



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

**Wholesale Ratesheet**  
30 Day Lock Period  
Borrower Paid Compensation  
Effective Date: Wed, December - 22 - 2021

**Cover Sheet**      **Lock Request**      **Product Matrix**

**NanQ "ONE" Program**

Base Rate / Base Price			
Rate	Full Doc	Alt Doc	DSCR
3.125	100.125	99.375	
3.250	100.375	99.625	
3.375	100.625	99.875	
3.499	100.875	100.125	
3.625	101.125	100.375	99.875
3.750	101.375	100.625	100.125
3.875	101.625	100.875	100.375
3.999	101.875	101.125	100.625
4.125	102.125	101.375	100.875
4.250	102.375	101.625	101.125
4.375	102.625	101.875	101.375
4.499	102.875	102.125	101.625
4.625	103.125	102.375	101.875
4.750	103.375	102.625	102.125
4.875	103.625	102.875	102.375
4.999	103.875	103.125	102.625
5.125	104.125	103.375	102.875
5.250	104.375	103.625	103.125
5.375	104.625	103.875	103.375
5.499	104.875	104.125	103.625
5.625	105.125	104.375	103.875
5.750	105.375	104.625	104.125
5.875	105.625	104.875	104.375
5.999	105.875	105.125	104.625
6.125	106.125	105.375	104.875
6.250	106.375	105.625	105.125
6.375	106.625	105.875	105.375
6.499	106.875	106.125	105.625
6.625	107.125	106.375	105.875
6.750	107.375	106.625	106.125
6.875	107.625	106.875	106.375
6.999	107.875	107.125	106.625
7.125	108.125	107.375	106.875
7.250	108.375	107.625	107.125
7.375	108.625	107.875	107.375
7.499	108.875	108.125	107.625
7.625	109.125	108.375	107.875
7.750	109.375	108.625	108.125
7.875	109.625	108.875	108.375
7.999	109.875	109.125	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	4.000
Second Home	4.000
Investment Home	4.000

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	
5/6 30YR ARM	0.250
5/6 30YR IO ARM	-0.125
5/6 40YR IO ARM	-0.250
7/6 30YR ARM	-0.125
7/6 30YR IO ARM	-0.250
7/6 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	Index
5/6 ARM	2/1/5	6mo SOFR
7/6 ARM	5/1/5	6mo SOFR
Floor = Rate		
ARM INDEX	SOFR 30 DAY AVG	
Reset Frequency	6 Mo	

**PriceOne Calculator**

Inputs		Reset	Wholesale Ratesheet	
Interest Rate	4.999			
LTV Range	75.01-80			
FICO Range	740+	-1.125		
Grade	DSCR (≥1.00)	0.250		
Doc Type	DSCR			
Additional Adjs	None in this Dropdown	0.000		
Citizenships	US Citizen	0.000		
DTI	DTI <50% - All Doc Types	0.000		
Loan Balance	\$150,000-\$1,000,000	0.000		
Purpose	Purchase	0.000		
Occupancy	Primary	0.000		
Property Type	SFR	0.000		
Loan Term	5/6 30YR ARM	0.250		
Escrow	Escrow Not Waived	0.000		
Prepayment Penalty	No PPP "See PPP Section"	0.000		
State	All Other States	0.000		
Lock Term	30 Day	0.000		
<b>Total LLPA</b>		<b>-0.625</b>	<b>WU Fee Buyout Calculator</b>	
Gross Rate Sheet Price (Prior to LLPAs)		102.625	Loan Amount → \$ -	
Max YSP		102.000	Input a Loan Amount	
Net Price: Rate Sheet - LLPA (Prior to Max YSP)		102.000	Max YSP is 102	
<b>Net Rate Sheet Price - As Borrower Paid (BPC)</b>		<b>102.000</b>	BPC Inputted	
Net Rate Sheet Price - BPC W/ UW Fee Buyout		Missing TLA	Near Par Rate - BPC 3.999% @ 100	
Lender Paid Comp Plan Amount (LPC)		LPC Not Valid	LPC is Blank	
<b>Net Rate Sheet Price - LPC W/ UW Fee Buyout</b>		<b>Missing TLA</b>		
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 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	
<b>Alt Doc Column Includes</b>	
12 Bank Statements	
12 or 24 CPA P&L	
Asset Utilization W/ Bank Stmt	
<b>DSCR/No Ratio Column Includes</b>	
DSCR	
No Ratio	