

Ratesheet Code: RS-WS

Effective Date:

9/29/26 7:48 AM

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Lock Expiration Days	
15 Day	10/13/26
30 Day	10/28/26
45 Day	11/12/26
60 Day	11/27/26
Mortgagee Clause	
OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612	
2026 FHA/VA Loan Limits	
# of Units	Loan Limits
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750
2027 Conforming Loan Limits	
# of Units	Loan Limits
1	\$845,000
2	\$1,081,950
3	\$1,307,800
4	\$1,625,350

Allowable Fees	
Click Here	
Relock Fee	
(0.250)	
Lock Extension Fees	
0.02 Per Day	
Max extension 30 days and / or 10 times, whichever comes first.	
Lock Desk Hours	
8:00 AM - 6:00 PM PST	
Lock Request Hours	
8:00 AM - 8:59 PM PST**	
Lender ID Number	
FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

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

*For turn times, please reach out to your AE.

September Pricing Specials	
All Prime Products including Alt Agency, ARMs, and DPAs (excludes Jumbo and CalHFA)	0.125

Announcements



SEPTEMBER TOUCHDOWN SPECIALS ARE HERE!

UP TO 25 BPS

PRICE IMPROVEMENT

FOR LOANS LOCKED SEPTEMBER 1ST-30TH, 2026

NMLS ID #2125

Temporary Property Eligibility Restrictions

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

- Baltimore City, Maryland

(Properties located in Baltimore County are not restricted)

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

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

Submit, Price, Disclose all in one place!

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

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

* Any lock requests submitted after hours will be subject to market movement.
** Lock Desk turn times are 2 hours.

LOAN STREAM MORTGAGE										LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612										Wholesale									
Effective: September 29, 2026																													
FANNIE MAE CONFORMING FIXED RATE PRICING																													
FANNIE MAE 30 YEAR FIXED (101)															FANNIE MAE 25 YEAR FIXED (125)										FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.250	89.969	89.921	89.845	89.783	5.250	89.490	89.442	89.366	89.304	5.750	94.494	94.384	94.251	94.142	5.250	89.969	89.921	89.845	89.783	5.250	89.490	89.442	89.366	89.304	5.750	94.494	94.384	94.251	94.142
5.375	90.674	90.626	90.550	90.488	5.375	90.195	90.147	90.071	90.009	5.875	95.123	95.013	94.880	94.771	5.375	90.674	90.626	90.550	90.488	5.375	90.195	90.147	90.071	90.009	5.875	95.123	95.013	94.880	94.771
5.500	91.375	91.321	91.245	91.183	5.500	90.896	90.842	90.766	90.704	5.990	95.689	95.579	95.447	95.337	5.500	91.375	91.321	91.245	91.183	5.500	90.896	90.842	90.766	90.704	5.990	95.689	95.579	95.447	95.337
5.625	92.050	91.987	91.908	91.842	5.625	91.586	91.523	91.443	91.378	6.125	96.292	96.182	96.050	95.940	5.625	92.050	91.987	91.908	91.842	5.625	91.586	91.523	91.443	91.378	6.125	96.292	96.182	96.050	95.940
5.750	92.753	92.681	92.595	92.525	5.750	92.289	92.216	92.131	92.061	6.250	96.861	96.752	96.619	96.510	5.750	92.753	92.681	92.595	92.525	5.750	92.289	92.216	92.131	92.061	6.250	96.861	96.752	96.619	96.510
5.875	93.444	93.366	93.273	93.196	5.875	92.980	92.901	92.808	92.731	6.375	97.537	97.427	97.295	97.185	5.875	93.444	93.366	93.273	93.196	5.875	92.980	92.901	92.808	92.731	6.375	97.537	97.427	97.295	97.185
5.990	94.218	94.140	94.045	93.967	5.990	93.762	93.683	93.589	93.511	6.500	98.075	97.965	97.832	97.723	5.990	94.218	94.140	94.045	93.967	5.990	93.762	93.683	93.589	93.511	6.500	98.075	97.965	97.832	97.723
6.125	94.947	94.868	94.774	94.695	6.125	94.500	94.421	94.326	94.248	6.625	98.450	98.340	98.208	98.098	6.125	94.947	94.868	94.774	94.695	6.125	94.500	94.421	94.326	94.248	6.625	98.450	98.340	98.208	98.098
6.250	95.673	95.578	95.455	95.354	6.250	95.242	95.147	95.024	94.922	6.750	98.513	98.389	98.265	98.164	6.250	95.673	95.578	95.455	95.354	6.250	95.242	95.147	95.024	94.922	6.750	98.513	98.389	98.265	98.164
6.375	96.474	96.379	96.256	96.154	6.375	96.059	95.965	95.841	95.740	6.875	98.890	98.766	98.643	98.541	6.375	96.474	96.379	96.256	96.154	6.375	96.059	95.965	95.841	95.740	6.875	98.890	98.766	98.643	98.541
6.500	97.098	97.003	96.880	96.778	6.500	96.699	96.605	96.481	96.380	6.990	99.445	99.321	99.198	99.096	6.500	97.098	97.003	96.880	96.778	6.500	96.699	96.605	96.481	96.380	6.990	99.445	99.321	99.198	99.096
6.625	97.591	97.496	97.373	97.271	6.625	97.204	97.110	96.986	96.885	7.125	99.926	99.802	99.679	99.578	6.625	97.591	97.496	97.373	97.271	6.625	97.204	97.110	96.986	96.885	7.125	99.926	99.802	99.679	99.578
6.750	98.373	98.227	98.084	97.967	6.750	97.998	97.852	97.709	97.592	7.250	100.358	100.221	100.088	99.978	6.750	98.373	98.227	98.084	97.967	6.750	97.998	97.852	97.709	97.592	7.250	100.358	100.221	100.088	99.978
6.875	98.877	98.730	98.588	98.471	6.875	98.502	98.355	98.213	98.096	7.375	100.817	100.705	100.572	100.463	6.875	98.877	98.730	98.588	98.471	6.875	98.502	98.355	98.213	98.096	7.375	100.817	100.705	100.572	100.463
6.990	99.535	99.388	99.246	99.128	6.990	99.160	99.013	98.871	98.753	7.500	101.269	101.159	101.026	100.917	6.990	99.535	99.388	99.246	99.128	6.990	99.160	99.013	98.871	98.753	7.500	101.269	101.159	101.026	100.917
7.125	100.118	99.972	99.829	99.712	7.125	99.743	99.597	99.454	99.337	7.625	101.693	101.583	101.450	101.341	7.125	100.118	99.972	99.829	99.712	7.125	99.743	99.597	99.454	99.337	7.625	101.693	101.583	101.450	101.341
7.250	100.660	100.550	100.417	100.308	7.250	100.285	100.175	100.042	99.933	7.750	102.095	101.992	101.888	101.802	7.250	100.660	100.550	100.417	100.308	7.250	100.285	100.175	100.042	99.933	7.750	102.095	101.992	101.888	101.802
7.375	101.197	101.087	100.954	100.844	7.375	100.822	100.712	100.579	100.469	7.875	102.520	102.441	102.336	102.250	7.375	101.197	101.087	100.954	100.844	7.375	100.822	100.712	100.579	100.469	7.875	102.520	102.441	102.336	102.250
7.500	101.535	101.425	101.292	101.183	7.500	101.160	101.050	100.917	100.808	7.990	102.761	102.682	102.578	102.492	7.500	101.535	101.425	101.292	101.183	7.500	101.160	101.050	100.917	100.808	7.990	102.761	102.682	102.578	102.492
7.625	101.971	101.862	101.729	101.619	7.625	101.588	101.478	101.345	101.236	8.125	103.169	103.090	102.985	102.900	7.625	101.971	101.862	101.729	101.619	7.625	101.588	101.478	101.345	101.236	8.125	103.169	103.090	102.985	102.900
7.750	102.126	102.047	101.943	101.857	7.750	101.731	101.652	101.548	101.462						7.750	102.126	102.047	101.943	101.857	7.750	101.731	101.652	101.548	101.462					
7.875	102.544	102.465	102.360	102.274	7.875	102.149	102.070	101.965	101.879						7.875	102.544	102.465	102.360	102.274	7.875	102.149	102.070	101.965	101.879					
FANNIE MAE 15 YEAR FIXED (115)																													
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.250	95.113	95.049	94.960	94.886	5.990	97.480	97.402	97.294	97.206	5.750	92.353	92.281	92.195	92.125	5.250	95.113	95.049	94.960	94.886	5.990	97.480	97.402	97.294	97.206	5.750	92.353	92.281	92.195	92.125
5.375	95.549	95.485	95.396	95.323	6.125	97.772	97.690	97.586	97.499	5.875	93.044	92.966	92.873	92.796	5.375	95.549	95.485	95.396	95.323	6.125	97.772	97.690	97.586	97.499	5.875	93.044	92.966	92.873	92.796
5.500	95.980	95.916	95.827	95.754	6.250	98.517	98.439	98.339	98.256	5.990	93.818	93.740	93.645	93.567	5.500	95.980	95.916	95.827	95.754	6.250	98.517	98.439	98.339	98.256	5.990	93.818	93.740	93.645	93.567
5.625	96.406	96.342	96.253	96.180	6.375	98.946	98.867	98.767	98.685	6.125	94.547	94.468	94.374	94.295	5.625	96.406	96.342	96.253	96.180	6.375	98.946	98.867	98.767	98.685	6.125	94.547	94.468	94.374	94.295
5.750	96.964	96.879	96.777	96.693	6.500	99.229	99.151	99.051	98.968	6.250	95.273	95.178	95.055	94.954	5.750	96.964	96.879	96.777	96.693	6.500	99.229	99.151	99.051	98.968	6.250	95.273	95.178	95.055	94.954
5.875	97.390	97.305	97.203	97.119	6.625	99.368	99.289	99.189	99.107	6.375	96.074	95.979	95.856	95.754	5.875	97.390	97.305	97.203	97.119	6.625	99.368	99.289	99.189	99.107	6.375	96.074	95.979	95.856	95.754
5.990	97.768	97.683	97.581	97.497	6.750	99.779	99.701	99.600	99.518	6.500	96.698	96.603	96.480	96.378	5.990	97.768	97.683	97.581	97.497	6.750	99.779	99.701	99.600	99.518	6.500	96.698	96.603	96.480	96.378
6.125	98.197	98.112	98.009	97.925	6.875	99.893	99.815	99.715	99.633	6.625	97.191	97.096	96.973	96.871	6.125	98.197	98.112	98.009	97.925	6.875	99.893	99.815	99.715	99.633	6.625	97.191	97.096	96.973	96.871
6.250	98.691	98.612	98.512	98.430	6.990	100.237	100.159	100.059	99.976	6.750	97.973	97.827	97.684	97.567	6.250	98.691	98.612	98.512	98.430	6.990	100.237	100.159	100.059	99.976	6.750	97.973	97.827	97.684	97.567
6.375	99.209	99.131	99.031	98.948	7.125	100.490	100.412	100.312	100.230	6.875	98.477	98.330	98.188	98.071	6.375	99.209	99.131	99.031	98.948	7.125	100.490	100.412	100.312	100.230	6.875	98.477	98.330	98.188	98.071
6.500	99.578	99.500	99.400	99.318	7.250	100.707	100.628	100.528	100.446	6.990	99.135	98.988	98.846	98.728	6.500	99.578	99.500	99.400	99.318	7.250	100.707	100.628	100.528	100.446	6.990	99.135	98.988	98.846	98.728
6.625	99.796	99.718	99.617	99.535	7.375	100.905	100.827	100.727	100.644	7.125	99.718	99.572	99.429	99.312	6.625	99.796	99.718	99.617	99.535	7.375	100.905	100.827	100.727	100.644	7.125	99.718	99.572	99.429	99.312
6.750	100.254	100.176	100.076	99.993	7.500	101.087	101.009	100.909	100.827	7.250	100.260	100.150	100.017	99.908	6.750	100.254	100.176	100.076	99.993	7.500	101.087	101.009	100.909						



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

Wholesale

Effective: September 29, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	91.550	91.485	91.381	91.295	5.500	89.479	89.414	89.310	89.224	5.375	88.988	88.923	88.819	88.733
5.625	92.228	92.163	92.059	91.973	5.625	90.166	90.102	89.998	89.912	5.500	89.679	89.614	89.510	89.424
5.750	92.641	92.576	92.472	92.386	5.750	90.589	90.524	90.420	90.334	5.625	90.336	90.272	90.168	90.082
5.875	93.291	93.227	93.123	93.037	5.875	91.241	91.177	91.073	90.987	5.750	90.741	90.676	90.572	90.486
5.990	94.058	93.994	93.890	93.804	5.990	92.008	91.944	91.840	91.754	5.875	91.391	91.327	91.223	91.137
6.125	94.721	94.657	94.553	94.467	6.125	92.671	92.607	92.503	92.417	5.990	92.158	92.094	91.990	91.904
6.250	95.329	95.203	95.042	94.909	6.250	93.279	93.153	92.992	92.859	6.125	92.821	92.757	92.653	92.567
6.375	95.998	95.872	95.710	95.578	6.375	93.948	93.822	93.660	93.528	6.250	93.429	93.303	93.142	93.009
6.500	96.592	96.465	96.304	96.171	6.500	94.542	94.415	94.254	94.121	6.375	94.098	93.972	93.810	93.678
6.625	97.224	97.098	96.937	96.804	6.625	95.174	95.048	94.887	94.754	6.500	94.692	94.565	94.404	94.271
6.750	97.919	97.793	97.632	97.499	6.750	95.869	95.743	95.582	95.449	6.625	95.324	95.198	95.037	94.904
6.875	98.448	98.322	98.161	98.028	6.875	96.398	96.272	96.111	95.978	6.750	96.019	95.893	95.732	95.599
6.990	98.852	98.726	98.565	98.432	6.990	96.802	96.676	96.515	96.382	6.875	96.548	96.422	96.261	96.128
7.125	99.324	99.198	99.037	98.904	7.125	97.274	97.148	96.987	96.854	6.990	96.952	96.826	96.665	96.532
7.250	98.826	98.648	98.468	98.319	7.250	96.756	96.578	96.398	96.249	7.125	97.424	97.298	97.137	97.004
7.375	99.611	99.432	99.252	99.104	7.375	97.541	97.362	97.182	97.034	7.250	96.922	96.744	96.564	96.415
7.500	99.773	99.595	99.415	99.266	7.500	97.703	97.525	97.345	97.196	7.375	97.704	97.526	97.346	97.197
7.625	99.962	99.784	99.604	99.455	7.625	97.892	97.714	97.534	97.385	7.500	97.852	97.674	97.494	97.345
7.750	100.725	100.552	100.344	100.172	7.750	98.655	98.482	98.274	98.102	7.625	98.057	97.879	97.698	97.550
7.875	101.040	100.867	100.659	100.487	7.875	98.970	98.797	98.589	98.417	7.750	98.837	98.664	98.455	98.284
7.990	100.056	99.884	99.675	99.503	7.990	97.986	97.814	97.605	97.433	7.875	99.173	99.000	98.792	98.620
8.125	100.331	100.158	99.949	99.777	8.125	98.261	98.088	97.879	97.707	7.990	98.167	97.995	97.786	97.614

FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.990	95.313	95.235	95.127	95.039	5.990	94.813	94.735	94.627	94.539					
6.125	95.667	95.589	95.482	95.394	6.125	95.167	95.089	94.982	94.894					
6.250	96.143	96.044	95.923	95.824	6.250	95.635	95.536	95.415	95.316					
6.375	96.461	96.362	96.241	96.142	6.375	95.956	95.857	95.737	95.637					
6.500	96.734	96.640	96.522	96.424	6.500	96.219	96.125	96.007	95.909					
6.625	97.078	96.986	96.867	96.770	6.625	96.551	96.459	96.340	96.243					
6.750	97.504	97.412	97.293	97.196	6.750	96.963	96.871	96.753	96.655					
6.875	97.782	97.690	97.572	97.474	6.875	97.231	97.138	97.020	96.922					
6.990	97.971	97.879	97.760	97.663	6.990	97.404	97.312	97.194	97.096					
7.125	98.211	98.119	98.001	97.903	7.125	97.629	97.537	97.418	97.321					
7.250	98.103	98.011	97.893	97.795	7.250	97.509	97.417	97.299	97.201					
7.375	98.674	98.582	98.463	98.366	7.375	98.077	97.985	97.867	97.769					
7.500	98.738	98.646	98.528	98.430	7.500	98.127	98.035	97.916	97.819					
7.625	98.758	98.665	98.547	98.450	7.625	98.163	98.070	97.952	97.854					
7.750	99.802	99.710	99.591	99.494	7.750	99.224	99.132	99.013	98.916					
7.875	99.947	99.854	99.736	99.639	7.875	99.390	99.297	99.179	99.082					
7.990	98.843	98.751	98.632	98.535	7.990	98.264	98.172	98.053	97.956					

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					ANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-B)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.250	89.819	89.771	89.695	89.633	5.375	90.808	90.744	90.639	90.554	5.375	89.824	89.776	89.700	89.638
5.375	90.524	90.476	90.400	90.338	5.500	91.500	91.435	91.331	91.245	5.500	90.525	90.471	90.395	90.333
5.500	91.225	91.171	91.095	91.033	5.625	92.178	92.113	92.009	91.923	5.625	91.200	91.137	91.058	90.992
5.625	91.900	91.837	91.758	91.692	5.750	92.591	92.526	92.422	92.336	5.750	91.903	91.831	91.745	91.675
5.750	92.603	92.531	92.445	92.375	5.875	93.241	93.177	93.073	92.987	5.875	92.594	92.516	92.423	92.346
5.875	93.294	93.216	93.123	93.046	5.990	94.008	93.944	93.840	93.754	5.990	93.368	93.290	93.195	93.117
5.990	94.068	93.990	93.895	93.817	6.125	94.671	94.607	94.503	94.417	6.125	94.097	94.018	93.924	93.845
6.125	94.797	94.718	94.624	94.545	6.250	95.279	95.153	94.992	94.859	6.250	94.823	94.728	94.605	94.504
6.250	95.523	95.428	95.305	95.204	6.375	95.948	95.822	95.660	95.528	6.375	95.624	95.529	95.406	95.304
6.375	96.324	96.229	96.106	96.004	6.500	96.542	96.415	96.254	96.121	6.500	96.248	96.153	96.030	95.928
6.500	96.948	96.853	96.730	96.628	6.625	97.174	97.048	96.887	96.754	6.625	96.741	96.646	96.523	96.421
6.625	97.441	97.346	97.223	97.121	6.750	97.869	97.743	97.582	97.449	6.750	97.523	97.377	97.234	97.117
6.750	98.223	98.077	97.934	97.817	6.875	98.398	98.272	98.111	97.978	6.875	98.027	97.880	97.738	97.621
6.875	98.727	98.580	98.438	98.321	6.990	98.802	98.676	98.515	98.382	6.990	98.685	98.538	98.396	98.278
6.990	99.385	99.238	99.096	98.978	7.125	99.274	99.148	98.987	98.854	7.125	99.268	99.122	98.979	98.862
7.125	99.968	99.822	99.679	99.562	7.250	98.776	98.598	98.418	98.269	7.250	99.810	99.700	99.567	99.458
7.250	100.510	100.400	100.267	100.158	7.375	99.561	99.382	99.202	99.054	7.375	100.347	100.237	100.104	99.994
7.375	101.047	100.937	100.804	100.694	7.500	99.723	99.545	99.365	99.216	7.500	100.685	100.575	100.442	100.333
7.500	101.385	101.275	101.142	101.033	7.625	99.912	99.734	99.554	99.405	7.625	101.121	101.012	100.879	100.769
7.625	101.821	101.712	101.579	101.469	7.750	100.675	100.502	100.294	100.122	7.750	101.276	101.197	101.093	101.007
7.750	101.976	101.897	101.793	101.707	7.875	100.990	100.817	100.609	100.437	7.875	101.694	101.615	101.510	101.424
7.875	102.394	102.315	102.210	102.124	7.990	100.006	99.834	99.625	99.453	7.990	101.933	101.854	101.749	101.663
					8.125	100.281	100.108	99.899	99.727	8.125	102.298	102.219	102.114	102.028

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					NNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.250	89.819	89.771	89.695	89.633	5.500	91.500	91.435	91.331	91.245	5.375	89.824	89.776	89.700	89.638
5.375	90.524	90.476	90.400	90.338	5.625	92.178	92.113	92.009	91.923	5.500	90.525	90.471	90.395	90.333
5.500	91.225	91.171	91.095	91.033	5.750	92.591	92.526	92.422	92.336	5.625	91.200	91.137	91.058	90.992
5.625	91.900	91.837	91.758	91.692	5.875	93.241	93.177	93.073	92.987	5.750	91.903	91.831	91.745	91.675
5.750	92.603	92.531	92.445	92.375	5.990	94.008	93.944	93.840	93.754	5.875	92.594	92.516	92.423	92.346
5.875	93.294	93.216	93.123	93.046	6.125	94.671	94.607	94.503	94.417	5.990	93.368	93.290	93.195	93.117
5.990	94.068	93.990	93.895	93.817	6.250	95.279	95.153	94.992	94.859	6.125	94.097	94.018	93.924	93.845
6.125	94.797	94.718	94.624	94.545	6.375	95.948	95.822	95.660	95.528	6.250	94.823	94.728	94.605	94.504
6.250	95.523	95.428	95.305	95.204	6.500	96.542	96.415	96.254	96.121	6.375	95.624	95.529	95.406	95.304
6.375	96.324	96.229	96.106	96.004	6.625	97.174	97.048	96.887	96.754	6.500	96.248	96.153	96.030	95.928
6.500	96.948	96.853	96.730	96.628	6.750	97.869	97.743	97.582	97.449	6.625	96.741	96.646	96.523	96.421
6.625	97.441	97.346	97.223	97.121	6.875	98.398	98.272	98.111	97.978	6.750	97.523	97.377	97.234	97.117
6.750	98.223	98.077	97.934	97.817	6.990	98.802	98.676	98.515	98.382	6.875	98.027	97.880	97.738	97.621
6.875	98.727	98.580	98.438	98.321	7.125	99.274	99.148	98.987	98.854	6.990	98.685	98.538	98.396	98.278
6.990	99.385	99.238	99.096	98.978	7.250	98.776	98.598	98.418	98.269	7.125	99.268	99.122	98.979	98.862
7.125	99.968	99.822	99.679	99.562	7.375	99.561	99.382	99.202	99.054	7.250	99.810	99.700	99.567	99.458
7.250	100.510	100.400	100.267	100.158	7.500	99.723	99.545	99.365	99.216	7.375	100.347	100.237	100.104	99.994
7.375	101.047	100.937	100.804	100.694	7.625	99.912	99.734	99.554	99.405	7.500	100.685	100.575	100.442	100.333
7.500	101.385	101.275	101.142	101.033	7.750	100.675	100.502	100.294	100.122	7.625	101.121	101.012	100.879	100.769
7.625	101.821	101.712	101.579	101.469	7.875	100.990	100.817	100.609	100.437	7.750	101.276	101.197	101.093	101.007
7.750	101.976	101.897	101.793	101.707	7.990	100.006	99.834	99.625	99.453	7.875	101.694	101.615	101.510	101.424
7.875	102.394	102.315	102.210	102.124	8.125	100.281	100.108	99.899	99.727	7.990	101.933	101.854	101.749	101.663
										8.125	102.298	102.219	102.114	102.028

LOAN STREAM MORTGAGE					LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					SELECT PRICING				
Effective: September 29, 2026														
SELECT FANNIE MAE CONFORMING FIXED RATE PRICING														
SELECT FANNIE MAE 30 YEAR FIXED (101)					SELECT FANNIE MAE 15 YEAR FIXED (115)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.250	90.219	90.171	90.095	90.033	5.250	95.363	95.299	95.210	95.136					
5.375	90.924	90.876	90.800	90.738	5.375	95.799	95.735	95.646	95.573					
5.500	91.625	91.571	91.495	91.433	5.500	96.230	96.166	96.077	96.004					
5.625	92.300	92.237	92.158	92.092	5.625	96.656	96.592	96.503	96.430					
5.750	93.003	92.931	92.845	92.775	5.750	97.214	97.129	97.027	96.943					
5.875	93.694	93.616	93.523	93.446	5.875	97.640	97.555	97.453	97.369					
5.990	94.468	94.390	94.295	94.217	5.990	98.018	97.933	97.831	97.747					
6.125	95.197	95.118	95.024	94.945	6.125	98.447	98.362	98.259	98.175					
6.250	95.923	95.828	95.705	95.604	6.250	98.941	98.862	98.762	98.680					
6.375	96.724	96.629	96.506	96.404	6.375	99.459	99.381	99.281	99.198					
6.500	97.348	97.253	97.130	97.028	6.500	99.828	99.750	99.650	99.568					
6.625	97.841	97.746	97.623	97.521	6.625	100.046	99.968	99.867	99.785					
6.750	98.623	98.477	98.334	98.217	6.750	100.504	100.426	100.326	100.243					
6.875	99.127	98.980	98.838	98.721	6.875	100.705	100.627	100.527	100.445					
6.990	99.785	99.638	99.496	99.378	6.990	101.123	101.045	100.945	100.863					
7.125	100.368	100.222	100.079	99.962	7.125	101.426	101.348	101.247	101.165					
7.250	100.910	100.800	100.667	100.558	7.250	101.514	101.436	101.336	101.254					
7.375	101.447	101.337	101.204	101.094	7.375	101.778	101.700	101.599	101.517					
7.500	101.785	101.675	101.542	101.433	7.500	102.020	101.942	101.842	101.759					
7.625	102.221	102.112	101.979	101.869	7.625	102.246	102.167	102.067	101.985					
7.750	102.376	102.297	102.193	102.107	7.750	102.472	102.394	102.294	102.211					
7.875	102.794	102.715	102.610	102.524	7.875	102.847	102.769	102.669	102.587					
7.990	103.033	102.954	102.849	102.763	7.990	103.056	102.978	102.879	102.796					
SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.500	91.800	91.735	91.631	91.545	5.990	95.563	95.485	95.377	95.289					
5.625	92.478	92.413	92.309	92.223	6.125	95.917	95.839	95.732	95.644					
5.750	92.891	92.826	92.722	92.636	6.250	96.393	96.294	96.173	96.074					
5.875	93.541	93.477	93.373	93.287	6.375	96.711	96.612	96.491	96.392					
5.990	94.308	94.244	94.140	94.054	6.500	96.984	96.890	96.772	96.674					
6.125	94.971	94.907	94.803	94.717	6.625	97.328	97.236	97.117	97.020					
6.250	95.579	95.453	95.292	95.159	6.750	97.754	97.662	97.543	97.446					
6.375	96.248	96.122	95.960	95.828	6.875	98.032	97.940	97.822	97.724					
6.500	96.842	96.715	96.554	96.421	6.990	98.221	98.129	98.010	97.913					
6.625	97.474	97.348	97.187	97.054	7.125	98.461	98.369	98.251	98.153					
6.750	98.169	98.043	97.882	97.749	7.250	98.353	98.261	98.143	98.045					
6.875	98.698	98.572	98.411	98.278	7.375	98.924	98.832	98.713	98.616					
6.990	99.102	98.976	98.815	98.682	7.500	98.988	98.896	98.778	98.680					
7.125	99.574	99.448	99.287	99.154	7.625	99.008	98.915	98.797	98.700					
7.250	99.076	98.898	98.718	98.569	7.750	100.052	99.960	99.841	99.744					
7.375	99.861	99.682	99.502	99.354	7.875	100.197	100.104	99.986	99.889					
7.500	100.023	99.845	99.665	99.516										
7.625	100.212	100.034	99.854	99.705										
7.750	100.975	100.802	100.594	100.422										
7.875	101.290	101.117	100.909	100.737										
7.990	100.306	100.134	99.925	99.753										
8.125	100.581	100.408	100.199	100.027										
SELECT FANNIE MAE BUYDOWN														
SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HE)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.250	90.069	90.021	89.945	89.883	5.500	91.750	91.685	91.581	91.495					
5.375	90.774	90.726	90.650	90.588	5.625	92.428	92.363	92.259	92.173					
5.500	91.475	91.421	91.345	91.283	5.750	92.841	92.776	92.672	92.586					
5.625	92.150	92.087	92.008	91.942	5.875	93.491	93.427	93.323	93.237					
5.750	92.853	92.781	92.695	92.625	5.990	94.258	94.194	94.090	94.004					
5.875	93.544	93.466	93.373	93.296	6.125	94.921	94.857	94.753	94.667					
5.990	94.318	94.240	94.145	94.067	6.250	95.529	95.403	95.242	95.109					
6.125	95.047	94.968	94.874	94.795	6.375	96.198	96.072	95.910	95.778					
6.250	95.773	95.678	95.555	95.454	6.500	96.792	96.665	96.504	96.371					
6.375	96.574	96.479	96.356	96.254	6.625	97.424	97.298	97.137	97.004					
6.500	97.198	97.103	96.980	96.878	6.750	98.119	97.993	97.832	97.699					
6.625	97.691	97.596	97.473	97.371	6.875	98.648	98.522	98.361	98.228					
6.750	98.473	98.327	98.184	98.067	6.990	99.052	98.926	98.765	98.632					
6.875	98.977	98.830	98.688	98.571	7.125	99.524	99.398	99.237	99.104					
6.990	99.635	99.488	99.346	99.228	7.250	99.026	98.848	98.668	98.519					
7.125	100.218	100.072	99.929	99.812	7.375	99.811	99.632	99.452	99.304					
7.250	100.760	100.650	100.517	100.408	7.500	99.973	99.795	99.615	99.466					
7.375	101.297	101.187	101.054	100.944	7.625	100.162	99.984	99.804	99.655					
7.500	101.635	101.525	101.392	101.283	7.750	100.925	100.752	100.544	100.372					
7.625	102.071	101.962	101.829	101.719	7.875	101.240	101.067	100.859	100.687					
7.750	102.226	102.147	102.043	101.957	7.990	100.256	100.084	99.875	99.703					
7.875	102.644	102.565	102.460	102.374	8.125	100.531	100.358	100.149	99.977					
7.990	102.883	102.804	102.699	102.613										
SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HE)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.250	90.069	90.021	89.945	89.883	5.500	91.750	91.685	91.581	91.495					
5.375	90.774	90.726	90.650	90.588	5.625	92.428	92.363	92.259	92.173					
5.500	91.475	91.421	91.345	91.283	5.750	92.841	92.776	92.672	92.586					
5.625	92.150	92.087	92.008	91.942	5.875	93.491	93.427	93.323	93.237					
5.750	92.853	92.781	92.695	92.625	5.990	94.258	94.194	94.090	94.004					
5.875	93.544	93.466	93.373	93.296	6.125	94.921	94.857	94.753	94.667					
5.990	94.318	94.240	94.145	94.067	6.250	95.529	95.403	95.242	95.109					
6.125	95.047	94.968	94.874	94.795	6.375	96.198	96.072	95.910	95.778					
6.250	95.773	95.678	95.555	95.454	6.500	96.792	96.665	96.504	96.371					
6.375	96.574	96.479	96.356	96.254	6.625	97.424	97.298	97.137	97.004					
6.500	97.198	97.103	96.980	96.878	6.750	98.119	97.993	97.832	97.699					
6.625	97.691	97.596	97.473	97.371	6.875	98.648	98.522	98.361	98.228					
6.750	98.473	98.327	98.184	98.067	6.990	99.052	98.926	98.765	98.632					
6.875	98.977	98.830	98.688	98.571	7.125	99.524	99.398	99.237	99.104					
6.990	99.635	99.488	99.346	99.228	7.250	99.026	98.848	98.668	98.519					
7.125	100.218	100.072	99.929	99.812	7.375	99.811	99.632	99.452	99.304					
7.250	100.760	100.650	100.517	100.408	7.500	99.973	99.795	99.615	99.466					
7.375	101.297	101.187	101.054	100.944	7.625	100.162	99.984	99.804	99.655					
7.500	101.635	101.525	101.392	101.283	7.750	100.925	100.752	100.544	100.372					
7.625	102.071	101.962	101.829	101.719	7.875	101.240	101.067	100.859	100.687					
7.750	102.226	102.147	102.043	101.957	7.990	100.256	100.084	99.875	99.703					
7.875	102.644	102.565	102.460	102.374	8.125	100.531	100.358	100.149	99.977					
7.990	102.883	102.804	102.699	102.613	8.250	100.372	100.214	100.015	99.851					

