

Ratesheet Code: RS-WS

Effective Date: 8:30 AM 3/28/2022 #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
*Cannot be combined with VIP or Purchase Special.	

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Funding Department:	Phone: Email Only Email: Funding@LSMortgage.com
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Lock Expiration Days	
15 Day	04/12/22
30 Day	04/27/22
45 Day	05/12/22
60 Day	05/27/22

Underwriting Fee
Click Here

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: March 28, 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	96.552				3.625	96.552				3.375	96.608			
3.750	97.095	96.944	96.894	96.794	3.750	97.095	96.944	96.894	96.794	3.500	97.308	97.157	97.062	96.896
3.875	97.808	97.695	97.600	97.504	3.875	97.808	97.695	97.600	97.504	3.625	97.971	97.820	97.724	97.583
4.000	98.328	98.215	98.120	98.025	4.000	98.328	98.215	98.120	98.025	3.750	98.536	98.385	98.290	98.166
4.125	98.942	98.756	98.640	98.523	4.125	98.942	98.756	98.640	98.523	3.875	99.040	98.888	98.793	98.681
4.250	99.434	99.248	99.123	98.999	4.250	99.434	99.248	99.123	98.999	4.000	99.510	99.358	99.263	99.160
4.375	100.047	99.862	99.737	99.613	4.375	100.047	99.862	99.737	99.613	4.125	99.945	99.794	99.712	99.612
4.500	100.425	100.239	100.115	99.990	4.500	100.425	100.239	100.115	99.990	4.250	100.357	100.166	100.061	99.961
4.625	101.132	100.930	100.760	100.590	4.625	101.132	100.930	100.760	100.590	4.375	100.796	100.604	100.532	100.432
4.750	101.576	101.374	101.198	101.022	4.750	101.576	101.374	101.198	101.022	4.500	101.196	101.004	100.953	100.853
4.875	101.941	101.739	101.563	101.388	4.875	101.941	101.739	101.563	101.388	4.625	101.563	101.371	101.314	101.214
5.000	102.337	102.135	101.959	101.798	5.000	102.337	102.135	101.959	101.798	4.750	101.213	100.989	100.894	100.794
5.125	102.669	102.467	102.291	102.115	5.125	102.669	102.467	102.291	102.115	4.875	101.579	101.377	101.310	101.210
5.250	103.033	102.847	102.664	102.481	5.250	103.033	102.847	102.664	102.481	5.000	101.895	101.671	101.656	101.556
5.375	103.287	103.101	102.918	102.735	5.375	103.287	103.101	102.918	102.735	5.125	102.180	101.980	101.855	101.755
5.500	103.589	103.383	103.178	102.972	5.500	103.589	103.383	103.178	102.972	5.250	102.540	102.340	102.135	101.830
5.625	104.065	103.854	103.644	103.433	5.625	104.065	103.854	103.644	103.433	5.375	102.167	101.965	101.752	101.540
5.750	104.427	104.212	103.996	103.780	5.750	104.427	104.212	103.996	103.780	5.500	102.442	102.240	102.027	101.815
5.875	104.647	104.490	104.342	104.202	5.875	104.647	104.490	104.342	104.202	5.625	100.725	100.568	100.420	100.280
6.000	100.957	100.800	100.652	100.512	6.000	100.957	100.800	100.652	100.512	5.750	100.988	100.831	100.683	100.543
6.125	101.179	101.022	100.874	100.734	6.125	101.179	101.022	100.874	100.734	5.875	101.354	101.197	101.049	100.909
6.250	100.492	100.335	100.187	100.047	6.250	100.492	100.335	100.187	100.047	6.000	101.656	101.499	101.351	101.211

