LoanStream Mortgage Wholesale Rate Sheet

LoanStreamWholesale.com

The ONE Lender

Ratesheet Code: RS-WS

Effective Date: 11/9/26 7:41 AM

Table of Contents	
Pages	Product
2	FannieMae Products
3	FannieMae Select
4	FreddieMac Products
5	FreddieMac Select
6	Agency LLPAs
7-8	CalHFA / MaxONE
9-10	Government Products
11-13	Jumbo Product

Lock Expiration Days	
15 Day	11/23/26
30 Day	12/08/26
45 Day	12/23/26
60 Day	01/07/27

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**

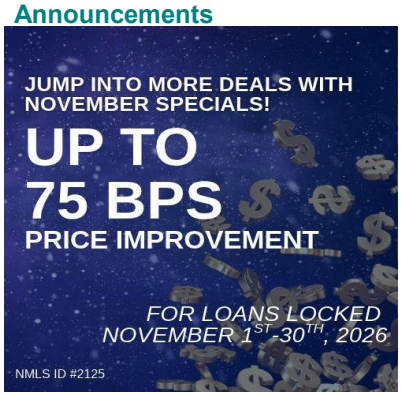
Lender ID Number	
FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

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 9, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.911	96.850	96.790	96.722
6.125	97.582	97.521	97.461	97.393
6.250	98.094	98.019	97.946	97.862
6.375	98.834	98.759	98.686	98.602
6.500	99.454	99.379	99.306	99.222
6.625	99.897	99.822	99.748	99.665
6.750	100.398	100.310	100.223	100.124
6.875	100.783	100.695	100.608	100.509
6.990	101.276	101.188	101.101	101.002
7.125	101.743	101.655	101.568	101.469
7.250	101.974	101.885	101.798	101.699
7.375	102.380	102.292	102.205	102.106
7.500	102.747	102.658	102.571	102.472
7.625	103.110	103.021	102.934	102.836
7.750	103.012	102.888	102.767	102.631
7.875	103.343	103.220	103.099	102.963
7.990	103.485	103.361	103.241	103.104
8.125	103.766	103.664	103.566	103.455

FANNIE MAE 25 YEAR FIXED (125)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.623	96.562	96.502	96.434
6.125	97.306	97.246	97.185	97.117
6.250	97.819	97.744	97.671	97.587
6.375	98.559	98.484	98.411	98.327
6.500	99.179	99.104	99.031	98.947
6.625	99.622	99.547	99.473	99.390
6.750	100.123	100.035	99.948	99.849
6.875	100.508	100.420	100.333	100.234
6.990	101.001	100.913	100.826	100.727
7.125	101.468	101.380	101.293	101.194
7.250	101.681	101.592	101.505	101.406
7.375	102.085	101.997	101.910	101.811
7.500	102.452	102.363	102.276	102.177
7.625	102.815	102.726	102.639	102.541
7.750	102.717	102.593	102.472	102.336
7.875	103.048	102.925	102.804	102.668
7.990	103.190	103.066	102.946	102.809
8.125	103.471	103.369	103.271	103.160

FANNIE MAE 20 YEAR FIXED (120)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	97.013	96.927	96.840	96.741
5.875	97.567	97.480	97.393	97.294
5.990	98.094	98.006	97.919	97.821
6.125	98.688	98.588	98.487	98.373
6.250	99.245	99.144	99.044	98.930
6.375	99.906	99.806	99.705	99.591
6.500	100.415	100.315	100.215	100.101
6.625	100.744	100.643	100.543	100.429
6.750	100.884	100.770	100.656	100.527
6.875	101.211	101.097	100.983	100.854
6.990	101.691	101.578	101.464	101.335
7.125	102.093	101.979	101.865	101.736
7.250	101.838	101.750	101.663	101.564
7.375	102.213	102.125	102.038	101.939
7.500	102.564	102.476	102.389	102.290
7.625	102.914	102.825	102.738	102.640
7.750	103.099	102.976	102.855	102.719
7.875	103.432	103.308	103.188	103.051
7.990	103.589	103.466	103.345	103.209
8.125	103.835	103.733	103.635	103.525

FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	97.007	96.940	96.873	96.797
5.375	97.449	97.382	97.315	97.239
5.500	97.884	97.817	97.750	97.674
5.625	98.311	98.244	98.177	98.101
5.750	98.714	98.647	98.580	98.504
5.875	99.103	99.028	98.961	98.885
5.990	99.469	99.385	99.305	99.216
6.125	99.881	99.796	99.716	99.625
6.250	100.226	100.141	100.060	99.969
6.375	100.660	100.575	100.495	100.403
6.500	100.934	100.849	100.769	100.678
6.625	101.099	101.014	100.934	100.842
6.750	101.389	101.296	101.210	101.111
6.875	101.535	101.443	101.356	101.257
6.990	101.903	101.810	101.723	101.625
7.125	102.159	102.067	101.980	101.881
7.250	101.982	101.901	101.828	101.744
7.375	102.219	102.138	102.064	101.981
7.500	102.439	102.358	102.284	102.200
7.625	102.660	102.579	102.505	102.422
7.750	102.860	102.779	102.705	102.622
7.875	103.186	103.105	103.031	102.948

FANNIE MAE 10 YEAR FIXED (110)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.730	99.645	99.565	99.474
6.125	100.046	99.961	99.881	99.790
6.250	100.304	100.219	100.139	100.048
6.375	100.657	100.572	100.492	100.401
6.500	100.856	100.771	100.691	100.600
6.625	100.930	100.845	100.765	100.674
6.750	101.020	100.927	100.840	100.742
6.875	101.100	101.008	100.921	100.822
6.990	101.405	101.313	101.226	101.127
7.125	101.599	101.507	101.420	101.321
7.250	101.432	101.351	101.278	101.194
7.375	101.611	101.530	101.457	101.373
7.500	101.775	101.694	101.620	101.537
7.625	101.948	101.866	101.793	101.709
7.750	102.099	102.018	101.944	101.861
7.875	102.252	102.170	102.097	102.014
7.990	102.267	102.185	102.112	102.029
8.125	102.374	102.293	102.220	102.137

HOME READY 30 YEAR FIXED (R101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.511	96.450	96.390	96.322
6.125	97.182	97.121	97.061	96.993
6.250	97.694	97.619	97.546	97.462
6.375	98.434	98.359	98.286	98.202
6.500	99.054	98.979	98.906	98.822
6.625	99.497	99.422	99.348	99.265
6.750	99.998	99.910	99.823	99.724
6.875	100.383	100.295	100.208	100.109
6.990	100.876	100.788	100.701	100.602
7.125	101.343	101.255	101.168	101.069
7.250	101.574	101.485	101.398	101.299
7.375	101.980	101.892	101.805	101.706
7.500	102.347	102.258	102.171	102.072
7.625	102.710	102.621	102.534	102.436
7.750	102.612	102.488	102.367	102.231
7.875	102.943	102.820	102.699	102.563
7.990	103.085	102.961	102.841	102.704
8.125	103.366	103.264	103.166	103.055

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.375	92.777	92.730	92.683	92.630
5.500	93.472	93.425	93.378	93.325
5.625	94.170	94.122	94.075	94.022
5.750	94.842	94.781	94.721	94.653
5.875	95.488	95.427	95.367	95.299
5.990	96.186	96.125	96.065	95.997
6.125	96.857	96.796	96.736	96.668
6.250	97.369	97.294	97.221	97.137
6.375	98.109	98.034	97.961	97.877
6.500	98.729	98.654	98.581	98.497
6.625	99.172	99.097	99.023	98.940
6.750	99.673	99.585	99.498	99.399
6.875	100.058	99.970	99.883	99.784
6.990	100.551	100.463	100.376	100.277
7.125	101.018	100.930	100.843	100.744
7.250	101.249	101.160	101.073	100.974
7.375	101.655	101.567	101.480	101.381
7.500	102.022	101.933	101.846	101.747
7.625	102.385	102.296	102.209	102.111
7.750	102.287	102.163	102.042	101.906
7.875	102.618	102.495	102.374	102.238
7.990	102.760	102.636	102.516	102.379
8.125	103.041	102.939	102.841	102.730

Fannie Mae 25 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.250	91.892	91.844	91.797	91.744
5.375	92.606	92.559	92.513	92.459
5.500	93.311	93.264	93.217	93.164
5.625	93.995	93.948	93.901	93.848
5.750	94.674	94.613	94.553	94.485
5.875	95.350	95.289	95.229	95.161
5.990	96.048	95.987	95.927	95.859
6.125	96.731	96.671	96.610	96.542
6.250	97.244	97.169	97.096	97.012
6.375	97.984	97.909	97.836	97.752
6.500	98.604	98.529	98.456	98.372
6.625	99.047	98.972	98.898	98.815
6.750	99.548	99.460	99.373	99.274
6.875	99.933	99.845	99.758	99.659
6.990	100.426	100.338	100.251	100.152
7.125	100.893	100.805	100.718	100.619
7.250	101.106	101.017	100.930	100.831
7.375	101.510	101.422	101.335	101.236
7.500	101.877	101.788	101.701	101.602
7.625	102.240	102.151	102.064	101.966
7.750	102.142	102.018	101.897	101.761
7.875	102.473	102.350	102.229	102.093
7.990	102.615	102.491	102.371	102.234

Fannie Mae 20 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.750	96.938	96.852	96.765	96.666
5.875	97.492	97.405	97.318	97.219
5.990	98.019	97.931	97.844	97.746
6.125	98.613	98.513	98.412	98.298
6.250	99.170	99.069	98.969	98.855
6.375	99.831	99.731	99.630	99.516
6.500	100.340	100.240	100.140	100.026
6.625	100.669	100.568	100.468	100.354
6.750	100.809	100.695	100.581	100.452
6.875	101.136	101.022	100.908	100.779
6.990	101.616	101.503	101.389	101.260
7.125	102.018	101.904	101.790	101.661
7.250	101.763	101.675	101.588	101.489
7.375	102.138	102.050	101.963	101.864
7.500	102.489	102.401	102.314	102.215
7.625	102.839	102.750	102.663	102.565
7.750	103.024	102.901	102.780	102.644
7.875	103.357	103.233	103.113	102.976
7.990	103.514	103.391	103.270	103.134
8.125	103.760	103.658	103.560	103.450

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	100.784	100.699	100.619	100.528
6.625	100.949	100.864	100.784	100.692
6.750	101.239	101.146	101.060	100.961
6.875	101.385	101.293	101.206	101.107
6.990	101.753	101.660	101.573	101.475
7.125	102.009	101.917	101.830	101.731
7.250	101.832	101.751	101.678	101.594
7.375	102.069	101.988	101.914	101.831
7.500	102.289	102.208	102.134	102.050
7.625	102.510	102.429	102.355	102.272
7.750	102.710	102.629	102.555	102.472
7.875	102.911	102.830	102.756	102.673
7.990	102.971	102.890	102.816	102.733
8.125	103.131	103.050	102.976	102.893
8.250	103.424	103.343	103.269	103.186
8.375	103.624	103.543	103.469	103.386
8.500	103.825	103.744	103.671	103.587

Fannie Mae 10 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	100.906	100.821	100.741	100.650
6.625	100.980	100.895	100.815	100.724
6.750	101.070	100.977	100.890	100.792
6.875	101.150	101.058	100.971	100.872
6.990	101.455	101.363	101.276	101.177
7.125	101.649	101.557	101.470	101.371
7.250	101.482	101.401	101.328	101.244
7.375	101.661	101.580	101.507	101.423
7.500	101.825	101.744	101.670	101.587
7.625	101.998	101.916	101.843	101.759
7.750	102.149	102.068	101.994	101.911
7.875	102.302	102.220	102.147	102.064
7.990	102.317	102.235	102.162	102.079
8.125	102.424	102.343	102.270	102.187
8.250	102.479	102.397	102.324	102.241
8.375	102.630	102.548	102.475	102.393
8.500	102.783	102.701	102.628	102.546

LOAN STREAM MORTGAGE

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

Wholesale

Effective: November 9, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.562	96.462	96.362	96.248
6.125	97.236	97.136	97.035	96.922
6.250	98.183	98.083	97.983	97.869
6.375	98.726	98.626	98.525	98.412
6.500	99.264	99.164	99.064	98.950
6.625	99.696	99.596	99.495	99.382
6.750	99.700	99.587	99.473	99.344
6.875	100.162	100.049	99.935	99.806
6.990	100.556	100.444	100.330	100.201
7.125	100.959	100.846	100.732	100.603
7.250	101.023	100.909	100.795	100.667
7.375	101.368	101.254	101.141	101.012
7.500	101.521	101.408	101.294	101.165
7.625	102.153	102.040	101.926	101.797
7.750	101.610	101.436	101.262	101.064
7.875	101.634	101.460	101.286	101.089
7.990	101.881	101.708	101.534	101.336
8.125	102.141	101.967	101.793	101.595
8.250	101.684	101.536	101.389	101.222
8.375	101.825	101.678	101.530	101.363
8.500	102.031	101.883	101.736	101.569
8.625	102.166	102.018	101.871	101.704

FANNIE MAE HB 25 YEAR FIXED (125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.612	94.512	94.412	94.298
6.125	95.286	95.186	95.085	94.972
6.250	96.233	96.133	96.033	95.919
6.375	96.776	96.676	96.575	96.462
6.500	97.314	97.214	97.114	97.000
6.625	97.746	97.646	97.545	97.432
6.750	97.745	97.632	97.518	97.389
6.875	98.192	98.079	97.965	97.836
6.990	98.586	98.474	98.360	98.231
7.125	98.989	98.876	98.762	98.633
7.250	99.053	98.939	98.825	98.697
7.375	99.398	99.284	99.171	99.042
7.500	99.551	99.438	99.324	99.195
7.625	100.183	100.070	99.956	99.827
7.750	99.640	99.466	99.292	99.094
7.875	99.664	99.490	99.316	99.119
7.990	99.911	99.738	99.564	99.366
8.125	100.171	99.997	99.823	99.625
8.250	99.436	99.288	99.141	98.974
8.375	99.577	99.429	99.282	99.115
8.500	99.783	99.635	99.488	99.321
8.625	99.917	99.770	99.623	99.456

FANNIE MAE HB 20 YEAR FIXED (120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	89.892	89.831	89.771	89.703
5.500	90.628	90.567	90.507	90.439
5.625	91.357	91.296	91.236	91.168
5.750	93.009	92.909	92.808	92.694
5.875	93.750	93.650	93.550	93.436
5.990	94.762	94.662	94.562	94.448
6.125	95.436	95.336	95.235	95.122
6.250	96.383	96.283	96.183	96.069
6.375	96.926	96.826	96.725	96.612
6.500	97.464	97.364	97.264	97.150
6.625	97.896	97.796	97.695	97.582
6.750	97.896	97.784	97.670	97.541
6.875	98.355	98.242	98.128	97.999
6.990	98.733	98.621	98.507	98.378
7.125	99.138	99.025	98.911	98.782
7.250	99.219	99.105	98.991	98.863
7.375	99.582	99.468	99.354	99.225
7.500	99.753	99.639	99.526	99.397
7.625	100.368	100.254	100.141	100.012
7.750	99.841	99.667	99.493	99.296
7.875	99.881	99.708	99.534	99.336
7.990	100.145	99.972	99.798	99.600

FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.383	97.302	97.221	97.130
6.125	97.631	97.550	97.469	97.378
6.250	97.894	97.794	97.701	97.595
6.375	98.130	98.030	97.936	97.830
6.500	98.311	98.211	98.118	98.012
6.625	98.500	98.400	98.307	98.200
6.750	98.513	98.406	98.306	98.192
6.875	98.739	98.632	98.531	98.418
6.990	98.957	98.850	98.750	98.636
7.125	99.139	99.032	98.931	98.818
7.250	99.120	99.025	98.938	98.839
7.375	99.265	99.169	99.082	98.984
7.500	99.228	99.132	99.045	98.946
7.625	99.696	99.600	99.513	99.414
7.750	100.245	100.149	100.062	99.963
7.875	100.098	100.002	99.914	99.815
7.990	100.222	100.126	100.039	99.940

FANNIE MAE HB 10 YEAR FIXED (110HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.855	96.773	96.693	96.602
6.125	97.100	97.018	96.938	96.847
6.250	97.353	97.253	97.159	97.053
6.375	97.577	97.477	97.383	97.277
6.500	97.745	97.645	97.551	97.445
6.625	97.922	97.822	97.729	97.622
6.750	97.920	97.813	97.713	97.599
6.875	98.142	98.035	97.934	97.820
6.990	98.344	98.237	98.137	98.023
7.125	98.528	98.421	98.320	98.207
7.250	98.526	98.431	98.344	98.245
7.375	98.689	98.593	98.506	98.407
7.500	98.670	98.574	98.487	98.388
7.625	99.120	99.024	98.937	98.839
7.750	99.687	99.591	99.504	99.405
7.875	99.555	99.459	99.372	99.273
7.990	99.696	99.600	99.513	99.414

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	96.761	96.700	96.640	96.572
6.125	97.432	97.371	97.311	97.243
6.250	97.944	97.869	97.796	97.712
6.375	98.684	98.609	98.536	98.452
6.500	99.304	99.229	99.156	99.072
6.625	99.747	99.672	99.598	99.515
6.750	100.248	100.160	100.073	99.974
6.875	100.633	100.545	100.458	100.359
6.990	101.126	101.038	100.951	100.852
7.125	101.593	101.505	101.418	101.319
7.250	101.824	101.735	101.648	101.549
7.375	102.230	102.142	102.055	101.956
7.500	102.597	102.508	102.421	102.322
7.625	102.960	102.871	102.784	102.686
7.750	102.862	102.738	102.617	102.481
7.875	103.193	103.070	102.949	102.813
7.990	103.335	103.211	103.091	102.954
8.125	103.616	103.514	103.416	103.305

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.512	96.412	96.312	96.198
6.125	97.186	97.086	96.985	96.872
6.250	98.133	98.033	97.933	97.819
6.375	98.676	98.576	98.475	98.362
6.500	99.214	99.114	99.014	98.900
6.625	99.646	99.546	99.445	99.332
6.750	99.650	99.537	99.423	99.294
6.875	100.112	99.999	99.885	99.756
6.990	100.506	100.394	100.280	100.151
7.125	100.909	100.796	100.682	100.553
7.250	100.973	100.859	100.745	100.617
7.375	101.318	101.204	101.091	100.962
7.500	101.471	101.358	101.244	101.115
7.625	102.103	101.990	101.876	101.747
7.750	101.560	101.386	101.212	101.014
7.875	101.584	101.410	101.236	101.039
7.990	101.831	101.658	101.484	101.286
8.125	102.091	101.917	101.743	101.545
8.250	101.634	101.486	101.339	101.172
8.375	101.775	101.628	101.480	101.313
8.500	101.981	101.833	101.686	101.519
8.625	102.116	101.968	101.821	101.654

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.061	96.000	95.940	95.872
6.125	96.732	96.671	96.611	96.543
6.250	97.244	97.169	97.096	97.012
6.375	97.984	97.909	97.836	97.752
6.500	98.604	98.529	98.456	98.372
6.625	99.047	98.972	98.898	98.815
6.750	99.548	99.460	99.373	99.274
6.875	99.933	99.845	99.758	99.659
6.990	100.426	100.338	100.251	100.152
7.125	100.893	100.805	100.718	100.619
7.250	101.124	101.035	100.948	100.849
7.375	101.530	101.442	101.355	101.256
7.500	101.897	101.808	101.721	101.622
7.625	102.260	102.171	102.084	101.986
7.750	102.162	102.038	101.917	101.781
7.875	102.493	102.370	102.249	102.113
7.990	102.635	102.511	102.391	102.254
8.125	102.916	102.814	102.716	102.605

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.761	96.700	96.640	96.572
6.125	97.432	97.371	97.311	97.243
6.250	97.944	97.869	97.796	97.712
6.375	98.684	98.609	98.536	98.452
6.500	99.304	99.229	99.156	99.072
6.625	99.747	99.672	99.598	99.515
6.750	100.248	100.160	100.073	99.974
6.875	100.633	100.545	100.458	100.359
6.990	101.126	101.038	100.951	100.852
7.125	101.593	101.505	101.418	101.319
7.250	101.824	101.735	101.648	101.549
7.375	102.230	102.142	102.055	101.956
7.500	102.597	102.508	102.421	102.322
7.625	102.960	102.871	102.784	102.686
7.750	102.862	102.738	102.617	102.481
7.875	103.193	103.070	102.949	102.813
7.990	103.335	103.211	103.091	102.954
8.125	103.616	103.514	103.416	103.305

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.512	96.412	96.312	96.198
6.125	97.186	97.086	96.985	96.872
6.250	98.133	98.033	97.933	97.819
6.375	98.676	98.576	98.475	98.362
6.500	99.214	99.114	99.014	98.900
6.625	99.646	99.546	99.445	99.332
6.750	99.650	99.537	99.423	99.294
6.875	100.112	99.999	99.885	99.756
6.990	100.506	100.394	100.280	100.151
7.125	100.909	100.796	100.682	100.553
7.250	100.973	100.859	100.745	100.617
7.375	101.318	101.204	101.091	100.962
7.500	101.471	101.358	101.244	101.115
7.625	102.103	101.990	101.876	101.747
7.750	101.560	101.386	101.212	101.014
7.875	101.584	101.410	101.236	101.039
7.990	101.831	101.658	101.484	101.286
8.125	102.091	101.917	101.743	101.545
8.250	101.634	101.486	101.339	101.172
8.375	101.775	101.628	101.480	101.313
8.500	101.981	101.833	101.686	101.519
8.625	102.116	101.968	101.821	101.654

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.061	96.000	95.940	95.872
6.125	96.732	96.671	96.611	96.543
6.250	97.244	97.169	97.096	97.012
6.375	97.984	97.909	97.836	97.752
6.500	98.604	98.529	98.456	98.372
6.625	99.047	98.972	98.898	98.815
6.750	99.548	99.460	99.373	99.274
6.875	99.933	99.845	99.758	99.659
6.990	100.426	100.338	100.251	100.152
7.125	100.893	100.805	100.718	100.619
7.250	101.124	101.035	100.948	100.849
7.375	101.530	101.442	101.355	101.256
7.500	101.897	101.808	101.721	101.622
7.625	102.260	102.171	102.084	101.986
7.750	102.162	102.038	101.917	101.781
7.875	102.493	102.370	102.249	102.113
7.990	102.635	102.511	102.391	102.254
8.125	102.916	102.814	102.716	102.605

LOAN STREAM MORTGAGE

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

SELECT PRICING

Effective: **November 9, 2026**

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.161	97.100	97.040	96.972
6.125	97.832	97.771	97.711	97.643
6.250	98.344	98.269	98.196	98.112
6.375	99.084	99.009	98.936	98.852
6.500	99.704	99.629	99.556	99.472
6.625	100.147	100.072	99.998	99.915
6.750	100.648	100.560	100.473	100.374
6.875	101.033	100.945	100.858	100.759
6.990	101.526	101.438	101.351	101.252
7.125	101.993	101.905	101.818	101.719
7.250	102.224	102.135	102.048	101.949
7.375	102.630	102.542	102.455	102.356
7.500	102.997	102.908	102.821	102.722
7.625	103.360	103.271	103.184	103.086
7.750	103.262	103.138	103.017	102.881
7.875	103.593	103.470	103.349	103.213
7.990	103.735	103.611	103.491	103.354
8.125	104.016	103.914	103.816	103.705

SELECT FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	97.257	97.190	97.123	97.047
5.375	97.699	97.632	97.565	97.489
5.500	98.134	98.067	98.000	97.924
5.625	98.561	98.494	98.427	98.351
5.750	98.964	98.897	98.830	98.754
5.875	99.353	99.278	99.211	99.135
5.990	99.719	99.635	99.555	99.466
6.125	100.131	100.046	99.966	99.875
6.250	100.476	100.391	100.310	100.219
6.375	100.910	100.825	100.745	100.653
6.500	101.184	101.099	101.019	100.928
6.625	101.349	101.264	101.184	101.092
6.750	101.639	101.546	101.460	101.361
6.875	101.785	101.693	101.606	101.507
6.990	102.153	102.060	101.973	101.875
7.125	102.409	102.317	102.230	102.131
7.250	102.232	102.151	102.078	101.994
7.375	102.469	102.388	102.314	102.231
7.500	102.689	102.608	102.534	102.450
7.625	102.910	102.829	102.755	102.672
7.750	103.110	103.029	102.955	102.872
7.875	103.436	103.355	103.281	103.198
7.990	103.621	103.540	103.466	103.383

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.812	96.712	96.612	96.498
6.125	97.486	97.386	97.285	97.172
6.250	98.433	98.333	98.233	98.119
6.375	98.976	98.876	98.775	98.662
6.500	99.514	99.414	99.314	99.200
6.625	99.946	99.846	99.745	99.632
6.750	99.950	99.837	99.723	99.594
6.875	100.412	100.299	100.185	100.056
6.990	100.806	100.694	100.580	100.451
7.125	101.209	101.096	100.982	100.853
7.250	101.273	101.159	101.045	100.917
7.375	101.618	101.504	101.391	101.262
7.500	101.771	101.658	101.544	101.415
7.625	102.403	102.290	102.176	102.047
7.750	101.860	101.686	101.512	101.314
7.875	101.884	101.710	101.536	101.339
7.990	102.131	101.958	101.784	101.586
8.125	102.391	102.217	102.043	101.845

SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.633	97.552	97.471	97.380
6.125	97.881	97.800	97.719	97.628
6.250	98.144	98.044	97.951	97.845
6.375	98.380	98.280	98.186	98.080
6.500	98.561	98.461	98.368	98.262
6.625	98.750	98.650	98.557	98.450
6.750	98.763	98.656	98.556	98.442
6.875	98.989	98.882	98.781	98.668
6.990	99.207	99.100	99.000	98.886
7.125	99.389	99.282	99.181	99.068
7.250	99.370	99.275	99.188	99.089
7.375	99.515	99.419	99.332	99.234
7.500	99.478	99.382	99.295	99.196
7.625	99.946	99.850	99.763	99.664
7.750	100.495	100.399	100.312	100.213
7.875	100.348	100.252	100.164	100.065

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	97.011	96.950	96.890	96.822
6.125	97.682	97.621	97.561	97.493
6.250	98.194	98.119	98.046	97.962
6.375	98.934	98.859	98.786	98.702
6.500	99.554	99.479	99.406	99.322
6.625	99.997	99.922	99.848	99.765
6.750	100.498	100.410	100.323	100.224
6.875	100.883	100.795	100.708	100.609
6.990	101.376	101.288	101.201	101.102
7.125	101.843	101.755	101.668	101.569
7.250	102.074	101.985	101.898	101.799
7.375	102.480	102.392	102.305	102.206
7.500	102.847	102.758	102.671	102.572
7.625	103.210	103.121	103.034	102.936
7.750	103.112	102.988	102.867	102.731
7.875	103.443	103.320	103.199	103.063
7.990	103.585	103.461	103.341	103.204
8.125	103.866	103.764	103.666	103.555

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.762	96.662	96.562	96.448
6.125	97.436	97.336	97.235	97.122
6.250	98.383	98.283	98.183	98.069
6.375	98.926	98.826	98.725	98.612
6.500	99.464	99.364	99.264	99.150
6.625	99.896	99.796	99.695	99.582
6.750	99.900	99.787	99.673	99.544
6.875	100.362	100.249	100.135	100.006
6.990	100.756	100.644	100.530	100.401
7.125	101.159	101.046	100.932	100.803
7.250	101.223	101.109	100.995	100.867
7.375	101.568	101.454	101.341	101.212
7.500	101.721	101.608	101.494	101.365
7.625	102.353	102.240	102.126	101.997
7.750	101.810	101.636	101.462	101.264
7.875	101.834	101.660	101.486	101.289
7.990	102.081	101.908	101.734	101.536
8.125	102.341	102.167	101.993	101.795
8.250	101.884	101.736	101.589	101.422
8.375	102.025	101.878	101.730	101.563
8.500	102.231	102.083	101.936	101.769
8.625	102.366	102.218	102.071	101.904

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.011	96.950	96.890	96.822
6.125	97.682	97.621	97.561	97.493
6.250	98.194	98.119	98.046	97.962
6.375	98.934	98.859	98.786	98.702
6.500	99.554	99.479	99.406	99.322
6.625	99.997	99.922	99.848	99.765
6.750	100.498	100.410	100.323	100.224
6.875	100.883	100.795	100.708	100.609
6.990	101.376	101.288	101.201	101.102
7.125	101.843	101.755	101.668	101.569
7.250	102.074	101.985	101.898	101.799
7.375	102.480	102.392	102.305	102.206
7.500	102.847	102.758	102.671	102.572
7.625	103.210	103.121	103.034	102.936
7.750	103.112	102.988	102.867	102.731
7.875	103.443	103.320	103.199	103.063
7.990	103.585	103.461	103.341	103.204
8.125	103.866	103.764	103.666	103.555

