

Ratesheet Code: RS-WS

Effective Date: 8:15 AM 3/30/2022 #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

Lock Expiration Days	
15 Day	04/14/22
30 Day	04/29/22
45 Day	05/13/22
60 Day	05/30/22

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 30, 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	97.030	96.894	96.787	96.687	3.625	97.030	96.894	96.787	96.687	3.375	97.057	96.939	96.807	96.676
3.750	97.606	97.489	97.456	97.356	3.750	97.606	97.489	97.456	97.356	3.500	97.757	97.639	97.507	97.396
3.875	98.338	98.206	98.103	98.000	3.875	98.338	98.206	98.103	98.000	3.625	98.420	98.302	98.183	98.083
4.000	98.840	98.707	98.604	98.502	4.000	98.840	98.707	98.604	98.502	3.750	98.985	98.867	98.766	98.666
4.125	99.432	99.254	99.129	99.011	4.125	99.432	99.254	99.129	99.011	3.875	99.489	99.371	99.281	99.181
4.250	99.907	99.730	99.605	99.481	4.250	99.907	99.730	99.605	99.481	4.000	99.958	99.841	99.760	99.660
4.375	100.507	100.329	100.205	100.080	4.375	100.507	100.329	100.205	100.080	4.125	100.394	100.277	100.212	100.112
4.500	100.873	100.695	100.571	100.446	4.500	100.873	100.695	100.571	100.446	4.250	100.723	100.513	100.420	100.320
4.625	101.377	101.185	101.058	100.932	4.625	101.377	101.185	101.058	100.932	4.375	101.162	100.976	100.892	100.792
4.750	101.909	101.710	101.527	101.344	4.750	101.909	101.710	101.527	101.344	4.500	101.562	101.347	101.313	101.213
4.875	102.317	102.117	101.934	101.799	4.875	102.317	102.117	101.934	101.799	4.625	101.928	101.714	101.673	101.573
5.000	102.728	102.529	102.346	102.220	5.000	102.728	102.529	102.346	102.220	4.750	101.647	101.522	101.397	101.272
5.125	103.057	102.858	102.675	102.519	5.125	103.057	102.858	102.675	102.519	4.875	102.098	101.973	101.848	101.723
5.250	103.278	103.093	102.910	102.727	5.250	103.278	103.093	102.910	102.727	5.000	102.291	102.078	102.078	101.978
5.375	103.556	103.371	103.188	103.005	5.375	103.556	103.371	103.188	103.005	5.125	102.570	102.348	102.277	102.177
5.500	103.461	103.255	103.050	102.845	5.500	103.461	103.255	103.050	102.845	5.250	102.321	102.118	101.906	101.693
5.625	103.938	103.728	103.517	103.307	5.625	103.938	103.728	103.517	103.307	5.375	102.433	102.229	102.017	101.805
5.750	104.301	104.085	103.870	103.655	5.750	104.301	104.085	103.870	103.655	5.500	102.720	102.517	102.304	102.092
5.875	102.356	102.148	101.958	101.767	5.875	102.356	102.148	101.958	101.767	5.625	102.760	102.568	102.392	102.217
6.000	100.651	100.480	100.318	100.166	6.000	100.651	100.480	100.318	100.166	5.750	103.439	103.247	103.071	102.896
6.125	100.784	100.613	100.451	100.299	6.125	100.784	100.613	100.451	100.299	5.875	101.071	100.900	100.738	100.586

