4.875	96.582	96.569	96.377	96.366
5.000	96.992	96.975	96.771	96.760
5.125	97.449	97.429	97.212	97.200
5.250	97.865	97.841	97.611	97.599
5.375	98.276	98.249	98.006	97.993
5.500	98.573	98.542	98.286	98.273
5.625	98.949	98.916	98.647	98.633
5.750	99.186	99.149	98.868	98.853
5.875	99.654	99.613	99.319	99.304
6.000	99.866	99.821	99.514	99.498
6.125	99.932	99.884	99.564	99.548
6.250	0.000	0.000	0.000	0.000
6.375	0.000	0.000	0.000	0.000

FANNIE MAE 7/6 ARM (107-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	95.698	95.682	95.477	95.466
5.125	96.226	96.205	95.988	95.977
5.250	96.760	96.737	96.507	96.494
5.375	97.367	97.340	97.097	97.084
5.500	97.780	97.750	97.494	97.480
5.625	98.130	98.096	97.827	97.813
5.750	98.410	98.372	98.091	98.076
5.875	99.021	98.980	98.686	98.671
6.000	99.372	99.328	99.021	99.005
6.125	99.577	99.529	99.209	99.192
6.250	0.000	0.000	0.000	0.000
6.375	0.000	0.000	0.000	0.000

FANNIE MAE 10/6 ARM (110-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.054	96.030	95.800	95.788
5.375	96.614	96.587	96.344	96.331
5.500	97.083	97.053	96.797	96.784
5.625	97.645	97.611	97.342	97.328
5.750	98.024	97.986	97.705	97.690
5.875	98.569	98.528	98.233	98.218
6.000	98.861	98.817	98.510	98.494
6.125	99.048	99.000	98.680	98.664
6.250	99.413	99.362	99.029	99.012
6.375	99.644	99.589	99.243	99.226

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

Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.412	96.402	96.224	96.214
4.875	96.818	96.805	96.613	96.602
5.000	97.228	97.211	97.007	96.996
5.125	97.684	97.664	97.447	97.435
5.250	98.100	98.076	97.846	97.834
5.375	98.511	98.484	98.241	98.228
5.500	98.807	98.777	98.521	98.508
5.625	99.184	99.150	98.881	98.867
5.750	99.420	99.383	99.102	99.087
5.875	99.888	99.847	99.553	99.538
6.000	100.099	100.055	99.748	99.732
6.125	100.166	100.118	99.798	99.782
6.250	0.000	0.000	0.000	0.000
6.375	0.000	0.000	0.000	0.000

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

Rate	15-Day	30-Day	45-Day	60-Day
5.000	95.933	95.916	95.712	95.701
5.125	96.460	96.440	96.222	96.211
5.250	96.994	96.970	96.740	96.728
5.375	97.600	97.573	97.330	97.317
5.500	98.012	97.982	97.726	97.713
5.625	98.361	98.327	98.058	98.044
5.750	98.640	98.603	98.321	98.307
5.875	99.251	99.210	98.916	98.901
6.000	99.601	99.557	99.250	99.234
6.125	99.805	99.757	99.437	99.420
6.250	0.000	0.000	0.000	0.000
6.375	0.000	0.000	0.000	0.000

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

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.287	96.264	96.034	96.021
5.375	96.847	96.820	96.577	96.564
5.500	97.315	97.285	97.029	97.016
5.625	97.876	97.842	97.574	97.560
5.750	98.254	98.217	97.935	97.921
5.875	98.798	98.757	98.463	98.447
6.000	99.089	99.045	98.738	98.722
6.125	99.275	99.227	98.907	98.890
6.250	99.638	99.587	99.254	99.237
6.375	99.867	99.812	99.466	99.449

FREDDIE MAC ARMS PRICING

FREDDIE MAC 5/6 ARM (205-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.750	95.926	95.916	95.737	95.727
4.875	96.332	96.319	96.127	96.116
5.000	96.742	96.725	96.521	96.510
5.125	97.199	97.179	96.962	96.950
5.250	97.615	97.591	97.361	97.349
5.375	98.026	97.999	97.756	97.743
5.500	98.323	98.292	98.036	98.023
5.625	98.699	98.666	98.397	98.383
5.750	98.936	98.899	98.618	98.603
5.875	99.404	99.363	99.069	99.054
6.000	99.616	99.571	99.264	99.248
6.125	99.682	99.634	99.314	99.298
6.250	0.000	0.000	0.000	0.000
6.375	0.000	0.000	0.000	0.000

FREDDIE MAC 7/6 ARM (207-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	95.448	95.432	95.227	95.216
5.125	95.976	95.955	95.738	95.727
5.250	96.510	96.487	96.257	96.244
5.375	97.117	97.090	96.847	96.834
5.500	97.530	97.500	97.244	97.230
5.625	97.880	97.846	97.577	97.563
5.750	98.160	98.122	97.841	97.826
5.875	98.771	98.730	98.436	98.421
6.000	99.122	99.078	98.771	98.755
6.125	99.327	99.279	98.959	98.942
6.250	0.000	0.000	0.000	0.000
6.375	0.000	0.000	0.000	0.000

FREDDIE MAC 10/6 ARM (210-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	95.804	95.780	95.550	95.538
5.375	96.364	96.337	96.094	96.081
5.500	96.833	96.803	96.547	96.534
5.625	97.395	97.361	97.092	97.078
5.750	97.774	97.736	97.455	97.440
5.875	98.319	98.278	97.983	97.968
6.000	98.611	98.567	98.260	98.244
6.125	98.798	98.750	98.430	98.414
6.250	99.163	99.112	98.779	98.762
6.375	99.394	99.339	98.993	98.976

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

Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.162	96.152	95.974	95.964
4.875	96.568	96.555	96.363	96.352
5.000	96.978	96.961	96.757	96.746
5.125	97.434	97.414	97.197	97.185
5.250	97.850	97.826	97.596	97.584
5.375	98.261	98.234	97.991	97.978
5.500	98.557	98.527	98.271	98.258
5.625	98.934	98.900	98.631	98.617
5.750	99.170	99.133	98.852	98.837
5.875	99.638	99.597	99.303	99.288
6.000	99.849	99.805	99.498	99.482
6.125	99.916	99.868	99.548	99.532
6.250	0.000	0.000	0.000	0.000
6.375	0.000	0.000	0.000	0.000

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

Rate	15-Day	30-Day	45-Day	60-Day
5.000	95.683	95.666	95.462	95.451
5.125	96.210	96.190	95.972	95.961
5.250	96.744	96.720	96.490	96.478
5.375	97.350	97.323	97.080	97.067
5.500	97.762	97.732	97.476	97.463
5.625	98.111	98.077	97.808	97.794
5.750	98.390	98.353	98.071	98.057
5.875	99.001	98.960	98.666	98.651
6.000	99.351	99.307	99.000	98.984
6.125	99.555	99.507	99.187	99.170
6.250	0.000	0.000	0.000	0.000
6.375	0.000	0.000	0.000	0.000

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

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.037	96.014	95.784	95.771
5.375	96.597	96.570	96.327	96.314
5.500	97.065	97.035	96.779	96.766
5.625	97.626	97.592	97.324	97.310
5.750	98.004	97.967	97.685	97.671
5.875	98.548	98.507	98.213	98.197
6.000	98.839	98.795	98.488	98.472
6.125	99.025	98.977	98.657	98.640
6.250	99.388	99.337	99.004	98.987
6.375	99.617	99.562	99.216	99.199

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

Effective: **September 9, 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: **September 9, 2026**

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (Alt101)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	91.810	91.759	91.715	91.671
4.990	92.474	92.422	92.378	92.335
5.125	93.237	93.186	93.142	93.099
5.250	93.641	93.580	93.529	93.478
5.375	94.341	94.280	94.229	94.178
5.500	95.031	94.968	94.917	94.866
5.625	95.740	95.669	95.611	95.552
5.750	96.410	96.338	96.280	96.222
5.875	97.061	96.972	96.899	96.826
5.990	97.755	97.666	97.593	97.520
6.125	98.425	98.336	98.263	98.190
6.250	99.008	98.915	98.842	98.769
6.375	99.855	99.755	99.674	99.594
6.500	100.424	100.324	100.243	100.163
6.625	100.864	100.764	100.683	100.603
6.750	101.514	101.414	101.333	101.253
6.875	101.883	101.784	101.703	101.623
6.990	102.495	102.396	102.316	102.236
7.125	103.005	102.907	102.826	102.746
7.250	103.424	103.325	103.245	103.165
7.375	103.686	103.588	103.507	103.427
7.500	104.008	103.908	103.828	103.748
7.625	104.376	104.276	104.196	104.116
7.750	104.402	104.302	104.222	104.142
7.875	104.683	104.582	104.502	104.422
7.990	104.770	104.670	104.590	104.509
8.125	105.004	104.904	104.823	104.743