LOAN STREAM MORTGAGE LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale				
Effective: September 29, 2026									
FREDDIE MAC FIXED RATE PRICING									
FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.250	89.969	89.921	89.845	89.783	5.250	89.490	89.442	89.366	89.304
5.375	90.674	90.626	90.550	90.488	5.375	90.195	90.147	90.071	90.009
5.500	91.375	91.321	91.245	91.183	5.500	90.896	90.842	90.766	90.704
5.625	92.050	91.987	91.908	91.842	5.625	91.586	91.523	91.443	91.378
5.750	92.753	92.681	92.595	92.525	5.750	92.289	92.216	92.131	92.061
5.875	93.444	93.366	93.273	93.196	5.875	92.980	92.901	92.808	92.731
5.990	94.218	94.140	94.045	93.967	5.990	93.762	93.683	93.589	93.511
6.125	94.947	94.868	94.774	94.695	6.125	94.500	94.421	94.326	94.248
6.250	95.673	95.578	95.455	95.354	6.250	95.242	95.147	95.024	94.922
6.375	96.474	96.379	96.256	96.154	6.375	96.059	95.965	95.841	95.740
6.500	97.098	97.003	96.880	96.778	6.500	96.699	96.605	96.481	96.380
6.625	97.591	97.496	97.373	97.271	6.625	97.204	97.110	96.986	96.885
6.750	98.373	98.227	98.084	97.967	6.750	97.998	97.852	97.709	97.592
6.875	98.877	98.730	98.588	98.471	6.875	98.502	98.355	98.213	98.096
6.990	99.535	99.388	99.246	99.128	6.990	99.160	99.013	98.871	98.753
7.125	100.118	99.972	99.829	99.712	7.125	99.743	99.597	99.454	99.337
7.250	100.660	100.550	100.417	100.308	7.250	100.285	100.175	100.042	99.933
7.375	101.197	101.087	100.954	100.844	7.375	100.822	100.712	100.579	100.469
7.500	101.535	101.425	101.292	101.183	7.500	101.160	101.050	100.917	100.808
7.625	101.971	101.862	101.729	101.619	7.625	101.588	101.478	101.345	101.236
7.750	102.126	102.047	101.943	101.857	7.750	101.731	101.652	101.548	101.462
7.875	102.544	102.465	102.360	102.274	7.875	102.149	102.070	101.965	101.879
7.990	102.783	102.704	102.599	102.513	7.990	102.388	102.309	102.204	102.118
8.125	103.148	103.069	102.964	102.878	8.125	102.753	102.674	102.569	102.483
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.250	95.113	95.049	94.960	94.886	5.500	96.261	96.183	96.076	95.988
5.375	95.549	95.485	95.396	95.323	5.625	96.589	96.511	96.403	96.315
5.500	95.980	95.916	95.827	95.754	5.750	96.905	96.827	96.720	96.631
5.625	96.406	96.342	96.253	96.180	5.875	97.211	97.133	97.026	96.937
5.750	96.964	96.879	96.777	96.693	5.990	97.480	97.402	97.294	97.206
5.875	97.390	97.305	97.203	97.119	6.125	97.772	97.690	97.586	97.499
5.990	97.768	97.683	97.581	97.497	6.250	98.517	98.439	98.339	98.256
6.125	98.197	98.112	98.009	97.925	6.375	98.946	98.867	98.767	98.685
6.250	98.691	98.612	98.512	98.430	6.500	99.229	99.151	99.051	98.968
6.375	99.209	99.131	99.031	98.948	6.625	99.368	99.289	99.189	99.107
6.500	99.578	99.500	99.400	99.318	6.750	99.779	99.701	99.600	99.518
6.625	99.796	99.718	99.617	99.535	6.875	99.893	99.815	99.715	99.633
6.750	100.254	100.176	100.076	99.993	6.990	100.237	100.159	100.059	99.976
6.875	100.455	100.377	100.277	100.195	7.125	100.490	100.412	100.312	100.230
6.990	100.873	100.795	100.695	100.613	7.250	100.707	100.628	100.528	100.446
7.125	101.176	101.098	100.997	100.915					
7.250	101.264	101.186	101.086	101.004					
7.375	101.528	101.450	101.349	101.267					
7.500	101.770	101.692	101.592	101.509					
7.625	101.996	101.917	101.817	101.735					
7.750	102.222	102.144	102.044	101.961					
FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)									
Rate	15-Day	30-Day	45-Day	60-Day					
5.875	93.444	93.366	93.273	93.196					
5.990	94.218	94.140	94.045	93.967					
6.125	94.947	94.868	94.774	94.695					
6.250	95.673	95.578	95.455	95.354					
6.375	96.474	96.379	96.256	96.154					
6.500	97.098	97.003	96.880	96.778					
6.625	97.591	97.496	97.373	97.271					
6.750	98.373	98.227	98.084	97.967					
6.875	98.877	98.730	98.588	98.471					
6.990	99.535	99.388	99.246	99.128					
7.125	100.118	99.972	99.829	99.712					
7.250	100.660	100.550	100.417	100.308					
7.375	101.197	101.087	100.954	100.844					
7.500	101.535	101.425	101.292	101.183					
7.625	101.971	101.862	101.729	101.619					
7.750	102.126	102.047	101.943	101.857					
7.875	102.544	102.465	102.360	102.274					
7.990	102.783	102.704	102.599	102.513					
8.125	103.148	103.069	102.964	102.878					
FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING									
FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	91.200	91.135	91.031	90.945	5.500	88.929	88.864	88.760	88.674
5.625	91.878	91.813	91.709	91.623	5.625	89.586	89.522	89.418	89.332
5.750	92.291	92.226	92.122	92.036	5.750	89.991	89.926	89.822	89.736
5.875	92.941	92.877	92.773	92.687	5.875	90.641	90.577	90.473	90.387
5.990	93.708	93.644	93.540	93.454	5.990	91.408	91.344	91.240	91.154
6.125	94.371	94.307	94.203	94.117	6.125	92.071	92.007	91.903	91.817
6.250	94.979	94.853	94.692	94.559	6.250	92.679	92.553	92.392	92.259
6.375	95.648	95.522	95.360	95.228	6.375	93.348	93.222	93.060	92.928
6.500	96.242	96.115	95.954	95.821	6.500	93.942	93.815	93.654	93.521
6.625	96.874	96.748	96.587	96.454	6.625	94.574	94.448	94.287	94.154
6.750	97.569	97.443	97.282	97.149	6.750	95.269	95.143	94.982	94.849
6.875	98.098	97.972	97.811	97.678	6.875	95.798	95.672	95.511	95.378
6.990	98.502	98.376	98.215	98.082	6.990	96.202	96.076	95.915	95.782
7.125	98.974	98.848	98.687	98.554	7.125	96.674	96.548	96.387	96.254
7.250	98.476	98.298	98.118	97.969	7.250	96.172	95.994	95.814	95.665
7.375	99.261	99.082	98.902	98.754	7.375	96.954	96.776	96.596	96.447
7.500	99.423	99.245	99.065	98.916	7.500	97.102	96.924	96.744	96.595
7.625	99.612	99.434	99.254	99.105	7.625	97.307	97.129	96.948	96.800
7.750	100.375	100.202	99.994	99.822	7.750	98.087	97.914	97.705	97.534
7.875	100.690	100.517	100.309	100.137	7.875	98.423	98.250	98.042	97.870
7.990	99.706	99.534	99.325	99.153	7.990	97.417	97.245	97.036	96.864
FREDDIE MAC SC 15 YEAR FIXED (215SC)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	93.355	93.277	93.170	93.082	5.500	93.355	93.277	93.170	93.082
5.625	93.764	93.686	93.686	93.579	5.625	93.764	93.686	93.579	93.490
5.750	93.908	93.830	93.830	93.723	5.750	93.908	93.830	93.723	93.635
5.875	94.281	94.202	94.202	94.095	5.875	94.281	94.202	94.095	94.007
5.990	94.713	94.635	94.635	94.527	5.990	94.713	94.635	94.527	94.439
6.125	95.067	94.989	94.989	94.882	6.125	95.067	94.989	94.882	94.794
6.250	95.543	95.444	95.444	95.323	6.250	95.543	95.444	95.323	95.224
6.375	95.861	95.762	95.762	95.641	6.375	95.861	95.762	95.641	95.542
6.500	96.134	96.040	96.040	95.922	6.500	96.134	96.040	95.922	95.824
6.625	96.478	96.386	96.386	96.267	6.625	96.478	96.386	96.267	96.170
6.750	96.904	96.812	96.812	96.693	6.750	96.904	96.812	96.693	96.5.

