

Ratesheet Code: RS-WS

Effective Date: 9:00 AM 4/1/2022 #1

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LoanStream Select Program	
*LSM Select Special: All FNMA / FHLMC FICO => 700 & <= 80% LTV	0.300
*LSM Select Special: All Gov't Loans FICO => 680 & TLA => \$250K	0.350
<b>*Cannot be combined with VIP or Purchase Special.</b>	

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Lock Expiration Days	
15 Day	04/15/22
30 Day	05/02/22
45 Day	05/16/22
60 Day	05/31/22

Underwriting Fee
<a href="#">Click Here</a>

Relock Fee
(0.250)

Mortgagee Clause
OCMBC, INC. ISAOA / ATIMA 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612

Lock Extension Fees
0.02 Per Day
Max extension 30 days and / or 5 times, whichever comes first.

Conventional Loan Limits	
# of Units	Loan Limits
1	\$647,200
2	\$828,700
3	\$1,001,650
4	\$1,244,850

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

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

Announcements



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

Effective: **April 1, 2022**

**FANNIE MAE CONFORMING FIXED RATE PRICING**

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
3.625	96.890	96.760	96.661		3.625	96.890	96.760	96.661		3.375	96.928	96.787	96.685	96.518
3.750	97.454	97.313	97.292	97.176	3.750	97.454	97.313	97.292	97.176	3.500	97.628	97.488	97.385	97.238
3.875	98.065	97.952	97.903	97.786	3.875	98.065	97.952	97.903	97.786	3.625	98.291	98.150	98.048	97.925
4.000	98.620	98.479	98.463	98.347	4.000	98.620	98.479	98.463	98.347	3.750	98.860	98.720	98.625	98.509
4.125	99.158	98.976	98.976	98.860	4.125	99.158	98.976	98.976	98.860	3.875	99.378	99.237	99.143	99.027
4.250	99.640	99.444	99.416	99.300	4.250	99.640	99.444	99.416	99.300	4.000	99.859	99.719	99.632	99.516
4.375	100.217	100.036	99.955	99.839	4.375	100.217	100.036	99.955	99.839	4.125	100.301	100.161	100.101	99.984
4.500	100.640	100.449	100.449	100.332	4.500	100.640	100.449	100.449	100.332	4.250	100.595	100.406	100.310	100.194
4.625	101.100	100.919	100.898	100.782	4.625	101.100	100.919	100.898	100.782	4.375	101.041	100.868	100.781	100.665
4.750	101.570	101.375	101.199	101.022	4.750	101.570	101.375	101.199	101.022	4.500	101.445	101.240	101.214	101.098
4.875	101.964	101.769	101.593	101.420	4.875	101.964	101.769	101.593	101.420	4.625	101.823	101.618	101.593	101.477
5.000	102.381	102.186	102.010	101.845	5.000	102.381	102.186	102.010	101.845	4.750	101.322	101.197	101.072	100.947
5.125	102.687	102.492	102.316	102.164	5.125	102.687	102.492	102.316	102.164	4.875	101.768	101.643	101.518	101.393
5.250	103.072	102.845	102.640	102.432	5.250	103.072	102.845	102.640	102.432	5.000	101.907	101.714	101.714	101.598
5.375	103.386	103.160	102.955	102.747	5.375	103.386	103.160	102.955	102.747	5.125	102.200	101.981	101.931	101.815
5.500	103.275	103.053	102.850	102.642	5.500	103.275	103.053	102.850	102.642	5.250	102.071	101.825	101.631	101.506
5.625	103.736	103.526	103.315	103.105	5.625	103.736	103.526	103.315	103.105	5.375	102.158	101.912	101.678	101.441
5.750	104.101	103.885	103.669	103.454	5.750	104.101	103.885	103.669	103.454	5.500	102.436	102.190	101.955	101.719
5.875	103.704	103.452	103.261	103.068	5.875	103.704	103.452	103.261	103.068	5.625	102.462	102.224	102.017	101.814
6.000	100.114	99.943	99.781	99.629	6.000	100.114	99.943	99.781	99.629	5.750	103.057	102.820	102.645	102.468
6.125	100.329	100.158	99.996	99.844	6.125	100.329	100.158	99.996	99.844	5.875	103.374	103.137	102.962	102.785
6.250	99.653	99.482	99.320	99.168	6.250	99.653	99.482	99.320	99.168	6.000	103.640	103.404	103.228	103.051

FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
2.625	96.597				2.625	97.054	96.919	96.817	96.615	3.875	96.937	96.827	96.778	96.661
2.750	97.103	96.968	96.866	96.664	2.750	97.559	97.424	97.322	97.121	4.000	97.451	97.338	97.338	97.222
2.875	97.571	97.436	97.334	97.132	2.875	97.988	97.853	97.751	97.550	4.125	98.033	97.851	97.851	97.735
3.000	98.204	98.099	97.998	97.896	3.000	98.325	98.190	98.088	97.886	4.250	98.500	98.319	98.291	98.175
3.125	98.560	98.455	98.353	98.252	3.125	98.739	98.563	98.422	98.182	4.375	99.092	98.911	98.830	98.714
3.250	98.890	98.736	98.595	98.454	3.250	99.320	99.144	99.003	98.762	4.500	99.496	99.324	99.324	99.207
3.375	99.394	99.241	99.099	98.959	3.375	99.759	99.584	99.443	99.202	4.625	99.975	99.794	99.773	99.657
3.500	99.804	99.650	99.509	99.368	3.500	100.034	99.858	99.717	99.476	4.750	100.445	100.250	100.074	99.897
3.625	100.037	99.865	99.722	99.581	3.625	100.037	99.821	99.680	99.555	4.875	100.839	100.644	100.468	100.295
3.750	100.747	100.553	100.358	100.163	3.750	100.645	100.429	100.242	99.954	5.000	101.256	101.061	100.885	100.720
3.875	100.994	100.800	100.605	100.409	3.875	101.122	100.906	100.719	100.431	5.125	101.562	101.367	101.191	101.039
4.000	101.454	101.260	101.065	100.869	4.000	101.462	101.246	101.059	100.771	5.250	101.947	101.720	101.515	101.307
4.125	101.501	101.307	101.112	100.916	4.125	101.271	101.206	101.081	100.956	5.375	102.261	102.035	101.830	101.622
4.250	101.815	101.597	101.364	101.129	4.250	101.346	101.281	101.156	101.031	5.500	102.133	101.928	101.722	101.517
4.375	102.098	101.880	101.646	101.412	4.375	101.666	101.601	101.476	101.351	5.625	102.611	102.401	102.190	101.980
4.500	102.178	102.013	101.849	101.685	4.500	101.855	101.691	101.526	101.386	5.750	102.976	102.760	102.544	102.329
4.625	102.296	102.126	101.957	101.788	4.625	102.047	101.878	101.708	101.539	5.875	102.579	102.327	102.136	101.943
4.750	102.469	102.295	102.120	101.946	4.750	102.342	102.167	101.993	101.818	6.000	99.167	98.996	98.834	98.682
4.875	102.611	102.432	102.252	102.072	4.875	102.623	102.443	102.263	102.084	6.125	99.386	99.215	99.053	98.901
5.000	102.963	102.778	102.593	102.408	5.000	102.694	102.509	102.325	102.140	6.250	98.651	98.480	98.318	98.166
										6.375	99.015	98.844	98.682	98.530

