

Ratesheet Code: RS-WS

Effective Date: 8:15 AM 3/24/2022 #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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Lock Expiration Days	
15 Day	04/08/22
30 Day	04/22/22
45 Day	05/09/22
60 Day	05/23/22

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



Get Training on The Lounge before it's too late! February Training Dates are here!
The Lounge is one of the most powerful tools to help our brokers close more loans.
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LoanStream Mortgage
 19000 MacArthur Blvd, Suite 200
 Irvine, CA 92612

Effective: March 24, 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
3.375	96.653	96.548			3.375	96.653	96.548			3.250	96.742	96.606		
3.500	97.220	97.115	97.022	96.935	3.500	97.220	97.115	97.022	96.935	3.375	97.416	97.257	97.153	96.957
3.625	97.487	97.352	97.243	97.033	3.625	97.487	97.352	97.243	97.033	3.500	98.114	97.955	97.851	97.659
3.750	97.956	97.796	97.711	97.611	3.750	97.956	97.796	97.711	97.611	3.625	98.775	98.616	98.512	98.345
3.875	98.776	98.663	98.563	98.468	3.875	98.776	98.663	98.563	98.468	3.750	99.339	99.183	99.075	98.933
4.000	99.259	99.146	99.046	98.951	4.000	99.259	99.146	99.046	98.951	3.875	99.840	99.691	99.576	99.441
4.125	99.813	99.643	99.526	99.428	4.125	99.813	99.643	99.526	99.428	4.000	100.298	100.138	100.034	99.906
4.250	100.281	100.112	99.970	99.838	4.250	100.281	100.112	99.970	99.838	4.125	100.714	100.554	100.450	100.338
4.375	100.922	100.752	100.610	100.478	4.375	100.922	100.752	100.610	100.478	4.250	101.003	100.803	100.667	100.553
4.500	101.266	101.096	100.954	100.823	4.500	101.266	101.096	100.954	100.823	4.375	101.440	101.240	101.123	101.023
4.625	101.948	101.746	101.592	101.456	4.625	101.948	101.746	101.592	101.456	4.500	101.826	101.626	101.531	101.431
4.750	102.348	102.146	101.968	101.800	4.750	102.348	102.146	101.968	101.800	4.625	102.175	101.976	101.874	101.774
4.875	102.658	102.456	102.278	102.110	4.875	102.658	102.456	102.278	102.110	4.750	101.931	101.707	101.561	101.461
5.000	103.081	102.879	102.701	102.533	5.000	103.081	102.879	102.701	102.533	4.875	102.298	102.123	101.998	101.877
5.125	103.404	103.202	103.024	102.856	5.125	103.404	103.202	103.024	102.856	5.000	102.603	102.379	102.312	102.212
5.250	103.651	103.473	103.286	103.095	5.250	103.651	103.473	103.286	103.095	5.125	102.290	102.065	101.858	101.693
5.375	104.062	103.862	103.662	103.462	5.375	104.062	103.862	103.662	103.462	5.250	102.549	102.355	102.153	101.948
5.500	104.437	104.232	104.027	103.822	5.500	104.437	104.232	104.027	103.822	5.375	102.801	102.607	102.405	102.200
5.625	104.798	104.588	104.377	104.167	5.625	104.798	104.588	104.377	104.167	5.500	103.077	102.883	102.681	102.476
5.750	105.058	104.843	104.627	104.412	5.750	105.058	104.843	104.627	104.412	5.625	101.476	101.319	101.171	101.031
5.875	101.469	101.312	101.164	101.024	5.875	101.469	101.312	101.164	101.024	5.750	101.831	101.674	101.526	101.386
6.000	101.756	101.599	101.451	101.311	6.000	101.756	101.599	101.451	101.311	5.875	102.182	102.025	101.877	101.737
6.125	101.878	101.721	101.573	101.433	6.125	101.878	101.721	101.573	101.433					

