

Ratesheet Code: RS-WS

Effective Date: 8:30 AM 3/22/2022 #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
Submission Desk	Phone: Email Only Email: Submissions_LS@LSMortgage.com

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

Lock Expiration Days	
15 Day	04/06/22
30 Day	04/21/22
45 Day	05/06/22
60 Day	05/20/22

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

Announcements



Get Training on The Lounge before it's too late! February Training Dates are here!
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LoanStream Mortgage
1900 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: **March 22, 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	96.640	96.535			3.375	96.640	96.535			3.250	96.787	96.652	96.561	
3.500	97.207	97.102	97.007	96.919	3.500	97.207	97.102	97.007	96.919	3.375	97.516	97.365	97.255	97.052
3.625	97.698	97.593	97.498	97.410	3.625	97.698	97.593	97.498	97.410	3.500	98.214	98.063	97.953	97.753
3.750	98.145	98.032	97.926	97.823	3.750	98.145	98.032	97.926	97.823	3.625	98.875	98.724	98.614	98.439
3.875	98.733	98.620	98.513	98.411	3.875	98.733	98.620	98.513	98.411	3.750	99.438	99.287	99.177	99.020
4.000	99.236	99.123	99.016	98.914	4.000	99.236	99.123	99.016	98.914	3.875	99.939	99.788	99.678	99.532
4.125	99.712	99.598	99.492	99.389	4.125	99.712	99.598	99.492	99.389	4.000	100.397	100.246	100.136	100.000
4.250	100.157	100.011	99.874	99.742	4.250	100.157	100.011	99.874	99.742	4.125	100.813	100.662	100.552	100.432
4.375	100.676	100.530	100.393	100.261	4.375	100.676	100.530	100.393	100.261	4.250	101.112	100.929	100.793	100.663
4.500	101.022	100.876	100.739	100.627	4.500	101.022	100.876	100.739	100.627	4.375	101.549	101.366	101.232	101.132
4.625	101.526	101.318	101.161	101.061	4.625	101.526	101.318	101.161	101.061	4.500	101.935	101.752	101.640	101.540
4.750	102.000	101.792	101.671	101.571	4.750	102.000	101.792	101.671	101.571	4.625	102.285	102.101	101.983	101.883
4.875	102.428	102.220	102.129	102.029	4.875	102.428	102.220	102.129	102.029	4.750	101.919	101.711	101.548	101.446
5.000	102.486	102.301	102.116	101.931	5.000	102.486	102.301	102.116	101.931	4.875	102.136	101.956	101.776	101.596
5.125	102.935	102.744	102.554	102.364	5.125	102.935	102.744	102.554	102.364	5.000	101.876	101.658	101.483	101.358
5.250	103.841	103.645	103.450	103.254	5.250	103.841	103.645	103.450	103.254	5.125	102.077	101.883	101.700	101.524
5.375	104.313	104.112	103.912	103.711	5.375	104.313	104.112	103.912	103.711	5.250	102.448	102.254	102.071	101.895
5.500	104.688	104.482	104.276	104.071	5.500	104.688	104.482	104.276	104.071	5.375	102.699	102.506	102.322	102.147
5.625	105.048	104.837	104.627	104.416	5.625	105.048	104.837	104.627	104.416	5.500	102.975	102.781	102.598	102.422
5.750	101.492	101.328	101.173	101.027	5.750	101.492	101.328	101.173	101.027	5.625	101.810	101.646	101.491	101.345
5.875	101.859	101.695	101.540	101.394	5.875	101.859	101.695	101.540	101.394	5.750	102.221	102.057	101.902	101.756
6.000	102.139	101.975	101.820	101.674	6.000	102.139	101.975	101.820	101.674	5.875	102.572	102.408	102.253	102.107
6.125	102.245	102.081	101.926	101.780	6.125	102.245	102.081	101.926	101.780					