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.762	96.662	96.562	96.448
6.125	97.436	97.336	97.235	97.122
6.250	98.383	98.283	98.183	98.069
6.375	98.926	98.826	98.725	98.612
6.500	99.464	99.364	99.264	99.150
6.625	99.896	99.796	99.695	99.582
6.750	99.900	99.787	99.673	99.544
6.875	100.362	100.249	100.135	100.006
6.990	100.756	100.644	100.530	100.401
7.125	101.159	101.046	100.932	100.803
7.250	101.223	101.109	100.995	100.867
7.375	101.568	101.454	101.341	101.212
7.500	101.721	101.608	101.494	101.365
7.625	102.353	102.240	102.126	101.997
7.750	101.810	101.636	101.462	101.264
7.875	101.834	101.660	101.486	101.289
7.990	102.081	101.908	101.734	101.536
8.125	102.341	102.167	101.993	101.795
8.250	101.884	101.736	101.589	101.422
8.375	102.025	101.878	101.730	101.563
8.500	102.231	102.083	101.936	101.769
8.625	102.366	102.218	102.071	101.904

LOAN STREAM MORTGAGE

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

Wholesale

Effective: November 9, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.911	96.850	96.790	96.722
6.125	97.582	97.521	97.461	97.393
6.250	98.094	98.019	97.946	97.862
6.375	98.834	98.759	98.686	98.602
6.500	99.454	99.379	99.306	99.222
6.625	99.897	99.822	99.748	99.665
6.750	100.398	100.310	100.223	100.124
6.875	100.783	100.695	100.608	100.509
6.990	101.276	101.188	101.101	101.002
7.125	101.743	101.655	101.568	101.469
7.250	101.974	101.885	101.798	101.699
7.375	102.380	102.292	102.205	102.106
7.500	102.747	102.658	102.571	102.472
7.625	103.110	103.021	102.934	102.836
7.750	103.012	102.888	102.767	102.631
7.875	103.343	103.220	103.099	102.963
7.990	103.485	103.361	103.241	103.104
8.125	103.766	103.664	103.566	103.455

FREDDIE MAC 25 YEAR FIXED (225)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.623	96.562	96.502	96.434
6.125	97.306	97.246	97.185	97.117
6.250	97.819	97.744	97.671	97.587
6.375	98.559	98.484	98.411	98.327
6.500	99.179	99.104	99.031	98.947
6.625	99.622	99.547	99.473	99.390
6.750	100.123	100.035	99.948	99.849
6.875	100.508	100.420	100.333	100.234
6.990	101.001	100.913	100.826	100.727
7.125	101.468	101.380	101.293	101.194
7.250	101.681	101.592	101.505	101.406
7.375	102.085	101.997	101.910	101.811
7.500	102.452	102.363	102.276	102.177
7.625	102.815	102.726	102.639	102.541
7.750	102.717	102.593	102.472	102.336
7.875	103.048	102.925	102.804	102.668
7.990	103.190	103.066	102.946	102.809
8.125	103.471	103.369	103.271	103.160

FREDDIE MAC 20 YEAR FIXED (220)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.813	95.727	95.640	95.541
5.625	96.430	96.344	96.257	96.158
5.750	97.013	96.927	96.840	96.741
5.875	97.567	97.480	97.393	97.294
5.990	98.094	98.006	97.919	97.821
6.125	98.688	98.588	98.487	98.373
6.250	99.245	99.144	99.044	98.930
6.375	99.906	99.806	99.705	99.591
6.500	100.415	100.315	100.215	100.101
6.625	100.744	100.643	100.543	100.429
6.750	100.884	100.770	100.656	100.527
6.875	101.211	101.097	100.983	100.854
6.990	101.691	101.578	101.464	101.335
7.125	102.093	101.979	101.865	101.736
7.250	101.838	101.750	101.663	101.564
7.375	102.213	102.125	102.038	101.939
7.500	102.564	102.476	102.389	102.290
7.625	102.914	102.825	102.738	102.640
7.750	103.099	102.976	102.855	102.719
7.875	103.432	103.308	103.188	103.051
7.990	103.589	103.466	103.345	103.209
8.125	103.835	103.733	103.635	103.525

FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	97.007	96.940	96.873	96.797
5.375	97.449	97.382	97.315	97.239
5.500	97.884	97.817	97.750	97.674
5.625	98.311	98.244	98.177	98.101
5.750	98.714	98.647	98.580	98.504
5.875	99.103	99.028	98.961	98.885
5.990	99.469	99.385	99.305	99.216
6.125	99.881	99.796	99.716	99.625
6.250	100.226	100.141	100.060	99.969
6.375	100.660	100.575	100.495	100.403
6.500	100.934	100.849	100.769	100.678
6.625	101.099	101.014	100.934	100.842
6.750	101.389	101.296	101.210	101.111
6.875	101.535	101.443	101.356	101.257
6.990	101.903	101.810	101.723	101.625
7.125	102.159	102.067	101.980	101.881
7.250	101.982	101.901	101.828	101.744
7.375	102.219	102.138	102.064	101.981
7.500	102.439	102.358	102.284	102.200
7.625	102.660	102.579	102.505	102.422
7.750	102.860	102.779	102.705	102.622

FREDDIE MAC 10 YEAR FIXED (210)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.529	98.447	98.367	98.276
5.625	98.857	98.776	98.695	98.604
5.750	99.168	99.087	99.006	98.915
5.875	99.462	99.380	99.300	99.209
5.990	99.730	99.645	99.565	99.474
6.125	100.046	99.961	99.881	99.790
6.250	100.304	100.219	100.139	100.048
6.375	100.657	100.572	100.492	100.401
6.500	100.856	100.771	100.691	100.600
6.625	100.930	100.845	100.765	100.674
6.750	101.020	100.927	100.840	100.742
6.875	101.100	101.008	100.921	100.822
6.990	101.405	101.313	101.226	101.127
7.125	101.599	101.507	101.420	101.321
7.250	101.432	101.351	101.278	101.194

HOME POSSIBLE 30 YEAR FIXED (HP201)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.511	96.450	96.390	96.322
6.125	97.182	97.121	97.061	96.993
6.250	97.694	97.619	97.546	97.462
6.375	98.434	98.359	98.286	98.202
6.500	99.054	98.979	98.906	98.822
6.625	99.497	99.422	99.348	99.265
6.750	99.998	99.910	99.823	99.724
6.875	100.383	100.295	100.208	100.109
6.990	100.876	100.788	100.701	100.602
7.125	101.343	101.255	101.168	101.069
7.250	101.574	101.485	101.398	101.299
7.375	101.980	101.892	101.805	101.706
7.500	102.347	102.258	102.171	102.072
7.625	102.710	102.621	102.534	102.436
7.750	102.612	102.488	102.367	102.231
7.875	102.943	102.820	102.699	102.563
7.990	103.085	102.961	102.841	102.704
8.125	103.366	103.264	103.166	103.055

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.911	96.850	96.790	96.722
6.125	97.582	97.521	97.461	97.393
6.250	98.094	98.019	97.946	97.862
6.375	98.834	98.759	98.686	98.602
6.500	99.454	99.379	99.306	99.222
6.625	99.897	99.822	99.748	99.665
6.750	100.398	100.310	100.223	100.124
6.875	100.783	100.695	100.608	100.509
6.990	101.276	101.188	101.101	101.002
7.125	101.743	101.655	101.568	101.469
7.250	101.974	101.885	101.798	101.699
7.375	102.380	102.292	102.205	102.106
7.500	102.747	102.658	102.571	102.472
7.625	103.110	103.021	102.934	102.836
7.750	103.012	102.888	102.767	102.631
7.875	103.343	103.220	103.099	102.963
7.990	103.485	103.361	103.241	103.104
8.125	103.766	103.664	103.566	103.455

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	96.212	96.112	96.012	95.898
6.125	96.886	96.786	96.685	96.572
6.250	97.833	97.733	97.633	97.519
6.375	98.376	98.276	98.175	98.062
6.500	98.914	98.814	98.714	98.600
6.625	99.346	99.246	99.145	99.032
6.750	99.350	99.237	99.123	98.994
6.875	99.812	99.699	99.585	99.456
6.990	100.206	100.094	99.980	99.851
7.125	100.609	100.496	100.382	100.253
7.250	100.673	100.559	100.445	100.317
7.375	101.018	100.904	100.791	100.662
7.500	101.171	101.058	100.944	100.815
7.625	101.803	101.690	101.576	101.447
7.750	101.260	101.086	100.912	100.714
7.875	101.284	101.110	100.936	100.739
7.990	101.531	101.358	101.184	100.986
8.125	101.791	101.617	101.443	101.245

FREDDIE MAC SC 20 YEAR FIXED (220SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	89.878	89.817	89.757	89.689
5.625	90.607	90.546	90.486	90.418
5.750	92.259	92.159	92.058	91.944
5.875	93.000	92.900	92.800	92.686
5.990	94.012	93.912	93.812	93.698
6.125	94.686	94.586	94.485	94.372
6.250	95.633	95.533	95.433	95.319
6.375	96.176	96.076	95.975	95.862
6.500	96.714	96.614	96.514	96.400
6.625	97.146	97.046	96.945	96.832
6.750	97.146	97.034	96.920	96.791
6.875	97.605	97.492	97.378	97.249
6.990	97.983	97.871	97.757	97.628
7.125	98.388	98.275	98.161	98.032
7.250	98.469	98.355	98.241	98.113
7.375	98.832	98.718	98.604	98.475
7.500	99.003	98.889	98.776	98.647
7.625	99.618	99.504	99.391	99.262
7.750	99.091	98.917	98.743	98.546
7.875	99.131	98.958	98.784	98.586
7.990	99.395	99.222	99.048	98.850

FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.236	95.154	95.074	94.983
5.625	95.658	95.576	95.496	95.405
5.750	95.800	95.718	95.638	95.547
5.875	96.162	96.080	96.000	95.909
5.990	96.783	96.702	96.621	96.530
6.125	97.031	96.950	96.869	96.778
6.250	97.294	97.194	97.101	96.995
6.375	97.530	97.430	97.336	97.230
6.500	97.705	97.605	97.511	97.405
6.625	97.882	97.782	97.689	97.582
6.750	97.880	97.773	97.673	97.559
6.875	98.102	97.995	97.894	97.780
6.990	98.304	98.197	98.097	97.983
7.125	98.488	98.381	98.280	98.167
7.250	98.486	98.391	98.304	98.205
7.375	98.649	98.553	98.466	98.367
7.500	98.630	98.534	98.447	98.348
7.625	99.080	98.984	98.897	98.799
7.750	99.647	99.551	99.464	99.365
7.875	99.515	99.419	99.332	99.233
7.990	99.656	99.560	99.473	99.374

LOAN STREAM MORTGAGE

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

Wholesale

Effective: November 9, 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	96.761	96.700	96.640	96.572
6.125	97.432	97.371	97.311	97.243
6.250	97.944	97.869	97.796	97.712
6.375	98.684	98.609	98.536	98.452
6.500	99.304	99.229	99.156	99.072
6.625	99.747	99.672	99.598	99.515
6.750	100.248	100.160	100.073	99.974
6.875	100.633	100.545	100.458	100.359
6.990	101.126	101.038	100.951	100.852
7.125	101.593	101.505	101.418	101.319
7.250	101.824	101.735	101.648	101.549
7.375	102.230	102.142	102.055	101.956
7.500	102.597	102.508	102.421	102.322
7.625	102.960	102.871	102.784	102.686
7.750	102.862	102.738	102.617	102.481
7.875	103.193	103.070	102.949	102.813
7.990	103.335	103.211	103.091	102.954
8.125	103.616	103.514	103.416	103.305

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.162	96.062	95.962	95.848
6.125	96.836	96.736	96.635	96.522
6.250	97.783	97.683	97.583	97.469
6.375	98.326	98.226	98.125	98.012
6.500	98.864	98.764	98.664	98.550
6.625	99.296	99.196	99.095	98.982
6.750	99.300	99.187	99.073	98.944
6.875	99.762	99.649	99.535	99.406
6.990	100.156	100.044	99.930	99.801
7.125	100.559	100.446	100.332	100.203
7.250	100.623	100.509	100.395	100.267
7.375	100.968	100.854	100.741	100.612
7.500	101.121	101.008	100.894	100.765
7.625	101.753	101.640	101.526	101.397
7.750	101.210	101.036	100.862	100.664
7.875	101.234	101.060	100.886	100.689
7.990	101.481	101.308	101.134	100.936
8.125	101.741	101.567	101.393	101.195

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.061	96.000	95.940	95.872
6.125	96.732	96.671	96.611	96.543
6.250	97.244	97.169	97.096	97.012
6.375	97.984	97.909	97.836	97.752
6.500	98.604	98.529	98.456	98.372
6.625	99.047	98.972	98.898	98.815
6.750	99.548	99.460	99.373	99.274
6.875	99.933	99.845	99.758	99.659
6.990	100.426	100.338	100.251	100.152
7.125	100.893	100.805	100.718	100.619
7.250	101.124	101.035	100.948	100.849
7.375	101.530	101.442	101.355	101.256
7.500	101.897	101.808	101.721	101.622
7.625	102.260	102.171	102.084	101.986
7.750	102.162	102.038	101.917	101.781
7.875	102.493	102.370	102.249	102.113
7.990	102.635	102.511	102.391	102.254
8.125	102.916	102.814	102.716	102.605

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.761	96.700	96.640	96.572
6.125	97.432	97.371	97.311	97.243
6.250	97.944	97.869	97.796	97.712
6.375	98.684	98.609	98.536	98.452
6.500	99.304	99.229	99.156	99.072
6.625	99.747	99.672	99.598	99.515
6.750	100.248	100.160	100.073	99.974
6.875	100.633	100.545	100.458	100.359
6.990	101.126	101.038	100.951	100.852
7.125	101.593	101.505	101.418	101.319
7.250	101.824	101.735	101.648	101.549
7.375	102.230	102.142	102.055	101.956
7.500	102.597	102.508	102.421	102.322
7.625	102.960	102.871	102.784	102.686
7.750	102.862	102.738	102.617	102.481
7.875	103.193	103.070	102.949	102.813
7.990	103.335	103.211	103.091	102.954
8.125	103.616	103.514	103.416	103.305

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.162	96.062	95.962	95.848
6.125	96.836	96.736	96.635	96.522
6.250	97.783	97.683	97.583	97.469
6.375	98.326	98.226	98.125	98.012
6.500	98.864	98.764	98.664	98.550
6.625	99.296	99.196	99.095	98.982
6.750	99.300	99.187	99.073	98.944
6.875	99.762	99.649	99.535	99.406
6.990	100.156	100.044	99.930	99.801
7.125	100.559	100.446	100.332	100.203
7.250	100.623	100.509	100.395	100.267
7.375	100.968	100.854	100.741	100.612
7.500	101.121	101.008	100.894	100.765
7.625	101.753	101.640	101.526	101.397
7.750	101.210	101.036	100.862	100.664
7.875	101.234	101.060	100.886	100.689
7.990	101.481	101.308	101.134	100.936
8.125	101.741	101.567	101.393	101.195

