



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

Wholesale Ratesheet
30 Day Lock Period
Borrower Paid Compensation
Effective Date: Wednesday, August 12, 2020

NanQ "ONE" Program

Base Rate / Base Price			
Coupon	Full Doc	Alt Doc	DSCR/No Ratio
4.875	99.250		
5.000	99.625		
5.125	100.000		
5.250	100.375	99.625	
5.375	100.750	100.000	
5.500	101.125	100.375	
5.625	101.500	100.750	99.625
5.750	101.875	101.125	100.000
5.875	102.250	101.500	100.375
6.000	102.625	101.875	100.750
6.125	103.000	102.250	101.125
6.250	103.375	102.625	101.500
6.375	103.750	103.000	101.875
6.500	104.125	103.375	102.250
6.625	104.375	103.625	102.500
6.750	104.625	103.875	102.750
6.875	104.875	104.125	103.000
7.000	105.125	104.375	103.250
7.125	105.375	104.625	103.500
7.250	105.625	104.875	103.750
7.375	105.875	105.125	104.000
7.500	106.125	105.375	104.250
7.625	106.375	105.625	104.500
7.750	106.625	105.875	104.750
7.875	106.875	106.125	105.000
8.000	107.125	106.375	105.250
8.125	107.375	106.625	105.500
8.250	107.625	106.875	105.750
8.375	107.875	107.125	106.000
8.499	108.125	107.375	106.250

FICO/LTV Price Adjustments							
	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
780+	0.750	0.625	0.500	0.375	0.125	-0.375	-0.875
760-779	0.500	0.375	0.125	-0.125	-0.500	-1.000	-1.750
740-759	0.125	0.000	-0.250	-0.625	-1.125	-1.750	-2.750
720-739	-0.125	-0.375	-0.750	-1.250	-1.875	-2.750	-3.750
700-719	-0.500	-0.750	-1.250	-1.875	-2.625	-3.750	
680-699	-0.750	-1.250	-1.875	-2.625	-3.500		
660-679	-1.125	-1.625	-2.375				
640-659	-1.375	-2.000	-3.000				

	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
ACH Special	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Full Doc (>50 DTI)	-0.500	-0.500	-0.625	-0.625	-0.750		
Alt Doc (>43 DTI)	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	
Non-Owner (N/A DSCR)	-0.500	-0.500	-0.500	-0.750	-1.000	-1.375	
24 Month Full Doc	0.250	0.250	0.250	0.250	0.250	0.250	0.250
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	
Cash-Out	-0.600	-0.600	-0.600	-0.800	-1.000		
3-4 Units	-0.700	-0.700	-0.700	-0.700	-0.700		
Second Home	-0.800	-0.800	-0.800	-1.000	-1.000	-1.000	
12 Months PPP	0.000	0.000	0.000	0.000	0.000	0.000	
24 Months PPP	0.250	0.250	0.250	0.250	0.250	0.250	
36 Months PPP	0.375	0.375	0.375	0.375	0.375	0.375	
48 Months PPP	0.375	0.375	0.375	0.375	0.375	0.375	
60 Months PPP	0.500	0.500	0.500	0.500	0.500	0.500	
NW Condo	-0.750	-0.875	-1.000	-1.250			
<=\$150,000	-0.750	-0.750	-0.875	-1.000	-1.250	-1.750	
\$150,001-\$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$1,500,001-\$3,000,000	0.000	-0.125	-0.250	-0.375	-0.500	-0.750	

Minimum Rates	
Full Doc	4.875%
Alt Doc	5.250%
DSCR	5.625%

Max Price	
<680 FICO	99.500
>80% LTV	99.500
>1.5 MM	99.500
All Other Scenarios	100.000

Grades	Loan Term	Margins	
Select - Standard	5/1 30YR ARM	0.000	Occupancy
A+	5/1 30YR IO ARM	-0.250	Owner Occ/Sec Home
A	7/1 30YR ARM	-0.125	Investment
B	7/1 30YR IO ARM	-0.375	Lock Days
B-	15YR Fixed	0.000	15 Day
Select - DSCR (Min 1.15)	30YR Fixed	-0.500	30 Day
DSCR - (Min 1.15)			45 Day
	Extension Cost		60 Day
	2 Bps (0.020)	Per Day	

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