

Ratesheet Code: RS-WS

Effective Date:

10/19/26 8:28 AM

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Lock Expiration Days	
15 Day	11/02/26
30 Day	11/17/26
45 Day	12/02/26
60 Day	12/17/26
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.

Announcements



OCTOBER AFFORDABILITY SPECIAL
UP TO 50 BPS
PRICE IMPROVEMENT
ON NON-QM
*FOR LOANS LOCKED
OCTOBER 1ST - 31ST, 2026*
NMLS ID #2125

Temporary Property Eligibility Restrictions

Non-Owner properties located in the following City/County are NOT eligible to be locked:
•Baltimore City, Maryland
(Properties located in Baltimore County are not restricted)

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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: October 19, 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					
5.990	94.933	94.840	94.758	94.665	5.990	94.608	94.516	94.434	94.341	5.750	95.487	95.362	95.249	95.122					
6.125	95.644	95.552	95.469	95.376	6.125	95.356	95.264	95.181	95.088	5.875	96.124	95.999	95.887	95.760					
6.250	96.286	96.194	96.112	96.018	6.250	96.011	95.919	95.836	95.743	5.990	96.699	96.574	96.461	96.334					
6.375	97.068	96.959	96.867	96.762	6.375	96.793	96.684	96.592	96.487	6.125	97.312	97.187	97.075	96.948					
6.500	97.715	97.606	97.506	97.391	6.500	97.440	97.331	97.231	97.116	6.250	97.889	97.763	97.651	97.524					
6.625	98.228	98.119	98.018	97.904	6.625	97.953	97.844	97.743	97.629	6.375	98.564	98.439	98.327	98.200					
6.750	98.935	98.826	98.726	98.611	6.750	98.660	98.551	98.451	98.336	6.500	99.106	98.980	98.868	98.741					
6.875	99.362	99.237	99.128	99.005	6.875	99.087	98.962	98.853	98.730	6.625	99.476	99.351	99.239	99.111					
6.990	100.023	99.897	99.782	99.651	6.990	99.748	99.622	99.507	99.376	6.750	99.923	99.781	99.664	99.532					
7.125	100.592	100.466	100.350	100.219	7.125	100.317	100.191	100.075	99.944	6.875	100.292	100.149	100.033	99.901					
7.250	101.195	100.984	100.828	100.651	7.250	100.920	100.709	100.553	100.376	6.990	100.834	100.692	100.575	100.444					
7.375	101.716	101.498	101.323	101.124	7.375	101.441	101.223	101.048	100.849	7.125	101.313	101.171	101.054	100.922					
7.500	102.197	101.980	101.785	101.565	7.500	101.922	101.704	101.510	101.289	7.250	101.193	101.067	100.951	100.820					
7.625	102.626	102.409	102.214	101.994	7.625	102.331	102.114	101.919	101.699	7.375	101.615	101.490	101.374	101.243					
7.750	102.777	102.627	102.513	102.385	7.750	102.482	102.332	102.218	102.090	7.500	102.012	101.887	101.771	101.640					
7.875	103.224	103.074	102.960	102.832	7.875	102.929	102.779	102.665	102.537	7.625	102.395	102.260	102.140	102.003					
7.990	103.433	103.283	103.170	103.041	7.990	103.138	102.988	102.875	102.746	7.750	102.778	102.607	102.485	102.346					
8.125	103.794	103.644	103.531	103.402	8.125	103.499	103.349	103.236	103.107	7.875	103.201	103.051	102.937	102.809					
										7.990	103.442	103.291	103.178	103.050					
										8.125	103.848	103.697	103.584	103.456					
FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)									
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	95.874	95.798	95.725	95.641	5.990	98.895	98.795	98.698	98.589	5.990	94.533	94.440	94.358	94.265					
5.375	96.316	96.241	96.167	96.084	6.125	99.222	99.122	99.025	98.916	6.125	95.244	95.152	95.069	94.976					
5.500	96.753	96.678	96.604	96.521	6.250	99.499	99.399	99.302	99.193	6.250	95.886	95.794	95.712	95.618					
5.625	97.186	97.110	97.037	96.953	6.375	99.879	99.778	99.682	99.573	6.375	96.668	96.559	96.467	96.362					
5.750	97.790	97.689	97.593	97.484	6.500	100.107	100.007	99.910	99.801	6.500	97.315	97.206	97.106	96.991					
5.875	98.222	98.122	98.025	97.916	6.625	100.217	100.116	100.020	99.911	6.625	97.828	97.719	97.618	97.504					
5.990	98.601	98.501	98.404	98.295	6.750	100.258	100.150	100.046	99.930	6.750	98.535	98.426	98.326	98.211					
6.125	99.026	98.925	98.829	98.720	6.875	100.351	100.242	100.139	100.022	6.875	98.962	98.837	98.728	98.605					
6.250	99.387	99.286	99.190	99.080	6.990	100.678	100.569	100.466	100.350	6.990	99.623	99.497	99.382	99.251					
6.375	99.840	99.739	99.643	99.533	7.125	100.892	100.796	100.705	100.601	7.125	100.192	100.066	99.950	99.819					
6.500	100.139	100.039	99.942	99.833	7.250	101.090	100.998	100.909	100.809	7.250	100.795	100.584	100.428	100.251					
6.625	100.336	100.232	100.132	100.019	7.375	101.283	101.191	101.103	101.003	7.375	101.316	101.098	100.923	100.724					
6.750	100.784	100.676	100.572	100.456	7.500	101.458	101.366	101.278	101.177	7.500	101.797	101.580	101.385	101.165					
6.875	100.975	100.867	100.764	100.647	7.625	101.621	101.529	101.440	101.340	7.625	102.226	102.009	101.814	101.594					
6.990	101.377	101.269	101.166	101.049	7.750	101.785	101.693	101.604	101.504	7.750	102.377	102.227	102.113	101.985					
7.125	101.659	101.550	101.447	101.331	7.875	101.973	101.881	101.793	101.693	7.875	102.824	102.674	102.560	102.432					
7.250	101.646	101.554	101.466	101.366	7.990	102.000	101.908	101.820	101.720	7.990	103.033	102.883	102.770	102.641					
7.375	101.901	101.809	101.721	101.620	8.125	102.183	102.091	102.002	101.902	8.125	103.394	103.244	103.131	103.002					
7.500	102.137	102.045	101.956	101.856															
7.625	102.348	102.256	102.168	102.068															
7.750	102.561	102.469	102.380	102.280															
7.875	102.923	102.831	102.742	102.642															
REFI NOW CONFORMING PRICING																			
Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now									
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					
5.375	90.673	90.604	90.543	90.474	5.250	89.708	89.650	89.594	89.531	5.750	95.412	95.287	95.174	95.047					
5.500	91.341	91.266	91.201	91.128	5.375	90.438	90.369	90.308	90.239	5.875	96.049	95.924	95.812	95.685					
5.625	92.045	91.969	91.898	91.818	5.500	91.157	91.081	91.017	90.944	5.990	96.624	96.499	96.386	96.259					
5.750	92.746	92.665	92.591	92.508	5.625	91.874	91.799	91.728	91.648	6.125	97.237	97.112	97.000	96.873					
5.875	93.462	93.370	93.291	93.200	5.750	92.585	92.504	92.431	92.347	6.250	97.814	97.688	97.576	97.449					
5.990	94.208	94.115	94.033	93.940	5.875	93.288	93.196	93.116	93.026	6.375	98.489	98.364	98.252	98.125					
6.125	94.919	94.827	94.744	94.651	5.990	94.033	93.941	93.859	93.766	6.500	99.031	98.905	98.793	98.666					
6.250	95.561	95.469	95.387	95.293	6.125	94.781	94.689	94.606	94.513	6.625	99.401	99.276	99.164	99.036					
6.375	96.343	96.234	96.142	96.037	6.250	95.436	95.344	95.261	95.168	6.750	99.848	99.706	99.589	99.457					
6.500	96.990	96.881	96.781	96.666	6.375	96.218	96.109	96.017	95.912	6.875	100.217	100.074	99.958	99.826					
6.625	97.503	97.394	97.293	97.179	6.500	96.865	96.756	96.656	96.541	6.990	100.759	100.617	100.500	100.369					
6.750	98.210	98.101	98.001	97.886	6.625	97.378	97.269	97.168	97.054	7.125	101.238	101.096	100.979	100.847					
6.875	98.637	98.512	98.403	98.280	6.750	98.085	97.976	97.876	97.761	7.250	101.118	100.992	100.876	100.745					
6.990	99.298	99.172	99.057	98.926	6.875	9													

LOAN STREAM MORTGAGE					LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale				
Effective: October 19, 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
5.990	94.553	94.427	94.315	94.188	5.990	92.603	92.477	92.365	92.238	5.375	87.934	87.858	87.780	87.692
6.125	95.272	95.146	95.034	94.907	6.125	93.322	93.196	93.084	92.957	5.500	88.634	88.558	88.480	88.392
6.250	96.257	96.131	96.019	95.892	6.250	94.307	94.181	94.069	93.942	5.625	89.299	89.223	89.145	89.057
6.375	96.860	96.735	96.623	96.496	6.375	94.910	94.785	94.673	94.546	5.750	91.284	91.158	91.046	90.919
6.500	97.414	97.289	97.176	97.049	6.500	95.464	95.339	95.226	95.099	5.875	91.973	91.847	91.735	91.608
6.625	97.967	97.841	97.729	97.602	6.625	96.017	95.891	95.779	95.652	5.990	92.753	92.627	92.515	92.388
6.750	98.406	98.264	98.133	97.985	6.750	96.456	96.314	96.183	96.035	6.125	93.472	93.346	93.234	93.107
6.875	98.927	98.785	98.654	98.506	6.875	96.977	96.835	96.704	96.556	6.250	94.457	94.331	94.219	94.092
6.990	99.318	99.176	99.045	98.897	6.990	97.368	97.226	97.095	96.947	6.375	95.060	94.935	94.823	94.696
7.125	99.789	99.646	99.516	99.368	7.125	97.826	97.683	97.553	97.405	6.500	95.614	95.489	95.376	95.249
7.250	99.864	99.705	99.559	99.394	7.250	97.894	97.735	97.589	97.424	6.625	96.167	96.041	95.929	95.802
7.375	100.669	100.510	100.364	100.199	7.375	98.699	98.540	98.394	98.229	6.750	96.606	96.464	96.333	96.185
7.500	100.903	100.744	100.598	100.433	7.500	98.933	98.774	98.628	98.463	6.875	97.127	96.985	96.854	96.706
7.625	101.090	100.931	100.785	100.620	7.625	99.120	98.961	98.815	98.650	6.990	97.518	97.376	97.245	97.097
7.750	101.499	101.215	100.960	100.672	7.750	99.529	99.245	98.990	98.702	7.125	97.976	97.833	97.703	97.555
7.875	101.852	101.567	101.313	101.025	7.875	99.882	99.597	99.343	99.055	7.250	98.051	97.892	97.747	97.582
7.990	100.827	100.542	100.288	100.000	7.990	98.857	98.572	98.318	98.030	7.375	98.834	98.675	98.529	98.364
8.125	101.099	100.814	100.560	100.272	8.125	99.129	98.844	98.590	98.302	7.500	99.084	98.925	98.779	98.614
8.250	100.962	100.728	100.540	100.327	8.250	99.467	99.233	99.045	98.832	7.625	99.289	99.130	98.984	98.819
8.375	101.104	100.870	100.682	100.469	8.375	99.609	99.375	99.187	98.974	7.750	99.717	99.432	99.178	98.890
8.500	101.312	101.078	100.890	100.677	8.500	99.817	99.583	99.395	99.182	7.875	100.053	99.769	99.514	99.226
8.625	101.504	101.270	101.082	100.869	8.625	100.009	99.775	99.587	99.374	7.990	99.045	98.761	98.506	98.218
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	96.094	96.002	95.912	95.810	5.990	95.588	95.496	95.406	95.305					
6.125	96.434	96.342	96.252	96.150	6.125	95.918	95.826	95.736	95.635					
6.250	96.975	96.858	96.746	96.618	6.250	96.452	96.334	96.222	96.094					
6.375	97.282	97.165	97.052	96.925	6.375	96.761	96.644	96.531	96.404					
6.500	97.536	97.419	97.307	97.179	6.500	97.004	96.887	96.775	96.647					
6.625	97.831	97.714	97.601	97.474	6.625	97.286	97.169	97.056	96.929					
6.750	98.046	97.921	97.802	97.667	6.750	97.486	97.361	97.242	97.107					
6.875	98.317	98.192	98.072	97.937	6.875	97.746	97.620	97.501	97.366					
6.990	98.502	98.376	98.257	98.122	6.990	97.914	97.789	97.670	97.534					
7.125	98.734	98.608	98.489	98.354	7.125	98.131	98.005	97.886	97.751					
7.250	98.508	98.399	98.295	98.176	7.250	97.906	97.797	97.692	97.574					
7.375	99.094	98.985	98.881	98.762	7.375	98.468	98.360	98.255	98.137					
7.500	99.123	99.015	98.910	98.792	7.500	98.515	98.406	98.301	98.183					
7.625	99.135	99.026	98.922	98.803	7.625	98.544	98.435	98.331	98.212					
7.750	100.171	100.063	99.958	99.840	7.750	99.599	99.490	99.386	99.268					
7.875	100.347	100.238	100.134	100.016	7.875	99.759	99.650	99.546	99.428					
7.990	99.199	99.090	98.986	98.868	7.990	98.627	98.519	98.414	98.296					
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)					FANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-BD)				
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
5.990	94.783	94.690	94.608	94.515	5.990	94.503	94.377	94.265	94.138	5.990	94.083	93.990	93.908	93.815
6.125	95.494	95.402	95.319	95.226	6.125	95.222	95.096	94.984	94.857	6.125	94.794	94.702	94.619	94.526
6.250	96.136	96.044	95.962	95.868	6.250	96.207	96.081	95.969	95.842	6.250	95.436	95.344	95.262	95.168
6.375	96.918	96.809	96.717	96.612	6.375	96.810	96.685	96.573	96.446	6.375	96.218	96.109	96.017	95.912
6.500	97.565	97.456	97.356	97.241	6.500	97.364	97.239	97.126	96.999	6.500	96.865	96.756	96.656	96.541
6.625	98.078	97.969	97.868	97.754	6.625	97.917	97.791	97.679	97.552	6.625	97.378	97.269	97.168	97.054
6.750	98.785	98.676	98.576	98.461	6.750	98.356	98.214	98.083	97.935	6.750	98.085	97.976	97.876	97.761
6.875	99.212	99.087	98.978	98.855	6.875	98.877	98.735	98.604	98.456	6.875	98.512	98.387	98.278	98.155
6.990	99.873	99.747	99.632	99.501	6.990	99.268	99.126	98.995	98.847	6.990	99.173	99.047	98.932	98.801
7.125	100.442	100.316	100.200	100.069	7.125	99.739	99.596	99.466	99.318	7.125	99.742	99.616	99.500	99.369
7.250	101.045	100.834	100.678	100.501	7.250	99.814	99.655	99.509	99.344	7.250	100.345	100.134	99.978	99.801
7.375	101.566	101.348	101.173	100.974	7.375	100.619	100.460	100.314	100.149	7.375	100.866	100.648	100.473	100.274
7.500	102.047	101.830	101.635	101.415	7.500	100.853	100.694	100.548	100.383	7.500	101.347	101.130	100.935	100.715
7.625	102.476	102.259	102.064	101.844	7.625	101.040	100.881	100.735	100.570	7.625	101.776	101.559	101.364	101.144
7.750	102.627	102.477	102.363	102.235	7.750	101.449	101.165	100.910	100.622	7.750	101.927	101.777	101.663	101.535
7.875	103.074	102.924	102.810	102.682	7.875	101.802	101.517	101.263	100.975	7.875	102.374	102.224	102.110	101.982
7.990	103.283	103.133	103.020	102.891	7.990	100.777	100.492	100.238	99.950	7.990	102.583	102.433	102.320	102.191
8.125	103.644	103.494	103.381	103.252	8.125	101.049	100.764	100.510	100.222	8.125	102.944	102.794	102.681	102.552
					8.250	100.912	100.678	100.490	100.277					
					8.375	101.054	100.820	100.632	100.419					
					8.500	101.262	101.028	100.840	100.627					
					8.625	101.454	101.220	101.032	100.819					
FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					FANNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD10)				
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
5.990	94.783	94.690	94.608	94.515	5.990	94.503	94.377	94.265	94.138	5.990	94.083	93.990	93.908	93.815
6.125	95.494	95.402	95.319	95.226	6.125	95.222	95.096	94.984	94.857	6.125	94.794	94.702	94.619	94.526
6.250	96.136	96.044	95.962	95.868	6.250	96.207	96.081	95.969	95.842	6.250	95.436	95.344	95.262	95.168
6.375	96.918	96.809	96.717	96.612	6.375	96.810	96.685	96.573	96.446	6.375	96.218	96.109	96.017	95.912
6.500	97.565	97.456	97.356	97.241	6.500	97.364	97.239	97.126	96.999	6.500	96.865	96.756	96.656	96.541
6.625	98.078	97.969	97.868	97.754	6.625	97.917	97.791	97.679	97.552	6.625	97.378	97.269	97.168	97.054
6.750	98.785	98.676	98.576	98.461										