**REFI NOW CONFORMING PRICING**

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
3.625	96.765	96.635	96.536		3.625	96.765	96.635	96.536		3.375	96.803	96.662	96.560	
3.750	97.371	97.260	97.167	97.069	3.750	97.371	97.260	97.167	97.069	3.500	97.503	97.363	97.260	97.113
3.875	97.940	97.827	97.778	97.661	3.875	97.940	97.827	97.778	97.661	3.625	98.166	98.025	97.923	97.800
4.000	98.522	98.411	98.338	98.222	4.000	98.522	98.411	98.338	98.222	3.750	98.735	98.595	98.500	98.384
4.125	99.033	98.851	98.851	98.735	4.125	99.033	98.851	98.851	98.735	3.875	99.253	99.112	99.018	98.902
4.250	99.515	99.319	99.291	99.175	4.250	99.515	99.319	99.291	99.175	4.000	99.734	99.594	99.507	99.391
4.375	100.092	99.911	99.830	99.714	4.375	100.092	99.911	99.830	99.714	4.125	100.176	100.036	99.976	99.859
4.500	100.515	100.324	100.324	100.207	4.500	100.515	100.324	100.324	100.207	4.250	100.470	100.281	100.185	100.069
4.625	100.975	100.794	100.773	100.657	4.625	100.975	100.794	100.773	100.657	4.375	100.916	100.743	100.656	100.540
4.750	101.445	101.250	101.074	100.897	4.750	101.445	101.250	101.074	100.897	4.500	101.320	101.115	101.089	100.973
4.875	101.839	101.644	101.468	101.295	4.875	101.839	101.644	101.468	101.295	4.625	101.698	101.493	101.468	101.352
5.000	102.256	102.061	101.885	101.720	5.000	102.256	102.061	101.885	101.720	4.750	101.197	101.072	100.947	100.822
5.125	102.562	102.367	102.191	102.039	5.125	102.562	102.367	102.191	102.039	4.875	101.643	101.518	101.393	101.268
5.250	102.947	102.707	102.515	102.307	5.250	102.947	102.720	102.515	102.307	5.000	101.782	101.589	101.589	101.473
5.375	103.261	103.035	102.830	102.622	5.375	103.261	103.035	102.830	102.622	5.125	102.075	101.856	101.806	101.690
5.500	103.150	102.928	102.725	102.517	5.500	103.150	102.928	102.725	102.517	5.250	102.212	102.010	101.819	101.627
5.625	103.611	103.401	103.190	102.980	5.625	103.611	103.401	103.190	102.980	5.375	102.493	102.290	102.100	101.908
5.750	103.976	103.760	103.544	103.329	5.750	103.976	103.760	103.544	103.329	5.500	102.805	102.603	102.413	102.221
5.875	103.579	103.327	103.136	102.943	5.875	103.579	103.327	103.136	102.943	5.625	102.337	102.099	101.892	101.689
										5.750	102.932	102.695	102.520	102.343
										5.875	103.249	103.012	102.837	102.660
										6.000	103.515	103.279	103.103	102.926

**REFI NOW CONFORMING PRICING**

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
2.625	96.522				2.625	96.929	96.794	96.692	
2.									





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

Effective: April 1, 2022

**FREDDIE MAC FIXED RATE PRICING**

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
3.625	96.520				3.750	96.564				3.500	96.894	96.771	96.647	96.524
3.750	97.184	97.074	96.978		3.875	97.687	97.577	97.474	96.652	3.625	97.585	97.457	97.329	97.200
3.875	97.696	97.585	97.490	97.370	4.000	98.184	98.074	97.971	97.143	3.750	98.148	98.014	97.881	97.747
4.000	98.272	98.161	98.066	97.867	4.125	98.783	98.601	98.477	97.659	3.875	98.639	98.500	98.361	98.223
4.125	98.783	98.601	98.477	98.353	4.250	99.250	99.069	98.945	98.224	4.000	99.103	98.959	98.816	98.672
4.250	99.252	99.094	98.977	98.818	4.375	99.842	99.661	99.537	98.678	4.125	99.555	99.406	99.257	99.108
4.375	99.842	99.661	99.537	99.410	4.500	100.221	100.039	99.915	99.116	4.250	99.782	99.628	99.474	99.320
4.500	100.307	100.150	100.007	99.789	4.625	100.725	100.544	100.419	99.511	4.375	100.214	100.055	99.896	99.737
4.625	100.825	100.668	100.525	100.293	4.750	101.195	101.000	100.824	99.982	4.500	100.639	100.475	100.310	100.146
4.750	101.195	101.000	100.824	100.647	4.875	101.589	101.394	101.218	100.354	4.625	100.591	100.422	100.252	100.083
4.875	101.589	101.394	101.218	101.041	5.000	102.006	101.811	101.635	100.739	4.750	100.797	100.622	100.448	100.273
5.000	102.006	101.811	101.635	101.458	5.125	102.312	102.117	101.941	101.154	4.875	101.182	101.002	100.823	100.643
5.125	102.347	102.131	101.941	101.764	5.250	102.697	102.470	102.265	101.590	5.000	101.103	100.883	100.678	100.470
5.250	102.697	102.470	102.265	102.057	5.375	103.011	102.785	102.580	101.895	5.125	101.316	101.073	100.852	100.630
5.375	103.100	102.855	102.624	102.372	5.500	102.883	102.678	102.472	102.267	5.250	101.696	101.450	101.215	100.979
5.500	103.425	103.180	102.949	102.267	5.625	103.361	103.151	102.940	102.730	5.375	101.783	101.537	101.303	101.066
5.625	103.361	103.151	102.940	102.730	5.750	103.726	103.510	103.294	103.079	5.500	102.061	101.815	101.580	101.344
5.750	103.726	103.510	103.294	103.079	5.875	103.329	103.077	102.886	98.947	5.625	102.087	101.849	101.642	101.439
5.875	103.329	103.077	102.886	102.693	6.000	99.739	99.568	99.406	99.254	5.750	102.682	102.445	102.270	102.093
6.000	99.739	99.568	99.406	99.254	6.125	99.954	99.783	99.621	99.469	5.875	102.999	102.762	102.587	102.410
6.125	99.954	99.783	99.621	99.469	6.250	99.278	99.107	98.945	98.793	6.000	103.265	103.029	102.853	102.676
6.250	99.278	99.107	98.945	98.793										

FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
2.750	96.692	96.587			2.875	96.556			
2.875	97.156	97.051	96.941	96.832	3.000	97.165	97.044	96.941	96.840
3.000	97.829	97.724	97.623	97.521	3.125	97.571	97.450	97.347	97.245
3.125	98.185	98.080	97.978	97.877	3.250	97.986	97.874	97.761	97.648
3.250	98.515	98.361	98.220	98.079	3.375	98.475	98.357	98.239	98.121
3.375	99.019	98.866	98.724	98.584	3.500	98.949	98.826	98.703	98.579
3.500	99.429	99.275	99.134	98.993	3.625	99.353	99.224	99.096	98.968
3.625	99.662	99.490	99.347	99.206	3.750	99.706	99.572	99.439	99.306
3.750	100.399	100.299	100.199	100.099	3.875	100.044	99.905	99.767	99.628
3.875	100.922	100.822	100.722	100.622	4.000	100.372	100.228	100.085	99.941
4.000	101.444	101.344	101.244	101.144	4.125	100.549	100.400	100.251	100.102
4.125	101.126	100.932	100.737	100.541	4.250	100.880	100.726	100.572	100.418
4.250	101.440	101.222	100.989	100.754	4.375	101.187	101.027	100.868	100.709
4.375	101.723	101.505	101.271	101.037	4.500	101.480	101.316	101.151	100.987
4.500	101.803	101.638	101.474	101.310	4.625	101.672	101.503	101.333	101.164
4.625	101.921	101.751	101.582	101.413	4.750	101.967	101.792	101.618	101.443
4.750	102.094	101.920	101.745	101.571	4.875	102.248	102.068	101.888	101.709
4.875	102.236	102.057	101.877	101.697	5.000	102.319	102.134	101.950	101.765
5.000	102.588	102.403	102.218	102.033					

**FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING**

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
3.875	96.858	96.732	96.637	96.541	3.750	96.754	96.612			3.125	96.766	96.658	96.551	
4.000	97.486	97.328	97.211	97.093	3.875	97.056	96.914	96.782	96.649	3.250	97.189	97.076	96.963	96.851
4.125	97.952	97.794	97.677	97.558	4.000	97.467	97.323	97.191	97.058	3.375	97.606	97.488	97.370	97.252
4.250	98.470	98.312	98.195	98.077	4.125	97.969	97.756	97.602	97.448	3.500	98.029	97.905	97.782	97.659
4.375	98.859	98.671	98.554	98.436	4.250	98.509	98.296	98.143	97.987	3.625	98.468	98.339	98.211	98.083
4.500	99.246	99.087	98.970	98.852	4.375	98.987	98.774	98.620	98.465	3.750	98.811	98.677	98.544	98.410
4.625	99.741	99.529	99.309	99.087	4.500	99.378	99.165	99.011	98.855	3.875	99.180	99.041	98.903	98.764
4.750	99.809	99.597	99.411	99.241	4.625	99.914	99.701	99.547	99.391	4.000	99.570	99.427	99.283	99.139
4.875	100.099	99.915	99.747	99.577	4.750	99.807	99.586	99.381	99.173	4.125	99.839	99.690	99.541	99.392
5.000	100.462	100.278	100.110	99.940	4.875	100.102	99.882	99.677	99.469	4.250	100.104	99.950	99.796	99.642
5.125	100.680	100.477	100.287	100.095	5.000	100.603	100.383	100.178	99.970	4.375	100.426	100.267	100.108	99.949
5.250	100.728	100.526	100.336	100.144	5.125	100.816	100.573	100.352	100.130	4.500	100.798	100.633	100.469	100.305
5.375	101.125	100.924	100.724	100.524	5.250	101.196	100.950	100.715	100.479	4.625	100.934	100.765	100.595	100.426
5.500	101.559	101.353	101.148	100.942	5.375	101.283	101.037	100.803	100.566	4.750	101.138	100.964	100.789	100.615
5.625	101.979	101.768	101.558	101.347	5.500	101.561	101.315	101.080	100.844	4.875	101.429	101.249	101.069	100.890
5.750	102.268	102.053	101.837	101.621	5.625	101.587	101.349	101.142	100.939	5.000	101.580	101.395	101.210	101.026
					5.750	102.182	101.945	101.770	101.593	5.125	97.117	96.939	96.782	96.626
					5.875	102.499	102.262	102.087	101.910					
					6.000	102.765	102.529	102.353	102.176					





