LoanStream Mortgage Wholesale Rate Sheet

LoanStreamWholesale.com

The ONE Lender

Ratesheet Code: RS-WS

Effective Date: 11/6/26 7:40 AM

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Lock Expiration Days	
15 Day	11/20/26
30 Day	12/07/26
45 Day	12/20/26
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**

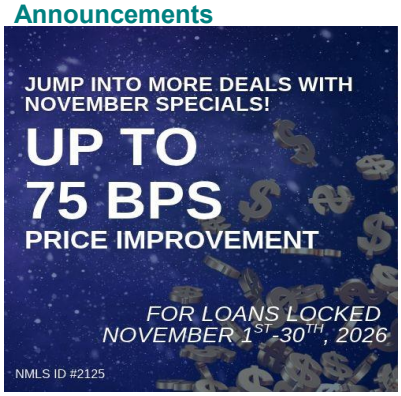
Lender ID Number	
FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

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 6, 2026**

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.854	96.794	96.734	96.674
6.125	97.488	97.428	97.368	97.307
6.250	98.014	97.941	97.867	97.793
6.375	98.749	98.675	98.602	98.528
6.500	99.364	99.290	99.217	99.143
6.625	99.797	99.724	99.650	99.577
6.750	100.340	100.249	100.162	100.075
6.875	100.720	100.629	100.542	100.455
6.990	101.206	101.115	101.028	100.941
7.125	101.670	101.579	101.492	101.405
7.250	101.959	101.871	101.784	101.697
7.375	102.364	102.269	102.182	102.095
7.500	102.735	102.631	102.544	102.457
7.625	103.098	102.985	102.898	102.811
7.750	103.126	102.981	102.867	102.753
7.875	103.354	103.228	103.142	103.056
7.990	103.544	103.430	103.349	103.268
8.125	103.884	103.780	103.700	103.620

FANNIE MAE 25 YEAR FIXED (125)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.536	96.476	96.416	96.356
6.125	97.213	97.153	97.092	97.032
6.250	97.739	97.665	97.592	97.518
6.375	98.474	98.400	98.327	98.253
6.500	99.089	99.015	98.942	98.868
6.625	99.522	99.449	99.375	99.302
6.750	100.065	99.974	99.887	99.800
6.875	100.445	100.354	100.267	100.180
6.990	100.931	100.840	100.753	100.666
7.125	101.395	101.304	101.217	101.130
7.250	101.664	101.576	101.489	101.402
7.375	102.069	101.974	101.887	101.800
7.500	102.440	102.336	102.249	102.162
7.625	102.803	102.690	102.603	102.516
7.750	102.831	102.686	102.572	102.458
7.875	103.059	102.933	102.847	102.761
7.990	103.249	103.135	103.054	102.973
8.125	103.589	103.485	103.405	103.325

FANNIE MAE 20 YEAR FIXED (120)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	96.923	96.825	96.727	96.628
5.875	97.539	97.439	97.339	97.238
5.990	98.094	97.994	97.893	97.793
6.125	98.678	98.578	98.478	98.377
6.250	99.223	99.123	99.022	98.922
6.375	99.862	99.762	99.661	99.561
6.500	100.361	100.261	100.161	100.061
6.625	100.685	100.585	100.484	100.384
6.750	100.833	100.734	100.646	100.559
6.875	101.148	101.049	100.962	100.875
6.990	101.624	101.525	101.438	101.351
7.125	102.020	101.920	101.833	101.746
7.250	101.973	101.884	101.797	101.710
7.375	102.343	102.254	102.167	102.080
7.500	102.686	102.597	102.510	102.423
7.625	103.034	102.945	102.858	102.771
7.750	103.112	102.986	102.900	102.814
7.875	103.470	103.353	103.272	103.192
7.990	103.660	103.549	103.468	103.388
8.125	103.951	103.848	103.767	103.687

FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.957	96.894	96.827	96.760
5.375	97.398	97.335	97.268	97.201
5.500	97.832	97.769	97.702	97.635
5.625	98.257	98.195	98.128	98.061
5.750	98.723	98.641	98.561	98.481
5.875	99.146	99.065	98.984	98.904
5.990	99.516	99.435	99.354	99.274
6.125	99.925	99.844	99.763	99.683
6.250	100.267	100.185	100.105	100.025
6.375	100.696	100.615	100.534	100.454
6.500	100.967	100.885	100.805	100.724
6.625	101.127	101.045	100.965	100.885
6.750	101.424	101.338	101.258	101.177
6.875	101.567	101.481	101.400	101.320
6.990	101.927	101.841	101.760	101.680
7.125	102.178	102.092	102.011	101.931
7.250	102.016	101.937	101.863	101.789
7.375	102.248	102.169	102.096	102.022
7.500	102.465	102.385	102.312	102.238
7.625	102.682	102.603	102.529	102.456
7.750	102.879	102.800	102.726	102.653
7.875	103.201	103.122	103.048	102.975

FANNIE MAE 10 YEAR FIXED (110)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.775	99.694	99.613	99.533
6.125	100.086	100.005	99.925	99.844
6.250	100.341	100.260	100.180	100.099
6.375	100.692	100.610	100.530	100.450
6.500	100.887	100.806	100.725	100.645
6.625	100.958	100.876	100.796	100.716
6.750	101.057	100.970	100.890	100.809
6.875	101.134	101.048	100.967	100.887
6.990	101.437	101.350	101.270	101.190
7.125	101.623	101.536	101.456	101.376
7.250	101.467	101.388	101.314	101.241
7.375	101.641	101.562	101.488	101.415
7.500	101.805	101.726	101.652	101.578
7.625	101.970	101.891	101.817	101.743
7.750	102.114	102.035	101.961	101.888
7.875	102.259	102.180	102.106	102.032
7.990	102.267	102.188	102.115	102.041
8.125	102.367	102.287	102.214	102.140

HOME READY 30 YEAR FIXED (R101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.454	96.394	96.334	96.274
6.125	97.088	97.028	96.968	96.907
6.250	97.614	97.541	97.467	97.393
6.375	98.349	98.275	98.202	98.128
6.500	98.964	98.890	98.817	98.743
6.625	99.397	99.324	99.250	99.177
6.750	99.940	99.849	99.762	99.675
6.875	100.320	100.229	100.142	100.055
6.990	100.806	100.715	100.628	100.541
7.125	101.270	101.179	101.092	101.005
7.250	101.559	101.471	101.384	101.297
7.375	101.964	101.869	101.782	101.695
7.500	102.335	102.231	102.144	102.057
7.625	102.698	102.585	102.498	102.411
7.750	102.726	102.581	102.467	102.353
7.875	102.954	102.828	102.742	102.656
7.990	103.144	103.030	102.949	102.868
8.125	103.484	103.380	103.300	103.220

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.375	92.690	92.644	92.597	92.550
5.500	93.379	93.332	93.285	93.239
5.625	94.055	94.005	93.958	93.911
5.750	94.766	94.706	94.645	94.585
5.875	95.434	95.374	95.314	95.254
5.990	96.129	96.069	96.009	95.949
6.125	96.763	96.703	96.643	96.582
6.250	97.289	97.216	97.142	97.068
6.375	98.024	97.950	97.877	97.803
6.500	98.639	98.565	98.492	98.418
6.625	99.072	98.999	98.925	98.852
6.750	99.615	99.524	99.437	99.350
6.875	99.995	99.904	99.817	99.730
6.990	100.481	100.390	100.303	100.216
7.125	100.945	100.854	100.767	100.680
7.250	101.234	101.146	101.059	100.972
7.375	101.639	101.544	101.457	101.370
7.500	102.010	101.906	101.819	101.732
7.625	102.373	102.260	102.173	102.086
7.750	102.401	102.256	102.142	102.028
7.875	102.629	102.503	102.417	102.331
7.990	102.819	102.705	102.624	102.543
8.125	103.159	103.055	102.975	102.895

Fannie Mae 25 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.250	91.791	91.744	91.698	91.651
5.375	92.506	92.459	92.412	92.366
5.500	93.209	93.162	93.115	93.068
5.625	93.895	93.844	93.797	93.751
5.750	94.591	94.531	94.471	94.411
5.875	95.266	95.206	95.146	95.086
5.990	95.961	95.901	95.841	95.781
6.125	96.638	96.578	96.517	96.457
6.250	97.164	97.090	97.017	96.943
6.375	97.899	97.825	97.752	97.678
6.500	98.514	98.440	98.367	98.293
6.625	98.947	98.874	98.800	98.727
6.750	99.490	99.399	99.312	99.225
6.875	99.870	99.779	99.692	99.605
6.990	100.356	100.265	100.178	100.091
7.125	100.820	100.729	100.642	100.555
7.250	101.089	101.001	100.914	100.827
7.375	101.494	101.399	101.312	101.225
7.500	101.865	101.761	101.674	101.587
7.625	102.228	102.115	102.028	101.941
7.750	102.256	102.111	101.997	101.883
7.875	102.484	102.358	102.272	102.186
7.990	102.674	102.560	102.479	102.398

Fannie Mae 20 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.750	96.848	96.750	96.652	96.553
5.875	97.464	97.364	97.264	97.163
5.990	98.019	97.919	97.818	97.718
6.125	98.603	98.503	98.403	98.302
6.250	99.148	99.048	98.947	98.847
6.375	99.787	99.687	99.586	99.486
6.500	100.286	100.186	100.086	99.986
6.625	100.610	100.510	100.409	100.309
6.750	100.758	100.659	100.571	100.484
6.875	101.073	100.974	100.887	100.800
6.990	101.549	101.450	101.363	101.276
7.125	101.945	101.845	101.758	101.671
7.250	101.898	101.809	101.722	101.635
7.375	102.268	102.179	102.092	102.005
7.500	102.611	102.522	102.435	102.348
7.625	102.959	102.870	102.783	102.696
7.750	103.037	102.911	102.825	102.739
7.875	103.395	103.278	103.197	103.117
7.990	103.585	103.474	103.393	103.313
8.125	103.876	103.773	103.692	103.612

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	100.817	100.735	100.655	100.574
6.625	100.977	100.895	100.815	100.735
6.750	101.274	101.188	101.108	101.027
6.875	101.417	101.331	101.250	101.170
6.990	101.777	101.691	101.610	101.530
7.125	102.028	101.942	101.861	101.781
7.250	101.866	101.787	101.713	101.639
7.375	102.098	102.019	101.946	101.872
7.500	102.315	102.235	102.162	102.088
7.625	102.532	102.453	102.379	102.306
7.750	102.729	102.650	102.576	102.503
7.875	102.926	102.847	102.773	102.700
7.990	102.983	102.904	102.830	102.757
8.125	103.138	103.059	102.986	102.913
8.250	103.434	103.355	103.282	103.209
8.375	103.630	103.551	103.478	103.405
8.500	103.828	103.749	103.676	103.603

Fannie Mae 10 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	100.937	100.856	100.775	100.695
6.625	101.008	100.926	100.846	100.766
6.750	101.107	101.020	100.940	100.859
6.875	101.184	101.098	101.017	100.937
6.990	101.487	101.400	101.320	101.240
7.125	101.673	101.586	101.506	101.426
7.250	101.517	101.438	101.364	101.291
7.375	101.691	101.612	101.538	101.465
7.500	101.855	101.776	101.702	101.628
7.625	102.020	101.941	101.867	101.793
7.750	102.164	102.085	102.011	101.938
7.875	102.309	102.230	102.156	102.082
7.990	102.317	102.238	102.165	102.091
8.125	102.417	102.337	102.264	102.190
8.250	102.470	102.391	102.317	102.243
8.375	102.613	102.534	102.460	102.387
8.500	102.759	102.680	102.606	102.532

LOAN STREAM MORTGAGE

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

Wholesale

Effective: November 6, 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	96.431	96.331	96.230	96.130
6.125	97.102	97.002	96.902	96.801
6.250	98.047	97.947	97.847	97.746
6.375	98.585	98.485	98.384	98.284
6.500	99.118	99.018	98.918	98.817
6.625	99.545	99.445	99.344	99.244
6.750	99.586	99.469	99.355	99.241
6.875	100.040	99.922	99.808	99.695
6.990	100.431	100.313	100.199	100.086
7.125	100.827	100.709	100.596	100.482
7.250	100.950	100.834	100.721	100.607
7.375	101.289	101.174	101.060	100.946
7.500	101.434	101.319	101.205	101.091
7.625	102.064	101.949	101.835	101.721
7.750	101.612	101.409	101.235	101.061
7.875	101.530	101.328	101.154	100.980
7.990	101.774	101.571	101.397	101.223
8.125	102.031	101.828	101.654	101.480
8.250	101.688	101.529	101.382	101.234
8.375	101.826	101.666	101.519	101.372
8.500	102.030	101.871	101.724	101.576
8.625	102.162	102.003	101.856	101.708

FANNIE MAE HB 25 YEAR FIXED (125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.481	94.381	94.280	94.180
6.125	95.152	95.052	94.952	94.851
6.250	96.097	95.997	95.897	95.796
6.375	96.635	96.535	96.434	96.334
6.500	97.168	97.068	96.968	96.867
6.625	97.595	97.495	97.394	97.294
6.750	97.629	97.511	97.398	97.284
6.875	98.070	97.952	97.838	97.725
6.990	98.461	98.343	98.229	98.116
7.125	98.857	98.739	98.626	98.512
7.250	98.980	98.864	98.751	98.637
7.375	99.319	99.204	99.090	98.976
7.500	99.464	99.349	99.235	99.121
7.625	100.094	99.979	99.865	99.751
7.750	99.642	99.439	99.265	99.091
7.875	99.560	99.358	99.184	99.010
7.990	99.804	99.601	99.427	99.253
8.125	100.061	99.858	99.684	99.510
8.250	99.440	99.281	99.133	98.986
8.375	99.577	99.418	99.271	99.123
8.500	99.782	99.623	99.475	99.328
8.625	99.914	99.755	99.607	99.460

FANNIE MAE HB 20 YEAR FIXED (120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	89.839	89.770	89.696	89.622
5.500	90.593	90.523	90.450	90.376
5.625	91.295	91.226	91.152	91.079
5.750	92.885	92.785	92.684	92.584
5.875	93.618	93.518	93.417	93.317
5.990	94.631	94.531	94.430	94.330
6.125	95.302	95.202	95.102	95.001
6.250	96.247	96.147	96.047	95.946
6.375	96.785	96.685	96.584	96.484
6.500	97.318	97.218	97.118	97.017
6.625	97.745	97.645	97.544	97.444
6.750	97.778	97.660	97.546	97.433
6.875	98.229	98.112	97.998	97.884
6.990	98.604	98.487	98.373	98.259
7.125	99.003	98.886	98.772	98.658
7.250	99.144	99.028	98.914	98.800
7.375	99.501	99.386	99.272	99.158
7.500	99.665	99.550	99.436	99.322
7.625	100.278	100.162	100.049	99.935
7.750	99.842	99.640	99.466	99.292
7.875	99.778	99.576	99.401	99.227
7.990	100.038	99.835	99.661	99.487

FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.321	97.244	97.164	97.083
6.125	97.565	97.488	97.408	97.327
6.250	97.936	97.841	97.747	97.653
6.375	98.171	98.075	97.981	97.887
6.500	98.350	98.254	98.160	98.066
6.625	98.536	98.440	98.346	98.253
6.750	98.557	98.456	98.363	98.269
6.875	98.776	98.675	98.582	98.488
6.990	98.991	98.890	98.797	98.703
7.125	99.167	99.067	98.973	98.879
7.250	99.159	99.065	98.978	98.891
7.375	99.299	99.206	99.118	99.031
7.500	99.258	99.164	99.077	98.990
7.625	99.722	99.628	99.541	99.454
7.750	100.267	100.174	100.087	100.000
7.875	100.115	100.022	99.935	99.848
7.990	100.236	100.143	100.056	99.969

