LoanStream Mortgage Wholesale Rate Sheet

LoanStreamWholesale.com

The ONE Lender

Ratesheet Code: RS-WS

Effective Date: 11/4/26 11:21 AM

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Lock Expiration Days	
15 Day	11/18/26
30 Day	12/03/26
45 Day	12/18/26
60 Day	01/04/27

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

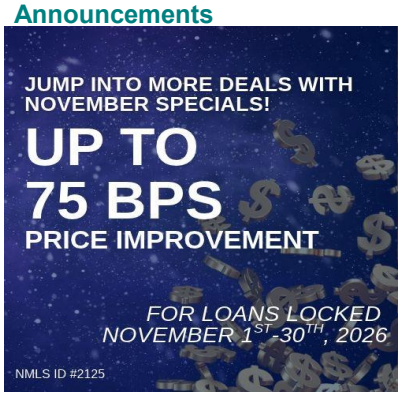
Contact list

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:	NonQMScenario@lsmortgage.com
Bank Statement Calc:	Phone:	Email Only
	Email:	EZCalc@lsmortgage.com
Jumbo Scenarios:	Phone:	
	Email:	JumboScenario@LSMortgage.com
CD Desk:	Phone:	Email Only
	Email:	CD@LSMortgage.com
Funding Department:	Phone:	Email Only
	Email:	Funding@LSMortgage.com
Loan Setup	Phone:	Email Only
	Email:	Setup@LSMortgage.com

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

November Pricing Special	
All FHA (excludes DPA and CalHFA)	0.125

Announcements



Temporary Property Eligibility Restrictions

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

•Baltimore City, Maryland

(Properties located in Baltimore County are not restricted)

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

LOAN STREAM MORTGAGE

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

Wholesale

Effective: **November 4, 2026**

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.788	96.712	96.662	96.612
6.125	97.430	97.354	97.304	97.254
6.250	97.950	97.868	97.805	97.743
6.375	98.692	98.610	98.547	98.485
6.500	99.317	99.235	99.172	99.110
6.625	99.764	99.681	99.618	99.556
6.750	100.335	100.218	100.137	100.056
6.875	100.727	100.609	100.528	100.447
6.990	101.225	101.108	101.027	100.946
7.125	101.703	101.585	101.504	101.423
7.250	102.032	101.918	101.837	101.756
7.375	102.472	102.358	102.277	102.196
7.500	102.850	102.736	102.655	102.574
7.625	103.192	103.077	102.996	102.915
7.750	103.258	103.103	102.990	102.878
7.875	103.498	103.343	103.231	103.118
7.990	103.650	103.506	103.407	103.308
8.125	103.958	103.836	103.761	103.686

FANNIE MAE 25 YEAR FIXED (125)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.470	96.394	96.344	96.294
6.125	97.155	97.079	97.029	96.979
6.250	97.675	97.592	97.530	97.467
6.375	98.417	98.335	98.272	98.210
6.500	99.042	98.960	98.897	98.835
6.625	99.489	99.406	99.343	99.281
6.750	100.060	99.943	99.862	99.781
6.875	100.452	100.334	100.253	100.172
6.990	100.950	100.833	100.752	100.671
7.125	101.428	101.310	101.229	101.148
7.250	101.757	101.643	101.562	101.481
7.375	102.178	102.063	101.982	101.901
7.500	102.555	102.441	102.360	102.279
7.625	102.897	102.782	102.701	102.620
7.750	102.963	102.808	102.695	102.583
7.875	103.203	103.048	102.936	102.823
7.990	103.355	103.211	103.112	103.013
8.125	103.663	103.541	103.466	103.391

FANNIE MAE 20 YEAR FIXED (120)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	96.923	96.808	96.720	96.633
5.875	97.518	97.402	97.315	97.227
5.990	98.073	97.957	97.870	97.782
6.125	98.664	98.548	98.460	98.373
6.250	99.210	99.094	99.007	98.920
6.375	99.871	99.756	99.668	99.581
6.500	100.383	100.268	100.180	100.093
6.625	100.718	100.602	100.515	100.428
6.750	100.898	100.767	100.686	100.604
6.875	101.230	101.099	101.018	100.937
6.990	101.729	101.598	101.517	101.436
7.125	102.141	102.010	101.929	101.847
7.250	102.035	101.921	101.840	101.759
7.375	102.417	102.303	102.222	102.141
7.500	102.775	102.661	102.580	102.499
7.625	103.114	102.999	102.918	102.837
7.750	103.229	103.074	102.961	102.848
7.875	103.569	103.417	103.310	103.202
7.990	103.735	103.597	103.506	103.415
8.125	104.065	103.943	103.868	103.793

FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.967	96.891	96.828	96.766
5.375	97.409	97.333	97.270	97.208
5.500	97.843	97.767	97.704	97.642
5.625	98.271	98.195	98.132	98.070
5.750	98.677	98.601	98.538	98.476
5.875	99.065	98.984	98.922	98.859
5.990	99.420	99.325	99.258	99.191
6.125	99.834	99.734	99.659	99.584
6.250	100.182	100.082	100.007	99.932
6.375	100.620	100.520	100.445	100.370
6.500	100.898	100.798	100.724	100.649
6.625	101.072	100.972	100.897	100.822
6.750	101.382	101.270	101.195	101.120
6.875	101.537	101.425	101.350	101.275
6.990	101.906	101.794	101.719	101.644
7.125	102.168	102.056	101.981	101.906
7.250	101.985	101.888	101.819	101.750
7.375	102.229	102.132	102.063	101.995
7.500	102.456	102.359	102.291	102.222
7.625	102.657	102.560	102.491	102.422
7.750	102.881	102.784	102.715	102.646
7.875	103.209	103.112	103.043	102.974

FANNIE MAE 10 YEAR FIXED (110)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.687	99.591	99.516	99.441
6.125	99.999	99.900	99.825	99.750
6.250	100.267	100.167	100.092	100.017
6.375	100.624	100.524	100.449	100.374
6.500	100.829	100.730	100.655	100.580
6.625	100.918	100.818	100.743	100.668
6.750	101.012	100.900	100.825	100.750
6.875	101.097	100.985	100.910	100.835
6.990	101.408	101.296	101.221	101.146
7.125	101.603	101.491	101.416	101.341
7.250	101.433	101.336	101.268	101.199
7.375	101.617	101.520	101.451	101.382
7.500	101.785	101.688	101.619	101.551
7.625	101.939	101.842	101.773	101.705
7.750	102.118	102.020	101.952	101.883
7.875	102.275	102.178	102.109	102.040
7.990	102.294	102.197	102.128	102.059
8.125	102.467	102.369	102.301	102.232

HOME READY 30 YEAR FIXED (R101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.388	96.312	96.262	96.212
6.125	97.030	96.954	96.904	96.854
6.250	97.550	97.468	97.405	97.343
6.375	98.292	98.210	98.147	98.085
6.500	98.917	98.835	98.772	98.710
6.625	99.364	99.281	99.218	99.156
6.750	99.935	99.818	99.737	99.656
6.875	100.327	100.209	100.128	100.047
6.990	100.825	100.708	100.627	100.546
7.125	101.303	101.185	101.104	101.023
7.250	101.632	101.518	101.437	101.356
7.375	102.072	101.958	101.877	101.796
7.500	102.450	102.336	102.255	102.174
7.625	102.792	102.677	102.596	102.515
7.750	102.858	102.703	102.590	102.478
7.875	103.098	102.943	102.831	102.718
7.990	103.250	103.106	103.007	102.908
8.125	103.558	103.436	103.361	103.286

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.375	92.622	92.564	92.520	92.477
5.500	93.314	93.254	93.210	93.167
5.625	93.997	93.930	93.887	93.843
5.750	94.693	94.617	94.567	94.517
5.875	95.364	95.288	95.238	95.188
5.990	96.063	95.987	95.937	95.887
6.125	96.705	96.629	96.579	96.529
6.250	97.225	97.143	97.080	97.018
6.375	97.967	97.885	97.822	97.760
6.500	98.592	98.510	98.447	98.385
6.625	99.039	98.956	98.893	98.831
6.750	99.610	99.493	99.412	99.331
6.875	100.002	99.884	99.803	99.722
6.990	100.500	100.383	100.302	100.221
7.125	100.978	100.860	100.779	100.698
7.250	101.307	101.193	101.112	101.031
7.375	101.747	101.633	101.552	101.471
7.500	102.125	102.011	101.930	101.849
7.625	102.467	102.352	102.271	102.190
7.750	102.533	102.378	102.265	102.153
7.875	102.773	102.618	102.506	102.393
7.990	102.925	102.781	102.682	102.583
8.125	103.233	103.111	103.036	102.961

Fannie Mae 25 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.250	91.724	91.666	91.622	91.579
5.375	92.438	92.380	92.336	92.293
5.500	93.143	93.084	93.040	92.996
5.625	93.836	93.770	93.726	93.683
5.750	94.519	94.443	94.393	94.343
5.875	95.196	95.120	95.070	95.020
5.990	95.895	95.819	95.769	95.719
6.125	96.580	96.504	96.454	96.404
6.250	97.100	97.017	96.955	96.892
6.375	97.842	97.760	97.697	97.635
6.500	98.467	98.385	98.322	98.260
6.625	98.914	98.831	98.768	98.706
6.750	99.485	99.368	99.287	99.206
6.875	99.877	99.759	99.678	99.597
6.990	100.375	100.258	100.177	100.096
7.125	100.853	100.735	100.654	100.573
7.250	101.182	101.068	100.987	100.906
7.375	101.603	101.488	101.407	101.326
7.500	101.980	101.866	101.785	101.704
7.625	102.322	102.207	102.126	102.045
7.750	102.388	102.233	102.120	102.008
7.875	102.628	102.473	102.361	102.248
7.990	102.780	102.636	102.537	102.438

Fannie Mae 20 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.750	96.848	96.733	96.645	96.558
5.875	97.443	97.327	97.240	97.152
5.990	97.998	97.882	97.795	97.707
6.125	98.589	98.473	98.385	98.298
6.250	99.135	99.019	98.932	98.845
6.375	99.796	99.681	99.593	99.506
6.500	100.308	100.193	100.105	100.018
6.625	100.643	100.527	100.440	100.353
6.750	100.823	100.692	100.611	100.529
6.875	101.155	101.024	100.943	100.862
6.990	101.654	101.523	101.442	101.361
7.125	102.066	101.935	101.854	101.772
7.250	101.960	101.846	101.765	101.684
7.375	102.342	102.228	102.147	102.066
7.500	102.700	102.586	102.505	102.424
7.625	103.039	102.924	102.843	102.762
7.750	103.154	102.999	102.886	102.773
7.875	103.494	103.342	103.235	103.127
7.990	103.660	103.522	103.431	103.340
8.125	103.990	103.868	103.793	103.718

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	100.748	100.648	100.574	100.499
6.625	100.922	100.822	100.747	100.672
6.750	101.232	101.120	101.045	100.970
6.875	101.387	101.275	101.200	101.125
6.990	101.756	101.644	101.569	101.494
7.125	102.018	101.906	101.831	101.756
7.250	101.835	101.738	101.669	101.600
7.375	102.079	101.982	101.913	101.845
7.500	102.306	102.209	102.141	102.072
7.625	102.507	102.410	102.341	102.272
7.750	102.731	102.634	102.565	102.496
7.875	102.934	102.837	102.768	102.699
7.990	102.996	102.899	102.830	102.761
8.125	103.219	103.121	103.052	102.983
8.250	103.458	103.360	103.291	103.223
8.375	103.663	103.565	103.496	103.428
8.500	103.865	103.767	103.698	103.630

Fannie Mae 10 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	100.879	100.780	100.705	100.630
6.625	100.968	100.868	100.793	100.718
6.750	101.062	100.950	100.875	100.800
6.875	101.147	101.035	100.960	100.885
6.990	101.458	101.346	101.271	101.196
7.125	101.653	101.541	101.466	101.391
7.250	101.483	101.386	101.318	101.249
7.375	101.667	101.570	101.501	101.432
7.500	101.835	101.738	101.669	101.601
7.625	101.989	101.892	101.823	101.755
7.750	102.168	102.070	102.002	101.933
7.875	102.325	102.228	102.159	102.090
7.990	102.344	102.247	102.178	102.109
8.125	102.517	102.419	102.351	102.282
8.250	102.520	102.422	102.354	102.285
8.375	102.679	102.581	102.513	102.444
8.500	102.835	102.737	102.668	102.600

LOAN STREAM MORTGAGE

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

Wholesale

Effective: November 4, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.366	96.250	96.163	96.075
6.125	97.040	96.924	96.837	96.749
6.250	97.990	97.874	97.786	97.699
6.375	98.535	98.419	98.331	98.244
6.500	99.076	98.960	98.872	98.785
6.625	99.513	99.398	99.310	99.223
6.750	99.588	99.438	99.331	99.225
6.875	100.067	99.917	99.810	99.704
6.990	100.469	100.318	100.212	100.106
7.125	100.869	100.719	100.613	100.506
7.250	101.066	100.918	100.812	100.706
7.375	101.418	101.271	101.165	101.059
7.500	101.579	101.432	101.326	101.219
7.625	102.183	102.036	101.930	101.823
7.750	101.760	101.539	101.376	101.214
7.875	101.692	101.470	101.308	101.145
7.990	101.947	101.726	101.563	101.401
8.125	102.219	101.997	101.835	101.672
8.250	101.794	101.592	101.455	101.317
8.375	101.943	101.741	101.604	101.466
8.500	102.156	101.954	101.816	101.679
8.625	102.352	102.150	102.012	101.875

FANNIE MAE HB 25 YEAR FIXED (125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.416	94.300	94.213	94.125
6.125	95.090	94.974	94.887	94.799
6.250	96.040	95.924	95.836	95.749
6.375	96.585	96.469	96.381	96.294
6.500	97.126	97.010	96.922	96.835
6.625	97.563	97.448	97.360	97.273
6.750	97.638	97.488	97.381	97.275
6.875	98.111	97.961	97.855	97.748
6.990	98.513	98.362	98.256	98.150
7.125	98.899	98.749	98.643	98.536
7.250	99.096	98.948	98.842	98.736
7.375	99.448	99.301	99.195	99.089
7.500	99.609	99.462	99.356	99.249
7.625	100.213	100.066	99.960	99.853
7.750	99.790	99.569	99.406	99.244
7.875	99.722	99.500	99.338	99.175
7.990	99.977	99.756	99.593	99.431
8.125	100.249	100.027	99.865	99.702
8.250	99.546	99.344	99.206	99.069
8.375	99.695	99.493	99.355	99.218
8.500	99.907	99.706	99.568	99.431
8.625	100.103	99.902	99.764	99.626

FANNIE MAE HB 20 YEAR FIXED (120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	89.767	89.681	89.618	89.556
5.500	90.491	90.405	90.342	90.280
5.625	91.204	91.118	91.055	90.993
5.750	92.815	92.699	92.612	92.524
5.875	93.552	93.437	93.349	93.262
5.990	94.566	94.450	94.363	94.275
6.125	95.240	95.124	95.037	94.949
6.250	96.190	96.074	95.986	95.899
6.375	96.735	96.619	96.531	96.444
6.500	97.276	97.160	97.072	96.985
6.625	97.713	97.598	97.510	97.423
6.750	97.788	97.638	97.531	97.425
6.875	98.259	98.108	98.002	97.896
6.990	98.645	98.494	98.388	98.282
7.125	99.066	98.916	98.810	98.703
7.250	99.239	99.092	98.986	98.879
7.375	99.609	99.462	99.356	99.249
7.500	99.788	99.641	99.534	99.428
7.625	100.409	100.262	100.156	100.050
7.750	99.970	99.749	99.586	99.424
7.875	99.919	99.698	99.535	99.373
7.990	100.191	99.969	99.807	99.644

FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.352	97.259	97.184	97.109
6.125	97.607	97.513	97.438	97.363
6.250	97.855	97.738	97.650	97.563
6.375	98.096	97.978	97.891	97.803
6.500	98.285	98.167	98.080	97.992
6.625	98.478	98.361	98.274	98.186
6.750	98.500	98.370	98.283	98.195
6.875	98.744	98.614	98.527	98.439
6.990	98.967	98.837	98.750	98.662
7.125	99.145	99.015	98.928	98.841
7.250	99.148	99.034	98.952	98.871
7.375	99.298	99.183	99.102	99.021
7.500	99.266	99.151	99.070	98.988
7.625	99.699	99.584	99.503	99.422
7.750	100.290	100.175	100.094	100.013
7.875	100.146	100.031	99.950	99.870
7.990	100.275	100.160	100.079	99.998