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

SELECT PRICING

Effective: October 19, 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
5.990	95.183	95.090	95.008	94.915	5.250	96.124	96.048	95.975	95.891
6.125	95.894	95.802	95.719	95.626	5.375	96.566	96.491	96.417	96.334
6.250	96.536	96.444	96.362	96.268	5.500	97.003	96.928	96.854	96.771
6.375	97.318	97.209	97.117	97.012	5.625	97.436	97.360	97.287	97.203
6.500	97.965	97.856	97.756	97.641	5.750	98.040	97.939	97.843	97.734
6.625	98.478	98.369	98.268	98.154	5.875	98.472	98.372	98.275	98.166
6.750	99.185	99.076	98.976	98.861	5.990	98.851	98.751	98.654	98.545
6.875	99.612	99.487	99.378	99.255	6.125	99.276	99.175	99.079	98.970
6.990	100.273	100.147	100.032	99.901	6.250	99.637	99.536	99.440	99.330
7.125	100.842	100.716	100.600	100.469	6.375	100.090	99.989	99.893	99.783
7.250	101.445	101.234	101.078	100.901	6.500	100.389	100.289	100.192	100.083
7.375	101.966	101.748	101.573	101.374	6.625	100.586	100.482	100.382	100.269
7.500	102.447	102.230	102.035	101.815	6.750	101.034	100.926	100.822	100.706
7.625	102.876	102.659	102.464	102.244	6.875	101.225	101.117	101.014	100.897
7.750	103.027	102.877	102.763	102.635	6.990	101.627	101.519	101.416	101.299
7.875	103.474	103.324	103.210	103.082	7.125	101.909	101.800	101.697	101.581
7.990	103.683	103.533	103.420	103.291	7.250	101.896	101.804	101.716	101.616
8.125	104.044	103.894	103.781	103.652	7.375	102.151	102.059	101.971	101.870
					7.500	102.387	102.295	102.206	102.106
					7.625	102.598	102.506	102.418	102.318
					7.750	102.811	102.719	102.630	102.530
					7.875	103.173	103.081	102.992	102.892
					7.990	103.370	103.278	103.189	103.089

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
5.990	94.803	94.677	94.565	94.438	5.990	96.344	96.252	96.162	96.060
6.125	95.522	95.396	95.284	95.157	6.125	96.684	96.592	96.502	96.400
6.250	96.507	96.381	96.269	96.142	6.250	97.225	97.108	96.996	96.868
6.375	97.110	96.985	96.873	96.746	6.375	97.532	97.415	97.302	97.175
6.500	97.664	97.539	97.426	97.299	6.500	97.786	97.669	97.557	97.429
6.625	98.217	98.091	97.979	97.852	6.625	98.081	97.964	97.851	97.724
6.750	98.656	98.514	98.383	98.235	6.750	98.296	98.171	98.052	97.917
6.875	99.177	99.035	98.904	98.756	6.875	98.567	98.442	98.322	98.187
6.990	99.568	99.426	99.295	99.147	6.990	98.752	98.626	98.507	98.372
7.125	100.039	99.896	99.766	99.618	7.125	98.984	98.858	98.739	98.604
7.250	100.114	99.955	99.809	99.644	7.250	98.758	98.649	98.545	98.426
7.375	100.919	100.760	100.614	100.449	7.375	99.344	99.235	99.131	99.012
7.500	101.153	100.994	100.848	100.683	7.500	99.373	99.265	99.160	99.042
7.625	101.340	101.181	101.035	100.870	7.625	99.385	99.276	99.172	99.053
7.750	101.749	101.465	101.210	100.922	7.750	100.421	100.313	100.208	100.090
7.875	102.102	101.817	101.563	101.275	7.875	100.597	100.488	100.384	100.266
7.990	101.077	100.792	100.538	100.250					
8.125	101.349	101.064	100.810	100.522					

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 HB-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.033	94.940	94.858	94.765	5.990	94.753	94.627	94.515	94.388
6.125	95.744	95.652	95.569	95.476	6.125	95.472	95.346	95.234	95.107
6.250	96.386	96.294	96.212	96.118	6.250	96.457	96.331	96.219	96.092
6.375	97.168	97.059	96.967	96.862	6.375	97.060	96.935	96.823	96.696
6.500	97.815	97.706	97.606	97.491	6.500	97.614	97.489	97.376	97.249
6.625	98.328	98.219	98.118	98.004	6.625	98.167	98.041	97.929	97.802
6.750	99.035	98.926	98.826	98.711	6.750	98.606	98.464	98.333	98.185
6.875	99.462	99.337	99.228	99.105	6.875	99.127	98.985	98.854	98.706
6.990	100.123	99.997	99.882	99.751	6.990	99.518	99.376	99.245	99.097
7.125	100.692	100.566	100.450	100.319	7.125	99.989	99.846	99.716	99.568
7.250	101.295	101.084	100.928	100.751	7.250	100.064	99.905	99.759	99.594
7.375	101.816	101.598	101.423	101.224	7.375	100.869	100.710	100.564	100.399
7.500	102.297	102.080	101.885	101.665	7.500	101.103	100.944	100.798	100.633
7.625	102.726	102.509	102.314	102.094	7.625	101.290	101.131	100.985	100.820
7.750	102.877	102.727	102.613	102.485	7.750	101.699	101.415	101.160	100.872
7.875	103.324	103.174	103.060	102.932	7.875	102.052	101.767	101.513	101.225
7.990	103.533	103.383	103.270	103.141	7.990	101.027	100.742	100.488	100.200
8.125	103.894	103.744	103.631	103.502	8.125	101.299	101.014	100.760	100.472
					8.250	101.162	100.928	100.740	100.527
					8.375	101.304	101.070	100.882	100.669
					8.500	101.512	101.278	101.090	100.877
					8.625	101.704	101.470	101.282	101.069

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.033	94.940	94.858	94.765	5.990	94.753	94.627	94.515	94.388
6.125	95.744	95.652	95.569	95.476	6.125	95.472	95.346	95.234	95.107
6.250	96.386	96.294	96.212	96.118	6.250	96.457	96.331	96.219	96.092
6.375	97.168	97.059	96.967	96.862	6.375	97.060	96.935	96.823	96.696
6.500	97.815	97.706	97.606	97.491	6.500	97.614	97.489	97.376	97.249
6.625	98.328	98.219	98.118	98.004	6.625	98.167	98.041	97.929	97.802
6.750	99.035	98.926	98.826	98.711	6.750	98.606	98.464	98.333	98.185
6.875	99.462	99.337	99.228	99.105	6.875	99.127	98.985	98.854	98.706
6.990	100.123	99.997	99.882	99.751	6.990	99.518	99.376	99.245	99.097
7.125	100.692	100.566	100.450	100.319	7.125	99.989	99.846	99.716	99.568
7.250	101.295	101.084	100.928	100.751	7.250	100.064	99.905	99.759	99.594
7.375	101.816	101.598	101.423	101.224	7.375	100.869	100.710	100.564	100.399
7.500	102.297	102.080	101.885	101.665	7.500	101.103	100.944	100.798	100.633
7.625	102.726	102.509	102.314	102.094	7.625	101.290	101.131	100.985	100.820
7.750	102.877	102.727	102.613	102.485	7.750	101.699	101.415	101.160	100.872
7.875	103.324	103.174	103.060	102.932	7.875	102.052	101.767	101.513	101.225
7.990	103.533	103.383	103.270	103.141	7.990	101.027	100.742	100.488	100.200
8.125	103.894	103.744	103.631	103.502	8.125	101.299	101.014	100.760	100.472
					8.250	101.162	100.928	100.740	100.527
					8.375	101.304	101.070	100.882	100.669
					8.500	101.512	101.278	101.090	100.877
					8.625	101.704	101.470	101.282	101.069