FANNIE MAE HB 10 YEAR FIXED (110HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.789	96.713	96.632	96.552
6.125	97.029	96.953	96.872	96.792
6.250	97.391	97.295	97.201	97.107
6.375	97.613	97.517	97.423	97.330
6.500	97.778	97.682	97.589	97.495
6.625	97.953	97.857	97.763	97.669
6.750	97.958	97.858	97.764	97.670
6.875	98.176	98.075	97.982	97.888
6.990	98.375	98.274	98.180	98.087
7.125	98.554	98.453	98.360	98.266
7.250	98.563	98.469	98.382	98.295
7.375	98.721	98.628	98.540	98.453
7.500	98.698	98.605	98.518	98.431
7.625	99.145	99.052	98.965	98.878
7.750	99.708	99.615	99.527	99.440
7.875	99.573	99.480	99.393	99.305
7.990	99.710	99.617	99.530	99.443

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	96.704	96.644	96.584	96.524
6.125	97.338	97.278	97.218	97.157
6.250	97.864	97.791	97.717	97.643
6.375	98.599	98.525	98.452	98.378
6.500	99.214	99.140	99.067	98.993
6.625	99.647	99.574	99.500	99.427
6.750	100.190	100.099	100.012	99.925
6.875	100.570	100.479	100.392	100.305
6.990	101.056	100.965	100.878	100.791
7.125	101.520	101.429	101.342	101.255
7.250	101.809	101.721	101.634	101.547
7.375	102.214	102.119	102.032	101.945
7.500	102.585	102.481	102.394	102.307
7.625	102.948	102.835	102.748	102.661
7.750	102.976	102.831	102.717	102.603
7.875	103.204	103.078	102.992	102.906
7.990	103.394	103.280	103.199	103.118
8.125	103.734	103.630	103.550	103.470

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.381	96.281	96.180	96.080
6.125	97.052	96.952	96.852	96.751
6.250	97.997	97.897	97.797	97.696
6.375	98.535	98.435	98.334	98.234
6.500	99.068	98.968	98.868	98.767
6.625	99.495	99.395	99.294	99.194
6.750	99.536	99.419	99.305	99.191
6.875	99.990	99.872	99.758	99.645
6.990	100.381	100.263	100.149	100.036
7.125	100.777	100.659	100.546	100.432
7.250	100.900	100.784	100.671	100.557
7.375	101.239	101.124	101.010	100.896
7.500	101.384	101.269	101.155	101.041
7.625	102.014	101.899	101.785	101.671
7.750	101.562	101.359	101.185	101.011
7.875	101.480	101.278	101.104	100.930
7.990	101.724	101.521	101.347	101.173
8.125	101.981	101.778	101.604	101.430
8.250	101.638	101.479	101.332	101.184
8.375	101.776	101.616	101.469	101.322
8.500	101.980	101.821	101.674	101.526
8.625	102.112	101.953	101.806	101.658

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.004	95.944	95.884	95.824
6.125	96.638	96.578	96.518	96.457
6.250	97.164	97.091	97.017	96.943
6.375	97.899	97.825	97.752	97.678
6.500	98.514	98.440	98.367	98.293
6.625	98.947	98.874	98.800	98.727
6.750	99.490	99.399	99.312	99.225
6.875	99.870	99.779	99.692	99.605
6.990	100.356	100.265	100.178	100.091
7.125	100.820	100.729	100.642	100.555
7.250	101.109	101.021	100.934	100.847
7.375	101.514	101.419	101.332	101.245
7.500	101.885	101.781	101.694	101.607
7.625	102.248	102.135	102.048	101.961
7.750	102.276	102.131	102.017	101.903
7.875	102.504	102.378	102.292	102.206
7.990	102.694	102.580	102.499	102.418
8.125	103.034	102.930	102.850	102.770

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.704	96.644	96.584	96.524
6.125	97.338	97.278	97.218	97.157
6.250	97.864	97.791	97.717	97.643
6.375	98.599	98.525	98.452	98.378
6.500	99.214	99.140	99.067	98.993
6.625	99.647	99.574	99.500	99.427
6.750	100.190	100.099	100.012	99.925
6.875	100.570	100.479	100.392	100.305
6.990	101.056	100.965	100.878	100.791
7.125	101.520	101.429	101.342	101.255
7.250	101.809	101.721	101.634	101.547
7.375	102.214	102.119	102.032	101.945
7.500	102.585	102.481	102.394	102.307
7.625	102.948	102.835	102.748	102.661
7.750	102.976	102.831	102.717	102.603
7.875	103.204	103.078	102.992	102.906
7.990	103.394	103.280	103.199	103.118
8.125	103.734	103.630	103.550	103.470

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.381	96.281	96.180	96.080
6.125	97.052	96.952	96.852	96.751
6.250	97.997	97.897	97.797	97.696
6.375	98.535	98.435	98.334	98.234
6.500	99.068	98.968	98.868	98.767
6.625	99.495	99.395	99.294	99.194
6.750	99.536	99.419	99.305	99.191
6.875	99.990	99.872	99.758	99.645
6.990	100.381	100.263	100.149	100.036
7.125	100.777	100.659	100.546	100.432
7.250	100.900	100.784	100.671	100.557
7.375	101.239	101.124	101.010	100.896
7.500	101.384	101.269	101.155	101.041
7.625	102.014	101.899	101.785	101.671
7.750	101.562	101.359	101.185	101.011
7.875	101.480	101.278	101.104	100.930
7.990	101.724	101.521	101.347	101.173
8.125	101.981	101.778	101.604	101.430
8.250	101.638	101.479	101.332	101.184
8.375	101.776	101.616	101.469	101.322
8.500	101.980	101.821	101.674	101.526
8.625	102.112	101.953	101.806	101.658

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.004	95.944	95.884	95.824
6.125	96.638	96.578	96.518	96.457
6.250	97.164	97.091	97.017	96.943
6.375	97.899	97.825	97.752	97.678
6.500	98.514	98.440	98.367	98.293
6.625	98.947	98.874	98.800	98.727
6.750	99.490	99.399	99.312	99.225
6.875	99.870	99.779	99.692	99.605
6.990	100.356	100.265	100.178	100.091
7.125	100.820	100.729	100.642	100.555
7.250	101.109	101.021	100.934	100.847
7.375	101.514	101.419	101.332	101.245
7.500	101.885	101.781	101.694	101.607
7.625	102.248	102.135	102.048	101.961
7.750	102.276	102.131	102.017	101.903
7.875	102.504	102.378	102.292	102.206
7.990	102.694	102.580	102.499	102.418
8.125	103.034	102.930	102.850	102.770

LOAN STREAM MORTGAGE

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

SELECT PRICING

Effective: **November 6, 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	97.104	97.044	96.984	96.924
6.125	97.738	97.678	97.618	97.557
6.250	98.264	98.191	98.117	98.043
6.375	98.999	98.925	98.852	98.778
6.500	99.614	99.540	99.467	99.393
6.625	100.047	99.974	99.900	99.827
6.750	100.590	100.499	100.412	100.325
6.875	100.970	100.879	100.792	100.705
6.990	101.456	101.365	101.278	101.191
7.125	101.920	101.829	101.742	101.655
7.250	102.209	102.121	102.034	101.947
7.375	102.614	102.519	102.432	102.345
7.500	102.985	102.881	102.794	102.707
7.625	103.348	103.235	103.148	103.061
7.750	103.376	103.231	103.117	103.003
7.875	103.604	103.478	103.392	103.306
7.990	103.794	103.680	103.599	103.518
8.125	104.134	104.030	103.950	103.870

SELECT FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	97.207	97.144	97.077	97.010
5.375	97.648	97.585	97.518	97.451
5.500	98.082	98.019	97.952	97.885
5.625	98.507	98.445	98.378	98.311
5.750	98.973	98.891	98.811	98.731
5.875	99.396	99.315	99.234	99.154
5.990	99.766	99.685	99.604	99.524
6.125	100.175	100.094	100.013	99.933
6.250	100.517	100.435	100.355	100.275
6.375	100.946	100.865	100.784	100.704
6.500	101.217	101.135	101.055	100.974
6.625	101.377	101.295	101.215	101.135
6.750	101.674	101.588	101.508	101.427
6.875	101.817	101.731	101.650	101.570
6.990	102.177	102.091	102.010	101.930
7.125	102.428	102.342	102.261	102.181
7.250	102.266	102.187	102.113	102.039
7.375	102.498	102.419	102.346	102.272
7.500	102.715	102.635	102.562	102.488
7.625	102.932	102.853	102.779	102.706
7.750	103.129	103.050	102.976	102.903
7.875	103.451	103.372	103.298	103.225
7.990	103.633	103.554	103.480	103.407

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.681	96.581	96.480	96.380
6.125	97.352	97.252	97.152	97.051
6.250	98.297	98.197	98.097	97.996
6.375	98.835	98.735	98.634	98.534
6.500	99.368	99.268	99.168	99.067
6.625	99.795	99.695	99.594	99.494
6.750	99.836	99.719	99.605	99.491
6.875	100.290	100.172	100.058	99.945
6.990	100.681	100.563	100.449	100.336
7.125	101.077	100.959	100.846	100.732
7.250	101.200	101.084	100.971	100.857
7.375	101.539	101.424	101.310	101.196
7.500	101.684	101.569	101.455	101.341
7.625	102.314	102.199	102.085	101.971
7.750	101.862	101.659	101.485	101.311
7.875	101.780	101.578	101.404	101.230
7.990	102.024	101.821	101.647	101.473
8.125	102.281	102.078	101.904	101.730

SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.571	97.494	97.414	97.333
6.125	97.815	97.738	97.658	97.577
6.250	98.186	98.091	97.997	97.903
6.375	98.421	98.325	98.231	98.137
6.500	98.600	98.504	98.410	98.316
6.625	98.786	98.690	98.596	98.503
6.750	98.807	98.706	98.613	98.519
6.875	99.026	98.925	98.832	98.738
6.990	99.241	99.140	99.047	98.953
7.125	99.417	99.317	99.223	99.129
7.250	99.409	99.315	99.228	99.141
7.375	99.549	99.456	99.368	99.281
7.500	99.508	99.414	99.327	99.240
7.625	99.972	99.878	99.791	99.704
7.750	100.517	100.424	100.337	100.250
7.875	100.365	100.272	100.185	100.098

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	96.954	96.894	96.834	96.774
6.125	97.588	97.528	97.468	97.407
6.250	98.114	98.041	97.967	97.893
6.375	98.849	98.775	98.702	98.628
6.500	99.464	99.390	99.317	99.243
6.625	99.897	99.824	99.750	99.677
6.750	100.440	100.349	100.262	100.175
6.875	100.820	100.729	100.642	100.555
6.990	101.306	101.215	101.128	101.041
7.125	101.770	101.679	101.592	101.505
7.250	102.059	101.971	101.884	101.797
7.375	102.464	102.369	102.282	102.195
7.500	102.835	102.731	102.644	102.557
7.625	103.198	103.085	102.998	102.911
7.750	103.226	103.081	102.967	102.853
7.875	103.454	103.328	103.242	103.156
7.990	103.644	103.530	103.449	103.368
8.125	103.984	103.880	103.800	103.720

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.631	96.531	96.430	96.330
6.125	97.302	97.202	97.102	97.001
6.250	98.247	98.147	98.047	97.946
6.375	98.785	98.685	98.584	98.484
6.500	99.318	99.218	99.118	99.017
6.625	99.745	99.645	99.544	99.444
6.750	99.786	99.669	99.555	99.441
6.875	100.240	100.122	100.008	99.895
6.990	100.631	100.513	100.399	100.286
7.125	101.027	100.909	100.796	100.682
7.250	101.150	101.034	100.921	100.807
7.375	101.489	101.374	101.260	101.146
7.500	101.634	101.519	101.405	101.291
7.625	102.264	102.149	102.035	101.921
7.750	101.812	101.609	101.435	101.261
7.875	101.730	101.528	101.354	101.180
7.990	101.974	101.771	101.597	101.423
8.125	102.231	102.028	101.854	101.680
8.250	101.888	101.729	101.582	101.434
8.375	102.026	101.866	101.719	101.572
8.500	102.230	102.071	101.924	101.776
8.625	102.362	102.203	102.056	101.908

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.954	96.894	96.834	96.774
6.125	97.588	97.528	97.468	97.407
6.250	98.114	98.041	97.967	97.893
6.375	98.849	98.775	98.702	98.628
6.500	99.464	99.390	99.317	99.243
6.625	99.897	99.824	99.750	99.677
6.750	100.440	100.349	100.262	100.175
6.875	100.820	100.729	100.642	100.555
6.990	101.306	101.215	101.128	101.041
7.125	101.770	101.679	101.592	101.505
7.250	102.059	101.971	101.884	101.797
7.375	102.464	102.369	102.282	102.195
7.500	102.835	102.731	102.644	102.557
7.625	103.198	103.085	102.998	102.911
7.750	103.226	103.081	102.967	102.853
7.875	103.454	103.328	103.242	103.156
7.990	103.644	103.530	103.449	103.368
8.125	103.984	103.880	103.800	103.720

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.631	96.531	96.430	96.330
6.125	97.302	97.202	97.102	97.001
6.250	98.247	98.147	98.047	97.946
6.375	98.785	98.685	98.584	98.484
6.500	99.318	99.218	99.118	99.017
6.625	99.745	99.645	99.544	99.444
6.750	99.786	99.669	99.555	99.441
6.875	100.240	100.122	100.008	99.895
6.990	100.631	100.513	100.399	100.286
7.125	101.027	100.909	100.796	100.682
7.250	101.150	101.034	100.921	100.807
7.375	101.489	101.374	101.260	101.146
7.500	101.634	101.519	101.405	101.291
7.625	102.264	102.149	102.035	101.921
7.750	101.812	101.609	101.435	101.261
7.875	101.730	101.528	101.354	101.180
7.990	101.974	101.771	101.597	101.423
8.125	102.231	102.028	101.854	101.680
8.250	101.888	101.729	101.582	101.434
8.375	102.026	101.866	101.719	101.572
8.500	102.230	102.071	101.924	101.776
8.625	102.362	102.203	102.056	101.908

LOAN STREAM MORTGAGE

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

Wholesale

Effective: November 6, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.854	96.794	96.734	96.674
6.125	97.488	97.428	97.368	97.307
6.250	98.014	97.941	97.867	97.793
6.375	98.749	98.675	98.602	98.528
6.500	99.364	99.290	99.217	99.143
6.625	99.797	99.724	99.650	99.577
6.750	100.340	100.249	100.162	100.075
6.875	100.720	100.629	100.542	100.455
6.990	101.206	101.115	101.028	100.941
7.125	101.670	101.579	101.492	101.405
7.250	101.959	101.871	101.784	101.697
7.375	102.364	102.269	102.182	102.095
7.500	102.735	102.631	102.544	102.457
7.625	103.098	102.985	102.898	102.811
7.750	103.126	102.981	102.867	102.753
7.875	103.354	103.228	103.142	103.056
7.990	103.544	103.430	103.349	103.268
8.125	103.884	103.780	103.700	103.620