FANNIE MAE HB 10 YEAR FIXED (110HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.831	96.737	96.662	96.587
6.125	97.071	96.978	96.903	96.828
6.250	97.322	97.205	97.117	97.030
6.375	97.552	97.435	97.347	97.259
6.500	97.728	97.611	97.523	97.436
6.625	97.907	97.790	97.702	97.615
6.750	97.917	97.788	97.700	97.613
6.875	98.145	98.016	97.928	97.841
6.990	98.353	98.223	98.136	98.048
7.125	98.552	98.422	98.335	98.248
7.250	98.532	98.417	98.336	98.254
7.375	98.699	98.584	98.503	98.421
7.500	98.684	98.570	98.489	98.407
7.625	99.136	99.021	98.940	98.859
7.750	99.710	99.596	99.515	99.434
7.875	99.583	99.469	99.388	99.307
7.990	99.728	99.613	99.533	99.452

FANNIE MAE FIXED RATE BUYDOWN PRICING

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.638	96.562	96.512	96.462
6.125	97.280	97.204	97.154	97.104
6.250	97.800	97.718	97.655	97.593
6.375	98.542	98.460	98.397	98.335
6.500	99.167	99.085	99.022	98.960
6.625	99.614	99.531	99.468	99.406
6.750	100.185	100.068	99.987	99.906
6.875	100.577	100.459	100.378	100.297
6.990	101.075	100.958	100.877	100.796
7.125	101.553	101.435	101.354	101.273
7.250	101.882	101.768	101.687	101.606
7.375	102.322	102.208	102.127	102.046
7.500	102.700	102.586	102.505	102.424
7.625	103.042	102.927	102.846	102.765
7.750	103.108	102.953	102.840	102.728
7.875	103.348	103.193	103.081	102.968
7.990	103.500	103.356	103.257	103.158
8.125	103.808	103.686	103.611	103.536

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.316	96.200	96.113	96.025
6.125	96.990	96.874	96.787	96.699
6.250	97.940	97.824	97.736	97.649
6.375	98.485	98.369	98.281	98.194
6.500	99.026	98.910	98.822	98.735
6.625	99.463	99.348	99.260	99.173
6.750	99.538	99.388	99.281	99.175
6.875	100.017	99.867	99.760	99.654
6.990	100.419	100.268	100.162	100.056
7.125	100.819	100.669	100.563	100.456
7.250	101.016	100.868	100.762	100.656
7.375	101.368	101.221	101.115	101.009
7.500	101.529	101.382	101.276	101.169
7.625	102.133	101.986	101.880	101.773
7.750	101.710	101.489	101.326	101.164
7.875	101.642	101.420	101.258	101.095
7.990	101.897	101.676	101.513	101.351
8.125	102.169	101.947	101.785	101.622
8.250	101.744	101.542	101.405	101.267
8.375	101.893	101.691	101.554	101.416
8.500	102.106	101.904	101.766	101.629
8.625	102.302	102.100	101.962	101.825

FANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.938	95.862	95.812	95.762
6.125	96.580	96.504	96.454	96.404
6.250	97.100	97.018	96.955	96.893
6.375	97.842	97.760	97.697	97.635
6.500	98.467	98.385	98.322	98.260
6.625	98.914	98.831	98.768	98.706
6.750	99.485	99.368	99.287	99.206
6.875	99.877	99.759	99.678	99.597
6.990	100.375	100.258	100.177	100.096
7.125	100.853	100.735	100.654	100.573
7.250	101.182	101.068	100.987	100.906
7.375	101.622	101.508	101.427	101.346
7.500	102.000	101.886	101.805	101.724
7.625	102.342	102.227	102.146	102.065
7.750	102.408	102.253	102.140	102.028
7.875	102.648	102.493	102.381	102.268
7.990	102.800	102.656	102.557	102.458
8.125	103.108	102.986	102.911	102.836

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.638	96.562	96.512	96.462
6.125	97.280	97.204	97.154	97.104
6.250	97.800	97.718	97.655	97.593
6.375	98.542	98.460	98.397	98.335
6.500	99.167	99.085	99.022	98.960
6.625	99.614	99.531	99.468	99.406
6.750	100.185	100.068	99.987	99.906
6.875	100.577	100.459	100.378	100.297
6.990	101.075	100.958	100.877	100.796
7.125	101.553	101.435	101.354	101.273
7.250	101.882	101.768	101.687	101.606
7.375	102.322	102.208	102.127	102.046
7.500	102.700	102.586	102.505	102.424
7.625	103.042	102.927	102.846	102.765
7.750	103.108	102.953	102.840	102.728
7.875	103.348	103.193	103.081	102.968
7.990	103.500	103.356	103.257	103.158
8.125	103.808	103.686	103.611	103.536

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.316	96.200	96.113	96.025
6.125	96.990	96.874	96.787	96.699
6.250	97.940	97.824	97.736	97.649
6.375	98.485	98.369	98.281	98.194
6.500	99.026	98.910	98.822	98.735
6.625	99.463	99.348	99.260	99.173
6.750	99.538	99.388	99.281	99.175
6.875	100.017	99.867	99.760	99.654
6.990	100.419	100.268	100.162	100.056
7.125	100.819	100.669	100.563	100.456
7.250	101.016	100.868	100.762	100.656
7.375	101.368	101.221	101.115	101.009
7.500	101.529	101.382	101.276	101.169
7.625	102.133	101.986	101.880	101.773
7.750	101.710	101.489	101.326	101.164
7.875	101.642	101.420	101.258	101.095
7.990	101.897	101.676	101.513	101.351
8.125	102.169	101.947	101.785	101.622
8.250	101.744	101.542	101.405	101.267
8.375	101.893	101.691	101.554	101.416
8.500	102.106	101.904	101.766	101.629
8.625	102.302	102.100	101.962	101.825

FANNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.938	95.862	95.812	95.762
6.125	96.580	96.504	96.454	96.404
6.250	97.100	97.018	96.955	96.893
6.375	97.842	97.760	97.697	97.635
6.500	98.467	98.385	98.322	98.260
6.625	98.914	98.831	98.768	98.706
6.750	99.485	99.368	99.287	99.206
6.875	99.877	99.759	99.678	99.597
6.990	100.375	100.258	100.177	100.096
7.125	100.853	100.735	100.654	100.573
7.250	101.182	101.068	100.987	100.906
7.375	101.622	101.508	101.427	101.346
7.500	102.000	101.886	101.805	101.724
7.625	102.342	102.227	102.146	102.065
7.750	102.408	102.253	102.140	102.028
7.875	102.648	102.493	102.381	102.268
7.990	102.800	102.656	102.557	102.458
8.125	103.108	102.986	102.911	102.836

LOAN STREAM MORTGAGE

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

SELECT PRICING

Effective: **November 4, 2026**

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.038	96.962	96.912	96.862
6.125	97.680	97.604	97.554	97.504
6.250	98.200	98.118	98.055	97.993
6.375	98.942	98.860	98.797	98.735
6.500	99.567	99.485	99.422	99.360
6.625	100.014	99.931	99.868	99.806
6.750	100.585	100.468	100.387	100.306
6.875	100.977	100.859	100.778	100.697
6.990	101.475	101.358	101.277	101.196
7.125	101.953	101.835	101.754	101.673
7.250	102.282	102.168	102.087	102.006
7.375	102.722	102.608	102.527	102.446
7.500	103.100	102.986	102.905	102.824
7.625	103.442	103.327	103.246	103.165
7.750	103.508	103.353	103.240	103.128
7.875	103.748	103.593	103.481	103.368
7.990	103.900	103.756	103.657	103.558
8.125	104.208	104.086	104.011	103.936

SELECT FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	97.217	97.141	97.078	97.016
5.375	97.659	97.583	97.520	97.458
5.500	98.093	98.017	97.954	97.892
5.625	98.521	98.445	98.382	98.320
5.750	98.927	98.851	98.788	98.726
5.875	99.315	99.234	99.172	99.109
5.990	99.670	99.575	99.508	99.441
6.125	100.084	99.984	99.909	99.834
6.250	100.432	100.332	100.257	100.182
6.375	100.870	100.770	100.695	100.620
6.500	101.148	101.048	100.974	100.899
6.625	101.322	101.222	101.147	101.072
6.750	101.632	101.520	101.445	101.370
6.875	101.787	101.675	101.600	101.525
6.990	102.156	102.044	101.969	101.894
7.125	102.418	102.306	102.231	102.156
7.250	102.235	102.138	102.069	102.000
7.375	102.479	102.382	102.313	102.245
7.500	102.706	102.609	102.541	102.472
7.625	102.907	102.810	102.741	102.672
7.750	103.131	103.034	102.965	102.896
7.875	103.459	103.362	103.293	103.224
7.990	103.646	103.549	103.480	103.411

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.616	96.500	96.413	96.325
6.125	97.290	97.174	97.087	96.999
6.250	98.240	98.124	98.036	97.949
6.375	98.785	98.669	98.581	98.494
6.500	99.326	99.210	99.122	99.035
6.625	99.763	99.648	99.560	99.473
6.750	99.838	99.688	99.581	99.475
6.875	100.317	100.167	100.060	99.954
6.990	100.719	100.568	100.462	100.356
7.125	101.119	100.969	100.863	100.756
7.250	101.316	101.168	101.062	100.956
7.375	101.668	101.521	101.415	101.309
7.500	101.829	101.682	101.576	101.469
7.625	102.433	102.286	102.180	102.073
7.750	102.010	101.789	101.626	101.464
7.875	101.942	101.720	101.558	101.395
7.990	102.197	101.976	101.813	101.651
8.125	102.469	102.247	102.085	101.922

SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.602	97.509	97.434	97.359
6.125	97.857	97.763	97.688	97.613
6.250	98.105	97.988	97.900	97.813
6.375	98.346	98.228	98.141	98.053
6.500	98.535	98.417	98.330	98.242
6.625	98.728	98.611	98.524	98.436
6.750	98.750	98.620	98.533	98.445
6.875	98.994	98.864	98.777	98.689
6.990	99.217	99.087	99.000	98.912
7.125	99.395	99.265	99.178	99.091
7.250	99.398	99.284	99.202	99.121
7.375	99.548	99.433	99.352	99.271
7.500	99.516	99.401	99.320	99.238
7.625	99.949	99.834	99.753	99.672
7.750	100.540	100.425	100.344	100.263
7.875	100.396	100.281	100.200	100.120

SELECT FANNIE MAE BUYDOWN

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.888	96.812	96.762	96.712
6.125	97.530	97.454	97.404	97.354
6.250	98.050	97.968	97.905	97.843
6.375	98.792	98.710	98.647	98.585
6.500	99.417	99.335	99.272	99.210
6.625	99.864	99.781	99.718	99.656
6.750	100.435	100.318	100.237	100.156
6.875	100.827	100.709	100.628	100.547
6.990	101.325	101.208	101.127	101.046
7.125	101.803	101.685	101.604	101.523
7.250	102.132	102.018	101.937	101.856
7.375	102.572	102.458	102.377	102.296
7.500	102.950	102.836	102.755	102.674
7.625	103.292	103.177	103.096	103.015
7.750	103.358	103.203	103.090	102.978
7.875	103.598	103.443	103.331	103.218
7.990	103.750	103.606	103.507	103.408
8.125	104.058	103.936	103.861	103.786

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.566	96.450	96.363	96.275
6.125	97.240	97.124	97.037	96.949
6.250	98.190	98.074	97.986	97.899
6.375	98.735	98.619	98.531	98.444
6.500	99.276	99.160	99.072	98.985
6.625	99.713	99.598	99.510	99.423
6.750	99.788	99.638	99.531	99.425
6.875	100.267	100.117	100.010	99.904
6.990	100.669	100.518	100.412	100.306
7.125	101.069	100.919	100.813	100.706
7.250	101.266	101.118	101.012	100.906
7.375	101.618	101.471	101.365	101.259
7.500	101.779	101.632	101.526	101.419
7.625	102.383	102.236	102.130	102.023
7.750	101.960	101.739	101.576	101.414
7.875	101.892	101.670	101.508	101.345
7.990	102.147	101.926	101.763	101.601
8.125	102.419	102.197	102.035	101.872
8.250	101.994	101.792	101.655	101.517
8.375	102.143	101.941	101.804	101.666
8.500	102.356	102.154	102.016	101.879
8.625	102.552	102.350	102.212	102.075

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.888	96.812	96.762	96.712
6.125	97.530	97.454	97.404	97.354
6.250	98.050	97.968	97.905	97.843
6.375	98.792	98.710	98.647	98.585
6.500	99.417	99.335	99.272	99.210
6.625	99.864	99.781	99.718	99.656
6.750	100.435	100.318	100.237	100.156
6.875	100.827	100.709	100.628	100.547
6.990	101.325	101.208	101.127	101.046
7.125	101.803	101.685	101.604	101.523
7.250	102.132	102.018	101.937	101.856
7.375	102.572	102.458	102.377	102.296
7.500	102.950	102.836	102.755	102.674
7.625	103.292	103.177	103.096	103.015
7.750	103.358	103.203	103.090	102.978
7.875	103.598	103.443	103.331	103.218
7.990	103.750	103.606	103.507	103.408
8.125	104.058	103.936	103.861	103.786

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.566	96.450	96.363	96.275
6.125	97.240	97.124	97.037	96.949
6.250	98.190	98.074	97.986	97.899
6.375	98.735	98.619	98.531	98.444
6.500	99.276	99.160	99.072	98.985
6.625	99.713	99.598	99.510	99.423
6.750	99.788	99.638	99.531	99.425
6.875	100.267	100.117	100.010	99.904
6.990	100.669	100.518	100.412	100.306
7.125	101.069	100.919	100.813	100.706
7.250	101.266	101.118	101.012	100.906
7.375	101.618	101.471	101.365	101.259
7.500	101.779	101.632	101.526	101.419
7.625	102.383	102.236	102.130	102.023
7.750	101.960	101.739	101.576	101.414
7.875	101.892	101.670	101.508	101.345
7.990	102.147	101.926	101.763	101.601
8.125	102.419	102.197	102.035	101.872
8.250	101.994	101.792	101.655	101.517
8.375	102.143	101.941	101.804	101.666
8.500	102.356	102.154	102.016	101.879
8.625	102.552	102.350	102.212	102.075

LOAN STREAM MORTGAGE

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

Wholesale

Effective: November 4, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.788	96.712	96.662	96.612
6.125	97.430	97.354	97.304	97.254
6.250	97.950	97.868	97.805	97.743
6.375	98.692	98.610	98.547	98.485
6.500	99.317	99.235	99.172	99.110
6.625	99.764	99.681	99.618	99.556
6.750	100.335	100.218	100.137	100.056
6.875	100.727	100.609	100.528	100.447
6.990	101.225	101.108	101.027	100.946
7.125	101.703	101.585	101.504	101.423
7.250	102.032	101.918	101.837	101.756
7.375	102.472	102.358	102.277	102.196
7.500	102.850	102.736	102.655	102.574
7.625	103.192	103.077	102.996	102.915
7.750	103.258	103.103	102.990	102.878
7.875	103.498	103.343	103.231	103.118
7.990	103.650	103.506	103.407	103.308
8.125	103.958	103.836	103.761	103.686

FREDDIE MAC 25 YEAR FIXED (225)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.470	96.394	96.344	96.294
6.125	97.155	97.079	97.029	96.979
6.250	97.675	97.592	97.530	97.467
6.375	98.417	98.335	98.272	98.210
6.500	99.042	98.960	98.897	98.835
6.625	99.489	99.406	99.343	99.281
6.750	100.060	99.943	99.862	99.781
6.875	100.452	100.334	100.253	100.172
6.990	100.950	100.833	100.752	100.671
7.125	101.428	101.310	101.229	101.148
7.250	101.757	101.643	101.562	101.481
7.375	102.178	102.063	101.982	101.901
7.500	102.555	102.441	102.360	102.279
7.625	102.897	102.782	102.701	102.620
7.750	102.963	102.808	102.695	102.583
7.875	103.203	103.048	102.936	102.823
7.990	103.355	103.211	103.112	103.013
8.125	103.663	103.541	103.466	103.391

