



LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period
Borrower Paid Compensation
Monday, September 13, 2021

Effective Date:

NanQ "ONE" Program

Base Rate / Base Price			
Rate	Full Doc	Alt Doc	DSCR
3.250	100.000	99.500	
3.375	100.250	99.750	
3.499	100.500	100.000	
3.625	100.750	100.250	
3.750	101.000	100.500	99.750
3.875	101.250	100.750	100.000
3.999	101.500	101.000	100.250
4.125	101.750	101.250	100.500
4.250	102.000	101.500	100.750
4.375	102.250	101.750	101.000
4.499	102.500	102.000	101.250
4.625	102.750	102.250	101.500
4.750	103.000	102.500	101.750
4.875	103.250	102.750	102.000
4.999	103.500	103.000	102.250
5.125	103.750	103.250	102.500
5.250	104.000	103.500	102.750
5.375	104.250	103.750	103.000
5.499	104.500	104.000	103.250
5.625	104.750	104.250	103.500
5.750	105.000	104.500	103.750
5.875	105.250	104.750	104.000
5.999	105.500	105.000	104.250
6.125	105.750	105.250	104.500
6.250	106.000	105.500	104.750
6.375	106.250	105.750	105.000
6.499	106.500	106.000	105.250
6.625	106.750	106.250	105.500
6.750	107.000	106.500	105.750
6.875	107.250	106.750	106.000
6.999	107.500	107.000	106.250
7.125	107.750	107.250	106.500
7.250	108.000	107.500	106.750
7.375	108.250	107.750	107.000
7.499	108.500	108.000	107.250
7.625	108.750	108.250	107.500
7.750	109.000	108.500	107.750
7.875	109.250	108.750	108.000
7.999	109.500	109.000	108.250
8.125	109.750	109.250	108.500

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	90.01-95
780+	0.000	0.000	-0.250	-0.500	-0.750	-1.000	-1.500	-2.500	-4.000
760-779	0.000	0.000	-0.500	-0.750	-1.000	-1.250	-1.750	-3.250	-4.500
740-759	-0.125	-0.250	-0.500	-1.000	-1.250	-1.500	-1.750	-3.750	-5.000
720-739	-0.250	-0.250	-0.750	-1.250	-1.500	-1.750	-2.250	-4.250	-6.000
700-719	-0.625	-1.000	-1.250	-1.500	-1.750	-2.250	-2.500	-5.000	
680-699	-0.875	-1.250	-1.500	-2.000	-2.250	-2.500	-3.000	-6.000	
660-679	-1.250	-2.000	-2.250	-2.750	-3.000	-3.250	-4.000	-7.000	
640-659	-1.625	-2.250	-2.500	-3.000	-3.500	-4.000	-5.000	-8.000	
620-639	-1.875	-2.500	-3.000	-3.500	-4.000	-4.750	-6.000		
600-619	-2.625	-3.250	-3.750	-4.250	-5.500	-6.500	-7.000		
Foreign Nat' No Fico	-0.875	-1.250	-1.500	-2.000	-2.250				

Loan Level Price Adjustments	
	LLPA
DTI ≥50% - All Doc Types	-0.250
Non-Owner (N/A DSCR)	-1.000
ITIN	-1.500
VOE Only	-1.000
1099 Only	-1.000
Asset Utilization	-1.000
Debt Consol. >70% LTV	-0.250
Cash-Out >70% LTV	-0.375
3-4 Units	-0.500
Second Home	-1.000
DSCR 80.01-85% LTV	-1.250
No PPP "See PPP Section"	-2.000
6 Months PPP	-1.750
12 Months PPP	-1.000
24 Months PPP	-0.500
36 Months PPP	0.000
48 Months PPP	0.250
60 Months PPP	0.500
Escrow Waived	-0.250
NW Condo	-1.000
<\$150,000	-1.000
\$150,000-\$1,000,000	0.000
>\$1,000,000	0.000
>\$1,500,000	0.000
>\$2,000,000	-0.500
>\$3,000,000	-0.750
Foreign Nat' With Fico	-0.250