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
2.500	96.507				2.375	96.796	96.693	96.621		3.625	96.573			
2.625	97.079	96.982	96.884	96.782	2.500	97.305	97.178	97.080	96.878	3.750	97.020	96.907	96.801	96.698
2.750	97.661	97.564	97.465	97.364	2.625	97.860	97.733	97.634	97.433	3.875	97.608	97.495	97.388	97.286
2.875	98.163	98.066	97.968	97.867	2.750	98.365	98.238	98.140	97.939	4.000	98.111	97.998	97.891	97.789
3.000	98.695	98.598	98.499	98.398	2.875	98.794	98.667	98.569	98.367	4.125	98.587	98.473	98.367	98.264
3.125	99.055	98.958	98.860	98.758	3.000	99.131	99.004	98.906	98.704	4.250	99.032	98.886	98.749	98.617
3.250	99.319	99.206	99.092	98.974	3.125	99.155	99.011	98.899	98.742	4.375	99.551	99.405	99.268	99.136
3.375	99.831	99.718	99.604	99.487	3.250	99.735	99.592	99.480	99.271	4.500	99.897	99.751	99.614	99.502
3.500	100.348	100.235	100.121	100.003	3.375	100.175	100.032	99.920	99.710	4.625	100.386	100.192	100.036	99.936
3.625	100.570	100.457	100.343	100.226	3.500	100.449	100.306	100.194	99.985	4.750	100.825	100.617	100.546	100.446
3.750	101.107	100.953	100.799	100.643	3.625	100.468	100.300	100.162	99.921	4.875	101.283	101.075	101.004	100.904
3.875	101.156	100.989	100.851	100.610	3.750	101.076	100.908	100.770	100.529	5.000	101.361	101.176	101.091	100.806
4.000	101.556	101.389	101.250	101.010	3.875	101.553	101.385	101.247	101.006	5.125	101.810	101.619	101.429	101.239
4.125	101.320	101.171	101.022	100.872	4.000	101.893	101.725	101.587	101.346	5.250	102.716	102.520	102.325	102.129
4.250	101.678	101.524	101.369	101.215	4.125	101.398	101.333	101.208	101.083	5.375	103.188	102.987	102.787	102.586
4.375	102.048	101.889	101.729	101.570	4.250	101.521	101.455	101.330	101.205	5.500	103.563	103.357	103.151	102.946
4.500	102.425	102.260	102.096	101.931	4.375	101.825	101.760	101.635	101.510	5.625	103.923	103.712	103.502	103.291
4.625	102.730	102.561	102.391	102.221	4.500	101.910	101.845	101.720	101.595	5.750	100.488	100.324	100.169	100.023
4.750	103.026	102.851	102.676	102.501	4.625	101.972	101.907	101.782	101.657	5.875	100.892	100.728	100.573	100.427
4.875	103.149	102.969	102.789	102.609	4.750	101.214	101.053	100.897	100.756	6.000	101.197	101.033	100.878	100.732
5.000	100.231	100.097	99.982	99.861	4.875	99.628	99.494	99.379	99.258	6.125	101.307	101.143	100.988	100.842
					5.000	99.915	99.781	99.666	99.545					

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	96.515				3.375	96.515				3.250	96.662	96.527		
3.500	97.082	96.977	96.882	96.794	3.500	97.082	96.977	96.882	96.794	3.375	97.391	97.240	97.130	96.927
3.625	97.573	97.468	97.373	97.285	3.625	97.573	97.468	97.373	97.285	3.500	98.089	97.938	97.828	97.628
3.750	98.020	97.907	97.801	97.698	3.750	98.020	97.907	97.801	97.698	3.625	98.750	98.599	98.489	98.314
3.875	98.608	98.495	98.388	98.286	3.875	98.608	98.495	98.388	98.286	3.750	99.313	99.162	99.052	98.895
4.000	99.111	98.998	98.891	98.789	4.000	99.111	98.998	98.891	98.789	3.875	99.814	99.663	99.553	99.407
4.125	99.587	99.473	99.367	99.264	4.125	99.587	99.473	99.367	99.264	4.000	100.272	100.121	100.011	99.875
4.250	100.032	99.886	99.749	99.617	4.250	100.032	99.886	99.749	99.617	4.125	100.688	100.537	100.427	100.307
4.375	100.551	100.405	100.268	100.136	4.375	100.551	100.405	100.268	100.136	4.250	100.987	100.804	100.668	100.538
4.500	100.897	100.751	100.614	100.502	4.500	100.897	100.751	100.614	100.502	4.375	101.424	101.241	101.107	101.007
4.625	101.401	101.193	101.036	100.936	4.625	101.401	101.193	101.036	100.936	4.500	101.810	101.627	101.515	101.415
4.750	101.875	101.667	101.546	101.446	4.750	101.875	101.667	101.546	101.446	4.625	102.160	101.976	101.858	101.758
4.875	102.303	102.095	102.004	101.904	4.875	102.303	102.095	102.004	101.904	4.750	101.794	101.586	101.423	101.321
5.000	102.604	102.450	102.281	102.105	5.000	102.604	102.450	102.281	102.105	4.875	102.011	101.831	101.651	101.471
5.125	102.810	102.619	102.429	102.239	5.125	102.810	102.619	102.429	102.239	5.000	102.248	102.094	101.924	101.749
5.250	103.716	103.520	103.325	103.129	5.250	103.716	103.520	103.325	103.129	5.125	101.952	101.758	101.575	101.399
5.375	104.188	103.987	103.787	103.586	5.375	104.188	103.987	103.787	103.586	5.250	102.323	102.129	101.946	101.770
5.500	104.563	104.357	104.151	103.946	5.500	104.563	104.357	104.151	103.946	5.375	102.574	102.381	102.197	102.022
5.625	104.923	104.712	104.502	104.291	5.625	104.923	104.712	104.502	104.291	5.500	102.850	102.656	102.473	102.297