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	96.611				2.500	96.607				3.875	97.213	97.081	96.978	96.875
2.750	97.125	96.990	96.875	96.658	2.625	97.161	97.026	96.912	96.694	4.000	97.715	97.582	97.479	97.377
2.875	97.596	97.461	97.347	97.129	2.750	97.675	97.540	97.425	97.208	4.125	98.307	98.129	98.004	97.886
3.000	98.088	97.983	97.874	97.765	2.875	98.108	97.973	97.858	97.641	4.250	98.782	98.605	98.480	98.356
3.125	98.454	98.349	98.240	98.131	3.000	98.452	98.317	98.202	97.985	4.375	99.382	99.204	99.080	98.955
3.250	98.962	98.825	98.697	98.572	3.125	98.786	98.610	98.456	98.200	4.500	99.748	99.570	99.446	99.321
3.375	99.473	99.336	99.208	99.083	3.250	99.369	99.193	99.039	98.783	4.625	100.252	100.060	99.933	99.807
3.500	99.892	99.755	99.627	99.502	3.375	99.815	99.640	99.485	99.229	4.750	100.784	100.585	100.402	100.219
3.625	100.115	99.976	99.848	99.723	3.500	100.101	99.926	99.771	99.515	4.875	101.192	100.992	100.809	100.674
3.750	100.817	100.631	100.444	100.257	3.625	100.097	99.957	99.832	99.707	5.000	101.603	101.404	101.221	101.095
3.875	100.952	100.736	100.561	100.289	3.750	100.707	100.491	100.316	100.044	5.125	101.932	101.733	101.550	101.394
4.000	101.363	101.147	100.973	100.701	3.875	101.192	100.976	100.801	100.530	5.250	102.153	101.968	101.785	101.602
4.125	101.158	101.009	100.860	100.726	4.000	101.544	101.328	101.153	100.881	5.375	102.431	102.246	102.063	101.880
4.250	101.555	101.401	101.247	101.093	4.125	101.459	101.394	101.269	101.144	5.500	102.369	102.161	101.986	101.720
4.375	101.937	101.778	101.619	101.460	4.250	101.559	101.494	101.369	101.244	5.625	102.813	102.603	102.392	102.182
4.500	102.316	102.151	101.987	101.823	4.375	101.871	101.806	101.681	101.556	5.750	103.176	102.960	102.745	102.530
4.625	102.587	102.418	102.249	102.079	4.500	102.144	101.980	101.844	101.719	5.875	101.231	101.023	100.833	100.642
4.750	102.927	102.752	102.578	102.404	4.625	102.503	102.334	102.165	101.995	6.000	99.708	99.537	99.375	99.223
4.875	103.071	102.892	102.712	102.533	4.750	102.798	102.624	102.449	102.275	6.125	99.845	99.674	99.512	99.360
5.000	103.426	103.241	103.057	102.872	4.875	103.081	102.902	102.722	102.543					
					5.000	103.156	102.972	102.787	102.602					

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	96.905	96.769	96.662	96.562	3.625	96.905	96.769	96.662	96.562	3.375	96.932	96.814	96.682	96.551
3.750	97.481	97.364	97.331	97.231	3.750	97.481	97.364	97.331	97.231	3.500	97.632	97.514	97.382	97.271
3.875	98.213	98.081	97.978	97.875	3.875	98.213	98.081	97.978	97.875	3.625	98.295	98.177	98.058	97.958
4.000	98.715	98.582	98.479	98.377	4.000	98.715	98.582	98.479	98.377	3.750	98.860	98.742	98.641	98.541
4.125	99.307	99.129	99.004	98.886	4.125	99.307	99.129	99.004	98.886	3.875	99.364	99.246	99.156	99.056
4.250	99.782	99.605	99.480	99.356	4.250	99.782	99.605	99.480	99.356	4.000	99.833	99.716	99.635	99.535
4.375	100.382	100.204	100.080	99.955	4.375	100.382	100.204	100.080	99.955	4.125	100.269	100.152	100.087	99.987
4.500	100.748	100.570	100.446	100.321	4.500	100.748	100.570	100.446	100.321	4.250	100.598	100.388	100.295	100.195
4.625	101.252	101.060	100.933	100.807	4.625	101.252	101.060	100.933	100.807	4.375	101.037	100.851	100.767	100.667
4.750	101.784	101.585	101.402	101.219	4.750	101.784	101.585	101.402	101.219	4.500	101.437	101.222	101.188	101.088
4.875	102.192	101.992	101.809	101.674	4.875	102.192	101.992	101.809	101.674	4.625	101.803	101.589	101.548	101.448
5.000	102.603	102.404	102.221	102.095	5.000	102.603	102.404	102.221	102.095	4.750	101.522	101.397	101.272	101.147
5.125	102.932	102.733	102.550	102.394	5.125	102.932	102.733	102.550	102.394	4.875	101.973	101.848	101.723	101.598
5.250	103.153	102.968	102.785	102.602	5.250	103.153	102.968	102.785	102.602	5.000	102.166	101.953	101.953	101.853
5.375	103.431	103.246	103.063	102.880	5.375	103.431	103.246	103.063	102.880	5.125	102.445	102.223	102.152	102.052
5.500	103.336	103.130	102.925	102.720	5.500	103.336	103.130	102.925	102.720	5.250	102.196	101.993	101.781	101.568
5.625	103.813	103.603	103.392	103.182	5.625	103.813	103.603	103.392	103.182	5.375	102.308	102.104	101.892	101.680
5.750	104.176	103.960	103.745	103.530	5.750	104.176	103.960	103.745	103.530	5.500	102.595	102.392	102.179	101.967
5.875	102.231	102.023	101.833	101.642	5.875	102.231	102.023	101.833	101.642	5.625	102.635	102.443	102.267	102.092
										5.750	103.314	103.122	102.946	102.771