FREDDIE MAC 25 YEAR FIXED (225)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.536	96.476	96.416	96.356
6.125	97.213	97.153	97.092	97.032
6.250	97.739	97.665	97.592	97.518
6.375	98.474	98.400	98.327	98.253
6.500	99.089	99.015	98.942	98.868
6.625	99.522	99.449	99.375	99.302
6.750	100.065	99.974	99.887	99.800
6.875	100.445	100.354	100.267	100.180
6.990	100.931	100.840	100.753	100.666
7.125	101.395	101.304	101.217	101.130
7.250	101.664	101.576	101.489	101.402
7.375	102.069	101.974	101.887	101.800
7.500	102.440	102.336	102.249	102.162
7.625	102.803	102.690	102.603	102.516
7.750	102.831	102.686	102.572	102.458
7.875	103.059	102.933	102.847	102.761
7.990	103.249	103.135	103.054	102.973
8.125	103.589	103.485	103.405	103.325

FREDDIE MAC 20 YEAR FIXED (220)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.675	95.588	95.501	95.414
5.625	96.293	96.206	96.119	96.032
5.750	96.923	96.825	96.727	96.628
5.875	97.539	97.439	97.339	97.238
5.990	98.094	97.994	97.893	97.793
6.125	98.678	98.578	98.478	98.377
6.250	99.223	99.123	99.022	98.922
6.375	99.862	99.762	99.661	99.561
6.500	100.361	100.261	100.161	100.061
6.625	100.685	100.585	100.484	100.384
6.750	100.833	100.734	100.646	100.559
6.875	101.148	101.049	100.962	100.875
6.990	101.624	101.525	101.438	101.351
7.125	102.020	101.920	101.833	101.746
7.250	101.973	101.884	101.797	101.710
7.375	102.343	102.254	102.167	102.080
7.500	102.686	102.597	102.510	102.423
7.625	103.034	102.945	102.858	102.771
7.750	103.112	102.986	102.900	102.814
7.875	103.470	103.353	103.272	103.192
7.990	103.660	103.549	103.468	103.388
8.125	103.951	103.848	103.767	103.687

FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.957	96.894	96.827	96.760
5.375	97.398	97.335	97.268	97.201
5.500	97.832	97.769	97.702	97.635
5.625	98.257	98.195	98.128	98.061
5.750	98.723	98.641	98.561	98.481
5.875	99.146	99.065	98.984	98.904
5.990	99.516	99.435	99.354	99.274
6.125	99.925	99.844	99.763	99.683
6.250	100.267	100.185	100.105	100.025
6.375	100.696	100.615	100.534	100.454
6.500	100.967	100.885	100.805	100.724
6.625	101.127	101.045	100.965	100.885
6.750	101.424	101.338	101.258	101.177
6.875	101.567	101.481	101.400	101.320
6.990	101.927	101.841	101.760	101.680
7.125	102.178	102.092	102.011	101.931
7.250	102.016	101.937	101.863	101.789
7.375	102.248	102.169	102.096	102.022
7.500	102.465	102.385	102.312	102.238
7.625	102.682	102.603	102.529	102.456
7.750	102.879	102.800	102.726	102.653

FREDDIE MAC 10 YEAR FIXED (210)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.479	98.402	98.322	98.242
5.625	98.806	98.729	98.649	98.569
5.750	99.162	99.080	99.000	98.920
5.875	99.491	99.410	99.329	99.249
5.990	99.775	99.694	99.613	99.533
6.125	100.086	100.005	99.925	99.844
6.250	100.341	100.260	100.180	100.099
6.375	100.692	100.610	100.530	100.450
6.500	100.887	100.806	100.725	100.645
6.625	100.958	100.876	100.796	100.716
6.750	101.057	100.970	100.890	100.809
6.875	101.134	101.048	100.967	100.887
6.990	101.437	101.350	101.270	101.190
7.125	101.623	101.536	101.456	101.376
7.250	101.467	101.388	101.314	101.241

HOME POSSIBLE 30 YEAR FIXED (HP201)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.454	96.394	96.334	96.274
6.125	97.088	97.028	96.968	96.907
6.250	97.614	97.541	97.467	97.393
6.375	98.349	98.275	98.202	98.128
6.500	98.964	98.890	98.817	98.743
6.625	99.397	99.324	99.250	99.177
6.750	99.940	99.849	99.762	99.675
6.875	100.320	100.229	100.142	100.055
6.990	100.806	100.715	100.628	100.541
7.125	101.270	101.179	101.092	101.005
7.250	101.559	101.471	101.384	101.297
7.375	101.964	101.869	101.782	101.695
7.500	102.335	102.231	102.144	102.057
7.625	102.698	102.585	102.498	102.411
7.750	102.726	102.581	102.467	102.353
7.875	102.954	102.828	102.742	102.656
7.990	103.144	103.030	102.949	102.868
8.125	103.484	103.380	103.300	103.220

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.854	96.794	96.734	96.674
6.125	97.488	97.428	97.368	97.307
6.250	98.014	97.941	97.867	97.793
6.375	98.749	98.675	98.602	98.528
6.500	99.364	99.290	99.217	99.143
6.625	99.797	99.724	99.650	99.577
6.750	100.340	100.249	100.162	100.075
6.875	100.720	100.629	100.542	100.455
6.990	101.206	101.115	101.028	100.941
7.125	101.670	101.579	101.492	101.405
7.250	101.959	101.871	101.784	101.697
7.375	102.364	102.269	102.182	102.095
7.500	102.735	102.631	102.544	102.457
7.625	103.098	102.985	102.898	102.811
7.750	103.126	102.981	102.867	102.753
7.875	103.354	103.228	103.142	103.056
7.990	103.544	103.430	103.349	103.268
8.125	103.884	103.780	103.700	103.620

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	96.081	95.981	95.880	95.780
6.125	96.752	96.652	96.552	96.451
6.250	97.697	97.597	97.497	97.396
6.375	98.235	98.135	98.034	97.934
6.500	98.768	98.668	98.568	98.467
6.625	99.195	99.095	98.994	98.894
6.750	99.236	99.119	99.005	98.891
6.875	99.690	99.572	99.458	99.345
6.990	100.081	99.963	99.849	99.736
7.125	100.477	100.359	100.246	100.132
7.250	100.600	100.484	100.371	100.257
7.375	100.939	100.824	100.710	100.596
7.500	101.084	100.969	100.855	100.741
7.625	101.714	101.599	101.485	101.371
7.750	101.262	101.059	100.885	100.711
7.875	101.180	100.978	100.804	100.630
7.990	101.424	101.221	101.047	100.873
8.125	101.681	101.478	101.304	101.130

FREDDIE MAC SC 20 YEAR FIXED (220SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	89.843	89.773	89.700	89.626
5.625	90.545	90.476	90.402	90.329
5.750	92.135	92.035	91.934	91.834
5.875	92.868	92.768	92.667	92.567
5.990	93.881	93.781	93.680	93.580
6.125	94.552	94.452	94.352	94.251
6.250	95.497	95.397	95.297	95.196
6.375	96.035	95.935	95.834	95.734
6.500	96.568	96.468	96.368	96.267
6.625	96.995	96.895	96.794	96.694
6.750	97.028	96.910	96.796	96.683
6.875	97.479	97.362	97.248	97.134
6.990	97.854	97.737	97.623	97.509
7.125	98.253	98.136	98.022	97.908
7.250	98.394	98.278	98.164	98.050
7.375	98.751	98.636	98.522	98.408
7.500	98.915	98.800	98.686	98.572
7.625	99.528	99.412	99.299	99.185
7.750	99.092	98.890	98.716	98.542
7.875	99.028	98.826	98.651	98.477
7.990	99.288	99.085	98.911	98.737

FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.186	95.109	95.029	94.948
5.625	95.607	95.530	95.449	95.369
5.750	95.746	95.669	95.589	95.508
5.875	96.103	96.026	95.946	95.865
5.990	96.721	96.644	96.564	96.483
6.125	96.965	96.888	96.808	96.727
6.250	97.336	97.241	97.147	97.053
6.375	97.571	97.475	97.381	97.287
6.500	97.738	97.642	97.549	97.455
6.625	97.913	97.817	97.723	97.629
6.750	97.918	97.818	97.724	97.630
6.875	98.136	98.035	97.942	97.848
6.990	98.335	98.234	98.140	98.047
7.125	98.514	98.413	98.320	98.226
7.250	98.523	98.429	98.342	98.255
7.375	98.681	98.588	98.500	98.413
7.500	98.658	98.565	98.478	98.391
7.625	99.105	99.012	98.925	98.838
7.750	99.668	99.575	99.487	99.400
7.875	99.533	99.440	99.353	99.265
7.990	99.670	99.577	99.490	99.403

LOAN STREAM MORTGAGE

LoanStream Mortgage
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Wholesale

Effective: November 6, 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	96.704	96.644	96.584	96.524
6.125	97.338	97.278	97.218	97.157
6.250	97.864	97.791	97.717	97.643
6.375	98.599	98.525	98.452	98.378
6.500	99.214	99.140	99.067	98.993
6.625	99.647	99.574	99.500	99.427
6.750	100.190	100.099	100.012	99.925
6.875	100.570	100.479	100.392	100.305
6.990	101.056	100.965	100.878	100.791
7.125	101.520	101.429	101.342	101.255
7.250	101.809	101.721	101.634	101.547
7.375	102.214	102.119	102.032	101.945
7.500	102.585	102.481	102.394	102.307
7.625	102.948	102.835	102.748	102.661
7.750	102.976	102.831	102.717	102.603
7.875	103.204	103.078	102.992	102.906
7.990	103.394	103.280	103.199	103.118
8.125	103.734	103.630	103.550	103.470

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.031	95.931	95.830	95.730
6.125	96.702	96.602	96.502	96.401
6.250	97.647	97.547	97.447	97.346
6.375	98.185	98.085	97.984	97.884
6.500	98.718	98.618	98.518	98.417
6.625	99.145	99.045	98.944	98.844
6.750	99.186	99.069	98.955	98.841
6.875	99.640	99.522	99.408	99.295
6.990	100.031	99.913	99.799	99.686
7.125	100.427	100.309	100.196	100.082
7.250	100.550	100.434	100.321	100.207
7.375	100.889	100.774	100.660	100.546
7.500	101.034	100.919	100.805	100.691
7.625	101.664	101.549	101.435	101.321
7.750	101.212	101.009	100.835	100.661
7.875	101.130	100.928	100.754	100.580
7.990	101.374	101.171	100.997	100.823
8.125	101.631	101.428	101.254	101.080

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.004	95.944	95.884	95.824
6.125	96.638	96.578	96.518	96.457
6.250	97.164	97.091	97.017	96.943
6.375	97.899	97.825	97.752	97.678
6.500	98.514	98.440	98.367	98.293
6.625	98.947	98.874	98.800	98.727
6.750	99.490	99.399	99.312	99.225
6.875	99.870	99.779	99.692	99.605
6.990	100.356	100.265	100.178	100.091
7.125	100.820	100.729	100.642	100.555
7.250	101.109	101.021	100.934	100.847
7.375	101.514	101.419	101.332	101.245
7.500	101.885	101.781	101.694	101.607
7.625	102.248	102.135	102.048	101.961
7.750	102.276	102.131	102.017	101.903
7.875	102.504	102.378	102.292	102.206
7.990	102.694	102.580	102.499	102.418
8.125	103.034	102.930	102.850	102.770

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.704	96.644	96.584	96.524
6.125	97.338	97.278	97.218	97.157
6.250	97.864	97.791	97.717	97.643
6.375	98.599	98.525	98.452	98.378
6.500	99.214	99.140	99.067	98.993
6.625	99.647	99.574	99.500	99.427
6.750	100.190	100.099	100.012	99.925
6.875	100.570	100.479	100.392	100.305
6.990	101.056	100.965	100.878	100.791
7.125	101.520	101.429	101.342	101.255
7.250	101.809	101.721	101.634	101.547
7.375	102.214	102.119	102.032	101.945
7.500	102.585	102.481	102.394	102.307
7.625	102.948	102.835	102.748	102.661
7.750	102.976	102.831	102.717	102.603
7.875	103.204	103.078	102.992	102.906
7.990	103.394	103.280	103.199	103.118
8.125	103.734	103.630	103.550	103.470

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.031	95.931	95.830	95.730
6.125	96.702	96.602	96.502	96.401
6.250	97.647	97.547	97.447	97.346
6.375	98.185	98.085	97.984	97.884
6.500	98.718	98.618	98.518	98.417
6.625	99.145	99.045	98.944	98.844
6.750	99.186	99.069	98.955	98.841
6.875	99.640	99.522	99.408	99.295
6.990	100.031	99.913	99.799	99.686
7.125	100.427	100.309	100.196	100.082
7.250	100.550	100.434	100.321	100.207
7.375	100.889	100.774	100.660	100.546
7.500	101.034	100.919	100.805	100.691
7.625	101.664	101.549	101.435	101.321
7.750	101.212	101.009	100.835	100.661
7.875	101.130	100.928	100.754	100.580
7.990	101.374	101.171	100.997	100.823
8.125	101.631	101.428	101.254	101.080

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.004	95.944	95.884	95.824
6.125	96.638	96.578	96.518	96.457
6.250	97.164	97.091	97.017	96.943
6.375	97.899	97.825	97.752	97.678
6.500	98.514	98.440	98.367	98.293
6.625	98.947	98.874	98.800	98.727
6.750	99.490	99.399	99.312	99.225
6.875	99.870	99.779	99.692	99.605
6.990	100.356	100.265	100.178	100.091
7.125	100.820	100.729	100.642	100.555
7.250	101.109	101.021	100.934	100.847
7.375	101.514	101.419	101.332	101.245
7.500	101.885	101.781	101.694	101.607
7.625	102.248	102.135	102.048	101.961
7.750	102.276	102.131	102.017	101.903
7.875	102.504	102.378	102.292	102.206
7.990	102.694	102.580	102.499	102.418
8.125	103.034	102.930	102.850	102.770

LOAN STREAM MORTGAGE

LoanStream Mortgage
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Irvine, CA 92612

SELECT PRICING

Effective: November 6, 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	97.104	97.044	96.984	96.924
6.125	97.738	97.678	97.618	97.557
6.250	98.264	98.191	98.117	98.043
6.375	98.999	98.925	98.852	98.778
6.500	99.614	99.540	99.467	99.393
6.625	100.047	99.974	99.900	99.827
6.750	100.590	100.499	100.412	100.325
6.875	100.970	100.879	100.792	100.705
6.990	101.456	101.365	101.278	101.191
7.125	101.920	101.829	101.742	101.655
7.250	102.209	102.121	102.034	101.947
7.375	102.614	102.519	102.432	102.345
7.500	102.985	102.881	102.794	102.707
7.625	103.348	103.235	103.148	103.061
7.750	103.376	103.231	103.117	103.003
7.875	103.604	103.478	103.392	103.306
7.990	103.794	103.680	103.599	103.518
8.125	104.134	104.030	103.950	103.870