LOAN STREAM MORTGAGE					LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale				
Effective: September 29, 2026														
FREDDIE MAC FIXED RATE BUYDOWN PRICING														
FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.250	89.819	89.771	89.695	89.633	5.990	93.658	93.594	93.490	93.404	5.375	89.824	89.776	89.700	89.638
5.375	90.524	90.476	90.400	90.338	6.125	94.321	94.257	94.153	94.067	5.500	90.525	90.471	90.395	90.333
5.500	91.225	91.171	91.095	91.033	6.250	94.929	94.803	94.642	94.509	5.625	91.200	91.137	91.058	90.992
5.625	91.900	91.837	91.758	91.692	6.375	95.598	95.472	95.310	95.178	5.750	91.903	91.831	91.745	91.675
5.750	92.603	92.531	92.445	92.375	6.500	96.192	96.065	95.904	95.771	5.875	92.594	92.516	92.423	92.346
5.875	93.294	93.216	93.123	93.046	6.625	96.824	96.698	96.537	96.404	5.990	93.368	93.290	93.195	93.117
5.990	94.068	93.990	93.895	93.817	6.750	97.519	97.393	97.232	97.099	6.125	94.097	94.018	93.924	93.845
6.125	94.797	94.718	94.624	94.545	6.875	98.048	97.922	97.761	97.628	6.250	94.823	94.728	94.605	94.504
6.250	95.523	95.428	95.305	95.204	6.990	98.452	98.326	98.165	98.032	6.375	95.624	95.529	95.406	95.304
6.375	96.324	96.229	96.106	96.004	7.125	98.924	98.798	98.637	98.504	6.500	96.248	96.153	96.030	95.928
6.500	96.948	96.853	96.730	96.628	7.250	98.426	98.248	98.068	97.919	6.625	96.741	96.646	96.523	96.421
6.625	97.441	97.346	97.223	97.121	7.375	99.211	99.032	98.852	98.704	6.750	97.523	97.377	97.234	97.117
6.750	98.223	98.077	97.934	97.817	7.500	99.373	99.195	99.015	98.866	6.875	98.027	97.880	97.738	97.621
6.875	98.727	98.580	98.438	98.321	7.625	99.562	99.384	99.204	99.055	6.990	98.685	98.538	98.396	98.278
6.990	99.385	99.238	99.096	98.978	7.750	100.325	100.152	99.944	99.772	7.125	99.268	99.122	98.979	98.862
7.125	99.968	99.822	99.679	99.562	7.875	100.640	100.467	100.259	100.087	7.250	99.810	99.700	99.567	99.458
7.250	100.510	100.400	100.267	100.158	7.990	99.656	99.484	99.275	99.103	7.375	100.347	100.237	100.104	99.994
7.375	101.047	100.937	100.804	100.694	8.125	99.931	99.758	99.549	99.377	7.500	100.685	100.575	100.442	100.333
7.500	101.385	101.275	101.142	101.033	8.250	99.772	99.614	99.415	99.251	7.625	101.121	101.012	100.879	100.769
7.625	101.821	101.712	101.579	101.469						7.750	101.276	101.197	101.093	101.007
7.750	101.976	101.897	101.793	101.707						7.875	101.694	101.615	101.510	101.424
7.875	102.394	102.315	102.210	102.124						7.990	101.933	101.854	101.749	101.663
7.990	102.633	102.554	102.449	102.363						8.125	102.298	102.219	102.114	102.028
FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.250	89.819	89.771	89.695	89.633	5.990	93.658	93.594	93.490	93.404	5.375	89.824	89.776	89.700	89.638
5.375	90.524	90.476	90.400	90.338	6.125	94.321	94.257	94.153	94.067	5.500	90.525	90.471	90.395	90.333
5.500	91.225	91.171	91.095	91.033	6.250	94.929	94.803	94.642	94.509	5.625	91.200	91.137	91.058	90.992
5.625	91.900	91.837	91.758	91.692	6.375	95.598	95.472	95.310	95.178	5.750	91.903	91.831	91.745	91.675
5.750	92.603	92.531	92.445	92.375	6.500	96.192	96.065	95.904	95.771	5.875	92.594	92.516	92.423	92.346
5.875	93.294	93.216	93.123	93.046	6.625	96.824	96.698	96.537	96.404	5.990	93.368	93.290	93.195	93.117
5.990	94.068	93.990	93.895	93.817	6.750	97.519	97.393	97.232	97.099	6.125	94.097	94.018	93.924	93.845
6.125	94.797	94.718	94.624	94.545	6.875	98.048	97.922	97.761	97.628	6.250	94.823	94.728	94.605	94.504
6.250	95.523	95.428	95.305	95.204	6.990	98.452	98.326	98.165	98.032	6.375	95.624	95.529	95.406	95.304
6.375	96.324	96.229	96.106	96.004	7.125	98.924	98.798	98.637	98.504	6.500	96.248	96.153	96.030	95.928
6.500	96.948	96.853	96.730	96.628	7.250	98.426	98.248	98.068	97.919	6.625	96.741	96.646	96.523	96.421
6.625	97.441	97.346	97.223	97.121	7.375	99.211	99.032	98.852	98.704	6.750	97.523	97.377	97.234	97.117
6.750	98.223	98.077	97.934	97.817	7.500	99.373	99.195	99.015	98.866	6.875	98.027	97.880	97.738	97.621
6.875	98.727	98.580	98.438	98.321	7.625	99.562	99.384	99.204	99.055	6.990	98.685	98.538	98.396	98.278
6.990	99.385	99.238	99.096	98.978	7.750	100.325	100.152	99.944	99.772	7.125	99.268	99.122	98.979	98.862
7.125	99.968	99.822	99.679	99.562	7.875	100.640	100.467	100.259	100.087	7.250	99.810	99.700	99.567	99.458
7.250	100.510	100.400	100.267	100.158	7.990	99.656	99.484	99.275	99.103	7.375	100.347	100.237	100.104	99.994
7.375	101.047	100.937	100.804	100.694	8.125	99.931	99.758	99.549	99.377	7.500	100.685	100.575	100.442	100.333
7.500	101.385	101.275	101.142	101.033	8.250	99.772	99.614	99.415	99.251	7.625	101.121	101.012	100.879	100.769
7.625	101.821	101.712	101.579	101.469	8.375	99.920	99.762	99.563	99.399	7.750	101.276	101.197	101.093	101.007
7.750	101.976	101.897	101.793	101.707	8.500	100.127	99.970	99.771	99.606	7.875	101.694	101.615	101.510	101.424
7.875	102.394	102.315	102.210	102.124	8.625	100.318	100.161	99.961	99.797	7.990	101.933	101.854	101.749	101.663
7.990	102.633	102.554	102.449	102.363	8.750	100.985	100.828	100.628	100.464	8.125	102.298	102.219	102.114	102.028



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

SELECT PRICING

Effective: September 29, 2026

SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)					SELECT FREDDIE MAC 15 YEAR FIXED (215)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.250	90.219	90.171	90.095	90.033	5.250	95.363	95.299	95.210	95.136	
5.375	90.924	90.876	90.800	90.738	5.375	95.799	95.735	95.646	95.573	
5.500	91.625	91.571	91.495	91.433	5.500	96.230	96.166	96.077	96.004	
5.625	92.300	92.237	92.158	92.092	5.625	96.656	96.592	96.503	96.430	
5.750	93.003	92.931	92.845	92.775	5.750	97.214	97.129	97.027	96.943	
5.875	93.694	93.616	93.523	93.446	5.875	97.640	97.555	97.453	97.369	
5.990	94.468	94.390	94.295	94.217	5.990	98.018	97.933	97.831	97.747	
6.125	95.197	95.118	95.024	94.945	6.125	98.447	98.362	98.259	98.175	
6.250	95.923	95.828	95.705	95.604	6.250	98.941	98.862	98.762	98.680	
6.375	96.724	96.629	96.506	96.404	6.375	99.459	99.381	99.281	99.198	
6.500	97.348	97.253	97.130	97.028	6.500	99.828	99.750	99.650	99.568	
6.625	97.841	97.746	97.623	97.521	6.625	100.046	99.968	99.867	99.785	
6.750	98.623	98.477	98.334	98.217	6.750	100.504	100.426	100.326	100.243	
6.875	99.127	98.980	98.838	98.721	6.875	100.705	100.627	100.527	100.445	
6.990	99.785	99.638	99.496	99.378	6.990	101.123	101.045	100.945	100.863	
7.125	100.368	100.222	100.079	99.962	7.125	101.426	101.348	101.247	101.165	
7.250	100.910	100.800	100.677	100.558	7.250	101.514	101.436	101.336	101.254	
7.375	101.447	101.337	101.204	101.094	7.375	101.778	101.700	101.599	101.517	
7.500	101.785	101.675	101.542	101.433	7.500	102.020	101.942	101.842	101.759	
7.625	102.221	102.112	101.979	101.869	7.625	102.246	102.167	102.067	101.985	
7.750	102.376	102.297	102.193	102.107	7.750	102.472	102.394	102.294	102.211	
7.875	102.794	102.715	102.610	102.524	7.875	102.722	102.644	102.544	102.462	
7.990	103.033	102.954	102.849	102.763	7.990	102.806	102.728	102.629	102.546	
8.125	103.398	103.319	103.214	103.128	8.125	103.056	102.978	102.878	102.796	
SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)					SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.500	91.450	91.385	91.281	91.195	5.990	94.963	94.885	94.777	94.689	
5.625	92.128	92.063	91.959	91.873	6.125	95.317	95.239	95.132	95.044	
5.750	92.541	92.476	92.372	92.286	6.250	95.793	95.694	95.573	95.474	
5.875	93.191	93.127	93.023	92.937	6.375	96.111	96.012	95.891	95.792	
5.990	93.958	93.894	93.790	93.704	6.500	96.384	96.290	96.172	96.074	
6.125	94.621	94.557	94.453	94.367	6.625	96.728	96.636	96.517	96.420	
6.250	95.229	95.103	94.942	94.809	6.750	97.154	97.062	96.943	96.846	
6.375	95.898	95.772	95.610	95.478	6.875	97.432	97.340	97.222	97.124	
6.500	96.492	96.365	96.204	96.071	6.990	97.614	97.522	97.404	97.306	
6.625	97.124	96.998	96.837	96.704	7.125	97.839	97.747	97.628	97.531	
6.750	97.819	97.693	97.532	97.399	7.250	97.719	97.627	97.509	97.411	
6.875	98.348	98.222	98.061	97.928	7.375	98.287	98.195	98.077	97.979	
6.990	98.752	98.626	98.465	98.332	7.500	98.337	98.245	98.126	98.029	
7.125	99.224	99.098	98.937	98.804	7.625	98.373	98.280	98.162	98.064	
7.250	98.726	98.548	98.368	98.219	7.750	99.434	99.342	99.223	99.126	
7.375	99.511	99.332	99.152	99.004	7.875	99.600	99.507	99.389	99.292	
7.500	99.673	99.495	99.315	99.166	7.990	98.474	98.382	98.263	98.166	
7.625	99.862	99.684	99.504	99.355						
7.750	100.625	100.452	100.244	100.072						
7.875	100.940	100.767	100.559	100.387						
7.990	99.956	99.784	99.575	99.403						
8.125	100.231	100.058	99.849	99.677						

FREDDIE MAC FIXED RATE BUYDOWN PRICING

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.250	90.069	90.021	89.945	89.883	5.990	93.908	93.844	93.740	93.654	
5.375	90.774	90.726	90.650	90.588	6.125	94.571	94.507	94.403	94.317	
5.500	91.475	91.421	91.345	91.283	6.250	95.179	95.053	94.892	94.759	
5.625	92.150	92.087	92.008	91.942	6.375	95.848	95.722	95.560	95.428	
5.750	92.853	92.781	92.695	92.625	6.500	96.442	96.315	96.154	96.021	
5.875	93.544	93.466	93.373	93.296	6.625	97.074	96.948	96.787	96.654	
5.990	94.318	94.240	94.145	94.067	6.750	97.769	97.643	97.482	97.349	
6.125	95.047	94.968	94.874	94.795	6.875	98.298	98.172	98.011	97.878	
6.250	95.773	95.678	95.555	95.454	6.990	98.702	98.576	98.415	98.282	
6.375	96.574	96.479	96.356	96.254	7.125	99.174	99.048	98.887	98.754	
6.500	97.198	97.103	96.980	96.878	7.250	98.676	98.498	98.318	98.169	
6.625	97.691	97.596	97.473	97.371	7.375	99.461	99.282	99.102	98.954	
6.750	98.473	98.327	98.184	98.067	7.500	99.623	99.445	99.265	99.116	
6.875	98.977	98.830	98.688	98.571	7.625	99.812	99.634	99.454	99.305	
6.990	99.635	99.488	99.346	99.228	7.750	100.575	100.402	100.194	100.022	
7.125	100.218	100.072	99.929	99.812	7.875	100.890	100.717	100.509	100.337	
7.250	100.760	100.650	100.517	100.408	7.990	99.906	99.734	99.525	99.353	
7.375	101.297	101.187	101.054	100.944	8.125	100.181	100.008	99.799	99.627	
7.500	101.635	101.525	101.392	101.283	8.250	100.022	99.864	99.665	99.501	
7.625	102.071	101.962	101.829	101.719	8.375	100.170	100.012	99.813	99.649	
7.750	102.226	102.147	102.043	101.957	8.500	100.377	100.220	100.021	99.856	
7.875	102.644	102.565	102.460	102.374						
7.990	102.883	102.804	102.699	102.613						
SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD1)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.250	90.069	90.021	89.945	89.883	5.990	93.908	93.844	93.740	93.654	
5.375	90.774	90.726	90.650	90.588	6.125	94.571	94.507	94.403	94.317	
5.500	91.475	91.421	91.345	91.283	6.250	95.179	95.053	94.892	94.759	
5.625	92.150	92.087	92.008	91.942	6.375	95.848	95.722	95.560	95.428	
5.750	92.853	92.781	92.695	92.625	6.500	96.442	96.315	96.154	96.021	
5.875	93.544	93.466	93.373	93.296	6.625	97.074	96.948	96.787	96.654	
5.990	94.318	94.240	94.145	94.067	6.750	97.769	97.643	97.482	97.349	
6.125	95.047	94.968	94.874	94.795	6.875	98.298	98.172	98.011	97.878	
6.250	95.773	95.678	95.555	95.454	6.990	98.702	98.576	98.415	98.282	
6.375	96.574	96.479	96.356	96.254	7.125	99.174	99.048	98.887	98.754	
6.500	97.198	97.103	96.980	96.878	7.250	98.676	98.498	98.318	98.169	
6.625	97.691	97.596	97.473	97.371	7.375	99.461	99.282	99.102	98.954	
6.750	98.473	98.327	98.184	98.067	7.500	99.623	99.445	99.265	99.116	
6.875	98.977	98.830	98.688	98.571	7.625	99.812	99.634	99.454	99.305	
6.990	99.635	99.488	99.346	99.228	7.750	100.575	100.402	100.194	100.022	
7.125	100.218	100.072	99.929	99.812	7.875	100.890	100.717	100.509	100.337	
7.250	100.760	100.650	100.517	100.408	7.990	99.906	99.734	99.525	99.353	
7.375	101.297	101.187	101.054	100.944	8.125	100.181	100.008	99.799	99.627	
7.500	101.635	101.525	101.392	101.283	8.250	100.022	99.864	99.665	99.501	
7.625	102.071	101.962	101.829	101.719	8.375	100.170	100.012	99.813	99.649	
7.750	102.226	102.147	102.043	101.957	8.500	100.377	100.220	100.021	99.856	
7.875	102.644	102.565	102.460	102.374						
7.990	102.883	102.804	102.699	102.613						