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
2.750	96.834	96.715	96.607		2.500	96.616	96.505			3.875	96.683	96.570		
2.875	97.324	97.219	97.111	97.002	2.625	97.097	96.962	96.854	96.645	4.000	97.203	97.090	96.995	96.900
3.000	98.038	97.933	97.825	97.716	2.750	97.603	97.468	97.360	97.151	4.125	97.817	97.631	97.515	97.398
3.125	98.414	98.309	98.201	98.092	2.875	98.032	97.897	97.789	97.579	4.250	98.309	98.123	97.998	97.874
3.250	98.721	98.592	98.455	98.315	3.000	98.368	98.233	98.125	97.916	4.375	98.922	98.737	98.612	98.488
3.375	99.241	99.112	98.975	98.834	3.125	98.631	98.472	98.330	98.081	4.500	99.300	99.114	98.990	98.865
3.500	99.665	99.536	99.399	99.258	3.250	99.212	99.052	98.910	98.662	4.625	100.007	99.805	99.635	99.465
3.625	99.898	99.769	99.632	99.492	3.375	99.651	99.492	99.350	99.102	4.750	100.451	100.249	100.073	99.897
3.750	100.602	100.424	100.245	100.066	3.500	99.926	99.766	99.624	99.376	4.875	100.816	100.614	100.438	100.263
3.875	100.696	100.504	100.336	100.064	3.625	100.164	99.972	99.804	99.532	5.000	101.212	101.010	100.834	100.673
4.000	101.096	100.904	100.736	100.464	3.750	100.772	100.580	100.412	100.140	5.125	101.544	101.342	101.166	100.990
4.125	101.086	100.937	100.788	100.639	3.875	101.249	101.057	100.889	100.617	5.250	101.908	101.722	101.539	101.356
4.250	101.484	101.329	101.175	101.021	4.000	101.589	101.397	101.229	100.957	5.375	102.162	101.976	101.793	101.610
4.375	101.870	101.710	101.551	101.391	4.125	101.063	100.998	100.873	100.748	5.500	102.464	102.258	102.053	101.847
4.500	102.255	102.090	101.926	101.761	4.250	101.341	101.155	101.001	100.851	5.625	102.940	102.729	102.519	102.308
4.625	102.376	102.206	102.036	101.867	4.375	101.622	101.463	101.304	101.163	5.750	103.302	103.087	102.871	102.655
4.750	102.230	102.055	101.881	101.706	4.500	101.926	101.761	101.597	101.432	5.875	99.677	99.520	99.372	99.232
4.875	102.377	102.197	102.017	101.837	4.625	102.025	101.855	101.685	101.516	6.000	100.010	99.853	99.705	99.565
5.000	102.736	102.551	102.366	102.181	4.750	102.100	101.925	101.750	101.575	6.125	100.236	100.079	99.931	99.791
					4.875	102.385	102.205	102.025	101.845					
					5.000	102.464	102.279	102.094	101.909					