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	97.067	96.970	96.868	96.758	2.375	96.877	96.766	96.680		3.750	96.780	96.621	96.586	
2.750	97.650	97.553	97.451	97.341	2.500	97.247	97.136	97.050	96.856	3.875	97.651	97.538	97.438	97.343
2.875	98.150	98.053	97.951	97.842	2.625	97.628	97.501	97.405	97.212	4.000	98.134	98.021	97.921	97.826
3.000	98.682	98.585	98.483	98.373	2.750	98.134	98.007	97.911	97.717	4.125	98.688	98.518	98.401	98.303
3.125	99.048	98.951	98.849	98.739	2.875	98.562	98.435	98.340	98.146	4.250	99.156	98.987	98.845	98.713
3.250	99.397	99.276	99.153	99.028	3.000	99.925	98.860	98.735	98.610	4.375	99.797	99.627	99.485	99.353
3.375	99.910	99.789	99.666	99.541	3.125	99.096	99.031	98.906	98.781	4.500	100.141	99.971	99.829	99.698
3.500	100.424	100.303	100.180	100.055	3.250	99.671	99.520	99.400	99.183	4.625	100.823	100.621	100.467	100.331
3.625	100.646	100.525	100.402	100.277	3.375	100.110	99.959	99.840	99.622	4.750	101.223	101.021	100.843	100.675
3.750	101.331	101.161	100.991	100.819	3.500	100.385	100.234	100.114	99.897	4.875	101.533	101.331	101.153	100.985
3.875	101.258	101.074	100.922	100.722	3.625	100.569	100.385	100.234	100.026	5.000	101.956	101.754	101.576	101.408
4.000	101.657	101.474	101.322	101.074	3.750	101.177	100.993	100.842	100.593	5.125	102.279	102.077	101.899	101.731
4.125	101.522	101.373	101.225	101.076	3.875	101.654	101.470	101.319	101.070	5.250	102.526	102.348	102.161	101.970
4.250	101.807	101.653	101.499	101.345	4.000	101.994	101.810	101.659	101.410	5.375	102.937	102.737	102.537	102.337
4.375	102.176	102.017	101.858	101.699	4.125	101.439	101.374	101.249	101.124	5.500	103.312	103.107	102.902	102.697
4.500	102.551	102.387	102.222	102.058	4.250	101.651	101.498	101.344	101.190	5.625	103.673	103.463	103.252	103.042
4.625	102.666	102.496	102.327	102.158	4.375	101.955	101.796	101.637	101.478	5.750	103.933	103.718	103.502	103.287
4.750	102.560	102.386	102.211	102.037	4.500	102.247	102.083	101.919	101.755	5.875	100.502	100.345	100.197	100.057
4.875	102.683	102.503	102.324	102.144	4.625	102.341	102.171	102.002	101.833	6.000	100.814	100.657	100.509	100.369
5.000	103.034	102.850	102.665	102.480	4.750	103.034	102.969	102.844	102.719	6.125	100.939	100.782	100.634	100.494
					4.875	102.723	102.543	102.364	102.184					
					5.000	102.797	102.613	102.428	102.243					

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
3.375	96.528				3.375	96.528				3.250	96.617			
3.500	97.095	96.990	96.897	96.810	3.500	97.095	96.990	96.897	96.810	3.375	97.291	97.132	97.028	96.832
3.625	97.362	97.227	97.118	96.990	3.625	97.362	97.227	97.118	96.990	3.500	97.989	97.830	97.726	97.534
3.750	97.933	97.820	97.729	97.641	3.750	97.933	97.820	97.729	97.641	3.625	98.650	98.491	98.387	98.220
3.875	98.651	98.538	98.438	98.343	3.875	98.651	98.538	98.438	98.343	3.750	99.214	99.058	98.950	98.808
4.000	99.134	99.021	98.921	98.826	4.000	99.134	99.021	98.921	98.826	3.875	99.715	99.566	99.451	99.316
4.125	99.688	99.518	99.401	99.303	4.125	99.688	99.518	99.401	99.303	4.000	100.173	100.013	99.909	99.781
4.250	100.156	99.987	99.845	99.713	4.250	100.156	99.987	99.845	99.713	4.125	100.589	100.429	100.325	100.213
4.375	100.797	100.627	100.485	100.353	4.375	100.797	100.627	100.485	100.353	4.250	100.878	100.678	100.542	100.428
4.500	101.141	100.971	100.829	100.698	4.500	101.141	100.971	100.829	100.698	4.375	101.315	101.115	100.998	100.898
4.625	101.823	101.621	101.467	101.331	4.625	101.823	101.621	101.467	101.331	4.500	101.701	101.501	101.406	101.306
4.750	102.223	102.021	101.843	101.675	4.750	102.223	102.021	101.843	101.675	4.625	102.050	101.851	101.749	101.649
4.875	102.533	102.331	102.153	101.985	4.875	102.533	102.331	102.153	101.985	4.750	101.806	101.582	101.436	101.336
5.000	102.956	102.754	102.576	102.408	5.000	102.956	102.754	102.576	102.408	4.875	102.173	101.998	101.873	101.752
5.125	103.279	103.077	102.899	102.731	5.125	103.279	103.077	102.899	102.731	5.000	102.478	102.254	102.187	102.087
5.250	103.526	103.348	103.161	102.970	5.250	103.526	103.348	103.161	102.970	5.125	102.639	102.493	102.303	102.105
5.375	103.937	103.737	103.537	103.337	5.375	103.937	103.737	103.537	103.337	5.250	103.068	102.923	102.732	102.534
5.500	104.312	104.107	103.902	103.697	5.500	104.312	104.107	103.902	103.697	5.375	102.676	102.482	102.280	102.075
5.625	104.673	104.463	104.252	104.042	5.625	104.673	104.463	104.252	104.042	5.500	102.952	102.758	102.556	102.351
5.750	104.933	104.718	104.502	104.287	5.750	104.933	104.718	104.502	104.287					