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	96.536				2.625	97.036	96.901	96.787	96.569
2.750	97.050	96.915	96.800	96.583	2.750	97.550	97.415	97.300	97.083
2.875	97.521	97.386	97.272	97.054	2.875	97.983	97.848	97.733	97.516
3.000	97.969	97.858	97.749	97.640	3.000	98.327	98.192	98.077	97.860
3.125	98.329	98.224	98.115	98.006					



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

Effective: March 30, 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	96.852	96.727	96.602		3.750	96.770	96.637	96.503		3.500	96.937	96.814	96.691	96.568
3.875	97.963	97.831	97.728	97.625	3.875	97.963	97.831	97.728	96.860	3.625	97.630	97.502	97.374	97.246
4.000	98.465	98.332	98.229	98.127	4.000	98.465	98.332	98.229	97.358	3.750	98.194	98.060	97.927	97.794
4.125	99.057	98.879	98.754	98.630	4.125	99.057	98.879	98.754	97.852	3.875	98.686	98.547	98.409	98.270
4.250	99.532	99.355	99.230	99.106	4.250	99.532	99.355	99.230	98.417	4.000	99.160	99.017	98.873	98.730
4.375	100.132	99.954	99.830	99.705	4.375	100.132	99.954	99.830	98.871	4.125	99.625	99.476	99.328	99.179
4.500	100.533	100.367	100.222	100.071	4.500	100.498	100.320	100.196	99.315	4.250	99.956	99.802	99.648	99.494
4.625	101.027	100.862	100.717	100.557	4.625	101.002	100.810	100.683	99.844	4.375	100.388	100.229	100.070	99.911
4.750	101.534	101.335	101.152	100.969	4.750	101.534	101.335	101.152	100.315	4.500	100.821	100.656	100.492	100.328
4.875	101.942	101.742	101.559	101.376	4.875	101.942	101.742	101.559	100.686	4.625	100.772	100.603	100.434	100.264
5.000	102.391	102.167	101.971	101.788	5.000	102.353	102.154	101.971	101.076	4.750	101.125	100.951	100.777	100.602
5.125	102.721	102.497	102.300	102.117	5.125	102.682	102.483	102.300	101.235	4.875	101.510	101.330	101.151	100.971
5.250	102.903	102.718	102.535	102.352	5.250	102.903	102.718	102.535	101.670	5.000	101.470	101.246	101.034	100.821
5.375	103.301	103.081	102.881	102.630	5.375	103.181	102.996	102.813	101.981	5.125	101.640	101.416	101.203	100.991
5.500	103.662	103.442	103.242	102.470	5.500	103.086	102.880	102.675	102.470	5.250	101.946	101.743	101.531	101.318
5.625	103.563	103.353	103.142	102.932	5.625	103.563	103.353	103.142	102.932	5.375	102.058	101.854	101.642	101.430
5.750	103.926	103.710	103.495	103.280	5.750	103.926	103.710	103.495	103.280	5.500	102.345	102.142	101.929	101.717
5.875	101.981	101.773	101.583	101.392	5.875	101.981	101.773	101.583	99.498	5.625	102.385	102.193	102.017	101.842
6.000	100.276	100.105	99.943	99.791	6.000	100.276	100.105	99.943	99.791	5.750	103.064	102.872	102.696	102.521
6.125	100.409	100.238	100.076	99.924	6.125	100.409	100.238	100.076	99.924	5.875	100.696	100.525	100.363	100.211