LOAN STREAM MORTGAGE					19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale				
Effective: September 29, 2026														
FANNIE MAE ARMS PRICING														
FANNIE MAE 5/6 ARM (105-275)					FANNIE MAE 7/6 ARM (107-275)					FANNIE MAE 10/6 ARM (110-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	94.574	94.515	94.490	94.332	5.000	93.920	93.853	93.820	93.643	5.250	94.160	94.085	94.044	93.848
4.875	95.020	94.958	94.928	94.761	5.125	94.490	94.420	94.383	94.196	5.375	94.710	94.630	94.586	94.380
5.000	95.477	95.411	95.377	95.200	5.250	95.055	94.980	94.939	94.743	5.500	95.215	95.132	95.083	94.868
5.125	95.995	95.924	95.887	95.701	5.375	95.650	95.571	95.526	95.321	5.625	95.784	95.696	95.644	95.420
5.250	96.450	96.375	96.334	96.138	5.500	96.114	96.031	95.982	95.768	5.750	96.243	96.151	96.095	95.861
5.375	96.851	96.772	96.727	96.522	5.625	96.510	96.422	96.370	96.146	5.875	96.764	96.668	96.609	96.366
5.500	97.192	97.108	97.060	96.845	5.750	96.878	96.787	96.731	96.497	6.000	97.121	97.020	96.957	96.704
5.625	97.572	97.485	97.432	97.208	5.875	97.437	97.341	97.281	97.038	6.125	97.307	97.203	97.136	96.874
5.750	97.870	97.778	97.722	97.488	6.000	97.867	97.767	97.704	97.451	6.250	97.699	97.590	97.519	97.248
5.875	98.271	98.175	98.116	97.872	6.125	98.185	98.081	98.014	97.752	6.375	98.025	97.912	97.837	97.557
6.000	98.534	98.434	98.370	98.118										
6.125	98.669	98.565	98.498	98.236										
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index	
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR	
FANNIE MAE 5/6 ARM HB (105HB-275)					FANNIE MAE 7/6 ARM HB (107HB-275)					FANNIE MAE 10/6 ARM HB (110HB-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	94.815	94.756	94.731	94.573	5.000	94.160	94.093	94.060	93.883	5.250	94.400	94.324	94.284	94.088
4.875	95.261	95.198	95.169	95.001	5.125	94.730	94.659	94.622	94.436	5.375	94.948	94.869	94.824	94.619
5.000	95.717	95.651	95.618	95.441	5.250	95.294	95.219	95.178	94.982	5.500	95.453	95.370	95.321	95.106
5.125	96.235	96.164	96.127	95.940	5.375	95.888	95.809	95.764	95.559	5.625	96.021	95.933	95.881	95.657
5.250	96.690	96.615	96.574	96.378	5.500	96.352	96.269	96.220	96.005	5.750	96.479	96.387	96.331	96.098
5.375	97.090	97.011	96.966	96.761	5.625	96.747	96.659	96.607	96.383	5.875	97.000	96.904	96.844	96.601
5.500	97.431	97.347	97.299	97.084	5.750	97.115	97.023	96.967	96.734	6.000	97.355	97.255	97.192	96.939
5.625	97.811	97.724	97.671	97.447	5.875	97.673	97.577	97.517	97.274	6.125	97.541	97.437	97.369	97.107
5.750	98.108	98.017	97.961	97.727	6.000	98.102	98.002	97.939	97.686	6.250	97.931	97.823	97.751	97.480
5.875	98.510	98.414	98.354	98.111	6.125	98.420	98.316	98.248	97.986	6.375	98.256	98.143	98.068	97.787
6.000	98.773	98.673	98.609	98.356										
6.125	98.908	98.803	98.736	98.474										
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index	
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR	
FREDDIE MAC ARMS PRICING														
FREDDIE MAC 5/6 ARM (205-275)					FREDDIE MAC 7/6 ARM (207-275)					FREDDIE MAC 10/6 ARM (210-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	94.574	94.515	94.490	94.332	5.000	93.920	93.853	93.820	93.643	5.250	94.160	94.085	94.044	93.848
4.875	95.020	94.958	94.928	94.761	5.125	94.490	94.420	94.383	94.196	5.375	94.710	94.630	94.586	94.380
5.000	95.477	95.411	95.377	95.200	5.250	95.055	94.980	94.939	94.743	5.500	95.215	95.132	95.083	94.868
5.125	95.995	95.924	95.887	95.701	5.375	95.650	95.571	95.526	95.321	5.625	95.784	95.696	95.644	95.420
5.250	96.450	96.375	96.334	96.138	5.500	96.114	96.031	95.982	95.768	5.750	96.243	96.151	96.095	95.861
5.375	96.851	96.772	96.727	96.522	5.625	96.510	96.422	96.370	96.146	5.875	96.764	96.668	96.609	96.366
5.500	97.192	97.108	97.060	96.845	5.750	96.878	96.787	96.731	96.497	6.000	97.121	97.020	96.957	96.704
5.625	97.572	97.485	97.432	97.208	5.875	97.437	97.341	97.281	97.038	6.125	97.307	97.203	97.136	96.874
5.750	97.870	97.778	97.722	97.488	6.000	97.867	97.767	97.704	97.451	6.250	97.699	97.590	97.519	97.248
5.875	98.271	98.175	98.116	97.872	6.125	98.185	98.081	98.014	97.752	6.375	98.025	97.912	97.837	97.557
6.000	98.534	98.434	98.370	98.118										
6.125	98.669	98.565	98.498	98.236										
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index	
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR	
FREDDIE MAC 5/6 ARM SC (205SC-275)														
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	94.815	94.756	94.731	94.573	5.000	94.160	94.093	94.060	93.883	5.250	94.400	94.324	94.284	94.088
4.875	95.261	95.198	95.169	95.001	5.125	94.730	94.659	94.622	94.436	5.375	94.948	94.869	94.824	94.619
5.000	95.717	95.651	95.618	95.441	5.250	95.294	95.219	95.178	94.982	5.500	95.453	95.370	95.321	95.106
5.125	96.235	96.164	96.127	95.940	5.375	95.888	95.809	95.764	95.559	5.625	96.021	95.933	95.881	95.657
5.250	96.690	96.615	96.574	96.378	5.500	96.352	96.269	96.220	96.005	5.750	96.479	96.387	96.331	96.098
5.375	97.090	97.011	96.966	96.761	5.625	96.747	96.659	96.607	96.383	5.875	97.000	96.904	96.844	96.601
5.500	97.431	97.347	97.299	97.084	5.750	97.115	97.023	96.967	96.734	6.000	97.355	97.255	97.192	96.939
5.625	97.811	97.724	97.671	97.447	5.875	97.673	97.577	97.517	97.274	6.125	97.541	97.437	97.369	97.107
5.750	98.108	98.017	97.961	97.727	6.000	98.102	98.002	97.939	97.686	6.250	97.931	97.823	97.751	97.480
5.875	98.510	98.414	98.354	98.111	6.125	98.420	98.316	98.248	97.986	6.375	98.256	98.143	98.068	97.787
6.000	98.773	98.673	98.609	98.356										
6.125	98.908	98.803	98.736	98.474										
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index	
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR	



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

Effective: September 29, 2026

Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

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

LOAN AMOUNT **

Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680	0.000	<i>* Prices are indicative and subject to change without notice. * Please log into LSM portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**</i>
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations	0.000	

MISCELLANEOUS

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

LENDER PAID MI

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

LPMI (in addition to adjustments above)

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

FNMA/FHLMC State Tier Adjustment

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



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

Wholesale

Effective: September 29, 2026

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (Alt101)					Alt Agency 25 Yr Fixed (Alt125)					Alt Agency 20 Yr Fixed (Alt120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.250	90.169	90.121	90.045	89.983	5.250	89.590	89.542	89.466	89.404	5.250	91.958	91.863	91.739	91.638
5.375	90.874	90.826	90.750	90.688	5.375	90.295	90.247	90.171	90.109	5.375	92.599	92.504	92.381	92.280
5.500	91.575	91.521	91.445	91.383	5.500	90.996	90.942	90.866	90.804	5.500	93.233	93.138	93.015	92.914
5.625	92.250	92.187	92.108	92.042	5.625	91.686	91.623	91.543	91.478	5.625	93.862	93.767	93.644	93.542
5.750	92.953	92.881	92.795	92.725	5.750	92.389	92.316	92.231	92.161	5.750	94.594	94.484	94.351	94.242
5.875	93.644	93.566	93.473	93.396	5.875	93.080	93.001	92.908	92.831	5.875	95.223	95.113	94.980	94.871
5.990	94.418	94.340	94.245	94.167	5.990	93.862	93.783	93.689	93.611	5.990	95.789	95.679	95.547	95.437
6.125	95.147	95.068	94.974	94.895	6.125	94.600	94.521	94.426	94.348	6.125	96.392	96.282	96.150	96.040
6.250	95.873	95.778	95.655	95.554	6.250	95.342	95.247	95.124	95.022	6.250	96.961	96.852	96.719	96.610
6.375	96.674	96.579	96.456	96.354	6.375	96.159	96.065	95.941	95.840	6.375	97.637	97.527	97.395	97.285
6.500	97.298	97.203	97.080	96.978	6.500	96.799	96.705	96.581	96.480	6.500	98.175	98.065	97.932	97.823
6.625	97.791	97.696	97.573	97.471	6.625	97.304	97.210	97.086	96.985	6.625	98.550	98.440	98.308	98.198
6.750	98.573	98.427	98.284	98.167	6.750	98.098	97.952	97.809	97.692	6.750	98.613	98.489	98.365	98.264
6.875	99.077	98.930	98.788	98.671	6.875	98.602	98.455	98.313	98.196	6.875	98.990	98.866	98.743	98.641
6.990	99.735	99.588	99.446	99.328	6.990	99.260	99.113	98.971	98.853	6.990	99.545	99.421	99.298	99.196
7.125	100.318	100.172	100.029	99.912	7.125	99.843	99.697	99.554	99.437	7.125	100.026	99.902	99.779	99.678
7.250	100.860	100.750	100.617	100.508	7.250	100.385	100.275	100.142	100.033	7.250	100.458	100.321	100.188	100.078
7.375	101.397	101.287	101.154	101.044	7.375	100.922	100.812	100.679	100.569	7.375	100.917	100.805	100.672	100.563
7.500	101.735	101.625	101.492	101.383	7.500	101.260	101.150	101.017	100.908	7.500	101.369	101.259	101.126	101.017
7.625	102.171	102.062	101.929	101.819	7.625	101.688	101.578	101.445	101.336	7.625	101.793	101.683	101.550	101.441
7.750	102.326	102.247	102.143	102.057	7.750	101.831	101.752	101.648	101.562	7.750	102.195	102.092	101.988	101.902
7.875	102.744	102.665	102.560	102.474	7.875	102.249	102.170	102.065	101.979	7.875	102.620	102.541	102.436	102.350
7.990	102.983	102.904	102.799	102.713	7.990	102.488	102.409	102.304	102.218	7.990	102.861	102.782	102.678	102.592
8.125	103.348	103.269	103.164	103.078	8.125	102.853	102.774	102.669	102.583	8.125	103.269	103.190	103.085	103.000

Alt Agency 15 Yr Fixed (Alt115)					Alt Agency 10 Yr Fixed (Alt110)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.250	95.213	95.149	95.060	94.986	5.250	95.692	95.614	95.506	95.418	
5.375	95.649	95.585	95.496	95.423	5.375	96.029	95.951	95.844	95.756	
5.500	96.080	96.016	95.927	95.854	5.500	96.361	96.283	96.176	96.088	
5.625	96.506	96.442	96.353	96.280	5.625	96.689	96.611	96.503	96.415	
5.750	97.064	96.979	96.877	96.793	5.750	97.005	96.927	96.820	96.731	
5.875	97.490	97.405	97.303	97.219	5.875	97.311	97.233	97.126	97.037	
5.990	97.868	97.783	97.681	97.597	5.990	97.580	97.502	97.394	97.306	
6.125	98.297	98.212	98.109	98.025	6.125	97.872	97.790	97.686	97.599	
6.250	98.791	98.712	98.612	98.530	6.250	98.617	98.539	98.439	98.356	
6.375	99.309	99.231	99.131	99.048	6.375	99.046	98.967	98.867	98.785	
6.500	99.678	99.600	99.500	99.418	6.500	99.329	99.251	99.151	99.068	
6.625	99.896	99.818	99.717	99.635	6.625	99.468	99.389	99.289	99.207	
6.750	100.354	100.276	100.176	100.093	6.750	99.879	99.801	99.700	99.618	
6.875	100.555	100.477	100.377	100.295	6.875	99.993	99.915	99.815	99.733	
6.990	100.973	100.895	100.795	100.713	6.990	100.337	100.259	100.159	100.076	
7.125	101.276	101.198	101.097	101.015	7.125	100.590	100.512	100.412	100.330	
7.250	101.364	101.286	101.186	101.104	7.250	100.807	100.728	100.628	100.546	
7.375	101.628	101.550	101.449	101.367	7.375	101.005	100.927	100.827	100.744	
7.500	101.870	101.792	101.692	101.609	7.500	101.187	101.109	101.009	100.927	

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

SELECT PRICING

Effective: September 29, 2026

SELECT ALT AGENCY 2nd Home/Investment										
SELECT Alt Agency 30 Yr Fixed (SELECT Alt101)					SELECT Alt Agency 15 Yr Fixed (SELECT Alt115)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.250	90.469	90.421	90.345	90.283	5.990	98.168	98.083	97.981	97.897	
5.375	91.174	91.126	91.050	90.988	6.125	98.597	98.512	98.409	98.325	
5.500	91.875	91.821	91.745	91.683	6.250	99.091	99.012	98.912	98.830	
5.625	92.550	92.487	92.408	92.342	6.375	99.609	99.531	99.431	99.348	
5.750	93.253	93.181	93.095	93.025	6.500	99.978	99.900	99.800	99.718	
5.875	93.944	93.866	93.773	93.696	6.625	100.196	100.118	100.017	99.935	
5.990	94.718	94.640	94.545	94.467	6.750	100.654	100.576	100.476	100.393	
6.125	95.447	95.368	95.274	95.195	6.875	100.855	100.777	100.677	100.595	
6.250	96.173	96.078	95.955	95.854	6.990	101.273	101.195	101.095	101.013	
6.375	96.974	96.879	96.756	96.654	7.125	101.576	101.498	101.397	101.315	
6.500	97.598	97.503	97.380	97.278	7.250	101.664	101.586	101.486	101.404	
6.625	98.091	97.996	97.873	97.771	7.375	101.928	101.850	101.749	101.667	
6.750	98.873	98.727	98.584	98.467	7.500	102.170	102.092	101.992	101.909	
6.875	99.377	99.230	99.088	98.971	7.625	102.396	102.317	102.217	102.135	
6.990	100.035	99.888	99.746	99.628	7.750	102.622	102.544	102.444	102.361	
7.125	100.618	100.472	100.329	100.212	7.875	102.872	102.794	102.694	102.612	
7.250	101.160	101.050	100.917	100.808						
7.375	101.697	101.587	101.454	101.344						
7.500	102.035	101.925	101.792	101.683						
7.625	102.471	102.362	102.229	102.119						
7.750	102.626	102.547	102.443	102.357						
7.875	103.044	102.965	102.860	102.774						
7.990	103.283	103.204	103.099	103.013						
SELECT Alt Agency 30 Yr Fixed High Bal (SELECT Alt101HB)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT Alt115HB)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.500	92.125	92.060	91.956	91.870	5.990	95.488	95.410	95.302	95.214	
5.625	92.803	92.738	92.634	92.548	6.125	95.842	95.764	95.657	95.569	
5.750	93.466	93.401	93.297	93.211	6.250	96.318	96.219	96.098	95.999	
5.875	94.116	94.052	93.948	93.862	6.375	96.636	96.537	96.416	96.317	
5.990	94.783	94.719	94.615	94.529	6.500	96.909	96.815	96.697	96.599	
6.125	95.446	95.382	95.278	95.192	6.625	97.253	97.161	97.042	96.945	
6.250	95.704	95.578	95.417	95.284	6.750	97.679	97.587	97.468	97.371	
6.375	96.373	96.247	96.085	95.953	6.875	97.957	97.865	97.747	97.649	
6.500	96.992	96.865	96.704	96.571	6.990	98.139	98.047	97.929	97.831	
6.625	97.599	97.473	97.312	97.179	7.125	98.364	98.272	98.153	98.056	
6.750	98.169	98.043	97.882	97.749	7.250	98.244	98.152	98.034	97.936	
6.875	98.698	98.572	98.411	98.278	7.375	98.812	98.720	98.602	98.504	
6.990	99.152	99.026	98.865	98.732	7.500	98.862	98.770	98.651	98.554	
7.125	99.624	99.498	99.337	99.204	7.625	98.898	98.805	98.687	98.589	
7.250	99.326	99.148	98.968	98.819						
7.375	99.736	99.557	99.377	99.229						
7.500	100.023	99.845	99.665	99.516						
7.625	100.337	100.159	99.979	99.830						
7.750	100.200	100.027	99.819	99.647						
7.875	100.515	100.342	100.134	99.962						
7.990	100.806	100.634	100.425	100.253						
8.125	101.081	100.908	100.699	100.527						



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

Effective: September 29, 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					
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125		
High Balance Fixed Purchase/Rate & Term	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125		
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625		
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875				
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375				

LOAN AMOUNT **

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

MISCELLANEOUS

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

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 29, 2026

CalHFA Pricing (California Only)

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

Loan must be APPROVED before requests will be reviewed. Lock Request Form must be filled out in it's entirety and submitted to lockdesk via e-mail. Once received, lockdesk will respond with today's rate and additional fees (for High Bal loans). AE/Broker must CONFIRM the rate by 2:00 PM PST in order to honor same day lock.