SELECT FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	97.207	97.144	97.077	97.010
5.375	97.648	97.585	97.518	97.451
5.500	98.082	98.019	97.952	97.885
5.625	98.507	98.445	98.378	98.311
5.750	98.973	98.891	98.811	98.731
5.875	99.396	99.315	99.234	99.154
5.990	99.766	99.685	99.604	99.524
6.125	100.175	100.094	100.013	99.933
6.250	100.517	100.435	100.355	100.275
6.375	100.946	100.865	100.784	100.704
6.500	101.217	101.135	101.055	100.974
6.625	101.377	101.295	101.215	101.135
6.750	101.674	101.588	101.508	101.427
6.875	101.817	101.731	101.650	101.570
6.990	102.177	102.091	102.010	101.930
7.125	102.428	102.342	102.261	102.181
7.250	102.266	102.187	102.113	102.039
7.375	102.498	102.419	102.346	102.272
7.500	102.715	102.635	102.562	102.488
7.625	102.932	102.853	102.779	102.706
7.750	103.129	103.050	102.976	102.903
7.875	103.326	103.247	103.173	103.100
7.990	103.383	103.304	103.230	103.157
8.125	103.538	103.459	103.386	103.313

SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.331	96.231	96.130	96.030
6.125	97.002	96.902	96.802	96.701
6.250	97.947	97.847	97.747	97.646
6.375	98.485	98.385	98.284	98.184
6.500	99.018	98.918	98.818	98.717
6.625	99.445	99.345	99.244	99.144
6.750	99.486	99.369	99.255	99.141
6.875	99.940	99.822	99.708	99.595
6.990	100.331	100.213	100.099	99.986
7.125	100.727	100.609	100.496	100.382
7.250	100.850	100.734	100.621	100.507
7.375	101.189	101.074	100.960	100.846
7.500	101.334	101.219	101.105	100.991
7.625	101.964	101.849	101.735	101.621
7.750	101.512	101.309	101.135	100.961
7.875	101.430	101.228	101.054	100.880
7.990	101.674	101.471	101.297	101.123
8.125	101.931	101.728	101.554	101.380

SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.971	96.894	96.814	96.733
6.125	97.215	97.138	97.058	96.977
6.250	97.586	97.491	97.397	97.303
6.375	97.821	97.725	97.631	97.537
6.500	97.988	97.892	97.799	97.705
6.625	98.163	98.067	97.973	97.879
6.750	98.168	98.068	97.974	97.880
6.875	98.386	98.285	98.192	98.098
6.990	98.585	98.484	98.390	98.297
7.125	98.764	98.663	98.570	98.476
7.250	98.773	98.679	98.592	98.505
7.375	98.931	98.838	98.750	98.663
7.500	98.908	98.815	98.728	98.641
7.625	99.355	99.262	99.175	99.088
7.750	99.918	99.825	99.737	99.650
7.875	99.783	99.690	99.603	99.515
7.990	99.920	99.827	99.740	99.653

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	96.954	96.894	96.834	96.774
6.125	97.588	97.528	97.468	97.407
6.250	98.114	98.041	97.967	97.893
6.375	98.849	98.775	98.702	98.628
6.500	99.464	99.390	99.317	99.243
6.625	99.897	99.824	99.750	99.677
6.750	100.440	100.349	100.262	100.175
6.875	100.820	100.729	100.642	100.555
6.990	101.306	101.215	101.128	101.041
7.125	101.770	101.679	101.592	101.505
7.250	102.059	101.971	101.884	101.797
7.375	102.464	102.369	102.282	102.195
7.500	102.835	102.731	102.644	102.557
7.625	103.198	103.085	102.998	102.911
7.750	103.226	103.081	102.967	102.853
7.875	103.454	103.328	103.242	103.156
7.990	103.644	103.530	103.449	103.368
8.125	103.984	103.880	103.800	103.720

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.281	96.181	96.080	95.980
6.125	96.952	96.852	96.752	96.651
6.250	97.897	97.797	97.697	97.596
6.375	98.435	98.335	98.234	98.134
6.500	98.968	98.868	98.768	98.667
6.625	99.395	99.295	99.194	99.094
6.750	99.436	99.319	99.205	99.091
6.875	99.890	99.772	99.658	99.545
6.990	100.281	100.163	100.049	99.936
7.125	100.677	100.559	100.446	100.332
7.250	100.800	100.684	100.571	100.457
7.375	101.139	101.024	100.910	100.796
7.500	101.284	101.169	101.055	100.941
7.625	101.914	101.799	101.685	101.571
7.750	101.462	101.259	101.085	100.911
7.875	101.380	101.178	101.004	100.830
7.990	101.624	101.421	101.247	101.073
8.125	101.881	101.678	101.504	101.330

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.954	96.894	96.834	96.774
6.125	97.588	97.528	97.468	97.407
6.250	98.114	98.041	97.967	97.893
6.375	98.849	98.775	98.702	98.628
6.500	99.464	99.390	99.317	99.243
6.625	99.897	99.824	99.750	99.677
6.750	100.440	100.349	100.262	100.175
6.875	100.820	100.729	100.642	100.555
6.990	101.306	101.215	101.128	101.041
7.125	101.770	101.679	101.592	101.505
7.250	102.059	101.971	101.884	101.797
7.375	102.464	102.369	102.282	102.195
7.500	102.835	102.731	102.644	102.557
7.625	103.198	103.085	102.998	102.911
7.750	103.226	103.081	102.967	102.853
7.875	103.454	103.328	103.242	103.156
7.990	103.644	103.530	103.449	103.368
8.125	103.984	103.880	103.800	103.720

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.281	96.181	96.080	95.980
6.125	96.952	96.852	96.752	96.651
6.250	97.897	97.797	97.697	97.596
6.375	98.435	98.335	98.234	98.134
6.500	98.968	98.868	98.768	98.667
6.625	99.395	99.295	99.194	99.094
6.750	99.436	99.319	99.205	99.091
6.875	99.890	99.772	99.658	99.545
6.990	100.281	100.163	100.049	99.936
7.125	100.677	100.559	100.446	100.332
7.250	100.800	100.684	100.571	100.457
7.375	101.139	101.024	100.910	100.796
7.500	101.284	101.169	101.055	100.941
7.625	101.914	101.799	101.685	101.571
7.750	101.462	101.259	101.085	100.911
7.875	101.380	101.178	101.004	100.830
7.990	101.624	101.421	101.247	101.073
8.125	101.881	101.678	101.504	101.330

LOAN STREAM MORTGAGE

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

Wholesale

Effective: November 6, 2026

FANNIE MAE ARMS PRICING

FANNIE MAE 5/6 ARM (105-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.875	92.509	92.517	92.517	92.439
4.000	92.724	92.727	92.727	92.641
4.125	93.185	93.183	93.183	93.089
4.250	93.696	93.690	93.690	93.588
4.375	93.957	93.947	93.947	93.837
4.500	94.330	94.314	94.314	94.196
4.625	94.782	94.763	94.763	94.636
4.750	95.195	95.171	95.171	95.037
4.875	95.608	95.580	95.580	95.438
5.000	95.899	95.866	95.866	95.716
5.125	96.555	96.518	96.518	96.360
5.250	96.963	96.921	96.921	96.755
5.375	97.541	97.495	97.495	97.321
5.500	97.908	97.857	97.857	97.675
5.625	98.379	98.323	98.323	98.133
5.750	98.755	98.694	98.694	98.496
5.875	99.252	99.188	99.188	98.982
6.000	99.514	99.444	99.444	99.230
6.125	99.679	99.606	99.606	99.384
6.250	99.843	99.764	99.764	99.535
6.375	99.908	99.825	99.825	99.587

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	90.230	90.237	90.237	90.159
4.000	90.532	90.535	90.535	90.449
4.125	91.131	91.129	91.129	91.035
4.250	91.776	91.770	91.770	91.668
4.375	92.163	92.153	92.153	92.043
4.500	92.657	92.641	92.641	92.523
4.625	93.222	93.202	93.202	93.076
4.750	93.755	93.731	93.731	93.597
4.875	94.301	94.272	94.272	94.130
5.000	94.701	94.668	94.668	94.518
5.125	95.433	95.395	95.395	95.237
5.250	95.909	95.867	95.867	95.701
5.375	96.547	96.501	96.501	96.327
5.500	96.980	96.929	96.929	96.747
5.625	97.524	97.468	97.468	97.278
5.750	97.978	97.917	97.917	97.720
5.875	98.562	98.498	98.498	98.292
6.000	98.960	98.891	98.891	98.677
6.125	99.336	99.262	99.262	99.040
6.250	99.722	99.644	99.644	99.414
6.375	100.027	99.944	99.944	99.706

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	88.337	88.345	88.345	88.267
4.000	88.731	88.734	88.734	88.647
4.125	89.499	89.497	89.497	89.403
4.250	90.220	90.214	90.214	90.111
4.375	90.539	90.529	90.529	90.419
4.500	91.074	91.059	91.059	90.941
4.625	91.751	91.731	91.731	91.605
4.750	92.393	92.369	92.369	92.235
4.875	92.876	92.848	92.848	92.706
5.000	93.293	93.260	93.260	93.110
5.125	94.227	94.190	94.190	94.032
5.250	94.768	94.726	94.726	94.560
5.375	95.371	95.324	95.324	95.150
5.500	95.870	95.819	95.819	95.637
5.625	96.636	96.580	96.580	96.390
5.750	97.203	97.143	97.143	96.945
5.875	97.734	97.669	97.669	97.463
6.000	98.082	98.013	98.013	97.799
6.125	98.415	98.341	98.341	98.120
6.250	98.795	98.717	98.717	98.487
6.375	99.151	99.068	99.068	98.830
6.500	99.635	99.548	99.548	99.302
6.625	100.038	99.946	99.946	99.692

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	92.966	92.969	92.969	92.883
4.125	93.426	93.424	93.424	93.330
4.250	93.936	93.930	93.930	93.828
4.375	94.197	94.187	94.187	94.077
4.500	94.569	94.554	94.554	94.436
4.625	95.021	95.002	95.002	94.876
4.750	95.434	95.410	95.410	95.275
4.875	95.846	95.818	95.818	95.676
5.000	96.136	96.103	96.103	95.953
5.125	96.793	96.755	96.755	96.597
5.250	97.200	97.158	97.158	96.992
5.375	97.778	97.731	97.731	97.557
5.500	98.145	98.094	98.094	97.912
5.625	98.615	98.559	98.559	98.369
5.750	98.990	98.930	98.930	98.732
5.875	99.497	99.433	99.433	99.227
6.000	99.748	99.679	99.679	99.465
6.125	99.914	99.840	99.840	99.618
6.250	100.077	99.999	99.999	99.769
6.375	100.142	100.060	100.060	99.822

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	90.774	90.777	90.777	90.691
4.125	91.372	91.371	91.371	91.277
4.250	92.016	92.010	92.010	91.908
4.375	92.403	92.393	92.393	92.283
4.500	92.896	92.881	92.881	92.763
4.625	93.460	93.441	93.441	93.315
4.750	93.993	93.969	93.969	93.835
4.875	94.538	94.509	94.509	94.367
5.000	94.937	94.904	94.904	94.754
5.125	95.669	95.631	95.631	95.473
5.250	96.145	96.103	96.103	95.937
5.375	96.782	96.735	96.735	96.561
5.500	97.214	97.163	97.163	96.981
5.625	97.757	97.701	97.701	97.511
5.750	98.210	98.150	98.150	97.952
5.875	98.804	98.739	98.739	98.533
6.000	99.190	99.121	99.121	98.907
6.125	99.566	99.492	99.492	99.270
6.250	99.950	99.872	99.872	99.642
6.375	100.254	100.172	100.172	99.934

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	88.974	88.977	88.977	88.891
4.125	89.741	89.740	89.740	89.646
4.250	90.461	90.455	90.455	90.353
4.375	90.780	90.770	90.770	90.660
4.500	91.314	91.299	91.299	91.181
4.625	91.990	91.971	91.971	91.845
4.750	92.631	92.607	92.607	92.473
4.875	93.114	93.086	93.086	92.943
5.000	93.530	93.497	93.497	93.347
5.125	94.464	94.426	94.426	94.268
5.250	95.003	94.961	94.961	94.795
5.375	95.606	95.559	95.559	95.385
5.500	96.104	96.053	96.053	95.871
5.625	96.869	96.813	96.813	96.623
5.750	97.435	97.375	97.375	97.177
5.875	97.975	97.910	97.910	97.704
6.000	98.312	98.243	98.243	98.029
6.125	98.644	98.571	98.571	98.349
6.250	99.023	98.945	98.945	98.715
6.375	99.378	99.295	99.295	99.057

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	92.191	92.203	92.203	92.133
3.875	92.509	92.517	92.517	92.439
4.000	92.724	92.727	92.727	92.641
4.125	93.185	93.183	93.183	93.089
4.250	93.696	93.690	93.690	93.588
4.375	93.957	93.947	93.947	93.837
4.500	94.330	94.314	94.314	94.196
4.625	94.782	94.763	94.763	94.636
4.750	95.195	95.171	95.171	95.037
4.875	95.608	95.580	95.580	95.438
5.000	95.899	95.866	95.866	95.716
5.125	96.555	96.518	96.518	96.360
5.250	96.963	96.921	96.921	96.755
5.375	97.541	97.495	97.495	97.321
5.500	97.908	97.857	97.857	97.675
5.625	98.379	98.323	98.323	98.133
5.750	98.755	98.694	98.694	98.496
5.875	99.252	99.188	99.188	98.982
6.000	99.514	99.444	99.444	99.230
6.125	99.679	99.606	99.606	99.384
6.250	99.843	99.764	99.764	99.535
6.375	99.908	99.825	99.825	99.587

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	89.858	89.870	89.870	89.800
3.875	90.230	90.237	90.237	90.159
4.000	90.532	90.535	90.535	90.449
4.125	91.131	91.129	91.129	91.035
4.250	91.776	91.770	91.770	91.668
4.375	92.163	92.153	92.153	92.043
4.500	92.657	92.641	92.641	92.523
4.625	93.222	93.202	93.202	93.076
4.750	93.755	93.731	93.731	93.597
4.875	94.301	94.272	94.272	94.130
5.000	94.701	94.668	94.668	94.518
5.125	95.433	95.395	95.395	95.237
5.250	95.909	95.867	95.867	95.701
5.375	96.547	96.501	96.501	96.327
5.500	96.980	96.929	96.929	96.747
5.625	97.524	97.468	97.468	97.278
5.750	97.978	97.917	97.917	97.720
5.875	98.562	98.498	98.498	98.292
6.000	98.960	98.891	98.891	98.677
6.125	99.336	99.262	99.262	99.040
6.250	99.722	99.644	99.644	99.414
6.375	100.027	99.944	99.944	99.706

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	87.926	87.938	87.938	87.867
3.875	88.337	88.345	88.345	88.267
4.000	88.731	88.734	88.734	88.647
4.125	89.499	89.497	89.497	89.403
4.250	90.220	90.214	90.214	90.111
4.375	90.539	90.529	90.529	90.419
4.500	91.074	91.059	91.059	90.941
4.625	91.751	91.731	91.731	91.605
4.750	92.393	92.369	92.369	92.235
4.875	92.876	92.848	92.848	92.706
5.000	93.293	93.260	93.260	93.110
5.125	94.227	94.190	94.190	94.032
5.250	94.768	94.726	94.726	94.560
5.375	95.371	95.324	95.324	95.150
5.500	95.870	95.819	95.819	95.637
5.625	96.636	96.580	96.580	96.390
5.750	97.203	97.143	97.143	96.945
5.875	97.734	97.669	97.669	97.463
6.000	98.082	98.013	98.013	97.799
6.125	98.415	98.341	98.341	98.120
6.250	98.795	98.717	98.717	98.487
6.375	99.151	99.068	99.068	98.830
6.500	99.635	99.548	99.548	99.302