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.061	96.000	95.940	95.872
6.125	96.732	96.671	96.611	96.543
6.250	97.244	97.169	97.096	97.012
6.375	97.984	97.909	97.836	97.752
6.500	98.604	98.529	98.456	98.372
6.625	99.047	98.972	98.898	98.815
6.750	99.548	99.460	99.373	99.274
6.875	99.933	99.845	99.758	99.659
6.990	100.426	100.338	100.251	100.152
7.125	100.893	100.805	100.718	100.619
7.250	101.124	101.035	100.948	100.849
7.375	101.530	101.442	101.355	101.256
7.500	101.897	101.808	101.721	101.622
7.625	102.260	102.171	102.084	101.986
7.750	102.162	102.038	101.917	101.781
7.875	102.493	102.370	102.249	102.113
7.990	102.635	102.511	102.391	102.254
8.125	102.916	102.814	102.716	102.605

LOAN STREAM MORTGAGE

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

SELECT PRICING

Effective: November 9, 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	97.161	97.100	97.040	96.972
6.125	97.832	97.771	97.711	97.643
6.250	98.344	98.269	98.196	98.112
6.375	99.084	99.009	98.936	98.852
6.500	99.704	99.629	99.556	99.472
6.625	100.147	100.072	99.998	99.915
6.750	100.648	100.560	100.473	100.374
6.875	101.033	100.945	100.858	100.759
6.990	101.526	101.438	101.351	101.252
7.125	101.993	101.905	101.818	101.719
7.250	102.224	102.135	102.048	101.949
7.375	102.630	102.542	102.455	102.356
7.500	102.997	102.908	102.821	102.722
7.625	103.360	103.271	103.184	103.086
7.750	103.262	103.138	103.017	102.881
7.875	103.593	103.470	103.349	103.213
7.990	103.735	103.611	103.491	103.354
8.125	104.016	103.914	103.816	103.705

SELECT FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	97.257	97.190	97.123	97.047
5.375	97.699	97.632	97.565	97.489
5.500	98.134	98.067	98.000	97.924
5.625	98.561	98.494	98.427	98.351
5.750	98.964	98.897	98.830	98.754
5.875	99.353	99.278	99.211	99.135
5.990	99.719	99.635	99.555	99.466
6.125	100.131	100.046	99.966	99.875
6.250	100.476	100.391	100.310	100.219
6.375	100.910	100.825	100.745	100.653
6.500	101.184	101.099	101.019	100.928
6.625	101.349	101.264	101.184	101.092
6.750	101.639	101.546	101.460	101.361
6.875	101.785	101.693	101.606	101.507
6.990	102.153	102.060	101.973	101.875
7.125	102.409	102.317	102.230	102.131
7.250	102.232	102.151	102.078	101.994
7.375	102.469	102.388	102.314	102.231
7.500	102.689	102.608	102.534	102.450
7.625	102.910	102.829	102.755	102.672
7.750	103.110	103.029	102.955	102.872
7.875	103.311	103.230	103.156	103.073
7.990	103.371	103.290	103.216	103.133
8.125	103.531	103.450	103.376	103.293

SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.462	96.362	96.262	96.148
6.125	97.136	97.036	96.935	96.822
6.250	98.083	97.983	97.883	97.769
6.375	98.626	98.526	98.425	98.312
6.500	99.164	99.064	98.964	98.850
6.625	99.596	99.496	99.395	99.282
6.750	99.600	99.487	99.373	99.244
6.875	100.062	99.949	99.835	99.706
6.990	100.456	100.344	100.230	100.101
7.125	100.859	100.746	100.632	100.503
7.250	100.923	100.809	100.695	100.567
7.375	101.268	101.154	101.041	100.912
7.500	101.421	101.308	101.194	101.065
7.625	102.053	101.940	101.826	101.697
7.750	101.510	101.336	101.162	100.964
7.875	101.534	101.360	101.186	100.989
7.990	101.781	101.608	101.434	101.236
8.125	102.041	101.867	101.693	101.495

SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.033	96.952	96.871	96.780
6.125	97.281	97.200	97.119	97.028
6.250	97.544	97.444	97.351	97.245
6.375	97.780	97.680	97.586	97.480
6.500	97.955	97.855	97.761	97.655
6.625	98.132	98.032	97.939	97.832
6.750	98.130	98.023	97.923	97.809
6.875	98.352	98.245	98.144	98.030
6.990	98.554	98.447	98.347	98.233
7.125	98.738	98.631	98.530	98.417
7.250	98.736	98.641	98.554	98.455
7.375	98.899	98.803	98.716	98.617
7.500	98.880	98.784	98.697	98.598
7.625	99.330	99.234	99.147	99.049
7.750	99.897	99.801	99.714	99.615
7.875	99.765	99.669	99.582	99.483
7.990	99.906	99.810	99.723	99.624

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	97.011	96.950	96.890	96.822
6.125	97.682	97.621	97.561	97.493
6.250	98.194	98.119	98.046	97.962
6.375	98.934	98.859	98.786	98.702
6.500	99.554	99.479	99.406	99.322
6.625	99.997	99.922	99.848	99.765
6.750	100.498	100.410	100.323	100.224
6.875	100.883	100.795	100.708	100.609
6.990	101.376	101.288	101.201	101.102
7.125	101.843	101.755	101.668	101.569
7.250	102.074	101.985	101.898	101.799
7.375	102.480	102.392	102.305	102.206
7.500	102.847	102.758	102.671	102.572
7.625	103.210	103.121	103.034	102.936
7.750	103.112	102.988	102.867	102.731
7.875	103.443	103.320	103.199	103.063
7.990	103.585	103.461	103.341	103.204
8.125	103.866	103.764	103.666	103.555

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.412	96.312	96.212	96.098
6.125	97.086	96.986	96.885	96.772
6.250	98.033	97.933	97.833	97.719
6.375	98.576	98.476	98.375	98.262
6.500	99.114	99.014	98.914	98.800
6.625	99.546	99.446	99.345	99.232
6.750	99.550	99.437	99.323	99.194
6.875	100.012	99.899	99.785	99.656
6.990	100.406	100.294	100.180	100.051
7.125	100.809	100.696	100.582	100.453
7.250	100.873	100.759	100.645	100.517
7.375	101.218	101.104	100.991	100.862
7.500	101.371	101.258	101.144	101.015
7.625	102.003	101.890	101.776	101.647
7.750	101.460	101.286	101.112	100.914
7.875	101.484	101.310	101.136	100.939
7.990	101.731	101.558	101.384	101.186
8.125	101.991	101.817	101.643	101.445

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.011	96.950	96.890	96.822
6.125	97.682	97.621	97.561	97.493
6.250	98.194	98.119	98.046	97.962
6.375	98.934	98.859	98.786	98.702
6.500	99.554	99.479	99.406	99.322
6.625	99.997	99.922	99.848	99.765
6.750	100.498	100.410	100.323	100.224
6.875	100.883	100.795	100.708	100.609
6.990	101.376	101.288	101.201	101.102
7.125	101.843	101.755	101.668	101.569
7.250	102.074	101.985	101.898	101.799
7.375	102.480	102.392	102.305	102.206
7.500	102.847	102.758	102.671	102.572
7.625	103.210	103.121	103.034	102.936
7.750	103.112	102.988	102.867	102.731
7.875	103.443	103.320	103.199	103.063
7.990	103.585	103.461	103.341	103.204
8.125	103.866	103.764	103.666	103.555

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.412	96.312	96.212	96.098
6.125	97.086	96.986	96.885	96.772
6.250	98.033	97.933	97.833	97.719
6.375	98.576	98.476	98.375	98.262
6.500	99.114	99.014	98.914	98.800
6.625	99.546	99.446	99.345	99.232
6.750	99.550	99.437	99.323	99.194
6.875	100.012	99.899	99.785	99.656
6.990	100.406	100.294	100.180	100.051
7.125	100.809	100.696	100.582	100.453
7.250	100.873	100.759	100.645	100.517
7.375	101.218	101.104	100.991	100.862
7.500	101.371	101.258	101.144	101.015
7.625	102.003	101.890	101.776	101.647
7.750	101.460	101.286	101.112	100.914
7.875	101.484	101.310	101.136	100.939
7.990	101.731	101.558	101.384	101.186
8.125	101.991	101.817	101.643	101.445

LOAN STREAM MORTGAGE

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

Wholesale

Effective: November 9, 2026

FANNIE MAE ARMS PRICING

FANNIE MAE 5/6 ARM (105-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.875	92.505	92.537	92.413	92.468
4.000	92.723	92.751	92.623	92.670
4.125	93.186	93.211	93.078	93.117
4.250	93.700	93.721	93.583	93.614
4.375	93.965	93.981	93.839	93.862
4.500	94.340	94.352	94.206	94.221
4.625	94.796	94.804	94.653	94.660
4.750	95.212	95.216	95.060	95.059
4.875	95.628	95.628	95.468	95.459
5.000	95.922	95.917	95.752	95.735
5.125	96.581	96.573	96.403	96.378
5.250	96.992	96.979	96.806	96.773
5.375	97.574	97.557	97.378	97.337
5.500	97.944	97.923	97.740	97.691
5.625	98.418	98.392	98.205	98.148
5.750	98.797	98.767	98.575	98.510
5.875	99.297	99.264	99.067	98.995
6.000	99.562	99.524	99.323	99.242
6.125	99.731	99.689	99.483	99.394
6.250	99.897	99.851	99.641	99.544
6.375	99.965	99.915	99.700	99.596

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	90.248	90.280	90.156	90.211
4.000	90.553	90.582	90.453	90.500
4.125	91.156	91.180	91.047	91.086
4.250	91.804	91.824	91.687	91.718
4.375	92.195	92.211	92.069	92.092
4.500	92.692	92.704	92.557	92.572
4.625	93.260	93.268	93.117	93.124
4.750	93.797	93.801	93.645	93.644
4.875	94.346	94.345	94.185	94.176
5.000	94.749	94.745	94.580	94.563
5.125	95.484	95.476	95.307	95.282
5.250	95.965	95.952	95.778	95.745
5.375	96.606	96.589	96.411	96.370
5.500	97.042	97.021	96.838	96.789
5.625	97.589	97.563	97.376	97.319
5.750	98.046	98.016	97.824	97.760
5.875	98.633	98.600	98.403	98.331
6.000	99.034	98.996	98.795	98.715
6.125	99.413	99.371	99.166	99.077
6.250	99.802	99.756	99.546	99.449
6.375	100.110	100.059	99.845	99.740

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	88.366	88.399	88.275	88.330
4.000	88.763	88.792	88.663	88.710
4.125	89.535	89.560	89.427	89.466
4.250	90.260	90.280	90.143	90.174
4.375	90.583	90.599	90.457	90.480
4.500	91.121	91.133	90.987	91.002
4.625	91.803	91.811	91.660	91.667
4.750	92.449	92.453	92.297	92.296
4.875	92.936	92.935	92.775	92.766
5.000	93.356	93.352	93.187	93.170
5.125	94.293	94.284	94.115	94.090
5.250	94.837	94.824	94.650	94.618
5.375	95.444	95.427	95.248	95.207
5.500	95.946	95.925	95.742	95.694
5.625	96.715	96.690	96.503	96.446
5.750	97.287	97.257	97.065	97.000
5.875	97.820	97.787	97.590	97.518
6.000	98.172	98.134	97.933	97.852
6.125	98.508	98.466	98.260	98.172
6.250	98.891	98.844	98.635	98.538
6.375	99.249	99.199	98.985	98.880
6.500	99.737	99.682	99.463	99.351
6.625	100.142	100.083	99.860	99.739

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	92.964	92.993	92.865	92.912
4.125	93.427	93.452	93.319	93.358
4.250	93.941	93.961	93.824	93.855
4.375	94.205	94.221	94.079	94.102
4.500	94.580	94.592	94.445	94.460
4.625	95.035	95.043	94.892	94.899
4.750	95.451	95.454	95.299	95.298
4.875	95.866	95.866	95.706	95.697
5.000	96.160	96.155	95.990	95.973
5.125	96.819	96.810	96.641	96.616
5.250	97.229	97.216	97.043	97.010
5.375	97.810	97.793	97.615	97.574
5.500	98.180	98.159	97.976	97.928
5.625	98.654	98.628	98.441	98.384
5.750	99.032	99.003	98.811	98.746
5.875	99.543	99.509	99.312	99.240
6.000	99.797	99.759	99.558	99.477
6.125	99.965	99.923	99.718	99.629
6.250	100.132	100.085	99.876	99.779
6.375	100.200	100.150	99.935	99.830

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	90.795	90.824	90.696	90.743
4.125	91.397	91.422	91.289	91.327
4.250	92.045	92.065	91.927	91.958
4.375	92.435	92.451	92.309	92.332
4.500	92.931	92.943	92.796	92.811
4.625	93.499	93.507	93.355	93.362
4.750	94.035	94.039	93.883	93.882
4.875	94.583	94.582	94.422	94.413
5.000	94.986	94.981	94.816	94.799
5.125	95.720	95.712	95.542	95.517
5.250	96.200	96.187	96.013	95.980
5.375	96.841	96.823	96.645	96.604
5.500	97.276	97.254	97.072	97.023
5.625	97.822	97.796	97.609	97.552
5.750	98.278	98.248	98.057	97.992
5.875	98.875	98.841	98.645	98.572
6.000	99.264	99.226	99.026	98.945
6.125	99.643	99.601	99.395	99.306
6.250	100.030	99.984	99.774	99.678
6.375	100.337	100.287	100.073	99.968

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	89.007	89.035	88.907	88.954
4.125	89.778	89.802	89.669	89.708
4.250	90.501	90.522	90.384	90.415
4.375	90.824	90.840	90.698	90.721
4.500	91.361	91.373	91.227	91.242
4.625	92.042	92.050	91.899	91.906
4.750	92.687	92.691	92.535	92.534
4.875	93.173	93.173	93.013	93.004
5.000	93.593	93.588	93.424	93.407
5.125	94.529	94.520	94.351	94.326
5.250	95.072	95.059	94.886	94.853
5.375	95.678	95.661	95.483	95.442
5.500	96.180	96.159	95.976	95.927
5.625	96.948	96.923	96.736	96.679
5.750	97.518	97.489	97.297	97.232
5.875	98.061	98.028	97.831	97.759
6.000	98.401	98.364	98.163	98.082
6.125	98.737	98.694	98.489	98.400
6.250	99.118	99.072	98.862	98.765
6.375	99.476	99.425	99.211	99.106