LOAN STREAM MORTGAGE					LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale				
Effective: October 19, 2026														
FREDDIE MAC FIXED RATE PRICING														
FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
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
5.990	94.933	94.840	94.758	94.665	5.990	94.608	94.516	94.434	94.341	5.500	93.946	93.837	93.737	93.622
6.125	95.644	95.552	95.469	95.376	6.125	95.356	95.264	95.181	95.088	5.625	94.583	94.475	94.374	94.260
6.250	96.286	96.194	96.112	96.018	6.250	96.011	95.919	95.836	95.743	5.750	95.487	95.362	95.249	95.122
6.375	97.068	96.959	96.867	96.762	6.375	96.793	96.684	96.592	96.487	5.875	96.124	95.999	95.887	95.760
6.500	97.715	97.606	97.506	97.391	6.500	97.440	97.331	97.231	97.116	5.990	96.699	96.574	96.461	96.334
6.625	98.228	98.119	98.018	97.904	6.625	97.953	97.844	97.743	97.629	6.125	97.312	97.187	97.075	96.948
6.750	98.935	98.826	98.726	98.611	6.750	98.660	98.551	98.451	98.336	6.250	97.889	97.763	97.651	97.524
6.875	99.362	99.237	99.128	99.005	6.875	99.087	98.962	98.853	98.730	6.375	98.564	98.439	98.327	98.200
6.990	100.023	99.897	99.782	99.651	6.990	99.748	99.622	99.507	99.376	6.500	99.106	98.980	98.868	98.741
7.125	100.592	100.466	100.350	100.219	7.125	100.317	100.191	100.075	99.944	6.625	99.476	99.351	99.239	99.111
7.250	101.195	100.984	100.828	100.651	7.250	100.920	100.709	100.553	100.376	6.750	99.923	99.781	99.664	99.532
7.375	101.716	101.498	101.323	101.124	7.375	101.441	101.223	101.048	100.849	6.875	100.292	100.149	100.033	99.901
7.500	102.197	101.980	101.785	101.565	7.500	101.922	101.704	101.510	101.289	6.990	100.834	100.692	100.575	100.444
7.625	102.626	102.409	102.214	101.994	7.625	102.331	102.114	101.919	101.699	7.125	101.313	101.171	101.054	100.922
7.750	102.777	102.627	102.513	102.385	7.750	102.482	102.332	102.218	102.090	7.250	101.193	101.067	100.951	100.820
7.875	103.224	103.074	102.960	102.832	7.875	102.929	102.779	102.665	102.537	7.375	101.615	101.490	101.374	101.243
7.990	103.433	103.283	103.170	103.041	7.990	103.138	102.988	102.875	102.746	7.500	102.012	101.887	101.771	101.640
8.125	103.794	103.644	103.531	103.402	8.125	103.499	103.349	103.236	103.107	7.625	102.395	102.260	102.140	102.003
										7.750	102.778	102.607	102.485	102.346
										7.875	103.201	103.051	102.937	102.809
										7.990	103.442	103.291	103.178	103.050
										8.125	103.848	103.697	103.584	103.456
FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)				
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	95.874	95.798	95.725	95.641	5.500	97.423	97.331	97.242	97.140	5.990	94.533	94.440	94.358	94.265
5.375	96.316	96.241	96.167	96.084	5.625	97.756	97.663	97.574	97.472	6.125	95.244	95.152	95.069	94.976
5.500	96.753	96.678	96.604	96.521	5.750	98.271	98.171	98.074	97.965	6.250	95.886	95.794	95.712	95.618
5.625	97.186	97.110	97.037	96.953	5.875	98.603	98.503	98.406	98.297	6.375	96.668	96.559	96.467	96.362
5.750	97.790	97.689	97.593	97.484	5.990	98.895	98.795	98.698	98.589	6.500	97.315	97.206	97.106	96.991
5.875	98.222	98.122	98.025	97.916	6.125	99.222	99.122	99.025	98.916	6.625	97.828	97.719	97.618	97.504
5.990	98.601	98.501	98.404	98.295	6.250	99.499	99.399	99.302	99.193	6.750	98.535	98.426	98.326	98.211
6.125	99.026	98.925	98.829	98.720	6.375	99.879	99.778	99.682	99.573	6.875	98.962	98.837	98.728	98.605
6.250	99.387	99.286	99.190	99.080	6.500	100.107	100.007	99.910	99.801	6.990	99.623	99.497	99.382	99.251
6.375	99.840	99.739	99.643	99.533	6.625	100.217	100.116	100.020	99.911	7.125	100.192	100.066	99.950	99.819
6.500	100.139	100.039	99.942	99.833	6.750	100.258	100.150	100.046	99.930	7.250	100.795	100.584	100.428	100.251
6.625	100.336	100.232	100.132	100.019	6.875	100.351	100.242	100.139	100.022	7.375	101.316	101.098	100.923	100.724
6.750	100.784	100.676	100.572	100.456	6.990	100.678	100.569	100.466	100.350	7.500	101.797	101.580	101.385	101.165
6.875	100.975	100.867	100.764	100.647	7.125	100.892	100.796	100.705	100.601	7.625	102.226	102.009	101.814	101.594
6.990	101.377	101.269	101.166	101.049	7.250	101.090	100.998	100.909	100.809	7.750	102.377	102.227	102.113	101.985
7.125	101.659	101.550	101.447	101.331						7.875	102.824	102.674	102.560	102.432
7.250	101.646	101.554	101.466	101.366						7.990	103.033	102.883	102.770	102.641
7.375	101.901	101.809	101.721	101.620						8.125	103.394	103.244	103.131	103.002
7.500	102.137	102.045	101.956	101.856										
7.625	102.348	102.256	102.168	102.068										
7.750	102.561	102.469	102.380	102.280										
FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)														
Rate	15-Day	30-Day	45-Day	60-Day										
5.990	94.933	94.840	94.758	94.665										
6.125	95.644	95.552	95.469	95.376										
6.250	96.286	96.194	96.112	96.018										
6.375	97.068	96.959	96.867	96.762										
6.500	97.715	97.606	97.506	97.391										
6.625	98.228	98.119	98.018	97.904										
6.750	98.935	98.826	98.726	98.611										
6.875	99.362	99.237	99.128	99.005										
6.990	100.023	99.897	99.782	99.651										
7.125	100.592	100.466	100.350	100.219										
7.250	101.195	100.984	100.828	100.651										
7.375	101.716	101.498	101.323	101.124										
7.500	102.197	101.980	101.785	101.565										
7.625	102.626	102.409	102.214	101.994										
7.750	102.777	102.627	102.513	102.385										
7.875	103.224	103.074	102.960	102.832										
7.990	103.433	103.283	103.170	103.041										
8.125	103.794	103.644	103.531	103.402										
FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING														
FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					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	Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.203	94.077	93.965	93.838	5.500	87.884	87.808	87.730	87.642	5.500	94.141	94.049	93.959	93.858
6.125	94.922	94.796	94.684	94.557	5.625	88.549	88.473	88.395	88.307	5.625	94.556	94.464	94.374	94.272
6.250	95.907	95.781	95.669	95.542	5.750	90.534	90.408	90.296	90.169	5.750	94.700	9		

LOAN STREAM MORTGAGE					LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					Wholesale				
Effective: October 19, 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 (R201-BD)				
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
5.990	94.783	94.690	94.608	94.515	5.990	94.153	94.027	93.915	93.788	5.990	94.083	93.990	93.908	93.815
6.125	95.494	95.402	95.319	95.226	6.125	94.872	94.746	94.634	94.507	6.125	94.794	94.702	94.619	94.526
6.250	96.136	96.044	95.962	95.868	6.250	95.857	95.731	95.619	95.492	6.250	95.436	95.344	95.262	95.168
6.375	96.918	96.809	96.717	96.612	6.375	96.460	96.335	96.223	96.096	6.375	96.218	96.109	96.017	95.912
6.500	97.565	97.456	97.356	97.241	6.500	97.014	96.889	96.776	96.649	6.500	96.865	96.756	96.656	96.541
6.625	98.078	97.969	97.868	97.754	6.625	97.567	97.441	97.329	97.202	6.625	97.378	97.269	97.168	97.054
6.750	98.785	98.676	98.576	98.461	6.750	98.006	97.864	97.733	97.585	6.750	98.085	97.976	97.876	97.761
6.875	99.212	99.087	98.978	98.855	6.875	98.527	98.385	98.254	98.106	6.875	98.512	98.387	98.278	98.155
6.990	99.873	99.747	99.632	99.501	6.990	98.918	98.776	98.645	98.497	6.990	99.173	99.047	98.932	98.801
7.125	100.442	100.316	100.200	100.069	7.125	99.389	99.246	99.116	98.968	7.125	99.742	99.616	99.500	99.369
7.250	101.045	100.834	100.678	100.501	7.250	99.464	99.305	99.159	98.994	7.250	100.345	100.134	99.978	99.801
7.375	101.566	101.348	101.173	100.974	7.375	100.269	100.110	99.964	99.799	7.375	100.866	100.648	100.473	100.274
7.500	102.047	101.830	101.635	101.415	7.500	100.503	100.344	100.198	100.033	7.500	101.347	101.130	100.935	100.715
7.625	102.476	102.259	102.064	101.844	7.625	100.690	100.531	100.385	100.220	7.625	101.776	101.559	101.364	101.144
7.750	102.627	102.477	102.363	102.235	7.750	101.099	100.815	100.560	100.272	7.750	101.927	101.777	101.663	101.535
7.875	103.074	102.924	102.810	102.682	7.875	101.452	101.167	100.913	100.625	7.875	102.374	102.224	102.110	101.982
7.990	103.283	103.133	103.020	102.891	7.990	100.427	100.142	99.888	99.600	7.990	102.583	102.433	102.320	102.191
8.125	103.644	103.494	103.381	103.252	8.125	100.699	100.414	100.160	99.872	8.125	102.944	102.794	102.681	102.552
FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-BD10)				
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
5.990	94.783	94.690	94.608	94.515	5.990	94.153	94.027	93.915	93.788	5.990	94.083	93.990	93.908	93.815
6.125	95.494	95.402	95.319	95.226	6.125	94.872	94.746	94.634	94.507	6.125	94.794	94.702	94.619	94.526
6.250	96.136	96.044	95.962	95.868	6.250	95.857	95.731	95.619	95.492	6.250	95.436	95.344	95.262	95.168
6.375	96.918	96.809	96.717	96.612	6.375	96.460	96.335	96.223	96.096	6.375	96.218	96.109	96.017	95.912
6.500	97.565	97.456	97.356	97.241	6.500	97.014	96.889	96.776	96.649	6.500	96.865	96.756	96.656	96.541
6.625	98.078	97.969	97.868	97.754	6.625	97.567	97.441	97.329	97.202	6.625	97.378	97.269	97.168	97.054
6.750	98.785	98.676	98.576	98.461	6.750	98.006	97.864	97.733	97.585	6.750	98.085	97.976	97.876	97.761
6.875	99.212	99.087	98.978	98.855	6.875	98.527	98.385	98.254	98.106	6.875	98.512	98.387	98.278	98.155
6.990	99.873	99.747	99.632	99.501	6.990	98.918	98.776	98.645	98.497	6.990	99.173	99.047	98.932	98.801
7.125	100.442	100.316	100.200	100.069	7.125	99.389	99.246	99.116	98.968	7.125	99.742	99.616	99.500	99.369
7.250	101.045	100.834	100.678	100.501	7.250	99.464	99.305	99.159	98.994	7.250	100.345	100.134	99.978	99.801
7.375	101.566	101.348	101.173	100.974	7.375	100.269	100.110	99.964	99.799	7.375	100.866	100.648	100.473	100.274
7.500	102.047	101.830	101.635	101.415	7.500	100.503	100.344	100.198	100.033	7.500	101.347	101.130	100.935	100.715
7.625	102.476	102.259	102.064	101.844	7.625	100.690	100.531	100.385	100.220	7.625	101.776	101.559	101.364	101.144
7.750	102.627	102.477	102.363	102.235	7.750	101.099	100.815	100.560	100.272	7.750	101.927	101.777	101.663	101.535
7.875	103.074	102.924	102.810	102.682	7.875	101.452	101.167	100.913	100.625	7.875	102.374	102.224	102.110	101.982
7.990	103.283	103.133	103.020	102.891	7.990	100.427	100.142	99.888	99.600	7.990	102.583	102.433	102.320	102.191
8.125	103.644	103.494	103.381	103.252	8.125	100.699	100.414	100.160	99.872	8.125	102.944	102.794	102.681	102.552



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

SELECT PRICING

Effective: October 19, 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	
5.990	95.183	95.090	95.008	94.915	5.250	96.124	96.048	95.975	95.891	
6.125	95.894	95.802	95.719	95.626	5.375	96.566	96.491	96.417	96.334	
6.250	96.536	96.444	96.362	96.268	5.500	97.003	96.928	96.854	96.771	
6.375	97.318	97.209	97.117	97.012	5.625	97.436	97.360	97.287	97.203	
6.500	97.965	97.856	97.756	97.641	5.750	98.040	97.939	97.843	97.734	
6.625	98.478	98.369	98.268	98.154	5.875	98.472	98.372	98.275	98.166	
6.750	99.185	99.076	98.976	98.861	5.990	98.851	98.751	98.654	98.545	
6.875	99.612	99.487	99.378	99.255	6.125	99.276	99.175	99.079	98.970	
6.990	100.273	100.147	100.032	99.901	6.250	99.637	99.536	99.440	99.330	
7.125	100.842	100.716	100.600	100.469	6.375	100.090	99.989	99.893	99.783	
7.250	101.445	101.234	101.078	100.901	6.500	100.389	100.289	100.192	100.083	
7.375	101.966	101.748	101.573	101.374	6.625	100.586	100.482	100.382	100.269	
7.500	102.447	102.230	102.035	101.815	6.750	101.034	100.926	100.822	100.706	
7.625	102.876	102.659	102.464	102.244	6.875	101.225	101.117	101.014	100.897	
7.750	103.027	102.877	102.763	102.635	6.990	101.627	101.519	101.416	101.299	
7.875	103.474	103.324	103.210	103.082	7.125	101.909	101.800	101.697	101.581	
7.990	103.683	103.533	103.420	103.291	7.250	101.896	101.804	101.716	101.616	
8.125	104.044	103.894	103.781	103.652	7.375	102.151	102.059	101.971	101.870	
					7.500	102.387	102.295	102.206	102.106	
					7.625	102.598	102.506	102.418	102.318	
					7.750	102.811	102.719	102.630	102.530	
					7.875	103.048	102.956	102.867	102.767	
					7.990	103.120	103.028	102.939	102.839	
					8.125	103.354	103.262	103.174	103.074	
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	
5.990	94.453	94.327	94.215	94.088	5.990	95.744	95.652	95.562	95.460	
6.125	95.172	95.046	94.934	94.807	6.125	96.084	95.992	95.902	95.800	
6.250	96.157	96.031	95.919	95.792	6.250	96.625	96.508	96.396	96.268	
6.375	96.760	96.635	96.523	96.396	6.375	96.932	96.815	96.702	96.575	
6.500	97.314	97.189	97.076	96.949	6.500	97.186	97.069	96.957	96.829	
6.625	97.867	97.741	97.629	97.502	6.625	97.481	97.364	97.251	97.124	
6.750	98.306	98.164	98.033	97.885	6.750	97.696	97.571	97.452	97.317	
6.875	98.827	98.685	98.554	98.406	6.875	97.956	97.830	97.711	97.576	
6.990	99.218	99.076	98.945	98.797	6.990	98.124	97.999	97.880	97.744	
7.125	99.689	99.546	99.416	99.268	7.125	98.341	98.215	98.096	97.961	
7.250	99.764	99.605	99.459	99.294	7.250	98.116	98.007	97.902	97.784	
7.375	100.569	100.410	100.264	100.099	7.375	98.678	98.570	98.465	98.347	
7.500	100.803	100.644	100.498	100.333	7.500	98.725	98.616	98.511	98.393	
7.625	100.990	100.831	100.685	100.520	7.625	98.754	98.645	98.541	98.422	
7.750	101.399	101.115	100.860	100.572	7.750	99.809	99.700	99.596	99.478	
7.875	101.752	101.467	101.213	100.925	7.875	99.969	99.860	99.756	99.638	
7.990	100.727	100.442	100.188	99.900	7.990	98.837	98.729	98.624	98.506	
8.125	100.999	100.714	100.460	100.172						