Alt Agency 25 Yr Fixed (Alt125)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	91.182	91.131	91.087	91.043
4.990	91.846	91.794	91.750	91.707
5.125	92.605	92.553	92.510	92.466
5.250	93.026	92.966	92.915	92.864
5.375	93.726	93.666	93.615	93.564
5.500	94.417	94.353	94.302	94.251
5.625	95.126	95.055	94.996	94.938
5.750	95.796	95.725	95.666	95.608
5.875	96.461	96.372	96.299	96.226
5.990	97.173	97.083	97.011	96.938
6.125	97.855	97.765	97.692	97.620
6.250	98.451	98.358	98.285	98.212
6.375	99.313	99.212	99.132	99.052
6.500	99.899	99.799	99.718	99.638
6.625	100.339	100.239	100.158	100.078
6.750	100.989	100.889	100.808	100.728
6.875	101.355	101.256	101.175	101.095
6.990	101.950	101.851	101.771	101.691
7.125	102.460	102.362	102.281	102.201
7.250	102.879	102.780	102.700	102.620
7.375	103.141	103.043	102.962	102.882
7.500	103.463	103.363	103.283	103.203
7.625	103.831	103.731	103.651	103.571
7.750	103.857	103.757	103.677	103.597
7.875	104.138	104.037	103.957	103.877
7.990	104.225	104.125	104.045	103.964
8.125	104.459	104.359	104.278	104.198

Alt Agency 20 Yr Fixed (Alt120)

Rate	15-Day	30-Day	45-Day	60-Day
4.990	93.580	93.484	93.404	93.324
5.125	94.292	94.196	94.116	94.035
5.250	95.118	95.011	94.923	94.836
5.375	95.760	95.653	95.566	95.478
5.500	96.376	96.269	96.181	96.094
5.625	96.971	96.864	96.777	96.689
5.750	97.553	97.446	97.359	97.271
5.875	98.106	97.999	97.912	97.824
5.990	98.601	98.494	98.406	98.319
6.125	99.152	99.045	98.957	98.870
6.250	99.475	99.350	99.248	99.146
6.375	100.116	99.991	99.889	99.787
6.500	100.598	100.473	100.371	100.269
6.625	100.900	100.775	100.673	100.571
6.750	101.119	101.010	100.929	100.849
6.875	101.422	101.313	101.233	101.153
6.990	101.921	101.815	101.735	101.655
7.125	102.376	102.278	102.198	102.118
7.250	102.794	102.696	102.616	102.535
7.375	103.157	103.059	102.979	102.898
7.500	103.502	103.401	103.321	103.241
7.625	103.867	103.766	103.686	103.606

Alt Agency 15 Yr Fixed (Alt115)

Rate	15-Day	30-Day	45-Day	60-Day
4.990	96.431	96.380	96.340	96.300
5.125	96.892	96.841	96.801	96.761
5.250	97.833	97.768	97.715	97.662
5.375	98.259	98.194	98.141	98.088
5.500	98.670	98.605	98.552	98.499
5.625	99.066	99.001	98.948	98.895
5.750	99.444	99.375	99.322	99.269
5.875	99.838	99.770	99.717	99.664
5.990	100.184	100.116	100.063	100.010
6.125	100.567	100.499	100.446	100.393
6.250	100.894	100.825	100.772	100.719
6.375	101.314	101.251	101.204	101.158
6.500	101.626	101.562	101.516	101.470
6.625	101.789	101.726	101.680	101.633
6.750	102.184	102.121	102.074	102.028
6.875	102.314	102.250	102.204	102.158
6.990	102.660	102.596	102.550	102.504
7.125	102.883	102.819	102.773	102.727
7.250	102.545	102.466	102.400	102.333

Alt Agency 10 Yr Fixed (Alt110)

Rate	15-Day	30-Day	45-Day	60-Day
4.990	97.022	96.953	96.900	96.847
5.125	97.376	97.308	97.254	97.201
5.250	98.290	98.207	98.141	98.075
5.375	98.618	98.536	98.470	98.403
5.500	98.933	98.851	98.784	98.718
5.625	99.238	99.155	99.089	99.023
5.750	99.516	99.433	99.367	99.301
5.875	99.779	99.697	99.630	99.564
5.990	100.016	99.933	99.867	99.801
6.125	100.252	100.170	100.103	100.037
6.250	100.591	100.528	100.481	100.435
6.375	100.971	100.908	100.862	100.815
6.500	101.209	101.146	101.099	101.053
6.625	101.302	101.238	101.192	101.146
6.750	101.629	101.565	101.519	101.473
6.875	101.696	101.633	101.586	101.540
6.990	101.986	101.922	101.876	101.830
7.125	102.155	102.092	102.046	101.999
7.250	102.001	101.922	101.856	101.790

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

Wholesale

Effective: **September 9, 2026**

ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (Alt101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.265	95.180	95.107	95.034
5.625	95.938	95.853	95.780	95.707
5.750	96.580	96.495	96.422	96.349
5.875	97.184	97.099	97.026	96.953
5.990	97.802	97.717	97.644	97.571
6.125	98.402	98.317	98.244	98.171
6.250	98.536	98.400	98.290	98.181
6.375	99.133	98.997	98.888	98.778
6.500	99.708	99.572	99.463	99.353
6.625	100.258	100.122	100.013	99.903
6.750	100.745	100.609	100.500	100.391
6.875	101.186	101.050	100.941	100.832
6.990	101.582	101.445	101.336	101.227
7.125	101.951	101.815	101.706	101.597
7.250	101.458	101.324	101.214	101.105
7.375	101.741	101.607	101.498	101.388
7.500	102.030	101.896	101.787	101.678
7.625	102.275	102.141	102.031	101.922
7.750	101.972	101.800	101.662	101.523
7.875	102.227	102.055	101.916	101.778
7.990	102.414	102.243	102.104	101.965
8.125	102.623	102.451	102.313	102.174
8.250	102.063	101.884	101.738	101.592
8.375	102.155	101.977	101.831	101.685
8.500	102.017	101.838	101.692	101.546
8.625	102.168	101.989	101.843	101.698

Alt Agency 25 Yr Fixed High Bal (Alt125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	93.038	92.953	92.880	92.807
5.625	93.713	93.628	93.555	93.482
5.750	94.105	94.020	93.947	93.874
5.875	94.709	94.624	94.551	94.478
5.990	95.427	95.342	95.269	95.196
6.125	96.027	95.942	95.869	95.796
6.250	96.511	96.375	96.265	96.156
6.375	97.108	96.972	96.863	96.753
6.500	97.658	97.522	97.413	97.303
6.625	98.213	98.077	97.968	97.858
6.750	98.825	98.689	98.580	98.471
6.875	99.266	99.130	99.021	98.912
6.990	99.612	99.475	99.366	99.257
7.125	99.981	99.845	99.736	99.627
7.250	99.288	99.154	99.044	98.935
7.375	99.946	99.812	99.703	99.593
7.500	100.110	99.976	99.867	99.758
7.625	100.230	100.096	99.986	99.877
7.750	100.827	100.655	100.517	100.378
7.875	101.082	100.910	100.771	100.633
7.990	99.994	99.823	99.684	99.545

Alt Agency 20 Yr Fixed High Bal (Alt120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	92.510	92.425	92.352	92.279
5.500	93.188	93.103	93.030	92.957
5.625	93.863	93.778	93.705	93.632
5.750	94.255	94.170	94.097	94.024
5.875	94.859	94.774	94.701	94.628
5.990	95.577	95.492	95.419	95.346
6.125	96.177	96.092	96.019	95.946
6.250	96.661	96.525	96.415	96.306
6.375	97.248	97.111	97.002	96.893
6.500	97.782	97.646	97.537	97.427
6.625	98.344	98.208	98.099	97.989
6.750	98.955	98.819	98.709	98.600
6.875	99.410	99.274	99.165	99.055
6.990	99.742	99.605	99.496	99.387
7.125	100.130	99.994	99.885	99.775
7.250	99.460	99.326	99.216	99.107
7.375	100.145	100.011	99.901	99.792
7.500	100.281	100.147	100.037	99.928
7.625	100.418	100.284	100.174	100.065
7.750	101.105	100.933	100.795	100.656
7.875	101.014	100.842	100.704	100.565
7.990	99.930	99.759	99.620	99.481

Alt Agency 15 Yr Fixed High Bal (Alt115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.620	97.537	97.471	97.405
6.125	97.921	97.839	97.772	97.706
6.250	98.214	98.128	98.062	97.996
6.375	98.485	98.399	98.333	98.267
6.500	98.710	98.624	98.558	98.492
6.625	98.953	98.867	98.801	98.735
6.750	99.179	99.099	99.039	98.980
6.875	99.398	99.317	99.258	99.198
6.990	99.526	99.446	99.386	99.327
7.125	99.699	99.619	99.559	99.500
7.250	99.112	99.016	98.937	98.857
7.375	99.648	99.552	99.472	99.393
7.500	99.656	99.560	99.480	99.401
7.625	99.655	99.559	99.479	99.400
7.750	100.752	100.656	100.577	100.497
7.875	100.598	100.502	100.422	100.343
7.990	99.437	99.341	99.261	99.182