FREDDIE MAC 20 YEAR FIXED (220)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.671	95.562	95.487	95.412
5.625	96.288	96.179	96.104	96.029
5.750	96.923	96.808	96.720	96.633
5.875	97.518	97.402	97.315	97.227
5.990	98.073	97.957	97.870	97.782
6.125	98.664	98.548	98.460	98.373
6.250	99.210	99.094	99.007	98.920
6.375	99.871	99.756	99.668	99.581
6.500	100.383	100.268	100.180	100.093
6.625	100.718	100.602	100.515	100.428
6.750	100.898	100.767	100.686	100.604
6.875	101.230	101.099	101.018	100.937
6.990	101.729	101.598	101.517	101.436
7.125	102.141	102.010	101.929	101.847
7.250	102.035	101.921	101.840	101.759
7.375	102.417	102.303	102.222	102.141
7.500	102.775	102.661	102.580	102.499
7.625	103.114	102.999	102.918	102.837
7.750	103.229	103.074	102.961	102.848
7.875	103.569	103.417	103.310	103.202
7.990	103.735	103.597	103.506	103.415
8.125	104.065	103.943	103.868	103.793

FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.967	96.891	96.828	96.766
5.375	97.409	97.333	97.270	97.208
5.500	97.843	97.767	97.704	97.642
5.625	98.271	98.195	98.132	98.070
5.750	98.677	98.601	98.538	98.476
5.875	99.065	98.984	98.922	98.859
5.990	99.420	99.325	99.258	99.191
6.125	99.834	99.734	99.659	99.584
6.250	100.182	100.082	100.007	99.932
6.375	100.620	100.520	100.445	100.370
6.500	100.898	100.798	100.724	100.649
6.625	101.072	100.972	100.897	100.822
6.750	101.382	101.270	101.195	101.120
6.875	101.537	101.425	101.350	101.275
6.990	101.906	101.794	101.719	101.644
7.125	102.168	102.056	101.981	101.906
7.250	101.985	101.888	101.819	101.750
7.375	102.229	102.132	102.063	101.995
7.500	102.456	102.359	102.291	102.222
7.625	102.657	102.560	102.491	102.422
7.750	102.881	102.784	102.715	102.646

FREDDIE MAC 10 YEAR FIXED (210)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.493	98.400	98.325	98.250
5.625	98.823	98.729	98.654	98.579
5.750	99.135	99.042	98.967	98.892
5.875	99.430	99.336	99.261	99.186
5.990	99.687	99.591	99.516	99.441
6.125	99.999	99.900	99.825	99.750
6.250	100.267	100.167	100.092	100.017
6.375	100.624	100.524	100.449	100.374
6.500	100.829	100.730	100.655	100.580
6.625	100.918	100.818	100.743	100.668
6.750	101.012	100.900	100.825	100.750
6.875	101.097	100.985	100.910	100.835
6.990	101.408	101.296	101.221	101.146
7.125	101.603	101.491	101.416	101.341
7.250	101.433	101.336	101.268	101.199

HOME POSSIBLE 30 YEAR FIXED (HP201)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.388	96.312	96.262	96.212
6.125	97.030	96.954	96.904	96.854
6.250	97.550	97.468	97.405	97.343
6.375	98.292	98.210	98.147	98.085
6.500	98.917	98.835	98.772	98.710
6.625	99.364	99.281	99.218	99.156
6.750	99.935	99.818	99.737	99.656
6.875	100.327	100.209	100.128	100.047
6.990	100.825	100.708	100.627	100.546
7.125	101.303	101.185	101.104	101.023
7.250	101.632	101.518	101.437	101.356
7.375	102.072	101.958	101.877	101.796
7.500	102.450	102.336	102.255	102.174
7.625	102.792	102.677	102.596	102.515
7.750	102.858	102.703	102.590	102.478
7.875	103.098	102.943	102.831	102.718
7.990	103.250	103.106	103.007	102.908
8.125	103.558	103.436	103.361	103.286

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.788	96.712	96.662	96.612
6.125	97.430	97.354	97.304	97.254
6.250	97.950	97.868	97.805	97.743
6.375	98.692	98.610	98.547	98.485
6.500	99.317	99.235	99.172	99.110
6.625	99.764	99.681	99.618	99.556
6.750	100.335	100.218	100.137	100.056
6.875	100.727	100.609	100.528	100.447
6.990	101.225	101.108	101.027	100.946
7.125	101.703	101.585	101.504	101.423
7.250	102.032	101.918	101.837	101.756
7.375	102.472	102.358	102.277	102.196
7.500	102.850	102.736	102.655	102.574
7.625	103.192	103.077	102.996	102.915
7.750	103.258	103.103	102.990	102.878
7.875	103.498	103.343	103.231	103.118
7.990	103.650	103.506	103.407	103.308
8.125	103.958	103.836	103.761	103.686

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.016	95.900	95.813	95.725
6.125	96.690	96.574	96.487	96.399
6.250	97.640	97.524	97.436	97.349
6.375	98.185	98.069	97.981	97.894
6.500	98.726	98.610	98.522	98.435
6.625	99.163	99.048	98.960	98.873
6.750	99.238	99.088	98.981	98.875
6.875	99.717	99.567	99.460	99.354
6.990	100.119	99.968	99.862	99.756
7.125	100.519	100.369	100.263	100.156
7.250	100.716	100.568	100.462	100.356
7.375	101.068	100.921	100.815	100.709
7.500	101.229	101.082	100.976	100.869
7.625	101.833	101.686	101.580	101.473
7.750	101.410	101.189	101.026	100.864
7.875	101.342	101.120	100.958	100.795
7.990	101.597	101.376	101.213	101.051
8.125	101.869	101.647	101.485	101.322

FREDDIE MAC SC 20 YEAR FIXED (220SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	89.741	89.655	89.592	89.530
5.625	90.454	90.368	90.305	90.243
5.750	92.065	91.949	91.862	91.774
5.875	92.802	92.687	92.599	92.512
5.990	93.816	93.700	93.613	93.525
6.125	94.490	94.374	94.287	94.199
6.250	95.440	95.324	95.236	95.149
6.375	95.985	95.869	95.781	95.694
6.500	96.526	96.410	96.322	96.235
6.625	96.963	96.848	96.760	96.673
6.750	97.038	96.888	96.781	96.675
6.875	97.509	97.358	97.252	97.146
6.990	97.895	97.744	97.638	97.532
7.125	98.316	98.166	98.060	97.953
7.250	98.489	98.342	98.236	98.129
7.375	98.859	98.712	98.606	98.499
7.500	99.038	98.891	98.784	98.678
7.625	99.659	99.512	99.406	99.300
7.750	99.220	98.999	98.836	98.674
7.875	99.169	98.948	98.785	98.623
7.990	99.441	99.219	99.057	98.894

FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.200	95.107	95.032	94.957
5.625	95.623	95.530	95.455	95.380
5.750	95.766	95.673	95.598	95.523
5.875	96.130	96.036	95.961	95.886
5.990	96.752	96.659	96.584	96.509
6.125	97.007	96.913	96.838	96.763
6.250	97.255	97.138	97.050	96.963
6.375	97.496	97.378	97.291	97.203
6.500	97.685	97.567	97.480	97.392
6.625	97.867	97.750	97.662	97.575
6.750	97.877	97.748	97.660	97.573
6.875	98.105	97.976	97.888	97.801
6.990	98.313	98.183	98.096	98.008
7.125	98.512	98.382	98.295	98.208
7.250	98.492	98.377	98.296	98.214
7.375	98.659	98.544	98.463	98.381
7.500	98.644	98.530	98.449	98.367
7.625	99.096	98.981	98.900	98.819
7.750	99.670	99.556	99.475	99.394
7.875	99.543	99.429	99.348	99.267
7.990	99.688	99.573	99.493	99.412

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

Wholesale

Effective: November 4, 2026

FREDDIE MAC FIXED RATE BUYDOWN PRICING

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.638	96.562	96.512	96.462
6.125	97.280	97.204	97.154	97.104
6.250	97.800	97.718	97.655	97.593
6.375	98.542	98.460	98.397	98.335
6.500	99.167	99.085	99.022	98.960
6.625	99.614	99.531	99.468	99.406
6.750	100.185	100.068	99.987	99.906
6.875	100.577	100.459	100.378	100.297
6.990	101.075	100.958	100.877	100.796
7.125	101.553	101.435	101.354	101.273
7.250	101.882	101.768	101.687	101.606
7.375	102.322	102.208	102.127	102.046
7.500	102.700	102.586	102.505	102.424
7.625	103.042	102.927	102.846	102.765
7.750	103.108	102.953	102.840	102.728
7.875	103.348	103.193	103.081	102.968
7.990	103.500	103.356	103.257	103.158
8.125	103.808	103.686	103.611	103.536

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.966	95.850	95.763	95.675
6.125	96.640	96.524	96.437	96.349
6.250	97.590	97.474	97.386	97.299
6.375	98.135	98.019	97.931	97.844
6.500	98.676	98.560	98.472	98.385
6.625	99.113	98.998	98.910	98.823
6.750	99.188	99.038	98.931	98.825
6.875	99.667	99.517	99.410	99.304
6.990	100.069	99.918	99.812	99.706
7.125	100.469	100.319	100.213	100.106
7.250	100.666	100.518	100.412	100.306
7.375	101.018	100.871	100.765	100.659
7.500	101.179	101.032	100.926	100.819
7.625	101.783	101.636	101.530	101.423
7.750	101.360	101.139	100.976	100.814
7.875	101.292	101.070	100.908	100.745
7.990	101.547	101.326	101.163	101.001
8.125	101.819	101.597	101.435	101.272

FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.938	95.862	95.812	95.762
6.125	96.580	96.504	96.454	96.404
6.250	97.100	97.018	96.955	96.893
6.375	97.842	97.760	97.697	97.635
6.500	98.467	98.385	98.322	98.260
6.625	98.914	98.831	98.768	98.706
6.750	99.485	99.368	99.287	99.206
6.875	99.877	99.759	99.678	99.597
6.990	100.375	100.258	100.177	100.096
7.125	100.853	100.735	100.654	100.573
7.250	101.182	101.068	100.987	100.906
7.375	101.622	101.508	101.427	101.346
7.500	102.000	101.886	101.805	101.724
7.625	102.342	102.227	102.146	102.065
7.750	102.408	102.253	102.140	102.028
7.875	102.648	102.493	102.381	102.268
7.990	102.800	102.656	102.557	102.458
8.125	103.108	102.986	102.911	102.836

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.638	96.562	96.512	96.462
6.125	97.280	97.204	97.154	97.104
6.250	97.800	97.718	97.655	97.593
6.375	98.542	98.460	98.397	98.335
6.500	99.167	99.085	99.022	98.960
6.625	99.614	99.531	99.468	99.406
6.750	100.185	100.068	99.987	99.906
6.875	100.577	100.459	100.378	100.297
6.990	101.075	100.958	100.877	100.796
7.125	101.553	101.435	101.354	101.273
7.250	101.882	101.768	101.687	101.606
7.375	102.322	102.208	102.127	102.046
7.500	102.700	102.586	102.505	102.424
7.625	103.042	102.927	102.846	102.765
7.750	103.108	102.953	102.840	102.728
7.875	103.348	103.193	103.081	102.968
7.990	103.500	103.356	103.257	103.158
8.125	103.808	103.686	103.611	103.536

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.966	95.850	95.763	95.675
6.125	96.640	96.524	96.437	96.349
6.250	97.590	97.474	97.386	97.299
6.375	98.135	98.019	97.931	97.844
6.500	98.676	98.560	98.472	98.385
6.625	99.113	98.998	98.910	98.823
6.750	99.188	99.038	98.931	98.825
6.875	99.667	99.517	99.410	99.304
6.990	100.069	99.918	99.812	99.706
7.125	100.469	100.319	100.213	100.106
7.250	100.666	100.518	100.412	100.306
7.375	101.018	100.871	100.765	100.659
7.500	101.179	101.032	100.926	100.819
7.625	101.783	101.636	101.530	101.423
7.750	101.360	101.139	100.976	100.814
7.875	101.292	101.070	100.908	100.745
7.990	101.547	101.326	101.163	101.001
8.125	101.819	101.597	101.435	101.272

FREDDIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.938	95.862	95.812	95.762
6.125	96.580	96.504	96.454	96.404
6.250	97.100	97.018	96.955	96.893
6.375	97.842	97.760	97.697	97.635
6.500	98.467	98.385	98.322	98.260
6.625	98.914	98.831	98.768	98.706
6.750	99.485	99.368	99.287	99.206
6.875	99.877	99.759	99.678	99.597
6.990	100.375	100.258	100.177	100.096
7.125	100.853	100.735	100.654	100.573
7.250	101.182	101.068	100.987	100.906
7.375	101.622	101.508	101.427	101.346
7.500	102.000	101.886	101.805	101.724
7.625	102.342	102.227	102.146	102.065
7.750	102.408	102.253	102.140	102.028
7.875	102.648	102.493	102.381	102.268
7.990	102.800	102.656	102.557	102.458
8.125	103.108	102.986	102.911	102.836

LOAN STREAM MORTGAGE

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

SELECT PRICING

Effective: November 4, 2026

SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.038	96.962	96.912	96.862
6.125	97.680	97.604	97.554	97.504
6.250	98.200	98.118	98.055	97.993
6.375	98.942	98.860	98.797	98.735
6.500	99.567	99.485	99.422	99.360
6.625	100.014	99.931	99.868	99.806
6.750	100.585	100.468	100.387	100.306
6.875	100.977	100.859	100.778	100.697
6.990	101.475	101.358	101.277	101.196
7.125	101.953	101.835	101.754	101.673
7.250	102.282	102.168	102.087	102.006
7.375	102.722	102.608	102.527	102.446
7.500	103.100	102.986	102.905	102.824
7.625	103.442	103.327	103.246	103.165
7.750	103.508	103.353	103.240	103.128
7.875	103.748	103.593	103.481	103.368
7.990	103.900	103.756	103.657	103.558
8.125	104.208	104.086	104.011	103.936

SELECT FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	97.217	97.141	97.078	97.016
5.375	97.659	97.583	97.520	97.458
5.500	98.093	98.017	97.954	97.892
5.625	98.521	98.445	98.382	98.320
5.750	98.927	98.851	98.788	98.726
5.875	99.315	99.234	99.172	99.109
5.990	99.670	99.575	99.508	99.441
6.125	100.084	99.984	99.909	99.834
6.250	100.432	100.332	100.257	100.182
6.375	100.870	100.770	100.695	100.620
6.500	101.148	101.048	100.974	100.899
6.625	101.322	101.222	101.147	101.072
6.750	101.632	101.520	101.445	101.370
6.875	101.787	101.675	101.600	101.525
6.990	102.156	102.044	101.969	101.894
7.125	102.418	102.306	102.231	102.156
7.250	102.235	102.138	102.069	102.000
7.375	102.479	102.382	102.313	102.245
7.500	102.706	102.609	102.541	102.472
7.625	102.907	102.810	102.741	102.672
7.750	103.131	103.034	102.965	102.896
7.875	103.334	103.237	103.168	103.099
7.990	103.396	103.299	103.230	103.161
8.125	103.619	103.521	103.452	103.383

SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.266	96.150	96.063	95.975
6.125	96.940	96.824	96.737	96.649
6.250	97.890	97.774	97.686	97.599
6.375	98.435	98.319	98.231	98.144
6.500	98.976	98.860	98.772	98.685
6.625	99.413	99.298	99.210	99.123
6.750	99.488	99.338	99.231	99.125
6.875	99.967	99.817	99.710	99.604
6.990	100.369	100.218	100.112	100.006
7.125	100.769	100.619	100.513	100.406
7.250	100.966	100.818	100.712	100.606
7.375	101.318	101.171	101.065	100.959
7.500	101.479	101.332	101.226	101.119
7.625	102.083	101.936	101.830	101.723
7.750	101.660	101.439	101.276	101.114
7.875	101.592	101.370	101.208	101.045
7.990	101.847	101.626	101.463	101.301
8.125	102.119	101.897	101.735	101.572

SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.002	96.909	96.834	96.759
6.125	97.257	97.163	97.088	97.013
6.250	97.505	97.388	97.300	97.213
6.375	97.746	97.628	97.541	97.453
6.500	97.935	97.817	97.730	97.642
6.625	98.117	98.000	97.912	97.825
6.750	98.127	97.998	97.910	97.823
6.875	98.355	98.226	98.138	98.051
6.990	98.563	98.433	98.346	98.258
7.125	98.762	98.632	98.545	98.458
7.250	98.742	98.627	98.546	98.464
7.375	98.909	98.794	98.713	98.631
7.500	98.894	98.780	98.699	98.617
7.625	99.346	99.231	99.150	99.069
7.750	99.920	99.806	99.725	99.644
7.875	99.793	99.679	99.598	99.517
7.990	99.938	99.823	99.743	99.662

FREDDIE MAC FIXED RATE BUYDOWN PRICING

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.888	96.812	96.762	96.712
6.125	97.530	97.454	97.404	97.354
6.250	98.050	97.968	97.905	97.843
6.375	98.792	98.710	98.647	98.585
6.500	99.417	99.335	99.272	99.210
6.625	99.864	99.781	99.718	99.656
6.750	100.435	100.318	100.237	100.156
6.875	100.827	100.709	100.628	100.547
6.990	101.325	101.208	101.127	101.046
7.125	101.803	101.685	101.604	101.523
7.250	102.132	102.018	101.937	101.856
7.375	102.572	102.458	102.377	102.296
7.500	102.950	102.836	102.755	102.674
7.625	103.292	103.177	103.096	103.015
7.750	103.358	103.203	103.090	102.978
7.875	103.598	103.443	103.331	103.218
7.990	103.750	103.606	103.507	103.408
8.125	104.058	103.936	103.861	103.786

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.216	96.100	96.013	95.925
6.125	96.890	96.774	96.687	96.599
6.250	97.840	97.724	97.636	97.549
6.375	98.385	98.269	98.181	98.094
6.500	98.926	98.810	98.722	98.635
6.625	99.363	99.248	99.160	99.073
6.750	99.438	99.288	99.181	99.075
6.875	99.917	99.767	99.660	99.554
6.990	100.319	100.168	100.062	99.956
7.125	100.719	100.569	100.463	100.356
7.250	100.916	100.768	100.662	100.556
7.375	101.268	101.121	101.015	100.909
7.500	101.429	101.282	101.176	101.069
7.625	102.033	101.886	101.780	101.673
7.750	101.610	101.389	101.226	101.064
7.875	101.542	101.320	101.158	100.995
7.990	101.797	101.576	101.413	101.251
8.125	102.069	101.847	101.685	101.522

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.888	96.812	96.762	96.712
6.125	97.530	97.454	97.404	97.354
6.250	98.050	97.968	97.905	97.843
6.375	98.792	98.710	98.647	98.585
6.500	99.417	99.335	99.272	99.210
6.625	99.864	99.781	99.718	99.656
6.750	100.435	100.318	100.237	100.156
6.875	100.827	100.709	100.628	100.547
6.990	101.325	101.208	101.127	101.046
7.125	101.803	101.685	101.604	101.523
7.250	102.132	102.018	101.937	101.856
7.375	102.572	102.458	102.377	102.296
7.500	102.950	102.836	102.755	102.674
7.625	103.292	103.177	103.096	103.015
7.750	103.358	103.203	103.090	102.978
7.875	103.598	103.443	103.331	103.218
7.990	103.750	103.606	103.507	103.408
8.125	104.058	103.936	103.861	103.786

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.216	96.100	96.013	95.925
6.125	96.890	96.774	96.687	96.599
6.250	97.840	97.724	97.636	97.549
6.375	98.385	98.269	98.181	98.094
6.500	98.926	98.810	98.722	98.635
6.625	99.363	99.248	99.160	99.073
6.750	99.438	99.288	99.181	99.075
6.875	99.917	99.767	99.660	99.554
6.990	100.319	100.168	100.062	99.956
7.125	100.719	100.569	100.463	100.356
7.250	100.916	100.768	100.662	100.556
7.375	101.268	101.121	101.015	100.909
7.500	101.429	101.282	101.176	101.069
7.625	102.033	101.886	101.780	101.673
7.750	101.610	101.389	101.226	101.064
7.875	101.542	101.320	101.158	100.995
7.990	101.797	101.576	101.413	101.251
8.125	102.069	101.847	101.685	101.522

LOAN STREAM MORTGAGE

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

Wholesale

Effective: November 4, 2026

FANNIE MAE ARMS PRICING

FANNIE MAE 5/6 ARM (105-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.875	92.287	92.248	92.178	92.173
4.000	92.556	92.513	92.431	92.425
4.125	93.021	92.973	92.878	92.872
4.250	93.486	93.434	93.327	93.320
4.375	93.752	93.696	93.576	93.569
4.500	94.128	94.068	93.936	93.928
4.625	94.585	94.521	94.376	94.368
4.750	95.019	94.951	94.793	94.784
4.875	95.479	95.406	95.237	95.227
5.000	95.800	95.723	95.540	95.531
5.125	96.461	96.380	96.185	96.175
5.250	96.872	96.787	96.580	96.569
5.375	97.455	97.366	97.146	97.135
5.500	97.827	97.734	97.501	97.489
5.625	98.302	98.204	97.959	97.947
5.750	98.732	98.630	98.373	98.360
5.875	99.154	99.048	98.778	98.765
6.000	99.450	99.340	99.058	99.044
6.125	99.571	99.457	99.162	99.148
6.250	99.760	99.642	99.334	99.319
6.375	99.830	99.708	99.388	99.372

5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
2/1/5	360	2.750	30-Day Avg SOFR

FANNIE MAE 7/6 ARM (107-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.875	90.078	90.039	89.969	89.964
4.000	90.435	90.392	90.309	90.304
4.125	91.038	90.990	90.895	90.889
4.250	91.636	91.585	91.477	91.471
4.375	92.028	91.972	91.852	91.845
4.500	92.525	92.465	92.332	92.325
4.625	93.094	93.030	92.885	92.877
4.750	93.631	93.563	93.406	93.397
4.875	94.180	94.108	93.938	93.929
5.000	94.585	94.508	94.325	94.316
5.125	95.320	95.240	95.045	95.034
5.250	95.801	95.716	95.509	95.498
5.375	96.443	96.354	96.134	96.123
5.500	96.880	96.787	96.554	96.542
5.625	97.428	97.330	97.085	97.073
5.750	97.936	97.834	97.577	97.564
5.875	98.445	98.339	98.069	98.055
6.000	98.877	98.767	98.484	98.470
6.125	99.207	99.093	98.798	98.784
6.250	99.618	99.499	99.192	99.177
6.375	99.927	99.805	99.485	99.469

7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

FANNIE MAE 10/6 ARM (110-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.875	88.178	88.139	88.069	88.064
4.000	88.625	88.582	88.499	88.494
4.125	89.396	89.349	89.254	89.248
4.250	90.070	90.019	89.911	89.905
4.375	90.394	90.338	90.218	90.211
4.500	90.932	90.872	90.740	90.732
4.625	91.609	91.545	91.400	91.392
4.750	92.254	92.186	92.028	92.020
4.875	92.742	92.669	92.499	92.490
5.000	93.162	93.085	92.903	92.893
5.125	94.103	94.022	93.827	93.817
5.250	94.646	94.561	94.354	94.343
5.375	95.254	95.164	94.944	94.933
5.500	95.756	95.663	95.431	95.419
5.625	96.525	96.427	96.182	96.170
5.750	97.146	97.044	96.787	96.774
5.875	97.601	97.495	97.225	97.212
6.000	97.983	97.873	97.591	97.577
6.125	98.271	98.157	97.862	97.847
6.250	98.676	98.557	98.250	98.235
6.375	99.036	98.913	98.593	98.578
6.500	99.575	99.448	99.115	99.099
6.625	99.931	99.800	99.455	99.439

10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

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

Rate	15-Day	30-Day	45-Day	60-Day
4.000	92.799	92.756	92.674	92.668
4.125	93.263	93.216	93.121	93.115
4.250	93.728	93.676	93.569	93.562
4.375	93.993	93.937	93.817	93.810
4.500	94.369	94.309	94.176	94.169
4.625	94.825	94.761	94.616	94.608
4.750	95.259	95.190	95.033	95.024
4.875	95.718	95.646	95.476	95.467
5.000	96.038	95.962	95.779	95.770
5.125	96.699	96.618	96.423	96.413
5.250	97.111	97.026	96.818	96.807
5.375	97.693	97.604	97.384	97.373
5.500	98.064	97.971	97.739	97.727
5.625	98.539	98.441	98.197	98.184
5.750	98.969	98.867	98.609	98.597
5.875	99.400	99.294	99.024	99.011
6.000	99.686	99.576	99.294	99.280
6.125	99.807	99.693	99.398	99.383
6.250	99.995	99.877	99.570	99.555
6.375	100.066	99.943	99.623	99.608

5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
2/1/5	360	2.750	30-Day Avg SOFR

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

Rate	15-Day	30-Day	45-Day	60-Day
4.000	90.678	90.635	90.552	90.547
4.125	91.280	91.233	91.138	91.132
4.250	91.878	91.826	91.719	91.712
4.375	92.269	92.213	92.093	92.086
4.500	92.765	92.705	92.572	92.565
4.625	93.334	93.269	93.124	93.116
4.750	93.870	93.802	93.644	93.636
4.875	94.419	94.346	94.176	94.167
5.000	94.822	94.745	94.563	94.553
5.125	95.557	95.477	95.282	95.271
5.250	96.037	95.952	95.745	95.734
5.375	96.679	96.590	96.370	96.358
5.500	97.115	97.022	96.789	96.777
5.625	97.662	97.564	97.319	97.307
5.750	98.169	98.068	97.810	97.797
5.875	98.687	98.581	98.311	98.298
6.000	99.108	98.998	98.716	98.702
6.125	99.438	99.324	99.029	99.015
6.250	99.848	99.729	99.422	99.407
6.375	100.156	100.034	99.714	99.698

7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

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

Rate	15-Day	30-Day	45-Day	60-Day
4.000	88.870	88.826	88.744	88.738
4.125	89.640	89.592	89.497	89.491
4.250	90.313	90.261	90.154	90.147
4.375	90.636	90.580	90.460	90.453
4.500	91.173	91.113	90.981	90.973
4.625	91.849	91.785	91.640	91.632
4.750	92.494	92.425	92.268	92.259
4.875	92.980	92.908	92.738	92.729
5.000	93.400	93.323	93.141	93.131
5.125	94.340	94.259	94.064	94.054
5.250	94.883	94.798	94.590	94.579
5.375	95.489	95.400	95.180	95.169
5.500	95.991	95.898	95.665	95.654
5.625	96.759	96.661	96.416	96.404
5.750	97.379	97.277	97.020	97.007
5.875	97.843	97.737	97.467	97.454
6.000	98.215	98.105	97.822	97.808
6.125	98.501	98.387	98.092	98.078
6.250	98.905	98.786	98.479	98.464
6.375	99.264	99.141	98.821	98.806

10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

FREDDIE MAC ARMS PRICING

FREDDIE MAC 5/6 ARM (205-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.750	91.965	91.930	91.873	91.868
3.875	92.287	92.248	92.178	92.173
4.000	92.556	92.513	92.431	92.425
4.125	93.021	92.973	92.878	92.872
4.250	93.486	93.434	93.327	93.320
4.375	93.752	93.696	93.576	93.569
4.500	94.128	94.068	93.936	93.928
4.625	94.585	94.521	94.376	94.368
4.750	95.019	94.951	94.793	94.784
4.875	95.479	95.406	95.237	95.227
5.000	95.800	95.723	95.540	95.531
5.125	96.461	96.380	96.185	96.175
5.250	96.872	96.787	96.580	96.569
5.375	97.455	97.366	97.146	97.135
5.500	97.827	97.734	97.501	97.489
5.625	98.302	98.204	97.959	97.947
5.750	98.732	98.630	98.373	98.360
5.875	99.154	99.048	98.778	98.765
6.000	99.450	99.340	99.058	99.044
6.125	99.571	99.457	99.162	99.148
6.250	99.760	99.642	99.334	99.319
6.375	99.830	99.708	99.388	99.372

5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
2/1/5	360	2.750	30-Day Avg SOFR

FREDDIE MAC 7/6 ARM (207-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.750	89.703	89.668	89.610	89.606
3.875	90.078	90.039	89.969	89.964
4.000	90.435	90.392	90.309	90.304
4.125	91.038	90.990	90.895	90.889
4.250	91.636	91.585	91.477	91.471
4.375	92.028	91.972	91.852	91.845
4.500	92.525	92.465	92.332	92.325
4.625	93.094	93.030	92.885	92.877
4.750	93.631	93.563	93.406	93.397
4.875	94.180	94.108	93.938	93.929
5.000	94.585	94.508	94.325	94.316
5.125	95.320	95.240	95.045	95.034
5.250	95.801	95.716	95.509	95.498
5.375	96.443	96.354	96.134	96.123
5.500	96.880	96.787	96.554	96.542
5.625	97.428	97.330	97.085	97.073
5.750	97.936	97.834	97.577	97.564
5.875	98.445	98.339	98.069	98.055
6.000	98.877	98.767	98.484	98.470
6.125	99.207	99.093	98.798	98.784
6.250	99.618	99.499	99.192	99.177
6.375	99.927	99.805	99.485	99.469

7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

FREDDIE MAC 10/6 ARM (210-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.750	87.762	87.727	87.670	87.666
3.875	88.178	88.139	88.069	88.064
4.000	88.625	88.582	88.499	88.494
4.125	89.396	89.349	89.254	89.248
4.250	90.070	90.019	89.911	89.905
4.375	90.394	90.338	90.218	90.211
4.500	90.932	90.872	90.740	90.732
4.625	91.609	91.545	91.400	91.392
4.750	92.254	92.186	92.028	92.020
4.875	92.742	92.669	92.499	92.490
5.000	93.162	93.085	92.903	92.893
5.125	94.103	94.022	93.827	93.817
5.250	94.646	94.561	94.354	94.343
5.375	95.254	95.164	94.944	94.933
5.500	95.756	95.663	95.431	95.419
5.625	96.525	96.427	96.182	96.170
5.750	97.146	97.044	96.787	96.774
5.875	97.601	97.495	97.225	97.212
6.000	97.983	97.873	97.591	97.577
6.125	98.271	98.157	97.862	97.847
6.250	98.676	98.557	98.250	98.235
6.375	99.036	98.913	98.593	98.578
6.500	99.575	99.448	99.115	99.099

10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

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

Rate	15-Day	30-Day	45-Day	60-Day
3.750	92.209	92.174	92.117	92.113
3.875	92.531	92.492	92.422	92.417
4.000	92.799	92.756	92.674	92.668
4.125	93.263	93.216	93.121	93.115
4.250	93.728	93.676	93.569	93.562
4.375	93.993	93.937	93.817	93.810
4.500	94.369	94.309	94.176	94.169
4.625	94.825	94.761	94.616	94.608
4.750	95.259	95.190	95.033	95.024
4.875	95.718	95.646	95.476	95.467
5.000	96.038	95.962	95.779	95.770
5.125	96.699	96.618	96.423	96.413
5.250	97.111	97.026	96.818	96.807
5.375	97.693	97.604	97.384	97.373
5.500	98.064	97.971	97.739	97.727
5.625	98.539	98.441	98.197	98.184
5.750	98.969	98.867	98.609	98.597
5.875	99.400	99.294	99.024	99.011
6.000	99.686	99.576	99.294	99.280
6.125	99.807	99.693	99.398	99.383
6.250	99.995	99.877	99.570	99.555
6.375	100.066	99.943	99.623	99.608

5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
2/1/5	360	2.750	30-Day Avg SOFR

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

Rate	15-Day	30-Day	45-Day	60-Day
3.750	89.948	89.913	89.855	89.851
3.875	90.323	90.283	90.213	90.209
4.000	90.678	90.635	90.552	90.547
4.125	91.280	91.233	91.138	91.132
4.250	91.878	91.826	91.719	91.712
4.375	92.269	92.213	92.093	92.086
4.500	92.765	92.705	92.572	92.565
4.625	93.334	93.269	93.124	93.116
4.750	93.870	93.802	93.644	93.636
4.875	94.419	94.346	94.176	94.167
5.000	94.822	94.745	94.563	94.553
5.125	95.557	95.477	95.282	95.271
5.250	96.037	95.952	95.745	95.734
5.375	96.679	96.590	96.370	96.358
5.500	97.115	97.022	96.789	96.777
5.625	97.662	97.564	97.319	97.307
5.750	98.169	98.068	97.810	97.797
5.875	98.687	98.581	98.311	98.298
6.000	99.108	98.998	98.716	98.702
6.125	99.438	99.324	99.029	99.015
6.250	99.848	99.729	99.422	99.407
6.375	100.156	100.034	99.714	99.698

