



LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period
Borrower Paid Compensation

Effective Date: Wed, November - 10 - 2021

Cover Sheet

Lock Request

Product Matrix

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	-0.125	-0.375	-0.625	-0.875	-1.125	-1.625	-2.625	-4.125
720-739	-0.250	-0.375	-0.875	-1.375	-1.625	-1.875	-2.375	-4.375	-6.125
700-719	-0.625	-1.125	-1.375	-1.625	-1.875	-2.375	-2.625	-5.125	
680-699	-0.875	-1.375	-1.625	-2.125	-2.375	-2.625	-3.125	-6.125	
660-679	-1.250	-2.125	-2.375	-2.875	-3.125	-3.375	-4.125	-7.125	
640-659	-1.625	-2.375	-2.625	-3.125	-3.625	-4.125	-5.125	-8.125	
620-639	-1.875	-2.625	-3.125	-3.625	-4.125	-4.875			
600-619	-2.625	-3.375	-3.875	-4.375	-5.625	-6.625			
Foreign Nat' No Fico	-0.875	-1.375	-1.625	-2.125	-2.375				

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	-0.500
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	-0.250
>\$2,000,000	-0.750
>\$3,000,000	-1.250
>\$4,000,000	-1.750
Foreign Nat' With Fico	-0.250
Purchase	0.000
Rate/Term Refi	0.000

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)	-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%
>\$4,000,000		4.250%

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	
	Per Day
2 Bps (0.020)	

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

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

Reset	Rate
Total LLPA	-1.750
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
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?	

WU Fee Buyout Calculator

Loan Amount → \$ -

Input a Loan Amount

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

LPC is Blank

*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 the following

Non-TRID Loans - Investment

Non-TRID Loans - DSCR

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