Alt Agency 10 Yr Fixed High Bal (Alt110HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.294	97.212	97.146	97.080
6.125	97.586	97.504	97.437	97.371
6.250	97.879	97.793	97.727	97.661
6.375	98.150	98.064	97.998	97.932
6.500	98.375	98.289	98.223	98.157
6.625	98.618	98.532	98.466	98.400
6.750	98.844	98.764	98.704	98.645
6.875	99.063	98.982	98.923	98.863
6.990	99.191	99.111	99.051	98.992
7.125	99.364	99.284	99.224	99.165
7.250	98.777	98.681	98.602	98.522
7.375	99.313	99.217	99.137	99.058
7.500	99.321	99.225	99.145	99.066
7.625	99.320	99.224	99.144	99.065
7.750	100.417	100.321	100.242	100.162
7.875	100.073	99.977	99.897	99.818
7.990	98.912	98.816	98.736	98.657

LOAN STREAM MORTGAGE

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

SELECT PRICING

Effective: **September 9, 2026**

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT Alt101)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	92.110	92.059	92.015	91.971
4.990	92.774	92.722	92.678	92.635
5.125	93.537	93.486	93.442	93.399
5.250	93.941	93.880	93.829	93.778
5.375	94.641	94.580	94.529	94.478
5.500	95.331	95.268	95.217	95.166
5.625	96.040	95.969	95.911	95.852
5.750	96.710	96.638	96.580	96.522
5.875	97.361	97.272	97.199	97.126
5.990	98.055	97.966	97.893	97.820
6.125	98.725	98.636	98.563	98.490
6.250	99.308	99.215	99.142	99.069
6.375	100.155	100.055	99.974	99.894
6.500	100.724	100.624	100.543	100.463
6.625	101.164	101.064	100.983	100.903
6.750	101.814	101.714	101.633	101.553
6.875	102.183	102.084	102.003	101.923
6.990	102.795	102.696	102.616	102.536
7.125	103.305	103.207	103.126	103.046
7.250	103.724	103.625	103.545	103.465
7.375	103.986	103.888	103.807	103.727
7.500	104.308	104.208	104.128	104.048
7.625	104.676	104.576	104.496	104.416

SELECT Alt Agency 15 Yr Fixed (SELECT Alt115)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	100.484	100.416	100.363	100.310
6.125	100.867	100.799	100.746	100.693
6.250	101.194	101.125	101.072	101.019
6.375	101.614	101.551	101.504	101.458
6.500	101.926	101.862	101.816	101.770
6.625	102.089	102.026	101.980	101.933
6.750	102.484	102.421	102.374	102.328
6.875	102.614	102.550	102.504	102.458
6.990	102.960	102.896	102.850	102.804
7.125	103.183	103.119	103.073	103.027
7.250	102.845	102.766	102.700	102.633
7.375	103.052	102.974	102.907	102.841
7.500	103.232	103.153	103.087	103.021
7.625	103.401	103.322	103.256	103.190
7.750	103.510	103.432	103.365	103.299
7.875	103.578	103.499	103.433	103.367

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT Alt101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.565	95.480	95.407	95.334
5.625	96.238	96.153	96.080	96.007
5.750	96.880	96.795	96.722	96.649
5.875	97.484	97.399	97.326	97.253
5.990	98.102	98.017	97.944	97.871
6.125	98.702	98.617	98.544	98.471
6.250	98.836	98.700	98.590	98.481
6.375	99.433	99.297	99.188	99.078
6.500	100.008	99.872	99.763	99.653
6.625	100.558	100.422	100.313	100.203
6.750	101.045	100.909	100.800	100.691
6.875	101.486	101.350	101.241	101.132
6.990	101.882	101.745	101.636	101.527
7.125	102.251	102.115	102.006	101.897
7.250	101.758	101.624	101.514	101.405
7.375	102.041	101.907	101.798	101.688
7.500	102.330	102.196	102.087	101.978
7.625	102.575	102.441	102.331	102.222
7.750	102.272	102.100	101.962	101.823
7.875	102.527	102.355	102.216	102.078
7.990	102.714	102.543	102.404	102.265
8.125	102.923	102.751	102.613	102.474

SELECT Alt Agency 15 Yr Fixed High Bal (SELECT Alt115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.920	97.837	97.771	97.705
6.125	98.221	98.139	98.072	98.006
6.250	98.514	98.428	98.362	98.296
6.375	98.785	98.699	98.633	98.567
6.500	99.010	98.924	98.858	98.792
6.625	99.253	99.167	99.101	99.035
6.750	99.479	99.399	99.339	99.280
6.875	99.698	99.617	99.558	99.498
6.990	99.826	99.746	99.686	99.627
7.125	99.999	99.919	99.859	99.800
7.250	99.412	99.316	99.237	99.157
7.375	99.948	99.852	99.772	99.693
7.500	99.956	99.860	99.780	99.701
7.625	99.955	99.859	99.779	99.700

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

Effective: **September 9, 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
Irvine, CA 92612

Effective: September 9, 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: September 9, 2026

MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.490	98.513	98.299	98.090
6.500	98.543	98.329	98.120
6.625	99.103	98.889	98.680
6.750	99.654	99.440	99.231
6.875	99.402	99.157	98.911
6.990	99.923	99.678	99.432
7.000	99.953	99.708	99.462
7.125	100.473	100.228	99.982
7.250	100.984	100.739	100.493
7.375	101.233	100.955	100.675
7.490	101.703	101.425	101.145
7.500	101.744	101.466	101.186
7.625	102.234	101.956	101.676
7.750	102.705	102.427	102.147
7.875	100.967	100.670	100.354
7.990	101.408	101.111	100.795
8.000	101.438	101.141	100.825

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	97.763	97.549	97.340
6.500	97.793	97.579	97.370
6.625	98.353	98.139	97.930
6.750	98.904	98.690	98.481
6.875	98.652	98.407	98.161
6.990	99.173	98.928	98.682
7.000	99.203	98.958	98.712
7.125	99.723	99.478	99.232
7.250	100.234	99.989	99.743
7.375	100.483	100.205	99.925
7.490	100.964	100.686	100.406
7.500	100.994	100.716	100.436
7.625	101.484	101.206	100.926
7.750	101.955	101.677	101.397
7.875	100.217	99.920	99.604
7.990	100.658	100.361	100.045
8.000	100.688	100.391	100.075

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	96.513	96.299	96.090
6.500	96.543	96.329	96.120
6.625	97.103	96.889	96.680
6.750	97.654	97.440	97.231
6.875	97.402	97.157	96.911
6.990	97.923	97.678	97.432
7.000	97.953	97.708	97.462
7.125	98.473	98.228	97.982
7.250	98.984	98.739	98.493
7.375	99.233	98.955	98.675
7.490	99.714	99.436	99.156
7.500	99.744	99.466	99.186
7.625	100.234	99.956	99.676
7.750	100.705	100.427	100.147
7.875	98.967	98.670	98.354
7.990	99.408	99.111	98.795
8.000	99.438	99.141	98.825

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	95.879	95.763	95.549
6.500	95.909	95.793	95.579
6.625	96.469	96.353	96.139
6.750	97.020	96.904	96.690
6.875	96.786	96.652	96.407
6.990	97.307	97.173	96.928
7.000	97.337	97.203	96.958
7.125	97.857	97.723	97.478
7.250	98.368	98.234	97.989
7.375	98.634	98.483	98.205
7.490	99.115	98.964	98.686
7.500	99.145	98.994	98.716
7.625	99.635	99.484	99.206
7.750	100.106	99.955	99.677
7.875	98.377	98.217	97.920
7.990	98.818	98.658	98.361
8.000	98.848	98.688	98.391

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	96.013	95.799	95.590
6.500	96.043	95.829	95.620
6.625	96.603	96.389	96.180
6.750	97.154	96.940	96.731
6.875	96.902	96.657	96.411
6.990	97.423	97.178	96.932
7.000	97.453	97.208	96.962
7.125	97.973	97.728	97.482
7.250	98.484	98.239	97.993
7.375	98.733	98.455	98.175
7.490	99.214	98.936	98.656
7.500	99.244	98.966	98.686
7.625	99.734	99.456	99.176
7.750	100.205	99.927	99.647
7.875	98.467	98.170	97.854
7.990	98.908	98.611	98.295
8.000	98.938	98.641	98.325

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: September 9, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
4.990	93.651	93.611	93.572
5.125	93.930	93.890	93.851
5.250	95.906	95.854	95.792
5.375	96.306	96.254	96.192
5.500	96.776	96.724	96.662
5.625	97.131	97.079	97.016
5.750	98.412	98.335	98.249
5.875	99.002	98.925	98.839
5.990	99.402	99.326	99.240
6.125	99.826	99.750	99.664
6.250	100.438	100.362	100.276
6.375	101.050	100.950	100.864
6.500	101.531	101.431	101.345
6.625	101.858	101.758	101.672
6.750	102.264	102.164	102.078
6.875	102.707	102.575	102.458
6.990	103.181	103.049	102.932

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
4.990	92.841	92.801	92.762
5.125	93.120	93.080	93.041
5.250	95.096	95.044	94.982
5.375	95.496	95.444	95.382
5.500	95.966	95.914	95.852
5.625	96.321	96.269	96.206
5.750	97.602	97.525	97.439
5.875	98.192	98.115	98.029
5.990	98.592	98.516	98.430
6.125	99.016	98.940	98.854
6.250	99.628	99.552	99.466
6.375	100.240	100.140	100.054
6.500	100.721	100.621	100.535
6.625	101.048	100.948	100.862
6.750	101.454	101.354	101.268
6.875	101.897	101.765	101.648
6.990	102.371	102.239	102.122