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	92.184	92.221	92.101	92.164
3.875	92.505	92.537	92.413	92.468
4.000	92.723	92.751	92.623	92.670
4.125	93.186	93.211	93.078	93.117
4.250	93.700	93.721	93.583	93.614
4.375	93.965	93.981	93.839	93.862
4.500	94.340	94.352	94.206	94.221
4.625	94.796	94.804	94.653	94.660
4.750	95.212	95.216	95.060	95.059
4.875	95.628	95.628	95.468	95.459
5.000	95.922	95.917	95.752	95.735
5.125	96.581	96.573	96.403	96.378
5.250	96.992	96.979	96.806	96.773
5.375	97.574	97.557	97.378	97.337
5.500	97.944	97.923	97.740	97.691
5.625	98.418	98.392	98.205	98.148
5.750	98.797	98.767	98.575	98.510
5.875	99.297	99.264	99.067	98.995
6.000	99.562	99.524	99.323	99.242
6.125	99.731	99.689	99.483	99.394
6.250	99.897	99.851	99.641	99.544
6.375	99.965	99.915	99.700	99.596

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	89.873	89.910	89.790	89.853
3.875	90.248	90.280	90.156	90.211
4.000	90.553	90.582	90.453	90.500
4.125	91.156	91.180	91.047	91.086
4.250	91.804	91.824	91.687	91.718
4.375	92.195	92.211	92.069	92.092
4.500	92.692	92.704	92.557	92.572
4.625	93.260	93.268	93.117	93.124
4.750	93.797	93.801	93.645	93.644
4.875	94.346	94.345	94.185	94.176
5.000	94.749	94.745	94.580	94.563
5.125	95.484	95.476	95.307	95.282
5.250	95.965	95.952	95.778	95.745
5.375	96.606	96.589	96.411	96.370
5.500	97.042	97.021	96.838	96.789
5.625	97.589	97.563	97.376	97.319
5.750	98.046	98.016	97.824	97.760
5.875	98.633	98.600	98.403	98.331
6.000	99.034	98.996	98.795	98.715
6.125	99.413	99.371	99.166	99.077
6.250	99.802	99.756	99.546	99.449
6.375	100.110	100.059	99.845	99.740

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	87.951	87.988	87.869	87.932
3.875	88.366	88.399	88.275	88.330
4.000	88.763	88.792	88.663	88.710
4.125	89.535	89.560	89.427	89.466
4.250	90.260	90.280	90.143	90.174
4.375	90.583	90.599	90.457	90.480
4.500	91.121	91.133	90.987	91.002
4.625	91.803	91.811	91.660	91.667
4.750	92.449	92.453	92.297	92.296
4.875	92.936	92.935	92.775	92.766
5.000	93.356	93.352	93.187	93.170
5.125	94.293	94.284	94.115	94.090
5.250	94.837	94.824	94.650	94.618
5.375	95.444	95.427	95.248	95.207
5.500	95.946	95.925	95.742	95.694
5.625	96.715	96.690	96.503	96.446
5.750	97.287	97.257	97.065	97.000
5.875	97.820	97.787	97.590	97.518
6.000	98.172	98.134	97.933	97.852
6.125	98.508	98.466	98.260	98.172
6.250	98.891	98.844	98.635	98.538
6.375	99.249	99.199	98.985	98.880
6.500	99.737	99.682	99.463	99.351

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	92.427	92.464	92.344	92.407
3.875	92.747	92.780	92.656	92.711
4.000	92.964	92.993	92.865	92.912
4.125	93.427	93.452	93.319	93.358
4.250	93.941	93.961	93.824	93.855
4.375	94.205	94.221	94.079	94.102
4.500	94.580	94.592	94.445	94.460
4.625	95.035	95.043	94.892	94.899
4.750	95.451	95.454	95.299	95.298
4.875	95.866	95.866	95.706	95.697
5.000	96.160	96.155	95.990	95.973
5.125	96.819	96.810	96.641	96.616
5.250	97.229	97.216	97.043	97.010
5.375	97.810	97.793	97.615	97.574
5.500	98.180	98.159	97.976	97.928
5.625	98.654	98.628	98.441	98.384
5.750	99.032	99.003	98.811	98.746
5.875	99.543	99.509	99.312	99.240
6.000	99.797	99.759	99.558	99.477
6.125	99.965	99.923	99.718	99.629
6.250	100.132	100.085	99.876	99.779
6.375	100.200	100.150	99.935	99.830

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	90.116	90.154	90.034	90.097
3.875	90.490	90.523	90.399	90.454
4.000	90.795	90.824	90.696	90.743
4.125	91.397	91.422	91.289	91.327
4.250	92.045	92.065	91.927	91.958
4.375	92.435	92.451	92.309	92.332
4.500	92.931	92.943	92.796	92.811
4.625	93.499	93.507	93.355	93.362
4.750	94.035	94.039	93.883	93.882
4.875	94.583	94.582	94.422	94.413
5.000	94.986	94.981	94.816	94.799
5.125	95.720	95.712	95.542	95.517
5.250	96.200	96.187	96.013	95.980
5.375	96.841	96.823	96.645	96.604
5.500	97.276	97.254	97.072	97.023
5.625	97.822	97.796	97.609	97.552
5.750	98.278	98.248	98.057	97.992
5.875	98.875	98.841	98.645	98.572
6.000	99.264	99.226	99.026	98.945
6.125	99.643	99.601	99.395	99.306
6.250	100.030	99.984	99.774	99.678
6.375	100.337	100.287	100.073	99.968

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	88.196	88.233	88.114	88.177
3.875	88.611	88.643	88.519	88.574
4.000	89.007	89.035	88.907	88.954
4.125	89.778	89.802	89.669	89.708
4.250	90.501	90.522	90.384	90.415
4.375	90.824	90.840	90.698	90.721
4.500	91.361	91.373	91.227	91.242
4.625	92.042	92.050	91.899	91.906
4.750	92.687	92.691	92.535	92.534
4.875	93.173	93.173	93.013	93.004
5.000	93.593	93.588	93.424	93.407
5.125	94.529	94.520	94.351	94.326
5.250	95.072	95.059	94.886	94.853
5.375	95.678	95.661	95.483	95.442
5.500	96.180	96.159	95.976	95.927
5.625	96.948	96.923	96.736	96.679
5.750	97.518	97.489	97.297	97.232
5.875	98.061	98.028	97.831	97.759
6.000	98.401	98.364	98.163	98.082
6.125	98.737	98.694	98.489	98.400
6.250	99.118	99.072	98.862	98.765
6.375	99.476	99.425	99.211	99.106
6.500	99.962	99.907	99.688	99.575
6.625	100.365	100.306	100.083	99.962

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 9, 2026

Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

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

LOAN AMOUNT **	
Loan Amt $75,000 <= $100,000	-1.000
Loan Amt >$100,000 < = $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 9, 2026**

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (Alt101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.061	97.000	96.940	96.872
6.125	97.732	97.671	97.611	97.543
6.250	98.244	98.169	98.096	98.012
6.375	98.984	98.909	98.836	98.752
6.500	99.604	99.529	99.456	99.372
6.625	100.047	99.972	99.898	99.815
6.750	100.548	100.460	100.373	100.274
6.875	100.933	100.845	100.758	100.659
6.990	101.426	101.338	101.251	101.152
7.125	101.893	101.805	101.718	101.619
7.250	102.124	102.035	101.948	101.849
7.375	102.530	102.442	102.355	102.256
7.500	102.897	102.808	102.721	102.622
7.625	103.260	103.171	103.084	102.986
7.750	103.162	103.038	102.917	102.781
7.875	103.493	103.370	103.249	103.113
7.990	103.635	103.511	103.391	103.254
8.125	103.916	103.814	103.716	103.605

Alt Agency 25 Yr Fixed (Alt125)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.773	96.712	96.652	96.584
6.125	97.456	97.396	97.335	97.267
6.250	97.969	97.894	97.821	97.737
6.375	98.709	98.634	98.561	98.477
6.500	99.329	99.254	99.181	99.097
6.625	99.772	99.697	99.623	99.540
6.750	100.273	100.185	100.098	99.999
6.875	100.658	100.570	100.483	100.384
6.990	101.151	101.063	100.976	100.877
7.125	101.618	101.530	101.443	101.344
7.250	101.831	101.742	101.655	101.556
7.375	102.235	102.147	102.060	101.961
7.500	102.602	102.513	102.426	102.327
7.625	102.965	102.876	102.789	102.691
7.750	102.867	102.743	102.622	102.486
7.875	103.198	103.075	102.954	102.818
7.990	103.340	103.216	103.096	102.959
8.125	103.621	103.519	103.421	103.310

Alt Agency 20 Yr Fixed (Alt120)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	94.707	94.622	94.535	94.436
5.375	95.338	95.252	95.165	95.066
5.500	95.963	95.877	95.790	95.691
5.625	96.580	96.494	96.407	96.308
5.750	97.163	97.077	96.990	96.891
5.875	97.717	97.630	97.543	97.444
5.990	98.244	98.156	98.069	97.971
6.125	98.838	98.738	98.637	98.523
6.250	99.395	99.294	99.194	99.080
6.375	100.056	99.956	99.855	99.741
6.500	100.565	100.465	100.365	100.251
6.625	100.894	100.793	100.693	100.579
6.750	101.034	100.920	100.806	100.677
6.875	101.361	101.247	101.133	101.004
6.990	101.841	101.728	101.614	101.485
7.125	102.243	102.129	102.015	101.886
7.250	101.988	101.900	101.813	101.714
7.375	102.363	102.275	102.188	102.089
7.500	102.714	102.626	102.539	102.440
7.625	103.064	102.975	102.888	102.790
7.750	103.249	103.126	103.005	102.869
7.875	103.582	103.458	103.338	103.201
7.990	103.739	103.616	103.495	103.359
8.125	103.985	103.883	103.785	103.675

Alt Agency 15 Yr Fixed (Alt115)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	97.157	97.090	97.023	96.947
5.375	97.599	97.532	97.465	97.389
5.500	98.034	97.967	97.900	97.824
5.625	98.461	98.394	98.327	98.251
5.750	98.864	98.797	98.730	98.654
5.875	99.253	99.178	99.111	99.035
5.990	99.619	99.535	99.455	99.366
6.125	100.031	99.946	99.866	99.775
6.250	100.376	100.291	100.210	100.119
6.375	100.810	100.725	100.645	100.553
6.500	101.084	100.999	100.919	100.828
6.625	101.249	101.164	101.084	100.992
6.750	101.539	101.446	101.360	101.261
6.875	101.685	101.593	101.506	101.407
6.990	102.053	101.960	101.873	101.775
7.125	102.309	102.217	102.130	102.031
7.250	102.132	102.051	101.978	101.894
7.375	102.369	102.288	102.214	102.131
7.500	102.589	102.508	102.434	102.350

Alt Agency 10 Yr Fixed (Alt110)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	98.003	97.921	97.841	97.750
5.375	98.343	98.261	98.181	98.090
5.500	98.679	98.597	98.517	98.426
5.625	99.007	98.926	98.845	98.754
5.750	99.318	99.237	99.156	99.065
5.875	99.612	99.530	99.450	99.359
5.990	99.880	99.795	99.715	99.624
6.125	100.196	100.111	100.031	99.940
6.250	100.454	100.369	100.289	100.198
6.375	100.807	100.722	100.642	100.551
6.500	101.006	100.921	100.841	100.750
6.625	101.080	100.995	100.915	100.824
6.750	101.170	101.077	100.990	100.892
6.875	101.250	101.158	101.071	100.972
6.990	101.555	101.463	101.376	101.277
7.125	101.749	101.657	101.570	101.471
7.250	101.582	101.501	101.428	101.344
7.375	101.761	101.680	101.607	101.523
7.500	101.925	101.844	101.770	101.687

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

Wholesale

Effective: November 9, 2026

ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (Alt101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.821	96.721	96.620	96.506
6.125	97.565	97.465	97.365	97.251
6.250	98.204	98.104	98.003	97.889
6.375	98.800	98.700	98.600	98.486
6.500	99.404	99.304	99.203	99.089
6.625	99.904	99.804	99.703	99.589
6.750	99.832	99.719	99.606	99.477
6.875	100.316	100.203	100.089	99.960
6.990	100.716	100.603	100.489	100.360
7.125	101.128	101.015	100.901	100.772
7.250	100.975	100.862	100.748	100.619
7.375	101.352	101.239	101.125	100.996
7.500	101.694	101.581	101.467	101.338
7.625	102.030	101.916	101.803	101.674
7.750	101.072	100.898	100.724	100.527
7.875	101.380	101.207	101.033	100.835
7.990	101.628	101.455	101.280	101.083
8.125	101.887	101.714	101.539	101.342
8.250	101.431	101.283	101.136	100.969
8.375	101.572	101.424	101.277	101.110
8.500	101.778	101.630	101.483	101.316
8.625	101.912	101.765	101.618	101.451

Alt Agency 25 Yr Fixed High Bal (Alt125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.546	94.446	94.345	94.231
6.125	95.290	95.190	95.090	94.976
6.250	96.279	96.179	96.078	95.964
6.375	96.875	96.775	96.675	96.561
6.500	97.454	97.354	97.253	97.139
6.625	97.979	97.879	97.778	97.664
6.750	98.027	97.914	97.801	97.672
6.875	98.496	98.383	98.269	98.140
6.990	98.846	98.733	98.619	98.490
7.125	99.258	99.145	99.031	98.902
7.250	98.905	98.792	98.678	98.549
7.375	99.657	99.544	99.430	99.301
7.500	99.874	99.761	99.647	99.518
7.625	100.085	99.971	99.858	99.729
7.750	100.027	99.853	99.679	99.482
7.875	100.335	100.162	99.988	99.790
7.990	99.308	99.135	98.960	98.763
8.125	99.567	99.394	99.219	99.022
8.250	99.111	98.963	98.816	98.649
8.375	99.252	99.104	98.957	98.790
8.500	99.458	99.310	99.163	98.996
8.625	99.592	99.445	99.298	99.131

Alt Agency 20 Yr Fixed High Bal (Alt120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	90.042	89.981	89.921	89.853
5.500	90.778	90.717	90.657	90.589
5.625	91.507	91.446	91.386	91.318
5.750	93.159	93.059	92.958	92.844
5.875	93.900	93.800	93.700	93.586
5.990	94.696	94.596	94.495	94.381
6.125	95.440	95.340	95.240	95.126
6.250	96.429	96.329	96.228	96.114
6.375	97.025	96.925	96.825	96.711
6.500	97.604	97.504	97.403	97.289
6.625	98.129	98.029	97.928	97.814
6.750	98.179	98.066	97.952	97.823
6.875	98.658	98.545	98.432	98.303
6.990	98.993	98.880	98.766	98.637
7.125	99.407	99.294	99.180	99.051
7.250	99.071	98.958	98.844	98.715
7.375	99.841	99.727	99.614	99.485
7.500	100.076	99.963	99.849	99.720
7.625	100.270	100.156	100.042	99.913
7.750	100.229	100.055	99.881	99.683
7.875	100.553	100.379	100.205	100.008
7.990	99.542	99.369	99.194	98.997