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	92.435	92.447	92.447	92.377
3.875	92.752	92.759	92.759	92.681
4.000	92.966	92.969	92.969	92.883
4.125	93.426	93.424	93.424	93.330
4.250	93.936	93.930	93.930	93.828
4.375	94.197	94.187	94.187	94.077
4.500	94.569	94.554	94.554	94.436
4.625	95.021	95.002	95.002	94.876
4.750	95.434	95.410	95.410	95.275
4.875	95.846	95.818	95.818	95.676
5.000	96.136	96.103	96.103	95.953
5.125	96.793	96.755	96.755	96.597
5.250	97.200	97.158	97.158	96.992
5.375	97.778	97.731	97.731	97.557
5.500	98.145	98.094	98.094	97.912
5.625	98.615	98.559	98.559	98.369
5.750	98.990	98.930	98.930	98.732
5.875	99.497	99.433	99.433	99.227
6.000	99.748	99.679	99.679	99.465
6.125	99.914	99.840	99.840	99.618
6.250	100.077	99.999	99.999	99.769
6.375	100.142	100.060	100.060	99.822

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	90.102	90.114	90.114	90.044
3.875	90.473	90.480	90.480	90.402
4.000	90.774	90.777	90.777	90.691
4.125	91.372	91.371	91.371	91.277
4.250	92.016	92.010	92.010	91.908
4.375	92.403	92.393	92.393	92.283
4.500	92.896	92.881	92.881	92.763
4.625	93.460	93.441	93.441	93.315
4.750	93.993	93.969	93.969	93.835
4.875	94.538	94.509	94.509	94.367
5.000	94.937	94.904	94.904	94.754
5.125	95.669	95.631	95.631	95.473
5.250	96.145	96.103	96.103	95.937
5.375	96.782	96.735	96.735	96.561
5.500	97.214	97.163	97.163	96.981
5.625	97.757	97.701	97.701	97.511
5.750	98.210	98.150	98.150	97.952
5.875	98.804	98.739	98.739	98.533
6.000	99.190	99.121	99.121	98.907
6.125	99.566	99.492	99.492	99.270
6.250	99.950	99.872	99.872	99.642
6.375	100.254	100.172	100.172	99.934

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	88.171	88.183	88.183	88.113
3.875	88.582	88.589	88.589	88.511
4.000	88.974	88.977	88.977	88.891
4.125	89.741	89.740	89.740	89.646
4.250	90.461	90.455	90.455	90.353
4.375	90.780	90.770	90.770	90.660
4.500	91.314	91.299	91.299	91.181
4.625	91.990	91.971	91.971	91.845
4.750	92.631	92.607	92.607	92.473
4.875	93.114	93.086	93.086	92.943
5.000	93.530	93.497	93.497	93.347
5.125	94.464	94.426	94.426	94.268
5.250	95.003	94.961	94.961	94.795
5.375	95.606	95.559	95.559	95.385
5.500	96.104	96.053	96.053	95.871
5.625	96.869	96.813	96.813	96.623
5.750	97.435	97.375	97.375	97.177
5.875	97.975	97.910	97.910	97.704
6.000	98.312	98.243	98.243	98.029
6.125	98.644	98.571	98.571	98.349
6.250	99.023	98.945	98.945	98.715
6.375	99.378	99.295	99.295	99.057
6.500	99.861	99.773	99.773	99.527
6.625	100.261	100.170	100.170	99.916

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 6, 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 < = $350,000	0.375

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 6, 2026**

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (Alt101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.004	96.944	96.884	96.824
6.125	97.638	97.578	97.518	97.457
6.250	98.164	98.091	98.017	97.943
6.375	98.899	98.825	98.752	98.678
6.500	99.514	99.440	99.367	99.293
6.625	99.947	99.874	99.800	99.727
6.750	100.490	100.399	100.312	100.225
6.875	100.870	100.779	100.692	100.605
6.990	101.356	101.265	101.178	101.091
7.125	101.820	101.729	101.642	101.555
7.250	102.109	102.021	101.934	101.847
7.375	102.514	102.419	102.332	102.245
7.500	102.885	102.781	102.694	102.607
7.625	103.248	103.135	103.048	102.961
7.750	103.276	103.131	103.017	102.903
7.875	103.504	103.378	103.292	103.206
7.990	103.694	103.580	103.499	103.418
8.125	104.034	103.930	103.850	103.770

Alt Agency 25 Yr Fixed (Alt125)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.686	96.626	96.566	96.506
6.125	97.363	97.303	97.242	97.182
6.250	97.889	97.815	97.742	97.668
6.375	98.624	98.550	98.477	98.403
6.500	99.239	99.165	99.092	99.018
6.625	99.672	99.599	99.525	99.452
6.750	100.215	100.124	100.037	99.950
6.875	100.595	100.504	100.417	100.330
6.990	101.081	100.990	100.903	100.816
7.125	101.545	101.454	101.367	101.280
7.250	101.814	101.726	101.639	101.552
7.375	102.219	102.124	102.037	101.950
7.500	102.590	102.486	102.399	102.312
7.625	102.953	102.840	102.753	102.666
7.750	102.981	102.836	102.722	102.608
7.875	103.209	103.083	102.997	102.911
7.990	103.399	103.285	103.204	103.123
8.125	103.739	103.635	103.555	103.475

Alt Agency 20 Yr Fixed (Alt120)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	94.570	94.483	94.396	94.309
5.375	95.203	95.117	95.030	94.943
5.500	95.825	95.738	95.651	95.564
5.625	96.443	96.356	96.269	96.182
5.750	97.073	96.975	96.877	96.778
5.875	97.689	97.589	97.489	97.388
5.990	98.244	98.144	98.043	97.943
6.125	98.828	98.728	98.628	98.527
6.250	99.373	99.273	99.172	99.072
6.375	100.012	99.912	99.811	99.711
6.500	100.511	100.411	100.311	100.211
6.625	100.835	100.735	100.634	100.534
6.750	100.983	100.884	100.796	100.709
6.875	101.298	101.199	101.112	101.025
6.990	101.774	101.675	101.588	101.501
7.125	102.170	102.070	101.983	101.896
7.250	102.123	102.034	101.947	101.860
7.375	102.493	102.404	102.317	102.230
7.500	102.836	102.747	102.660	102.573
7.625	103.184	103.095	103.008	102.921
7.750	103.262	103.136	103.050	102.964
7.875	103.620	103.503	103.422	103.342
7.990	103.810	103.699	103.618	103.538
8.125	104.101	103.998	103.917	103.837

Alt Agency 15 Yr Fixed (Alt115)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	97.107	97.044	96.977	96.910
5.375	97.548	97.485	97.418	97.351
5.500	97.982	97.919	97.852	97.785
5.625	98.407	98.345	98.278	98.211
5.750	98.873	98.791	98.711	98.631
5.875	99.296	99.215	99.134	99.054
5.990	99.666	99.585	99.504	99.424
6.125	100.075	99.994	99.913	99.833
6.250	100.417	100.335	100.255	100.175
6.375	100.846	100.765	100.684	100.604
6.500	101.117	101.035	100.955	100.874
6.625	101.277	101.195	101.115	101.035
6.750	101.574	101.488	101.408	101.327
6.875	101.717	101.631	101.550	101.470
6.990	102.077	101.991	101.910	101.830
7.125	102.328	102.242	102.161	102.081
7.250	102.166	102.087	102.013	101.939
7.375	102.398	102.319	102.246	102.172
7.500	102.615	102.535	102.462	102.388

Alt Agency 10 Yr Fixed (Alt110)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	97.956	97.879	97.798	97.718
5.375	98.294	98.217	98.137	98.057
5.500	98.629	98.552	98.472	98.392
5.625	98.956	98.879	98.799	98.719
5.750	99.312	99.230	99.150	99.070
5.875	99.641	99.560	99.479	99.399
5.990	99.925	99.844	99.763	99.683
6.125	100.236	100.155	100.075	99.994
6.250	100.491	100.410	100.330	100.249
6.375	100.842	100.760	100.680	100.600
6.500	101.037	100.956	100.875	100.795
6.625	101.108	101.026	100.946	100.866
6.750	101.207	101.120	101.040	100.959
6.875	101.284	101.198	101.117	101.037
6.990	101.587	101.500	101.420	101.340
7.125	101.773	101.686	101.606	101.526
7.250	101.617	101.538	101.464	101.391
7.375	101.791	101.712	101.638	101.565
7.500	101.955	101.876	101.802	101.728

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

Wholesale

Effective: November 6, 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	96.690	96.589	96.489	96.389
6.125	97.431	97.331	97.231	97.130
6.250	98.068	97.968	97.867	97.767
6.375	98.659	98.559	98.458	98.358
6.500	99.258	99.158	99.057	98.957
6.625	99.753	99.653	99.552	99.452
6.750	99.719	99.601	99.488	99.374
6.875	100.193	100.076	99.962	99.848
6.990	100.590	100.472	100.359	100.245
7.125	100.996	100.878	100.764	100.651
7.250	100.902	100.787	100.673	100.559
7.375	101.274	101.158	101.044	100.930
7.500	101.608	101.492	101.378	101.264
7.625	101.941	101.825	101.712	101.598
7.750	101.074	100.872	100.698	100.523
7.875	101.277	101.074	100.900	100.726
7.990	101.520	101.318	101.144	100.969
8.125	101.777	101.575	101.401	101.227
8.250	101.435	101.276	101.128	100.981
8.375	101.572	101.413	101.266	101.118
8.500	101.777	101.618	101.470	101.323
8.625	101.909	101.750	101.602	101.455

Alt Agency 25 Yr Fixed High Bal (Alt125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.415	94.314	94.214	94.114
6.125	95.156	95.056	94.956	94.855
6.250	96.143	96.043	95.942	95.842
6.375	96.734	96.634	96.533	96.433
6.500	97.308	97.208	97.107	97.007
6.625	97.828	97.728	97.627	97.527
6.750	97.911	97.794	97.680	97.566
6.875	98.373	98.256	98.142	98.028
6.990	98.720	98.602	98.489	98.375
7.125	99.126	99.008	98.894	98.781
7.250	98.832	98.717	98.603	98.489
7.375	99.579	99.463	99.349	99.235
7.500	99.788	99.672	99.558	99.444
7.625	99.996	99.880	99.767	99.653
7.750	100.029	99.827	99.653	99.478
7.875	100.232	100.029	99.855	99.681
7.990	99.200	98.998	98.824	98.649
8.125	99.457	99.255	99.081	98.907
8.250	99.115	98.956	98.808	98.661
8.375	99.252	99.093	98.946	98.798
8.500	99.457	99.298	99.150	99.003
8.625	99.589	99.430	99.282	99.135

Alt Agency 20 Yr Fixed High Bal (Alt120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	89.989	89.920	89.846	89.772
5.500	90.743	90.673	90.600	90.526
5.625	91.445	91.376	91.302	91.229
5.750	93.035	92.935	92.834	92.734
5.875	93.768	93.668	93.567	93.467
5.990	94.565	94.464	94.364	94.264
6.125	95.306	95.206	95.106	95.005
6.250	96.293	96.193	96.092	95.992
6.375	96.884	96.784	96.683	96.583
6.500	97.458	97.358	97.257	97.157
6.625	97.978	97.878	97.777	97.677
6.750	98.060	97.943	97.829	97.715
6.875	98.533	98.416	98.302	98.188
6.990	98.864	98.746	98.632	98.519
7.125	99.272	99.155	99.041	98.927
7.250	98.996	98.881	98.767	98.653
7.375	99.761	99.645	99.531	99.417
7.500	99.988	99.873	99.759	99.645
7.625	100.180	100.064	99.950	99.837
7.750	100.230	100.027	99.853	99.679
7.875	100.450	100.247	100.073	99.899
7.990	99.434	99.232	99.058	98.883

Alt Agency 15 Yr Fixed High Bal (Alt115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.030	96.953	96.873	96.792
6.125	97.344	97.267	97.187	97.106
6.250	97.757	97.661	97.567	97.473
6.375	98.045	97.949	97.855	97.762
6.500	98.253	98.157	98.063	97.969
6.625	98.521	98.425	98.331	98.237
6.750	98.576	98.475	98.381	98.288
6.875	98.815	98.714	98.620	98.526
6.990	98.969	98.868	98.775	98.681
7.125	99.158	99.057	98.963	98.870
7.250	98.750	98.657	98.570	98.482
7.375	99.315	99.222	99.135	99.048
7.500	99.356	99.263	99.176	99.089
7.625	99.382	99.289	99.202	99.115
7.750	100.430	100.337	100.250	100.163
7.875	100.580	100.486	100.399	100.312
7.990	99.442	99.349	99.261	99.174

Alt Agency 10 Yr Fixed High Bal (Alt110HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.723	96.646	96.566	96.486
6.125	97.033	96.957	96.876	96.796
6.250	97.436	97.340	97.246	97.153
6.375	97.712	97.616	97.523	97.429
6.500	97.918	97.822	97.728	97.634
6.625	98.186	98.090	97.996	97.902
6.750	98.241	98.140	98.046	97.953
6.875	98.480	98.379	98.285	98.191
6.990	98.634	98.533	98.440	98.346
7.125	98.823	98.722	98.628	98.535
7.250	98.415	98.322	98.235	98.147
7.375	98.980	98.887	98.800	98.713
7.500	99.021	98.928	98.841	98.754
7.625	99.047	98.954	98.867	98.780
7.750	100.095	100.002	99.915	99.828
7.875	100.245	100.151	100.064	99.977
7.990	99.107	99.014	98.926	98.839

LOAN STREAM MORTGAGE

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

SELECT PRICING

Effective: **November 6, 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	97.304	97.244	97.184	97.124
6.125	97.938	97.878	97.818	97.757
6.250	98.464	98.391	98.317	98.243
6.375	99.199	99.125	99.052	98.978
6.500	99.814	99.740	99.667	99.593
6.625	100.247	100.174	100.100	100.027
6.750	100.790	100.699	100.612	100.525
6.875	101.170	101.079	100.992	100.905
6.990	101.656	101.565	101.478	101.391
7.125	102.120	102.029	101.942	101.855
7.250	102.409	102.321	102.234	102.147
7.375	102.814	102.719	102.632	102.545
7.500	103.185	103.081	102.994	102.907
7.625	103.548	103.435	103.348	103.261
7.750	103.576	103.431	103.317	103.203
7.875	103.804	103.678	103.592	103.506
7.990	103.994	103.880	103.799	103.718
8.125	104.334	104.230	104.150	104.070

SELECT Alt Agency 15 Yr Fixed (SELECT Alt115)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.966	99.885	99.804	99.724
6.125	100.375	100.294	100.213	100.133
6.250	100.717	100.635	100.555	100.475
6.375	101.146	101.065	100.984	100.904
6.500	101.417	101.335	101.255	101.174
6.625	101.577	101.495	101.415	101.335
6.750	101.874	101.788	101.708	101.627
6.875	102.017	101.931	101.850	101.770
6.990	102.377	102.291	102.210	102.130
7.125	102.628	102.542	102.461	102.381
7.250	102.466	102.387	102.313	102.239
7.375	102.698	102.619	102.546	102.472
7.500	102.915	102.835	102.762	102.688
7.625	103.132	103.053	102.979	102.906
7.750	103.329	103.250	103.176	103.103
7.875	103.526	103.447	103.373	103.300