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
4.990	96.185	96.146	96.104
5.125	96.333	96.294	96.251
5.250	97.467	97.428	97.385
5.375	97.726	97.581	97.397
5.500	98.065	97.921	97.736
5.625	98.287	98.143	97.958
5.750	99.301	99.156	98.972
5.875	98.941	98.858	98.787
5.990	99.200	99.118	99.047
6.125	99.473	99.390	99.319
6.250	99.913	99.831	99.760
6.375	99.530	99.447	99.369
6.500	99.850	99.767	99.689
6.625	100.016	99.932	99.854
6.750	100.891	100.807	100.729
6.875	101.492	101.408	101.330
6.990	101.795	101.711	101.633

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.125	93.260	93.220	93.180
5.250	95.205	95.153	95.090
5.375	95.472	95.420	95.358
5.500	96.003	95.951	95.889
5.625	96.432	96.380	96.318
5.750	97.909	97.833	97.747
5.875	98.251	98.174	98.088
5.990	98.764	98.688	98.602
6.125	99.236	99.159	99.073
6.250	99.326	99.249	99.163
6.375	100.138	100.038	99.952
6.500	100.396	100.296	100.210
6.625	100.826	100.726	100.640
6.750	100.126	100.026	99.940
6.875	100.976	100.844	100.727
6.990	101.052	100.920	100.803
7.125	101.476	101.344	101.227

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
4.990	93.501	93.461	93.422
5.125	93.780	93.740	93.701
5.250	95.756	95.704	95.642
5.375	96.156	96.104	96.042
5.500	96.626	96.574	96.512
5.625	96.981	96.929	96.866
5.750	98.262	98.185	98.099
5.875	98.852	98.775	98.689
5.990	99.252	99.176	99.090
6.125	99.676	99.600	99.514
6.250	100.288	100.212	100.126
6.375	100.900	100.800	100.714
6.500	101.381	101.281	101.195
6.625	101.708	101.608	101.522
6.750	102.114	102.014	101.928
6.875	102.557	102.425	102.308
6.990	103.031	102.899	102.782

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.125	93.060	93.020	92.980
5.250	95.005	94.953	94.890
5.375	95.272	95.220	95.158
5.500	95.803	95.751	95.689
5.625	96.232	96.180	96.118
5.750	97.709	97.633	97.547
5.875	98.051	97.974	97.888
5.990	98.564	98.488	98.402
6.125	99.036	98.959	98.873
6.250	99.126	99.049	98.963
6.375	99.938	99.838	99.752
6.500	100.196	100.096	100.010
6.625	100.626	100.526	100.440
6.750	99.926	99.826	99.740
6.875	100.776	100.644	100.527
6.990	100.852	100.720	100.603
7.125	101.276	101.144	101.027

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
4.990	93.501	93.461	93.422
5.125	93.780	93.740	93.701
5.250	95.756	95.704	95.642
5.375	96.156	96.104	96.042
5.500	96.626	96.574	96.512
5.625	96.981	96.929	96.866
5.750	98.262	98.185	98.099
5.875	98.852	98.775	98.689
5.990	99.252	99.176	99.090
6.125	99.676	99.600	99.514
6.250	100.288	100.212	100.126
6.375	100.900	100.800	100.714
6.500	101.381	101.281	101.195
6.625	101.708	101.608	101.522
6.750	102.114	102.014	101.928
6.875	102.557	102.425	102.308
6.990	103.031	102.899	102.782

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.125	93.060	93.020	92.980
5.250	95.005	94.953	94.890
5.375	95.272	95.220	95.158
5.500	95.803	95.751	95.689
5.625	96.232	96.180	96.118
5.750	97.709	97.633	97.547
5.875	98.051	97.974	97.888
5.990	98.564	98.488	98.402
6.125	99.036	98.959	98.873
6.250	99.126	99.049	98.963
6.375	99.938	99.838	99.752
6.500	100.196	100.096	100.010
6.625	100.626	100.526	100.440
6.750	99.926	99.826	99.740
6.875	100.776	100.644	100.527
6.990	100.852	100.720	100.603
7.125	101.276	101.144	101.027

LLPAs

FHA State Tier Adjustment		
Tier 1 States	CT, 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: September 9, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
4.990	93.951	93.911	93.872
5.125	94.230	94.190	94.151
5.250	96.206	96.154	96.092
5.375	96.606	96.554	96.492
5.500	97.076	97.024	96.962
5.625	97.431	97.379	97.316
5.750	98.712	98.635	98.549
5.875	99.302	99.225	99.139
5.990	99.702	99.626	99.540
6.125	100.126	100.050	99.964
6.250	100.738	100.662	100.576
6.375	101.350	101.250	101.164
6.500	101.831	101.731	101.645
6.625	102.158	102.058	101.972
6.750	102.564	102.464	102.378
6.875	103.007	102.875	102.758
6.990	103.481	103.349	103.232

SELECT FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
4.990	96.485	96.446	96.404
5.125	96.633	96.594	96.551
5.250	97.767	97.728	97.685
5.375	98.026	97.881	97.697
5.500	98.365	98.221	98.036
5.625	98.587	98.443	98.258
5.750	99.601	99.456	99.272
5.875	99.241	99.158	99.087
5.990	99.500	99.418	99.347
6.125	99.773	99.690	99.619
6.250	100.213	100.131	100.060
6.375	99.830	99.747	99.669
6.500	100.150	100.067	99.989
6.625	100.316	100.232	100.154
6.750	101.191	101.107	101.029
6.875	101.792	101.708	101.630
6.990	102.095	102.011	101.933

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
4.990	93.801	93.761	93.722
5.125	94.080	94.040	94.001
5.250	96.056	96.004	95.942
5.375	96.456	96.404	96.342
5.500	96.926	96.874	96.812
5.625	97.281	97.229	97.166
5.750	98.562	98.485	98.399
5.875	99.152	99.075	98.989
5.990	99.552	99.476	99.390
6.125	99.976	99.900	99.814
6.250	100.588	100.512	100.426
6.375	101.200	101.100	101.014
6.500	101.681	101.581	101.495
6.625	102.008	101.908	101.822
6.750	102.414	102.314	102.228
6.875	102.857	102.725	102.608
6.990	103.331	103.199	103.082

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
4.990	93.801	93.761	93.722
5.125	94.080	94.040	94.001
5.250	96.056	96.004	95.942
5.375	96.456	96.404	96.342
5.500	96.926	96.874	96.812
5.625	97.281	97.229	97.166
5.750	98.562	98.485	98.399
5.875	99.152	99.075	98.989
5.990	99.552	99.476	99.390
6.125	99.976	99.900	99.814
6.250	100.588	100.512	100.426
6.375	101.200	101.100	101.014
6.500	101.681	101.581	101.495
6.625	102.008	101.908	101.822
6.750	102.414	102.314	102.228
6.875	102.857	102.725	102.608
6.990	103.331	103.199	103.082

SELECT FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.125	93.560	93.520	93.480
5.250	95.505	95.453	95.390
5.375	95.772	95.720	95.658
5.500	96.303	96.251	96.189
5.625	96.732	96.680	96.618
5.750	98.209	98.133	98.047
5.875	98.551	98.474	98.388
5.990	99.064	98.988	98.902
6.125	99.536	99.459	99.373
6.250	99.626	99.549	99.463
6.375	100.438	100.338	100.252
6.500	100.696	100.596	100.510
6.625	101.126	101.026	100.940
6.750	100.426	100.326	100.240
6.875	101.276	101.144	101.027
6.990	101.352	101.220	101.103
7.125	101.776	101.644	101.527

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.125	93.360	93.320	93.280
5.250	95.305	95.253	95.190
5.375	95.572	95.520	95.458
5.500	96.103	96.051	95.989
5.625	96.532	96.480	96.418
5.750	98.009	97.933	97.847
5.875	98.351	98.274	98.188
5.990	98.864	98.788	98.702
6.125	99.336	99.259	99.173
6.250	99.426	99.349	99.263
6.375	100.238	100.138	100.052
6.500	100.496	100.396	100.310
6.625	100.926	100.826	100.740
6.750	100.226	100.126	100.040
6.875	101.076	100.944	100.827
6.990	101.152	101.020	100.903
7.125	101.576	101.444	101.327

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.125	93.360	93.320	93.280
5.250	95.305	95.253	95.190
5.375	95.572	95.520	95.458
5.500	96.103	96.051	95.989
5.625	96.532	96.480	96.418
5.750	98.009	97.933	97.847
5.875	98.351	98.274	98.188
5.990	98.864	98.788	98.702
6.125	99.336	99.259	99.173
6.250	99.426	99.349	99.263
6.375	100.238	100.138	100.052
6.500	100.496	100.396	100.310
6.625	100.926	100.826	100.740
6.750	100.226	100.126	100.040
6.875	101.076	100.944	100.827
6.990	101.152	101.020	100.903
7.125	101.576	101.444	101.327