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	96.687	96.587			3.000	97.114	96.992	96.881	96.771
2.875	97.007	96.901	96.800	96.700	3.125	97.529	97.408	97.296	97.187
3.000	97.713	97.608	97.499	97.390	3.250	98.064	97.951	97.839	97.726
3.125	98.079	97.974	97.865	97.756	3.375	98.554	98.436	98.318	98.200
3.250	98.587	98.450	98.322	98.197	3.500	99.028	98.905	98.782	98.659
3.375	99.098	98.961	98.833	98.708	3.625	99.432	99.304	99.176	99.048
3.500	99.517	99.380	99.252	99.127	3.750	99.786	99.652	99.519	99.386
3.625	99.740	99.632	99.532	99.432	3.875	100.128	99.989	99.851	99.712
3.750	100.442	100.299	100.199	100.099	4.000	100.462	100.318	100.175	100.031
3.875	100.922	100.822	100.722	100.622	4.125	100.676	100.528	100.379	100.230
4.000	101.444	101.344	101.244	101.144	4.250	101.008	100.854	100.700	100.546
4.125	100.956	100.749	100.563	100.377	4.375	101.326	101.167	101.008	100.849
4.250	101.448	101.240	101.055	100.869	4.500	101.769	101.605	101.441	101.277
4.375	101.735	101.528	101.342	101.156	4.625	102.128	101.959	101.790	101.620
4.500	101.941	101.776	101.612	101.448	4.750	102.423	102.249	102.074	101.900
4.625	102.212	102.043	101.874	101.704	4.875	102.706	102.527	102.347	102.168
4.750	102.552	102.377	102.203	102.029	5.000	102.781	102.597	102.412	102.227
4.875	102.696	102.517	102.337	102.158					
5.000	103.051	102.866	102.682	102.497					

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	96.859	96.662			3.750	96.971	96.807	96.675	96.543	3.000	96.606	96.504		
4.000	96.896	96.760	96.643	96.527	3.875	97.276	97.111	96.979	96.847	3.125	96.798	96.691	96.583	
4.125	97.413	97.264	97.131	97.015	4.000	97.690	97.525	97.393	97.261	3.250	97.222	97.110	96.997	96.884
4.250	97.979	97.825	97.671	97.517	4.125	98.189	97.980	97.826	97.672	3.375	97.644	97.527	97.409	97.291
4.375	98.357	98.198	98.039	97.880	4.250	98.736	98.526	98.373	98.219	3.500	98.090	97.967	97.844	97.721
4.500	98.959	98.794	98.648	98.503	4.375	99.219	99.010	98.856	98.702	3.625	98.550	98.421	98.293	98.165
4.625	99.373	99.208	99.062	98.917	4.500	99.620	99.410	99.256	99.102	3.750	98.893	98.760	98.626	98.493
4.750	99.559	99.385	99.210	99.036	4.625	100.163	99.953	99.800	99.646	3.875	99.267	99.128	98.990	98.852
4.875	100.127	99.948	99.768	99.589	4.750	100.152	99.928	99.715	99.503	4.000	99.664	99.520	99.377	99.233
5.000	100.676	100.491	100.307	100.122	4.875	100.461	100.237	100.025	99.812	4.125	99.968	99.820	99.671	99.522
5.125	101.173	100.983	100.794	100.604	5.000	100.970	100.746	100.534	100.321	4.250	100.234	100.080	99.926	99.772
5.250	101.533	101.338	101.143	100.948	5.125	101.198	101.008	100.819	100.629	4.375	100.675	100.516	100.357	100.198
5.375	101.728	101.528	101.328	101.128	5.250	101.489	101.294	101.099	100.904	4.500	101.098	100.933	100.769	100.605
5.500	101.988	101.783	101.578	101.373	5.375	101.558	101.354	101.142	100.930	4.625	101.392	101.223	101.053	100.884
5.625	102.180	101.970	101.759	101.549	5.500	101.845	101.642	101.429	101.217	4.750	101.596	101.421	101.247	101.073
5.750	102.469	102.253	102.038	101.822	5.625	101.885	101.693	101.517	101.342	4.875	101.889	101.709	101.530	101.350
					5.750	102.564	102.372	102.196	102.021	5.000	102.043	101.859	101.674	101.489