7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

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

Rate	15-Day	30-Day	45-Day	60-Day
3.750	88.009	87.974	87.916	87.912
3.875	88.424	88.384	88.314	88.310
4.000	88.870	88.826	88.744	88.738
4.125	89.640	89.592	89.497	89.491
4.250	90.313	90.261	90.154	90.147
4.375	90.636	90.580	90.460	90.453
4.500	91.173	91.113	90.981	90.973
4.625	91.849	91.785	91.640	91.632
4.750	92.494	92.425	92.268	92.259
4.875	92.980	92.908	92.738	92.729
5.000	93.400	93.323	93.141	93.131
5.125	94.340	94.259	94.064	94.054
5.250	94.883	94.798	94.590	94.579
5.375	95.489	95.400	95.180	95.169
5.500	95.991	95.898	95.665	95.654
5.625	96.759	96.661	96.416	96.404
5.750	97.379	97.277	97.020	97.007
5.875	97.843	97.737	97.467	97.454
6.000	98.215	98.105	97.822	97.808
6.125	98.501	98.387	98.092	98.078
6.250	98.905	98.786	98.479	98.464
6.375	99.264	99.141	98.821	98.806
6.500	99.801	99.674	99.342	99.326
6.625	100.156	100.026	99.681	99.664

10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

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

Effective: November 4, 2026

Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

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

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

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

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

Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj

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

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

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

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

NC Floor Price	99.750

LENDER PAID MI

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

LPMI (in addition to adjustments above)

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

FNMA/FHLMC State Tier Adjustment

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

LOAN STREAM MORTGAGE

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

Wholesale

Effective: **November 4, 2026**

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (Alt101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.788	96.712	96.662	96.612
6.125	97.430	97.354	97.304	97.254
6.250	97.950	97.868	97.805	97.743
6.375	98.692	98.610	98.547	98.485
6.500	99.317	99.235	99.172	99.110
6.625	99.764	99.681	99.618	99.556
6.750	100.335	100.218	100.137	100.056
6.875	100.727	100.609	100.528	100.447
6.990	101.225	101.108	101.027	100.946
7.125	101.703	101.585	101.504	101.423
7.250	102.032	101.918	101.837	101.756
7.375	102.472	102.358	102.277	102.196
7.500	102.850	102.736	102.655	102.574
7.625	103.192	103.077	102.996	102.915
7.750	103.258	103.103	102.990	102.878
7.875	103.498	103.343	103.231	103.118
7.990	103.650	103.506	103.407	103.308
8.125	103.958	103.836	103.761	103.686

Alt Agency 25 Yr Fixed (Alt125)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.470	96.394	96.344	96.294
6.125	97.155	97.079	97.029	96.979
6.250	97.675	97.592	97.530	97.467
6.375	98.417	98.335	98.272	98.210
6.500	99.042	98.960	98.897	98.835
6.625	99.489	99.406	99.343	99.281
6.750	100.060	99.943	99.862	99.781
6.875	100.452	100.334	100.253	100.172
6.990	100.950	100.833	100.752	100.671
7.125	101.428	101.310	101.229	101.148
7.250	101.757	101.643	101.562	101.481
7.375	102.178	102.063	101.982	101.901
7.500	102.555	102.441	102.360	102.279
7.625	102.897	102.782	102.701	102.620
7.750	102.963	102.808	102.695	102.583
7.875	103.203	103.048	102.936	102.823
7.990	103.355	103.211	103.112	103.013
8.125	103.663	103.541	103.466	103.391

Alt Agency 20 Yr Fixed (Alt120)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	94.416	94.307	94.232	94.156
5.375	95.049	94.940	94.865	94.790
5.500	95.671	95.562	95.487	95.412
5.625	96.288	96.179	96.104	96.029
5.750	96.923	96.808	96.720	96.633
5.875	97.518	97.402	97.315	97.227
5.990	98.073	97.957	97.870	97.782
6.125	98.664	98.548	98.460	98.373
6.250	99.210	99.094	99.007	98.920
6.375	99.871	99.756	99.668	99.581
6.500	100.383	100.268	100.180	100.093
6.625	100.718	100.602	100.515	100.428
6.750	100.898	100.767	100.686	100.604
6.875	101.230	101.099	101.018	100.937
6.990	101.729	101.598	101.517	101.436
7.125	102.141	102.010	101.929	101.847
7.250	102.035	101.921	101.840	101.759
7.375	102.417	102.303	102.222	102.141
7.500	102.775	102.661	102.580	102.499
7.625	103.114	102.999	102.918	102.837
7.750	103.229	103.074	102.961	102.848
7.875	103.569	103.417	103.310	103.202
7.990	103.735	103.597	103.506	103.415
8.125	104.065	103.943	103.868	103.793

Alt Agency 15 Yr Fixed (Alt115)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.967	96.891	96.828	96.766
5.375	97.409	97.333	97.270	97.208
5.500	97.843	97.767	97.704	97.642
5.625	98.271	98.195	98.132	98.070
5.750	98.677	98.601	98.538	98.476
5.875	99.065	98.984	98.922	98.859
5.990	99.420	99.325	99.258	99.191
6.125	99.834	99.734	99.659	99.584
6.250	100.182	100.082	100.007	99.932
6.375	100.620	100.520	100.445	100.370
6.500	100.898	100.798	100.724	100.649
6.625	101.072	100.972	100.897	100.822
6.750	101.382	101.270	101.195	101.120
6.875	101.537	101.425	101.350	101.275
6.990	101.906	101.794	101.719	101.644
7.125	102.168	102.056	101.981	101.906
7.250	101.985	101.888	101.819	101.750
7.375	102.229	102.132	102.063	101.995
7.500	102.456	102.359	102.291	102.222

Alt Agency 10 Yr Fixed (Alt110)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	97.818	97.725	97.650	97.575
5.375	98.158	98.065	97.990	97.915
5.500	98.493	98.400	98.325	98.250
5.625	98.823	98.729	98.654	98.579
5.750	99.135	99.042	98.967	98.892
5.875	99.430	99.336	99.261	99.186
5.990	99.687	99.591	99.516	99.441
6.125	99.999	99.900	99.825	99.750
6.250	100.267	100.167	100.092	100.017
6.375	100.624	100.524	100.449	100.374
6.500	100.829	100.730	100.655	100.580
6.625	100.918	100.818	100.743	100.668
6.750	101.012	100.900	100.825	100.750
6.875	101.097	100.985	100.910	100.835
6.990	101.408	101.296	101.221	101.146
7.125	101.603	101.491	101.416	101.341
7.250	101.433	101.336	101.268	101.199
7.375	101.617	101.520	101.451	101.382
7.500	101.785	101.688	101.619	101.551

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

Wholesale

Effective: November 4, 2026

ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (Alt101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.474	96.359	96.271	96.184
6.125	97.219	97.103	97.016	96.928
6.250	97.860	97.744	97.657	97.569
6.375	98.459	98.343	98.256	98.168
6.500	99.065	98.949	98.862	98.774
6.625	99.571	99.456	99.368	99.281
6.750	99.571	99.420	99.314	99.208
6.875	100.071	99.920	99.814	99.708
6.990	100.478	100.327	100.221	100.115
7.125	100.888	100.738	100.631	100.525
7.250	100.868	100.721	100.615	100.509
7.375	101.253	101.106	100.999	100.893
7.500	101.602	101.455	101.349	101.243
7.625	101.910	101.763	101.656	101.550
7.750	101.073	100.851	100.689	100.526
7.875	101.288	101.067	100.904	100.742
7.990	101.544	101.322	101.160	100.997
8.125	101.815	101.594	101.431	101.269
8.250	101.391	101.189	101.051	100.914
8.375	101.540	101.338	101.200	101.063
8.500	101.752	101.551	101.413	101.276
8.625	101.948	101.747	101.609	101.471

Alt Agency 25 Yr Fixed High Bal (Alt125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.199	94.084	93.996	93.909
6.125	94.944	94.828	94.741	94.653
6.250	95.935	95.819	95.732	95.644
6.375	96.534	96.418	96.331	96.243
6.500	97.115	96.999	96.912	96.824
6.625	97.646	97.531	97.443	97.356
6.750	97.771	97.620	97.514	97.408
6.875	98.265	98.115	98.008	97.902
6.990	98.622	98.472	98.365	98.259
7.125	99.018	98.868	98.761	98.655
7.250	98.798	98.651	98.545	98.439
7.375	99.558	99.411	99.304	99.198
7.500	99.782	99.635	99.529	99.423
7.625	99.965	99.818	99.711	99.605
7.750	100.028	99.806	99.644	99.481
7.875	100.243	100.022	99.859	99.697
7.990	99.224	99.002	98.840	98.677
8.125	99.495	99.274	99.111	98.949
8.250	99.071	98.869	98.731	98.594
8.375	99.220	99.018	98.880	98.743
8.500	99.432	99.231	99.093	98.956
8.625	99.628	99.427	99.289	99.151

Alt Agency 20 Yr Fixed High Bal (Alt120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	89.767	89.681	89.618	89.556
5.500	90.491	90.405	90.342	90.280
5.625	91.204	91.118	91.055	90.993
5.750	92.815	92.699	92.612	92.524
5.875	93.552	93.437	93.349	93.262
5.990	94.349	94.234	94.146	94.059
6.125	95.094	94.978	94.891	94.803
6.250	96.085	95.969	95.882	95.794
6.375	96.684	96.568	96.481	96.393
6.500	97.265	97.149	97.062	96.974
6.625	97.796	97.681	97.593	97.506
6.750	97.921	97.770	97.664	97.558
6.875	98.412	98.262	98.155	98.049
6.990	98.754	98.603	98.497	98.391
7.125	99.185	99.035	98.928	98.822
7.250	98.941	98.794	98.688	98.582
7.375	99.718	99.571	99.465	99.359
7.500	99.961	99.814	99.708	99.601
7.625	100.161	100.014	99.908	99.802
7.750	100.208	99.986	99.824	99.661
7.875	100.441	100.219	100.057	99.894
7.990	99.437	99.216	99.053	98.891

Alt Agency 15 Yr Fixed High Bal (Alt115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.911	96.818	96.743	96.668
6.125	97.236	97.142	97.067	96.992
6.250	97.525	97.408	97.321	97.233
6.375	97.820	97.702	97.615	97.527
6.500	98.049	97.932	97.844	97.757
6.625	98.325	98.208	98.120	98.033
6.750	98.385	98.255	98.168	98.080
6.875	98.634	98.504	98.417	98.329
6.990	98.797	98.667	98.580	98.492
7.125	99.006	98.876	98.789	98.701
7.250	98.569	98.454	98.373	98.292
7.375	99.143	99.028	98.947	98.866
7.500	99.193	99.078	98.997	98.915
7.625	99.222	99.108	99.026	98.945
7.750	100.283	100.168	100.087	100.006
7.875	100.440	100.325	100.244	100.163
7.990	99.310	99.195	99.114	99.033

Alt Agency 10 Yr Fixed High Bal (Alt110HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.615	96.521	96.446	96.371
6.125	96.925	96.832	96.757	96.682
6.250	97.218	97.100	97.013	96.925
6.375	97.501	97.384	97.296	97.209
6.500	97.717	97.600	97.513	97.425
6.625	97.990	97.873	97.785	97.698
6.750	98.050	97.920	97.833	97.745
6.875	98.299	98.169	98.082	97.994
6.990	98.462	98.332	98.245	98.157
7.125	98.671	98.541	98.454	98.366
7.250	98.234	98.119	98.038	97.957
7.375	98.808	98.693	98.612	98.531
7.500	98.858	98.743	98.662	98.580
7.625	98.887	98.773	98.691	98.610
7.750	99.948	99.833	99.752	99.671
7.875	100.105	99.990	99.909	99.828
7.990	98.975	98.860	98.779	98.698

LOAN STREAM MORTGAGE

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

SELECT PRICING

Effective: **November 4, 2026**

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT Alt101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.088	97.012	96.962	96.912
6.125	97.730	97.654	97.604	97.554
6.250	98.250	98.168	98.105	98.043
6.375	98.992	98.910	98.847	98.785
6.500	99.617	99.535	99.472	99.410
6.625	100.064	99.981	99.918	99.856
6.750	100.635	100.518	100.437	100.356
6.875	101.027	100.909	100.828	100.747
6.990	101.525	101.408	101.327	101.246
7.125	102.003	101.885	101.804	101.723
7.250	102.332	102.218	102.137	102.056
7.375	102.772	102.658	102.577	102.496
7.500	103.150	103.036	102.955	102.874
7.625	103.492	103.377	103.296	103.215
7.750	103.558	103.403	103.290	103.178
7.875	103.798	103.643	103.531	103.418
7.990	103.950	103.806	103.707	103.608
8.125	104.258	104.136	104.061	103.986

SELECT Alt Agency 15 Yr Fixed (SELECT Alt115)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.720	99.625	99.558	99.491
6.125	100.134	100.034	99.959	99.884
6.250	100.482	100.382	100.307	100.232
6.375	100.920	100.820	100.745	100.670
6.500	101.198	101.098	101.024	100.949
6.625	101.372	101.272	101.197	101.122
6.750	101.682	101.570	101.495	101.420
6.875	101.837	101.725	101.650	101.575
6.990	102.206	102.094	102.019	101.944
7.125	102.468	102.356	102.281	102.206
7.250	102.285	102.188	102.119	102.050
7.375	102.529	102.432	102.363	102.295
7.500	102.756	102.659	102.591	102.522
7.625	102.957	102.860	102.791	102.722
7.750	103.181	103.084	103.015	102.946
7.875	103.384	103.287	103.218	103.149

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.774	96.659	96.571	96.484
6.125	97.519	97.403	97.316	97.228
6.250	98.160	98.044	97.957	97.869
6.375	98.759	98.643	98.556	98.468
6.500	99.365	99.249	99.162	99.074
6.625	99.871	99.756	99.668	99.581
6.750	99.871	99.720	99.614	99.508
6.875	100.371	100.220	100.114	100.008
6.990	100.778	100.627	100.521	100.415
7.125	101.188	101.038	100.931	100.825
7.250	101.168	101.021	100.915	100.809
7.375	101.553	101.406	101.299	101.193
7.500	101.902	101.755	101.649	101.543
7.625	102.210	102.063	101.956	101.850
7.750	101.373	101.151	100.989	100.826
7.875	101.588	101.367	101.204	101.042
7.990	101.844	101.622	101.460	101.297
8.125	102.115	101.894	101.731	101.569
8.250	101.691	101.489	101.351	101.214
8.375	101.840	101.638	101.500	101.363
8.500	102.052	101.851	101.713	101.576
8.625	102.248	102.047	101.909	101.771

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.211	97.118	97.043	96.968
6.125	97.536	97.442	97.367	97.292
6.250	97.825	97.708	97.621	97.533
6.375	98.120	98.002	97.915	97.827
6.500	98.349	98.232	98.144	98.057
6.625	98.625	98.508	98.420	98.333
6.750	98.685	98.555	98.468	98.380
6.875	98.934	98.804	98.717	98.629
6.990	99.097	98.967	98.880	98.792
7.125	99.306	99.176	99.089	99.001
7.250	98.869	98.754	98.673	98.592
7.375	99.443	99.328	99.247	99.166
7.500	99.493	99.378	99.297	99.215
7.625	99.522	99.408	99.326	99.245
7.750	100.583	100.468	100.387	100.306
7.875	100.740	100.625	100.544	100.463

LOAN STREAM MORTGAGE

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

Effective: **November 4, 2026**

ALT Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750		
Investment	-0.500	-0.500	-0.875	-1.500	-2.000	-2.500			
2nd Home	-0.500	-0.500	-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				

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

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

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

Minimum Loan Amount $75,000*

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

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

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

NC Floor Price	99.750

LENDER PAID MI

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

LPMI (in addition to adjustments above)

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

FNMA/FHLMC State Tier Adjustment

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

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
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CalHFA Pricing (California Only)

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

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

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

CalHFA CalReady - (C110/F210)

Fees:

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

CalHFA CalPLUS Access - (C111/F211)

Fees:

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

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: November 4, 2026

MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	98.433	98.215	98.016
6.875	98.037	97.756	97.501
6.990	98.529	98.248	97.993
7.000	98.559	98.278	98.023
7.125	99.028	98.747	98.492
7.250	100.074	99.758	99.474
7.375	100.598	100.282	99.998
7.490	101.051	100.735	100.451
7.500	101.090	100.774	100.490
7.625	101.469	101.153	100.869
7.750	101.819	101.503	101.219
7.875	100.190	99.846	99.533
7.990	100.582	100.238	99.925
8.000	100.612	100.268	99.955
8.125	100.961	100.617	100.304
8.250	101.311	100.967	100.654
8.375	101.661	101.317	101.004

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

MaxONE Plus 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	97.683	97.465	97.266
6.875	97.287	97.006	96.751
6.990	97.779	97.498	97.243
7.000	97.809	97.528	97.273
7.125	98.278	97.997	97.742
7.250	99.324	99.008	98.724
7.375	99.848	99.532	99.248
7.490	100.310	99.994	99.710
7.500	100.340	100.024	99.740
7.625	100.719	100.403	100.119
7.750	101.069	100.753	100.469
7.875	99.440	99.096	98.783
7.990	99.832	99.488	99.175
8.000	99.862	99.518	99.205
8.125	100.211	99.867	99.554
8.250	100.561	100.217	99.904
8.375	100.911	100.567	100.254

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

MaxONE Plus HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	96.433	96.215	96.016
6.875	96.037	95.756	95.501
6.990	96.529	96.248	95.993
7.000	96.559	96.278	96.023
7.125	97.028	96.747	96.492
7.250	98.074	97.758	97.474
7.375	98.598	98.282	97.998
7.490	99.060	98.744	98.460
7.500	99.090	98.774	98.490
7.625	99.469	99.153	98.869
7.750	99.819	99.503	99.219
7.875	98.190	97.846	97.533
7.990	98.582	98.238	97.925
8.000	98.612	98.268	97.955
8.125	98.961	98.617	98.304
8.250	99.310	98.966	98.653
8.375	99.659	99.315	99.002

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.

axONE Plus 5.0% HB - (301_1st_DPA_Plus_H			
Rate	15 Day	30 Day	45 Day
6.750	95.797	95.683	95.465
6.875	95.428	95.287	95.006
6.990	95.920	95.779	95.498
7.000	95.950	95.809	95.528
7.125	96.419	96.278	95.997
7.250	97.482	97.324	97.008
7.375	98.006	97.848	97.532
7.490	98.468	98.310	97.994
7.500	98.498	98.340	98.024
7.625	98.877	98.719	98.403
7.750	99.227	99.069	98.753
7.875	97.607	97.440	97.096
7.990	97.999	97.832	97.488
8.000	98.029	97.862	97.518
8.125	98.378	98.211	97.867
8.250	98.728	98.561	98.217
8.375	99.078	98.911	98.567

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	95.933	95.715	95.516
6.875	95.537	95.256	95.001
6.990	96.029	95.748	95.493
7.000	96.059	95.778	95.523
7.125	96.528	96.247	95.992
7.250	97.574	97.258	96.974
7.375	98.098	97.782	97.498
7.490	98.560	98.244	97.960
7.500	98.590	98.274	97.990
7.625	98.969	98.653	98.369
7.750	99.319	99.003	98.719
7.875	97.690	97.346	97.033
7.990	98.082	97.738	97.425
8.000	98.112	97.768	97.455
8.125	98.461	98.117	97.804
8.250	98.811	98.467	98.154
8.375	99.161	98.817	98.504

MaxONE LLPAs

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

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

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

LOAN STREAM MORTGAGE

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: November 4, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
5.990	98.932	98.857	98.783
6.125	98.837	98.762	98.689
6.250	99.732	99.657	99.583
6.375	100.174	100.060	99.973
6.500	100.590	100.477	100.390
6.625	100.953	100.840	100.753
6.750	101.458	101.345	101.258
6.875	101.794	101.642	101.482
6.990	102.292	102.140	101.980
7.125	102.671	102.519	102.358
7.250	102.301	102.149	101.988
7.375	102.352	102.195	102.047
7.500	102.583	102.426	102.278
7.625	102.822	102.665	102.517

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
5.375	94.894	94.810	94.730
5.500	95.508	95.425	95.344
5.625	95.763	95.680	95.600
5.750	96.987	96.904	96.824
5.875	97.473	97.398	97.324
5.990	98.072	97.997	97.923
6.125	97.977	97.902	97.829
6.250	98.872	98.797	98.723
6.375	99.314	99.200	99.113
6.500	99.730	99.617	99.530
6.625	100.093	99.980	99.893
6.750	100.598	100.485	100.398
6.875	100.934	100.782	100.622
6.990	101.432	101.280	101.120
7.125	101.811	101.659	101.498
7.250	101.441	101.289	101.128
7.375	101.492	101.335	101.187

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
5.375	97.383	97.316	97.249
5.500	97.866	97.799	97.732
5.625	97.990	97.923	97.856
5.750	99.063	98.996	98.929
5.875	98.810	98.729	98.655
5.990	99.268	99.187	99.113
6.125	99.021	98.940	98.867
6.250	99.745	99.664	99.590
6.375	99.182	99.100	99.019
6.500	99.438	99.355	99.275
6.625	99.639	99.556	99.476
6.750	100.050	99.967	99.887
6.875	100.962	100.879	100.798
6.990	101.289	101.206	101.125
7.125	101.515	101.432	101.352
7.250	100.984	100.901	100.821
7.375	101.803	101.721	101.640

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.990	98.285	98.210	98.136
6.125	98.134	98.059	97.985
6.250	99.109	99.034	98.961
6.375	99.629	99.516	99.429
6.500	99.996	99.883	99.796
6.625	100.297	100.183	100.096
6.750	100.545	100.432	100.344
6.875	100.873	100.721	100.560
6.990	101.239	101.087	100.926
7.125	101.378	101.226	101.066
7.250	101.402	101.250	101.089
7.375	101.361	101.203	101.056
7.500	101.635	101.478	101.330
7.625	101.942	101.784	101.637

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
5.990	98.632	98.557	98.483
6.125	98.537	98.462	98.389
6.250	99.432	99.357	99.283
6.375	99.874	99.760	99.673
6.500	100.290	100.177	100.090
6.625	100.653	100.540	100.453
6.750	101.158	101.045	100.958
6.875	101.494	101.342	101.182
6.990	101.992	101.840	101.680
7.125	102.371	102.219	102.058
7.250	102.001	101.849	101.688
7.375	102.052	101.895	101.747
7.500	102.283	102.126	101.978
7.625	102.522	102.365	102.217

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.990	97.410	97.335	97.261
6.125	97.259	97.184	97.110
6.250	98.234	98.159	98.086
6.375	98.754	98.641	98.554
6.500	99.121	99.008	98.921
6.625	99.422	99.308	99.221
6.750	99.670	99.557	99.469
6.875	99.998	99.846	99.685
6.990	100.364	100.212	100.051
7.125	100.503	100.351	100.191
7.250	100.527	100.375	100.214
7.375	100.486	100.328	100.181
7.500	100.760	100.603	100.455
7.625	101.067	100.909	100.762

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	98.632	98.557	98.483
6.125	98.537	98.462	98.389
6.250	99.432	99.357	99.283
6.375	99.874	99.760	99.673
6.500	100.290	100.177	100.090
6.625	100.653	100.540	100.453
6.750	101.158	101.045	100.958
6.875	101.494	101.342	101.182
6.990	101.992	101.840	101.680
7.125	102.371	102.219	102.058
7.250	102.001	101.849	101.688
7.375	102.052	101.895	101.747
7.500	102.283	102.126	101.978
7.625	102.522	102.365	102.217

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	97.410	97.335	97.261
6.125	97.259	97.184	97.110
6.250	98.234	98.159	98.086
6.375	98.754	98.641	98.554
6.500	99.121	99.008	98.921
6.625	99.422	99.308	99.221
6.750	99.670	99.557	99.469
6.875	99.998	99.846	99.685
6.990	100.364	100.212	100.051
7.125	100.503	100.351	100.191
7.250	100.527	100.375	100.214
7.375	100.486	100.328	100.181
7.500	100.760	100.603	100.455
7.625	101.067	100.909	100.762

LLPAs

FHA State Tier Adjustment		
Tier 1 States	CT, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	CA, DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375

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

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

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

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

LOAN STREAM MORTGAGE

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

SELECT PRICING

Effective: November 4, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)

Rate	15 Day	30 Day	45 Day
5.990	99.232	99.157	99.083
6.125	99.137	99.062	98.989
6.250	100.032	99.957	99.883
6.375	100.474	100.360	100.273
6.500	100.890	100.777	100.690
6.625	101.253	101.140	101.053
6.750	101.758	101.645	101.558
6.875	102.094	101.942	101.782
6.990	102.592	102.440	102.280
7.125	102.971	102.819	102.658
7.250	102.601	102.449	102.288
7.375	102.652	102.495	102.347
7.500	102.883	102.726	102.578
7.625	103.122	102.965	102.817

SELECT FHA 15 Year Fixed - (315)

Rate	15 Day	30 Day	45 Day
5.990	99.568	99.487	99.413
6.125	99.321	99.240	99.167
6.250	100.045	99.964	99.890
6.375	99.482	99.400	99.319
6.500	99.738	99.655	99.575
6.625	99.939	99.856	99.776
6.750	100.350	100.267	100.187
6.875	101.262	101.179	101.098
6.990	101.589	101.506	101.425
7.125	101.815	101.732	101.652
7.250	101.284	101.201	101.121
7.375	102.103	102.021	101.940
7.500	102.173	102.091	102.010
7.625	102.710	102.628	102.547

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)

Rate	15 Day	30 Day	45 Day
5.990	98.932	98.857	98.783
6.125	98.837	98.762	98.689
6.250	99.732	99.657	99.583
6.375	100.174	100.060	99.973
6.500	100.590	100.477	100.390
6.625	100.953	100.840	100.753
6.750	101.458	101.345	101.258
6.875	101.794	101.642	101.482
6.990	102.292	102.140	101.980
7.125	102.671	102.519	102.358
7.250	102.301	102.149	101.988
7.375	102.352	102.195	102.047
7.500	102.583	102.426	102.278
7.625	102.822	102.665	102.517

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)

Rate	15 Day	30 Day	45 Day
5.990	98.932	98.857	98.783
6.125	98.837	98.762	98.689
6.250	99.732	99.657	99.583
6.375	100.174	100.060	99.973
6.500	100.590	100.477	100.390
6.625	100.953	100.840	100.753
6.750	101.458	101.345	101.258
6.875	101.794	101.642	101.482
6.990	102.292	102.140	101.980
7.125	102.671	102.519	102.358
7.250	102.301	102.149	101.988
7.375	102.352	102.195	102.047
7.500	102.583	102.426	102.278
7.625	102.822	102.665	102.517

SELECT FHA 30 Year Fixed HB - (301HB)

Rate	15 Day	30 Day	45 Day
5.990	98.585	98.510	98.436
6.125	98.434	98.359	98.285
6.250	99.409	99.334	99.261
6.375	99.929	99.816	99.729
6.500	100.296	100.183	100.096
6.625	100.597	100.483	100.396
6.750	100.845	100.732	100.644
6.875	101.173	101.021	100.860
6.990	101.539	101.387	101.226
7.125	101.678	101.526	101.366
7.250	101.702	101.550	101.389
7.375	101.661	101.503	101.356
7.500	101.935	101.778	101.630
7.625	102.242	102.084	101.937

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)

Rate	15 Day	30 Day	45 Day
5.990	97.710	97.635	97.561
6.125	97.559	97.484	97.410
6.250	98.534	98.459	98.386
6.375	99.054	98.941	98.854
6.500	99.421	99.308	99.221
6.625	99.722	99.608	99.521
6.750	99.970	99.857	99.769
6.875	100.298	100.146	99.985
6.990	100.664	100.512	100.351
7.125	100.803	100.651	100.491
7.250	100.827	100.675	100.514
7.375	100.786	100.628	100.481
7.500	101.060	100.903	100.755
7.625	101.367	101.209	101.062

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)

Rate	15 Day	30 Day	45 Day
5.990	97.710	97.635	97.561
6.125	97.559	97.484	97.410
6.250	98.534	98.459	98.386
6.375	99.054	98.941	98.854
6.500	99.421	99.308	99.221
6.625	99.722	99.608	99.521
6.750	99.970	99.857	99.769
6.875	100.298	100.146	99.985
6.990	100.664	100.512	100.351
7.125	100.803	100.651	100.491
7.250	100.827	100.675	100.514
7.375	100.786	100.628	100.481
7.500	101.060	100.903	100.755
7.625	101.367	101.209	101.062

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)

Rate	15 Day	30 Day	45 Day
5.990	98.972	98.897	98.823
6.125	98.877	98.802	98.729
6.250	99.772	99.697	99.623
6.375	100.214	100.100	100.013
6.500	100.630	100.517	100.430
6.625	100.993	100.880	100.793
6.750	101.498	101.385	101.298
6.875	101.834	101.682	101.522
6.990	102.332	102.180	102.020
7.125	102.711	102.559	102.398
7.250	102.341	102.189	102.028
7.375	102.392	102.235	102.087
7.500	102.623	102.466	102.318
7.625	102.862	102.705	102.557

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)

Rate	15 Day	30 Day	45 Day
5.990	97.485	97.410	97.336
6.125	97.334	97.259	97.185
6.250	98.309	98.234	98.161
6.375	98.829	98.716	98.629
6.500	99.196	99.083	98.996
6.625	99.497	99.383	99.296
6.750	99.745	99.632	99.544
6.875	100.073	99.921	99.760
6.990	100.439	100.287	100.126
7.125	100.578	100.426	100.266
7.250	100.602	100.450	100.289
7.375	100.561	100.403	100.256
7.500	100.835	100.678	100.530
7.625	101.142	100.984	100.837

SELECT FHA Streamline 15 Year Fixed - (315SL)

Rate	15 Day	30 Day	45 Day
5.990	99.443	99.362	99.288
6.125	99.196	99.115	99.042
6.250	99.920	99.839	99.765
6.375	99.357	99.275	99.194
6.500	99.613	99.530	99.450
6.625	99.814	99.731	99.651
6.750	100.225	100.142	100.062
6.875	101.137	101.054	100.973
6.990	101.464	101.381	101.300
7.125	101.690	101.607	101.527
7.250	101.159	101.076	100.996
7.375	101.978	101.896	101.815
7.500	102.048	101.966	101.885
7.625	102.585	102.503	102.422

LLPAs

FHA State Tier Adjustment

Tier 1 States	CT, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	CA, DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375

FICO ≥700
0.500
FICO 680-699
0.375
FICO 660-679
N/A
FICO 640-659
N/A
FICO 620-639
N/A

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

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

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

LOAN STREAM MORTGAGE

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: November 4, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
5.990	98.644	98.569	98.495
6.125	98.775	98.700	98.626
6.250	99.859	99.784	99.710
6.375	100.155	100.041	99.954
6.500	100.564	100.451	100.364
6.625	100.824	100.711	100.624
6.750	101.243	101.130	101.043
6.875	101.283	101.131	100.971
6.990	101.805	101.653	101.492
7.125	101.911	101.759	101.598
7.250	102.087	101.935	101.775
7.375	101.983	101.826	101.678
7.500	102.252	102.094	101.947
7.625	102.492	102.335	102.187

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
5.990	97.894	97.819	97.745
6.125	98.025	97.950	97.876
6.250	99.109	99.034	98.960
6.375	99.405	99.291	99.204
6.500	99.814	99.701	99.614
6.625	100.074	99.961	99.874
6.750	100.493	100.380	100.293
6.875	100.533	100.381	100.221
6.990	101.055	100.903	100.742
7.125	101.161	101.009	100.848
7.250	101.337	101.185	101.025
7.375	101.233	101.076	100.928
7.500	101.502	101.344	101.197
7.625	101.742	101.585	101.437

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
5.990	99.090	99.009	98.935
6.125	99.069	98.988	98.914
6.250	99.982	99.901	99.827
6.375	99.273	99.191	99.110
6.500	99.522	99.439	99.359
6.625	99.620	99.537	99.457
6.750	99.945	99.863	99.782
6.875	100.561	100.478	100.397
6.990	100.911	100.828	100.748
7.125	100.865	100.783	100.702
7.250	100.881	100.798	100.717
7.375	101.544	101.462	101.381
7.500	101.652	101.569	101.489
7.625	102.190	102.107	102.027