Alt Agency 15 Yr Fixed High Bal (Alt115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.092	97.010	96.930	96.839
6.125	97.410	97.329	97.248	97.157
6.250	97.715	97.615	97.521	97.415
6.375	98.004	97.904	97.810	97.704
6.500	98.219	98.119	98.026	97.919
6.625	98.490	98.390	98.296	98.190
6.750	98.538	98.431	98.330	98.216
6.875	98.780	98.673	98.573	98.459
6.990	98.939	98.831	98.731	98.617
7.125	99.132	99.025	98.924	98.810
7.250	98.714	98.618	98.531	98.433
7.375	99.283	99.187	99.100	99.002
7.500	99.328	99.232	99.145	99.046
7.625	99.357	99.261	99.174	99.075
7.750	100.409	100.313	100.226	100.127
7.875	100.562	100.466	100.379	100.280
7.990	99.428	99.332	99.244	99.145

Alt Agency 10 Yr Fixed High Bal (Alt110HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.789	96.707	96.627	96.536
6.125	97.104	97.022	96.942	96.851
6.250	97.398	97.298	97.205	97.098
6.375	97.676	97.576	97.482	97.376
6.500	97.884	97.784	97.691	97.584
6.625	98.155	98.055	97.961	97.855
6.750	98.203	98.096	97.995	97.881
6.875	98.445	98.338	98.238	98.124
6.990	98.604	98.496	98.396	98.282
7.125	98.797	98.690	98.589	98.475
7.250	98.379	98.283	98.196	98.098
7.375	98.948	98.852	98.765	98.667
7.500	98.993	98.897	98.810	98.711
7.625	99.022	98.926	98.839	98.740
7.750	100.074	99.978	99.891	99.792
7.875	100.227	100.131	100.044	99.945
7.990	99.093	98.997	98.909	98.810

LOAN STREAM MORTGAGE

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

SELECT PRICING

Effective: **November 9, 2026**

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT Alt101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.361	97.300	97.240	97.172
6.125	98.032	97.971	97.911	97.843
6.250	98.544	98.469	98.396	98.312
6.375	99.284	99.209	99.136	99.052
6.500	99.904	99.829	99.756	99.672
6.625	100.347	100.272	100.198	100.115
6.750	100.848	100.760	100.673	100.574
6.875	101.233	101.145	101.058	100.959
6.990	101.726	101.638	101.551	101.452
7.125	102.193	102.105	102.018	101.919
7.250	102.424	102.335	102.248	102.149
7.375	102.830	102.742	102.655	102.556
7.500	103.197	103.108	103.021	102.922
7.625	103.560	103.471	103.384	103.286
7.750	103.462	103.338	103.217	103.081
7.875	103.793	103.670	103.549	103.413
7.990	103.935	103.811	103.691	103.554
8.125	104.216	104.114	104.016	103.905

SELECT Alt Agency 15 Yr Fixed (SELECT Alt115)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.919	99.835	99.755	99.666
6.125	100.331	100.246	100.166	100.075
6.250	100.676	100.591	100.510	100.419
6.375	101.110	101.025	100.945	100.853
6.500	101.384	101.299	101.219	101.128
6.625	101.549	101.464	101.384	101.292
6.750	101.839	101.746	101.660	101.561
6.875	101.985	101.893	101.806	101.707
6.990	102.353	102.260	102.173	102.075
7.125	102.609	102.517	102.430	102.331
7.250	102.432	102.351	102.278	102.194
7.375	102.669	102.588	102.514	102.431
7.500	102.889	102.808	102.734	102.650
7.625	103.110	103.029	102.955	102.872
7.750	103.310	103.229	103.155	103.072
7.875	103.511	103.430	103.356	103.273

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.121	97.021	96.920	96.806
6.125	97.865	97.765	97.665	97.551
6.250	98.504	98.404	98.303	98.189
6.375	99.100	99.000	98.900	98.786
6.500	99.704	99.604	99.503	99.389
6.625	100.204	100.104	100.003	99.889
6.750	100.132	100.019	99.906	99.777
6.875	100.616	100.503	100.389	100.260
6.990	101.016	100.903	100.789	100.660
7.125	101.428	101.315	101.201	101.072
7.250	101.275	101.162	101.048	100.919
7.375	101.652	101.539	101.425	101.296
7.500	101.994	101.881	101.767	101.638
7.625	102.330	102.216	102.103	101.974
7.750	101.372	101.198	101.024	100.827
7.875	101.680	101.507	101.333	101.135
7.990	101.928	101.755	101.580	101.383
8.125	102.187	102.014	101.839	101.642
8.250	101.731	101.583	101.436	101.269
8.375	101.872	101.724	101.577	101.410
8.500	102.078	101.930	101.783	101.616
8.625	102.212	102.065	101.918	101.751

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

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.392	97.310	97.230	97.139
6.125	97.710	97.629	97.548	97.457
6.250	98.015	97.915	97.821	97.715
6.375	98.304	98.204	98.110	98.004
6.500	98.519	98.419	98.326	98.219
6.625	98.790	98.690	98.596	98.490
6.750	98.838	98.731	98.630	98.516
6.875	99.080	98.973	98.873	98.759
6.990	99.239	99.131	99.031	98.917
7.125	99.432	99.325	99.224	99.110
7.250	99.014	98.918	98.831	98.733
7.375	99.583	99.487	99.400	99.302
7.500	99.628	99.532	99.445	99.346
7.625	99.657	99.561	99.474	99.375
7.750	100.709	100.613	100.526	100.427
7.875	100.862	100.766	100.679	100.580

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

Effective: November 9, 2026

ALT Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

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

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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

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MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	98.128	97.914	97.689
6.875	97.930	97.653	97.339
6.990	98.402	98.125	97.811
7.000	98.432	98.155	97.841
7.125	98.881	98.604	98.290
7.250	99.683	99.376	99.031
7.375	100.207	99.900	99.555
7.490	100.623	100.316	99.971
7.500	100.659	100.352	100.007
7.625	101.028	100.721	100.376
7.750	101.368	101.061	100.716
7.875	99.836	99.501	99.124
7.990	100.228	99.893	99.516
8.000	100.258	99.923	99.546
8.125	100.607	100.272	99.895
8.250	100.967	100.632	100.255
8.375	101.327	100.992	100.615

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	97.378	97.164	96.939
6.875	97.180	96.903	96.589
6.990	97.652	97.375	97.061
7.000	97.682	97.405	97.091
7.125	98.131	97.854	97.540
7.250	98.933	98.626	98.281
7.375	99.457	99.150	98.805
7.490	99.879	99.572	99.227
7.500	99.909	99.602	99.257
7.625	100.278	99.971	99.626
7.750	100.618	100.311	99.966
7.875	99.086	98.751	98.374
7.990	99.478	99.143	98.766
8.000	99.508	99.173	98.796
8.125	99.857	99.522	99.145
8.250	100.217	99.882	99.505
8.375	100.577	100.242	99.865

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	96.128	95.914	95.689
6.875	95.930	95.653	95.339
6.990	96.402	96.125	95.811
7.000	96.432	96.155	95.841
7.125	96.881	96.604	96.290
7.250	97.683	97.376	97.031
7.375	98.207	97.900	97.555
7.490	98.629	98.322	97.977
7.500	98.659	98.352	98.007
7.625	99.028	98.721	98.376
7.750	99.368	99.061	98.716
7.875	97.836	97.501	97.124
7.990	98.228	97.893	97.516
8.000	98.258	97.923	97.546
8.125	98.607	98.272	97.895
8.250	98.956	98.621	98.244
8.375	99.305	98.970	98.593

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	95.491	95.378	95.164
6.875	95.276	95.180	94.903
6.990	95.748	95.652	95.375
7.000	95.778	95.682	95.405
7.125	96.227	96.131	95.854
7.250	97.047	96.933	96.626
7.375	97.571	97.457	97.150
7.490	97.993	97.879	97.572
7.500	98.023	97.909	97.602
7.625	98.392	98.278	97.971
7.750	98.732	98.618	98.311
7.875	97.208	97.086	96.751
7.990	97.600	97.478	97.143
8.000	97.630	97.508	97.173
8.125	97.979	97.857	97.522
8.250	98.339	98.217	97.882
8.375	98.699	98.577	98.242

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	95.628	95.414	95.189
6.875	95.430	95.153	94.839
6.990	95.902	95.625	95.311
7.000	95.932	95.655	95.341
7.125	96.381	96.104	95.790
7.250	97.183	96.876	96.531
7.375	97.707	97.400	97.055
7.490	98.129	97.822	97.477
7.500	98.159	97.852	97.507
7.625	98.528	98.221	97.876
7.750	98.868	98.561	98.216
7.875	97.336	97.001	96.624
7.990	97.728	97.393	97.016
8.000	97.758	97.423	97.046
8.125	98.107	97.772	97.395
8.250	98.467	98.132	97.755
8.375	98.827	98.492	98.115

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 9, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
5.990	98.293	98.223	98.149
6.125	98.880	98.810	98.736
6.250	99.724	99.654	99.580
6.375	100.246	100.160	100.053
6.500	100.659	100.574	100.466
6.625	100.908	100.823	100.716
6.750	101.338	101.253	101.146
6.875	101.734	101.604	101.430
6.990	102.205	102.075	101.901
7.125	102.557	102.426	102.252
7.250	102.036	101.906	101.732
7.375	102.086	101.957	101.844
7.500	102.421	102.291	102.178
7.625	102.696	102.567	102.453

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
5.375	94.390	94.338	94.264
5.500	95.016	94.964	94.890
5.625	95.623	95.571	95.497
5.750	96.229	96.177	96.103
5.875	96.837	96.767	96.693
5.990	97.433	97.363	97.289
6.125	98.020	97.950	97.876
6.250	98.864	98.794	98.720
6.375	99.386	99.300	99.193
6.500	99.799	99.714	99.606
6.625	100.048	99.963	99.856
6.750	100.478	100.393	100.286
6.875	100.874	100.744	100.570
6.990	101.345	101.215	101.041
7.125	101.697	101.566	101.392
7.250	101.176	101.046	100.872
7.375	101.226	101.097	100.984

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
5.375	96.830	96.775	96.721
5.500	97.325	97.270	97.216
5.625	97.800	97.745	97.691
5.750	98.255	98.200	98.146
5.875	98.066	97.992	97.925
5.990	98.521	98.447	98.380
6.125	98.956	98.882	98.815
6.250	99.629	99.555	99.488
6.375	99.214	99.133	99.052
6.500	99.467	99.385	99.305
6.625	99.554	99.472	99.392
6.750	99.891	99.809	99.728
6.875	100.971	100.889	100.809
6.990	101.271	101.189	101.109
7.125	101.470	101.388	101.308
7.250	100.789	100.707	100.627
7.375	102.009	101.928	101.847

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.990	97.674	97.604	97.530
6.125	98.261	98.191	98.117
6.250	99.236	99.166	99.092
6.375	99.688	99.602	99.495
6.500	100.055	99.969	99.862
6.625	100.356	100.270	100.163
6.750	100.604	100.518	100.411
6.875	100.823	100.692	100.518
6.990	101.189	101.058	100.884
7.125	101.328	101.198	101.024
7.250	101.352	101.221	101.047
7.375	100.908	100.779	100.666
7.500	101.183	101.054	100.940
7.625	101.489	101.360	101.246

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
5.990	97.993	97.923	97.849
6.125	98.580	98.510	98.436
6.250	99.424	99.354	99.280
6.375	99.946	99.860	99.753
6.500	100.359	100.274	100.166
6.625	100.608	100.523	100.416
6.750	101.038	100.953	100.846
6.875	101.434	101.304	101.130
6.990	101.905	101.775	101.601
7.125	102.257	102.126	101.952
7.250	101.736	101.606	101.432
7.375	101.786	101.657	101.544
7.500	102.121	101.991	101.878
7.625	102.396	102.267	102.153

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.990	96.799	96.729	96.655
6.125	97.386	97.316	97.242
6.250	98.361	98.291	98.217
6.375	98.813	98.727	98.620
6.500	99.180	99.094	98.987
6.625	99.481	99.395	99.288
6.750	99.729	99.643	99.536
6.875	99.948	99.817	99.643
6.990	100.314	100.183	100.009
7.125	100.453	100.323	100.149
7.250	100.477	100.346	100.172
7.375	100.033	99.904	99.791
7.500	100.308	100.179	100.065
7.625	100.614	100.485	100.371

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	97.993	97.923	97.849
6.125	98.580	98.510	98.436
6.250	99.424	99.354	99.280
6.375	99.946	99.860	99.753
6.500	100.359	100.274	100.166
6.625	100.608	100.523	100.416
6.750	101.038	100.953	100.846
6.875	101.434	101.304	101.130
6.990	101.905	101.775	101.601
7.125	102.257	102.126	101.952
7.250	101.736	101.606	101.432
7.375	101.786	101.657	101.544
7.500	102.121	101.991	101.878
7.625	102.396	102.267	102.153

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	96.799	96.729	96.655
6.125	97.386	97.316	97.242
6.250	98.361	98.291	98.217
6.375	98.813	98.727	98.620
6.500	99.180	99.094	98.987
6.625	99.481	99.395	99.288
6.750	99.729	99.643	99.536
6.875	99.948	99.817	99.643
6.990	100.314	100.183	100.009
7.125	100.453	100.323	100.149
7.250	100.477	100.346	100.172
7.375	100.033	99.904	99.791
7.500	100.308	100.179	100.065
7.625	100.614	100.485	100.371

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 9, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
5.990	98.593	98.523	98.449
6.125	99.180	99.110	99.036
6.250	100.024	99.954	99.880
6.375	100.546	100.460	100.353
6.500	100.959	100.874	100.766
6.625	101.208	101.123	101.016
6.750	101.638	101.553	101.446
6.875	102.034	101.904	101.730
6.990	102.505	102.375	102.201
7.125	102.857	102.726	102.552
7.250	102.336	102.206	102.032
7.375	102.386	102.257	102.144
7.500	102.721	102.591	102.478
7.625	102.996	102.867	102.753

SELECT FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
5.990	98.821	98.747	98.680
6.125	99.256	99.182	99.115
6.250	99.929	99.855	99.788
6.375	99.514	99.433	99.352
6.500	99.767	99.685	99.605
6.625	99.854	99.772	99.692
6.750	100.191	100.109	100.028
6.875	101.271	101.189	101.109
6.990	101.571	101.489	101.409
7.125	101.770	101.688	101.608
7.250	101.089	101.007	100.927
7.375	102.309	102.228	102.147
7.500	102.482	102.401	102.320
7.625	103.056	102.974	102.894