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

Effective: **March 30, 2022**

**AGENCY FIXED AND ARM ADJUSTMENTS \*\*\***

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

	<=60%	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	N/A	N/A	N/A
Second Home	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2-Units	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
3-4 Units (FIXED)	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	N/A
3-4 Units (ARMS)	-1.500	-1.500	-1.500	-1.500	N/A	N/A	N/A	N/A
Condo (N/A for Detached Condos)	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Homes	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A
FICO 620 - 639 (N/A for 15 Year Term or less)	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
FICO 640 - 659 (N/A for 15 Year Term or less)	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
FICO 660 - 679 (N/A for 15 Year Term or less)	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
FICO 680 - 699 (N/A for 15 Year Term or less)	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
FICO 700 - 719 (N/A for 15 Year Term or less)	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
FICO 720 - 739 (N/A for 15 Year Term or less)	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
FICO >=740 (N/A for 15 Year Term or less)	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
Cash Out with FICO 620 - 639	-0.625	-1.625	-1.625	-3.125	N/A	N/A	N/A	N/A
Cash Out with FICO 640 - 659	-0.625	-1.625	-1.625	-2.625	N/A	N/A	N/A	N/A
Cash Out with FICO 660 - 679	-0.625	-1.125	-1.125	-1.875	N/A	N/A	N/A	N/A
Cash Out with FICO 680 - 699	-0.375	-1.125	-1.125	-1.750	N/A	N/A	N/A	N/A
Cash Out with FICO 700 - 719	-0.375	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A
Cash Out with FICO 720 - 739	-0.375	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A
Cash Out with FICO >= 740	-0.375	-0.625	-0.625	-0.875	N/A	N/A	N/A	N/A

**High Balance or Super Conforming Adjustments**

FNMA / Freddie New LLPA Effective all Locks / Ext / ReLocks 02-21-22	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	>90.00
Fixed - Purchase & Rate/Term Refin	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000
Fixed - Cash Out (in addition to standard Cash Out Adjustment)	-1.250	-1.500	-1.500	-1.750	NA	NA	NA

**SUBORDINATE FINANCING**

LTV	CLTV	FICO < 720	FICO >=720
<= 75.00%	<= 80.00%	-0.375	-0.375
<= 65.00%	80.01% - 95.00%	-0.875	-0.625
65.01% - 75.00%	80.01% - 95.00%	-1.125	-0.875
75.01% - 95.00%	75.01% - 95.00%	-1.375	-1.125
<= 95.00%	95.01% - 97.00%	-1.875	-1.875
Home Possible and Home Ready with Sub Financing (in lieu of adjustments above)		-0.500	

**LOAN AMOUNT \*\***

Loan Amt \$75,000 <= \$100,000	-1.000
Loan Amt >\$100,000 <= \$150,000	-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
State Adjustors: NC or WA	-0.375
=> 700 & LTV <= 80%	0.300

**LENDER PAID MORTGAGE INSURANCE**

FICO ↓ - LTV →	80.01-85%	85.01-90%	90.01-95%	95.01-97%
620-639	-2.190	-5.870	-7.750	-10.000
640-659	-2.040	-5.360	-6.990	-9.130
660-679	-1.840	-5.050	-6.430	-8.420
680-699	-1.380	-3.670	-4.850	-6.270
700-719	-1.170	-3.010	-3.930	-5.050
720-739	-1.020	-2.500	-3.320	-4.230
740-759	-0.870	-2.040	-2.650	-3.320
760+	-0.710	-1.430	-1.890	-2.300