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.990	98.206	98.131	98.057
6.125	98.252	98.177	98.103
6.250	99.337	99.262	99.188
6.375	99.756	99.642	99.555
6.500	100.156	100.043	99.956
6.625	100.351	100.237	100.150
6.750	100.676	100.563	100.476
6.875	100.936	100.784	100.624
6.990	101.326	101.174	101.014
7.125	101.395	101.243	101.083
7.250	101.364	101.212	101.051
7.375	101.252	101.095	100.947
7.500	101.567	101.410	101.262
7.625	102.034	101.877	101.729

VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
5.990	98.444	98.369	98.295
6.125	98.575	98.500	98.426
6.250	99.659	99.584	99.510
6.375	99.955	99.841	99.754
6.500	100.364	100.251	100.164
6.625	100.624	100.511	100.424
6.750	101.043	100.930	100.843
6.875	101.083	100.931	100.771
6.990	101.605	101.453	101.292
7.125	101.711	101.559	101.398
7.250	101.887	101.735	101.575
7.375	101.783	101.626	101.478
7.500	102.052	101.894	101.747
7.625	102.292	102.135	101.987

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.990	97.481	97.406	97.332
6.125	97.527	97.452	97.378
6.250	98.612	98.537	98.463
6.375	99.031	98.917	98.830
6.500	99.431	99.318	99.231
6.625	99.626	99.512	99.425
6.750	99.951	99.838	99.751
6.875	100.211	100.059	99.899
6.990	100.601	100.449	100.289
7.125	100.670	100.518	100.358
7.250	100.639	100.487	100.326
7.375	100.527	100.370	100.222
7.500	100.842	100.685	100.537
7.625	101.309	101.152	101.004

VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	98.444	98.369	98.295
6.125	98.575	98.500	98.426
6.250	99.659	99.584	99.510
6.375	99.955	99.841	99.754
6.500	100.364	100.251	100.164
6.625	100.624	100.511	100.424
6.750	101.043	100.930	100.843
6.875	101.083	100.931	100.771
6.990	101.605	101.453	101.292
7.125	101.711	101.559	101.398
7.250	101.887	101.735	101.575
7.375	101.783	101.626	101.478
7.500	102.052	101.894	101.747
7.625	102.292	102.135	101.987

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	97.481	97.406	97.332
6.125	97.527	97.452	97.378
6.250	98.612	98.537	98.463
6.375	99.031	98.917	98.830
6.500	99.431	99.318	99.231
6.625	99.626	99.512	99.425
6.750	99.951	99.838	99.751
6.875	100.211	100.059	99.899
6.990	100.601	100.449	100.289
7.125	100.670	100.518	100.358
7.250	100.639	100.487	100.326
7.375	100.527	100.370	100.222
7.500	100.842	100.685	100.537
7.625	101.309	101.152	101.004

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.990	98.224	98.149	98.075
6.125	98.355	98.280	98.206
6.250	99.439	99.364	99.290
6.375	99.735	99.621	99.534
6.500	100.144	100.031	99.944
6.625	100.404	100.291	100.204
6.750	100.823	100.710	100.623
6.875	100.863	100.711	100.551
6.990	101.385	101.233	101.072
7.125	101.491	101.339	101.178
7.250	101.667	101.515	101.355
7.375	101.563	101.406	101.258
7.500	101.832	101.674	101.527
7.625	102.072	101.915	101.767

LLPAs

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

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

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

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

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

LOAN STREAM MORTGAGE

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

SELECT PRICING

Effective: November 4, 2026

SELECT VA & USDA Pricing

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

Rate	15 Day	30 Day	45 Day
5.990	98.944	98.869	98.795
6.125	99.075	99.000	98.926
6.250	100.159	100.084	100.010
6.375	100.455	100.341	100.254
6.500	100.864	100.751	100.664
6.625	101.124	101.011	100.924
6.750	101.543	101.430	101.343
6.875	101.583	101.431	101.271
6.990	102.105	101.953	101.792
7.125	102.211	102.059	101.898
7.250	102.387	102.235	102.075
7.375	102.283	102.126	101.978
7.500	102.552	102.394	102.247
7.625	102.792	102.635	102.487

SELECT VA 15 Year Fixed - (415)

Rate	15 Day	30 Day	45 Day
5.990	99.390	99.309	99.235
6.125	99.369	99.288	99.214
6.250	100.282	100.201	100.127
6.375	99.573	99.491	99.410
6.500	99.822	99.739	99.659
6.625	99.920	99.837	99.757
6.750	100.245	100.163	100.082
6.875	100.861	100.778	100.697
6.990	101.211	101.128	101.048
7.125	101.165	101.083	101.002
7.250	101.181	101.098	101.017
7.375	101.844	101.762	101.681
7.500	101.952	101.869	101.789
7.625	102.490	102.407	102.327

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

Rate	15 Day	30 Day	45 Day
5.990	98.744	98.669	98.595
6.125	98.875	98.800	98.726
6.250	99.959	99.884	99.810
6.375	100.255	100.141	100.054
6.500	100.664	100.551	100.464
6.625	100.924	100.811	100.724
6.750	101.343	101.230	101.143
6.875	101.383	101.231	101.071
6.990	101.905	101.753	101.592
7.125	102.011	101.859	101.698
7.250	102.187	102.035	101.875
7.375	102.083	101.926	101.778
7.500	102.352	102.194	102.047
7.625	102.592	102.435	102.287

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

Rate	15 Day	30 Day	45 Day
5.990	98.744	98.669	98.595
6.125	98.875	98.800	98.726
6.250	99.959	99.884	99.810
6.375	100.255	100.141	100.054
6.500	100.664	100.551	100.464
6.625	100.924	100.811	100.724
6.750	101.343	101.230	101.143
6.875	101.383	101.231	101.071
6.990	101.905	101.753	101.592
7.125	102.011	101.859	101.698
7.250	102.187	102.035	101.875
7.375	102.083	101.926	101.778
7.500	102.352	102.194	102.047
7.625	102.592	102.435	102.287

SELECT VA 30 Year Fixed HB - (401HB)

Rate	15 Day	30 Day	45 Day
5.990	98.506	98.431	98.357
6.125	98.552	98.477	98.403
6.250	99.637	99.562	99.488
6.375	100.056	99.942	99.855
6.500	100.456	100.343	100.256
6.625	100.651	100.537	100.450
6.750	100.976	100.863	100.776
6.875	101.236	101.084	100.924
6.990	101.626	101.474	101.314
7.125	101.695	101.543	101.383
7.250	101.664	101.512	101.351
7.375	101.552	101.395	101.247
7.500	101.867	101.710	101.562
7.625	102.334	102.177	102.029

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

Rate	15 Day	30 Day	45 Day
5.990	97.781	97.706	97.632
6.125	97.827	97.752	97.678
6.250	98.912	98.837	98.763
6.375	99.331	99.217	99.130
6.500	99.731	99.618	99.531
6.625	99.926	99.812	99.725
6.750	100.251	100.138	100.051
6.875	100.511	100.359	100.199
6.990	100.901	100.749	100.589
7.125	100.970	100.818	100.658
7.250	100.939	100.787	100.626
7.375	100.827	100.670	100.522
7.500	101.142	100.985	100.837
7.625	101.609	101.452	101.304

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

Rate	15 Day	30 Day	45 Day
5.990	97.781	97.706	97.632
6.125	97.827	97.752	97.678
6.250	98.912	98.837	98.763
6.375	99.331	99.217	99.130
6.500	99.731	99.618	99.531
6.625	99.926	99.812	99.725
6.750	100.251	100.138	100.051
6.875	100.511	100.359	100.199
6.990	100.901	100.749	100.589
7.125	100.970	100.818	100.658
7.250	100.939	100.787	100.626
7.375	100.827	100.670	100.522
7.500	101.142	100.985	100.837
7.625	101.609	101.452	101.304

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

Rate	15 Day	30 Day	45 Day
5.990	98.994	98.919	98.845
6.125	99.125	99.050	98.976
6.250	100.209	100.134	100.060
6.375	100.505	100.391	100.304
6.500	100.914	100.801	100.714
6.625	101.174	101.061	100.974
6.750	101.593	101.480	101.393
6.875	101.633	101.481	101.321
6.990	102.155	102.003	101.842
7.125	102.261	102.109	101.948
7.250	102.437	102.285	102.125
7.375	102.333	102.176	102.028
7.500	102.602	102.444	102.297
7.625	102.842	102.685	102.537

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

Rate	15 Day	30 Day	45 Day
5.990	97.556	97.481	97.407
6.125	97.602	97.527	97.453
6.250	98.687	98.612	98.538
6.375	99.106	98.992	98.905
6.500	99.506	99.393	99.306
6.625	99.701	99.587	99.500
6.750	100.026	99.913	99.826
6.875	100.286	100.134	99.974
6.990	100.676	100.524	100.364
7.125	100.745	100.593	100.433
7.250	100.714	100.562	100.401
7.375	100.602	100.445	100.297
7.500	100.917	100.760	100.612
7.625	101.384	101.227	101.079

SELECT VA IRRRL 15 Year Fixed - (415RL)

Rate	15 Day	30 Day	45 Day
5.990	99.240	99.159	99.085
6.125	99.219	99.138	99.064
6.250	100.132	100.051	99.977
6.375	99.423	99.341	99.260
6.500	99.672	99.589	99.509
6.625	99.770	99.687	99.607
6.750	100.095	100.013	99.932
6.875	100.711	100.628	100.547
6.990	101.061	100.978	100.898
7.125	101.015	100.933	100.852
7.250	101.031	100.948	100.867
7.375	101.694	101.612	101.531
7.500	101.802	101.719	101.639
7.625	102.340	102.257	102.177

SELECT USDA 30 - 25 Year Fixed - (501)

Rate	15 Day	30 Day	45 Day
5.990	98.524	98.449	98.375
6.125	98.655	98.580	98.506
6.250	99.739	99.664	99.590
6.375	100.035	99.921	99.834
6.500	100.444	100.331	100.244
6.625	100.704	100.591	100.504
6.750	101.123	101.010	100.923
6.875	101.163	101.011	100.851
6.990	101.685	101.533	101.372
7.125	101.791	101.639	101.478
7.250	101.967	101.815	101.655
7.375	101.863	101.706	101.558
7.500	102.132	101.974	101.827
7.625	102.372	102.215	102.067

LLPAs

VA/USDA State Tier Adjustment

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

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

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

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

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

LOAN STREAM MORTGAGE

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: November 4, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.500	94.853	94.766	94.619
4.625	94.422	94.335	94.188
4.750	95.921	95.818	95.621
4.875	96.300	96.197	96.000
5.000	96.678	96.576	96.379
5.125	96.486	96.383	96.186
5.250	97.753	97.635	97.388
5.375	98.189	98.071	97.824
5.500	98.483	98.365	98.118
5.625	98.335	98.217	97.970
5.750	99.179	99.046	98.749
5.875	99.630	99.497	99.200
6.000	100.108	99.975	99.678
6.125	99.561	99.428	99.131
6.250	99.893	99.745	99.398
6.375	100.264	100.115	99.768
5/1 ARM Caps	Amort (Mos)	Margin/Floor	Index
1/1/5	360	2.000	1 Yr Weekly CMT

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.500	94.527	94.440	94.293
4.625	94.086	93.998	93.851
4.750	95.613	95.511	95.314
4.875	95.981	95.878	95.681
5.000	96.347	96.244	96.047
5.125	96.139	96.037	95.840
5.250	97.440	97.323	97.076
5.375	97.860	97.742	97.495
5.500	98.132	98.015	97.767
5.625	97.958	97.840	97.593
5.750	98.856	98.723	98.426
5.875	99.280	99.147	98.850
6.000	99.726	99.593	99.296
6.125	99.140	99.007	98.710
6.250	99.553	99.405	99.058
6.375	99.882	99.734	99.387
5/1 ARM Caps	Amort (Mos)	Margin/Floor	Index
1/1/5	360	2.000	1 Yr Weekly CMT

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.500	94.768	94.681	94.534
4.625	94.276	94.189	94.042
4.750	95.931	95.828	95.631
4.875	96.268	96.165	95.968
5.000	96.583	96.480	96.283
5.125	96.324	96.221	96.024
5.250	97.755	97.637	97.390
5.375	98.143	98.025	97.778
5.500	98.365	98.248	98.001
5.625	98.142	98.024	97.777
5.750	99.169	99.036	98.739
5.875	99.566	99.433	99.136
6.000	99.967	99.834	99.537
6.125	99.341	99.208	98.911

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.500	94.416	94.329	94.182
4.625	93.912	93.825	93.678
4.750	95.594	95.492	95.295
4.875	95.918	95.816	95.619
5.000	96.217	96.115	95.918
5.125	95.938	95.836	95.639
5.250	97.409	97.291	97.044
5.375	97.775	97.657	97.410
5.500	97.969	97.851	97.604
5.625	97.711	97.594	97.347
5.750	98.805	98.672	98.375
5.875	99.169	99.036	98.739
6.000	99.532	99.399	99.102
6.125	98.862	98.729	98.432

LLPAs

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

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

FHA State Tier Adjustment		
Tier 1 States	CT, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	CA, DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375

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

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

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

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

LOAN STREAM MORTGAGE

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: November 4, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)

Rate	15 Day	30 Day	45 Day
5.990	98.672	98.597	98.523
6.125	98.577	98.502	98.429
6.250	99.472	99.397	99.323
6.375	99.914	99.800	99.713
6.500	100.330	100.217	100.130
6.625	100.693	100.580	100.493
6.750	101.198	101.085	100.998
6.875	101.534	101.382	101.222
6.990	102.032	101.880	101.720
7.125	102.411	102.259	102.098
7.250	102.041	101.889	101.728
7.375	102.092	101.935	101.787
7.500	102.323	102.166	102.018
7.625	102.562	102.405	102.257

FHA Streamline 20 Year Fixed - (320SL)

Rate	15 Day	30 Day	45 Day
5.990	97.947	97.872	97.798
6.125	97.852	97.777	97.704
6.250	98.747	98.672	98.598
6.375	99.189	99.075	98.988
6.500	99.605	99.492	99.405
6.625	99.968	99.855	99.768
6.750	100.473	100.360	100.273
6.875	100.809	100.657	100.497
6.990	101.307	101.155	100.995
7.125	101.686	101.534	101.373
7.250	101.316	101.164	101.003
7.375	101.367	101.210	101.062
7.500	101.598	101.441	101.293
7.625	101.837	101.680	101.532

FHA Streamline 15 Year Fixed - (315SL)

Rate	15 Day	30 Day	45 Day
5.990	99.143	99.062	98.988
6.125	98.896	98.815	98.742
6.250	99.620	99.539	99.465
6.375	99.057	98.975	98.894
6.500	99.313	99.230	99.150
6.625	99.514	99.431	99.351
6.750	99.925	99.842	99.762
6.875	100.837	100.754	100.673
6.990	101.164	101.081	101.000
7.125	101.390	101.307	101.227
7.250	100.859	100.776	100.696
7.375	101.678	101.596	101.515
7.500	101.748	101.666	101.585
7.625	102.285	102.203	102.122

FHA Streamline 30 Year Fixed HB - (301SLHB)

Rate	15 Day	30 Day	45 Day
5.990	97.185	97.110	97.036
6.125	97.034	96.959	96.885
6.250	98.009	97.934	97.861
6.375	98.529	98.416	98.329
6.500	98.896	98.783	98.696
6.625	99.197	99.083	98.996
6.750	99.445	99.332	99.244
6.875	99.773	99.621	99.460
6.990	100.139	99.987	99.826
7.125	100.278	100.126	99.966
7.250	100.302	100.150	99.989
7.375	100.261	100.103	99.956
7.500	100.535	100.378	100.230
7.625	100.842	100.684	100.537

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

Rate	15 Day	30 Day	45 Day
5.990	98.694	98.619	98.545
6.125	98.825	98.750	98.676
6.250	99.909	99.834	99.760
6.375	100.205	100.091	100.004
6.500	100.614	100.501	100.414
6.625	100.874	100.761	100.674
6.750	101.293	101.180	101.093
6.875	101.333	101.181	101.021
6.990	101.855	101.703	101.542
7.125	101.961	101.809	101.648
7.250	102.137	101.985	101.825
7.375	102.033	101.876	101.728
7.500	102.302	102.144	101.997
7.625	102.542	102.385	102.237