CalHFA Conv with MyHome only (C100)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv with MyHome only - HB (C106)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 2% ZIP - HB (C108)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 3% ZIP - HB (C109)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA with MyHome only (F200)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA with MyHome only - HB (F206)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA - CalPLUS with 2% ZIP - HB (F208)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA CalReady - (C110/F210)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp
- Conventional and FHA available
- My Home and Buy Down options available
- High Bal available

CalHFA CalPLUS Access - (C111/F211)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp
- Conventional and FHA available
- My Home and Buy Down options available
- High Bal available

MaxONE Plus - (301_1st_DPA_Plus)				MaxONE Plus 5.0% - (301_1st_DPA_Plus)							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
6.490	95.825	95.650	95.378	6.490	95.075	94.900	94.628				
6.500	95.855	95.680	95.408	6.500	95.105	94.930	94.658				
6.625	96.475	96.300	96.028	6.625	95.725	95.550	95.278				
6.750	97.076	96.901	96.629	6.750	96.326	96.151	95.879				
6.875	96.760	96.514	96.243	6.875	96.010	95.764	95.493				
6.990	97.331	97.085	96.814	6.990	96.581	96.335	96.064				
7.000	97.361	97.115	96.844	7.000	96.611	96.365	96.094				
7.125	97.941	97.695	97.424	7.125	97.191	96.945	96.674				
7.250	98.641	98.364	98.059	7.250	97.891	97.614	97.309				
7.375	99.231	98.954	98.649	7.375	98.481	98.204	97.899				
7.490	99.747	99.470	99.165	7.490	99.012	98.735	98.430				
7.500	99.792	99.515	99.210	7.500	99.042	98.765	98.460				
7.625	100.332	100.055	99.750	7.625	99.582	99.305	99.000				
7.750	100.863	100.586	100.281	7.750	100.113	99.836	99.531				
7.875	99.020	98.728	98.390	7.875	98.270	97.978	97.640				
7.990	99.511	99.219	98.881	7.990	98.761	98.469	98.131				
8.000	99.541	99.249	98.911	8.000	98.791	98.499	98.161				
MaxONE Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.				MaxONE Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.							

MaxONE Plus HB - (301_1st_DPA_Plus_HB)				MaxONE Plus 5.0% HB - (301_1st_DPA_Plus_HB)							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
6.490	93.825	93.650	93.378	6.490	93.168	93.075	92.900				
6.500	93.855	93.680	93.408	6.500	93.198	93.105	92.930				
6.625	94.475	94.300	94.028	6.625	93.818	93.725	93.550				
6.750	95.076	94.901	94.629	6.750	94.419	94.326	94.151				
6.875	94.760	94.514	94.243	6.875	94.141	94.010	93.764				
6.990	95.331	95.085	94.814	6.990	94.712	94.581	94.335				
7.000	95.361	95.115	94.844	7.000	94.742	94.611	94.365				
7.125	95.941	95.695	95.424	7.125	95.322	95.191	94.945				
7.250	96.641	96.364	96.059	7.250	96.038	95.891	95.614				
7.375	97.231	96.954	96.649	7.375	96.628	96.481	96.204				
7.490	97.762	97.485	97.180	7.490	97.159	97.012	96.735				
7.500	97.792	97.515	97.210	7.500	97.189	97.042	96.765				
7.625	98.332	98.055	97.750	7.625	97.729	97.582	97.305				
7.750	98.863	98.586	98.281	7.750	98.260	98.113	97.836				
7.875	97.020	96.728	96.390	7.875	96.426	96.270	95.978				
7.990	97.511	97.219	96.881	7.990	96.917	96.761	96.469				
8.000	97.541	97.249	96.911	8.000	96.947	96.791	96.499				
MaxONE Plus HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.				MaxONE Plus HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.							

MaxONE 3Yr - (301_1st_DPA_3YR)											
Rate	15 Day	30 Day	45 Day								
6.490	93.325	93.150	92.878								
6.500	93.355	93.180	92.908								
6.625	93.975	93.800	93.528								
6.750	94.576	94.401	94.129								
6.875	94.260	94.014	93.743								
6.990	94.831	94.585	94.314								
7.000	94.861	94.615	94.344								
7.125	95.441	95.195	94.924								
7.250	96.141	95.864	95.559								
7.375	96.731	96.454	96.149								
7.490	97.262	96.985	96.680								
7.500	97.292	97.015	96.710								
7.625	97.832	97.555	97.250								
7.750	98.363	98.086	97.781								
7.875	96.520	96.228	95.890								
7.990	97.011	96.719	96.381								
8.000	97.041	96.749	96.411								

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



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FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)					FHA 20 Year Fixed - (320)					FHA 15 Year Fixed - (315)					FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
5.375	92.869	92.806	92.736		5.375	92.059	91.996	91.926		5.375	95.174	95.109	95.050		5.375	91.951	91.889	91.819	
5.500	93.483	93.421	93.350		5.500	92.673	92.611	92.540		5.500	95.658	95.592	95.534		5.500	92.532	92.470	92.400	
5.625	93.738	93.676	93.606		5.625	92.928	92.866	92.796		5.625	95.781	95.716	95.657		5.625	93.002	92.940	92.870	
5.750	95.244	95.174	95.090		5.750	94.434	94.364	94.280		5.750	96.854	96.789	96.730		5.750	94.449	94.378	94.295	
5.875	95.763	95.693	95.609		5.875	94.953	94.883	94.799		5.875	96.756	96.655	96.630		5.875	94.985	94.915	94.831	
5.990	96.362	96.292	96.208		5.990	95.552	95.482	95.398		5.990	97.214	97.113	97.088		5.990	95.627	95.557	95.474	
6.125	96.528	96.458	96.374		6.125	95.718	95.648	95.564		6.125	97.229	97.127	97.102		6.125	95.691	95.621	95.537	
6.250	97.800	97.738	97.632		6.250	96.990	96.928	96.822		6.250	98.147	98.046	98.021		6.250	96.599	96.529	96.446	
6.375	98.331	98.269	98.163		6.375	97.521	97.459	97.353		6.375	97.819	97.720	97.653		6.375	97.453	97.391	97.285	
6.500	98.888	98.825	98.720		6.500	98.078	98.015	97.910		6.500	98.214	98.115	98.048		6.500	97.859	97.796	97.691	
6.625	99.109	99.046	98.941		6.625	98.299	98.236	98.131		6.625	98.274	98.174	98.107		6.625	97.832	97.770	97.664	
6.750	99.942	99.880	99.774		6.750	99.132	99.070	98.964		6.750	99.576	99.477	99.410		6.750	98.174	98.111	98.006	
6.875	100.223	100.083	99.921		6.875	99.413	99.273	99.111		6.875	99.946	99.846	99.779		6.875	98.831	98.690	98.529	
6.990	100.739	100.598	100.436		6.990	99.929	99.788	99.626		6.990	100.290	100.191	100.124		6.990	99.290	99.149	98.987	
7.125	101.003	100.862	100.700		7.125	100.193	100.052	99.890		7.125	100.402	100.303	100.236		7.125	99.067	98.927	98.765	
7.250	101.091	100.950	100.788		7.250	100.281	100.140	99.978		7.250	100.329	100.230	100.163		7.250	98.693	98.552	98.390	
7.375	100.539	100.391	100.216		7.375	99.729	99.581	99.406		7.375	100.214	100.115	100.048		7.375	96.704	96.556	96.381	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)					FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)					FHA 30 Year Fixed 1:0 Buydown - (301-BD10)					FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
5.375	92.719	92.656	92.586		5.375	91.751	91.689	91.619		5.375	92.719	92.656	92.586		5.375	91.751	91.689	91.619	
5.500	93.333	93.271	93.200		5.500	92.332	92.270	92.200		5.500	93.333	93.271	93.200		5.500	92.332	92.270	92.200	
5.625	93.588	93.526	93.456		5.625	92.802	92.740	92.670		5.625	93.588	93.526	93.456		5.625	92.802	92.740	92.670	
5.750	95.094	95.024	94.940		5.750	94.249	94.178	94.095		5.750	95.094	95.024	94.940		5.750	94.249	94.178	94.095	
5.875	95.613	95.543	95.459		5.875	94.785	94.715	94.631		5.875	95.613	95.543	95.459		5.875	94.785	94.715	94.631	
5.990	96.212	96.142	96.058		5.990	95.427	95.357	95.274		5.990	96.212	96.142	96.058		5.990	95.427	95.357	95.274	
6.125	96.378	96.308	96.224		6.125	95.491	95.421	95.337		6.125	96.378	96.308	96.224		6.125	95.491	95.421	95.337	
6.250	97.650	97.588	97.482		6.250	96.399	96.329	96.246		6.250	97.650	97.588	97.482		6.250	96.399	96.329	96.246	
6.375	98.181	98.119	98.013		6.375	97.253	97.191	97.085		6.375	98.181	98.119	98.013		6.375	97.253	97.191	97.085	
6.500	98.738	98.675	98.570		6.500	97.659	97.596	97.491		6.500	98.738	98.675	98.570		6.500	97.659	97.596	97.491	
6.625	98.959	98.896	98.791		6.625	97.632	97.570	97.464		6.625	98.959	98.896	98.791		6.625	97.632	97.570	97.464	
6.750	99.792	99.730	99.624		6.750	97.974	97.911	97.806		6.750	99.792	99.730	99.624		6.750	97.974	97.911	97.806	
6.875	100.073	99.933	99.771		6.875	98.631	98.490	98.329		6.875	100.073	99.933	99.771		6.875	98.631	98.490	98.329	
6.990	100.589	100.448	100.286		6.990	99.090	98.949	98.787		6.990	100.589	100.448	100.286		6.990	99.090	98.949	98.787	
7.125	100.853	100.712	100.550		7.125	98.867	98.727	98.565		7.125	100.853	100.712	100.550		7.125	98.867	98.727	98.565	
7.250	100.941	100.800	100.638		7.250	98.493	98.352	98.190		7.250	100.941	100.800	100.638		7.250	98.493	98.352	98.190	
7.375	100.389	100.241	100.066		7.375	96.504	96.356	96.181		7.375	100.389	100.241	100.066		7.375	96.504	96.356	96.181	

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 2700	FICO 600-619	VA Loan Amount >\$950K	60 Day Lock (From 45 Day Price)
0.500	-1.000	-0.375	-0.500
FICO 680-699	FICO 680-699	Loan Amount <\$100,000	3-4 Units
0.375	-1.750	-0.375	-0.500
FICO 680-679	FICO 650-579	VA Cashout >90% LTV	VA IRRRL >100% CLTV (Sub Fin)
0.375	-3.250	-3.000	-1.000
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	NC Floor Price
0.125	-3.000	-1.250	99.750
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)	
-0.250	0.250	-1.250	

**LoanStream Mortgage**

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Effective: September 29, 2026

VA & USDA Pricing

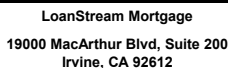
VA 30 - 25 Year Fixed (401 & 425)					VA 20 Year Fixed - (420)					VA 15 Year Fixed - (416)					VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
5.375	92.782	92.720	92.649		5.375	91.982	91.920	91.849		5.375	95.098	95.032	94.974		5.375	91.670	91.607	91.537	
5.500	93.286	93.224	93.163		5.500	92.486	92.424	92.353		5.500	95.471	95.405	95.347		5.500	92.321	92.168	92.098	
5.625	93.604	93.541	93.471		5.625	92.804	92.741	92.671		5.625	95.656	95.591	95.533		5.625	92.446	92.383	92.313	
5.750	94.988	94.918	94.834		5.750	94.188	94.118	94.034		5.750	96.608	96.543	96.484		5.750	94.363	94.293	94.209	
5.875	95.670	95.600	95.516		5.875	94.870	94.800	94.716		5.875	96.674	96.572	96.547		5.875	94.773	94.703	94.619	
5.990	96.174	96.103	96.020		5.990	95.374	95.303	95.220		5.990	97.036	96.935	96.910		5.990	95.348	95.278	95.194	
6.125	96.406	96.335	96.252		6.125	95.606	95.535	95.452		6.125	97.116	97.015	96.990		6.125	95.427	95.357	95.273	
6.250	97.550	97.488	97.382		6.250	96.750	96.688	96.582		6.250	97.907	97.806	97.781		6.250	96.263	96.192	96.109	
6.375	98.050	97.987	97.882		6.375	97.250	97.187	97.082		6.375	97.548	97.449	97.382		6.375	97.014	96.952	96.846	
6.500	98.564	98.502	98.396		6.500	97.764	97.702	97.596		6.500	97.901	97.802	97.735		6.500	97.587	97.524	97.419	
6.625	98.731	98.668	98.563		6.625	97.931	97.868	97.763		6.625	97.905	97.806	97.739		6.625	97.496	97.363	97.258	
6.750	99.764	99.702	99.596		6.750	98.964	98.902	98.796		6.750	99.408	99.309	99.242		6.750	97.941	97.879	97.773	
6.875	99.880	99.739	99.578		6.875	99.080	98.939	98.778		6.875	99.612	99.513	99.446		6.875	98.515	98.374	98.212	
6.990	100.375	100.234	100.073		6.990	99.575	99.434	99.273		6.990	99.936	99.837	99.770		6.990	98.933	98.792	98.630	
7.125	100.354	100.213	100.051		7.125	99.554	99.413	99.251		7.125	99.763	99.664	99.597		7.125	98.533	98.392	98.230	
7.250	100.931	100.791	100.629		7.250	100.131	99.991	99.829		7.250	100.179	100.080	100.013		7.250	98.350	98.210	98.048	
7.375	100.380	100.232	100.057		7.375	99.580	99.432	99.257		7.375	100.064	99.965	99.898		7.375	96.362	96.213	96.033	