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	96.984	96.857	96.759	96.657	2.375	96.671	96.568		
2.750	97.536	97.439	97.340	97.239	2.500</				



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

Effective: March 22, 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	96.832	96.727	96.632	96.544	3.500	96.832	96.727	96.632		3.375	96.681	96.562		
3.625	97.323	97.218	97.123	97.035	3.625	97.323	97.218	97.123		3.500	97.211	97.087	96.964	96.840
3.750	97.770	97.657	97.551	97.448	3.750	97.770	97.657	97.551	96.622	3.625	97.728	97.600	97.471	97.342
3.875	98.358	98.245	98.138	98.036	3.875	98.358	98.245	98.138	97.138	3.750	98.271	98.137	98.003	97.869
4.000	98.861	98.748	98.641	98.539	4.000	98.861	98.748	98.641	97.650	3.875	98.745	98.606	98.467	98.328
4.125	99.337	99.223	99.117	99.014	4.125	99.337	99.223	99.117	98.117	4.000	99.229	99.084	98.940	98.796
4.250	99.782	99.636	99.499	99.367	4.250	99.782	99.636	99.499	98.628	4.125	99.698	99.549	99.400	99.251
4.375	100.301	100.155	100.018	99.886	4.375	100.301	100.155	100.018	99.066	4.250	99.491	99.337	99.182	99.028
4.500	100.787	100.623	100.475	100.232	4.500	100.647	100.501	100.364	99.597	4.375	99.908	99.748	99.589	99.429
4.625	101.260	101.096	100.948	100.643	4.625	101.136	100.942	100.782	100.141	4.500	100.462	100.297	100.132	99.968
4.750	101.662	101.470	101.296	100.550	4.750	101.074	100.899	100.725	100.550	4.625	101.001	100.832	100.662	100.492
4.875	102.152	101.960	101.785	101.075	4.875	101.615	101.435	101.255	101.075	4.750	101.420	101.245	101.070	100.895
5.000	102.607	102.416	102.241	101.556	5.000	102.111	101.926	101.741	101.556	4.875	101.761	101.581	101.401	101.221
5.125	102.929	102.738	102.563	101.989	5.125	102.560	102.369	102.179	101.989	5.000	101.501	101.283	101.086	100.902
5.250	103.466	103.270	103.075	102.879	5.250	103.466	103.270	103.075	102.879	5.125	101.702	101.508	101.325	101.149
5.375	103.938	103.737	103.537	103.336	5.375	103.938	103.737	103.537	103.336	5.250	102.073	101.879	101.696	101.520
5.500	104.313	104.107	103.901	103.696	5.500	104.313	104.107	103.901	103.696	5.375	102.324	102.131	101.947	101.772
5.625	104.673	104.462	104.252	104.041	5.625	104.673	104.462	104.252	104.041	5.500	102.600	102.406	102.223	102.047
5.750	101.117	100.953	100.798	100.652	5.750	101.117	100.953	100.798	100.652	5.625	101.435	101.271	101.116	100.970
5.875	101.484	101.320	101.165	101.019	5.875	101.484	101.320	101.165	101.019	5.750	101.846	101.682	101.527	101.381
6.000	101.764	101.600	101.445	101.299	6.000	101.764	101.600	101.445	101.299	5.875	102.197	102.033	101.878	101.732
6.125	101.870	101.706	101.551	101.405	6.125	101.870	101.706	101.551	101.405					