Grades	
Select - Standard	0.500
A+	0.250
A	-1.000
B	-2.000
B-	-2.500
C	-3.000
Select - DSCR	0.500
DSCR (≥1.00)	0.250
No Ratio (0.75-0.99)	-1.000
No Ratio (<0.75)	-2.000

Margins	
Occupancy	Margin
Primary Home	3.000
Second Home	3.000
Investment Home	5.000

Lock Days	
15 Day	0.150
30 Day	0.000
45 Day	0.000
60 Day	-0.375
75 Day	-0.625

Minimum Rates by Doc Type		
Full Doc	Alt Doc	DSCR
3.250%	3.250%	3.750%

Loan Term	
5/1 30YR ARM	0.000
5/1 30YR IO ARM	-0.125
5/1 40YR IO ARM	-0.250
7/1 30YR ARM	-0.125
7/1 30YR IO ARM	-0.250
7/1 40YR IO ARM	-0.375
15YR Fixed	0.000
30YR Fixed	-0.250
30YR IO Fixed	-0.375
40YR IO Fixed	-0.500

Max Price	
Owner Occ/Sec Home	102.000
Loans W/ No PPP	100.000
Loans W/ 6 Month PPP	100.000
Loans W/ 1YR PPP	101.000
Loans W/ 2YR PPP	101.500
Loans W/ 3YR PPP	102.000
Loans W/ 4YR PPP	102.500
Loans W/ 5YR PPP	103.000

Extension Cost	
2 Bps (0.020)	Per Day

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

Cover Sheet

Lock Request

Product Matrix

PriceOne Calculator

Inputs	Rate	Reset
Interest Rate		
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	0.000
Grade	Choose a Selection	0.000
Doc Type	Choose a Selection	
Additional Adjs	Choose a Selection	0.000
Citizenships	Choose a Selection	0.000
DTI	Choose a Selection	0.000
Loan Balance	Choose a Selection	0.000
Purpose	Choose a Selection	0.000
Occupancy	Choose a Selection	0.000
Property Type	Choose a Selection	0.000
Loan Term	5/1 30YR ARM	0.000
Escrow	Escrow Not Waived	0.000
Prepayment Penalty	No PPP *See PPP Section*	-2.000
State	All Other States	0.000
Lock Term	30 Day	0.000

UW Fee Buyout Calculator

Loan Amount → \$ -

Total LLPA	-2.000	Input a Loan Amount
Gross Rate Sheet Price (Prior to LLPAs)	#N/A	
Max YSP	ERROR	Max YSP is ERROR
Net Price: Rate Sheet - LLPA (Prior to Max YSP)	Minimum Rate	BPC Inputted
Net Rate Sheet Price - As Borrower Paid (BPC)	ERROR	Near Par Rate - BPC 0% @ 0
Net Rate Sheet Price - BPC W/ UW Fee Buyout	Missing TLA	
Lender Paid Comp Plan Amount (LPC)	2.000	
Net Rate Sheet Price as Lender Paid (LPC)	LPC Blank	Near Par Rate - LPC 0% @ 0
Net Rate Sheet Price - LPC W/ UW Fee Buyout	Missing TLA	
Loan Number		Borrower Name
Property Address		Compensation Type

*6 months interest on 80% of the original principal balance

Minimum 6 Months Prepay required except in the following states:

Not allowed in DE, IL¹, MD, MI, MN, ND, NJ¹, NM, OH, PA

¹ Prepay allowed for loans closed in the name of a Corporation or LLC in IL, and NJ

*PPP is only Allowed on Investment & DSCR Non-TRID Loans

Full Doc Column Includes
Tax Returns
VOE Only
1099 Only
Asset Utilization Only
Asset Utilization W/ Full Doc
Alt Doc Column Includes
12 Bank Statements
12 or 24 CPA P&L
Asset Utilization W/ Bank Stmt
DSCR/No Ratio Column Includes
DSCR
No Ratio