VA 30 Year Fixed 2:1 Buydown - (401-BD)					VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)					VA 30 Year Fixed 1:0 Buydown - (401-BD10)					VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
5.375	92.632	92.570	92.499		5.375	91.620	91.557	91.487		5.375	92.632	92.570	92.499		5.375	91.620	91.557	91.487	
5.500	93.136	93.074	93.003		5.500	92.181	92.118	92.048		5.500	93.136	93.074	93.003		5.500	92.181	92.118	92.048	
5.625	93.454	93.391	93.321		5.625	92.396	92.333	92.263		5.625	93.454	93.391	93.321		5.625	92.396	92.333	92.263	
5.750	94.838	94.768	94.684		5.750	94.313	94.243	94.159		5.750	94.838	94.768	94.684		5.750	94.313	94.243	94.159	
5.875	95.520	95.450	95.366		5.875	94.723	94.653	94.569		5.875	95.520	95.450	95.366		5.875	94.723	94.653	94.569	
5.990	96.024	95.953	95.870		5.990	95.298	95.228	95.144		5.990	96.024	95.953	95.870		5.990	95.298	95.228	95.144	
6.125	96.256	96.185	96.102		6.125	95.377	95.307	95.223		6.125	96.256	96.185	96.102		6.125	95.377	95.307	95.223	
6.250	97.400	97.338	97.232		6.250	96.213	96.142	96.059		6.250	97.400	97.338	97.232		6.250	96.213	96.142	96.059	
6.375	97.900	97.837	97.732		6.375	96.964	96.902	96.796		6.375	97.900	97.837	97.732		6.375	96.964	96.902	96.796	
6.500	98.414	98.352	98.246		6.500	97.537	97.474	97.369		6.500	98.414	98.352	98.246		6.500	97.537	97.474	97.369	
6.625	98.581	98.518	98.413		6.625	97.376	97.313	97.208		6.625	98.581	98.518	98.413		6.625	97.376	97.313	97.208	
6.750	99.614	99.552	99.446		6.750	97.891	97.829	97.723		6.750	99.614	99.552	99.446		6.750	97.891	97.829	97.723	
6.875	99.730	99.589	99.428		6.875	98.465	98.324	98.162		6.875	99.730	99.589	99.428		6.875	98.465	98.324	98.162	
6.990	100.225	100.084	99.923		6.990	98.883	98.742	98.580		6.990	100.225	100.084	99.923		6.990	98.883	98.742	98.580	
7.125	100.204	100.063	99.901		7.125	98.483	98.342	98.180		7.125	100.204	100.063	99.901		7.125	98.483	98.342	98.180	
7.250	100.781	100.641	100.479		7.250	98.300	98.160	97.998		7.250	100.781	100.641	100.479		7.250	98.300	98.160	97.998	
7.375	100.230	100.082	99.907		7.375	96.312	96.163	95.988		7.375	100.230	100.082	99.907		7.375	96.312	96.163	95.988	

USDA 30 - 25 Year Fixed - (.501)				
Rate	15 Day	30 Day	45 Day	
5.375	92.312	92.250	92.179	
5.500	92.816	92.754	92.683	
5.625	93.134	93.071	93.001	
5.750	94.518	94.448	94.364	
5.875	95.200	95.130	95.046	
5.990	95.704	95.633	95.550	
6.125	95.936	95.865	95.782	
6.250	97.080	97.018	96.912	
6.375	97.580	97.517	97.412	
6.500	98.094	98.032	97.926	
6.625	98.261	98.198	98.093	
6.750	99.294	99.232	99.126	
6.875	99.410	99.269	99.108	
6.990	99.905	99.764	99.603	
7.125	99.884	99.743	99.581	
7.250	100.461	100.321	100.159	
7.375	99.910	99.762	99.587	

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



Effective: September 29, 2026

SELECT VA 30 - 25 Year Fixed (401 & 425)					SELECT VA 15 Year Fixed - (415)					SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)					SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
5.375	93.082	93.020	92.949		5.375	95.398	95.332	95.274		5.375	92.932	92.870	92.799		5.375	92.932	92.870	92.799	
5.500	93.586	93.524	93.453		5.500	95.771	95.705	95.647		5.500	93.436	93.374	93.303		5.500	93.436	93.374	93.303	
5.625	93.904	93.841	93.771		5.625	95.956	95.891	95.833		5.625	93.754	93.691	93.621		5.625	93.754	93.691	93.621	
5.750	95.288	95.218	95.134		5.750	96.908	96.843	96.784		5.750	95.138	95.068	94.964		5.750	95.138	95.068	94.964	
5.875	95.970	95.900	95.816		5.875	96.974	96.872	96.847		5.875	95.820	95.750	95.666		5.875	95.820	95.750	95.666	
5.990	96.474	96.403	96.320		5.990	97.436	97.235	97.210		5.990	96.324	96.253	96.170		5.990	96.324	96.253	96.170	
6.125	96.706	96.635	96.552		6.125	97.616	97.315	97.290		6.125	96.556	96.485	96.402		6.125	96.556	96.485	96.402	
6.250	97.850	97.788	97.682		6.250	98.207	98.106	98.081		6.250	97.700	97.638	97.532		6.250	97.700	97.638	97.532	
6.375	98.350	98.287	98.182		6.375	97.848	97.749	97.682		6.375	98.200	98.137	98.032		6.375	98.200	98.137	98.032	
6.500	98.864	98.802	98.696		6.500	98.201	98.102	98.035		6.500	98.714	98.652	98.546		6.500	98.714	98.652	98.546	
6.625	99.031	98.968	98.863		6.625	98.205	98.106	98.039		6.625	98.881	98.818	98.713		6.625	98.881	98.818	98.713	
6.750	100.064	100.002	99.896		6.750	99.708	99.609	99.542		6.750	99.914	99.852	99.746		6.750	99.914	99.852	99.746	
6.875	100.180	100.039	99.878		6.875	99.912	99.813	99.746		6.875	100.030	99.889	99.728		6.875	100.030	99.889	99.728	
6.990	100.675	100.534	100.373		6.990	100.236	100.137	100.070		6.990	100.525	100.384	100.223		6.990	100.525	100.384	100.223	
7.125	100.654	100.513	100.351		7.125	100.063	99.964	99.897		7.125	100.504	100.363	100.201		7.125	100.504	100.363	100.201	
7.250	101.231	101.091	100.929		7.250	100.479	100.380	100.313		7.250	101.081	100.941	100.779		7.250	101.081	100.941	100.779	
7.375	100.680	100.532	100.357		7.375	100.364	100.265	100.198		7.375	100.530	100.382	100.207		7.375	100.530	100.382	100.207	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.375	91.970	91.907	91.837	
5.500	92.531	92.468	92.398	
5.625	92.746	92.683	92.613	
5.750	94.663	94.953	94.509	
5.875	95.073	95.003	94.919	
5.990	95.648	95.578	95.494	
6.125	95.727	95.687	95.573	
6.250	96.563	96.492	96.409	
6.375	97.314	97.252	97.146	
6.500	97.887	97.824	97.719	
6.625	97.726	97.663	97.558	
6.750	98.241	98.179	98.073	
6.875	98.815	98.674	98.512	
6.990	99.233	99.092	98.930	
7.125	98.833	98.692	98.530	
7.250	98.650	98.510	98.348	
7.375	96.662	96.513	96.338	

SELECT VA HB 30 Day Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.375	91.920	91.857	91.787	
5.500	92.481	92.418	92.348	
5.625	92.696	92.633	92.563	
5.750	94.613	94.543	94.459	
5.875	95.023	94.953	94.869	
5.990	95.598	95.528	95.444	
6.125	95.677	95.607	95.523	
6.250	96.513	96.442	96.359	
6.375	97.264	97.202	97.096	
6.500	97.837	97.774	97.669	
6.625	97.676	97.613	97.508	
6.750	98.191	98.129	98.023	
6.875	98.765	98.624	98.462	
6.990	99.183	99.042	98.880	
7.125	98.783	98.642	98.480	
7.250	98.600	98.460	98.298	
7.375	96.612	96.463	96.288	

SELECT VA HB 30 Year Fixed 1.0 Buydown - (401HB-3010)				
Rate	15 Day	30 Day	45 Day	
5.375	91.920	91.857	91.787	
5.500	92.481	92.418	92.348	
5.625	92.696	92.633	92.563	
5.750	94.613	94.543	94.459	
5.875	95.023	94.953	94.869	
5.990	95.598	95.528	95.444	
6.125	95.677	95.607	95.523	
6.250	96.513	96.442	96.359	
6.375	97.264	97.202	97.096	
6.500	97.837	97.774	97.669	
6.625	97.676	97.613	97.508	
6.750	98.191	98.129	98.023	
6.875	98.765	98.624	98.462	
6.990	99.183	99.042	98.880	
7.125	98.783	98.642	98.480	
7.250	98.600	98.460	98.298	
7.375	96.612	96.463	96.288	

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SELECT VA IRRRL 30 - 25 Year Fixed (401R & 425R/L)				
Rate	15 Day	30 Day	45 Day	
5.375	93.182	93.120	93.049	
5.500	93.686	93.624	93.553	
5.625	94.004	93.941	93.871	
5.750	95.368	95.318	95.234	
5.875	96.070	96.000	95.916	
5.990	96.574	96.503	96.420	
6.125	96.806	96.735	96.652	
6.250	97.950	97.888	97.782	
6.375	98.450	98.387	98.282	
6.500	98.964	98.902	98.796	
6.625	99.131	99.068	98.963	
6.750	100.164	100.102	99.996	
6.875	100.280	100.139	99.978	
6.990	100.775	100.634	100.473	
7.125	100.754	100.613	100.451	
7.250	101.331	101.191	101.029	
7.375	100.780	100.692	100.457	

Rate	15 Day	30 Day	45 Day
5.375	91.895	91.832	91.762
5.500	92.456	92.393	92.323
5.625	92.671	92.608	92.538
5.750	94.588	94.518	94.434
5.875	94.998	94.928	94.844
5.990	95.573	95.503	95.419
6.125	95.652	95.582	95.498
6.250	96.488	96.417	96.334
6.375	97.239	97.177	97.071
6.500	97.812	97.749	97.644
6.625	97.651	97.588	97.483
6.750	98.166	98.104	97.998
6.875	98.740	98.599	98.437
6.990	99.158	99.017	98.855
7.125	98.758	98.617	98.455
7.250	98.575	98.435	98.273
7.375	96.587	96.438	96.263

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.375	95.248	95.192	95.124	
5.500	95.621	95.555	95.497	
5.625	95.896	95.741	95.683	
5.750	96.758	96.693	96.634	
5.875	96.824	96.722	96.697	
5.990	97.186	97.085	97.060	
6.125	97.266	97.165	97.140	
6.250	98.057	97.956	97.931	
6.375	97.698	97.599	97.532	
6.500	98.051	97.952	97.885	
6.625	98.055	97.956	97.889	
6.750	99.558	99.459	99.392	
6.875	99.762	99.663	99.596	
6.990	100.086	99.987	99.920	
7.125	99.913	99.814	99.747	
7.250	100.329	100.230	100.163	
7.375	100.214	100.115	100.048	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.375	92.612	92.550	92.479	
5.500	93.116	93.054	92.983	
5.625	93.434	93.371	93.301	
5.750	94.818	94.748	94.664	
5.875	95.500	95.430	95.346	
5.990	96.004	95.933	95.850	
6.125	96.236	96.165	96.082	
6.250	97.380	97.318	97.212	
6.375	97.880	97.817	97.712	
6.500	98.394	98.332	98.226	
6.625	98.561	98.498	98.393	
6.750	99.594	99.532	99.426	
6.875	99.710	99.569	99.408	
6.990	100.205	100.064	99.903	
7.125	100.184	100.043	99.881	
7.250	100.761	100.621	100.459	
7.375	100.210	100.062	99.887	

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

FHAVA ARM PRICING

[illegible]



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

Effective: September 29, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
5.375	92.759	92.696	92.626	
5.500	93.373	93.311	93.240	
5.625	93.628	93.566	93.496	
5.750	95.134	95.064	94.980	
5.875	95.653	95.583	95.499	
5.990	96.252	96.182	96.098	
6.125	96.418	96.348	96.264	
6.250	97.690	97.628	97.522	
6.375	98.221	98.159	98.053	
6.500	98.778	98.715	98.610	
6.625	98.999	98.936	98.831	
6.750	99.832	99.770	99.664	
6.875	100.113	99.973	99.811	
6.990	100.629	100.488	100.326	
7.125	100.893	100.752	100.590	
7.250	100.981	100.840	100.678	
7.375	100.429	100.281	100.106	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	91.934	91.871	91.801	
5.500	92.548	92.486	92.415	
5.625	92.803	92.741	92.671	
5.750	94.309	94.239	94.155	
5.875	94.628	94.758	94.674	
5.990	95.427	95.357	95.273	
6.125	95.593	95.523	95.439	
6.250	96.865	96.803	96.697	
6.375	97.396	97.334	97.228	
6.500	97.953	97.890	97.785	
6.625	98.174	98.111	98.006	
6.750	99.007	98.945	98.839	
6.875	99.288	99.148	98.986	
6.990	99.804	99.663	99.501	
7.125	100.068	99.927	99.765	
7.250	100.156	100.015	99.853	
7.375	99.604	99.456	99.281	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.375	95.049	94.984	94.925	
5.500	95.533	95.467	95.409	
5.625	95.656	95.591	95.532	
5.750	96.729	96.664	96.605	
5.875	96.631	96.530	96.505	
5.990	97.089	96.988	96.963	
6.125	97.104	97.002	96.977	
6.250	98.022	97.921	97.896	
6.375	97.694	97.595	97.528	
6.500	98.089	97.990	97.923	
6.625	98.149	98.049	97.982	
6.750	99.451	99.352	99.285	
6.875	99.821	99.721	99.654	
6.990	100.165	100.066	99.999	
7.125	100.277	100.178	100.111	
7.250	100.204	100.105	100.038	
7.375	100.089	99.990	99.923	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.375	91.526	91.464	91.394	
5.500	92.107	92.045	91.975	
5.625	92.577	92.515	92.445	
5.750	94.024	93.963	93.870	
5.875	94.560	94.490	94.406	
5.990	95.202	95.132	95.049	
6.125	95.266	95.196	95.112	
6.250	96.174	96.104	96.021	
6.375	97.028	96.966	96.860	
6.500	97.434	97.371	97.266	
6.625	97.407	97.345	97.239	
6.750	97.749	97.686	97.581	
6.875	98.406	98.265	98.104	
6.990	98.865	98.724	98.562	
7.125	98.642	98.502	98.340	
7.250	98.268	98.127	97.965	
7.375	96.279	96.131	95.956	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.375	92.882	92.820	92.749	
5.500	93.386	93.324	93.253	
5.625	93.704	93.641	93.571	
5.750	95.088	95.018	94.934	
5.875	95.770	95.700	95.616	
5.990	96.274	96.203	96.120	
6.125	96.506	96.435	96.352	
6.250	97.650	97.588	97.482	
6.375	98.150	98.087	97.982	
6.500	98.664	98.602	98.496	
6.625	98.831	98.768	98.663	
6.750	99.864	99.802	99.696	
6.875	99.980	99.839	99.678	
6.990	100.475	100.334	100.173	
7.125	100.454	100.313	100.151	
7.250	101.031	100.891	100.729	
7.375	100.480	100.332	100.157	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.375	91.832	91.770	91.699	
5.500	92.336	92.274	92.203	
5.625	92.654	92.591	92.521	
5.750	94.038	93.968	93.884	
5.875	94.720	94.650	94.566	
5.990	95.224	95.153	95.070	
6.125	95.456	95.385	95.302	
6.250	96.600	96.538	96.432	
6.375	97.100	97.037	96.932	
6.500	97.614	97.552	97.446	
6.625	97.781	97.718	97.613	
6.750	98.814	98.752	98.646	
6.875	98.930	98.789	98.628	
6.990	99.425	99.284	99.123	
7.125	99.404	99.263	99.101	
7.250	99.981	99.841	99.679	
7.375	99.430	99.282	99.107	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.375	94.948	94.882	94.824	
5.500	95.321	95.255	95.197	
5.625	95.506	95.441	95.383	
5.750	96.458	96.393	96.334	
5.875	96.524	96.422	96.397	
5.990	96.886	96.785	96.760	
6.125	96.966	96.865	96.840	
6.250	97.757	97.656	97.631	
6.375	97.398	97.299	97.232	
6.500	97.751	97.652	97.585	
6.625	97.755	97.656	97.589	
6.750	99.258	99.159	99.092	
6.875	99.462	99.363	99.296	
6.990	99.786	99.687	99.620	
7.125	99.613	99.514	99.447	
7.250	100.029	99.930	99.863	
7.375	99.914	99.815	99.748	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.375	91.595	91.532	91.462	
5.500	92.156	92.093	92.023	
5.625	92.371	92.308	92.238	
5.750	94.288	94.218	94.134	
5.875	94.698	94.628	94.544	
5.990	95.273	95.203	95.119	
6.125	95.352	95.282	95.198	
6.250	96.188	96.117	96.034	
6.375	96.399	96.877	96.771	
6.500	97.512	97.449	97.344	
6.625	97.351	97.288	97.183	
6.750	97.866	97.804	97.698	
6.875	98.440	98.299	98.137	
6.990	98.858	98.717	98.555	
7.125	98.458	98.317	98.155	
7.250	98.275	98.135	97.973	
7.375	96.287	96.138	95.963	