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	96.707	96.610	96.518		2.500	96.720	96.637	96.555	
2.750	97.286	97.189	97.090	96.989	2.625	97.160	97.072	96.985	96.897
2.875	97.788	97.691	97.593	97.492	2.750	97.542	97.450	97.357	97.264
3.000	98.320	98.223	98.124	98.023	2.875	97.930	97.832	97.734	97.636
3.125	98.680	98.583	98.485	98.383	3.000	98.319	98.216	98.113	98.010
3.250	98.944	98.831	98.717	98.599	3.125	98.457	98.349	98.241	98.132
3.375	99.456	99.343	99.229	99.112	3.250	98.360	98.246	98.133	98.020
3.500	99.973	99.860	99.746	99.628	3.375	98.779	98.661	98.543	98.424
3.625	100.195	100.082	99.968	99.851	3.500	99.254	99.131	99.007	98.884
3.750	100.732	100.578	100.424	100.268	3.625	99.653	99.525	99.396	99.267
3.875	100.773	100.636	100.497	100.377	3.750	100.001	99.867	99.734	99.600
4.000	101.182	101.082	100.982	100.882	3.875	100.345	100.206	100.067	99.928
4.125	101.026	100.909	100.806	100.703	4.000	100.665	100.521	100.377	100.233
4.250	101.456	101.339	101.236	101.133	4.125	100.835	100.686	100.537	100.387
4.375	101.679	101.562	101.459	101.356	4.250	101.146	100.992	100.838	100.683
4.500	102.050	101.885	101.721	101.556	4.375	100.370	100.217	100.062	99.906
4.625	102.355	102.186	102.016	101.846	4.500	100.478	100.324	100.170	100.013
4.750	102.651	102.476	102.301	102.126	4.625	101.230	101.076	100.922	100.766
4.875	102.774	102.594	102.414	102.234	4.750	100.839	100.678	100.522	100.381
5.000	99.856	99.722	99.607	99.486	4.875	99.253	99.119	99.004	98.883
					5.000	99.540	99.406	99.291	99.170

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	96.920	96.807	96.707	96.612	3.750	97.157	97.012	96.875	96.743	2.875	96.777	96.680	96.588	96.502
3.875	97.393	97.280	97.180	97.084	3.875	97.464	97.318	97.181	97.049	3.000	96.816	96.719	96.627	96.541
4.000	97.853	97.740	97.640	97.545	4.000	97.881	97.735	97.598	97.466	3.125	97.204	97.096	96.988	96.880
4.125	98.079	97.917	97.757	97.645	4.125	98.244	98.098	97.961	97.829	3.250	97.590	97.477	97.364	97.251
4.250	98.663	98.501	98.331	98.155	4.250	98.494	98.316	98.148	97.987	3.375	97.996	97.878	97.760	97.641
4.375	99.040	98.878	98.708	98.532	4.375	98.976	98.798	98.630	98.469	3.500	98.427	98.304	98.180	98.057
4.500	99.323	99.161	99.032	98.915	4.500	99.381	99.217	99.052	98.887	3.625	98.755	98.626	98.497	98.369
4.625	99.867	99.698	99.528	99.358	4.625	99.911	99.733	99.566	99.404	3.750	99.055	98.922	98.788	98.654
4.750	100.257	100.082	99.907	99.732	4.750	100.251	100.034	99.859	99.685	3.875	99.409	99.270	99.131	98.993
4.875	100.480	100.300	100.120	99.940	4.875	100.552	100.333	100.136	99.953	4.000	99.808	99.664	99.520	99.376
5.000	100.787	100.601	100.416	100.231	5.000	101.001	100.783	100.586	100.402	4.125	100.114	99.965	99.816	99.667
5.125	100.757	100.567	100.376	100.186	5.125	101.202	101.008	100.825	100.649	4.250	100.490	100.336	100.181	100.027
5.250	102.766	102.571	102.375	102.180	5.250	102.964	102.768	102.573	102.377	4.375	100.901	100.742	100.582	100.423
5.375	103.240	103.039	102.839	102.638	5.375	101.824	101.631	101.447	101.272	4.500	101.279	101.114	100.949	100.785
5.500	103.626	103.421	103.215	103.009	5.500	102.100	101.906	101.723	101.547	4.625	101.532	101.362	101.193	101.023
5.625	104.003	103.792	103.581	103.370						4.750	101.493	101.318	101.143	100.968
5.750	104.261	104.045	103.829	103.613						4.875	97.019	96.857	96.701	96.560