VA IRRRL 20 Year Fixed - (420IRL)

Rate	15 Day	30 Day	45 Day
5.990	97.744	97.669	97.595
6.125	97.875	97.800	97.726
6.250	98.959	98.884	98.810
6.375	99.255	99.141	99.054
6.500	99.664	99.551	99.464
6.625	99.924	99.811	99.724
6.750	100.343	100.230	100.143
6.875	100.383	100.231	100.071
6.990	100.905	100.753	100.592
7.125	101.011	100.859	100.698
7.250	101.187	101.035	100.875
7.375	101.083	100.926	100.778
7.500	101.352	101.194	101.047
7.625	101.592	101.435	101.287

VA IRRRL 15 Year Fixed - (415RL)

Rate	15 Day	30 Day	45 Day
5.990	98.940	98.859	98.785
6.125	98.919	98.838	98.764
6.250	99.832	99.751	99.677
6.375	99.123	99.041	98.960
6.500	99.372	99.289	99.209
6.625	99.470	99.387	99.307
6.750	99.795	99.713	99.632
6.875	100.411	100.328	100.247
6.990	100.761	100.678	100.598
7.125	100.715	100.633	100.552
7.250	100.731	100.648	100.567
7.375	101.394	101.312	101.231
7.500	101.502	101.419	101.339
7.625	102.040	101.957	101.877

VA IRRRL 30 Year Fixed HB - (401RLHB)

Rate	15 Day	30 Day	45 Day
5.990	97.256	97.181	97.107
6.125	97.302	97.227	97.153
6.250	98.387	98.312	98.238
6.375	98.806	98.692	98.605
6.500	99.206	99.093	99.006
6.625	99.401	99.287	99.200
6.750	99.726	99.613	99.526
6.875	99.986	99.834	99.674
6.990	100.376	100.224	100.064
7.125	100.445	100.293	100.133
7.250	100.414	100.262	100.101
7.375	100.302	100.145	99.997
7.500	100.617	100.460	100.312
7.625	101.084	100.927	100.779

LLPAs

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

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

FHA State Tier Adjustment		
Tier 1 States	CT, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	CA, DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375

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

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

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

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

LOAN STREAM MORTGAGE

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

Effective: Wednesday, November 4, 2026

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	96.685	96.591	96.404	96.216
6.250	97.238	97.144	96.957	96.769
6.375	97.815	97.721	97.533	97.346
6.500	98.367	98.273	98.086	97.898
6.625	98.932	98.838	98.651	98.463
6.750	99.332	99.239	99.051	98.864
6.875	99.655	99.561	99.374	99.186
7.000	100.016	99.922	99.734	99.547
7.125	100.239	100.146	99.958	99.771
7.250	100.407	100.313	100.126	99.938
7.375	100.527	100.433	100.246	100.058
7.500	100.632	100.538	100.350	100.163
7.625	100.752	100.658	100.471	100.283
7.750	100.857	100.763	100.576	100.388
7.875	100.953	100.859	100.672	100.484
8.000	101.059	100.965	100.778	100.590
8.125	101.112	101.018	100.831	100.643
8.250	101.165	101.072	100.884	100.697
8.375	101.218	101.125	100.937	100.750

Jumbo One 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	95.783	95.689	95.501	95.314
6.375	96.341	96.247	96.059	95.872
6.500	97.204	97.110	96.923	96.735
6.625	97.667	97.574	97.386	97.199
6.750	98.132	98.038	97.850	97.663
6.875	98.596	98.503	98.315	98.128
7.000	99.062	98.968	98.781	98.593
7.125	99.529	99.435	99.247	99.060
7.250	99.996	99.902	99.715	99.527
7.375	100.463	100.369	100.182	99.994
7.500	100.930	100.837	100.649	100.462
7.625	101.398	101.304	101.116	100.929
7.750	101.865	101.771	101.584	101.396
7.875	102.332	102.238	102.051	101.863
8.000	102.799	102.706	102.518	102.331

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

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

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

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

Effective: Wednesday, November 4, 2026

Jumbo One Premier Pricing

Jumbo One Premier 30 Year Fixed - (901SP)

Rate	15 Day	30 Day	45 Day	60 Day
6.250	97.111	97.001	96.829	96.611
6.375	97.558	97.449	97.277	97.058
6.500	98.005	97.896	97.724	97.505
6.625	98.430	98.320	98.149	97.930
6.750	98.855	98.745	98.573	98.355
6.875	99.214	99.104	98.932	98.714
7.000	99.573	99.464	99.292	99.073
7.125	99.854	99.744	99.573	99.354
7.250	100.134	100.025	99.853	99.634
7.375	100.320	100.211	100.039	99.820
7.500	100.506	100.397	100.225	100.006

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

Rate	15 Day	30 Day	45 Day	60 Day
6.250	97.111	97.001	96.829	96.611
6.375	97.558	97.449	97.277	97.058
6.500	98.005	97.896	97.724	97.505
6.625	98.430	98.320	98.149	97.930
6.750	98.855	98.745	98.573	98.355
6.875	99.214	99.104	98.932	98.714
7.000	99.573	99.464	99.292	99.073
7.125	99.854	99.744	99.573	99.354
7.250	100.134	100.025	99.853	99.634
7.375	100.320	100.211	100.039	99.820
7.500	100.506	100.397	100.225	100.006

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

Rate	15 Day	30 Day	45 Day	60 Day
6.250	97.111	97.001	96.829	96.611
6.375	97.558	97.449	97.277	97.058
6.500	98.005	97.896	97.724	97.505
6.625	98.430	98.320	98.149	97.930
6.750	98.855	98.745	98.573	98.355
6.875	99.214	99.104	98.932	98.714
7.000	99.573	99.464	99.292	99.073
7.125	99.854	99.744	99.573	99.354
7.250	100.134	100.025	99.853	99.634
7.375	100.320	100.211	100.039	99.820
7.500	100.506	100.397	100.225	100.006

Jumbo One Premier 15 Year Fixed - (915SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.500	94.226	94.117	93.945	93.726
5.625	94.624	94.515	94.343	94.124
5.750	95.023	94.914	94.742	94.523
5.875	95.364	95.255	95.083	94.864
6.000	95.705	95.596	95.424	95.205
6.125	95.980	95.870	95.698	95.480
6.250	96.254	96.145	95.973	95.754
6.375	96.496	96.387	96.215	95.996
6.500	96.738	96.629	96.457	96.238
6.625	97.038	96.929	96.757	96.538
6.750	97.339	97.230	97.058	96.839

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

Rate	15 Day	30 Day	45 Day	60 Day
5.250	94.140	94.031	93.859	93.640
5.375	94.537	94.427	94.256	94.037
5.500	94.941	94.832	94.660	94.441
5.625	95.059	94.950	94.778	94.559
5.750	95.190	95.080	94.908	94.690
5.875	95.545	95.435	95.263	95.045
6.000	95.907	95.798	95.626	95.407
6.125	96.335	96.226	96.054	95.835
6.250	96.721	96.612	96.440	96.221
6.375	96.963	96.853	96.682	96.463
6.500	97.205	97.096	96.924	96.705
6.625	97.216	97.107	96.935	96.716
6.750	97.228	97.119	96.947	96.728
6.875	97.462	97.353	97.181	96.962
7.000	97.697	97.588	97.416	97.197

Loan Level Price Adjustments (LLPAs)

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

NC Floor Price	Maximum Net Price	
99.750	102.000	Must be Conditionally Approved to lock

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

Effective: Wednesday, November 4, 2026

Jumbo One Advantage Pricing

Jumbo One Advantage 30 Year Fixed - (901EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	92.880	92.755	92.630	92.442
6.125	93.638	93.513	93.388	93.200
6.250	94.260	94.135	94.010	93.823
6.375	94.893	94.768	94.643	94.456
6.500	95.516	95.391	95.266	95.079
6.625	96.117	95.992	95.867	95.679
6.750	96.831	96.706	96.581	96.394
6.875	97.274	97.149	97.024	96.836
7.000	97.639	97.514	97.389	97.201
7.125	98.010	97.885	97.760	97.573
7.250	98.352	98.227	98.102	97.914
7.375	98.673	98.548	98.423	98.236
7.500	98.915	98.790	98.665	98.477
7.625	99.196	99.071	98.946	98.758
7.750	99.446	99.321	99.196	99.009
7.875	99.697	99.572	99.447	99.259
8.000	99.882	99.757	99.632	99.444
8.125	100.132	100.007	99.882	99.695
8.250	100.323	100.198	100.073	99.885
8.375	100.443	100.318	100.193	100.005
8.500	100.448	100.323	100.198	100.011
8.625	100.508	100.383	100.258	100.071

Jumbo One Advantage 30 Year Fixed Interest Only - (901EM-IO)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	92.880	92.755	92.630	92.442
6.125	93.638	93.513	93.388	93.200
6.250	94.260	94.135	94.010	93.823
6.375	94.893	94.768	94.643	94.456
6.500	95.516	95.391	95.266	95.079
6.625	96.117	95.992	95.867	95.679
6.750	96.831	96.706	96.581	96.394
6.875	97.274	97.149	97.024	96.836
7.000	97.639	97.514	97.389	97.201
7.125	98.010	97.885	97.760	97.573
7.250	98.352	98.227	98.102	97.914
7.375	98.673	98.548	98.423	98.236
7.500	98.915	98.790	98.665	98.477
7.625	99.196	99.071	98.946	98.758
7.750	99.446	99.321	99.196	99.009
7.875	99.697	99.572	99.447	99.259
8.000	99.882	99.757	99.632	99.444
8.125	100.132	100.007	99.882	99.695
8.250	100.323	100.198	100.073	99.885
8.375	100.443	100.318	100.193	100.005
8.500	100.448	100.323	100.198	100.011
8.625	100.508	100.383	100.258	100.071

Jumbo One Advantage 15 Year Fixed - (915EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	92.945	92.820	92.695	92.507
6.125	93.681	93.556	93.431	93.244
6.250	94.308	94.183	94.058	93.870
6.375	94.934	94.809	94.684	94.497
6.500	95.561	95.436	95.311	95.123
6.625	96.156	96.031	95.906	95.719
6.750	96.872	96.747	96.622	96.435
6.875	97.311	97.186	97.061	96.873
7.000	97.706	97.581	97.456	97.269
7.125	98.082	97.957	97.832	97.645
7.250	98.427	98.302	98.177	97.989
7.375	98.740	98.615	98.490	98.302
7.500	99.053	98.928	98.803	98.615

Jumbo One Advantage 10/6 ARM - (9106EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	92.412	92.287	92.162	91.975
6.125	93.156	93.031	92.906	92.719
6.250	93.782	93.657	93.532	93.344
6.375	94.408	94.283	94.158	93.970
6.500	95.184	95.059	94.934	94.746
6.625	95.515	95.390	95.265	95.077
6.750	95.696	95.571	95.446	95.258
6.875	95.887	95.762	95.637	95.449
7.000	96.268	96.143	96.018	95.830
7.125	96.419	96.294	96.169	95.981
7.250	96.550	96.425	96.300	96.112

Loan Level Price Adjustments (LLPAs)

FICO	CLTV 0.00-55.00	CLTV 55.01-60.00	CLTV 60.01-65.00	CLTV 65.01-70.00	CLTV 70.01-75.00	CLTV 75.01-80.00	CLTV 80.01-85.00	CLTV 85.01-90.00
660-679	0.000	0.000	-0.500	-0.750	-1.500	-2.500		
680-699	0.000	0.000	0.000	-0.500	-1.000	-1.500	-2.000	-2.500
700-719	0.250	0.250	0.000	0.000	0.000	-0.500	-1.500	-2.000
720-739	0.500	0.375	0.250	0.000	0.000	0.000	-1.000	-2.000
740-759	0.500	0.500	0.375	0.250	0.000	0.000	-0.750	-1.750
760-779	0.625	0.625	0.500	0.375	0.250	0.000	-0.500	-1.500
780-850	0.750	0.625	0.500	0.375	0.375	0.125	-0.500	-1.000
Other Adjusters	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**CLTV 60.01-65.00**	**CLTV 65.01-70.00**	**CLTV 70.01-75.00**	**CLTV 75.01-80.00**	**CLTV 80.01-85.00**	**CLTV 85.01-90.00**
MI Source Type							0.000	0.000
Interest Only	0.000	0.000	-0.250	-0.250	-0.500	-0.500		
Investment Property	0.000	0.000	0.000	-0.250	-0.500	-0.750		
Second Home	0.000	0.000	0.000	-0.250	-0.500	-0.500	-1.750	-1.750
Cash-Out/Debt Consolidation	0.000	-0.125	-0.125	-0.375	-0.750	-1.000		
Cash-Out/Home Improvement	0.000	-0.125	-0.125	-0.375	-0.750	-1.000		
Cash-Out/Other	0.000	-0.125	-0.125	-0.375	-0.750	-1.000		
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**CLTV 60.01-65.00**	**CLTV 65.01-70.00**	**CLTV 70.01-75.00**	**CLTV 75.01-80.00**	**CLTV 80.01-85.00**	**CLTV 85.01-90.00**
0.000000-30.000000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30.010000-43.000000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
43.010000-45.000000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.500	-0.750
45.010000	0.000	-0.250	-0.250	-0.750	-1.000	-1.000		
Self Employed	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**CLTV 60.01-65.00**	**CLTV 65.01-70.00**	**CLTV 70.01-75.00**	**CLTV 75.01-80.00**	**CLTV 80.01-85.00**	**CLTV 85.01-90.00**
660-679	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
680-699	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
700-719	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
720-739	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
740-759	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
760-779	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125

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

Effective: Wednesday, November 4, 2026

Jumbo ONE Select Pricing

Jumbo ONE Select 30 YR Fixed - (901)

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	96.624	96.562	96.687
6.750	97.187	97.125	97.250
6.875	97.687	97.625	97.750
7.000	98.187	98.125	98.250
7.125	98.687	98.625	98.750
7.250	99.124	99.062	99.187
7.375	99.562	99.500	99.625
7.500	99.999	99.937	100.062
7.625	100.437	100.375	100.500
7.750	100.812	100.750	100.875
7.875	101.187	101.125	101.250
8.000	101.562	101.500	101.625
8.125	101.937	101.875	102.000
8.250	102.249	102.187	102.312
8.375	102.562	102.500	102.625

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

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	96.624	96.562	96.687
6.750	97.187	97.125	97.250
6.875	97.687	97.625	97.750
7.000	98.187	98.125	98.250
7.125	98.687	98.625	98.750
7.250	99.124	99.062	99.187
7.375	99.562	99.500	99.625
7.500	99.999	99.937	100.062
7.625	100.437	100.375	100.500
7.750	100.812	100.750	100.875
7.875	101.187	101.125	101.250
8.000	101.562	101.500	101.625
8.125	101.937	101.875	102.000
8.250	102.249	102.187	102.312
8.375	102.562	102.500	102.625

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

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	96.624	96.562	96.687
6.750	97.187	97.125	97.250
6.875	97.687	97.625	97.750
7.000	98.187	98.125	98.250
7.125	98.687	98.625	98.750
7.250	99.124	99.062	99.187
7.375	99.562	99.500	99.625
7.500	99.999	99.937	100.062
7.625	100.437	100.375	100.500
7.750	100.812	100.750	100.875
7.875	101.187	101.125	101.250
8.000	101.562	101.500	101.625
8.125	101.937	101.875	102.000
8.250	102.249	102.187	102.312
8.375	102.562	102.500	102.625

Jumbo ONE Select 15 YR Fixed - (915)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	96.212	96.150	96.275
6.250	96.750	96.688	96.813
6.375	96.600	96.538	96.663
6.500	97.100	97.038	97.163
6.625	96.874	96.812	96.937
6.750	97.437	97.375	97.500
6.875	97.937	97.875	98.000
7.000	98.437	98.375	98.500
7.125	98.937	98.875	99.000
7.250	99.374	99.312	99.437
7.375	99.812	99.750	99.875
7.500	100.249	100.187	100.312
7.625	100.687	100.625	100.750
7.750	101.062	101.000	101.125
7.875	101.437	101.375	101.500
8.000	101.812	101.750	101.875
8.125	102.187	102.125	102.250
8.250	102.499	102.437	102.562
8.375	102.812	102.750	102.875

Loan Level Price Adjustments (LLPAs)

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

Maximum Net Price
101.000