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
5.990	98.293	98.223	98.149
6.125	98.880	98.810	98.736
6.250	99.724	99.654	99.580
6.375	100.246	100.160	100.053
6.500	100.659	100.574	100.466
6.625	100.908	100.823	100.716
6.750	101.338	101.253	101.146
6.875	101.734	101.604	101.430
6.990	102.205	102.075	101.901
7.125	102.557	102.426	102.252
7.250	102.036	101.906	101.732
7.375	102.086	101.957	101.844
7.500	102.421	102.291	102.178
7.625	102.696	102.567	102.453

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	98.293	98.223	98.149
6.125	98.880	98.810	98.736
6.250	99.724	99.654	99.580
6.375	100.246	100.160	100.053
6.500	100.659	100.574	100.466
6.625	100.908	100.823	100.716
6.750	101.338	101.253	101.146
6.875	101.734	101.604	101.430
6.990	102.205	102.075	101.901
7.125	102.557	102.426	102.252
7.250	102.036	101.906	101.732
7.375	102.086	101.957	101.844
7.500	102.421	102.291	102.178
7.625	102.696	102.567	102.453

SELECT FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.990	97.974	97.904	97.830
6.125	98.561	98.491	98.417
6.250	99.536	99.466	99.392
6.375	99.988	99.902	99.795
6.500	100.355	100.269	100.162
6.625	100.656	100.570	100.463
6.750	100.904	100.818	100.711
6.875	101.123	100.992	100.818
6.990	101.489	101.358	101.184
7.125	101.628	101.498	101.324
7.250	101.652	101.521	101.347
7.375	101.208	101.079	100.966
7.500	101.483	101.354	101.240
7.625	101.789	101.660	101.546

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.990	97.099	97.029	96.955
6.125	97.686	97.616	97.542
6.250	98.661	98.591	98.517
6.375	99.113	99.027	98.920
6.500	99.480	99.394	99.287
6.625	99.781	99.695	99.588
6.750	100.029	99.943	99.836
6.875	100.248	100.117	99.943
6.990	100.614	100.483	100.309
7.125	100.753	100.623	100.449
7.250	100.777	100.646	100.472
7.375	100.333	100.204	100.091
7.500	100.608	100.479	100.365
7.625	100.914	100.785	100.671

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	97.099	97.029	96.955
6.125	97.686	97.616	97.542
6.250	98.661	98.591	98.517
6.375	99.113	99.027	98.920
6.500	99.480	99.394	99.287
6.625	99.781	99.695	99.588
6.750	100.029	99.943	99.836
6.875	100.248	100.117	99.943
6.990	100.614	100.483	100.309
7.125	100.753	100.623	100.449
7.250	100.777	100.646	100.472
7.375	100.333	100.204	100.091
7.500	100.608	100.479	100.365
7.625	100.914	100.785	100.671

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)			
Rate	15 Day	30 Day	45 Day
5.990	98.333	98.263	98.189
6.125	98.920	98.850	98.776
6.250	99.764	99.694	99.620
6.375	100.286	100.200	100.093
6.500	100.699	100.614	100.506
6.625	100.948	100.863	100.756
6.750	101.378	101.293	101.186
6.875	101.774	101.644	101.470
6.990	102.245	102.115	101.941
7.125	102.597	102.466	102.292
7.250	102.076	101.946	101.772
7.375	102.126	101.997	101.884
7.500	102.461	102.331	102.218
7.625	102.736	102.607	102.493

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.990	96.874	96.804	96.730
6.125	97.461	97.391	97.317
6.250	98.436	98.366	98.292
6.375	98.888	98.802	98.695
6.500	99.255	99.169	99.062
6.625	99.556	99.470	99.363
6.750	99.804	99.718	99.611
6.875	100.023	99.892	99.718
6.990	100.389	100.258	100.084
7.125	100.528	100.398	100.224
7.250	100.552	100.421	100.247
7.375	100.108	99.979	99.866
7.500	100.383	100.254	100.140
7.625	100.689	100.560	100.446

SELECT FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
5.990	98.696	98.622	98.555
6.125	99.131	99.057	98.990
6.250	99.804	99.730	99.663
6.375	99.389	99.308	99.227
6.500	99.642	99.560	99.480
6.625	99.729	99.647	99.567
6.750	100.066	99.984	99.903
6.875	101.146	101.064	100.984
6.990	101.446	101.364	101.284
7.125	101.645	101.563	101.483
7.250	100.964	100.882	100.802
7.375	102.184	102.103	102.022
7.500	102.357	102.276	102.195
7.625	102.931	102.849	102.769

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 9, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)

Rate	15 Day	30 Day	45 Day
5.990	98.225	98.155	98.081
6.125	98.812	98.742	98.668
6.250	99.833	99.763	99.689
6.375	100.197	100.111	100.004
6.500	100.608	100.522	100.415
6.625	100.874	100.789	100.681
6.750	101.151	101.066	100.959
6.875	101.330	101.199	101.025
6.990	101.670	101.540	101.366
7.125	101.860	101.729	101.555
7.250	101.858	101.727	101.553
7.375	101.799	101.669	101.556
7.500	101.955	101.826	101.712
7.625	102.184	102.055	101.941

VA 20 Year Fixed - (420)

Rate	15 Day	30 Day	45 Day
5.990	97.475	97.405	97.331
6.125	98.062	97.992	97.918
6.250	99.083	99.013	98.939
6.375	99.447	99.361	99.254
6.500	99.858	99.772	99.665
6.625	100.124	100.039	99.931
6.750	100.401	100.316	100.209
6.875	100.580	100.449	100.275
6.990	100.920	100.790	100.616
7.125	101.110	100.979	100.805
7.250	101.108	100.977	100.803
7.375	101.049	100.919	100.806
7.500	101.205	101.076	100.962
7.625	101.434	101.305	101.191

VA 15 Year Fixed - (415)

Rate	15 Day	30 Day	45 Day
5.990	98.564	98.490	98.423
6.125	98.999	98.925	98.858
6.250	99.848	99.775	99.708
6.375	99.275	99.194	99.113
6.500	99.526	99.444	99.364
6.625	99.630	99.548	99.468
6.750	99.814	99.732	99.652
6.875	100.676	100.594	100.514
6.990	100.846	100.764	100.684
7.125	100.883	100.802	100.721
7.250	100.720	100.638	100.558
7.375	101.831	101.750	101.669
7.500	101.826	101.745	101.664
7.625	102.354	102.272	102.192

VA 30 Year Fixed HB - (401HB)

Rate	15 Day	30 Day	45 Day
5.990	97.792	97.722	97.648
6.125	98.379	98.309	98.235
6.250	99.464	99.394	99.320
6.375	99.815	99.729	99.622
6.500	100.215	100.129	100.022
6.625	100.410	100.324	100.217
6.750	100.735	100.650	100.543
6.875	100.886	100.756	100.582
6.990	101.276	101.146	100.972
7.125	101.345	101.215	101.041
7.250	101.314	101.183	101.009
7.375	100.800	100.671	100.557
7.500	101.115	100.986	100.872
7.625	101.582	101.453	101.339

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

Rate	15 Day	30 Day	45 Day
5.990	98.025	97.955	97.881
6.125	98.612	98.542	98.468
6.250	99.633	99.563	99.489
6.375	99.997	99.911	99.804
6.500	100.408	100.322	100.215
6.625	100.674	100.589	100.481
6.750	100.951	100.866	100.759
6.875	101.130	100.999	100.825
6.990	101.470	101.340	101.166
7.125	101.660	101.529	101.355
7.250	101.658	101.527	101.353
7.375	101.599	101.469	101.356
7.500	101.755	101.626	101.512
7.625	101.984	101.855	101.741

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

Rate	15 Day	30 Day	45 Day
5.990	97.067	96.997	96.923
6.125	97.654	97.584	97.510
6.250	98.739	98.669	98.595
6.375	99.090	99.004	98.897
6.500	99.490	99.404	99.297
6.625	99.685	99.599	99.492
6.750	100.010	99.925	99.818
6.875	100.161	100.031	99.857
6.990	100.551	100.421	100.247
7.125	100.620	100.490	100.316
7.250	100.589	100.458	100.284
7.375	100.075	99.946	99.832
7.500	100.390	100.261	100.147
7.625	100.857	100.728	100.614

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

Rate	15 Day	30 Day	45 Day
5.990	98.025	97.955	97.881
6.125	98.612	98.542	98.468
6.250	99.633	99.563	99.489
6.375	99.997	99.911	99.804
6.500	100.408	100.322	100.215
6.625	100.674	100.589	100.481
6.750	100.951	100.866	100.759
6.875	101.130	100.999	100.825
6.990	101.470	101.340	101.166
7.125	101.660	101.529	101.355
7.250	101.658	101.527	101.353
7.375	101.599	101.469	101.356
7.500	101.755	101.626	101.512
7.625	101.984	101.855	101.741

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

Rate	15 Day	30 Day	45 Day
5.990	97.067	96.997	96.923
6.125	97.654	97.584	97.510
6.250	98.739	98.669	98.595
6.375	99.090	99.004	98.897
6.500	99.490	99.404	99.297
6.625	99.685	99.599	99.492
6.750	100.010	99.925	99.818
6.875	100.161	100.031	99.857
6.990	100.551	100.421	100.247
7.125	100.620	100.490	100.316
7.250	100.589	100.458	100.284
7.375	100.075	99.946	99.832
7.500	100.390	100.261	100.147
7.625	100.857	100.728	100.614

USDA 30 - 25 Year Fixed - (501)

Rate	15 Day	30 Day	45 Day
5.990	97.805	97.735	97.661
6.125	98.392	98.322	98.248
6.250	99.413	99.343	99.269
6.375	99.777	99.691	99.584
6.500	100.188	100.102	99.995
6.625	100.454	100.369	100.261
6.750	100.731	100.646	100.539
6.875	100.910	100.779	100.605
6.990	101.250	101.120	100.946
7.125	101.440	101.309	101.135
7.250	101.438	101.307	101.133
7.375	101.379	101.249	101.136
7.500	101.535	101.406	101.292
7.625	101.764	101.635	101.521

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 9, 2026

SELECT VA & USDA Pricing

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

Rate	15 Day	30 Day	45 Day
5.990	98.525	98.455	98.381
6.125	99.112	99.042	98.968
6.250	100.133	100.063	99.989
6.375	100.497	100.411	100.304
6.500	100.908	100.822	100.715
6.625	101.174	101.089	100.981
6.750	101.451	101.366	101.259
6.875	101.630	101.499	101.325
6.990	101.970	101.840	101.666
7.125	102.160	102.029	101.855
7.250	102.158	102.027	101.853
7.375	102.099	101.969	101.856
7.500	102.255	102.126	102.012
7.625	102.484	102.355	102.241

SELECT VA 15 Year Fixed - (415)

Rate	15 Day	30 Day	45 Day
5.990	98.864	98.790	98.723
6.125	99.299	99.225	99.158
6.250	100.148	100.075	100.008
6.375	99.575	99.494	99.413
6.500	99.826	99.744	99.664
6.625	99.930	99.848	99.768
6.750	100.114	100.032	99.952
6.875	100.976	100.894	100.814
6.990	101.146	101.064	100.984
7.125	101.183	101.102	101.021
7.250	101.020	100.938	100.858
7.375	102.131	102.050	101.969
7.500	102.126	102.045	101.964
7.625	102.654	102.572	102.492

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

Rate	15 Day	30 Day	45 Day
5.990	98.325	98.255	98.181
6.125	98.912	98.842	98.768
6.250	99.933	99.863	99.789
6.375	100.297	100.211	100.104
6.500	100.708	100.622	100.515
6.625	100.974	100.889	100.781
6.750	101.251	101.166	101.059
6.875	101.430	101.299	101.125
6.990	101.770	101.640	101.466
7.125	101.960	101.829	101.655
7.250	101.958	101.827	101.653
7.375	101.899	101.769	101.656
7.500	102.055	101.926	101.812
7.625	102.284	102.155	102.041

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

Rate	15 Day	30 Day	45 Day
5.990	98.325	98.255	98.181
6.125	98.912	98.842	98.768
6.250	99.933	99.863	99.789
6.375	100.297	100.211	100.104
6.500	100.708	100.622	100.515
6.625	100.974	100.889	100.781
6.750	101.251	101.166	101.059
6.875	101.430	101.299	101.125
6.990	101.770	101.640	101.466
7.125	101.960	101.829	101.655
7.250	101.958	101.827	101.653
7.375	101.899	101.769	101.656
7.500	102.055	101.926	101.812
7.625	102.284	102.155	102.041

SELECT VA 30 Year Fixed HB - (401HB)

Rate	15 Day	30 Day	45 Day
5.990	98.092	98.022	97.948
6.125	98.679	98.609	98.535
6.250	99.764	99.694	99.620
6.375	100.115	100.029	99.922
6.500	100.515	100.429	100.322
6.625	100.710	100.624	100.517
6.750	101.035	100.950	100.843
6.875	101.186	101.056	100.882
6.990	101.576	101.446	101.272
7.125	101.645	101.515	101.341
7.250	101.614	101.483	101.309
7.375	101.100	100.971	100.857
7.500	101.415	101.286	101.172
7.625	101.882	101.753	101.639

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

Rate	15 Day	30 Day	45 Day
5.990	97.367	97.297	97.223
6.125	97.954	97.884	97.810
6.250	99.039	98.969	98.895
6.375	99.390	99.304	99.197
6.500	99.790	99.704	99.597
6.625	99.985	99.899	99.792
6.750	100.310	100.225	100.118
6.875	100.461	100.331	100.157
6.990	100.851	100.721	100.547
7.125	100.920	100.790	100.616
7.250	100.889	100.758	100.584
7.375	100.375	100.246	100.132
7.500	100.690	100.561	100.447
7.625	101.157	101.028	100.914

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

Rate	15 Day	30 Day	45 Day
5.990	97.367	97.297	97.223
6.125	97.954	97.884	97.810
6.250	99.039	98.969	98.895
6.375	99.390	99.304	99.197
6.500	99.790	99.704	99.597
6.625	99.985	99.899	99.792
6.750	100.310	100.225	100.118
6.875	100.461	100.331	100.157
6.990	100.851	100.721	100.547
7.125	100.920	100.790	100.616
7.250	100.889	100.758	100.584
7.375	100.375	100.246	100.132
7.500	100.690	100.561	100.447
7.625	101.157	101.028	100.914

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

Rate	15 Day	30 Day	45 Day
5.990	98.575	98.505	98.431
6.125	99.162	99.092	99.018
6.250	100.183	100.113	100.039
6.375	100.547	100.461	100.354
6.500	100.958	100.872	100.765
6.625	101.224	101.139	101.031
6.750	101.501	101.416	101.309
6.875	101.680	101.549	101.375
6.990	102.020	101.890	101.716
7.125	102.210	102.079	101.905
7.250	102.208	102.077	101.903
7.375	102.149	102.019	101.906
7.500	102.305	102.176	102.062
7.625	102.534	102.405	102.291