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)			
Rate	15 Day	30 Day	45 Day
4.990	93.841	93.801	93.762
5.125	94.120	94.080	94.041
5.250	96.096	96.044	95.982
5.375	96.496	96.444	96.382
5.500	96.966	96.914	96.852
5.625	97.321	97.269	97.206
5.750	98.602	98.525	98.439
5.875	99.192	99.115	99.029
5.990	99.592	99.516	99.430
6.125	100.016	99.940	99.854
6.250	100.628	100.552	100.466
6.375	101.240	101.140	101.054
6.500	101.721	101.621	101.535
6.625	102.048	101.948	101.862
6.750	102.454	102.354	102.268
6.875	102.897	102.765	102.648
6.990	103.371	103.239	103.122

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.125	93.135	93.095	93.055
5.250	95.080	95.028	94.965
5.375	95.347	95.295	95.233
5.500	95.878	95.826	95.764
5.625	96.307	96.255	96.193
5.750	97.784	97.708	97.622
5.875	98.126	98.049	97.963
5.990	98.639	98.563	98.477
6.125	99.111	99.034	98.948
6.250	99.201	99.124	99.038
6.375	100.013	99.913	99.827
6.500	100.271	100.171	100.085
6.625	100.701	100.601	100.515
6.750	100.001	99.901	99.815
6.875	100.851	100.719	100.602
6.990	100.927	100.795	100.678
7.125	101.351	101.219	101.102

SELECT FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
4.990	96.360	96.321	96.279
5.125	96.508	96.469	96.426
5.250	97.642	97.603	97.560
5.375	97.901	97.756	97.572
5.500	98.240	98.096	97.911
5.625	98.462	98.318	98.133
5.750	99.476	99.331	99.147
5.875	99.116	99.033	98.962
5.990	99.375	99.293	99.222
6.125	99.648	99.565	99.494
6.250	100.088	100.006	99.935
6.375	99.705	99.622	99.544
6.500	100.025	99.942	99.864
6.625	100.191	100.107	100.029
6.750	101.066	100.982	100.904
6.875	101.667	101.583	101.505
6.990	101.970	101.886	101.808

LLPAs

FHA State Tier Adjustment		
Tier 1 States	CT, 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: September 9, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
4.990	93.288	93.248	93.209
5.125	93.748	93.708	93.669
5.250	95.583	95.531	95.469
5.375	96.107	96.055	95.992
5.500	96.602	96.550	96.488
5.625	96.965	96.912	96.850
5.750	98.135	98.059	97.973
5.875	98.731	98.655	98.569
5.990	99.278	99.201	99.115
6.125	99.544	99.467	99.382
6.250	100.186	100.110	100.024
6.375	100.747	100.647	100.561
6.500	101.128	101.028	100.942
6.625	101.427	101.328	101.242
6.750	102.195	102.095	102.009
6.875	102.413	102.281	102.164
6.990	102.775	102.643	102.526

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
4.990	92.488	92.448	92.409
5.125	92.948	92.908	92.869
5.250	94.783	94.731	94.669
5.375	95.307	95.255	95.192
5.500	95.802	95.750	95.688
5.625	96.165	96.112	96.050
5.750	97.335	97.259	97.173
5.875	97.931	97.855	97.769
5.990	98.478	98.401	98.315
6.125	98.744	98.667	98.582
6.250	99.386	99.310	99.224
6.375	99.947	99.847	99.761
6.500	100.328	100.228	100.142
6.625	100.627	100.528	100.442
6.750	101.395	101.295	101.209
6.875	101.613	101.481	101.364
6.990	101.975	101.843	101.726

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
4.990	95.832	95.793	95.751
5.125	96.160	96.121	96.079
5.250	97.154	97.115	97.072
5.375	97.536	97.392	97.207
5.500	97.901	97.757	97.572
5.625	98.131	97.987	97.802
5.750	99.034	98.890	98.705
5.875	98.681	98.598	98.527
5.990	99.086	99.003	98.932
6.125	99.200	99.117	99.046
6.250	99.671	99.589	99.518
6.375	99.238	99.154	99.076
6.500	99.458	99.374	99.296
6.625	99.595	99.511	99.433
6.750	100.832	100.748	100.670
6.875	101.208	101.124	101.046
6.990	101.399	101.315	101.237

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.125	92.916	92.876	92.837
5.250	95.096	95.044	94.982
5.375	95.456	95.404	95.341
5.500	95.849	95.797	95.734
5.625	96.230	96.178	96.116
5.750	97.692	97.616	97.530
5.875	98.205	98.129	98.043
5.990	98.712	98.636	98.550
6.125	99.064	98.988	98.902
6.250	99.212	99.135	99.049
6.375	99.745	99.645	99.559
6.500	100.241	100.141	100.055
6.625	100.620	100.520	100.435
6.750	100.121	100.021	99.935
6.875	100.374	100.242	100.125
6.990	100.145	100.013	99.896
7.125	100.442	100.310	100.193

VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
4.990	93.138	93.098	93.059
5.125	93.598	93.558	93.519
5.250	95.433	95.381	95.319
5.375	95.957	95.905	95.842
5.500	96.452	96.400	96.338
5.625	96.815	96.762	96.700
5.750	97.985	97.909	97.823
5.875	98.581	98.505	98.419
5.990	99.128	99.051	98.965
6.125	99.394	99.317	99.232
6.250	100.036	99.960	99.874
6.375	100.597	100.497	100.411
6.500	100.978	100.878	100.792
6.625	101.277	101.178	101.092
6.750	102.045	101.945	101.859
6.875	102.263	102.131	102.014
6.990	102.625	102.493	102.376

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.125	92.866	92.826	92.787
5.250	95.046	94.994	94.932
5.375	95.406	95.354	95.291
5.500	95.799	95.747	95.684
5.625	96.180	96.128	96.066
5.750	97.642	97.566	97.480
5.875	98.155	98.079	97.993
5.990	98.662	98.586	98.500
6.125	99.014	98.938	98.852
6.250	99.162	99.085	98.999
6.375	99.695	99.595	99.509
6.500	100.191	100.091	100.005
6.625	100.570	100.470	100.385
6.750	100.071	99.971	99.885
6.875	100.324	100.192	100.075
6.990	100.095	99.963	99.846
7.125	100.392	100.260	100.143

VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
4.990	93.138	93.098	93.059
5.125	93.598	93.558	93.519
5.250	95.433	95.381	95.319
5.375	95.957	95.905	95.842
5.500	96.452	96.400	96.338
5.625	96.815	96.762	96.700
5.750	97.985	97.909	97.823
5.875	98.581	98.505	98.419
5.990	99.128	99.051	98.965
6.125	99.394	99.317	99.232
6.250	100.036	99.960	99.874
6.375	100.597	100.497	100.411
6.500	100.978	100.878	100.792
6.625	101.277	101.178	101.092
6.750	102.045	101.945	101.859
6.875	102.263	102.131	102.014
6.990	102.625	102.493	102.376

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.125	92.866	92.826	92.787
5.250	95.046	94.994	94.932
5.375	95.406	95.354	95.291
5.500	95.799	95.747	95.684
5.625	96.180	96.128	96.066
5.750	97.642	97.566	97.480
5.875	98.155	98.079	97.993
5.990	98.662	98.586	98.500
6.125	99.014	98.938	98.852
6.250	99.162	99.085	98.999
6.375	99.695	99.595	99.509
6.500	100.191	100.091	100.005
6.625	100.570	100.470	100.385
6.750	100.071	99.971	99.885
6.875	100.324	100.192	100.075
6.990	100.095	99.963	99.846
7.125	100.392	100.260	100.143

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.250	95.113	95.061	94.999
5.375	95.637	95.585	95.522
5.500	96.132	96.080	96.018
5.625	96.495	96.442	96.380
5.750	97.665	97.589	97.503
5.875	98.261	98.185	98.099
5.990	98.808	98.731	98.645
6.125	99.074	98.997	98.912
6.250	99.716	99.640	99.554
6.375	100.277	100.177	100.091
6.500	100.658	100.558	100.472
6.625	100.957	100.858	100.772
6.750	101.725	101.625	101.539
6.875	101.943	101.811	101.694
6.990	102.305	102.173	102.056
7.125	102.812	102.680	102.563
7.250	103.308	103.176	103.059

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: September 9, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
4.990	93.588	93.548	93.509
5.125	94.048	94.008	93.969
5.250	95.883	95.831	95.769
5.375	96.407	96.355	96.292
5.500	96.902	96.850	96.788
5.625	97.265	97.212	97.150
5.750	98.435	98.359	98.273
5.875	99.031	98.955	98.869
5.990	99.578	99.501	99.415
6.125	99.844	99.767	99.682
6.250	100.486	100.410	100.324
6.375	101.047	100.947	100.861
6.500	101.428	101.328	101.242
6.625	101.727	101.628	101.542
6.750	102.495	102.395	102.309
6.875	102.713	102.581	102.464
6.990	103.075	102.943	102.826

SELECT VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
4.990	96.132	96.093	96.051
5.125	96.460	96.421	96.379
5.250	97.454	97.415	97.372
5.375	97.836	97.692	97.507
5.500	98.201	98.057	97.872
5.625	98.431	98.287	98.102
5.750	99.334	99.190	99.005
5.875	98.981	98.898	98.827
5.990	99.386	99.303	99.232
6.125	99.500	99.417	99.346
6.250	99.971	99.889	99.818
6.375	99.538	99.454	99.376
6.500	99.758	99.674	99.596
6.625	99.895	99.811	99.733
6.750	101.132	101.048	100.970
6.875	101.508	101.424	101.346
6.990	101.699	101.615	101.537