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

	≤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	98.824	98.715	98.611
3.375	99.173	99.031	98.902
3.500	99.806	99.664	99.535
3.625	100.194	100.052	99.923
3.750	100.647	100.504	100.375
3.875	100.626	100.459	100.296
4.000	101.129	100.962	100.800
4.125	101.484	101.317	101.155
4.250	101.600	101.432	101.270
4.375	102.000	101.782	101.586
4.500	102.459	102.241	102.045
4.625	102.868	102.650	102.454
4.750	103.235	103.017	102.822

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	98.574	98.465	98.361
3.375	98.923	98.781	98.652
3.500	99.556	99.414	99.285
3.625	99.944	99.802	99.673
3.750	100.397	100.254	100.125
3.875	100.376	100.209	100.046
4.000	100.879	100.712	100.550
4.125	101.234	101.067	100.905
4.250	101.350	101.182	101.020
4.375	101.750	101.532	101.336
4.500	102.209	101.991	101.795
4.625	102.618	102.400	102.204
4.750	102.985	102.767	102.572

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
2.750	100.753	100.619	100.619
2.875	100.698	100.564	100.564
3.000	100.632	100.498	100.498
3.125	100.636	100.502	100.502
3.250	101.925	101.791	101.791
3.375	101.869	101.735	101.735
3.500	101.803	101.669	101.669
3.625	101.806	101.672	101.672
3.750	101.968	102.286	102.286
3.875	101.911	102.229	102.229
4.000	101.845	102.163	102.163
4.125	101.848	102.166	102.166
4.250	101.457	102.353	102.353
4.375	101.401	102.296	102.296
4.500	101.334	102.229	102.229
4.625	101.336	102.232	102.232
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	97.262	97.153	97.048
3.375	98.786	98.644	98.514
3.500	99.058	98.916	98.786
3.625	99.446	99.304	99.174
3.750	99.898	99.756	99.626
3.875	99.901	99.734	99.571
4.000	100.379	100.212	100.050
4.125	100.734	100.567	100.405
4.250	100.850	100.682	100.520
4.375	101.250	101.032	100.836
4.500	101.709	101.491	101.295
4.625	102.118	101.900	101.704
4.750	102.485	102.267	102.072

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	98.699	98.590	98.486
3.375	99.048	98.906	98.777
3.500	99.681	99.539	99.410
3.625	100.069	99.927	99.798
3.750	100.522	100.379	100.250
3.875	100.501	100.334	100.171
4.000	101.004	100.837	100.675
4.125	101.359	101.192	101.030
4.250	101.475	101.307	101.145
4.375	101.875	101.657	101.461
4.500	102.334	102.116	101.920
4.625	102.743	102.525	102.329
4.750	103.110	102.892	102.697