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

Effective: **March 22, 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

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

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	97.675	97.574	97.474
3.000	98.213	98.113	98.012
3.125	98.707	98.607	98.506
3.250	99.166	99.066	98.965
3.375	99.265	99.131	98.997
3.500	99.877	99.743	99.609
3.625	100.241	100.107	99.974
3.750	100.667	100.533	100.399
3.875	100.785	100.592	100.400
4.000	101.256	101.063	100.871
4.125	101.577	101.385	101.192
4.250	101.657	101.465	101.272
4.375	102.178	101.985	101.793
4.500	102.597	102.405	102.212
4.625	102.969	102.777	102.584
4.750	103.303	103.111	102.918

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
2.750	#N/A	#N/A	#N/A
2.875	97.425	97.324	97.224
3.000	97.963	97.863	97.762
3.125	98.457	98.357	98.256
3.250	98.916	98.816	98.715
3.375	99.015	98.881	98.747
3.500	99.627	99.493	99.359
3.625	99.991	99.857	99.724
3.750	100.417	100.283	100.149
3.875	100.535	100.342	100.150
4.000	101.006	100.813	100.621
4.125	101.327	101.135	100.942
4.250	101.407	101.215	101.022
4.375	101.928	101.735	101.543
4.500	102.347	102.155	101.962
4.625	102.719	102.527	102.334
4.750	103.053	102.861	102.668

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
2.750	100.824	100.690	100.690
2.875	100.768	100.634	100.634
3.000	100.702	100.568	100.568
3.125	100.706	100.572	100.572
3.250	101.996	101.862	101.862
3.375	101.939	101.805	101.805
3.500	101.873	101.739	101.739
3.625	101.876	101.742	101.742
3.750	101.797	102.115	102.115
3.875	101.740	102.059	102.059
4.000	101.673	101.991	101.991
4.125	101.676	101.994	101.994
4.250	100.979	101.875	101.875
4.375	100.922	101.817	101.817
4.500	100.854	101.750	101.750
4.625	100.857	101.753	101.753
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	96.112	96.012	95.911
3.000	96.651	96.550	96.450
3.125	97.145	97.044	96.944
3.250	97.604	97.503	97.403
3.375	98.877	98.743	98.609
3.500	99.128	98.994	98.860
3.625	99.493	99.359	99.225
3.750	99.919	99.785	99.651
3.875	100.060	99.867	99.675
4.000	100.506	100.313	100.121
4.125	100.827	100.635	100.442
4.250	100.907	100.715	100.522
4.375	101.428	101.235	101.043
4.500	101.847	101.655	101.462
4.625	102.219	102.027	101.834
4.750	102.553	102.361	102.168

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
2.750	#N/A	#N/A	#N/A
2.875	97.550	97.449	97.349
3.000	98.088	97.988	97.887
3.125	98.582	98.482	98.381
3.250	99.041	98.941	98.840
3.375	99.140	99.006	98.872
3.500	99.752	99.618	99.484
3.625	100.116	99.982	99.849
3.750	100.542	100.408	100.274
3.875	100.660	100.467	100.275
4.000	101.131	100.938	100.746
4.125	101.452	101.260	101.067
4.250	101.532	101.340	101.147
4.375	102.053	101.860	101.668
4.500	102.472	102.280	102.087
4.625	102.844	102.652	102.459
4.750	103.178	102.986	102.793

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
2.750	#N/A	#N/A	#N/A
2.875	97.300	97.199	97.099
3.000	97.838	97.738	97.637
3.125	98.332	98.232	98.131
3.250	98.791	98.691	98.590
3.375	98.890	98.756	98.622
3.500	99.502	99.368	99.234
3.625	99.866	99.732	99.599
3.750	100.292	100.158	100.024
3.875	100.410	100.217	100.025
4.000	100.881	100.688	100.496
4.125	101.202	101.010	100.817
4.250	101.282	101.090	100.897
4.375	101.803	101.610	101.418
4.500	102.222	102.030	101.837
4.625	102.594	102.402	102.209
4.750	102.928	102.736	102.543