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.990	96.889	96.789	96.689
6.125	97.731	97.631	97.531	97.430
6.250	98.368	98.268	98.167	98.067
6.375	98.959	98.859	98.758	98.658
6.500	99.558	99.458	99.357	99.257
6.625	100.053	99.953	99.852	99.752
6.750	100.019	99.901	99.788	99.674
6.875	100.493	100.376	100.262	100.148
6.990	100.890	100.772	100.659	100.545
7.125	101.296	101.178	101.064	100.951
7.250	101.202	101.087	100.973	100.859
7.375	101.574	101.458	101.344	101.230
7.500	101.908	101.792	101.678	101.564
7.625	102.241	102.125	102.012	101.898
7.750	101.374	101.172	100.998	100.823
7.875	101.577	101.374	101.200	101.026
7.990	101.820	101.618	101.444	101.269
8.125	102.077	101.875	101.701	101.527
8.250	101.735	101.576	101.428	101.281
8.375	101.872	101.713	101.566	101.418
8.500	102.077	101.918	101.770	101.623
8.625	102.209	102.050	101.902	101.755

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.330	97.253	97.173	97.092
6.125	97.644	97.567	97.487	97.406
6.250	98.057	97.961	97.867	97.773
6.375	98.345	98.249	98.155	98.062
6.500	98.553	98.457	98.363	98.269
6.625	98.821	98.725	98.631	98.537
6.750	98.876	98.775	98.681	98.588
6.875	99.115	99.014	98.920	98.826
6.990	99.269	99.168	99.075	98.981
7.125	99.458	99.357	99.263	99.170
7.250	99.050	98.957	98.870	98.782
7.375	99.615	99.522	99.435	99.348
7.500	99.656	99.563	99.476	99.389
7.625	99.682	99.589	99.502	99.415
7.750	100.730	100.637	100.550	100.463
7.875	100.880	100.786	100.699	100.612

LOAN STREAM MORTGAGE

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

Effective: **November 6, 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 < = $350,000	0.375

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 6, 2026

MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	98.306	98.099	97.892
6.875	97.983	97.722	97.462
6.990	98.455	98.194	97.934
7.000	98.485	98.224	97.964
7.125	98.934	98.673	98.413
7.250	99.863	99.574	99.288
7.375	100.387	100.098	99.812
7.490	100.803	100.514	100.228
7.500	100.839	100.550	100.264
7.625	101.208	100.919	100.633
7.750	101.548	101.259	100.973
7.875	99.954	99.641	99.327
7.990	100.346	100.033	99.719
8.000	100.376	100.063	99.749
8.125	100.725	100.412	100.098
8.250	101.085	100.772	100.458
8.375	101.445	101.132	100.818

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	97.556	97.349	97.142
6.875	97.233	96.972	96.712
6.990	97.705	97.444	97.184
7.000	97.735	97.474	97.214
7.125	98.184	97.923	97.663
7.250	99.113	98.824	98.538
7.375	99.637	99.348	99.062
7.490	100.059	99.770	99.484
7.500	100.089	99.800	99.514
7.625	100.458	100.169	99.883
7.750	100.798	100.509	100.223
7.875	99.204	98.891	98.577
7.990	99.596	99.283	98.969
8.000	99.626	99.313	98.999
8.125	99.975	99.662	99.348
8.250	100.335	100.022	99.708
8.375	100.695	100.382	100.068

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	96.306	96.099	95.892
6.875	95.983	95.722	95.462
6.990	96.455	96.194	95.934
7.000	96.485	96.224	95.964
7.125	96.934	96.673	96.413
7.250	97.863	97.574	97.288
7.375	98.387	98.098	97.812
7.490	98.809	98.520	98.234
7.500	98.839	98.550	98.264
7.625	99.208	98.919	98.633
7.750	99.548	99.259	98.973
7.875	97.954	97.641	97.327
7.990	98.346	98.033	97.719
8.000	98.376	98.063	97.749
8.125	98.725	98.412	98.098
8.250	99.074	98.761	98.447
8.375	99.423	99.110	98.796

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	95.683	95.556	95.349
6.875	95.393	95.233	94.972
6.990	95.865	95.705	95.444
7.000	95.895	95.735	95.474
7.125	96.344	96.184	95.923
7.250	97.296	97.113	96.824
7.375	97.820	97.637	97.348
7.490	98.242	98.059	97.770
7.500	98.272	98.089	97.800
7.625	98.641	98.458	98.169
7.750	98.981	98.798	98.509
7.875	97.398	97.204	96.891
7.990	97.790	97.596	97.283
8.000	97.820	97.626	97.313
8.125	98.169	97.975	97.662
8.250	98.529	98.335	98.022
8.375	98.889	98.695	98.382

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	95.806	95.599	95.392
6.875	95.483	95.222	94.962
6.990	95.955	95.694	95.434
7.000	95.985	95.724	95.464
7.125	96.434	96.173	95.913
7.250	97.363	97.074	96.788
7.375	97.887	97.598	97.312
7.490	98.309	98.020	97.734
7.500	98.339	98.050	97.764
7.625	98.708	98.419	98.133
7.750	99.048	98.759	98.473
7.875	97.454	97.141	96.827
7.990	97.846	97.533	97.219
8.000	97.876	97.563	97.249
8.125	98.225	97.912	97.598
8.250	98.585	98.272	97.958
8.375	98.945	98.632	98.318

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 6, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
5.990	98.306	98.239	98.172
6.125	98.893	98.826	98.759
6.250	99.737	99.670	99.603
6.375	100.265	100.150	100.043
6.500	100.678	100.564	100.457
6.625	100.927	100.813	100.706
6.750	101.357	101.243	101.136
6.875	101.749	101.601	101.460
6.990	102.220	102.072	101.931
7.125	102.571	102.423	102.282
7.250	102.051	101.903	101.762
7.375	102.089	101.912	101.778
7.500	102.423	102.246	102.112
7.625	102.699	102.522	102.388

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
5.375	94.396	94.325	94.265
5.500	95.022	94.951	94.891
5.625	95.629	95.558	95.498
5.750	96.235	96.167	96.104
5.875	96.850	96.783	96.716
5.990	97.446	97.379	97.312
6.125	98.033	97.966	97.899
6.250	98.877	98.810	98.743
6.375	99.405	99.290	99.183
6.500	99.818	99.704	99.597
6.625	100.067	99.953	99.846
6.750	100.497	100.383	100.276
6.875	100.889	100.741	100.600
6.990	101.360	101.212	101.071
7.125	101.711	101.563	101.422
7.250	101.191	101.043	100.902
7.375	101.229	101.052	100.918

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
5.375	96.800	96.739	96.685
5.500	97.295	97.234	97.180
5.625	97.770	97.709	97.655
5.750	98.225	98.164	98.110
5.875	98.119	98.026	97.932
5.990	98.574	98.481	98.387
6.125	99.009	98.916	98.822
6.250	99.682	99.589	99.496
6.375	99.216	99.136	99.062
6.500	99.468	99.388	99.315
6.625	99.555	99.475	99.402
6.750	99.892	99.812	99.738
6.875	100.972	100.892	100.819
6.990	101.272	101.192	101.119
7.125	101.471	101.391	101.318
7.250	100.790	100.710	100.637
7.375	102.010	101.931	101.857

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.990	97.687	97.620	97.553
6.125	98.274	98.207	98.140
6.250	99.249	99.182	99.115
6.375	99.707	99.593	99.485
6.500	100.074	99.960	99.852
6.625	100.375	100.260	100.153
6.750	100.623	100.508	100.401
6.875	100.837	100.689	100.549
6.990	101.203	101.055	100.914
7.125	101.343	101.195	101.054
7.250	101.366	101.218	101.078
7.375	100.911	100.734	100.600
7.500	101.185	101.008	100.875
7.625	101.492	101.315	101.181

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
5.990	98.006	97.939	97.872
6.125	98.593	98.526	98.459
6.250	99.437	99.370	99.303
6.375	99.965	99.850	99.743
6.500	100.378	100.264	100.157
6.625	100.627	100.513	100.406
6.750	101.057	100.943	100.836
6.875	101.449	101.301	101.160
6.990	101.920	101.772	101.631
7.125	102.271	102.123	101.982
7.250	101.751	101.603	101.462
7.375	101.789	101.612	101.478
7.500	102.123	101.946	101.812
7.625	102.399	102.222	102.088

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.990	96.812	96.745	96.678
6.125	97.399	97.332	97.265
6.250	98.374	98.307	98.240
6.375	98.832	98.718	98.610
6.500	99.199	99.085	98.977
6.625	99.500	99.385	99.278
6.750	99.748	99.633	99.526
6.875	99.962	99.814	99.674
6.990	100.328	100.180	100.039
7.125	100.468	100.320	100.179
7.250	100.491	100.343	100.203
7.375	100.036	99.859	99.725
7.500	100.310	100.133	100.000
7.625	100.617	100.440	100.306

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	98.006	97.939	97.872
6.125	98.593	98.526	98.459
6.250	99.437	99.370	99.303
6.375	99.965	99.850	99.743
6.500	100.378	100.264	100.157
6.625	100.627	100.513	100.406
6.750	101.057	100.943	100.836
6.875	101.449	101.301	101.160
6.990	101.920	101.772	101.631
7.125	102.271	102.123	101.982
7.250	101.751	101.603	101.462
7.375	101.789	101.612	101.478
7.500	102.123	101.946	101.812
7.625	102.399	102.222	102.088

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	96.812	96.745	96.678
6.125	97.399	97.332	97.265
6.250	98.374	98.307	98.240
6.375	98.832	98.718	98.610
6.500	99.199	99.085	98.977
6.625	99.500	99.385	99.278
6.750	99.748	99.633	99.526
6.875	99.962	99.814	99.674
6.990	100.328	100.180	100.039
7.125	100.468	100.320	100.179
7.250	100.491	100.343	100.203
7.375	100.036	99.859	99.725
7.500	100.310	100.133	100.000
7.625	100.617	100.440	100.306

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 6, 2026

SELECT FHA Pricing

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

Rate	15 Day	30 Day	45 Day
5.990	98.606	98.539	98.472
6.125	99.193	99.126	99.059
6.250	100.037	99.970	99.903
6.375	100.565	100.450	100.343
6.500	100.978	100.864	100.757
6.625	101.227	101.113	101.006
6.750	101.657	101.543	101.436
6.875	102.049	101.901	101.760
6.990	102.520	102.372	102.231
7.125	102.871	102.723	102.582
7.250	102.351	102.203	102.062
7.375	102.389	102.212	102.078
7.500	102.723	102.546	102.412
7.625	102.999	102.822	102.688

SELECT FHA 15 Year Fixed - (315)

Rate	15 Day	30 Day	45 Day
5.990	98.874	98.781	98.687
6.125	99.309	99.216	99.122
6.250	99.982	99.889	99.796
6.375	99.516	99.436	99.362
6.500	99.768	99.688	99.615
6.625	99.855	99.775	99.702
6.750	100.192	100.112	100.038
6.875	101.272	101.192	101.119
6.990	101.572	101.492	101.419
7.125	101.771	101.691	101.618
7.250	101.090	101.010	100.937
7.375	102.310	102.231	102.157
7.500	102.483	102.404	102.330
7.625	103.057	102.978	102.904

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

Rate	15 Day	30 Day	45 Day
5.990	98.306	98.239	98.172
6.125	98.893	98.826	98.759
6.250	99.737	99.670	99.603
6.375	100.265	100.150	100.043
6.500	100.678	100.564	100.457
6.625	100.927	100.813	100.706
6.750	101.357	101.243	101.136
6.875	101.749	101.601	101.460
6.990	102.220	102.072	101.931
7.125	102.571	102.423	102.282
7.250	102.051	101.903	101.762
7.375	102.089	101.912	101.778
7.500	102.423	102.246	102.112
7.625	102.699	102.522	102.388

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

Rate	15 Day	30 Day	45 Day
5.990	98.306	98.239	98.172
6.125	98.893	98.826	98.759
6.250	99.737	99.670	99.603
6.375	100.265	100.150	100.043
6.500	100.678	100.564	100.457
6.625	100.927	100.813	100.706
6.750	101.357	101.243	101.136
6.875	101.749	101.601	101.460
6.990	102.220	102.072	101.931
7.125	102.571	102.423	102.282
7.250	102.051	101.903	101.762
7.375	102.089	101.912	101.778
7.500	102.423	102.246	102.112
7.625	102.699	102.522	102.388

SELECT FHA 30 Year Fixed HB - (301HB)

Rate	15 Day	30 Day	45 Day
5.990	97.987	97.920	97.853
6.125	98.574	98.507	98.440
6.250	99.549	99.482	99.415
6.375	100.007	99.893	99.785
6.500	100.374	100.260	100.152
6.625	100.675	100.560	100.453
6.750	100.923	100.808	100.701
6.875	101.137	100.989	100.849
6.990	101.503	101.355	101.214
7.125	101.643	101.495	101.354
7.250	101.666	101.518	101.378
7.375	101.211	101.034	100.900
7.500	101.485	101.308	101.175
7.625	101.792	101.615	101.481

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

Rate	15 Day	30 Day	45 Day
5.990	97.112	97.045	96.978
6.125	97.699	97.632	97.565
6.250	98.674	98.607	98.540
6.375	99.132	99.018	98.910
6.500	99.499	99.385	99.277
6.625	99.800	99.685	99.578
6.750	100.048	99.933	99.826
6.875	100.262	100.114	99.974
6.990	100.628	100.480	100.339
7.125	100.768	100.620	100.479
7.250	100.791	100.643	100.503
7.375	100.336	100.159	100.025
7.500	100.610	100.433	100.300
7.625	100.917	100.740	100.606

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

Rate	15 Day	30 Day	45 Day
5.990	97.112	97.045	96.978
6.125	97.699	97.632	97.565
6.250	98.674	98.607	98.540
6.375	99.132	99.018	98.910
6.500	99.499	99.385	99.277
6.625	99.800	99.685	99.578
6.750	100.048	99.933	99.826
6.875	100.262	100.114	99.974
6.990	100.628	100.480	100.339
7.125	100.768	100.620	100.479
7.250	100.791	100.643	100.503
7.375	100.336	100.159	100.025
7.500	100.610	100.433	100.300
7.625	100.917	100.740	100.606

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

Rate	15 Day	30 Day	45 Day
5.990	98.346	98.279	98.212
6.125	98.933	98.866	98.799
6.250	99.777	99.710	99.643
6.375	100.305	100.190	100.083
6.500	100.718	100.604	100.497
6.625	100.967	100.853	100.746
6.750	101.397	101.283	101.176
6.875	101.789	101.641	101.500
6.990	102.260	102.112	101.971
7.125	102.611	102.463	102.322
7.250	102.091	101.943	101.802
7.375	102.129	101.952	101.818
7.500	102.463	102.286	102.152
7.625	102.739	102.562	102.428

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

Rate	15 Day	30 Day	45 Day
5.990	96.887	96.820	96.753
6.125	97.474	97.407	97.340
6.250	98.449	98.382	98.315
6.375	98.907	98.793	98.685
6.500	99.274	99.160	99.052
6.625	99.575	99.460	99.353
6.750	99.823	99.708	99.601
6.875	100.037	99.889	99.749
6.990	100.403	100.255	100.114
7.125	100.543	100.395	100.254
7.250	100.566	100.418	100.278
7.375	100.111	99.934	99.800
7.500	100.385	100.208	100.075
7.625	100.692	100.515	100.381