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
2.500	96.526				2.375	96.752	96.641	96.55	



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

Effective: March 24, 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
3.500	96.845	96.740	96.647	96.560	3.500	96.845	96.740	96.647		3.375	96.682	96.564		
3.625	97.084	96.971	96.879		3.625	96.640	96.535			3.500	97.206	97.083	96.960	96.837
3.750	97.746	97.632	97.541	96.805	3.750	97.113	97.000	96.900	96.668	3.625	97.774	97.646	97.518	97.389
3.875	98.401	98.288	98.188	98.093	3.875	98.401	98.288	98.188	97.184	3.750	98.316	98.183	98.049	97.916
4.000	98.884	98.771	98.671	98.576	4.000	98.884	98.771	98.671	97.692	3.875	98.789	98.651	98.512	98.374
4.125	99.438	99.268	99.151	99.053	4.125	99.438	99.268	99.151	98.236	4.000	99.268	99.124	98.981	98.837
4.250	99.906	99.737	99.595	99.463	4.250	99.906	99.737	99.595	98.751	4.125	99.731	99.582	99.434	99.285
4.375	100.547	100.377	100.235	100.103	4.375	100.547	100.377	100.235	99.190	4.250	99.613	99.459	99.305	99.151
4.500	100.891	100.721	100.579	100.448	4.500	100.891	100.721	100.579	99.627	4.375	100.029	99.870	99.711	99.552
4.625	101.573	101.371	101.217	101.081	4.625	101.573	101.371	101.217	100.172	4.500	100.490	100.325	100.161	99.997
4.750	101.973	101.771	101.593	101.425	4.750	101.973	101.771	101.593	100.581	4.625	101.029	100.860	100.691	100.522
4.875	102.283	102.081	101.903	101.735	4.875	102.283	102.081	101.903	100.934	4.750	101.448	101.274	101.099	100.925
5.000	102.706	102.504	102.326	102.158	5.000	102.706	102.504	102.326	101.415	4.875	101.789	101.610	101.430	101.251
5.125	103.029	102.827	102.649	102.481	5.125	103.029	102.827	102.649	101.849	5.000	101.751	101.525	101.319	101.122
5.250	103.322	103.106	102.911	102.720	5.250	103.276	103.098	102.911	102.630	5.125	101.915	101.688	101.483	101.285
5.375	103.751	103.535	103.337	103.087	5.375	103.687	103.487	103.287	103.087	5.250	102.174	101.980	101.778	101.573
5.500	104.062	103.914	103.841	103.447	5.500	104.062	103.857	103.652	103.447	5.375	102.426	102.232	102.030	101.825
5.625	104.423	104.213	104.002	103.792	5.625	104.423	104.213	104.002	103.792	5.500	102.702	102.508	102.306	102.101
5.750	104.683	104.468	104.252	104.037	5.750	104.683	104.468	104.252	104.037	5.625	101.101	100.944	100.796	100.656
5.875	101.094	100.937	100.789	100.649	5.875	101.094	100.937	100.789	100.649	5.750	101.456	101.299	101.151	101.011
6.000	101.381	101.224	101.076	100.936	6.000	101.381	101.224	101.076	100.936	5.875	101.807	101.650	101.502	101.362
6.125	101.503	101.346	101.198	101.058	6.125	101.503	101.346	101.198	101.058					

