



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

Wholesale Ratesheet
45 Day Lock Period
Borrower Paid Compensation
Monday, December 21, 2020

Effective Date:

NanQ "ONE" Program

| Base Rate / Base Price | | | |
|------------------------|----------|---------|---------|
| Coupon | Full Doc | Alt Doc | DSCR |
| 4.250 | 98.250 | | |
| 4.375 | 98.750 | | |
| 4.499 | 99.250 | 98.500 | |
| 4.625 | 99.750 | 99.000 | |
| 4.750 | 100.250 | 99.500 | |
| 4.875 | 100.750 | 100.000 | |
| 4.999 | 101.125 | 100.375 | 99.250 |
| 5.125 | 101.500 | 100.750 | 99.625 |
| 5.250 | 101.875 | 101.125 | 100.000 |
| 5.375 | 102.250 | 101.500 | 100.375 |
| 5.499 | 102.625 | 101.875 | 100.750 |
| 5.625 | 103.000 | 102.250 | 101.125 |
| 5.750 | 103.375 | 102.625 | 101.500 |
| 5.875 | 103.750 | 103.000 | 101.875 |
| 5.999 | 104.125 | 103.375 | 102.250 |
| 6.125 | 104.500 | 103.750 | 102.625 |
| 6.250 | 104.875 | 104.125 | 103.000 |
| 6.375 | 105.250 | 104.500 | 103.375 |
| 6.499 | 105.625 | 104.875 | 103.750 |
| 6.625 | 105.875 | 105.125 | 104.000 |
| 6.750 | 106.125 | 105.375 | 104.250 |
| 6.875 | 106.375 | 105.625 | 104.500 |
| 6.999 | 106.625 | 105.875 | 104.750 |
| 7.125 | 106.875 | 106.125 | 105.000 |
| 7.250 | 107.125 | 106.375 | 105.250 |
| 7.375 | 107.375 | 106.625 | 105.500 |
| 7.499 | 107.625 | 106.875 | 105.750 |
| 7.625 | 107.875 | 107.125 | 106.000 |
| 7.750 | 108.125 | 107.375 | 106.250 |
| 7.875 | 108.375 | 107.625 | 106.500 |

| 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 |
| 780+ | 0.750 | 0.625 | 0.500 | 0.375 | 0.125 | -0.375 | -0.875 | -1.375 |
| 760-779 | 0.500 | 0.375 | 0.125 | -0.125 | -0.500 | -1.000 | -1.750 | -2.500 |
| 740-759 | 0.125 | 0.000 | -0.250 | -0.625 | -1.125 | -1.750 | -2.750 | -3.750 |
| 720-739 | -0.125 | -0.375 | -0.750 | -1.250 | -1.875 | -2.750 | -3.750 | -4.750 |
| 700-719 | -0.500 | -0.750 | -1.250 | -1.875 | -2.625 | -3.750 | -4.750 | |
| 680-699 | -0.750 | -1.250 | -1.875 | -2.625 | -3.500 | -4.750 | | |
| 660-679 | -1.125 | -1.625 | -2.375 | -3.500 | | | | |
| 640-659 | -1.375 | -2.000 | -3.000 | -4.500 | | | | |

| Loan Level Price Adjustments | | Grades | | Margins | | |
|------------------------------|--------|---------------------------|--------|--------------------|-----------|-----------------------|
| | LLPA | Select - Standard | 0.500 | Occupancy | Margin | |
| *ACH Special* | 0.250 | A+ | 0.000 | Primary Home | 3.000 | |
| Full Doc (>50 DTI) | -0.625 | A | -1.500 | Second Home | 3.000 | |
| Alt Doc (>43 DTI) | -0.375 | B | -2.000 | Investment Home | 5.000 | |
| Non-Owner (N/A DSCR) | -0.750 | B- | -2.500 | Lock Days | | |
| 24 Month Full Doc | 0.250 | Select - DSCR (Min 1.15+) | 0.500 | 15 Day | 0.150 | |
| Asset Utilization | -0.750 | DSCR - (Min 1.00+) | 0.000 | 30 Day | 0.000 | |
| Debt Consolidation | -1.000 | No Ratio - (0.75-0.99) | -1.000 | 45 Day | 0.000 | |
| Cash-Out | -1.000 | Loan Term | | 60 Day | -0.125 | |
| 3-4 Units | -0.750 | 5/1 30YR ARM | 0.000 | Max Price | | |
| Second Home | -0.750 | 5/1 30YR IO ARM | -0.250 | Owner Occ/Sec Home | 102.000 | |
| 12 Months PPP | 0.000 | 5/1 40YR IO ARM | -0.375 | Loans W/ 0YR PPP | 100.000 | |
| 24 Months PPP | 0.250 | 7/1 30YR ARM | -0.125 | Loans W/ 1YR PPP | 101.000 | |
| 36 Months PPP | 0.375 | 7/1 30YR IO ARM | -0.375 | Loans W/ 2YR PPP | 101.500 | |
| 48 Months PPP | 0.375 | 7/1 40YR IO ARM | -0.500 | Loans W/ 3YR PPP | 102.000 | |
| 60 Months PPP | 0.375 | 15YR Fixed | 0.000 | Loans W/ 4YR PPP | 102.500 | |
| NW Condo | -1.250 | 30YR Fixed | -0.500 | Loans W/ 5YR PPP | 103.000 | |
| ITIN | -1.500 | Loan Term | Caps | Floor | Index | Extension Cost |
| \$150,001-\$1,500,000 | 0.000 | 5/1 ARM | 5/2/5 | =Rate | 1YR Libor | 2 Bps (0.020) Per Day |
| \$1,500,001-\$3,000,000 | -0.125 | 7/1 ARM | 5/2/5 | =Rate | 1YR Libor | Max 30 Day Extension |