



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

Month of May 2019
Wholesale Ratesheet
30 Day Lock Period

Borrower Paid Compensation
Effective Date: Wednesday, May 1, 2019

NanQ "ONE" Program

Base Rate / Base Price			
Coupon	Full Doc	Alt Doc	DSCR/No Ratio
4.990	101.000	100.200	99.250
5.125	101.250	100.450	99.500
5.250	101.500	100.700	99.750
5.375	101.750	100.950	100.000
5.499	102.000	101.200	100.250
5.625	102.250	101.450	100.500
5.750	102.500	101.700	100.750
5.875	102.750	101.950	101.000
5.990	103.000	102.200	101.250
6.125	103.250	102.450	101.500
6.250	103.500	102.700	101.750
6.375	103.750	102.950	102.000
6.499	104.000	103.200	102.250
6.625	104.250	103.450	102.500
6.750	104.500	103.700	102.750
6.875	104.750	103.950	103.000
6.990	105.000	104.200	103.250
7.125	105.250	104.450	103.500
7.250	105.500	104.700	103.750
7.375	105.750	104.950	104.000
7.499	106.000	105.200	104.250
7.625	106.250	105.450	104.500
7.750	106.500	105.700	104.750
7.875	106.750	105.950	105.000
7.990	107.000	106.200	105.250
8.125	107.250	106.450	105.500
8.250	107.500	106.700	105.750
8.375	107.750	106.950	106.000
8.499	108.000	107.200	106.250
8.625	108.250	107.450	106.500
8.750	108.500	107.700	106.750
8.875	108.750	107.950	107.000
8.990	109.000	108.200	107.250
9.125	109.250	108.450	107.500
9.250	109.500	108.700	107.750
9.375	109.750	108.950	108.000
9.499	110.000	109.200	108.250
9.625	110.250	109.450	108.500
9.750	110.500	109.700	108.750
9.875	110.750	109.950	109.000
9.990	111.000	110.200	109.250

FICO/LTV Price Adjustments									
	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
780+	0.000	0.000	-0.200	-0.300	-0.600	-0.900	-1.300	-2.600	-4.900
760-779	0.000	0.000	-0.300	-0.400	-0.700	-1.000	-1.400	-2.800	-5.100
740-759	-0.200	-0.300	-0.400	-0.600	-0.800	-1.250	-1.600	-3.000	-5.200
720-739	-0.300	-0.400	-0.500	-0.700	-0.900	-1.300	-1.700	-3.200	-5.400
700-719	-0.400	-0.500	-0.700	-1.000	-1.200	-2.000	-2.500	-4.000	
680-699	-0.600	-0.700	-1.000	-1.400	-1.700	-2.750	-3.400	-4.900	
660-679	-1.000	-1.100	-1.300	-1.750	-2.100	-3.300	-4.100	-5.900	
640-659	-1.200	-1.300	-1.600	-1.900	-2.600	-4.000	-4.800		
620-639	-1.400	-1.500	-1.900	-2.900	-3.400	-4.700	-5.400		
600-619	-2.200	-2.300	-2.400	-3.300	-3.800	-5.400			
Foreign National	-0.400	-0.700	-1.200	-2.000	-3.000				

Loan Level Price Adjustments									
	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
Full Doc (>50 DTI)	-0.300	-0.300	-0.300	-0.300	-0.500	-0.500	-0.700		
Alt Doc (>43 DTI)	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-0.750	-1.000
Non-Owner (N/A DSCR)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000		
24 Month Full / Alt Doc	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
Foreign National	-0.500	-0.750	-1.000	-1.250	-1.500				
ITIN	-1.000	-1.500	-1.500	-2.000	-2.000	-2.500	-3.500		
VOE Only	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750		
1099 Only	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	-1.500	
Asset Utilization	-0.500	-0.500	-0.500	-0.750	-1.000				
Debt Consolidation	-0.600	-0.600	-0.600	-0.800	-1.000	-1.000	-1.000		
Cash-Out	-0.500	-0.500	-0.750	-1.000	-1.250	-1.500	-1.750		
3-4 Units	-0.700	-0.700	-0.700	-0.700	-0.700	-0.700	-1.200		
Second Home	-0.800	-0.800	-0.800	-1.000	-1.000				
DSCR/No Ratio ≤639 or FN	-1.000	-1.000	-1.000	-1.000	-1.500				
≤\$150,000	-0.700	-0.700	-0.700	-0.700	-1.000	-1.200			
\$150,001-\$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$1,000,001-\$2,000,000	0.000	-0.125	-0.125	-0.250	-0.500	-0.750	-1.000	-1.250	-1.500
\$2,000,001-\$3,000,000	0.000	-0.250	-0.250	-0.500					
\$3,000,001-\$5,000,000	-1.500	-2.000	-2.500						
\$5,000,001-\$7,500,000	-3.000	-3.500							
\$7,500,001-\$10,000,000	-4.500								
12 Months PPP	0.250	0.250	0.250	0.250	0.250	0.250	0.150		
24 Months PPP	0.500	0.500	0.500	0.500	0.500	0.500	0.250		
36 Months PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.375		
48 Months PPP	1.000	1.000	1.000	1.000	1.000	1.000	0.500		
60 Months PPP	1.250	1.250	1.250	1.250	1.250	1.250	0.750		
Escrow Waived	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	
NW Condo	-0.750	-0.875	-1.000	-1.250					

Grades	
Select - Standard	0.500
A+	0.000
A	-0.750
B	-1.400
B-	-1.800
C	-3.000
Select - DSCR	0.500
DSCR	0.000
No Ratio	-0.500

Loan Term	
5/1 30YR ARM	0.000
5/1 30YR IO ARM	-0.100
5/1 40YR IO ARM	-0.100
7/1 30YR ARM	-0.100
7/1 30YR IO ARM	-0.250
7/1 40YR IO ARM	-0.350
15YR Fixed	0.250
30YR Fixed	-0.500
30/40YR IO Fixed	-0.600

Margins	Select/A+	A , B	B- , C	DSCR	No Ratio
Owner Occupied	3.500	4.000	5.000		
2nd Home	3.500	4.000	5.000		
Investment	5.000	5.000	6.000	6.000	6.000

Lock Days	
15 Day	0.150
30 Day	0.000
45 Day	-0.125
60 Day	-0.125

Minimum Rates	
4.990%	
Max Price	
103.000	
Extension Cost	
1 Day	2 Bps

Max YSP	Loan Balance - Owner Occ/Second		
	≤\$2m	2m - 3m	>3m
	102.000	101.000	100.000

Max YSP	Loan Balance - Investment		
	≤\$2m	2m - 3m	>3m
PPP Mo			
60 Months	103.000	102.000	100.500
48 Months	102.500	101.500	100.500
36 Months	102.000	101.000	100.500
24 Months	102.000	100.500	100.000
12 Months	101.000	100.000	99.500
No PPP	100.500	99.500	99.000

Prepayment Penalty (Non-TRID Only)

*6 months interest on 80% of the original principal balance (Standard Term = 3 years);
Not allowed in IL*, MD, MI, MN, ND, NJ*, NM, PA
*Prepay Penalty allowed for loans closed in the name of corporations or LLCs in IL, and NJ
*PPP is only Allowed on Investment Non-TRID Loans

Loan Term	Caps	Floor	Index
5/1 ARM	2/2/5	= Margin	1YR Libor
7/1 ARM	5/2/5	= Margin	1YR Libor