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
4.990	93.438	93.398	93.359
5.125	93.898	93.858	93.819
5.250	95.733	95.681	95.619
5.375	96.257	96.205	96.142
5.500	96.752	96.700	96.638
5.625	97.115	97.062	97.000
5.750	98.285	98.209	98.123
5.875	98.881	98.805	98.719
5.990	99.428	99.351	99.265
6.125	99.694	99.617	99.532
6.250	100.336	100.260	100.174
6.375	100.897	100.797	100.711
6.500	101.278	101.178	101.092
6.625	101.577	101.478	101.392
6.750	102.345	102.245	102.159
6.875	102.563	102.431	102.314
6.990	102.925	102.793	102.676

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
4.990	93.438	93.398	93.359
5.125	93.898	93.858	93.819
5.250	95.733	95.681	95.619
5.375	96.257	96.205	96.142
5.500	96.752	96.700	96.638
5.625	97.115	97.062	97.000
5.750	98.285	98.209	98.123
5.875	98.881	98.805	98.719
5.990	99.428	99.351	99.265
6.125	99.694	99.617	99.532
6.250	100.336	100.260	100.174
6.375	100.897	100.797	100.711
6.500	101.278	101.178	101.092
6.625	101.577	101.478	101.392
6.750	102.345	102.245	102.159
6.875	102.563	102.431	102.314
6.990	102.925	102.793	102.676

SELECT VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.125	93.216	93.176	93.137
5.250	95.396	95.344	95.282
5.375	95.756	95.704	95.641
5.500	96.149	96.097	96.034
5.625	96.530	96.478	96.416
5.750	97.992	97.916	97.830
5.875	98.505	98.429	98.343
5.990	99.012	98.936	98.850
6.125	99.364	99.288	99.202
6.250	99.512	99.435	99.349
6.375	100.045	99.945	99.859
6.500	100.541	100.441	100.355
6.625	100.920	100.820	100.735
6.750	100.421	100.321	100.235
6.875	100.674	100.542	100.425
6.990	100.445	100.313	100.196
7.125	100.742	100.610	100.493

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.125	93.166	93.126	93.087
5.250	95.346	95.294	95.232
5.375	95.706	95.654	95.591
5.500	96.099	96.047	95.984
5.625	96.480	96.428	96.366
5.750	97.942	97.866	97.780
5.875	98.455	98.379	98.293
5.990	98.962	98.886	98.800
6.125	99.314	99.238	99.152
6.250	99.462	99.385	99.299
6.375	99.995	99.895	99.809
6.500	100.491	100.391	100.305
6.625	100.870	100.770	100.685
6.750	100.371	100.271	100.185
6.875	100.624	100.492	100.375
6.990	100.395	100.263	100.146
7.125	100.692	100.560	100.443

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.125	93.166	93.126	93.087
5.250	95.346	95.294	95.232
5.375	95.706	95.654	95.591
5.500	96.099	96.047	95.984
5.625	96.480	96.428	96.366
5.750	97.942	97.866	97.780
5.875	98.455	98.379	98.293
5.990	98.962	98.886	98.800
6.125	99.314	99.238	99.152
6.250	99.462	99.385	99.299
6.375	99.995	99.895	99.809
6.500	100.491	100.391	100.305
6.625	100.870	100.770	100.685
6.750	100.371	100.271	100.185
6.875	100.624	100.492	100.375
6.990	100.395	100.263	100.146
7.125	100.692	100.560	100.443

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
4.990	93.688	93.648	93.609
5.125	94.148	94.108	94.069
5.250	95.983	95.931	95.869
5.375	96.507	96.455	96.392
5.500	97.002	96.950	96.888
5.625	97.365	97.312	97.250
5.750	98.535	98.459	98.373
5.875	99.131	99.055	98.969
5.990	99.678	99.601	99.515
6.125	99.944	99.867	99.782
6.250	100.586	100.510	100.424
6.375	101.147	101.047	100.961
6.500	101.528	101.428	101.342
6.625	101.827	101.728	101.642
6.750	102.595	102.495	102.409
6.875	102.813	102.681	102.564
6.990	103.175	103.043	102.926

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.125	93.141	93.101	93.062
5.250	95.321	95.269	95.207
5.375	95.681	95.629	95.566
5.500	96.074	96.022	95.959
5.625	96.455	96.403	96.341
5.750	97.917	97.841	97.755
5.875	98.430	98.354	98.268
5.990	98.937	98.861	98.775
6.125	99.289	99.213	99.127
6.250	99.437	99.360	99.274
6.375	99.970	99.870	99.784
6.500	100.466	100.366	100.280
6.625	100.845	100.745	100.660
6.750	100.346	100.246	100.160
6.875	100.599	100.467	100.350
6.990	100.370	100.238	100.121
7.125	100.667	100.535	100.418

SELECT VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
4.990	95.982	95.943	95.901
5.125	96.310	96.271	96.229
5.250	97.304	97.265	97.222
5.375	97.686	97.542	97.357
5.500	98.051	97.907	97.722
5.625	98.281	98.137	97.952
5.750	99.184	99.040	98.855
5.875	98.831	98.748	98.677
5.990	99.236	99.153	99.082
6.125	99.350	99.267	99.196
6.250	99.821	99.739	99.668
6.375	99.388	99.304	99.226
6.500	99.608	99.524	99.446
6.625	99.745	99.661	99.583
6.750	100.982	100.898	100.820
6.875	101.358	101.274	101.196
6.990	101.549	101.465	101.387

SELECT USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
4.990	93.118	93.078	93.039
5.125	93.578	93.538	93.499
5.250	95.413	95.361	95.299
5.375	95.937	95.885	95.822
5.500	96.432	96.380	96.318
5.625	96.795	96.742	96.680
5.750	97.965	97.889	97.803
5.875	98.561	98.485	98.399
5.990	99.108	99.031	98.945
6.125	99.374	99.297	99.212
6.250	100.016	99.940	99.854
6.375	100.577	100.477	100.391
6.500	100.958	100.858	100.772
6.625	101.257	101.158	101.072
6.750	102.025	101.925	101.839
6.875	102.243	102.111	101.994
6.990	102.605	102.473	102.356

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: September 9, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.625	96.032	96.039	95.863
4.750	96.471	96.463	96.237
4.875	96.940	96.933	96.707
5.000	97.268	97.261	97.035
5.125	97.745	97.737	97.511
5.250	98.014	97.991	97.715
5.375	98.299	98.276	98.000
5.500	98.780	98.757	98.481
5.625	99.287	99.264	98.988
5.750	99.016	98.978	98.652
5.875	99.532	99.494	99.168
6.000	100.040	100.002	99.676
6.125	100.336	100.298	99.972

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	95.467	95.475	95.299
4.750	95.937	95.930	95.704
4.875	96.394	96.386	96.160
5.000	96.708	96.700	96.474
5.125	97.166	97.158	96.932
5.250	97.474	97.451	97.175
5.375	97.738	97.715	97.439
5.500	98.192	98.169	97.893
5.625	98.668	98.645	98.369
5.750	98.462	98.424	98.098
5.875	98.945	98.906	98.580
6.000	99.413	99.374	99.048
6.125	99.660	99.622	99.296

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.625	95.871	95.879	95.703
4.750	96.478	96.470	96.244
4.875	96.894	96.886	96.660
5.000	97.156	97.148	96.922
5.125	97.563	97.555	97.329
5.250	98.011	97.988	97.712
5.375	98.235	98.212	97.936
5.500	98.641	98.618	98.342
5.625	99.071	99.048	98.772
5.750	99.010	98.971	98.645

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.625	95.276	95.284	95.108
4.750	95.914	95.906	95.680
4.875	96.315	96.307	96.081
5.000	96.557	96.550	96.324
5.125	96.940	96.932	96.706
5.250	97.435	97.412	97.136
5.375	97.631	97.608	97.332
5.500	98.003	97.980	97.704
5.625	98.394	98.371	98.095
5.750	98.413	98.375	98.049

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	CT, 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

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: September 9, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)			
Rate	15 Day	30 Day	45 Day
4.990	93.541	93.501	93.462
5.125	93.820	93.780	93.741
5.250	95.796	95.744	95.682
5.375	96.196	96.144	96.082
5.500	96.666	96.614	96.552
5.625	97.021	96.969	96.906
5.750	98.302	98.225	98.139
5.875	98.892	98.815	98.729
5.990	99.292	99.216	99.130
6.125	99.716	99.640	99.554
6.250	100.328	100.252	100.166
6.375	100.940	100.840	100.754
6.500	101.421	101.321	101.235
6.625	101.748	101.648	101.562
6.750	102.154	102.054	101.968
6.875	102.597	102.465	102.348
6.990	103.071	102.939	102.822