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	
5.990	95.033	94.940	94.858	94.765	5.990	94.403	94.277	94.165	94.038	
6.125	95.744	95.652	95.569	95.476	6.125	95.122	94.996	94.884	94.757	
6.250	96.386	96.294	96.212	96.118	6.250	96.107	95.981	95.869	95.742	
6.375	97.168	97.059	96.967	96.862	6.375	96.710	96.585	96.473	96.346	
6.500	97.815	97.706	97.606	97.491	6.500	97.264	97.139	97.026	96.899	
6.625	98.328	98.219	98.118	98.004	6.625	97.817	97.691	97.579	97.452	
6.750	99.035	98.926	98.826	98.711	6.750	98.256	98.114	97.983	97.835	
6.875	99.462	99.337	99.228	99.105	6.875	98.777	98.635	98.504	98.356	
6.990	100.123	99.997	99.882	99.751	6.990	99.168	99.026	98.895	98.747	
7.125	100.692	100.566	100.450	100.319	7.125	99.639	99.496	99.366	99.218	
7.250	101.295	101.084	100.928	100.751	7.250	99.714	99.555	99.409	99.244	
7.375	101.816	101.598	101.423	101.224	7.375	100.519	100.360	100.214	100.049	
7.500	102.297	102.080	101.885	101.665	7.500	100.753	100.594	100.448	100.283	
7.625	102.726	102.509	102.314	102.094	7.625	100.940	100.781	100.635	100.470	
7.750	102.877	102.727	102.613	102.485	7.750	101.349	101.065	100.810	100.522	
7.875	103.324	103.174	103.060	102.932	7.875	101.702	101.417	101.163	100.875	
7.990	103.533	103.383	103.270	103.141	7.990	100.677	100.392	100.138	99.850	
8.125	103.894	103.744	103.631	103.502	8.125	100.949	100.664	100.410	100.122	
SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.990	95.033	94.940	94.858	94.765	5.990	94.403	94.277	94.165	94.038	
6.125	95.744	95.652	95.569	95.476	6.125	95.122	94.996	94.884	94.757	
6.250	96.386	96.294	96.212	96.118	6.250	96.107	95.981	95.869	95.742	
6.375	97.168	97.059	96.967	96.862	6.375	96.710	96.585	96.473	96.346	
6.500	97.815	97.706	97.606	97.491	6.500	97.264	97.139	97.026	96.899	
6.625	98.328	98.219	98.118	98.004	6.625	97.817	97.691	97.579	97.452	
6.750	99.035	98.926	98.826	98.711	6.750	98.256	98.114	97.983	97.835	
6.875	99.462	99.337	99.228	99.105	6.875	98.777	98.635	98.504	98.356	
6.990	100.123	99.997	99.882	99.751	6.990	99.168	99.026	98.895	98.747	
7.125	100.692	100.566	100.450	100.319	7.125	99.639	99.496	99.366	99.218	
7.250	101.295	101.084	100.928	100.751	7.250	99.714	99.555	99.409	99.244	
7.375	101.816	101.598	101.423	101.224	7.375	100.519	100.360	100.214	100.049	
7.500	102.297	102.080	101.885	101.665	7.500	100.753	100.594	100.448	100.283	
7.625	102.726	102.509	102.314	102.094	7.625	100.940	100.781	100.635	100.470	
7.750	102.877	102.727	102.613	102.485	7.750	101.349	101.065	100.810	100.522	
7.875	103.324	103.174	103.060	102.932	7.875	101.702	101.417	101.163	100.875	
7.990	103.533	103.383	103.270	103.141	7.990	100.677	100.392	100.138	99.850	
8.125	103.894	103.744	103.631	103.502	8.125	100.949	100.664	100.410	100.122	

LOAN STREAM MORTGAGE LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612										Wholesale				
Effective: October 19, 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
3.875	92.010	92.021	91.917	91.822	3.875	89.324	89.335	89.231	89.136	3.875	87.426	87.437	87.333	87.237
4.000	92.272	92.279	92.171	92.067	4.000	89.683	89.690	89.582	89.479	4.000	87.863	87.870	87.762	87.658
4.125	92.689	92.691	92.580	92.468	4.125	90.267	90.270	90.158	90.046	4.125	88.583	88.585	88.474	88.362
4.250	93.147	93.145	93.030	92.910	4.250	90.887	90.885	90.770	90.650	4.250	89.247	89.245	89.130	89.010
4.375	93.445	93.439	93.320	93.192	4.375	91.341	91.334	91.216	91.087	4.375	89.602	89.595	89.477	89.348
4.500	93.820	93.809	93.687	93.550	4.500	91.866	91.855	91.733	91.596	4.500	90.130	90.119	89.997	89.860
4.625	94.284	94.268	94.142	93.997	4.625	92.474	92.459	92.333	92.188	4.625	90.896	90.880	90.755	90.609
4.750	94.685	94.665	94.535	94.382	4.750	92.973	92.953	92.824	92.670	4.750	91.482	91.462	91.333	91.180
4.875	95.152	95.127	94.994	94.833	4.875	93.465	93.440	93.308	93.146	4.875	91.955	91.930	91.798	91.636
5.000	95.514	95.485	95.349	95.179	5.000	93.871	93.842	93.706	93.536	5.000	92.398	92.369	92.233	92.063
5.125	96.128	96.094	95.955	95.776	5.125	94.558	94.525	94.385	94.207	5.125	93.210	93.177	93.037	92.859
5.250	96.533	96.495	96.352	96.165	5.250	95.076	95.038	94.895	94.708	5.250	93.766	93.728	93.585	93.398
5.375	97.088	97.045	96.899	96.704	5.375	95.805	95.762	95.616	95.421	5.375	94.398	94.355	94.209	94.014
5.500	97.435	97.388	97.238	97.035	5.500	96.263	96.216	96.066	95.863	5.500	94.903	94.855	94.706	94.502
5.625	97.859	97.808	97.654	97.442	5.625	96.703	96.652	96.498	96.286	5.625	95.606	95.554	95.401	95.189
5.750	98.207	98.151	97.994	97.774	5.750	97.107	97.051	96.894	96.674	5.750	96.168	96.112	95.955	95.735
5.875	98.627	98.567	98.406	98.178	5.875	97.640	97.580	97.419	97.191	5.875	96.702	96.641	96.481	96.252
6.000	98.912	98.847	98.683	98.447	6.000	98.061	97.996	97.832	97.595	6.000	97.106	97.041	96.877	96.640
6.125	98.995	98.925	98.758	98.513	6.125	98.310	98.241	98.073	97.828	6.125	97.315	97.245	97.078	96.833
6.250	99.208	99.134	98.963	98.710	6.250	98.722	98.647	98.477	98.223	6.250	97.719	97.645	97.474	97.221
6.375	99.192	99.113	98.939	98.677	6.375	98.950	98.871	98.697	98.435	6.375	97.992	97.913	97.739	97.477
										6.500	98.451	98.367	98.190	97.920
										6.625	98.860	98.772	98.591	98.313
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
3.750	91.900	91.916	91.814	91.728	3.750	89.162	89.179	89.077	88.990	3.750	87.227	87.243	87.141	87.055
3.875	92.254	92.265	92.161	92.065	3.875	89.569	89.580	89.476	89.381	3.750	87.673	87.684	87.579	87.484
4.000	92.515	92.522	92.414	92.310	4.000	89.928	89.935	89.826	89.723	4.000	88.109	88.116	88.008	87.904
4.125	92.931	92.934	92.822	92.711	4.125	90.510	90.513	90.401	90.290	4.125	88.828	88.830	88.719	88.607
4.250	93.389	93.387	93.272	93.151	4.250	91.130	91.128	91.013	90.893	4.250	89.491	89.489	89.374	89.254
4.375	93.687	93.680	93.561	93.433	4.375	91.582	91.576	91.457	91.329	4.375	89.845	89.839	89.720	89.592
4.500	94.061	94.050	93.928	93.791	4.500	92.107	92.096	91.974	91.838	4.500	90.373	90.362	90.240	90.103
4.625	94.524	94.508	94.383	94.238	4.625	92.715	92.699	92.574	92.429	4.625	91.137	91.122	90.996	90.851
4.750	94.924	94.904	94.775	94.622	4.750	93.213	93.193	93.063	92.910	4.750	91.723	91.703	91.574	91.420
4.875	95.391	95.366	95.234	95.072	4.875	93.704	93.679	93.547	93.385	4.875	92.195	92.170	92.038	91.876
5.000	95.753	95.724	95.588	95.417	5.000	94.109	94.080	93.944	93.774	5.000	92.638	92.609	92.473	92.303
5.125	96.366	96.333	96.193	96.015	5.125	94.796	94.762	94.623	94.444	5.125	93.449	93.415	93.276	93.097
5.250	96.771	96.733	96.590	96.403	5.250	95.313	95.275	95.132	94.945	5.250	94.003	93.965	93.822	93.636
5.375	97.326	97.283	97.137	96.942	5.375	96.041	95.999	95.852	95.657	5.375	94.635	94.593	94.446	94.251
5.500	97.673	97.626	97.476	97.272	5.500	96.499	96.452	96.302	96.099	5.500	95.139	95.092	94.942	94.738
5.625	98.097	98.045	97.892	97.680	5.625	96.939	96.887	96.734	96.522	5.625	95.841	95.790	95.636	95.425
5.750	98.445	98.389	98.232	98.012	5.750	97.341	97.285	97.128	96.908	5.750	96.403	96.347	96.190	95.970
5.875	98.874	98.814	98.653	98.425	5.875	97.884	97.824	97.663	97.435	5.875	96.946	96.885	96.725	96.497
6.000	99.149	99.084	98.920	98.683	6.000	98.294	98.229	98.065	97.828	6.000	97.339	97.274	97.110	96.874
6.125	99.231	99.162	98.994	98.749	6.125	98.543	98.473	98.306	98.061	6.125	97.547	97.477	97.310	97.065
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
3.750	91.655	91.671	91.570	91.483	3.750	88.917	88.933	88.831	88.745	3.750	86.979	86.995	86.894	86.807
3.875	92.010	92.021	91.917	91.822	3.875	89.324	89.335	89.231	89.136	3.875	87.426	87.437	87.333	87.237
4.000	92.272	92.279	92.171	92.067	4.000	89.683	89.690	89.582	89.479	4.000	87.863	87.870	87.762	87.658
4.125	92.689	92.691	92.580	92.468	4.125	90.267	90.270	90.158	90.046	4.125	88.583	88.585	88.474	88.362
4.250	93.147	93.145	93.030	92.910	4.250	90.887	90.885	90.770	90.650	4.250	89.247	89.245	89.130	89.010
4.375	93.445	93.439	93.320	93.192	4.375	91.341	91.334	91.216	91.087	4.375	89.602	89.595	89.477	89.348
4.500	93.820	93.809	93.687	93.550	4.500	91.866	91.855	91.733	91.596	4.500	90.130	90.119	89.997	89.860
4.625	94.284	94.268	94.142	93.997	4.625	92.474	92.459	92.333	92.188	4.625	90.896	90.880	90.755	90.609
4.750	94.685	94.665	94.535	94.382	4.750	92.973	92.953	92.824	92.670	4.750	91.482	91.462	91.333	91.180
4.875	95.152	95.127	94.994	94.833	4.875	93.465	93.440	93.308	93.146	4.875	91.955	91.930	91.798	91.636
5.000	95.514	95.485	95.349	95.179	5.000	93.871	93.842	93.706	93.536	5.000	92.398	92.369	92.233	92.063
5.125	96.128	96.094	95.											



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

Effective: October 19, 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
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	* 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	***Minimum Loan Amount \$75,000***	
Escrow Waiver (Non-CA)	-0.250	***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

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: October 19, 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
5.990	94.933	94.840	94.758	94.665	5.990	94.608	94.516	94.434	94.341	5.250	92.653	92.544	92.443	92.329
6.125	95.644	95.552	95.469	95.376	6.125	95.356	95.264	95.181	95.088	5.375	93.303	93.195	93.094	92.980
6.250	96.286	96.194	96.112	96.018	6.250	96.011	95.919	95.836	95.743	5.500	93.946	93.837	93.737	93.622
6.375	97.068	96.959	96.867	96.762	6.375	96.793	96.684	96.592	96.487	5.625	94.583	94.475	94.374	94.260
6.500	97.715	97.606	97.506	97.391	6.500	97.440	97.331	97.231	97.116	5.750	95.487	95.362	95.249	95.122
6.625	98.228	98.119	98.018	97.904	6.625	97.953	97.844	97.743	97.629	5.875	96.124	95.999	95.887	95.760
6.750	98.935	98.826	98.726	98.611	6.750	98.660	98.551	98.451	98.336	5.990	96.699	96.574	96.461	96.334
6.875	99.362	99.237	99.128	99.005	6.875	99.087	98.962	98.853	98.730	6.125	97.312	97.187	97.075	96.948
6.990	100.023	99.897	99.782	99.651	6.990	99.748	99.622	99.507	99.376	6.250	97.889	97.763	97.651	97.524
7.125	100.592	100.466	100.350	100.219	7.125	100.317	100.191	100.075	99.944	6.375	98.564	98.439	98.327	98.200
7.250	101.195	100.984	100.828	100.651	7.250	100.920	100.709	100.553	100.376	6.500	99.106	98.980	98.868	98.741
7.375	101.716	101.498	101.323	101.124	7.375	101.441	101.223	101.048	100.849	6.625	99.476	99.351	99.239	99.111
7.500	102.197	101.980	101.785	101.565	7.500	101.922	101.704	101.510	101.289	6.750	99.923	99.781	99.664	99.532
7.625	102.626	102.409	102.214	101.994	7.625	102.331	102.114	101.919	101.699	6.875	100.292	100.149	100.033	99.901
7.750	102.777	102.627	102.513	102.385	7.750	102.482	102.332	102.218	102.090	6.990	100.834	100.692	100.575	100.444
7.875	103.224	103.074	102.960	102.832	7.875	102.929	102.779	102.665	102.537	7.125	101.313	101.171	101.054	100.922
7.990	103.433	103.283	103.170	103.041	7.990	103.138	102.988	102.875	102.746	7.250	101.193	101.067	100.951	100.820
8.125	103.794	103.644	103.531	103.402	8.125	103.499	103.349	103.236	103.107	7.375	101.615	101.490	101.374	101.243
										7.500	102.012	101.887	101.771	101.640
										7.625	102.395	102.260	102.140	102.003
										7.750	102.778	102.607	102.485	102.346
										7.875	103.201	103.051	102.937	102.809
										7.990	103.442	103.291	103.178	103.050
										8.125	103.848	103.697	103.584	103.456