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
2.625	96.932	96.827	96.720	96.611	2.750	96.754	96.641	96.529	
2.750	97.437	97.332	97.224	97.115	2.875	97.255	97.142	97.030	96.921
2.875	97.903	97.798	97.690	97.581	3.000	97.876	97.763	97.652	97.542
3.000	98.307	98.210	98.108	97.998	3.125	98.292	98.179	98.067	97.958
3.125	98.673	98.576	98.474	98.364	3.250	98.508	98.395	98.282	98.170
3.250	99.022	98.901	98.778	98.653	3.375	98.990	98.872	98.754	98.637
3.375	99.535	99.414	99.291	99.166	3.500	99.465	99.342	99.219	99.096
3.500	100.049	99.928	99.805	99.680	3.625	99.863	99.735	99.607	99.479
3.625	100.271	100.150	100.027	99.902	3.750	100.211	100.077	99.944	99.811
3.750	100.956	100.786	100.616	100.444	3.875	100.552	100.414	100.275	100.137
3.875	100.978	100.824	100.722	100.622	4.000	100.870	100.727	100.583	100.440
4.000	101.444	101.344	101.244	101.144	4.125	100.975	100.827	100.678	100.529
4.125	101.147	100.998	100.850	100.701	4.250	101.276	101.123	100.969	100.815
4.250	101.470	101.320	101.186	101.051	4.375	101.580	101.421	101.262	101.103
4.375	101.801	101.642	101.483	101.324	4.500	101.872	101.708	101.544	101.380
4.500	102.176	102.012	101.847	101.683	4.625	101.966	101.796	101.627	101.458
4.625	102.291	102.121	101.952	101.783	4.750	102.080	101.906	101.731	101.557
4.750	102.185	102.011	101.836	101.662	4.875	102.348	102.168	101.989	101.809
4.875	102.308	102.128	101.949	101.769	5.000	102.422	102.238	102.053	101.868
5.000	102.659	102.475	102.290	102.105					

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
3.750	96.943	96.830	96.739	96.651	3.750	97.263	97.117	96.987	96.863	2.750	96.511			
3.875	97.396	97.283	97.192	97.104	3.875	97.569	97.424	97.294	97.169	2.875	96.933	96.828	96.721	96.611
4.000	98.019	97.833	97.691	97.603	4.000	97.987	97.841	97.711	97.586	3.000	96.840	96.738	96.635	96.533
4.125	98.666	98.480	98.302	98.126	4.125	98.355	98.208	98.078	97.954	3.125	97.336	97.228	97.121	97.013
4.250	99.175	98.990	98.811	98.635	4.250	98.767	98.565	98.393	98.232	3.250	97.722	97.609	97.496	97.384
4.375	99.602	99.416	99.238	99.062	4.375	99.251	99.049	98.877	98.716	3.375	98.125	98.007	97.889	97.772
4.500	99.930	99.745	99.566	99.390	4.500	99.649	99.447	99.275	99.114	3.500	98.552	98.429	98.306	98.183
4.625	100.404	100.194	99.982	99.769	4.625	100.188	99.986	99.814	99.653	3.625	98.963	98.834	98.706	98.578
4.750	100.449	100.239	100.032	99.871	4.750	100.499	100.273	100.068	99.870	3.750	99.263	99.130	98.997	98.863
4.875	100.717	100.531	100.367	100.206	4.875	100.801	100.574	100.369	100.171	3.875	99.615	99.477	99.338	99.200
5.000	101.077	100.891	100.727	100.566	5.000	101.251	101.025	100.819	100.622	4.000	100.011	99.868	99.724	99.581
5.125	101.153	100.963	100.773	100.584	5.125	101.415	101.188	100.983	100.785	4.125	100.243	100.095	99.946	99.797
5.250	101.765	101.570	101.375	101.181	5.250	101.961	101.766	101.572	101.377	4.250	100.470	100.316	100.162	100.008
5.375	102.239	102.039	101.839	101.639	5.375	101.926	101.732	101.530	101.325	4.375	100.783	100.624	100.465	100.306
5.500	102.626	102.421	102.215	102.010	5.500	102.202	102.008	101.806	101.601	4.500	101.158	100.994	100.830	100.666
5.625	103.002	102.792	102.582	102.371						4.625	101.273	101.104	100.935	100.765
5.750	103.261	103.045	102.830	102.614						4.750	101.227	101.053	100.878	100.704
										4.875	101.500	101.321	101.141	100.962
										5.000	101.657	101.472	101.288	101.103