FHA Streamline 20 Year Fixed - (320SL)			
Rate	15 Day	30 Day	45 Day
5.250	94.971	94.919	94.857
5.375	95.371	95.319	95.257
5.500	95.841	95.789	95.727
5.625	96.196	96.144	96.081
5.750	97.477	97.400	97.314
5.875	98.067	97.990	97.904
5.990	98.467	98.391	98.305
6.125	98.891	98.815	98.729
6.250	99.503	99.427	99.341
6.375	100.115	100.015	99.929
6.500	100.596	100.496	100.410
6.625	100.923	100.823	100.737
6.750	101.329	101.229	101.143
6.875	101.772	101.640	101.523
6.990	102.246	102.114	101.997
7.125	102.753	102.621	102.504
7.250	103.249	103.117	103.000

FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
4.990	96.060	96.021	95.979
5.125	96.208	96.169	96.126
5.250	97.342	97.303	97.260
5.375	97.601	97.456	97.272
5.500	97.940	97.796	97.611
5.625	98.162	98.018	97.833
5.750	99.176	99.031	98.847
5.875	98.816	98.733	98.662
5.990	99.075	98.993	98.922
6.125	99.348	99.265	99.194
6.250	99.788	99.706	99.635
6.375	99.405	99.322	99.244
6.500	99.725	99.642	99.564
6.625	99.891	99.807	99.729
6.750	100.766	100.682	100.604
6.875	101.367	101.283	101.205
6.990	101.670	101.586	101.508

FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.250	94.780	94.728	94.665
5.375	95.047	94.995	94.933
5.500	95.578	95.526	95.464
5.625	96.007	95.955	95.893
5.750	97.484	97.408	97.322
5.875	97.826	97.749	97.663
5.990	98.339	98.263	98.177
6.125	98.811	98.734	98.648
6.250	98.901	98.824	98.738
6.375	99.713	99.613	99.527
6.500	99.971	99.871	99.785
6.625	100.401	100.301	100.215
6.750	99.701	99.601	99.515
6.875	100.551	100.419	100.302
6.990	100.627	100.495	100.378
7.125	101.051	100.919	100.802
7.250	101.547	101.415	101.298

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
5.250	95.683	95.631	95.569
5.375	96.207	96.155	96.092
5.500	96.702	96.650	96.588
5.625	97.065	97.012	96.950
5.750	98.235	98.159	98.073
5.875	98.831	98.755	98.669
5.990	99.378	99.301	99.215
6.125	99.644	99.567	99.482
6.250	100.286	100.210	100.124
6.375	100.847	100.747	100.661
6.500	101.228	101.128	101.042
6.625	101.527	101.428	101.342
6.750	102.295	102.195	102.109
6.875	102.513	102.381	102.264
6.990	102.875	102.743	102.626
7.125	103.382	103.250	103.133
7.250	103.878	103.746	103.629

VA IRRRL 20 Year Fixed - (420IRL)			
Rate	15 Day	30 Day	45 Day
5.250	94.633	94.581	94.519
5.375	95.157	95.105	95.042
5.500	95.652	95.600	95.538
5.625	96.015	95.962	95.900
5.750	97.185	97.109	97.023
5.875	97.781	97.705	97.619
5.990	98.328	98.251	98.165
6.125	98.594	98.517	98.432
6.250	99.236	99.160	99.074
6.375	99.797	99.697	99.611
6.500	100.178	100.078	99.992
6.625	100.477	100.378	100.292
6.750	101.245	101.145	101.059
6.875	101.463	101.331	101.214
6.990	101.825	101.693	101.576
7.125	102.332	102.200	102.083
7.250	102.828	102.696	102.579

VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
4.990	95.682	95.643	95.601
5.125	96.010	95.971	95.929
5.250	97.004	96.965	96.922
5.375	97.386	97.242	97.057
5.500	97.751	97.607	97.422
5.625	97.981	97.837	97.652
5.750	98.884	98.740	98.555
5.875	98.531	98.448	98.377
5.990	98.936	98.853	98.782
6.125	99.050	98.967	98.896
6.250	99.521	99.439	99.368
6.375	99.088	99.004	98.926
6.500	99.308	99.224	99.146
6.625	99.445	99.361	99.283
6.750	100.682	100.598	100.520
6.875	101.058	100.974	100.896
6.990	101.249	101.165	101.087

VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.250	95.021	94.969	94.907
5.375	95.381	95.329	95.266
5.500	95.774	95.722	95.659
5.625	96.155	96.103	96.041
5.750	97.617	97.541	97.455
5.875	98.130	98.054	97.968
5.990	98.637	98.561	98.475
6.125	98.989	98.913	98.827
6.250	99.137	99.060	98.974
6.375	99.670	99.570	99.484
6.500	100.166	100.066	99.980
6.625	100.545	100.445	100.360
6.750	100.046	99.946	99.860
6.875	100.299	100.167	100.050
6.990	100.070	99.938	99.821
7.125	100.367	100.235	100.118
7.250	100.863	100.731	100.614

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	CT, 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

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: Wednesday, September 9, 2026

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	97.945	97.852	97.664	97.477
6.250	98.414	98.320	98.133	97.945
6.375	98.788	98.695	98.507	98.320
6.500	99.080	98.986	98.799	98.611
6.625	99.362	99.268	99.081	98.893
6.750	99.583	99.489	99.302	99.114
6.875	99.892	99.798	99.610	99.423
7.000	100.056	99.963	99.775	99.588
7.125	100.209	100.116	99.928	99.741
7.250	100.354	100.260	100.073	99.885
7.375	100.507	100.414	100.226	100.039
7.500	100.652	100.559	100.371	100.184
7.625	100.749	100.655	100.468	100.280
7.750	100.845	100.751	100.564	100.376
7.875	100.942	100.848	100.660	100.473
8.000	101.038	100.944	100.757	100.569
8.125	101.134	101.040	100.853	100.665
8.250	101.231	101.137	100.949	100.762
8.375	101.327	101.233	101.046	100.858

Jumbo One 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	98.491	98.397	98.210	98.022
6.375	98.883	98.789	98.601	98.414
6.500	99.275	99.181	98.993	98.806
6.625	99.529	99.435	99.248	99.060
6.750	99.709	99.616	99.428	99.241
6.875	99.889	99.796	99.608	99.421
7.000	100.070	99.976	99.788	99.601
7.125	100.250	100.156	99.969	99.781
7.250	100.430	100.336	100.149	99.961
7.375	100.610	100.517	100.329	100.142
7.500	100.790	100.697	100.509	100.322
7.625	100.971	100.877	100.689	100.502
7.750	101.151	101.057	100.870	100.682
7.875	101.331	101.237	101.050	100.862
8.000	101.511	101.417	101.230	101.042

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: Wednesday, September 9, 2026

Jumbo One Premier Pricing

Jumbo One Premier 30 Year Fixed - (901SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.744	96.635	96.463	96.244
5.875	97.320	97.210	97.039	96.820
6.000	97.895	97.786	97.614	97.395
6.125	98.336	98.226	98.054	97.836
6.250	98.776	98.667	98.495	98.276
6.375	99.141	99.032	98.860	98.641
6.500	99.506	99.396	99.224	99.006
6.625	99.629	99.519	99.348	99.129
6.750	99.752	99.642	99.471	99.252
6.875	99.983	99.873	99.702	99.483
7.000	100.215	100.105	99.933	99.715
7.125	100.568	100.458	100.287	100.068
7.250	100.921	100.812	100.640	100.421
7.375	101.181	101.071	100.899	100.681
7.500	101.440	101.331	101.159	100.940

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

Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.744	96.635	96.463	96.244
5.875	97.320	97.210	97.039	96.820
6.000	97.895	97.786	97.614	97.395
6.125	98.336	98.226	98.054	97.836
6.250	98.776	98.667	98.495	98.276
6.375	99.141	99.032	98.860	98.641
6.500	99.506	99.396	99.224	99.006
6.625	99.629	99.519	99.348	99.129
6.750	99.752	99.642	99.471	99.252
6.875	99.983	99.873	99.702	99.483
7.000	100.215	100.105	99.933	99.715
7.125	100.568	100.458	100.287	100.068
7.250	100.921	100.812	100.640	100.421
7.375	101.181	101.071	100.899	100.681
7.500	101.440	101.331	101.159	100.940

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

Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.744	96.635	96.463	96.244
5.875	97.320	97.210	97.039	96.820
6.000	97.895	97.786	97.614	97.395
6.125	98.336	98.226	98.054	97.836
6.250	98.776	98.667	98.495	98.276
6.375	99.141	99.032	98.860	98.641
6.500	99.506	99.396	99.224	99.006
6.625	99.629	99.519	99.348	99.129
6.750	99.752	99.642	99.471	99.252
6.875	99.983	99.873	99.702	99.483
7.000	100.215	100.105	99.933	99.715
7.125	100.568	100.458	100.287	100.068
7.250	100.921	100.812	100.640	100.421
7.375	101.181	101.071	100.899	100.681
7.500	101.440	101.331	101.159	100.940

Jumbo One Premier 15 Year Fixed - (915SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.350	95.241	95.069	94.850
5.625	95.732	95.623	95.451	95.232
5.750	96.115	96.005	95.834	95.615
5.875	96.517	96.408	96.236	96.017
6.000	96.920	96.811	96.639	96.420
6.125	97.299	97.189	97.017	96.799
6.250	97.678	97.568	97.396	97.178
6.375	97.999	97.889	97.717	97.499
6.500	98.320	98.211	98.039	97.820
6.625	98.695	98.586	98.414	98.195
6.750	99.071	98.962	98.790	98.571