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	95.874	95.798	95.725	95.641	5.250	96.747	96.655	96.565	96.464	
5.375	96.316	96.241	96.167	96.084	5.375	97.086	96.994	96.904	96.803	
5.500	96.753	96.678	96.604	96.521	5.500	97.423	97.331	97.242	97.140	
5.625	97.186	97.110	97.037	96.953	5.625	97.756	97.663	97.574	97.472	
5.750	97.790	97.689	97.593	97.484	5.750	98.271	98.171	98.074	97.965	
5.875	98.222	98.122	98.025	97.916	5.875	98.603	98.503	98.406	98.297	
5.990	98.601	98.501	98.404	98.295	5.990	98.895	98.795	98.698	98.589	
6.125	99.026	98.925	98.829	98.720	6.125	99.222	99.122	99.025	98.916	
6.250	99.387	99.286	99.190	99.080	6.250	99.499	99.399	99.302	99.193	
6.375	99.840	99.739	99.643	99.533	6.375	99.879	99.778	99.682	99.573	
6.500	100.139	100.039	99.942	99.833	6.500	100.107	100.007	99.910	99.801	
6.625	100.336	100.232	100.132	100.019	6.625	100.217	100.116	100.020	99.911	
6.750	100.784	100.676	100.572	100.456	6.750	100.258	100.150	100.046	99.930	
6.875	100.975	100.867	100.764	100.647	6.875	100.351	100.242	100.139	100.022	
6.990	101.377	101.269	101.166	101.049	6.990	100.678	100.569	100.466	100.350	
7.125	101.659	101.550	101.447	101.331	7.125	100.892	100.796	100.705	100.601	
7.250	101.646	101.554	101.466	101.366	7.250	101.090	100.998	100.909	100.809	
7.375	101.901	101.809	101.721	101.620	7.375	101.283	101.191	101.103	101.003	
7.500	102.137	102.045	101.956	101.856	7.500	101.458	101.366	101.278	101.177	

LoanStream Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612										Wholesale									
Effective: October 19, 2026																			
ALT AGENCY 2nd Home/Investment HIGH BALANCE																			
Alt Agency 30 Yr Fixed High Bal (Alt101HB)					Alt Agency 25 Yr Fixed High Bal (Alt125HB)					Alt Agency 20 Yr Fixed High Bal (Alt120HB)									
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					
5.990	94.878	94.752	94.640	94.513	5.990	92.603	92.477	92.365	92.238	5.375	87.934	87.858	87.780	87.692					
6.125	95.597	95.471	95.359	95.232	6.125	93.322	93.196	93.084	92.957	5.500	88.634	88.558	88.480	88.392					
6.250	96.232	96.106	95.994	95.867	6.250	94.307	94.181	94.069	93.942	5.625	89.299	89.223	89.145	89.057					
6.375	96.835	96.710	96.598	96.471	6.375	94.910	94.785	94.673	94.546	5.750	91.284	91.158	91.046	90.919					
6.500	97.414	97.289	97.176	97.049	6.500	95.464	95.339	95.226	95.099	5.875	91.973	91.847	91.735	91.608					
6.625	97.942	97.816	97.704	97.577	6.625	96.017	95.891	95.779	95.652	5.990	92.753	92.627	92.515	92.388					
6.750	98.256	98.114	97.983	97.835	6.750	96.456	96.314	96.183	96.035	6.125	93.472	93.346	93.234	93.107					
6.875	98.777	98.635	98.504	98.356	6.875	96.977	96.835	96.704	96.556	6.250	94.457	94.331	94.219	94.092					
6.990	99.218	99.076	98.945	98.797	6.990	97.368	97.226	97.095	96.947	6.375	95.060	94.935	94.823	94.696					
7.125	99.689	99.546	99.416	99.268	7.125	97.826	97.683	97.553	97.405	6.500	95.614	95.489	95.376	95.249					
7.250	99.964	99.805	99.659	99.494	7.250	97.894	97.735	97.589	97.424	6.625	96.167	96.041	95.929	95.802					
7.375	100.394	100.235	100.089	99.924	7.375	98.699	98.540	98.394	98.229	6.750	96.606	96.464	96.333	96.185					
7.500	100.753	100.594	100.448	100.283	7.500	98.933	98.774	98.628	98.463	6.875	97.127	96.985	96.854	96.706					
7.625	101.065	100.906	100.760	100.595	7.625	99.120	98.961	98.815	98.650	6.990	97.518	97.376	97.245	97.097					
7.750	100.574	100.290	100.035	99.747	7.750	99.529	99.245	98.990	98.702	7.125	97.976	97.833	97.703	97.555					
7.875	100.927	100.642	100.388	100.100	7.875	99.882	99.597	99.343	99.055	7.250	98.051	97.892	97.747	97.582					
7.990	101.177	100.892	100.638	100.350	7.990	98.857	98.572	98.318	98.030	7.375	98.834	98.675	98.529	98.364					
8.125	101.449	101.164	100.910	100.622	8.125	99.129	98.844	98.590	98.302	7.500	99.084	98.925	98.779	98.614					
8.250	101.312	101.078	100.890	100.677	8.250	98.992	98.758	98.570	98.357	7.625	99.289	99.130	98.984	98.819					
8.375	101.454	101.220	101.032	100.819	8.375	99.134	98.900	98.712	98.499	7.750	99.717	99.432	99.178	98.890					
8.500	101.662	101.428	101.240	101.027	8.500	99.342	99.108	98.920	98.707	7.875	100.053	99.769	99.514	99.226					
8.625	101.854	101.620	101.432	101.219	8.625	99.534	99.300	99.112	98.899	7.990	99.045	98.761	98.506	98.218					
Alt Agency 15 Yr Fixed High Bal (Alt115HB)					Alt Agency 10 Yr Fixed High Bal (Alt110HB)														
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day										
5.990	95.869	95.777	95.687	95.585	5.990	95.588	95.496	95.406	95.305										
6.125	96.209	96.117	96.027	95.925	6.125	95.918	95.826	95.736	95.635										
6.250	96.750	96.633	96.521	96.393	6.250	96.452	96.334	96.222	96.094										
6.375	97.057	96.940	96.827	96.700	6.375	96.761	96.644	96.531	96.404										
6.500	97.311	97.194	97.082	96.954	6.500	97.004	96.887	96.775	96.647										
6.625	97.606	97.489	97.376	97.249	6.625	97.286	97.169	97.056	96.929										
6.750	97.821	97.696	97.577	97.442	6.750	97.486	97.361	97.242	97.107										
6.875	98.081	97.955	97.836	97.701	6.875	97.746	97.620	97.501	97.366										
6.990	98.249	98.124	98.005	97.869	6.990	97.914	97.789	97.670	97.534										
7.125	98.466	98.340	98.221	98.086	7.125	98.131	98.005	97.886	97.751										
7.250	98.241	98.132	98.027	97.909	7.250	97.906	97.797	97.692	97.574										
7.375	98.803	98.695	98.590	98.472	7.375	98.468	98.360	98.255	98.137										
7.500	98.850	98.741	98.636	98.518	7.500	98.515	98.406	98.301	98.183										
7.625	98.879	98.770	98.666	98.547	7.625	98.544	98.435	98.331	98.212										
7.750	99.934	99.825	99.721	99.603	7.750	99.599	99.490	99.386	99.268										
7.875	100.094	99.985	99.881	99.763	7.875	99.759	99.650	99.546	99.428										
7.990	98.962	98.854	98.749	98.631	7.990	98.627	98.519	98.414	98.296										



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

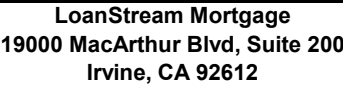
SELECT PRICING

Effective: October 19, 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
5.990	95.233	95.140	95.058	94.965	5.990	98.901	98.801	98.704	98.595
6.125	95.944	95.852	95.769	95.676	6.125	99.326	99.225	99.129	99.020
6.250	96.586	96.494	96.412	96.318	6.250	99.687	99.586	99.490	99.380
6.375	97.368	97.259	97.167	97.062	6.375	100.140	100.039	99.943	99.833
6.500	98.015	97.906	97.806	97.691	6.500	100.439	100.339	100.242	100.133
6.625	98.528	98.419	98.318	98.204	6.625	100.636	100.532	100.432	100.319
6.750	99.235	99.126	99.026	98.911	6.750	101.084	100.976	100.872	100.756
6.875	99.662	99.537	99.428	99.305	6.875	101.275	101.167	101.064	100.947
6.990	100.323	100.197	100.082	99.951	6.990	101.677	101.569	101.466	101.349
7.125	100.892	100.766	100.650	100.519	7.125	101.959	101.850	101.747	101.631
7.250	101.495	101.284	101.128	100.951	7.250	101.946	101.854	101.766	101.666
7.375	102.016	101.798	101.623	101.424	7.375	102.201	102.109	102.021	101.920
7.500	102.497	102.280	102.085	101.865	7.500	102.437	102.345	102.256	102.156
7.625	102.926	102.709	102.514	102.294	7.625	102.648	102.556	102.468	102.368
7.750	103.077	102.927	102.813	102.685	7.750	102.861	102.769	102.680	102.580
7.875	103.524	103.374	103.260	103.132	7.875	103.098	103.006	102.917	102.817
7.990	103.733	103.583	103.470	103.341					
8.125	104.094	103.944	103.831	103.702					

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	
5.990	95.178	95.052	94.940	94.813	5.990	96.169	96.077	95.987	95.885	
6.125	95.897	95.771	95.659	95.532	6.125	96.509	96.417	96.327	96.225	
6.250	96.532	96.406	96.294	96.167	6.250	97.050	96.933	96.821	96.693	
6.375	97.135	97.010	96.898	96.771	6.375	97.357	97.240	97.127	97.000	
6.500	97.714	97.589	97.476	97.349	6.500	97.611	97.494	97.382	97.254	
6.625	98.242	98.116	98.004	97.877	6.625	97.906	97.789	97.676	97.549	
6.750	98.556	98.414	98.283	98.135	6.750	98.121	97.996	97.877	97.742	
6.875	99.077	98.935	98.804	98.656	6.875	98.381	98.255	98.136	98.001	
6.990	99.518	99.376	99.245	99.097	6.990	98.549	98.424	98.305	98.169	
7.125	99.989	99.846	99.716	99.568	7.125	98.766	98.640	98.521	98.386	
7.250	100.264	100.105	99.959	99.794	7.250	98.541	98.432	98.327	98.209	
7.375	100.694	100.535	100.389	100.224	7.375	99.103	98.995	98.890	98.772	
7.500	101.053	100.894	100.748	100.583	7.500	99.150	99.041	98.936	98.818	
7.625	101.365	101.206	101.060	100.895	7.625	99.179	99.070	98.966	98.847	
7.750	100.874	100.590	100.335	100.047	7.750	100.234	100.125	100.021	99.903	
7.875	101.227	100.942	100.688	100.400	7.875	100.394	100.285	100.181	100.063	
7.990	101.477	101.192	100.938	100.650						
8.125	101.749	101.464	101.210	100.922						
8.250	101.612	101.378	101.190	100.977						
8.375	101.754	101.520	101.332	101.119						
8.500	101.962	101.728	101.540	101.327						
8.625	102.154	101.920	101.732	101.519						



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

FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)								
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
780+	0.000	0.000	0.000	-0.125	-0.125	-0.625	-0.500	
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	

	Additional Agency Adjustments									
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%			
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750			
Investment	-5.000	-5.000	-0.875	-1.500	-2.000	-2.500				
2nd Home	-5.000	-5.000	-0.875	-1.500	-2.000	-2.500	-3.000			
Manufactured Home	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
2-4 Unit	-0.250	-0.250	-0.625	-0.625						
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125			
High Balance Fixed Purchase/Rate & Term	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125			
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625			
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875					
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375					

[illegible]

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

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: October 19, 2026

CalHFA Pricing (California Only)

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

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

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

CalHFA CalReady - (C110/F210)

Fees:

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

CalHFA CalPLUS Access - (C111/F211)

Fees:

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

MaxONE Pricing															
MaxONE Plus - (301_1st_DPA_Plus)				MaxONE Plus 5.0% - (301_1st_DPA_Plus)											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day								
6.750	97.366	97.145	96.931	6.750	96.616	96.395	96.181								
6.875	97.227	96.964	96.711	6.875	96.477	96.214	95.961								
6.990	97.779	97.516	97.263	6.990	97.029	96.766	96.513								
7.000	97.809	97.546	97.293	7.000	97.059	96.796	96.543								
7.125	98.328	98.065	97.812	7.125	97.578	97.315	97.062								
7.250	99.374	99.077	98.795	7.250	98.624	98.327	98.045								
7.375	99.908	99.611	99.329	7.375	99.158	98.861	98.579								
7.490	100.361	100.064	99.782	7.490	99.620	99.323	99.041								
7.500	100.400	100.103	99.821	7.500	99.650	99.353	99.071								
7.625	100.839	100.542	100.260	7.625	100.089	99.792	99.510								
7.750	101.229	100.932	100.650	7.750	100.479	100.182	99.900								
7.875	99.518	99.204	98.900	7.875	98.768	98.454	98.150								
7.990	99.920	99.606	99.302	7.990	99.170	98.856	98.552								
8.000	99.950	99.636	99.332	8.000	99.200	98.886	98.582								
8.125	100.309	99.995	99.691	8.125	99.559	99.245	98.941								
8.250	100.649	100.335	100.031	8.250	99.899	99.585	99.281								
8.375	100.989	100.675	100.371	8.375	100.239	99.925	99.621								
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								
6.750	95.366	95.145	94.931	6.750	94.734	94.616	94.395								
6.875	95.227	94.964	94.711	6.875	94.617	94.477	94.214								
6.990	95.779	95.516	95.263	6.990	95.169	95.029	94.766								
7.000	95.809	95.546	95.293	7.000	95.199	95.059	94.796								
7.125	96.328	96.065	95.812	7.125	95.718	95.578	95.315								
7.250	97.374	97.077	96.795	7.250	96.782	96.624	96.327								
7.375	97.908	97.611	97.329	7.375	97.316	97.158	96.861								
7.490	98.370	98.073	97.791	7.490	97.778	97.620	97.323								
7.500	98.400	98.103	97.821	7.500	97.808	97.650	97.353								
7.625	98.839	98.542	98.260	7.625	98.247	98.089	97.792								
7.750	99.229	98.932	98.650	7.750	98.637	98.479	98.182								
7.875	97.518	97.204	96.900	7.875	96.935	96.768	96.454								
7.990	97.920	97.606	97.302	7.990	97.337	97.170	96.856								
8.000	97.950	97.636	97.332	8.000	97.367	97.200	96.886								
8.125	98.309	97.995	97.691	8.125	97.726	97.559	97.245								
8.250	98.668	98.354	98.050	8.250	98.066	97.899	97.585								
8.375	99.027	98.713	98.409	8.375	98.406	98.239	97.925								
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												
6.750	94.866	94.645	94.431												
6.875	94.727	94.464	94.211												
6.990	95.279	95.016	94.763												
7.000	95.309	95.046	94.793												
7.125	95.828	95.565	95.312												
7.250	96.874	96.577	96.295												
7.375	97.408	97.111	96.829												
7.490	97.870	97.573	97.291												
7.500	97.900	97.603	97.321												
7.625	98.339	98.042	97.760												
7.750	98.729	98.432	98.150												
7.875	97.018	96.704	96.400												
7.990	97.420	97.106	96.802												
8.000	97.450	97.136	96.832												
8.125	97.809	97.495	97.191												
8.250	98.149	97.835	97.531												
8.375	98.489	98.175	97.871												

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



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

Effective: October 19, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
5.990	97.081	96.998	96.915	
6.125	97.092	97.008	96.925	
6.250	98.026	97.925	97.826	
6.375	98.679	98.578	98.479	
6.500	99.127	99.027	98.928	
6.625	99.479	99.378	99.279	
6.750	100.070	99.970	99.871	
6.875	100.625	100.482	100.342	
6.990	101.135	100.992	100.852	
7.125	101.532	101.390	101.249	
7.250	101.254	101.111	100.971	
7.375	101.243	101.109	100.974	
7.500	101.552	101.418	101.284	
7.625	101.841	101.707	101.572	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
5.375	92.795	92.720	92.646	
5.500	93.409	93.334	93.260	
5.625	93.665	93.589	93.515	
5.750	95.254	95.170	95.087	
5.875	95.773	95.689	95.606	
5.990	96.371	96.288	96.205	
6.125	96.382	96.298	96.215	
6.250	97.316	97.215	97.116	
6.375	97.969	97.868	97.769	
6.500	98.417	98.317	98.218	
6.625	98.769	98.668	98.569	
6.750	99.360	99.260	99.161	
6.875	99.915	99.772	99.632	
6.990	100.425	100.282	100.142	
7.125	100.822	100.680	100.539	
7.250	100.544	100.401	100.261	
7.375	100.533	100.399	100.264	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
5.375	96.267	96.200	96.129	
5.500	96.750	96.683	96.612	
5.625	96.874	96.807	96.736	
5.750	97.947	97.880	97.809	
5.875	97.914	97.822	97.728	
5.990	98.372	98.280	98.186	
6.125	98.230	98.138	98.044	
6.250	98.956	98.863	98.770	
6.375	98.502	98.360	98.230	
6.500	98.790	98.648	98.518	
6.625	98.979	98.837	98.707	
6.750	99.540	99.398	99.268	
6.875	100.289	100.147	100.017	
6.990	100.628	100.486	100.356	
7.125	100.873	100.731	100.601	
7.250	100.434	100.292	100.162	
7.375	101.011	100.869	100.739	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.990	95.910	95.826	95.743	
6.125	95.687	95.604	95.521	
6.250	96.968	96.868	96.768	
6.375	98.000	97.900	97.801	
6.500	98.284	98.184	98.085	
6.625	98.298	98.197	98.098	
6.750	98.690	98.590	98.491	
6.875	99.601	99.458	99.318	
6.990	100.081	99.939	99.798	
7.125	99.921	99.779	99.639	
7.250	100.405	100.263	100.122	
7.375	99.869	99.735	99.601	
7.500	100.168	100.034	99.900	
7.625	100.523	100.389	100.255	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.990	96.931	96.848	96.765	
6.125	96.942	96.858	96.775	
6.250	97.876	97.775	97.676	
6.375	98.529	98.428	98.329	
6.500	98.977	98.877	98.778	
6.625	99.329	99.228	99.129	
6.750	99.920	99.820	99.721	
6.875	100.475	100.332	100.192	
6.990	100.985	100.842	100.702	
7.125	101.382	101.240	101.099	
7.250	101.104	100.961	100.821	
7.375	101.093	100.959	100.824	
7.500	101.402	101.268	101.134	
7.625	101.691	101.557	101.422	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.990	95.710	95.626	95.543	
6.125	95.487	95.404	95.321	
6.250	96.768	96.668	96.568	
6.375	97.800	97.700	97.601	
6.500	98.084	97.984	97.885	
6.625	98.098	97.997	97.898	
6.750	98.490	98.390	98.291	
6.875	99.401	99.258	99.118	
6.990	99.881	99.739	99.598	
7.125	99.721	99.579	99.439	
7.250	100.205	100.063	99.922	
7.375	99.669	99.535	99.401	
7.500	99.968	99.834	99.700	
7.625	100.323	100.189	100.055	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.990	96.931	96.848	96.765	
6.125	96.942	96.858	96.775	
6.250	97.876	97.775	97.676	
6.375	98.529	98.428	98.329	
6.500	98.977	98.877	98.778	
6.625	99.329	99.228	99.129	
6.750	99.920	99.820	99.721	
6.875	100.475	100.332	100.192	
6.990	100.985	100.842	100.702	
7.125	101.382	101.240	101.099	
7.250	101.104	100.961	100.821	
7.375	101.093	100.959	100.824	
7.500	101.402	101.268	101.134	
7.625	101.691	101.557	101.422	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.990	95.710	95.626	95.543	
6.125	95.487	95.404	95.321	
6.250	96.768	96.668	96.568	
6.375	97.800	97.700	97.601	
6.500	98.084	97.984	97.885	
6.625	98.098	97.997	97.898	
6.750	98.490	98.390	98.291	
6.875	99.401	99.258	99.118	
6.990	99.881	99.739	99.598	
7.125	99.721	99.579	99.439	
7.250	100.205	100.063	99.922	
7.375	99.669	99.535	99.401	
7.500	99.968	99.834	99.700	
7.625	100.323	100.189	100.055	

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

FICO 2700	FICO 600-619	VA Loan Amount >\$950K	
0.500	-1.000	-0.375	
FICO 680-699	FICO 680-699	Loan Amount <\$100,000	
0.375	-1.750	-0.375	
FICO 680-679	FICO 650-579	VA Cashout >90% LTV	
0.375	-3.250	-3.000	
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	
0.125	-3.000	-1.250	
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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Irvine, CA 92612

SELECT PRICING

Effective: October 19, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
5.990	97.381	97.298	97.215
6.125	97.392	97.308	97.225
6.250	98.326	98.225	98.126
6.375	98.979	98.878	98.779
6.500	99.427	99.327	99.228
6.625	99.779	99.678	99.579
6.750	100.370	100.270	100.171
6.875	100.925	100.782	100.642
6.990	101.435	101.292	101.152
7.125	101.832	101.690	101.549
7.250	101.554	101.411	101.271
7.375	101.543	101.409	101.274
7.500	101.852	101.718	101.584
7.625	102.141	102.007	101.872

SELECT FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
5.990	98.672	98.580	98.486
6.125	98.530	98.438	98.344
6.250	99.256	99.163	99.070
6.375	98.802	98.660	98.530
6.500	99.090	98.948	98.818
6.625	99.279	99.137	99.007
6.750	99.840	99.698	99.568
6.875	100.589	100.447	100.317
6.990	100.928	100.786	100.656
7.125	101.173	101.031	100.901
7.250	100.734	100.592	100.462
7.375	101.311	101.169	101.039
7.500	101.460	101.317	101.187
7.625	102.046	101.904	101.774

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
5.990	97.231	97.148	97.065
6.125	97.242	97.158	97.075
6.250	98.176	98.075	97.976
6.375	98.829	98.728	98.629
6.500	99.277	99.177	99.078
6.625	99.629	99.528	99.429
6.750	100.220	100.120	100.021
6.875	100.775	100.632	100.492
6.990	101.285	101.142	101.002
7.125	101.682	101.540	101.399
7.250	101.404	101.261	101.121
7.375	101.393	101.259	101.124
7.500	101.702	101.568	101.434
7.625	101.991	101.857	101.722

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	97.231	97.148	97.065
6.125	97.242	97.158	97.075
6.250	98.176	98.075	97.976
6.375	98.829	98.728	98.629
6.500	99.277	99.177	99.078
6.625	99.629	99.528	99.429
6.750	100.220	100.120	100.021
6.875	100.775	100.632	100.492
6.990	101.285	101.142	101.002
7.125	101.682	101.540	101.399
7.250	101.404	101.261	101.121
7.375	101.393	101.259	101.124
7.500	101.702	101.568	101.434
7.625	101.991	101.857	101.722

SELECT FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.990	96.210	96.126	96.043
6.125	95.987	95.904	95.821
6.250	97.268	97.168	97.068
6.375	98.300	98.200	98.101
6.500	98.584	98.484	98.385
6.625	98.598	98.497	98.398
6.750	98.990	98.890	98.791
6.875	99.901	99.758	99.618
6.990	100.381	100.239	100.098
7.125	100.221	100.079	99.939
7.250	100.705	100.563	100.422
7.375	100.169	100.035	99.901
7.500	100.468	100.334	100.200
7.625	100.823	100.689	100.555

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.990	96.010	95.926	95.843
6.125	95.787	95.704	95.621
6.250	97.068	96.968	96.868
6.375	98.100	98.000	97.901
6.500	98.384	98.284	98.185
6.625	98.398	98.297	98.198
6.750	98.790	98.690	98.591
6.875	99.701	99.558	99.418
6.990	100.181	100.039	99.898
7.125	100.021	99.879	99.739
7.250	100.505	100.363	100.222
7.375	99.969	99.835	99.701
7.500	100.268	100.134	100.000
7.625	100.623	100.489	100.355

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	96.010	95.926	95.843
6.125	95.787	95.704	95.621
6.250	97.068	96.968	96.868
6.375	98.100	98.000	97.901
6.500	98.384	98.284	98.185
6.625	98.398	98.297	98.198
6.750	98.790	98.690	98.591
6.875	99.701	99.558	99.418
6.990	100.181	100.039	99.898
7.125	100.021	99.879	99.739
7.250	100.505	100.363	100.222
7.375	99.969	99.835	99.701
7.500	100.268	100.134	100.000
7.625	100.623	100.489	100.355

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)			
Rate	15 Day	30 Day	45 Day
5.990	97.271	97.188	97.105
6.125	97.282	97.198	97.115
6.250	98.216	98.115	98.016
6.375	98.869	98.768	98.669
6.500	99.317	99.217	99.118
6.625	99.669	99.568	99.469
6.750	100.260	100.160	100.061
6.875	100.815	100.672	100.532
6.990	101.325	101.182	101.042
7.125	101.722	101.580	101.439
7.250	101.444	101.301	101.161
7.375	101.433	101.299	101.164
7.500	101.742	101.608	101.474
7.625	102.031	101.897	101.762

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.990	95.785	95.701	95.618
6.125	95.562	95.479	95.396
6.250	96.843	96.743	96.643
6.375	97.875	97.775	97.676
6.500	98.159	98.059	97.960
6.625	98.173	98.072	97.973
6.750	98.565	98.465	98.366
6.875	99.476	99.333	99.193
6.990	99.956	99.814	99.673
7.125	99.796	99.654	99.514
7.250	100.280	100.138	99.997
7.375	99.744	99.610	99.476
7.500	100.043	99.909	99.775
7.625	100.398	100.264	100.130

SELECT FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
5.990	98.547	98.455	98.361
6.125	98.405	98.313	98.219
6.250	99.131	99.038	98.945
6.375	98.677	98.535	98.405
6.500	98.965	98.823	98.693
6.625	99.154	99.012	98.882
6.750	99.715	99.573	99.443
6.875	100.464	100.322	100.192
6.990	100.803	100.661	100.531
7.125	101.048	100.906	100.776
7.250	100.609	100.467	100.337
7.375	101.186	101.044	100.914
7.500	101.335	101.192	101.062
7.625	101.921	101.779	101.649