LLPAs

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

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

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

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

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

FHA State Tier Adjustment		
Tier 1 States	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

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



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

Effective:

Tuesday, September 29, 2026

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	95.118	95.024	94.836	94.649
6.250	95.651	95.557	95.369	95.182
6.375	96.177	96.083	95.895	95.708
6.500	96.725	96.631	96.444	96.256
6.625	97.240	97.146	96.959	96.771
6.750	97.744	97.650	97.463	97.275
6.875	98.225	97.931	97.744	97.556
7.000	98.284	98.190	98.003	97.815
7.125	98.440	98.347	98.159	97.972
7.250	98.586	98.492	98.305	98.117
7.375	98.749	98.656	98.468	98.281
7.500	98.934	98.840	98.652	98.465
7.625	99.094	99.000	98.813	98.625
7.750	99.234	99.141	98.953	98.766
7.875	99.347	99.253	99.066	98.878
8.000	99.436	99.343	99.155	98.968
8.125	99.522	99.428	99.241	99.053
8.250	99.607	99.514	99.326	99.139
8.375	99.693	99.599	99.411	99.224

Jumbo One 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	96.979	96.885	96.698	96.510
6.375	97.364	97.270	97.083	96.895
6.500	97.749	97.655	97.468	97.280
6.625	98.207	98.113	97.926	97.738
6.750	98.568	98.475	98.287	98.100
6.875	98.835	98.742	98.554	98.367
7.000	99.074	98.981	98.793	98.606
7.125	99.314	99.220	99.032	98.845
7.250	99.462	99.368	99.181	98.993
7.375	99.610	99.516	99.329	99.141
7.500	99.758	99.665	99.477	99.290
7.625	99.907	99.813	99.625	99.438
7.750	100.055	99.961	99.774	99.586
7.875	100.203	100.109	99.922	99.734
8.000	100.351	100.258	100.070	99.883

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

ARM Notes					
Margin:	2.75%	NC Floor Price		Maximum Net Price	
Floor:	2.75%	99.750		102.000	
Caps:	5/1/5				
Index:	SOFR	Must be Conditionally Approved to lock			

Jumbo One Premier Pricing

Jumbo One Premier 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	93.352	93.243	93.071	92.852
5.875	93.856	93.746	93.574	93.356
6.000	94.358	94.249	94.077	93.858
6.125	94.940	94.831	94.659	94.440
6.250	95.523	95.414	95.242	95.023
6.375	95.702	95.593	95.421	95.202
6.500	95.881	95.771	95.600	95.381
6.625	96.333	96.223	96.051	95.833
6.750	96.784	96.675	96.503	96.284
6.875	97.226	97.117	96.945	96.726
7.000	97.669	97.560	97.388	97.169
7.125	98.037	97.928	97.756	97.537
7.250	98.405	98.296	98.124	97.905
7.375	98.646	98.536	98.365	98.146
7.500	98.887	98.778	98.606	98.387

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	93.352	93.243	93.071	92.852
5.875	93.856	93.746	93.574	93.356
6.000	94.358	94.249	94.077	93.858
6.125	94.940	94.831	94.659	94.440
6.250	95.523	95.414	95.242	95.023
6.375	95.702	95.593	95.421	95.202
6.500	95.881	95.771	95.600	95.381
6.625	96.333	96.223	96.051	95.833
6.750	96.784	96.675	96.503	96.284
6.875	97.226	97.117	96.945	96.726
7.000	97.669	97.560	97.388	97.169
7.125	98.037	97.928	97.756	97.537
7.250	98.405	98.296	98.124	97.905
7.375	98.646	98.536	98.365	98.146
7.500	98.887	98.778	98.606	98.387

Jumbo One Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	93.352	93.243	93.071	92.852
5.875	93.856	93.746	93.574	93.356
6.000	94.358	94.249	94.077	93.858
6.125	94.940	94.831	94.659	94.440
6.250	95.523	95.414	95.242	95.023
6.375	95.702	95.593	95.421	95.202
6.500	95.881	95.771	95.600	95.381
6.625	96.333	96.223	96.051	95.833
6.750	96.784	96.675	96.503	96.284
6.875	97.226	97.117	96.945	96.726
7.000	97.669	97.560	97.388	97.169
7.125	98.037	97.928	97.756	97.537
7.250	98.405	98.296	98.124	97.905
7.375	98.646	98.536	98.365	98.146
7.500	98.887	98.778	98.606	98.387

Jumbo One Premier 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	92.272	92.163	91.991	91.772
5.625	92.744	92.634	92.462	92.244
5.750	93.215	93.106	92.934	92.715
5.875	93.658	93.549	93.377	93.158
6.000	94.102	93.992	93.820	93.602
6.125	94.521	94.412	94.240	94.021
6.250	94.940	94.831	94.659	94.440
6.375	95.351	95.241	95.069	94.851
6.500	95.761	95.652	95.480	95.261
6.625	96.225	96.116	95.944	95.725
6.750	96.689	96.580	96.408	96.189

Jumbo One Premier 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	93.244	93.135	92.963	92.744
5.375	93.666	93.556	93.384	93.166
5.500	94.042	93.932	93.760	93.542
5.625	94.416	94.307	94.135	93.916
5.750	94.752	94.643	94.471	94.252
5.875	95.107	94.998	94.826	94.607
6.000	95.447	95.337	95.165	94.947
6.125	95.886	95.776	95.605	95.386
6.250	96.292	96.182	96.010	95.792
6.375	96.532	96.422	96.251	96.032
6.500	96.773	96.664	96.492	96.273
6.625	96.806	96.697	96.525	96.306
6.750	96.840	96.730	96.559	96.340
6.875	97.045	96.935	96.764	96.545
7.000	97.251	97.141	96.969	96.751

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
	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	0.300	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
	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	0.300	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
	0.000	0.000	0.000	0.000	0.000		
Purchase	0.000	0.000	0.000	-0.100	-0.150		
Rate/Term Refi	-0.100	-0.100	-0.250	-0.500	-1.000		
Cash Out Refi	0.000	0.000	-0.100	-0.150	-0.250		
2nd Home	-0.250	-0.250	-0.500				
Non-Owner	0.000	0.000	0.000	-0.100	-0.200		
Condo	0.000	-0.150	-0.250				
2 Units	0.000	0.000	0.000	0.000	0.000		
3-4 Units	0.000	0.000	0.000	0.000	-0.100		
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
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Jumbo One Advantage 30 Year Fixed - (901EM)						Jumbo One Advantage 30 Year Fixed Interest Only - (901EM-IO)					
Rate	15 Day	30 Day	45 Day	60 Day		Rate	15 Day	30 Day	45 Day	60 Day	
6.000	91.618	91.493	91.368	91.180		6.000	91.618	91.493	91.368	91.180	
6.125	92.437	92.312	92.187	92.000		6.125	92.437	92.312	92.187	92.000	
6.250	93.051	92.926	92.801	92.614		6.250	93.051	92.926	92.801	92.614	
6.375	93.676	93.551	93.426	93.238		6.375	93.676	93.551	93.426	93.238	
6.500	94.290	94.165	94.040	93.853		6.500	94.290	94.165	94.040	93.853	
6.625	95.004	94.879	94.754	94.566		6.625	95.004	94.879	94.754	94.566	
6.750	95.708	95.583	95.458	95.271		6.750	95.708	95.583	95.458	95.271	
6.875	96.146	96.021	95.896	95.709		6.875	96.146	96.021	95.896	95.709	
7.000	96.686	96.561	96.436	96.249		7.000	96.686	96.561	96.436	96.249	
7.125	97.054	96.929	96.804	96.617		7.125	97.054	96.929	96.804	96.617	
7.250	97.393	97.268	97.143	96.955		7.250	97.393	97.268	97.143	96.955	
7.375	97.712	97.587	97.462	97.274		7.375	97.712	97.587	97.462	97.274	
7.500	98.090	97.965	97.840	97.653		7.500	98.090	97.965	97.840	97.653	
7.625	98.369	98.244	98.119	97.932		7.625	98.369	98.244	98.119	97.932	
7.750	98.618	98.493	98.368	98.181		7.750	98.618	98.493	98.368	98.181	
7.875	98.868	98.743	98.618	98.430		7.875	98.868	98.743	98.618	98.430	
8.000	99.168	99.043	98.918	98.730		8.000	99.168	99.043	98.918	98.730	
8.125	99.417	99.292	99.167	98.979		8.125	99.417	99.292	99.167	98.979	
8.250	99.606	99.481	99.356	99.169		8.250	99.606	99.481	99.356	99.169	
8.375	99.726	99.601	99.476	99.289		8.375	99.726	99.601	99.476	99.289	
8.500	99.835	99.710	99.585	99.397		8.500	99.835	99.710	99.585	99.397	
8.625	99.895	99.770	99.645	99.458		8.625	99.895	99.770	99.645	99.458	

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

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

Effective: Tuesday, September 29, 2026

Jumbo ONE Select Pricing

Jumbo ONE Select 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	96.212	96.150	96.275
6.250	96.750	96.688	96.813
6.375	96.600	96.538	96.663
6.500	97.100	97.038	97.163
6.625	97.600	97.538	97.663
6.750	98.100	98.038	98.163
6.875	98.537	98.475	98.600
7.000	98.975	98.913	99.038
7.125	99.412	99.350	99.475
7.250	99.818	99.756	99.881
7.375	100.193	100.131	100.256
7.500	100.568	100.506	100.631
7.625	100.912	100.850	100.975
7.750	101.225	101.163	101.288
7.875	101.537	101.475	101.600
8.000	101.850	101.788	101.913
8.125	102.131	102.069	102.194
8.250	102.412	102.350	102.475
8.375	102.693	102.631	102.756

Jumbo ONE Select 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	96.212	96.150	96.275
6.250	96.750	96.688	96.813
6.375	96.600	96.538	96.663
6.500	97.100	97.038	97.163
6.625	97.600	97.538	97.663
6.750	98.100	98.038	98.163
6.875	98.537	98.475	98.600
7.000	98.975	98.913	99.038
7.125	99.412	99.350	99.475
7.250	99.818	99.756	99.881
7.375	100.193	100.131	100.256
7.500	100.568	100.506	100.631
7.625	100.912	100.850	100.975
7.750	101.225	101.163	101.288
7.875	101.537	101.475	101.600
8.000	101.850	101.788	101.913
8.125	102.131	102.069	102.194
8.250	102.412	102.350	102.475
8.375	102.693	102.631	102.756

Jumbo ONE Select 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	96.212	96.150	96.275
6.250	96.750	96.688	96.813
6.375	96.600	96.538	96.663
6.500	97.100	97.038	97.163
6.625	97.600	97.538	97.663
6.750	98.100	98.038	98.163
6.875	98.537	98.475	98.600
7.000	98.975	98.913	99.038
7.125	99.412	99.350	99.475
7.250	99.818	99.756	99.881
7.375	100.193	100.131	100.256
7.500	100.568	100.506	100.631
7.625	100.912	100.850	100.975
7.750	101.225	101.163	101.288
7.875	101.537	101.475	101.600
8.000	101.850	101.788	101.913
8.125	102.131	102.069	102.194
8.250	102.412	102.350	102.475
8.375	102.693	102.631	102.756

Jumbo ONE Select 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	96.462	96.400	96.525
6.250	97.000	96.938	97.063
6.375	96.850	96.788	96.913
6.500	97.350	97.288	97.413
6.625	97.850	97.788	97.913
6.750	98.350	98.288	98.413
6.875	98.787	98.725	98.850
7.000	99.225	99.163	99.288
7.125	99.662	99.600	99.725
7.250	100.068	100.006	100.131
7.375	100.443	100.381	100.506
7.500	100.818	100.756	100.881
7.625	101.162	101.100	101.225
7.750	101.475	101.413	101.538
7.875	101.787	101.725	101.850
8.000	102.100	102.038	102.163
8.125	102.381	102.319	102.444
8.250	102.662	102.600	102.725
8.375	102.943	102.881	103.006

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

Maximum Net Price

101.000