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

Rate	15 Day	30 Day	45 Day	60 Day
5.250	94.975	94.866	94.694	94.475
5.375	95.339	95.230	95.058	94.839
5.500	95.711	95.602	95.430	95.211
5.625	96.036	95.927	95.755	95.536
5.750	96.358	96.248	96.077	95.858
5.875	96.679	96.570	96.398	96.179
6.000	96.985	96.875	96.704	96.485
6.125	97.341	97.232	97.060	96.841
6.250	97.650	97.541	97.369	97.150
6.375	97.900	97.791	97.619	97.400
6.500	98.152	98.042	97.870	97.652
6.625	98.185	98.076	97.904	97.685
6.750	98.219	98.110	97.938	97.719
6.875	98.433	98.323	98.151	97.933
7.000	98.647	98.538	98.366	98.147

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	0.350	0.300	0.100		
FICO 780-799	0.350	0.350	0.300	0.250	0.050		
FICO 760-779	0.350	0.350	0.250	0.200	0.050		
FICO 740-759	0.300	0.250	0.200	0.100	0.000		
FICO 720-739	0.200	0.200	0.100	-0.050	-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	0.350	0.300	0.100		
FICO 780-799	0.350	0.350	0.300	0.250	0.050		
FICO 760-779	0.350	0.350	0.250	0.200	0.050		
FICO 740-759	0.300	0.250	0.200	0.100	0.000		
FICO 720-739	0.200	0.200	0.100	-0.050	-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		
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	0.000	0.000	0.000	-0.100	0.150		
Cash Out Refi	-0.100	-0.100	-0.250	-0.500	-1.000		
2nd Home	0.000	0.000	-0.100	-0.150	-0.250		
Non-Owner	-0.250	-0.250	-0.500				
Condo	0.000	0.000	0.000	-0.100	-0.200		
2 Units	0.000	-0.150	-0.250	-0.350	-0.500		
3-4 Units	0.000	-0.150	-0.250				
UPB > $1.5MM	0.000	0.000	0.000	0.000	0.000		
Self Employed	0.000	0.000	0.000	0.000	-0.100		

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: Wednesday, September 9, 2026

Jumbo One Advantage Pricing

Jumbo One Advantage 30 Year Fixed - (901EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	95.601	95.476	95.351	95.163
6.125	96.051	95.926	95.801	95.614
6.250	96.490	96.365	96.240	96.052
6.375	96.890	96.765	96.640	96.452
6.500	97.271	97.146	97.021	96.833
6.625	97.609	97.484	97.359	97.171
6.750	97.920	97.795	97.670	97.483
6.875	98.172	98.047	97.922	97.734
7.000	98.416	98.291	98.166	97.978
7.125	98.606	98.481	98.356	98.169
7.250	98.796	98.671	98.546	98.358
7.375	98.976	98.851	98.726	98.539
7.500	99.206	99.081	98.956	98.768
7.625	99.365	99.240	99.115	98.927
7.750	99.484	99.359	99.234	99.046
7.875	99.613	99.488	99.363	99.175
8.000	99.808	99.683	99.558	99.370
8.125	99.937	99.812	99.687	99.499
8.250	100.056	99.931	99.806	99.618
8.375	100.184	100.059	99.934	99.747
8.500	100.382	100.257	100.132	99.944
8.625	100.510	100.385	100.260	100.072

Jumbo One Advantage 30 Year Fixed Interest Only - (901EM-IO)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	95.601	95.476	95.351	95.163
6.125	96.051	95.926	95.801	95.614
6.250	96.490	96.365	96.240	96.052
6.375	96.890	96.765	96.640	96.452
6.500	97.271	97.146	97.021	96.833
6.625	97.609	97.484	97.359	97.171
6.750	97.920	97.795	97.670	97.483
6.875	98.172	98.047	97.922	97.734
7.000	98.416	98.291	98.166	97.978
7.125	98.606	98.481	98.356	98.169
7.250	98.796	98.671	98.546	98.358
7.375	98.976	98.851	98.726	98.539
7.500	99.206	99.081	98.956	98.768
7.625	99.365	99.240	99.115	98.927
7.750	99.484	99.359	99.234	99.046
7.875	99.613	99.488	99.363	99.175
8.000	99.808	99.683	99.558	99.370
8.125	99.937	99.812	99.687	99.499
8.250	100.056	99.931	99.806	99.618
8.375	100.184	100.059	99.934	99.747
8.500	100.382	100.257	100.132	99.944
8.625	100.510	100.385	100.260	100.072

Jumbo One Advantage 15 Year Fixed - (915EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.077	95.952	95.827	95.639
6.125	96.433	96.308	96.183	95.996
6.250	96.752	96.627	96.502	96.314
6.375	97.031	96.906	96.781	96.594
6.500	97.281	97.156	97.031	96.843
6.625	97.506	97.381	97.256	97.069
6.750	97.686	97.561	97.436	97.248
6.875	97.876	97.751	97.626	97.438
7.000	98.095	97.970	97.845	97.657
7.125	98.244	98.119	97.994	97.806
7.250	98.372	98.247	98.122	97.935
7.375	98.491	98.366	98.241	98.053
7.500	98.619	98.494	98.369	98.182

Jumbo One Advantage 10/6 ARM - (9106EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	95.301	95.176	95.051	94.864
6.125	95.663	95.538	95.413	95.225
6.250	95.972	95.847	95.722	95.534
6.375	96.252	96.127	96.002	95.814
6.500	96.502	96.377	96.252	96.065
6.625	96.722	96.597	96.472	96.284
6.750	96.902	96.777	96.652	96.465
6.875	97.093	96.968	96.843	96.655
7.000	97.317	97.192	97.067	96.879
7.125	97.467	97.342	97.217	97.030
7.250	97.598	97.473	97.348	97.160

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: Wednesday, September 9, 2026

Jumbo ONE Select Pricing

Jumbo ONE Select 30 YR Fixed - (901)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	97.812	97.750	97.875
6.250	98.350	98.288	98.413
6.375	98.850	98.788	98.913
6.500	99.287	99.225	99.350
6.625	99.685	99.623	99.748
6.750	100.076	100.014	100.139
6.875	100.459	100.397	100.522
7.000	100.834	100.772	100.897
7.125	101.201	101.139	101.264
7.250	101.560	101.498	101.623
7.375	101.912	101.850	101.975
7.500	102.256	102.194	102.319
7.625	102.592	102.530	102.655
7.750	102.920	102.858	102.983
7.875	103.240	103.178	103.303
8.000	103.521	103.459	103.584
8.125	103.771	103.709	103.834
8.250	104.021	103.959	104.084
8.375	104.271	104.209	104.334

Jumbo ONE Select 30 YR Fixed 2:1 Buydown - (901-BD)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	97.812	97.750	97.875
6.250	98.350	98.288	98.413
6.375	98.850	98.788	98.913
6.500	99.287	99.225	99.350
6.625	99.685	99.623	99.748
6.750	100.076	100.014	100.139
6.875	100.459	100.397	100.522
7.000	100.834	100.772	100.897
7.125	101.201	101.139	101.264
7.250	101.560	101.498	101.623
7.375	101.912	101.850	101.975
7.500	102.256	102.194	102.319
7.625	102.592	102.530	102.655
7.750	102.920	102.858	102.983
7.875	103.240	103.178	103.303
8.000	103.521	103.459	103.584
8.125	103.771	103.709	103.834
8.250	104.021	103.959	104.084
8.375	104.271	104.209	104.334

Jumbo ONE Select 30 YR Fixed 1:0 Buydown - (901-BD10)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	97.812	97.750	97.875
6.250	98.350	98.288	98.413
6.375	98.850	98.788	98.913
6.500	99.287	99.225	99.350
6.625	99.685	99.623	99.748
6.750	100.076	100.014	100.139
6.875	100.459	100.397	100.522
7.000	100.834	100.772	100.897
7.125	101.201	101.139	101.264
7.250	101.560	101.498	101.623
7.375	101.912	101.850	101.975
7.500	102.256	102.194	102.319
7.625	102.592	102.530	102.655
7.750	102.920	102.858	102.983
7.875	103.240	103.178	103.303
8.000	103.521	103.459	103.584
8.125	103.771	103.709	103.834
8.250	104.021	103.959	104.084
8.375	104.271	104.209	104.334

Jumbo ONE Select 15 YR Fixed - (915)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	98.062	98.000	98.125
6.250	98.600	98.538	98.663
6.375	99.100	99.038	99.163
6.500	99.537	99.475	99.600
6.625	99.935	99.873	99.998
6.750	100.326	100.264	100.389
6.875	100.709	100.647	100.772
7.000	101.084	101.022	101.147
7.125	101.451	101.389	101.514
7.250	101.810	101.748	101.873
7.375	102.162	102.100	102.225
7.500	102.506	102.444	102.569
7.625	102.842	102.780	102.905
7.750	103.170	103.108	103.233
7.875	103.490	103.428	103.553
8.000	103.771	103.709	103.834
8.125	104.021	103.959	104.084
8.250	104.271	104.209	104.334
8.375	104.521	104.459	104.584

Loan Level Price Adjustments (LLPAs)

FICO	CLTV <=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