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

Rate	15 Day	30 Day	45 Day
5.990	97.142	97.072	96.998
6.125	97.729	97.659	97.585
6.250	98.814	98.744	98.670
6.375	99.165	99.079	98.972
6.500	99.565	99.479	99.372
6.625	99.760	99.674	99.567
6.750	100.085	100.000	99.893
6.875	100.236	100.106	99.932
6.990	100.626	100.496	100.322
7.125	100.695	100.565	100.391
7.250	100.664	100.533	100.359
7.375	100.150	100.021	99.907
7.500	100.465	100.336	100.222
7.625	100.932	100.803	100.689

SELECT VA IRRRL 15 Year Fixed - (415RL)

Rate	15 Day	30 Day	45 Day
5.990	98.714	98.640	98.573
6.125	99.149	99.075	99.008
6.250	99.998	99.925	99.858
6.375	99.425	99.344	99.263
6.500	99.676	99.594	99.514
6.625	99.780	99.698	99.618
6.750	99.964	99.882	99.802
6.875	100.826	100.744	100.664
6.990	100.996	100.914	100.834
7.125	101.033	100.952	100.871
7.250	100.870	100.788	100.708
7.375	101.981	101.900	101.819
7.500	101.976	101.895	101.814
7.625	102.504	102.422	102.342

SELECT USDA 30 - 25 Year Fixed - (501)

Rate	15 Day	30 Day	45 Day
5.990	98.105	98.035	97.961
6.125	98.692	98.622	98.548
6.250	99.713	99.643	99.569
6.375	100.077	99.991	99.884
6.500	100.488	100.402	100.295
6.625	100.754	100.669	100.561
6.750	101.031	100.946	100.839
6.875	101.210	101.079	100.905
6.990	101.550	101.420	101.246
7.125	101.740	101.609	101.435
7.250	101.738	101.607	101.433
7.375	101.679	101.549	101.436
7.500	101.835	101.706	101.592
7.625	102.064	101.935	101.821

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 9, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.500	95.011	94.996	94.987
4.625	94.611	94.596	94.588
4.750	96.202	96.172	96.146
4.875	96.542	96.512	96.486
5.000	96.892	96.862	96.836
5.125	96.731	96.701	96.674
5.250	98.002	97.957	97.912
5.375	98.449	98.404	98.360
5.500	98.674	98.629	98.585
5.625	98.547	98.501	98.457
5.750	99.243	99.182	99.120
5.875	99.685	99.624	99.562
6.000	100.163	100.102	100.039
6.125	99.585	99.524	99.462
6.250	100.089	100.013	99.933
6.375	100.409	100.333	100.253
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	94.686	94.671	94.663
4.625	94.276	94.261	94.253
4.750	95.895	95.864	95.838
4.875	96.224	96.193	96.167
5.000	96.560	96.530	96.504
5.125	96.383	96.353	96.327
5.250	97.689	97.644	97.600
5.375	98.119	98.073	98.029
5.500	98.321	98.275	98.231
5.625	98.166	98.120	98.076
5.750	98.919	98.858	98.795
5.875	99.332	99.271	99.209
6.000	99.775	99.714	99.652
6.125	99.155	99.094	99.031
6.250	99.746	99.670	99.590
6.375	100.021	99.945	99.865
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	94.924	94.909	94.901
4.625	94.463	94.448	94.440
4.750	96.211	96.180	96.154
4.875	96.508	96.478	96.452
5.000	96.793	96.763	96.737
5.125	96.564	96.534	96.507
5.250	98.002	97.957	97.912
5.375	98.400	98.354	98.310
5.500	98.552	98.506	98.462
5.625	98.348	98.302	98.258
5.750	99.230	99.170	99.107
5.875	99.617	99.556	99.494
6.000	100.017	99.956	99.894
6.125	99.360	99.299	99.237

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.500	94.572	94.557	94.548
4.625	94.098	94.083	94.075
4.750	95.874	95.844	95.817
4.875	96.158	96.128	96.101
5.000	96.426	96.395	96.369
5.125	96.174	96.144	96.118
5.250	97.654	97.609	97.565
5.375	98.028	97.983	97.938
5.500	98.150	98.104	98.060
5.625	97.910	97.865	97.821
5.750	98.865	98.804	98.741
5.875	99.216	99.155	99.093
6.000	99.576	99.515	99.453
6.125	98.872	98.811	98.749

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

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: November 9, 2026

FHA Streamline & VA IRRRL Pricing

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

Rate	15 Day	30 Day	45 Day
5.990	98.033	97.963	97.889
6.125	98.620	98.550	98.476
6.250	99.464	99.394	99.320
6.375	99.986	99.900	99.793
6.500	100.399	100.314	100.206
6.625	100.648	100.563	100.456
6.750	101.078	100.993	100.886
6.875	101.474	101.344	101.170
6.990	101.945	101.815	101.641
7.125	102.297	102.166	101.992
7.250	101.776	101.646	101.472
7.375	101.826	101.697	101.584
7.500	102.161	102.031	101.918
7.625	102.436	102.307	102.193

FHA Streamline 20 Year Fixed - (320SL)

Rate	15 Day	30 Day	45 Day
5.990	97.308	97.238	97.164
6.125	97.895	97.825	97.751
6.250	98.739	98.669	98.595
6.375	99.261	99.175	99.068
6.500	99.674	99.589	99.481
6.625	99.923	99.838	99.731
6.750	100.353	100.268	100.161
6.875	100.749	100.619	100.445
6.990	101.220	101.090	100.916
7.125	101.572	101.441	101.267
7.250	101.051	100.921	100.747
7.375	101.101	100.972	100.859
7.500	101.436	101.306	101.193
7.625	101.711	101.582	101.468

FHA Streamline 15 Year Fixed - (315SL)

Rate	15 Day	30 Day	45 Day
5.990	98.396	98.322	98.255
6.125	98.831	98.757	98.690
6.250	99.504	99.430	99.363
6.375	99.089	99.008	98.927
6.500	99.342	99.260	99.180
6.625	99.429	99.347	99.267
6.750	99.766	99.684	99.603
6.875	100.846	100.764	100.684
6.990	101.146	101.064	100.984
7.125	101.345	101.263	101.183
7.250	100.664	100.582	100.502
7.375	101.884	101.803	101.722
7.500	102.057	101.976	101.895
7.625	102.631	102.549	102.469

FHA Streamline 30 Year Fixed HB - (301SLHB)

Rate	15 Day	30 Day	45 Day
5.990	96.574	96.504	96.430
6.125	97.161	97.091	97.017
6.250	98.136	98.066	97.992
6.375	98.588	98.502	98.395
6.500	98.955	98.869	98.762
6.625	99.256	99.170	99.063
6.750	99.504	99.418	99.311
6.875	99.723	99.592	99.418
6.990	100.089	99.958	99.784
7.125	100.228	100.098	99.924
7.250	100.252	100.121	99.947
7.375	99.808	99.679	99.566
7.500	100.083	99.954	99.840
7.625	100.389	100.260	100.146

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

Rate	15 Day	30 Day	45 Day
5.990	98.275	98.205	98.131
6.125	98.862	98.792	98.718
6.250	99.883	99.813	99.739
6.375	100.247	100.161	100.054
6.500	100.658	100.572	100.465
6.625	100.924	100.839	100.731
6.750	101.201	101.116	101.009
6.875	101.380	101.249	101.075
6.990	101.720	101.590	101.416
7.125	101.910	101.779	101.605
7.250	101.908	101.777	101.603
7.375	101.849	101.719	101.606
7.500	102.005	101.876	101.762
7.625	102.234	102.105	101.991

VA IRRRL 20 Year Fixed - (420IRL)

Rate	15 Day	30 Day	45 Day
5.990	97.325	97.255	97.181
6.125	97.912	97.842	97.768
6.250	98.933	98.863	98.789
6.375	99.297	99.211	99.104
6.500	99.708	99.622	99.515
6.625	99.974	99.889	99.781
6.750	100.251	100.166	100.059
6.875	100.430	100.299	100.125
6.990	100.770	100.640	100.466
7.125	100.960	100.829	100.655
7.250	100.958	100.827	100.653
7.375	100.899	100.769	100.656
7.500	101.055	100.926	100.812
7.625	101.284	101.155	101.041

VA IRRRL 15 Year Fixed - (415RL)

Rate	15 Day	30 Day	45 Day
5.990	98.414	98.340	98.273
6.125	98.849	98.775	98.708
6.250	99.698	99.625	99.558
6.375	99.125	99.044	98.963
6.500	99.376	99.294	99.214
6.625	99.480	99.398	99.318
6.750	99.664	99.582	99.502
6.875	100.526	100.444	100.364
6.990	100.696	100.614	100.534
7.125	100.733	100.652	100.571
7.250	100.570	100.488	100.408
7.375	101.681	101.600	101.519
7.500	101.676	101.595	101.514
7.625	102.204	102.122	102.042

VA IRRRL 30 Year Fixed HB - (401RLHB)

Rate	15 Day	30 Day	45 Day
5.990	96.842	96.772	96.698
6.125	97.429	97.359	97.285
6.250	98.514	98.444	98.370
6.375	98.865	98.779	98.672
6.500	99.265	99.179	99.072
6.625	99.460	99.374	99.267
6.750	99.785	99.700	99.593
6.875	99.936	99.806	99.632
6.990	100.326	100.196	100.022
7.125	100.395	100.265	100.091
7.250	100.364	100.233	100.059
7.375	99.850	99.721	99.607
7.500	100.165	100.036	99.922
7.625	100.632	100.503	100.389

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: Monday, November 9, 2026

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	96.855	96.761	96.573	96.386
6.250	97.363	97.269	97.082	96.894
6.375	97.883	97.790	97.602	97.415
6.500	98.343	98.249	98.062	97.874
6.625	98.808	98.714	98.527	98.339
6.750	99.257	99.164	98.976	98.789
6.875	99.695	99.602	99.414	99.227
7.000	100.138	100.045	99.857	99.670
7.125	100.398	100.304	100.116	99.929
7.250	100.582	100.488	100.300	100.113
7.375	100.716	100.623	100.435	100.248
7.500	100.838	100.744	100.556	100.369
7.625	100.970	100.876	100.689	100.501
7.750	101.087	100.993	100.805	100.618
7.875	101.189	101.096	100.908	100.721
8.000	101.303	101.209	101.021	100.834
8.125	101.363	101.269	101.082	100.894
8.250	101.423	101.329	101.142	100.954
8.375	101.483	101.390	101.202	101.015

Jumbo One 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	96.149	96.055	95.868	95.680
6.375	96.709	96.615	96.428	96.240
6.500	97.512	97.418	97.231	97.043
6.625	97.977	97.883	97.696	97.508
6.750	98.442	98.349	98.161	97.974
6.875	98.909	98.815	98.628	98.440
7.000	99.376	99.282	99.095	98.907
7.125	99.840	99.747	99.559	99.372
7.250	100.309	100.215	100.028	99.840
7.375	100.778	100.684	100.496	100.309
7.500	101.246	101.153	100.965	100.778
7.625	101.715	101.621	101.434	101.246
7.750	102.184	102.090	101.903	101.715
7.875	102.653	102.559	102.371	102.184
8.000	103.121	103.028	102.840	102.653

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: Monday, November 9, 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: Monday, November 9, 2026

Jumbo One Advantage Pricing

Jumbo One Advantage 30 Year Fixed - (901EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	93.255	93.130	93.005	92.818
6.125	93.974	93.849	93.724	93.536
6.250	94.599	94.474	94.349	94.161
6.375	95.235	95.110	94.985	94.797
6.500	95.860	95.735	95.610	95.423
6.625	96.414	96.289	96.164	95.977
6.750	97.132	97.007	96.882	96.694
6.875	97.575	97.450	97.325	97.138
7.000	97.878	97.753	97.628	97.441
7.125	98.251	98.126	98.001	97.813
7.250	98.593	98.468	98.343	98.156
7.375	98.915	98.790	98.665	98.478
7.500	99.112	98.987	98.862	98.674
7.625	99.393	99.268	99.143	98.956
7.750	99.645	99.520	99.395	99.207
7.875	99.896	99.771	99.646	99.458
8.000	100.048	99.923	99.798	99.610
8.125	100.299	100.174	100.049	99.861
8.250	100.490	100.365	100.240	100.052
8.375	100.609	100.484	100.359	100.172
8.500	100.590	100.465	100.340	100.153
8.625	100.650	100.525	100.400	100.213

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

Rate	15 Day	30 Day	45 Day	60 Day
6.000	93.255	93.130	93.005	92.818
6.125	93.974	93.849	93.724	93.536
6.250	94.599	94.474	94.349	94.161
6.375	95.235	95.110	94.985	94.797
6.500	95.860	95.735	95.610	95.423
6.625	96.414	96.289	96.164	95.977
6.750	97.132	97.007	96.882	96.694
6.875	97.575	97.450	97.325	97.138
7.000	97.878	97.753	97.628	97.441
7.125	98.251	98.126	98.001	97.813
7.250	98.593	98.468	98.343	98.156
7.375	98.915	98.790	98.665	98.478
7.500	99.112	98.987	98.862	98.674
7.625	99.393	99.268	99.143	98.956
7.750	99.645	99.520	99.395	99.207
7.875	99.896	99.771	99.646	99.458
8.000	100.048	99.923	99.798	99.610
8.125	100.299	100.174	100.049	99.861
8.250	100.490	100.365	100.240	100.052
8.375	100.609	100.484	100.359	100.172
8.500	100.590	100.465	100.340	100.153
8.625	100.650	100.525	100.400	100.213

Jumbo One Advantage 15 Year Fixed - (915EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	93.289	93.164	93.039	92.851
6.125	94.002	93.877	93.752	93.564
6.250	94.631	94.506	94.381	94.193
6.375	95.260	95.135	95.010	94.823
6.500	95.890	95.765	95.640	95.452
6.625	96.450	96.325	96.200	96.013
6.750	97.169	97.044	96.919	96.732
6.875	97.610	97.485	97.360	97.172
7.000	97.956	97.831	97.706	97.518
7.125	98.333	98.208	98.083	97.895
7.250	98.678	98.553	98.428	98.241
7.375	98.992	98.867	98.742	98.555
7.500	99.306	99.181	99.056	98.869

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

Rate	15 Day	30 Day	45 Day	60 Day
6.000	92.793	92.668	92.543	92.356
6.125	93.511	93.386	93.261	93.073
6.250	94.139	94.014	93.889	93.701
6.375	94.768	94.643	94.518	94.330
6.500	95.547	95.422	95.297	95.109
6.625	95.838	95.713	95.588	95.400
6.750	96.019	95.894	95.769	95.581
6.875	96.209	96.084	95.959	95.772
7.000	96.534	96.409	96.284	96.097
7.125	96.685	96.560	96.435	96.248
7.250	96.816	96.691	96.566	96.378

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: Monday, November 9, 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