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	98.449	98.340	98.236
3.375	98.798	98.656	98.527
3.500	99.431	99.289	99.160
3.625	99.819	99.677	99.548
3.750	100.272	100.129	100.000
3.875	100.251	100.084	99.921
4.000	100.754	100.587	100.425
4.125	101.109	100.942	100.780
4.250	101.225	101.057	100.895
4.375	101.625	101.407	101.211
4.500	102.084	101.866	101.670
4.625	102.493	102.275	102.079
4.750	102.860	102.642	102.447

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
2.750	100.628	100.494	100.494
2.875	100.573	100.439	100.439
3.000	100.507	100.373	100.373
3.125	100.511	100.377	100.377
3.250	101.800	101.666	101.666
3.375	101.744	101.610	101.610
3.500	101.678	101.544	101.544
3.625	101.681	101.547	101.547
3.750	101.843	102.161	102.161
3.875	101.786	102.104	102.104
4.000	101.720	102.038	102.038
4.125	101.723	102.041	102.041
4.250	101.332	102.228	102.228
4.375	101.276	102.171	102.171
4.500	101.209	102.104	102.104
4.625	101.211	102.107	102.107
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	97.137	97.028	96.923
3.375	98.661	98.519	98.389
3.500	98.933	98.791	98.661
3.625	99.321	99.179	99.049
3.750	99.773	99.631	99.501
3.875	99.776	99.609	99.446
4.000	100.254	100.087	99.925
4.125	100.609	100.442	100.280
4.250	100.725	100.557	100.395
4.375	101.125	100.907	100.711
4.500	101.584	101.366	101.170
4.625	101.993	101.775	101.579
4.750	102.360	102.142	101.947

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	97.824	97.715	97.611
3.375	98.173	98.031	97.902
3.500	98.806	98.664	98.535
3.625	99.194	99.052	98.923
3.750	99.647	99.504	99.375
3.875	99.626	99.459	99.296
4.000	100.129	99.962	99.800
4.125	100.484	100.317	100.155
4.250	100.600	100.432	100.270
4.375	101.000	100.782	100.586
4.500	101.459	101.241	101.045
4.625	101.868	101.650	101.454
4.750	102.235	102.017	101.822

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	98.574	98.465	98.361
3.375	98.923	98.781	98.652
3.500	99.556	99.414	99.285
3.625	99.944	99.802	99.673
3.750	100.397	100.254	100.125
3.875	100.376	100.209	100.046
4.000	100.879	100.712	100.550
4.125	101.234	101.067	100.905
4.250	101.350	101.182	101.020
4.375	101.750	101.532	101.336
4.500	102.209	101.991	101.795
4.625	102.618	102.400	102.204
4.750	102.985	102.767	102.572

MaxONE - 30 Year Fixed - (Max101)			
Rate	15 Day	30 Day	45 Day
4.500	98.640	98.422	98.226
4.625	99.049	98.831	98.636
4.750	99.416	99.199	99.003
4.875	99.146	98.895	98.668
5.000	100.771	100.520	100.293
5.125	101.133	100.882	100.654
5.250	101.457	101.206	100.979

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	101.135	101.072	100.979	100.854	100.729	
5.375	100.787	100.725	100.631	100.506	100.381	
5.250	100.433	100.371	100.277	100.152	100.027	
5.125	100.074	100.011	99.917	99.792	99.667	
5.000	99.731	99.668	99.574	99.449	99.324	
4.875	99.455	99.392	99.298	99.173	99.048	
4.750	99.076	99.014	98.920	98.795	98.670	
4.625	98.686	98.623	98.530	98.405	98.280	
4.500	98.284	98.221	98.128	98.003	97.878	
4.375	97.886	97.823	97.730	97.605	97.480	
4.250	97.405	97.342	97.249	97.124	96.999	
4.125	97.003	96.940	96.847	96.722	96.597	
4.000	96.548	96.485	96.391	96.266	96.141	
3.875	96.189	96.126	96.032	95.907	95.782	
3.750	95.639	95.577	95.483	95.358	95.233	

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