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
3.750	96.971	96.855	96.769	96.679	3.750	96.971	96.855	96.769	96.679	3.500	97.183	97.032	96.937	96.771
3.875	97.683	97.570	97.475	97.379	3.875	97.683	97.570	97.475	97.379	3.625	97.846	97.695	97.599	97.458
4.000	98.203	98.090	97.995	97.900	4.000	98.203	98.090	97.995	97.900	3.750	98.411	98.260	98.165	98.041
4.125	98.817	98.631	98.515	98.398	4.125	98.817	98.631	98.515	98.398	3.875	98.915	98.763	98.668	98.556
4.250	99.309	99.123	98.998	98.874	4.250	99.309	99.123	98.998	98.874	4.000	99.385	99.233	99.138	99.035
4.375	99.922	99.737	99.612	99.488	4.375	99.922	99.737	99.612	99.488	4.125	99.820	99.669	99.587	99.487
4.500	100.300	100.114	99.990	99.865	4.500	100.300	100.114	99.990	99.865	4.250	100.232	100.041	99.936	99.836
4.625	101.007	100.805	100.635	100.465	4.625	101.007	100.805	100.635	100.465	4.375	100.671	100.479	100.407	100.307
4.750	101.451	101.249	101.073	100.897	4.750	101.451	101.249	101.073	100.897	4.500	101.071	100.879	100.828	100.728
4.875	101.816	101.614	101.438	101.263	4.875	101.816	101.614	101.438	101.263	4.625	101.438	101.246	101.189	101.089
5.000	102.212	102.010	101.834	101.673	5.000	102.212	102.010	101.834	101.673	4.750	101.088	100.864	100.769	100.669
5.125	102.544	102.342	102.166	101.990	5.125	102.544	102.342	102.166	101.990	4.875	101.454	101.252	101.185	101.085
5.250	102.908	102.722	102.539	102.356	5.250	102.908	102.722	102.539	102.356	5.000	101.770	101.546	101.531	101.431
5.375	103.162	102.976	102.793	102.610	5.375	103.162	102.976	102.793	102.610	5.125	102.055	101.855	101.730	101.630
5.500	103.464	103.258	103.053	102.847	5.500	103.464	103.258	103.053	102.847	5.250	102.415	102.215	102.010	101.705
5.625	103.940	103.729	103.519	103.308	5.625	103.940	103.729	103.519	103.308	5.375	102.042	101.840	101.627	101.415
5.750	104.302	104.087	103.871	103.655	5.750	104.302	104.087	103.871	103.655	5.500	102.317	102.115	101.902	101.690

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
2.750	96.759	96.623	96.516		2.625	96.972	96.837	96.729	96.608
2.875	97.227	97.094	96.986	96.877	2.750	97.485	97.380	97.272	97.162
3.000	97.913	97.808	97.700	97.591	2.875	97.923	97.818	97.709	97.600
3.125	98.289	98.184	98.076	97.967	3.000	98.243	98.108	98.000	97.791
3.250	98.596	98.467	98.330	98.190	3.125	98.506	98.347	98.205	97.956
3.375	99.116	98.987	98.850	98.709	3.250	99.087	98.927	98.785	98.537
3.500	99.540	99.411	99.274	99.133	3.375	99.526	99.367	99.225	98.977
3.625	99.773	99.644	99.507	99.367	3.500	99.801	99.641	99.49	



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

Effective: March 28, 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
3.750	96.783	96.666	96.578		3.875	97.433	97.320	97.225		3.625	97.018	96.889	96.761	96.632
3.875	97.433	97.320	97.225	97.129	4.000	97.953	97.840	97.745	96.759	3.750	97.583	97.450	97.316	97.182
4.000	97.953	97.840	97.745	97.650	4.125	98.567	98.381	98.265	97.309	3.875	98.077	97.938	97.799	97.660
4.125	98.567	98.381	98.265	98.148	4.250	99.059	98.873	98.748	97.875	4.000	98.562	98.418	98.274	98.130
4.250	99.059	98.873	98.748	98.624	4.375	99.672	99.487	99.362	98.329	4.125	99.041	98.892	98.743	98.594
4.375	99.672	99.487	99.362	99.238	4.500	100.050	99.864	99.740	98.780	4.250	99.412	99.258	99.103	98.949
4.500	100.050	99.870	99.740	99.615	4.625	100.757	100.555	100.385	99.427	4.375	99.844	99.685	99.525	99.366
4.625	100.757	100.555	100.385	100.215	4.750	101.201	100.999	100.823	99.988	4.500	100.287	100.122	99.958	99.793
4.750	101.201	100.999	100.823	100.647	4.875	101.566	101.364	101.188	100.269	4.625	100.265	100.095	99.926	99.756
4.875	101.566	101.364	101.188	101.013	5.000	101.962	101.760	101.584	100.665	4.750	100.707	100.532	100.358	100.183
5.000	102.063	101.837	101.633	101.408	5.125	102.294	102.092	101.916	100.989	4.875	101.091	100.911	100.731	100.551
5.125	102.395	102.170	101.966	101.740	5.250	102.658	102.472	102.289	101.533	5.000	101.154	100.927	100.722	100.517
5.250	102.723	102.472	102.289	102.106	5.375	102.912	102.726	102.543	102.109	5.125	101.321	101.095	100.890	100.685
5.375	103.209	102.922	102.658	102.360	5.500	103.214	103.008	102.803	102.597	5.250	101.684	101.482	101.270	101.057
5.500	103.577	103.291	103.026	102.597	5.625	103.690	103.479	103.269	103.058	5.375	101.792	101.590	101.377	101.165
5.625	103.690	103.479	103.269	103.058	5.750	104.052	103.837	103.621	103.405	5.500	102.067	101.865	101.652	101.440
5.750	104.052	103.837	103.621	103.405	5.875	100.272	100.115	99.967	99.827	5.625	100.350	100.193	100.045	99.905
5.875	100.272	100.115	99.967	99.827	6.000	100.582	100.425	100.277	100.137	5.750	100.613	100.456	100.308	100.168
6.000	100.582	100.425	100.277	100.137	6.125	100.804	100.647	100.499	100.359	5.875	100.979	100.822	100.674	100.534
6.125	100.804	100.647	100.499	100.359	6.250	100.117	99.960	99.812	99.672	6.000	101.281	101.124	100.976	100.836
6.250	100.117	99.960	99.812	99.672										