**HOMEReady AND HOME POSSIBLE ADJUSTMENT CAPS\***

LTV > 80% AND FICO >= 680	0.000
All other LTV & FICO combinations	-1.500

\*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**

**Future LLPA**

LENDER PAID MORTGAGE INSURANCE ADDITIONAL LLPAs (Cash out not available)							
FICO	620-639	640-659	660-679	680-699	700-719	720-739	>= 740
Rate & Term Refi	-1.050	-1.050	-1.050	-0.530	-0.530	0.000	0.000
Second Home	-1.230	-1.230	-1.230	-0.700	-0.700	-0.490	-0.250
Investment	NA	NA	NA	-1.750	-1.750	-1.330	-1.190
Manufactured Home	-1.300	-1.300	-1.300	-1.000	-1.000	-0.700	-0.500
3-4 Units	-2.630	-2.630	-2.630	-1.750	-1.750	-1.330	-1.190
>45% DTI	-1.820	-1.600	-1.420	-1.240	-1.060	-0.760	-0.620
≥ 2 Borrowers	-0.270	-0.230	-0.220	-0.210	-0.200	-0.200	-0.200

\*\*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\*\*



**Government Pricing**

FHA 30 - 25 Year Fixed - (301 & 325)				FHA 20 Year Fixed - (320)				FHA 15 Year Fixed - (315)				FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	#N/A	#N/A	#N/A	2.750	#N/A	#N/A	#N/A	2.750	100.736	100.602	100.602	2.750	#N/A	#N/A	#N/A
2.875	#N/A	#N/A	#N/A	2.875	#N/A	#N/A	#N/A	2.875	100.680	100.546	100.546	2.875	#N/A	#N/A	#N/A
3.000	#N/A	#N/A	#N/A	3.000	#N/A	#N/A	#N/A	3.000	100.614	100.480	100.480	3.000	#N/A	#N/A	#N/A
3.125	#N/A	#N/A	#N/A	3.125	#N/A	#N/A	#N/A	3.125	100.618	100.484	100.484	3.125	#N/A	#N/A	#N/A
3.250	98.573	98.455	98.351	3.250	98.323	98.205	98.101	3.250	101.907	101.773	101.773	3.250	97.010	96.893	96.789
3.375	98.917	98.767	98.635	3.375	98.667	98.517	98.385	3.375	101.851	101.717	101.717	3.375	98.530	98.379	98.247
3.500	99.550	99.400	99.268	3.500	99.300	99.150	99.018	3.500	101.785	101.651	101.651	3.500	98.802	98.651	98.519
3.625	99.938	99.788	99.656	3.625	99.688	99.538	99.406	3.625	101.788	101.654	101.654	3.625	99.190	99.039	98.907
3.750	100.390	100.240	100.108	3.750	100.140	99.990	99.858	3.750	102.010	102.328	102.328	3.750	99.642	99.491	99.359
3.875	100.492	100.316	100.158	3.875	100.242	100.066	99.908	3.875	101.954	102.272	102.272	3.875	99.767	99.591	99.433
4.000	100.995	100.819	100.661	4.000	100.745	100.569	100.411	4.000	101.887	102.205	102.205	4.000	100.245	100.069	99.911
4.125	101.350	101.174	101.016	4.125	101.100	100.924	100.766	4.125	101.890	102.208	102.208	4.125	100.600	100.424	100.266
4.250	101.465	101.290	101.132	4.250	101.215	101.040	100.882	4.250	101.577	102.472	102.472	4.250	100.715	100.540	100.382
4.375	101.598	101.389	101.197	4.375	101.348	101.139	100.947	4.375	101.520	102.416	102.416	4.375	100.848	100.639	100.447
4.500	102.057	101.848	101.656	4.500	101.807	101.598	101.406	4.500	101.453	102.349	102.349	4.500	101.307	101.098	100.906
4.625	102.466	102.257	102.065	4.625	102.216	102.007	101.815	4.625	101.456	102.351	102.351	4.625	101.716	101.507	101.315
4.750	102.834	102.624	102.432	4.750	102.584	102.374	102.182	4.750	#N/A	#N/A	#N/A	4.750	102.084	101.874	101.682