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
2.750	100.699	100.565	100.565
2.875	100.643	100.509	100.509
3.000	100.577	100.443	100.443
3.125	100.581	100.447	100.447
3.250	101.871	101.737	101.737
3.375	101.814	101.680	101.680
3.500	101.748	101.614	101.614
3.625	101.751	101.617	101.617
3.750	101.672	101.990	101.990
3.875	101.615	101.934	101.934
4.000	101.548	101.866	101.866
4.125	101.551	101.869	101.869
4.250	100.854	101.750	101.750
4.375	100.797	101.692	101.692
4.500	100.729	101.625	101.625
4.625	100.732	101.628	101.628
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	95.987	95.887	95.786
3.000	96.526	96.425	96.325
3.125	97.020	96.919	96.819
3.250	97.479	97.378	97.278
3.375	98.752	98.618	98.484
3.500	99.003	98.869	98.735
3.625	99.368	99.234	99.100
3.750	99.794	99.660	99.526
3.875	99.935	99.742	99.550
4.000	100.381	100.188	99.996
4.125	100.702	100.510	100.317
4.250	100.782	100.590	100.397
4.375	101.303	101.110	100.918
4.500	101.722	101.530	101.337
4.625	102.094	101.902	101.709
4.750	102.428	102.236	102.043

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	96.675	96.574	96.474
3.000	97.213	97.113	97.012
3.125	97.707	97.607	97.506
3.250	98.166	98.066	97.965
3.375	98.265	98.131	97.997
3.500	98.877	98.743	98.609
3.625	99.241	99.107	98.974
3.750	99.667	99.533	99.399
3.875	99.785	99.592	99.400
4.000	100.256	100.063	99.871
4.125	100.577	100.385	100.192
4.250	100.657	100.465	100.272
4.375	101.178	100.985	100.793
4.500	101.597	101.405	101.212
4.625	101.969	101.777	101.584
4.750	102.303	102.111	101.918

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
2.750	#N/A	#N/A	#N/A
2.875	97.425	97.324	97.224
3.000	97.963	97.863	97.762
3.125	98.457	98.357	98.256
3.250	98.916	98.816	98.715
3.375	99.015	98.881	98.747
3.500	99.627	99.493	99.359
3.625	99.991	99.857	99.724
3.750	100.417	100.283	100.149
3.875	100.535	100.342	100.150
4.000	101.006	100.813	100.621
4.125	101.327	101.135	100.942
4.250	101.407	101.215	101.022
4.375	101.928	101.735	101.543
4.500	102.347	102.155	101.962
4.625	102.719	102.527	102.334
4.750	103.053	102.861	102.668

MaxONE - 30 Year Fixed - (Max101)			
Rate	15 Day	30 Day	45 Day
4.500	98.779	98.586	98.394
4.625	99.151	98.958	98.765
4.750	99.485	99.292	99.100
4.875	99.142	98.974	98.807
5.000	100.734	100.566	100.399
5.125	101.068	100.900	100.733
5.250	101.377	101.209	101.042

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

30 YEAR FIXED						901	0	956
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY	75 DAY			
5.500	100.595	100.532	100.438	100.313	100.188			
5.375	100.236	100.173	100.079	99.954	99.829			
5.250	99.958	99.895	99.801	99.676	99.551			
5.125	99.668	99.605	99.511	99.386	99.261			
5.000	99.366	99.303	99.209	99.084	98.959			
4.875	99.178	99.116	99.022	98.897	98.772			
4.750	98.898	98.835	98.742	98.617	98.492			
4.625	98.645	98.583	98.489	98.364	98.239			
4.500	98.267	98.204	98.111	97.986	97.861			
4.375	97.916	97.853	97.759	97.634	97.509			
4.250	97.641	97.579	97.485	97.360	97.235			
4.125	97.239	97.177	97.083	96.958	96.833			
4.000	96.784	96.721	96.627	96.502	96.377			
3.875	96.425	96.362	96.269	96.144	96.019			
3.750	95.963	95.901	95.807	95.682	95.557			

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