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	96.514				3.000	97.066	96.945	96.832	96.722
2.875	96.987	96.882	96.773	96.664	3.125	97.492	97.371	97.257	97.148
3.000	97.663	97.558	97.450	97.341	3.250	97.846	97.733	97.620	97.507
3.125	98.039	97.934	97.826	97.717	3.375	98.337	98.218	98.100	97.982
3.250	98.346	98.217	98.080	97.940	3.500	98.812	98.688	98.565	98.441
3.375	98.866	98.737	98.600	98.459	3.625	99.217	99.088	98.959	98.831
3.500	99.290	99.161	99.024	98.883	3.750	99.571	99.437	99.303	99.169
3.625	99.523	99.394	99.257	99.117	3.875	99.917	99.778	99.639	99.500
3.750	100.399	100.299	100.199	100.099	4.000	100.258	100.114	99.970	99.826
3.875	100.922	100.822	100.722	100.622	4.125	100.603	100.454	100.304	100.155
4.000	101.444	101.344	101.244	101.144	4.250	100.934	100.780	100.626	100.471
4.125	100.893	100.715	100.520	100.367	4.375	101.247	101.088	100.929	100.769
4.250	101.340	101.166	101.013	100.859	4.500	101.551	101.386	101.222	101.057
4.375	101.628	101.454	101.301	101.147	4.625	101.650	101.480	101.310	101.141
4.500	101.880	101.715	101.551	101.386	4.750	101.725	101.550	101.375	101.200
4.625	102.001	101.831	101.661	101.492	4.875	102.010	101.830	101.650	101.470
4.750	101.855	101.680	101.506	101.331	5.000	102.089	101.904	101.719	101.534
4.875	102.002	101.822	101.642	101.462					
5.000	102.361	102.176	101.991	101.806					