VA 30 - 25 Year Fixed (401 & 425)				VA 20 Year Fixed - (420)				VA 15 Year Fixed - (415)				VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	#N/A	#N/A	#N/A	2.750	#N/A	#N/A	#N/A	2.750	100.611	100.477	100.477	2.750	#N/A	#N/A	#N/A
2.875	#N/A	#N/A	#N/A	2.875	#N/A	#N/A	#N/A	2.875	100.555	100.421	100.421	2.875	#N/A	#N/A	#N/A
3.000	#N/A	#N/A	#N/A	3.000	#N/A	#N/A	#N/A	3.000	100.489	100.355	100.355	3.000	#N/A	#N/A	#N/A
3.125	#N/A	#N/A	#N/A	3.125	#N/A	#N/A	#N/A	3.125	100.493	100.359	100.359	3.125	#N/A	#N/A	#N/A
3.250	98.448	98.330	98.226	3.250	98.198	98.080	97.976	3.250	101.782	101.648	101.648	3.250	96.885	96.768	96.664
3.375	98.792	98.642	98.510	3.375	98.542	98.392	98.260	3.375	101.726	101.592	101.592	3.375	98.405	98.254	98.122
3.500	99.425	99.275	99.143	3.500	99.175	99.025	98.893	3.500	101.660	101.526	101.526	3.500	98.677	98.526	98.394
3.625	99.813	99.663	99.531	3.625	99.563	99.413	99.281	3.625	101.663	101.529	101.529	3.625	99.065	98.914	98.782
3.750	100.265	100.115	99.983	3.750	100.015	99.865	99.733	3.750	101.885	102.203	102.203	3.750	99.517	99.366	99.234
3.875	100.367	100.191	100.033	3.875	100.117	99.941	99.783	3.875	101.829	102.147	102.147	3.875	99.642	99.466	99.308
4.000	100.870	100.694	100.536	4.000	100.620	100.444	100.286	4.000	101.762	102.080	102.080	4.000	100.120	99.944	99.786
4.125	101.225	101.049	100.891	4.125	100.975	100.799	100.641	4.125	101.765	102.083	102.083	4.125	100.475	100.299	100.141
4.250	101.340	101.165	101.007	4.250	101.090	100.915	100.757	4.250	101.452	102.347	102.347	4.250	100.590	100.415	100.257
4.375	101.473	101.264	101.072	4.375	101.223	101.014	100.822	4.375	101.395	102.291	102.291	4.375	100.723	100.514	100.322
4.500	101.932	101.723	101.531	4.500	101.682	101.473	101.281	4.500	101.328	102.224	102.224	4.500	101.182	100.973	100.781
4.625	102.341	102.132	101.940	4.625	102.091	101.882	101.690	4.625	101.331	102.226	102.226	4.625	101.591	101.382	101.190
4.750	102.709	102.499	102.307	4.750	102.459	102.249	102.057	4.750	#N/A	#N/A	#N/A	4.750	101.959	101.749	101.557

FHA \$100 Down 30 Year Fixed - (301(\$100))				USDA 30 - 25 Year Fixed - (501)				MaxONE - 30 Year Fixed - (Max101)				Future Product			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	#N/A	#N/A	#N/A	2.750	#N/A	#N/A	#N/A	4.500	98.239	98.029	97.837	<p><b>Future Products</b></p> <p><b>Intentially Left Blank</b></p>			
2.875	#N/A	#N/A	#N/A	2.875	#N/A	#N/A	#N/A	4.625	98.648	98.438	98.246				
3.000	#N/A	#N/A	#N/A	3.000	#N/A	#N/A	#N/A	4.750	99.015	98.806	98.614				
3.125	#N/A	#N/A	#N/A	3.125	#N/A	#N/A	#N/A	4.875	99.152	98.926	98.719				
3.250	97.573	97.455	97.351	3.250	98.323	98.205	98.101	5.000	100.777	100.551	100.344				
3.375	97.917	97.767	97.635	3.375	98.667	98.517	98.385	5.125	101.139	100.913	100.705				
3.500	98.550	98.400	98.268	3.500	99.300	99.150	99.018	5.250	101.464	101.237	101.030				
3.625	98.938	98.788	98.656	3.625	99.688	99.538	99.406								
3.750	99.390	99.240	99.108	3.750	100.140	99.990	99.858								
3.875	99.492	99.316	99.158	3.875	100.242	100.066	99.908								
4.000	99.995	99.819	99.661	4.000	100.745	100.569	100.411								
4.125	100.350	100.174	100.016	4.125	101.100	100.924	100.766								
4.250	100.465	100.290	100.132	4.250	101.215	101.040	100.882								
4.375	100.598	100.389	100.197	4.375	101.348	101.139	100.947								
4.500	101.057	100.848	100.656	4.500	101.807	101.598	101.406								
4.625	101.466	101.257	101.065	4.625	102.216	102.007	101.815								
4.750	101.834	101.624	101.432	4.750	102.584	102.374	102.182								