LLPAs

FICO 2700			
0.500			
FICO 680-699			
0.375			
FICO 660-679			
N/A			
FICO 640-659			
N/A			
FICO 620-639			
N/A			

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

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

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
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VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 426)				
Rate	15 Day	30 Day	45 Day	
5.990	96.893	96.810	96.727	
6.125	97.125	97.042	96.959	
6.250	98.126	98.025	97.926	
6.375	98.625	98.525	98.426	
6.500	99.140	99.039	98.940	
6.625	99.306	99.206	99.106	
6.750	100.340	100.239	100.140	
6.875	100.349	100.206	100.066	
6.990	100.844	100.701	100.561	
7.125	100.823	100.680	100.540	
7.250	101.400	101.258	101.117	
7.375	100.697	100.563	100.428	
7.500	101.193	101.059	100.924	
7.625	101.660	101.526	101.391	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.990	96.193	96.110	96.027	
6.125	96.425	96.342	96.259	
6.250	97.426	97.325	97.226	
6.375	97.925	97.825	97.726	
6.500	98.440	98.339	98.240	
6.625	98.606	98.506	98.406	
6.750	99.640	99.539	99.440	
6.875	99.649	99.506	99.366	
6.990	100.144	100.001	99.861	
7.125	100.123	99.980	99.840	
7.250	100.700	100.558	100.417	
7.375	99.997	99.863	99.728	
7.500	100.493	100.359	100.224	
7.625	100.960	100.826	100.691	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.990	98.194	98.102	98.008	
6.125	98.274	98.182	98.088	
6.250	99.065	98.973	98.879	
6.375	98.459	98.317	98.187	
6.500	98.812	98.670	98.540	
6.625	98.816	98.674	98.544	
6.750	99.819	99.677	99.547	
6.875	100.023	99.881	99.751	
6.990	100.347	100.205	100.075	
7.125	100.174	100.032	99.902	
7.250	100.590	100.448	100.318	
7.375	100.475	100.333	100.203	
7.500	100.810	100.668	100.538	
7.625	101.575	101.433	101.303	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.990	95.830	95.747	95.664	
6.125	95.909	95.825	95.743	
6.250	97.033	96.932	96.833	
6.375	98.227	98.127	98.028	
6.500	98.800	98.699	98.600	
6.625	98.639	98.538	98.439	
6.750	99.154	99.054	98.954	
6.875	99.996	99.854	99.713	
6.990	100.414	100.272	100.131	
7.125	100.014	99.872	99.731	
7.250	100.540	100.398	100.257	
7.375	98.587	98.453	98.319	
7.500	99.083	98.949	98.815	
7.625	99.550	99.416	99.282	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.990	96.743	96.660	96.577	
6.125	96.975	96.892	96.809	
6.250	97.976	97.875	97.776	
6.375	98.475	98.375	98.276	
6.500	98.990	98.889	98.790	
6.625	99.156	99.056	98.956	
6.750	100.190	100.089	99.990	
6.875	100.199	100.056	99.916	
6.990	100.694	100.551	100.411	
7.125	100.673	100.530	100.390	
7.250	101.250	101.108	100.967	
7.375	100.547	100.413	100.278	
7.500	101.043	100.909	100.774	
7.625	101.510	101.376	101.241	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.990	95.780	95.697	95.614	
6.125	95.859	95.775	95.693	
6.250	96.983	96.882	96.783	
6.375	98.177	98.077	97.978	
6.500	98.750	98.649	98.550	
6.625	98.589	98.488	98.389	
6.750	99.104	99.004	98.904	
6.875	99.946	99.804	99.663	
6.990	100.364	100.222	100.081	
7.125	99.964	99.822	99.681	
7.250	100.490	100.348	100.207	
7.375	98.537	98.403	98.269	
7.500	99.033	98.899	98.765	
7.625	99.500	99.366	99.232	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.990	96.743	96.660	96.577	
6.125	96.975	96.892	96.809	
6.250	97.976	97.875	97.776	
6.375	98.475	98.375	98.276	
6.500	98.990	98.889	98.790	
6.625	99.156	99.056	98.956	
6.750	100.190	100.089	99.990	
6.875	100.199	100.056	99.916	
6.990	100.694	100.551	100.411	
7.125	100.673	100.530	100.390	
7.250	101.250	101.108	100.967	
7.375	100.547	100.413	100.278	
7.500	101.043	100.909	100.774	
7.625	101.510	101.376	101.241	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.990	95.780	95.697	95.614	
6.125	95.859	95.775	95.693	
6.250	96.983	96.882	96.783	
6.375	98.177	98.077	97.978	
6.500	98.750	98.649	98.550	
6.625	98.589	98.488	98.389	
6.750	99.104	99.004	98.904	
6.875	99.946	99.804	99.663	
6.990	100.364	100.222	100.081	
7.125	99.964	99.822	99.681	
7.250	100.490	100.348	100.207	
7.375	98.537	98.403	98.269	
7.500	99.033	98.899	98.765	
7.625	99.500	99.366	99.232	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.990	96.523	96.440	96.357	
6.125	96.755	96.672	96.589	
6.250	97.756	97.655	97.556	
6.375	98.255	98.155	98.056	
6.500	98.770	98.669	98.570	
6.625	98.936	98.836	98.736	
6.750	99.970	99.869	99.770	
6.875	99.979	99.836	99.696	
6.990	100.474	100.331	100.191	
7.125	100.453	100.310	100.170	
7.250	101.030	100.888	100.747	
7.375	100.327	100.193	100.058	
7.500	100.823	100.689	100.554	
7.625	101.290	101.156	101.021	

LLPAs

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

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

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

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)		
-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

SELECT PRICING

Effective: October 19, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.990	97.193	97.110	97.027	
6.125	97.425	97.342	97.259	
6.250	98.426	98.325	98.226	
6.375	98.925	98.825	98.726	
6.500	99.440	99.339	99.240	
6.625	99.606	99.506	99.406	
6.750	100.640	100.539	100.440	
6.875	100.649	100.506	100.366	
6.990	101.144	101.001	100.861	
7.125	101.123	100.980	100.840	
7.250	101.700	101.558	101.417	
7.375	100.997	100.863	100.728	
7.500	101.493	101.359	101.224	
7.625	101.960	101.826	101.691	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.990	98.494	98.402	98.308	
6.125	98.574	98.482	98.388	
6.250	99.365	99.273	99.179	
6.375	98.759	98.617	98.487	
6.500	99.112	98.970	98.840	
6.625	99.116	98.974	98.844	
6.750	100.119	99.977	99.847	
6.875	100.323	100.181	100.051	
6.990	100.647	100.505	100.375	
7.125	100.474	100.332	100.202	
7.250	100.890	100.748	100.618	
7.375	100.775	100.633	100.503	
7.500	101.110	100.968	100.838	
7.625	101.875	101.733	101.603	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.990	97.043	96.960	96.877	
6.125	97.275	97.192	97.109	
6.250	98.276	98.175	98.076	
6.375	98.775	98.675	98.576	
6.500	99.290	99.189	99.090	
6.625	99.456	99.356	99.256	
6.750	100.490	100.389	100.290	
6.875	100.499	100.356	100.216	
6.990	100.994	100.851	100.711	
7.125	100.973	100.830	100.690	
7.250	101.550	101.408	101.267	
7.375	100.847	100.713	100.578	
7.500	101.343	101.209	101.074	
7.625	101.810	101.676	101.541	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.990	97.043	96.960	96.877	
6.125	97.275	97.192	97.109	
6.250	98.276	98.175	98.076	
6.375	98.775	98.675	98.576	
6.500	99.290	99.189	99.090	
6.625	99.456	99.356	99.256	
6.750	100.490	100.389	100.290	
6.875	100.499	100.356	100.216	
6.990	100.994	100.851	100.711	
7.125	100.973	100.830	100.690	
7.250	101.550	101.408	101.267	
7.375	100.847	100.713	100.578	
7.500	101.343	101.209	101.074	
7.625	101.810	101.676	101.541	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.990	96.130	96.047	95.964	
6.125	96.209	96.125	96.043	
6.250	97.333	97.232	97.133	
6.375	98.527	98.427	98.328	
6.500	99.100	98.999	98.900	
6.625	98.939	98.838	98.739	
6.750	99.454	99.354	99.254	
6.875	100.296	100.154	100.013	
6.990	100.714	100.572	100.431	
7.125	100.314	100.172	100.031	
7.250	100.840	100.698	100.557	
7.375	98.887	98.753	98.619	
7.500	99.383	99.249	99.115	
7.625	99.850	99.716	99.582	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.990	96.080	95.997	95.914	
6.125	96.159	96.075	95.993	
6.250	97.283	97.182	97.083	
6.375	98.477	98.377	98.278	
6.500	99.050	98.949	98.850	
6.625	98.889	98.788	98.689	
6.750	99.404	99.304	99.204	
6.875	100.246	100.104	99.963	
6.990	100.664	100.522	100.381	
7.125	100.264	100.122	99.981	
7.250	100.790	100.648	100.507	
7.375	98.837	98.703	98.569	
7.500	99.333	99.199	99.065	
7.625	99.800	99.666	99.532	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.990	96.080	95.997	95.914	
6.125	96.159	96.075	95.993	
6.250	97.283	97.182	97.083	
6.375	98.477	98.377	98.278	
6.500	99.050	98.949	98.850	
6.625	98.889	98.788	98.689	
6.750	99.404	99.304	99.204	
6.875	100.246	100.104	99.963	
6.990	100.664	100.522	100.381	
7.125	100.264	100.122	99.981	
7.250	100.790	100.648	100.507	
7.375	98.837	98.703	98.569	
7.500	99.333	99.199	99.065	
7.625	99.800	99.666	99.532	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.990	97.293	97.210	97.127	
6.125	97.525	97.442	97.359	
6.250	98.526	98.425	98.326	
6.375	99.025	98.925	98.826	
6.500	99.540	99.439	99.340	
6.625	99.706	99.606	99.506	
6.750	100.740	100.639	100.540	
6.875	100.749	100.606	100.466	
6.990	101.244	101.101	100.961	
7.125	101.223	101.080	100.940	
7.250	101.800	101.658	101.517	
7.375	101.097	100.963	100.828	
7.500	101.593	101.459	101.324	
7.625	102.060	101.926	101.791	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.990	95.855	95.772	95.689	
6.125	95.934	95.850	95.768	
6.250	97.058	96.957	96.858	
6.375	98.252	98.152	98.053	
6.500	98.825	98.724	98.625	
6.625	98.664	98.563	98.464	
6.750	99.179	99.079	98.979	
6.875	100.021	99.879	99.738	
6.990	100.439	100.297	100.156	
7.125	100.039	99.897	99.756	
7.250	100.565	100.423	100.282	
7.375	98.612	98.478	98.344	
7.500	99.108	98.974	98.840	
7.625	99.575	99.441	99.307	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.990	98.344	98.252	98.158	
6.125	98.424	98.332	98.238	
6.250	99.215	99.123	99.029	
6.375	98.609	98.467	98.337	
6.500	98.962	98.820	98.690	
6.625	98.966	98.824	98.694	
6.750	99.969	99.827	99.697	
6.875	100.173	100.031	99.901	
6.990	100.497	100.355	100.225	
7.125	100.324	100.182	100.052	
7.250	100.740	100.598	100.468	
7.375	100.625	100.483	100.353	
7.500	100.960	100.818	100.688	
7.625	101.725	101.583	101.453	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.990	96.823	96.740	96.657	
6.125	97.055	96.972	96.889	
6.250	98.056	97.955	97.856	
6.375	98.555	98.455	98.356	
6.500	99.070	98.969	98.870	
6.625	99.236	99.136	99.036	
6.750	100.270	100.169	100.070	
6.875	100.279	100.136	99.996	
6.990	100.774	100.631	100.491	
7.125	100.753	100.610	100.470	
7.250	101.330	101.188	101.047	
7.375	100.627	100.493	100.358	
7.500	101.123	100.989	100.854	
7.625	101.590	101.456	101.321	