SELECT FHA Streamline 15 Year Fixed - (315SL)

Rate	15 Day	30 Day	45 Day
5.990	98.749	98.656	98.562
6.125	99.184	99.091	98.997
6.250	99.857	99.764	99.671
6.375	99.391	99.311	99.237
6.500	99.643	99.563	99.490
6.625	99.730	99.650	99.577
6.750	100.067	99.987	99.913
6.875	101.147	101.067	100.994
6.990	101.447	101.367	101.294
7.125	101.646	101.566	101.493
7.250	100.965	100.885	100.812
7.375	102.185	102.106	102.032
7.500	102.358	102.279	102.205
7.625	102.932	102.853	102.779

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 6, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)

Rate	15 Day	30 Day	45 Day
5.990	98.239	98.172	98.105
6.125	98.826	98.759	98.692
6.250	99.846	99.779	99.712
6.375	100.216	100.101	99.994
6.500	100.627	100.512	100.405
6.625	100.893	100.779	100.672
6.750	101.170	101.056	100.949
6.875	101.344	101.196	101.055
6.990	101.685	101.537	101.396
7.125	101.874	101.726	101.586
7.250	101.872	101.724	101.584
7.375	101.801	101.624	101.490
7.500	101.957	101.780	101.647
7.625	102.187	102.010	101.876

VA 20 Year Fixed - (420)

Rate	15 Day	30 Day	45 Day
5.990	97.489	97.422	97.355
6.125	98.076	98.009	97.942
6.250	99.096	99.029	98.962
6.375	99.466	99.351	99.244
6.500	99.877	99.762	99.655
6.625	100.143	100.029	99.922
6.750	100.420	100.306	100.199
6.875	100.594	100.446	100.305
6.990	100.935	100.787	100.646
7.125	101.124	100.976	100.836
7.250	101.122	100.974	100.834
7.375	101.051	100.874	100.740
7.500	101.207	101.030	100.897
7.625	101.437	101.260	101.126

VA 15 Year Fixed - (415)

Rate	15 Day	30 Day	45 Day
5.990	98.617	98.524	98.430
6.125	99.052	98.959	98.865
6.250	99.901	99.809	99.715
6.375	99.276	99.197	99.123
6.500	99.527	99.447	99.373
6.625	99.631	99.551	99.478
6.750	99.815	99.735	99.661
6.875	100.677	100.597	100.524
6.990	100.847	100.767	100.694
7.125	100.884	100.805	100.731
7.250	100.721	100.642	100.568
7.375	101.832	101.753	101.679
7.500	101.828	101.748	101.674
7.625	102.355	102.275	102.201

VA 30 Year Fixed HB - (401HB)

Rate	15 Day	30 Day	45 Day
5.990	97.805	97.738	97.671
6.125	98.392	98.325	98.258
6.250	99.477	99.410	99.343
6.375	99.834	99.719	99.612
6.500	100.234	100.119	100.012
6.625	100.429	100.314	100.207
6.750	100.754	100.640	100.533
6.875	100.901	100.753	100.612
6.990	101.291	101.143	101.002
7.125	101.360	101.212	101.071
7.250	101.328	101.180	101.039
7.375	100.802	100.626	100.492
7.500	101.117	100.941	100.807
7.625	101.584	101.408	101.274

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

Rate	15 Day	30 Day	45 Day
5.990	98.039	97.972	97.905
6.125	98.626	98.559	98.492
6.250	99.646	99.579	99.512
6.375	100.016	99.901	99.794
6.500	100.427	100.312	100.205
6.625	100.693	100.579	100.472
6.750	100.970	100.856	100.749
6.875	101.144	100.996	100.855
6.990	101.485	101.337	101.196
7.125	101.674	101.526	101.386
7.250	101.672	101.524	101.384
7.375	101.601	101.424	101.290
7.500	101.757	101.580	101.447
7.625	101.987	101.810	101.676

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

Rate	15 Day	30 Day	45 Day
5.990	97.080	97.013	96.946
6.125	97.667	97.600	97.533
6.250	98.752	98.685	98.618
6.375	99.109	98.994	98.887
6.500	99.509	99.394	99.287
6.625	99.704	99.589	99.482
6.750	100.029	99.915	99.808
6.875	100.176	100.028	99.887
6.990	100.566	100.418	100.277
7.125	100.635	100.487	100.346
7.250	100.603	100.455	100.314
7.375	100.077	99.901	99.767
7.500	100.392	100.216	100.082
7.625	100.859	100.683	100.549

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

Rate	15 Day	30 Day	45 Day
5.990	98.039	97.972	97.905
6.125	98.626	98.559	98.492
6.250	99.646	99.579	99.512
6.375	100.016	99.901	99.794
6.500	100.427	100.312	100.205
6.625	100.693	100.579	100.472
6.750	100.970	100.856	100.749
6.875	101.144	100.996	100.855
6.990	101.485	101.337	101.196
7.125	101.674	101.526	101.386
7.250	101.672	101.524	101.384
7.375	101.601	101.424	101.290
7.500	101.757	101.580	101.447
7.625	101.987	101.810	101.676

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

Rate	15 Day	30 Day	45 Day
5.990	97.080	97.013	96.946
6.125	97.667	97.600	97.533
6.250	98.752	98.685	98.618
6.375	99.109	98.994	98.887
6.500	99.509	99.394	99.287
6.625	99.704	99.589	99.482
6.750	100.029	99.915	99.808
6.875	100.176	100.028	99.887
6.990	100.566	100.418	100.277
7.125	100.635	100.487	100.346
7.250	100.603	100.455	100.314
7.375	100.077	99.901	99.767
7.500	100.392	100.216	100.082
7.625	100.859	100.683	100.549

USDA 30 - 25 Year Fixed - (501)

Rate	15 Day	30 Day	45 Day
5.990	97.819	97.752	97.685
6.125	98.406	98.339	98.272
6.250	99.426	99.359	99.292
6.375	99.796	99.681	99.574
6.500	100.207	100.092	99.985
6.625	100.473	100.359	100.252
6.750	100.750	100.636	100.529
6.875	100.924	100.776	100.635
6.990	101.265	101.117	100.976
7.125	101.454	101.306	101.166
7.250	101.452	101.304	101.164
7.375	101.381	101.204	101.070
7.500	101.537	101.360	101.227
7.625	101.767	101.590	101.456

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 6, 2026

SELECT VA & USDA Pricing

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

Rate	15 Day	30 Day	45 Day
5.990	98.539	98.472	98.405
6.125	99.126	99.059	98.992
6.250	100.146	100.079	100.012
6.375	100.516	100.401	100.294
6.500	100.927	100.812	100.705
6.625	101.193	101.079	100.972
6.750	101.470	101.356	101.249
6.875	101.644	101.496	101.355
6.990	101.985	101.837	101.696
7.125	102.174	102.026	101.886
7.250	102.172	102.024	101.884
7.375	102.101	101.924	101.790
7.500	102.257	102.080	101.947
7.625	102.487	102.310	102.176

SELECT VA 15 Year Fixed - (415)

Rate	15 Day	30 Day	45 Day
5.990	98.917	98.824	98.730
6.125	99.352	99.259	99.165
6.250	100.201	100.109	100.015
6.375	99.576	99.497	99.423
6.500	99.827	99.747	99.673
6.625	99.931	99.851	99.778
6.750	100.115	100.035	99.961
6.875	100.977	100.897	100.824
6.990	101.147	101.067	100.994
7.125	101.184	101.105	101.031
7.250	101.021	100.942	100.868
7.375	102.132	102.053	101.979
7.500	102.128	102.048	101.974
7.625	102.655	102.575	102.501

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

Rate	15 Day	30 Day	45 Day
5.990	98.339	98.272	98.205
6.125	98.926	98.859	98.792
6.250	99.946	99.879	99.812
6.375	100.316	100.201	100.094
6.500	100.727	100.612	100.505
6.625	100.993	100.879	100.772
6.750	101.270	101.156	101.049
6.875	101.444	101.296	101.155
6.990	101.785	101.637	101.496
7.125	101.974	101.826	101.686
7.250	101.972	101.824	101.684
7.375	101.901	101.724	101.590
7.500	102.057	101.880	101.747
7.625	102.287	102.110	101.976

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

Rate	15 Day	30 Day	45 Day
5.990	98.339	98.272	98.205
6.125	98.926	98.859	98.792
6.250	99.946	99.879	99.812
6.375	100.316	100.201	100.094
6.500	100.727	100.612	100.505
6.625	100.993	100.879	100.772
6.750	101.270	101.156	101.049
6.875	101.444	101.296	101.155
6.990	101.785	101.637	101.496
7.125	101.974	101.826	101.686
7.250	101.972	101.824	101.684
7.375	101.901	101.724	101.590
7.500	102.057	101.880	101.747
7.625	102.287	102.110	101.976

SELECT VA 30 Year Fixed HB - (401HB)

Rate	15 Day	30 Day	45 Day
5.990	98.105	98.038	97.971
6.125	98.692	98.625	98.558
6.250	99.777	99.710	99.643
6.375	100.134	100.019	99.912
6.500	100.534	100.419	100.312
6.625	100.729	100.614	100.507
6.750	101.054	100.940	100.833
6.875	101.201	101.053	100.912
6.990	101.591	101.443	101.302
7.125	101.660	101.512	101.371
7.250	101.628	101.480	101.339
7.375	101.102	100.926	100.792
7.500	101.417	101.241	101.107
7.625	101.884	101.708	101.574

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

Rate	15 Day	30 Day	45 Day
5.990	97.380	97.313	97.246
6.125	97.967	97.900	97.833
6.250	99.052	98.985	98.918
6.375	99.409	99.294	99.187
6.500	99.809	99.694	99.587
6.625	100.004	99.889	99.782
6.750	100.329	100.215	100.108
6.875	100.476	100.328	100.187
6.990	100.866	100.718	100.577
7.125	100.935	100.787	100.646
7.250	100.903	100.755	100.614
7.375	100.377	100.201	100.067
7.500	100.692	100.516	100.382
7.625	101.159	100.983	100.849

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

Rate	15 Day	30 Day	45 Day
5.990	97.380	97.313	97.246
6.125	97.967	97.900	97.833
6.250	99.052	98.985	98.918
6.375	99.409	99.294	99.187
6.500	99.809	99.694	99.587
6.625	100.004	99.889	99.782
6.750	100.329	100.215	100.108
6.875	100.476	100.328	100.187
6.990	100.866	100.718	100.577
7.125	100.935	100.787	100.646
7.250	100.903	100.755	100.614
7.375	100.377	100.201	100.067
7.500	100.692	100.516	100.382
7.625	101.159	100.983	100.849

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

Rate	15 Day	30 Day	45 Day
5.990	98.589	98.522	98.455
6.125	99.176	99.109	99.042
6.250	100.196	100.129	100.062
6.375	100.566	100.451	100.344
6.500	100.977	100.862	100.755
6.625	101.243	101.129	101.022
6.750	101.520	101.406	101.299
6.875	101.694	101.546	101.405
6.990	102.035	101.887	101.746
7.125	102.224	102.076	101.936
7.250	102.222	102.074	101.934
7.375	102.151	101.974	101.840
7.500	102.307	102.130	101.997
7.625	102.537	102.360	102.226

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

Rate	15 Day	30 Day	45 Day
5.990	97.155	97.088	97.021
6.125	97.742	97.675	97.608
6.250	98.827	98.760	98.693
6.375	99.184	99.069	98.962
6.500	99.584	99.469	99.362
6.625	99.779	99.664	99.557
6.750	100.104	99.990	99.883
6.875	100.251	100.103	99.962
6.990	100.641	100.493	100.352
7.125	100.710	100.562	100.421
7.250	100.678	100.530	100.389
7.375	100.152	99.976	99.842
7.500	100.467	100.291	100.157
7.625	100.934	100.758	100.624

SELECT VA IRRRL 15 Year Fixed - (415RL)

Rate	15 Day	30 Day	45 Day
5.990	98.767	98.674	98.580
6.125	99.202	99.109	99.015
6.250	100.051	99.959	99.865
6.375	99.426	99.347	99.273
6.500	99.677	99.597	99.523
6.625	99.781	99.701	99.628
6.750	99.965	99.885	99.811
6.875	100.827	100.747	100.674
6.990	100.997	100.917	100.844
7.125	101.034	100.955	100.881
7.250	100.871	100.792	100.718
7.375	101.982	101.903	101.829
7.500	101.978	101.898	101.824
7.625	102.505	102.425	102.351

SELECT USDA 30 - 25 Year Fixed - (501)

Rate	15 Day	30 Day	45 Day
5.990	98.119	98.052	97.985
6.125	98.706	98.639	98.572
6.250	99.726	99.659	99.592
6.375	100.096	99.981	99.874
6.500	100.507	100.392	100.285
6.625	100.773	100.659	100.552
6.750	101.050	100.936	100.829
6.875	101.224	101.076	100.935
6.990	101.565	101.417	101.276
7.125	101.754	101.606	101.466
7.250	101.752	101.604	101.464
7.375	101.681	101.504	101.370
7.500	101.837	101.660	101.527
7.625	102.067	101.890	101.756

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 6, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.500	94.938	94.929	94.929
4.625	94.538	94.529	94.529
4.750	96.118	96.092	96.092
4.875	96.458	96.431	96.431
5.000	96.807	96.781	96.781
5.125	96.645	96.619	96.619
5.250	97.906	97.862	97.862
5.375	98.353	98.309	98.309
5.500	98.578	98.533	98.533
5.625	98.450	98.406	98.406
5.750	99.256	99.194	99.194
5.875	99.698	99.635	99.635
6.000	100.175	100.113	100.113
6.125	99.598	99.536	99.536
6.250	99.910	99.830	99.830
6.375	100.231	100.150	100.150
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	94.613	94.605	94.605
4.625	94.203	94.194	94.194
4.750	95.810	95.784	95.784
4.875	96.139	96.113	96.113
5.000	96.476	96.450	96.450
5.125	96.299	96.273	96.273
5.250	97.594	97.550	97.550
5.375	98.024	97.979	97.979
5.500	98.226	98.182	98.182
5.625	98.072	98.028	98.028
5.750	98.932	98.870	98.870
5.875	99.347	99.284	99.284
6.000	99.791	99.729	99.729
6.125	99.173	99.111	99.111
6.250	99.569	99.489	99.489
6.375	99.846	99.766	99.766
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	94.852	94.844	94.844
4.625	94.391	94.383	94.383
4.750	96.127	96.101	96.101
4.875	96.425	96.399	96.399
5.000	96.710	96.684	96.684
5.125	96.481	96.455	96.455
5.250	97.907	97.863	97.863
5.375	98.305	98.261	98.261
5.500	98.458	98.413	98.413
5.625	98.254	98.210	98.210
5.750	99.244	99.182	99.182
5.875	99.631	99.569	99.569
6.000	100.032	99.970	99.970
6.125	99.376	99.314	99.314

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.500	94.500	94.492	94.492
4.625	94.027	94.019	94.019
4.750	95.791	95.764	95.764
4.875	96.075	96.049	96.049
5.000	96.344	96.318	96.318
5.125	96.094	96.068	96.068
5.250	97.560	97.516	97.516
5.375	97.936	97.891	97.891
5.500	98.059	98.015	98.015
5.625	97.821	97.776	97.776
5.750	98.880	98.817	98.817
5.875	99.233	99.170	99.170
6.000	99.594	99.532	99.532
6.125	98.893	98.830	98.830