**LLPAs**

FICO 660-679	FICO 550-579	VA Cashout >90% LTV	LSM Select (FICO ≥680 & ≥\$250,000)
-0.500	-3.000	-2.000	+0.350
FICO 640-659	No FICO Score	Manual Underwrite (N/A Streamlines/IRRLs)	60 Day Lock (From 45 Day Price)
-0.750	-1.500	-0.500	-0.500
FICO 620-639	State Adjustor (NC, WA)	Manufactured Home (Purchase/Rate-Term)	3-4 Units
-1.500	-0.375	-1.500	-0.500
FICO 600-619	VA Loan Amount >\$950K	Manufactured Home (Cashout)	2nd Home & Investment
-2.000	-0.500	-2.500	-1.500
FICO 580-599	Loan Amount (<\$100,000)	Future LLPAs	Future LLPAs
-2.500	-0.500	Future LLPAs	Future LLPAs



## Prime Jumbo Pricing

### Borrower Paid Ratesheet

30 YEAR FIXED						901	0	956
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY	75 DAY			
5.500	100.863	100.800	100.707	100.582	100.457			
5.375	100.515	100.452	100.359	100.234	100.109			
5.250	100.161	100.098	100.005	99.880	99.755			
5.125	99.801	99.738	99.645	99.520	99.395			
5.000	99.458	99.395	99.302	99.177	99.052			
4.875	99.181	99.119	99.025	98.900	98.775			
4.750	98.803	98.740	98.647	98.522	98.397			
4.625	98.413	98.350	98.256	98.131	98.006			
4.500	98.010	97.948	97.854	97.729	97.604			
4.375	97.612	97.549	97.456	97.331	97.206			
4.250	97.279	97.216	97.122	96.997	96.872			
4.125	96.876	96.814	96.720	96.595	96.470			
4.000	96.421	96.358	96.265	96.140	96.015			
3.875	96.062	95.999	95.906	95.781	95.656			
3.750	95.512	95.449	95.356	95.231	95.106			

Coming Soon

**ARMS are temp. not available**

0	976	0	9106
Coming Soon		Coming Soon	

### Loan Level Price Adjustments (LLPAs)

FICO	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800	0.700	0.650	0.600	0.550	0.450	-0.400	-0.750
FICO 760 - 799	0.600	0.600	0.500	0.400	0.250	-0.875	-1.250
FICO 740 - 759	0.550	0.550	0.350	0.250	-0.050	-1.250	-1.750
FICO 720 - 739	0.400	0.400	0.250	0.000	-0.350	-1.500	-2.000
FICO 700 - 719	0.250	0.250	0.050	-0.250	-0.750	-1.750	-2.500
FICO 680 - 699	0.150	0.100	-0.100	-0.650	-1.150	-2.250	-3.000
FICO 660 - 679	0.050	-0.150	-0.450	-1.150	-1.750		

  

Other Adjusters	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property	-1.000	-1.250	-1.500	-1.750	-2.000		
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Cashout Refinance	-0.500	-0.750	-1.000	-1.250	-1.500		
Second Home	0.000	-0.125	-0.250	-0.375	-0.500	-0.750	-1.000
Condo (LR and HR)	0.000	0.000	-0.100	-0.200	-0.300	-0.500	
2-4 Unit	0.000	-0.050	-0.100	-0.250	-0.500	-0.750	-1.000
Self-Employed	0.000	0.000	-0.050	-0.100	-0.150	-0.200	-0.250

**Maximum Net Price**  
102.000