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	96.555				3.875	96.593				3.125	96.581			
4.000	97.189	97.011	96.886	96.762	4.000	97.025	96.879	96.755	96.630	3.250	97.006	96.893	96.780	96.667
4.125	97.827	97.625	97.457	97.328	4.125	97.551	97.332	97.179	97.025	3.375	97.434	97.316	97.197	97.079
4.250	98.349	98.147	97.978	97.848	4.250	98.112	97.894	97.740	97.587	3.500	97.876	97.753	97.629	97.506
4.375	98.817	98.615	98.446	98.278	4.375	98.610	98.392	98.238	98.084	3.625	98.336	98.207	98.079	97.950
4.500	99.155	98.953	98.784	98.644	4.500	99.019	98.801	98.647	98.493	3.750	98.680	98.546	98.413	98.279
4.625	99.728	99.518	99.298	99.079	4.625	99.574	99.355	99.202	99.048	3.875	99.059	98.920	98.781	98.643
4.750	99.846	99.654	99.479	99.303	4.750	99.823	99.596	99.391	99.186	4.000	99.521	99.377	99.233	99.089
4.875	100.182	99.991	99.815	99.639	4.875	100.139	99.912	99.707	99.502	4.125	99.897	99.748	99.599	99.450
5.000	100.556	100.364	100.188	100.013	5.000	100.654	100.427	100.222	100.017	4.250	100.163	100.008	99.854	99.700
5.125	100.929	100.739	100.548	100.358	5.125	100.951	100.760	100.570	100.380	4.375	100.492	100.333	100.173	100.014
5.250	101.288	101.093	100.897	100.702	5.250	101.240	101.045	100.850	100.654	4.500	100.875	100.710	100.546	100.381
5.375	101.483	101.282	101.082	100.881	5.375	101.292	101.090	100.877	100.665	4.625	100.993	100.824	100.654	100.484
5.500	101.889	101.684	101.478	101.272	5.500	101.567	101.365	101.152	100.940	4.750	100.899	100.724	100.550	100.375
5.625	102.308	102.097	101.886	101.675						4.875	101.195	101.015	100.835	100.655
5.750	102.595	102.379	102.163	101.947						5.000	101.354	101.169	100.983	100.798



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

Effective: March 28, 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	-0.875	-0.875	N/A	N/A	N/A	N/A

High Balance or Super Conforming Adjustments

	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	>90.00
FNMA / Freddie New LLPA Effective all Locks / Ext / ReLocks 02-21-22							
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

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

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

**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)			
Rate	15 Day	30 Day	45 Day
2.750	#N/A	#N/A	#N/A
2.875	#N/A	#N/A	#N/A
3.000	#N/A	#N/A	#N/A
3.125	#N/A	#N/A	#N/A
3.250	98.089	97.989	97.891
3.375	98.521	98.387	98.258
3.500	99.154	99.020	98.891
3.625	99.542	99.408	99.279
3.750	99.994	99.860	99.731
3.875	100.008	99.840	99.675
4.000	100.511	100.343	100.178
4.125	100.866	100.699	100.533
4.250	100.982	100.814	100.649
4.375	101.546	101.354	101.169
4.500	102.005	101.812	101.628
4.625	102.414	102.221	102.037
4.750	102.781	102.589	102.404

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
2.750	#N/A	#N/A	#N/A
2.875	#N/A	#N/A	#N/A
3.000	#N/A	#N/A	#N/A
3.125	#N/A	#N/A	#N/A
3.250	97.839	97.739	97.641
3.375	98.271	98.137	98.008
3.500	98.904	98.770	98.641
3.625	99.292	99.158	99.029
3.750	99.744	99.610	99.481
3.875	99.758	99.590	99.425
4.000	100.261	100.093	99.928
4.125	100.616	100.449	100.283
4.250	100.732	100.564	100.399
4.375	101.296	101.104	100.919
4.500	101.755	101.562	101.378
4.625	102.164	101.971	101.787
4.750	102.531	102.339	102.154

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
2.750	100.771	100.637	100.637
2.875	100.715	100.582	100.582
3.000	100.650	100.516	100.516
3.125	100.654	100.520	100.520
3.250	101.943	101.809	101.809
3.375	101.887	101.753	101.753
3.500	101.821	101.687	101.687
3.625	101.824	101.690	101.690
3.750	101.925	102.243	102.243
3.875	101.869	102.187	102.187
4.000	101.802	102.120	102.120
4.125	101.805	102.123	102.123
4.250	101.338	102.234	102.234
4.375	101.281	102.177	102.177
4.500	101.214	102.110	102.110
4.625	101.217	102.112	102.112
4.750	#N/A	#N/A	#N/A