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

Effective: March 24, 2022

HOME POSSIBLE CONFORMING PRICING

Rate	HOME POSSIBLE 30 YEAR FIXED (HP201)				HOME POSSIBLE 20 YEAR FIXED (HP220)	HOME POSSIBLE 15 YEAR FIXED (HP215)
	15-Day	30-Day	45-Day	60-Day		
3.750	96.831	96.671	96.567			
3.875	97.408	97.249	97.144	96.949		
4.000	97.939	97.779	97.675	97.480		
4.125	98.398	98.238	98.134	97.939		
4.250	98.949	98.749	98.613	98.388		
4.375	99.451	99.252	99.115	98.890		
4.500	99.886	99.686	99.549	99.325		
4.625	100.413	100.189	100.030	99.783		
4.750	100.887	100.663	100.504	100.257		
4.875	101.316	101.092	100.933	100.686		
5.000	101.664	101.440	101.281	101.035		
5.125	101.898	101.674	101.515	101.268		
5.250	102.465	102.270	102.075	101.880		
5.375	102.937	102.737	102.537	102.337		
5.500	103.312	103.107	102.902	102.697		
5.625	103.673	103.463	103.252	103.042		
5.750	103.933	103.718	103.502	103.287		

HOME POSSIBLE ADVANTAGECONFORMING PRICING

HOME POSSIBLE 30 YEAR FIXED (HPA201)	HOME POSSIBLE 20 YEAR FIXED (HPA220)	HOME POSSIBLE 15 YEAR FIXED (HPA215)



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

Effective: **March 24, 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

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

HOMEREDY 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	98.775	98.675	98.575
3.250	99.246	99.146	99.045
3.375	99.288	99.154	99.020
3.500	99.915	99.781	99.647
3.625	100.296	100.162	100.028
3.750	100.741	100.607	100.473
3.875	100.793	100.626	100.458
4.000	101.287	101.119	100.952
4.125	101.631	101.464	101.297
4.250	101.736	101.568	101.401
4.375	102.317	102.116	101.915
4.500	102.763	102.562	102.361
4.625	103.159	102.958	102.757
4.750	103.514	103.313	103.112

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	98.525	98.425	98.325
3.250	98.996	98.896	98.795
3.375	99.038	98.904	98.770
3.500	99.665	99.531	99.397
3.625	100.046	99.912	99.778
3.750	100.491	100.357	100.223
3.875	100.543	100.376	100.208
4.000	101.037	100.869	100.702
4.125	101.381	101.214	101.047
4.250	101.486	101.318	101.151
4.375	102.067	101.866	101.665
4.500	102.513	102.312	102.111
4.625	102.909	102.708	102.507
4.750	103.264	103.063	102.862

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
2.750	100.807	100.673	100.673
2.875	100.751	100.617	100.617
3.000	100.685	100.551	100.551
3.125	100.689	100.555	100.555
3.250	101.978	101.844	101.844
3.375	101.922	101.788	101.788
3.500	101.856	101.722	101.722
3.625	101.860	101.726	101.726
3.750	101.840	102.159	102.159
3.875	101.784	102.102	102.102
4.000	101.718	102.036	102.036
4.125	101.721	102.039	102.039
4.250	101.099	101.995	101.995
4.375	101.042	101.938	101.938
4.500	100.975	101.871	101.871
4.625	100.978	101.874	101.874
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	97.213	97.112	97.012
3.250	97.683	97.583	97.483
3.375	98.901	98.767	98.633
3.500	99.166	99.032	98.899
3.625	99.548	99.414	99.280
3.750	99.992	99.858	99.724
3.875	100.068	99.901	99.733
4.000	100.537	100.369	100.202
4.125	100.881	100.714	100.547
4.250	100.986	100.818	100.651
4.375	101.567	101.366	101.165
4.500	102.013	101.812	101.611
4.625	102.409	102.208	102.007
4.750	102.764	102.563	102.362

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	98.650	98.550	98.450
3.250	99.121	99.021	98.920
3.375	99.163	99.029	98.895
3.500	99.790	99.656	99.522
3.625	100.171	100.037	99.903
3.750	100.616	100.482	100.348
3.875	100.668	100.501	100.333
4.000	101.162	100.994	100.827
4.125	101.506	101.339	101.172
4.250	101.611	101.443	101.276
4.375	102.192	101.991	101.790
4.500	102.638	102.437	102.236
4.625	103.034	102.833	102.632
4.750	103.389	103.188	102.987