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 6, 2026

FHA Streamline & VA IRRRL Pricing

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

Rate	15 Day	30 Day	45 Day
5.990	98.046	97.979	97.912
6.125	98.633	98.566	98.499
6.250	99.477	99.410	99.343
6.375	100.005	99.890	99.783
6.500	100.418	100.304	100.197
6.625	100.667	100.553	100.446
6.750	101.097	100.983	100.876
6.875	101.489	101.341	101.200
6.990	101.960	101.812	101.671
7.125	102.311	102.163	102.022
7.250	101.791	101.643	101.502
7.375	101.829	101.652	101.518
7.500	102.163	101.986	101.852
7.625	102.439	102.262	102.128

FHA Streamline 20 Year Fixed - (320SL)

Rate	15 Day	30 Day	45 Day
5.990	97.321	97.254	97.187
6.125	97.908	97.841	97.774
6.250	98.752	98.685	98.618
6.375	99.280	99.165	99.058
6.500	99.693	99.579	99.472
6.625	99.942	99.828	99.721
6.750	100.372	100.258	100.151
6.875	100.764	100.616	100.475
6.990	101.235	101.087	100.946
7.125	101.586	101.438	101.297
7.250	101.066	100.918	100.777
7.375	101.104	100.927	100.793
7.500	101.438	101.261	101.127
7.625	101.714	101.537	101.403

FHA Streamline 15 Year Fixed - (315SL)

Rate	15 Day	30 Day	45 Day
5.990	98.449	98.356	98.262
6.125	98.884	98.791	98.697
6.250	99.557	99.464	99.371
6.375	99.091	99.011	98.937
6.500	99.343	99.263	99.190
6.625	99.430	99.350	99.277
6.750	99.767	99.687	99.613
6.875	100.847	100.767	100.694
6.990	101.147	101.067	100.994
7.125	101.346	101.266	101.193
7.250	100.665	100.585	100.512
7.375	101.885	101.806	101.732
7.500	102.058	101.979	101.905
7.625	102.632	102.553	102.479

FHA Streamline 30 Year Fixed HB - (301SLHB)

Rate	15 Day	30 Day	45 Day
5.990	96.587	96.520	96.453
6.125	97.174	97.107	97.040
6.250	98.149	98.082	98.015
6.375	98.607	98.493	98.385
6.500	98.974	98.860	98.752
6.625	99.275	99.160	99.053
6.750	99.523	99.408	99.301
6.875	99.737	99.589	99.449
6.990	100.103	99.955	99.814
7.125	100.243	100.095	99.954
7.250	100.266	100.118	99.978
7.375	99.811	99.634	99.500
7.500	100.085	99.908	99.775
7.625	100.392	100.215	100.081

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

Rate	15 Day	30 Day	45 Day
5.990	98.289	98.222	98.155
6.125	98.876	98.809	98.742
6.250	99.896	99.829	99.762
6.375	100.266	100.151	100.044
6.500	100.677	100.562	100.455
6.625	100.943	100.829	100.722
6.750	101.220	101.106	100.999
6.875	101.394	101.246	101.105
6.990	101.735	101.587	101.446
7.125	101.924	101.776	101.636
7.250	101.922	101.774	101.634
7.375	101.851	101.674	101.540
7.500	102.007	101.830	101.697
7.625	102.237	102.060	101.926

VA IRRRL 20 Year Fixed - (420IRL)

Rate	15 Day	30 Day	45 Day
5.990	97.339	97.272	97.205
6.125	97.926	97.859	97.792
6.250	98.946	98.879	98.812
6.375	99.316	99.201	99.094
6.500	99.727	99.612	99.505
6.625	99.993	99.879	99.772
6.750	100.270	100.156	100.049
6.875	100.444	100.296	100.155
6.990	100.785	100.637	100.496
7.125	100.974	100.826	100.686
7.250	100.972	100.824	100.684
7.375	100.901	100.724	100.590
7.500	101.057	100.880	100.747
7.625	101.287	101.110	100.976

VA IRRRL 15 Year Fixed - (415RL)

Rate	15 Day	30 Day	45 Day
5.990	98.467	98.374	98.280
6.125	98.902	98.809	98.715
6.250	99.751	99.659	99.565
6.375	99.126	99.047	98.973
6.500	99.377	99.297	99.223
6.625	99.481	99.401	99.328
6.750	99.665	99.585	99.511
6.875	100.527	100.447	100.374
6.990	100.697	100.617	100.544
7.125	100.734	100.655	100.581
7.250	100.571	100.492	100.418
7.375	101.682	101.603	101.529
7.500	101.678	101.598	101.524
7.625	102.205	102.125	102.051

VA IRRRL 30 Year Fixed HB - (401RLHB)

Rate	15 Day	30 Day	45 Day
5.990	96.855	96.788	96.721
6.125	97.442	97.375	97.308
6.250	98.527	98.460	98.393
6.375	98.884	98.769	98.662
6.500	99.284	99.169	99.062
6.625	99.479	99.364	99.257
6.750	99.804	99.690	99.583
6.875	99.951	99.803	99.662
6.990	100.341	100.193	100.052
7.125	100.410	100.262	100.121
7.250	100.378	100.230	100.089
7.375	99.852	99.676	99.542
7.500	100.167	99.991	99.857
7.625	100.634	100.458	100.324

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: Friday, November 6, 2026

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	96.633	96.539	96.352	96.164
6.250	97.175	97.081	96.894	96.706
6.375	97.740	97.646	97.459	97.271
6.500	98.240	98.146	97.958	97.771
6.625	98.705	98.611	98.424	98.236
6.750	99.187	99.094	98.906	98.719
6.875	99.592	99.498	99.311	99.123
7.000	100.035	99.941	99.754	99.566
7.125	100.294	100.200	100.013	99.825
7.250	100.478	100.384	100.197	100.009
7.375	100.614	100.520	100.333	100.145
7.500	100.735	100.641	100.454	100.266
7.625	100.867	100.774	100.586	100.399
7.750	100.984	100.890	100.703	100.515
7.875	101.087	100.993	100.806	100.618
8.000	101.200	101.106	100.919	100.731
8.125	101.260	101.166	100.979	100.791
8.250	101.320	101.227	101.039	100.852
8.375	101.381	101.287	101.099	100.912

Jumbo One 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	96.044	95.951	95.763	95.576
6.375	96.604	96.510	96.322	96.135
6.500	97.446	97.352	97.165	96.977
6.625	97.907	97.813	97.625	97.438
6.750	98.372	98.278	98.091	97.903
6.875	98.838	98.744	98.557	98.369
7.000	99.305	99.211	99.024	98.836
7.125	99.773	99.679	99.491	99.304
7.250	100.241	100.147	99.960	99.772
7.375	100.709	100.616	100.428	100.241
7.500	101.178	101.084	100.896	100.709
7.625	101.646	101.552	101.365	101.177
7.750	102.115	102.021	101.833	101.646
7.875	102.583	102.489	102.302	102.114
8.000	103.051	102.958	102.770	102.583

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: Friday, November 6, 2026

Jumbo One Premier Pricing

Jumbo One Premier 30 Year Fixed - (901SP)

Rate	15 Day	30 Day	45 Day	60 Day
6.250	97.390	97.280	97.108	96.890
6.375	97.812	97.703	97.531	97.312
6.500	98.234	98.125	97.953	97.734
6.625	98.656	98.546	98.374	98.156
6.750	99.077	98.968	98.796	98.577
6.875	99.517	99.407	99.235	99.017
7.000	99.957	99.847	99.675	99.457
7.125	100.211	100.102	99.930	99.711
7.250	100.466	100.357	100.185	99.966
7.375	100.659	100.550	100.378	100.159
7.500	100.854	100.744	100.572	100.354

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

Rate	15 Day	30 Day	45 Day	60 Day
6.250	97.390	97.280	97.108	96.890
6.375	97.812	97.703	97.531	97.312
6.500	98.234	98.125	97.953	97.734
6.625	98.656	98.546	98.374	98.156
6.750	99.077	98.968	98.796	98.577
6.875	99.517	99.407	99.235	99.017
7.000	99.957	99.847	99.675	99.457
7.125	100.211	100.102	99.930	99.711
7.250	100.466	100.357	100.185	99.966
7.375	100.659	100.550	100.378	100.159
7.500	100.854	100.744	100.572	100.354

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

Rate	15 Day	30 Day	45 Day	60 Day
6.250	97.390	97.280	97.108	96.890
6.375	97.812	97.703	97.531	97.312
6.500	98.234	98.125	97.953	97.734
6.625	98.656	98.546	98.374	98.156
6.750	99.077	98.968	98.796	98.577
6.875	99.517	99.407	99.235	99.017
7.000	99.957	99.847	99.675	99.457
7.125	100.211	100.102	99.930	99.711
7.250	100.466	100.357	100.185	99.966
7.375	100.659	100.550	100.378	100.159
7.500	100.854	100.744	100.572	100.354

Jumbo One Premier 15 Year Fixed - (915SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.500	94.378	94.268	94.097	93.878
5.625	94.798	94.688	94.516	94.298
5.750	95.217	95.108	94.936	94.717
5.875	95.532	95.423	95.251	95.032
6.000	95.847	95.738	95.566	95.347
6.125	96.096	95.987	95.815	95.596
6.250	96.345	96.236	96.064	95.845
6.375	96.579	96.469	96.297	96.079
6.500	96.813	96.704	96.532	96.313
6.625	97.105	96.996	96.824	96.605
6.750	97.398	97.288	97.116	96.898

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

Rate	15 Day	30 Day	45 Day	60 Day
5.250	94.355	94.246	94.074	93.855
5.375	94.750	94.640	94.468	94.250
5.500	95.147	95.038	94.866	94.647
5.625	95.263	95.153	94.982	94.763
5.750	95.386	95.277	95.105	94.886
5.875	95.738	95.628	95.456	95.238
6.000	96.098	95.988	95.816	95.598
6.125	96.516	96.407	96.235	96.016
6.250	96.893	96.783	96.611	96.393
6.375	97.134	97.025	96.853	96.634
6.500	97.377	97.268	97.096	96.877
6.625	97.388	97.279	97.107	96.888
6.750	97.400	97.291	97.119	96.900
6.875	97.635	97.525	97.353	97.135
7.000	97.870	97.761	97.589	97.370

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: Friday, November 6, 2026

Jumbo One Advantage Pricing

Jumbo One Advantage 30 Year Fixed - (901EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	93.196	93.071	92.946	92.758
6.125	93.930	93.805	93.680	93.492
6.250	94.555	94.430	94.305	94.117
6.375	95.190	95.065	94.940	94.752
6.500	95.815	95.690	95.565	95.377
6.625	96.393	96.268	96.143	95.955
6.750	97.110	96.985	96.860	96.673
6.875	97.554	97.429	97.304	97.116
7.000	97.876	97.751	97.626	97.438
7.125	98.248	98.123	97.998	97.811
7.250	98.591	98.466	98.341	98.153
7.375	98.913	98.788	98.663	98.475
7.500	99.117	98.992	98.867	98.679
7.625	99.398	99.273	99.148	98.961
7.750	99.649	99.524	99.399	99.212
7.875	99.900	99.775	99.650	99.463
8.000	100.059	99.934	99.809	99.621
8.125	100.310	100.185	100.060	99.873
8.250	100.501	100.376	100.251	100.063
8.375	100.620	100.495	100.370	100.183
8.500	100.607	100.482	100.357	100.170
8.625	100.667	100.542	100.417	100.229

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

Rate	15 Day	30 Day	45 Day	60 Day
6.000	93.196	93.071	92.946	92.758
6.125	93.930	93.805	93.680	93.492
6.250	94.555	94.430	94.305	94.117
6.375	95.190	95.065	94.940	94.752
6.500	95.815	95.690	95.565	95.377
6.625	96.393	96.268	96.143	95.955
6.750	97.110	96.985	96.860	96.673
6.875	97.554	97.429	97.304	97.116
7.000	97.876	97.751	97.626	97.438
7.125	98.248	98.123	97.998	97.811
7.250	98.591	98.466	98.341	98.153
7.375	98.913	98.788	98.663	98.475
7.500	99.117	98.992	98.867	98.679
7.625	99.398	99.273	99.148	98.961
7.750	99.649	99.524	99.399	99.212
7.875	99.900	99.775	99.650	99.463
8.000	100.059	99.934	99.809	99.621
8.125	100.310	100.185	100.060	99.873
8.250	100.501	100.376	100.251	100.063
8.375	100.620	100.495	100.370	100.183
8.500	100.607	100.482	100.357	100.170
8.625	100.667	100.542	100.417	100.229

Jumbo One Advantage 15 Year Fixed - (915EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	93.253	93.128	93.003	92.816
6.125	93.975	93.850	93.725	93.537
6.250	94.603	94.478	94.353	94.166
6.375	95.232	95.107	94.982	94.795
6.500	95.861	95.736	95.611	95.424
6.625	96.430	96.305	96.180	95.993
6.750	97.149	97.024	96.899	96.712
6.875	97.589	97.464	97.339	97.152
7.000	97.945	97.820	97.695	97.508
7.125	98.322	98.197	98.072	97.885
7.250	98.668	98.543	98.418	98.230
7.375	98.981	98.856	98.731	98.544
7.500	99.295	99.170	99.045	98.858

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

Rate	15 Day	30 Day	45 Day	60 Day
6.000	92.745	92.620	92.495	92.307
6.125	93.473	93.348	93.223	93.035
6.250	94.101	93.976	93.851	93.663
6.375	94.729	94.604	94.479	94.292
6.500	95.508	95.383	95.258	95.071
6.625	95.811	95.686	95.561	95.374
6.750	95.992	95.867	95.742	95.555
6.875	96.183	96.058	95.933	95.745
7.000	96.520	96.395	96.270	96.082
7.125	96.671	96.546	96.421	96.233
7.250	96.802	96.677	96.552	96.364

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: Friday, November 6, 2026

Jumbo ONE Select Pricing

Jumbo ONE Select 30 YR Fixed - (901)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	96.212	96.150	96.275
6.250	96.750	96.688	96.813
6.375	96.600	96.538	96.663
6.500	97.100	97.038	97.163
6.625	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

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

Note Rate	15 DAY	30 DAY	45 DAY
6.125	96.212	96.150	96.275
6.250	96.750	96.688	96.813
6.375	96.600	96.538	96.663
6.500	97.100	97.038	97.163
6.625	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

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

Note Rate	15 DAY	30 DAY	45 DAY
6.125	96.212	96.150	96.275
6.250	96.750	96.688	96.813
6.375	96.600	96.538	96.663
6.500	97.100	97.038	97.163
6.625	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

Jumbo ONE Select 15 YR Fixed - (915)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	96.462	96.400	96.525
6.250	97.000	96.938	97.063
6.375	96.850	96.788	96.913
6.500	97.350	97.288	97.413
6.625	97.124	97.062	97.187
6.750	97.687	97.625	97.750
6.875	98.187	98.125	98.250
7.000	98.687	98.625	98.750
7.125	99.187	99.125	99.250
7.250	99.624	99.562	99.687
7.375	100.062	100.000	100.125
7.500	100.499	100.437	100.562
7.625	100.937	100.875	101.000
7.750	101.312	101.250	101.375
7.875	101.687	101.625	101.750
8.000	102.062	102.000	102.125
8.125	102.437	102.375	102.500
8.250	102.749	102.687	102.812
8.375	103.062	103.000	103.125

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

Maximum Net Price
101.000