



**LoanStream Mortgage**

19000 MacArthur Blvd, Suite 200  
Irvine, CA 92612

**Wholesale Ratesheet**

30 Day Lock Period  
**Borrower Paid Compensation**  
Effective Date: Fri, April - 22 - 2022

V1.0

**NanQ "ONE" Program**

Base Rate / Base Price			
Rate	Full Doc	Alt Doc	DSCR
5.500	100.000	99.625	
5.625	100.250	99.875	
5.750	100.500	100.125	
5.875	100.750	100.375	
6.000	101.000	100.625	
6.125	101.250	100.875	
6.250	101.500	101.125	100.000
6.375	101.750	101.375	100.250
6.500	102.000	101.625	100.500
6.625	102.250	101.875	100.750
6.750	102.500	102.125	101.000
6.875	102.750	102.375	101.250
7.000	103.000	102.625	101.500
7.125	103.250	102.875	101.750
7.250	103.500	103.125	102.000
7.375	103.750	103.375	102.250
7.500	104.000	103.625	102.500
7.625	104.250	103.875	102.750
7.750	104.500	104.125	103.000
7.875	104.750	104.375	103.250
8.000	105.000	104.625	103.500
8.125	105.250	104.875	103.750
8.250	105.500	105.125	104.000
8.375	105.750	105.375	104.250
8.500	106.000	105.625	104.500
8.625	106.250	105.875	104.750
8.750	106.500	106.125	105.000
8.875	106.750	106.375	105.250
9.000	107.000	106.625	105.500
9.125	107.250	106.875	105.750
9.250	107.500	107.125	106.000
9.375	107.750	107.375	106.250
9.500	108.000	107.625	106.500
9.625	108.250	107.875	106.750
9.750	108.500	108.125	107.000
9.875	108.750	108.375	107.250
10.000	109.000	108.625	107.500
10.125	109.250	108.875	107.750
10.250	109.500	109.125	108.000
10.375	109.750	109.375	108.250

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	
720-739	-0.250	-0.375	-0.875	-1.375	-1.625	-1.875	-2.375	-4.375	
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			

Loan Level Price Adjustments	
	LLPA
DTI ≥50% - All Doc Types	-0.250
Non-Owner (N/A DSCR)	-1.000
1099 Only	-0.750
Asset Utilization	-0.750
Debt Consol. >70% LTV	-0.375
Debt Consol. ≤ 70% LTV	-0.250
Cash-Out >70% LTV	-0.875
Cash-Out ≤ 70% LTV	-0.375
3-4 Units	-0.500
Second Home	-0.750
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	-5.000
Purchase	0.000
Refinances	-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)	-1.500

Loan Term	
5/6 30YR ARM	0.000
5/6 30YR IO ARM	-0.750
5/6 40YR ARM	-0.375
7/6 30YR ARM	-0.125
7/6 30YR IO ARM	-0.750
7/6 40YR ARM	-0.375
15YR Fixed	0.250
30YR Fixed	0.000
30YR IO Fixed	-0.875
40YR Fixed	-0.375

ARM Margins	
Occupancy	Margin
Primary Home	4.000
Second Home	4.000
Investment Home	4.000

Max Price	
Owner Occ/Sec Home	100.000
Loans W/ No PPP	100.000
Loans W/ 6 Month PPP	99.000
Loans W/ 1YR PPP	100.000
Loans W/ 2YR PPP	100.000
Loans W/ 3YR PPP	100.000
Loans W/ 4YR PPP	100.000
Loans W/ 5YR PPP	100.000

Lock Days	
15 Day	0.000
30 Day	0.000

Minimum Rates by Doc Type		
Full Doc	Alt Doc	DSCR
5.500%	5.500%	6.250%
>\$4,000,000	#N/A	

Minimum Price	
All Note Rates	98.000
*Contact Lock Desk For BuyDowns	
BuyDowns 3:1	

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	

**Debt consolidation/Cash out above 85% LTV No Longer Eligible**

NOTE: Costs that will go below the minimum published price, will need to be reflected in a higher rate.

Cover Sheet      **Lock Request**      Product Matrix

### PriceOne Calculator

Wholesale Ratesheet

Inputs	Rate	Reset
Interest Rate	Choose a Selection	#N/A
LTV Range	Choose a Selection	0.000
FICO Range	Choose a Selection	0.000
Grade	Choose a Selection	0.000
Doc Type	Choose a Selection	0.000
Additional Adjs	Choose a Selection	0.000
Citizenships	US Citizen	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	5/6 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

**Total LLPA**      -2.000      **Input a Loan Amount**

Gross Rate Sheet Price (Prior to LLPAs)      #N/A

Min Price      98.000

Max YSP      ERROR

Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)      Minimum Rate

**Buydown Adjustment**      #VALUE!

Net Rate Sheet Price - As Borrower Paid (BPC)      Price BPC

Net Rate Sheet Price - BPC W/ UW Fee Buyout      Missing TLA

**Borrower Paid Comp Only**

Loan Number      Borrower Name

Comp?     

**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

\*\*\* Extension Cost

Temporary Guidance See Below

Loans under 6.25 note rate will be extended for a maximum of 15 days from the original lock expiration date, at 10bps per day. Requests exceeding 15 days contact lock desk - exception on case by case basis - (not guaranteed)

Rates <= 6.25% @ 10 bps / day  
Rates < 6.5% @ 7 bps / day  
Rates >= 6.5% @ 2 bps / day

\*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  
No PPP price option only allowed where prohibited by State  
IL ~ no prepayment penalty may be applied on loan rates that exceeds 8%.