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	98.400	98.300	98.200
3.250	98.871	98.771	98.670
3.375	98.913	98.779	98.645
3.500	99.540	99.406	99.272
3.625	99.921	99.787	99.653
3.750	100.366	100.232	100.098
3.875	100.418	100.251	100.083
4.000	100.912	100.744	100.577
4.125	101.256	101.089	100.922
4.250	101.361	101.193	101.026
4.375	101.942	101.741	101.540
4.500	102.388	102.187	101.986
4.625	102.784	102.583	102.382
4.750	103.139	102.938	102.737

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
2.750	100.682	100.548	100.548
2.875	100.626	100.492	100.492
3.000	100.560	100.426	100.426
3.125	100.564	100.430	100.430
3.250	101.853	101.719	101.719
3.375	101.797	101.663	101.663
3.500	101.731	101.597	101.597
3.625	101.735	101.601	101.601
3.750	101.715	102.034	102.034
3.875	101.659	101.977	101.977
4.000	101.593	101.911	101.911
4.125	101.596	101.914	101.914
4.250	100.974	101.870	101.870
4.375	100.917	101.813	101.813
4.500	100.850	101.746	101.746
4.625	100.853	101.749	101.749
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	97.088	96.987	96.887
3.250	97.558	97.458	97.358
3.375	98.776	98.642	98.508
3.500	99.041	98.907	98.774
3.625	99.423	99.289	99.155
3.750	99.867	99.733	99.599
3.875	99.943	99.776	99.608
4.000	100.412	100.244	100.077
4.125	100.756	100.589	100.422
4.250	100.861	100.693	100.526
4.375	101.442	101.241	101.040
4.500	101.888	101.687	101.486
4.625	102.284	102.083	101.882
4.750	102.639	102.438	102.237

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	97.775	97.675	97.575
3.250	98.246	98.146	98.045
3.375	98.288	98.154	98.020
3.500	98.915	98.781	98.647
3.625	99.296	99.162	99.028
3.750	99.741	99.607	99.473
3.875	99.793	99.626	99.458
4.000	100.287	100.119	99.952
4.125	100.631	100.464	100.297
4.250	100.736	100.568	100.401
4.375	101.317	101.116	100.915
4.500	101.763	101.562	101.361
4.625	102.159	101.958	101.757
4.750	102.514	102.313	102.112

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	98.525	98.425	98.325
3.250	98.996	98.896	98.795
3.375	99.038	98.904	98.770
3.500	99.665	99.531	99.397
3.625	100.046	99.912	99.778
3.750	100.491	100.357	100.223
3.875	100.543	100.376	100.208
4.000	101.037	100.869	100.702
4.125	101.381	101.214	101.047
4.250	101.486	101.318	101.151
4.375	102.067	101.866	101.665
4.500	102.513	102.312	102.111
4.625	102.909	102.708	102.507
4.750	103.264	103.063	102.862

MaxONE - 30 Year Fixed - (Max101)			
Rate	15 Day	30 Day	45 Day
4.500	98.944	98.743	98.542
4.625	99.340	99.140	98.939
4.750	99.695	99.494	99.294
4.875	99.068	98.900	98.733
5.000	100.681	100.514	100.347
5.125	101.032	100.865	100.698
5.250	101.349	101.182	101.014

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



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

Effective: Thursday, March 24, 2022

Prime Jumbo Pricing

Borrower Paid Ratesheet

Note Rate	30 YEAR FIXED					901
	15 DAY	30 DAY	45 DAY	60 DAY	75 DAY	
5.500	100.692	100.630	100.536	100.411	100.286	
5.375	100.333	100.271	100.177	100.052	99.927	
5.250	100.055	99.993	99.899	99.774	99.649	
5.125	99.765	99.703	99.609	99.484	99.359	
5.000	99.463	99.401	99.307	99.182	99.057	
4.875	99.276	99.213	99.120	98.995	98.870	
4.750	98.996	98.933	98.839	98.714	98.589	
4.625	98.743	98.680	98.587	98.462	98.337	
4.500	98.364	98.302	98.208	98.083	97.958	
4.375	98.013	97.951	97.857	97.732	97.607	
4.250	97.739	97.677	97.583	97.458	97.333	
4.125	97.337	97.274	97.181	97.056	96.931	
4.000	96.881	96.819	96.725	96.600	96.475	
3.875	96.375	96.312	96.219	96.094	95.969	
3.750	95.913	95.851	95.757	95.632	95.507	

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