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
2.750	#N/A	#N/A	#N/A
2.875	#N/A	#N/A	#N/A
3.000	#N/A	#N/A	#N/A
3.125	#N/A	#N/A	#N/A
3.250	96.527	96.426	96.328
3.375	98.134	98.000	97.870
3.500	98.406	98.272	98.142
3.625	98.794	98.660	98.530
3.750	99.246	99.112	98.983
3.875	99.283	99.115	98.950
4.000	99.761	99.593	99.428
4.125	100.116	99.949	99.783
4.250	100.232	100.064	99.899
4.375	100.796	100.604	100.419
4.500	101.255	101.062	100.878
4.625	101.664	101.471	101.287
4.750	102.031	101.839	101.654

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
2.750	#N/A	#N/A	#N/A
2.875	#N/A	#N/A	#N/A
3.000	#N/A	#N/A	#N/A
3.125	#N/A	#N/A	#N/A
3.250	97.964	97.864	97.766
3.375	98.396	98.262	98.133
3.500	99.029	98.895	98.766
3.625	99.417	99.283	99.154
3.750	99.869	99.735	99.606
3.875	99.883	99.715	99.550
4.000	100.386	100.218	100.053
4.125	100.741	100.574	100.408
4.250	100.857	100.689	100.524
4.375	101.421	101.229	101.044
4.500	101.880	101.687	101.503
4.625	102.289	102.096	101.912
4.750	102.656	102.464	102.279

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
2.750	#N/A	#N/A	#N/A
2.875	#N/A	#N/A	#N/A
3.000	#N/A	#N/A	#N/A
3.125	#N/A	#N/A	#N/A
3.250	97.714	97.614	97.516
3.375	98.146	98.012	97.883
3.500	98.779	98.645	98.516
3.625	99.167	99.033	98.904
3.750	99.619	99.485	99.356
3.875	99.633	99.465	99.300
4.000	100.136	99.968	99.803
4.125	100.491	100.324	100.158
4.250	100.607	100.439	100.274
4.375	101.171	100.979	100.794
4.500	101.630	101.437	101.253
4.625	102.039	101.846	101.662
4.750	102.406	102.214	102.029

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
2.750	100.646	100.512	100.512
2.875	100.590	100.457	100.457
3.000	100.525	100.391	100.391
3.125	100.529	100.395	100.395
3.250	101.818	101.684	101.684
3.375	101.762	101.628	101.628
3.500	101.696	101.562	101.562
3.625	101.699	101.565	101.565
3.750	101.800	102.118	102.118
3.875	101.744	102.062	102.062
4.000	101.677	101.995	101.995
4.125	101.680	101.998	101.998
4.250	101.213	102.109	102.109
4.375	101.156	102.052	102.052
4.500	101.089	101.985	101.985
4.625	101.092	101.987	101.987
4.750	#N/A	#N/A	#N/A

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
2.750	#N/A	#N/A	#N/A
2.875	#N/A	#N/A	#N/A
3.000	#N/A	#N/A	#N/A
3.125	#N/A	#N/A	#N/A
3.250	96.402	96.301	96.203
3.375	98.009	97.875	97.745
3.500	98.281	98.147	98.017
3.625	98.669	98.535	98.405
3.750	99.121	98.987	98.858
3.875	99.158	98.990	98.825
4.000	99.636	99.468	99.303
4.125	99.991	99.824	99.658
4.250	100.107	99.939	99.774
4.375	100.671	100.479	100.294
4.500	101.130	100.937	100.753
4.625	101.539	101.346	101.162
4.750	101.906	101.714	101.529