LLPAs

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

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

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

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)		
-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: October 19, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
5.990	96.971	96.888	96.805	
6.125	96.982	96.898	96.815	
6.250	97.916	97.815	97.716	
6.375	98.569	98.468	98.369	
6.500	99.017	98.917	98.818	
6.625	99.369	99.268	99.169	
6.750	99.960	99.860	99.761	
6.875	100.515	100.372	100.232	
6.990	101.025	100.882	100.742	
7.125	101.422	101.280	101.139	
7.250	101.144	101.001	100.861	
7.375	101.133	100.999	100.864	
7.500	101.442	101.308	101.174	
7.625	101.731	101.597	101.462	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.990	96.246	96.163	96.080	
6.125	96.257	96.173	96.090	
6.250	97.191	97.090	96.991	
6.375	97.844	97.743	97.644	
6.500	98.292	98.192	98.093	
6.625	98.644	98.543	98.444	
6.750	99.235	99.135	99.036	
6.875	99.790	99.647	99.507	
6.990	100.300	100.157	100.017	
7.125	100.697	100.555	100.414	
7.250	100.419	100.276	100.136	
7.375	100.408	100.274	100.139	
7.500	100.717	100.583	100.449	
7.625	101.006	100.872	100.737	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.990	98.247	98.155	98.061	
6.125	98.105	98.013	97.919	
6.250	98.831	98.738	98.645	
6.375	98.377	98.235	98.105	
6.500	98.665	98.523	98.393	
6.625	98.854	98.712	98.582	
6.750	99.415	99.273	99.143	
6.875	100.164	100.022	99.892	
6.990	100.503	100.361	100.231	
7.125	100.748	100.606	100.476	
7.250	100.309	100.167	100.037	
7.375	100.886	100.744	100.614	
7.500	101.035	100.892	100.762	
7.625	101.621	101.479	101.349	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.990	95.485	95.401	95.318	
6.125	95.262	95.179	95.096	
6.250	96.543	96.443	96.343	
6.375	97.575	97.475	97.376	
6.500	97.859	97.759	97.660	
6.625	97.873	97.772	97.673	
6.750	98.265	98.165	98.066	
6.875	99.176	99.033	98.893	
6.990	99.656	99.514	99.373	
7.125	99.496	99.354	99.214	
7.250	99.980	99.838	99.697	
7.375	99.444	99.310	99.176	
7.500	99.743	99.609	99.475	
7.625	100.098	99.964	99.830	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.990	96.993	96.910	96.827	
6.125	97.225	97.142	97.059	
6.250	98.226	98.125	98.026	
6.375	98.725	98.625	98.526	
6.500	99.240	99.139	99.040	
6.625	99.406	99.306	99.206	
6.750	100.440	100.339	100.240	
6.875	100.449	100.306	100.166	
6.990	100.944	100.801	100.661	
7.125	100.923	100.780	100.640	
7.250	101.500	101.358	101.217	
7.375	100.797	100.663	100.528	
7.500	101.293	101.159	101.024	
7.625	101.760	101.626	101.491	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.990	96.043	95.960	95.877	
6.125	96.275	96.192	96.109	
6.250	97.276	97.175	97.076	
6.375	97.775	97.675	97.576	
6.500	98.290	98.189	98.090	
6.625	98.456	98.356	98.256	
6.750	99.490	99.389	99.290	
6.875	99.499	99.356	99.216	
6.990	99.994	99.851	99.711	
7.125	99.973	99.830	99.690	
7.250	100.550	100.408	100.267	
7.375	99.847	99.713	99.578	
7.500	100.343	100.209	100.074	
7.625	100.810	100.676	100.541	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.990	98.044	97.952	97.858	
6.125	98.124	98.032	97.938	
6.250	98.915	98.823	98.729	
6.375	98.309	98.167	98.037	
6.500	98.662	98.520	98.390	
6.625	98.666	98.524	98.394	
6.750	99.669	99.527	99.397	
6.875	99.873	99.731	99.601	
6.990	100.197	100.055	99.925	
7.125	100.024	99.882	99.752	
7.250	100.440	100.298	100.168	
7.375	100.325	100.183	100.053	
7.500	100.660	100.518	100.388	
7.625	101.425	101.283	101.153	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.990	95.555	95.472	95.389	
6.125	95.634	95.550	95.468	
6.250	96.758	96.657	96.558	
6.375	97.952	97.852	97.753	
6.500	98.525	98.424	98.325	
6.625	98.364	98.263	98.164	
6.750	98.879	98.779	98.679	
6.875	99.721	99.579	99.438	
6.990	100.139	99.997	99.856	
7.125	99.739	99.597	99.456	
7.250	100.265	100.123	99.982	
7.375	98.312	98.178	98.044	
7.500	98.808	98.674	98.540	
7.625	99.275	99.141	99.007	

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:

Monday, October 19, 2026

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	95.949	95.865	95.667	95.480
6.250	96.504	96.410	96.222	96.035
6.375	97.058	96.964	96.777	96.589
6.500	97.596	97.502	97.315	97.127
6.625	98.164	98.070	97.883	97.695
6.750	98.579	98.485	98.298	98.110
6.875	98.952	98.858	98.671	98.483
7.000	99.227	99.133	98.946	98.758
7.125	99.392	99.298	99.111	98.923
7.250	99.534	99.440	99.252	99.065
7.375	99.675	99.581	99.393	99.206
7.500	99.817	99.723	99.535	99.348
7.625	99.943	99.849	99.662	99.474
7.750	100.070	99.976	99.788	99.601
7.875	100.171	100.077	99.890	99.702
8.000	100.251	100.157	99.970	99.782
8.125	100.310	100.216	100.029	99.841
8.250	100.369	100.275	100.088	99.900
8.375	100.428	100.334	100.147	99.959

Jumbo One 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	95.362	95.269	95.081	94.894
6.375	95.914	95.820	95.632	95.445
6.500	96.869	96.775	96.588	96.400
6.625	97.331	97.237	97.049	96.862
6.750	97.793	97.699	97.512	97.324
6.875	98.253	98.159	97.971	97.784
7.000	98.717	98.623	98.435	98.248
7.125	99.182	99.088	98.900	98.713
7.250	99.647	99.553	99.366	99.178
7.375	100.113	100.019	99.832	99.644
7.500	100.578	100.485	100.297	100.110
7.625	101.044	100.950	100.763	100.575
7.750	101.510	101.416	101.228	101.041
7.875	101.975	101.881	101.694	101.506
8.000	102.441	102.347	102.160	101.972

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

ARM Notes					
Margin:	2.75%	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
6.250	95.660	95.551	95.379	95.160
6.375	96.074	95.965	95.793	95.574
6.500	96.488	96.378	96.206	95.988
6.625	96.926	96.816	96.644	96.426
6.750	97.364	97.254	97.082	96.864
6.875	97.795	97.686	97.514	97.295
7.000	98.228	98.119	97.947	97.728
7.125	98.688	98.578	98.406	98.188
7.250	99.147	99.038	98.866	98.647
7.375	99.506	99.397	99.225	99.006
7.500	99.866	99.756	99.584	99.366

Jumbo One Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
6.250	95.660	95.551	95.379	95.160
6.375	96.074	95.965	95.793	95.574
6.500	96.488	96.378	96.206	95.988
6.625	96.926	96.816	96.644	96.426
6.750	97.364	97.254	97.082	96.864
6.875	97.795	97.686	97.514	97.295
7.000	98.228	98.119	97.947	97.728
7.125	98.688	98.578	98.406	98.188
7.250	99.147	99.038	98.866	98.647
7.375	99.506	99.397	99.225	99.006
7.500	99.866	99.756	99.584	99.366

Jumbo One Premier 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	93.938	93.829	93.657	93.438
5.375	94.361	94.252	94.080	93.861
5.500	94.775	94.666	94.494	94.275
5.625	95.100	94.991	94.819	94.600
5.750	95.415	95.306	95.134	94.915
5.875	95.757	95.647	95.475	95.257
6.000	96.090	95.981	95.809	95.590
6.125	96.497	96.388	96.216	95.997
6.250	96.858	96.749	96.577	96.358
6.375	97.102	96.993	96.821	96.602
6.500	97.348	97.238	97.066	96.848
6.625	97.381	97.271	97.099	96.881
6.750	97.414	97.305	97.133	96.914
6.875	97.623	97.513	97.342	97.123
7.000	97.832	97.723	97.551	97.332

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
6.250	95.660	95.551	95.379	95.160
6.375	96.074	95.965	95.793	95.574
6.500	96.488	96.378	96.206	95.988
6.625	96.926	96.816	96.644	96.426
6.750	97.364	97.254	97.082	96.864
6.875	97.795	97.686	97.514	97.295
7.000	98.228	98.119	97.947	97.728
7.125	98.688	98.578	98.406	98.188
7.250	99.147	99.038	98.866	98.647
7.375	99.506	99.397	99.225	99.006
7.500	99.866	99.756	99.584	99.366

Jumbo One Premier 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	93.466	93.356	93.184	92.966
5.625	93.954	93.844	93.672	93.454
5.750	94.442	94.333	94.161	93.942
5.875	94.845	94.736	94.564	94.345
6.000	95.248	95.139	94.967	94.748
6.125	95.627	95.518	95.346	95.127
6.250	96.007	95.897	95.725	95.507
6.375	96.296	96.186	96.014	95.796
6.500	96.585	96.475	96.303	96.085
6.625	96.928	96.818	96.646	96.428
6.750	97.271	97.162	96.990	96.771

Loan Level Price Adjustments (LLPAs)

Fixed Rates	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
	FICO >= 800	0.350	0.350	0.350	0.300	0.100	
FICO 780-799	0.350	0.350	0.350	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
	FICO >= 800	0.350	0.350	0.350	0.300	0.100	
FICO 780-799	0.350	0.350	0.300	0.250	0.050		
FICO 760-779	0.350	0.300	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
	Purchase	0.000	0.000	0.000	0.000		
Rate/Term Refi	0.000	0.000	0.000	-0.100	-0.150		
Cash Out Refi	-0.100	-0.100	-0.250	-0.500	-1.000		
2nd Home	0.000	0.000	-0.100	-0.150	-0.250		
Non-Owner	-0.250	-0.250	-0.500				
Condo	0.000	0.000	0.000	-0.100	-0.200		
2 Units	0.000	-0.150	-0.250	-0.350	-0.500		
3-4 Units	0.000	-0.150	-0.250				
UPB > \$1.5MM	0.000	0.000	0.000	0.000	0.000		
Self Employed	0.000	0.000	0.000	0.000	-0.100		

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Effective: Monday, October 19, 2026

Jumbo One Advantage 30 Year Fixed - (901EM)					
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	91.143	91.018	90.893	90.706	
6.125	92.043	91.918	91.793	91.605	
6.250	92.652	92.527	92.402	92.215	
6.375	93.272	93.147	93.022	92.834	
6.500	93.882	93.757	93.632	93.444	
6.625	94.692	94.567	94.442	94.254	
6.750	95.392	95.267	95.142	94.954	
6.875	95.827	95.702	95.577	95.389	
7.000	96.476	96.351	96.226	96.039	
7.125	96.843	96.718	96.593	96.406	
7.250	97.180	97.055	96.930	96.743	
7.375	97.498	97.373	97.248	97.060	
7.500	97.947	97.822	97.697	97.510	
7.625	98.225	98.100	97.975	97.788	
7.750	98.474	98.349	98.224	98.036	
7.875	98.722	98.597	98.472	98.285	
8.000	99.073	98.948	98.823	98.635	
8.125	99.321	99.196	99.071	98.884	
8.250	99.510	99.385	99.260	99.073	
8.375	99.630	99.505	99.380	99.193	
8.500	99.778	99.653	99.528	99.341	
8.625	99.839	99.714	99.589	99.401	

Jumbo One Advantage 30 Year Fixed Interest Only - (901EM-0)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	91.143	91.018	90.893	90.706
6.125	92.043	91.918	91.793	91.605
6.250	92.652	92.527	92.402	92.215
6.375	93.272	93.147	93.022	92.834
6.500	93.882	93.757	93.632	93.444
6.625	94.692	94.567	94.442	94.254
6.750	95.392	95.267	95.142	94.954
6.875	95.827	95.702	95.577	95.389
7.000	96.476	96.351	96.226	96.039
7.125	96.843	96.718	96.593	96.406
7.250	97.180	97.055	96.930	96.743
7.375	97.498	97.373	97.248	97.060
7.500	97.947	97.822	97.697	97.510
7.625	98.225	98.100	97.975	97.788
7.750	98.474	98.349	98.224	98.036
7.875	98.722	98.597	98.472	98.285
8.000	99.073	98.948	98.823	98.635
8.125	99.321	99.196	99.071	98.884
8.250	99.510	99.385	99.260	99.073
8.375	99.630	99.505	99.380	99.193
8.500	99.778	99.653	99.528	99.341
8.625	99.839	99.714	99.589	99.401

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

Effective: Monday, October 19, 2026

Jumbo ONE Select Pricing

Jumbo ONE Select 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.712	95.650	95.775
6.250	96.250	96.188	96.313
6.375	96.100	96.038	96.163
6.500	96.600	96.538	96.663
6.625	97.100	97.038	97.163
6.750	97.600	97.538	97.663
6.875	98.037	97.975	98.100
7.000	98.475	98.413	98.538
7.125	98.912	98.850	98.975
7.250	99.318	99.256	99.381
7.375	99.693	99.631	99.756
7.500	100.068	100.006	100.131
7.625	100.412	100.350	100.475
7.750	100.725	100.663	100.788
7.875	101.037	100.975	101.100
8.000	101.350	101.288	101.413
8.125	101.631	101.569	101.694
8.250	101.912	101.850	101.975
8.375	102.193	102.131	102.256

Jumbo ONE Select 30 YR Fixed 2-1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.712	95.650	95.775
6.250	96.250	96.188	96.313
6.375	96.100	96.038	96.163
6.500	96.600	96.538	96.663
6.625	97.100	97.038	97.163
6.750	97.600	97.538	97.663
6.875	98.037	97.975	98.100
7.000	98.475	98.413	98.538
7.125	98.912	98.850	98.975
7.250	99.318	99.256	99.381
7.375	99.693	99.631	99.756
7.500	100.068	100.006	100.131
7.625	100.412	100.350	100.475
7.750	100.725	100.663	100.788
7.875	101.037	100.975	101.100
8.000	101.350	101.288	101.413
8.125	101.631	101.569	101.694
8.250	101.912	101.850	101.975
8.375	102.193	102.131	102.256

Jumbo ONE Select 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.712	95.650	95.775
6.250	96.250	96.188	96.313
6.375	96.100	96.038	96.163
6.500	96.600	96.538	96.663
6.625	97.100	97.038	97.163
6.750	97.600	97.538	97.663
6.875	98.037	97.975	98.100
7.000	98.475	98.413	98.538
7.125	98.912	98.850	98.975
7.250	99.318	99.256	99.381
7.375	99.693	99.631	99.756
7.500	100.068	100.006	100.131
7.625	100.412	100.350	100.475
7.750	100.725	100.663	100.788
7.875	101.037	100.975	101.100
8.000	101.350	101.288	101.413
8.125	101.631	101.569	101.694
8.250	101.912	101.850	101.975
8.375	102.193	102.131	102.256

Jumbo ONE Select 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.962	95.900	96.025
6.250	96.500	96.438	96.563
6.375	96.350	96.288	96.413
6.500	96.850	96.788	96.913
6.625	97.350	97.288	97.413
6.750	97.850	97.788	97.913
6.875	98.287	98.225	98.350
7.000	98.725	98.663	98.788
7.125	99.162	99.100	99.225
7.250	99.568	99.506	99.631
7.375	99.943	99.881	100.006
7.500	100.318	100.256	100.381
7.625	100.662	100.600	100.725
7.750	100.975	100.913	101.038
7.875	101.287	101.225	101.350
8.000	101.600	101.538	101.663
8.125	101.881	101.819	101.944
8.250	102.162	102.100	102.225
8.375	102.443	102.381	102.506

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