



**LoanStream Mortgage**

19000 MacArthur Blvd, Suite 200  
Irvine, CA 92612

**Wholesale Ratesheet**

30 Day Lock Period  
Borrower or Lender Paid Compensation

Effective Date: Monday, October 11, 2021

**NanQ "ONE" Program**

Base Rate / Base Price			
Rate	Full Doc	Alt Doc	DSCR
3.125	100.125	99.625	
3.250	100.375	99.875	
3.375	100.625	100.125	
3.499	100.875	100.375	
3.625	101.125	100.625	99.875
3.750	101.375	100.875	100.125
3.875	101.625	101.125	100.375
3.999	101.875	101.375	100.625
4.125	102.125	101.625	100.875
4.250	102.375	101.875	101.125
4.375	102.625	102.125	101.375
4.499	102.875	102.375	101.625
4.625	103.125	102.625	101.875
4.750	103.375	102.875	102.125
4.875	103.625	103.125	102.375
4.999	103.875	103.375	102.625
5.125	104.125	103.625	102.875
5.250	104.375	103.875	103.125
5.375	104.625	104.125	103.375
5.499	104.875	104.375	103.625
5.625	105.125	104.625	103.875
5.750	105.375	104.875	104.125
5.875	105.625	105.125	104.375
5.999	105.875	105.375	104.625
6.125	106.125	105.625	104.875
6.250	106.375	105.875	105.125
6.375	106.625	106.125	105.375
6.499	106.875	106.375	105.625
6.625	107.125	106.625	105.875
6.750	107.375	106.875	106.125
6.875	107.625	107.125	106.375
6.999	107.875	107.375	106.625
7.125	108.125	107.625	106.875
7.250	108.375	107.875	107.125
7.375	108.625	108.125	107.375
7.499	108.875	108.375	107.625
7.625	109.125	108.625	107.875
7.750	109.375	108.875	108.125
7.875	109.625	109.125	108.375
7.999	109.875	109.375	108.625

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
740+	0.000	0.000	-0.250	-0.500	-0.750	-1.000	-1.500	-2.500	-4.000
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	-0.750
1099 Only	-0.750
Asset Utilization	-0.750
Debt Consol. >70% LTV	-0.250
Cash-Out >70% LTV	-0.375
3-4 Units	-0.500
Second Home	-0.750
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
C	-2.500
1099 Only	-3.000
Select - DSCR	0.500
DSCR (≥1.00)	0.250
No Ratio (0.75-0.99)	-0.500
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
3.125%	3.125%	3.625%

Loan Term	
5/1 30YR ARM	0.250
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	Floor
5/1 ARM	5/25	1YR Libor
7/1 ARM	5/25	1YR Libor
Floor = Rate		

Cover Sheet

Lock Request

Product Matrix

### PriceOne Calculator

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

**Wholesale Ratesheet**

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

**Reset**

**UW Fee Buyout Calculator**

Loan Amount → \$ -

**Input a Loan Amount**

Max YSP is ERROR  
BPC Inputted  
Near Par Rate - BPC 0% @ 0

LPC is Blank

Total LLPA	
Gross Rate Sheet Price (Prior to LLPAs)	#N/A
Max YSP	ERROR
Net Price: Rate Sheet - LLPA (Prior to Max YSP)	Minimum Rate
Net Rate Sheet Price - As Borrower Paid (BPC)	ERROR
Net Rate Sheet Price - BPC W/ UW Fee Buyout	Missing TLA
Lender Paid Comp Plan Amount (LPC)	
Net Rate Sheet Price as Lender Paid (LPC)	LPC Not Valid
Net Rate Sheet Price - LPC W/ UW Fee Buyout	Missing TLA

Loan Number

Borrower Name

Property Address

Compensation Type

Comp?

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

**Minimum 6 Months Prepay required except in the following states:**

*Not allowed in DE, IL<sup>1</sup>, MD, MI, MN, ND, NJ<sup>1</sup>, NM, OH, PA*

<sup>1</sup>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