FHA \$100 Down 30 Year Fixed - (301(\$100))			
Rate	15 Day	30 Day	45 Day
2.750	#N/A	#N/A	#N/A
2.875	#N/A	#N/A	#N/A
3.000	#N/A	#N/A	#N/A
3.125	#N/A	#N/A	#N/A
3.250	97.089	96.989	96.891
3.375	97.521	97.387	97.258
3.500	98.154	98.020	97.891
3.625	98.542	98.408	98.279
3.750	98.994	98.860	98.731
3.875	99.008	98.840	98.675
4.000	99.511	99.343	99.178
4.125	99.866	99.699	99.533
4.250	99.982	99.814	99.649
4.375	100.546	100.354	100.169
4.500	101.005	100.812	100.628
4.625	101.414	101.221	101.037
4.750	101.781	101.589	101.404

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
2.750	#N/A	#N/A	#N/A
2.875	#N/A	#N/A	#N/A
3.000	#N/A	#N/A	#N/A
3.125	#N/A	#N/A	#N/A
3.250	97.839	97.739	97.641
3.375	98.271	98.137	98.008
3.500	98.904	98.770	98.641
3.625	99.292	99.158	99.029
3.750	99.744	99.610	99.481
3.875	99.758	99.590	99.425
4.000	100.261	100.093	99.928
4.125	100.616	100.449	100.283
4.250	100.732	100.564	100.399
4.375	101.296	101.104	100.919
4.500	101.755	101.562	101.378
4.625	102.164	101.971	101.787
4.750	102.531	102.339	102.154

MaxONE - 30 Year Fixed - (Max101)			
Rate	15 Day	30 Day	45 Day
4.500	98.186	97.994	97.809
4.625	98.595	98.403	98.218
4.750	98.962	98.770	98.586
4.875	98.728	98.502	98.284
5.000	100.353	100.127	99.909
5.125	100.715	100.489	100.271
5.250	101.039	100.813	100.595

Future Product			
Rate	15 Day	30 Day	45 Day
Future Products Intentionally Left Blank			

LLPAs

FICO 660-679
-0.500
FICO 640-659
-0.750
FICO 620-639
-1.500
FICO 600-619
-2.000
FICO 580-599
-2.500

FICO 550-579
-3.000
No FICO Score
-1.500
State Adjustor (NC, WA)
-0.375
VA Loan Amount >\$950K
-0.500
Loan Amount (<\$100,000)
-0.500

VA Cashout >90% LTV
-2.000
Manual Underwrite (N/A Streamlines/IRRLs)
-0.500
Manufactured Home (Purchase/Rate-Term)
-1.500
Manufactured Home (Cashout)
-2.500
Future LLPAs
Future LLPAs

LSM Select (FICO ≥680 & ≥\$250,000)
+0.350
60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.500
2nd Home & Investment
-1.500
Future LLPAs
Future LLPAs



Prime Jumbo Pricing

Borrower Paid Ratesheet

Note Rate	30 YEAR FIXED					901
	15 DAY	30 DAY	45 DAY	60 DAY	75 DAY	
5.500	100.480	100.418	100.324	100.199	100.074	
5.375	100.122	100.059	99.965	99.840	99.715	
5.250	99.820	99.758	99.664	99.539	99.414	
5.125	99.507	99.444	99.350	99.225	99.100	
5.000	99.181	99.119	99.025	98.900	98.775	
4.875	98.923	98.861	98.767	98.642	98.517	
4.750	98.596	98.533	98.440	98.315	98.190	
4.625	98.272	98.210	98.116	97.991	97.866	
4.500	97.870	97.808	97.714	97.589	97.464	
4.375	97.472	97.410	97.316	97.191	97.066	
4.250	96.873	96.811	96.717	96.592	96.467	
4.125	96.471	96.409	96.315	96.190	96.065	
4.000	96.016	95.953	95.860	95.735	95.610	
3.875	95.657	95.595	95.501	95.376	95.251	
3.750	95.048	94.986	94.892	94.767	94.642	

0	956
Coming Soon	

ARMS are temp. not available

0	976
Coming Soon	

0	9106
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