LOAN STREAM MORTGAGE

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

**Wholesale Ratesheet**
30 Day Lock Period
Borrower Paid Compensation
Effective Date: Thu, June - 16 - 2022

V1.1

Cover Sheet | Lock Request | Product Matrix

# NanQ "ONE" Program

## Base Rate / Base Price

| Rate | Full Doc | Alt Doc | DSCR |
|---|---|---|---|
| 6.250 | 100.250 | 100.250 | |
| 6.375 | 100.500 | 100.500 | |
| 6.500 | 100.750 | 100.750 | 100.500 |
| 6.625 | 101.000 | 101.000 | 100.750 |
| 6.750 | 101.250 | 101.250 | 101.000 |
| 6.875 | 101.500 | 101.500 | 101.250 |
| 7.000 | 101.750 | 101.750 | 101.500 |
| 7.125 | 102.000 | 102.000 | 101.750 |
| 7.250 | 102.250 | 102.250 | 102.000 |
| 7.375 | 102.500 | 102.500 | 102.250 |
| 7.500 | 102.750 | 102.750 | 102.500 |
| 7.625 | 103.000 | 103.000 | 102.750 |
| 7.750 | 103.250 | 103.250 | 103.000 |
| 7.875 | 103.500 | 103.500 | 103.250 |
| 8.000 | 103.750 | 103.750 | 103.500 |
| 8.125 | 104.000 | 104.000 | 103.750 |
| 8.250 | 104.250 | 104.250 | 104.000 |
| 8.375 | 104.500 | 104.500 | 104.250 |
| 8.500 | 104.750 | 104.750 | 104.500 |
| 8.625 | 105.000 | 105.000 | 104.750 |
| 8.750 | 105.250 | 105.250 | 105.000 |
| 8.875 | 105.500 | 105.500 | 105.250 |
| 9.000 | 105.750 | 105.750 | 105.500 |
| 9.125 | 106.000 | 106.000 | 105.750 |
| 9.250 | 106.250 | 106.250 | 106.000 |
| 9.375 | 106.500 | 106.500 | 106.250 |
| 9.500 | 106.750 | 106.750 | 106.500 |
| 9.625 | 107.000 | 107.000 | 106.750 |
| 9.750 | 107.250 | 107.250 | 107.000 |
| 9.875 | 107.500 | 107.500 | 107.250 |
| 10.000 | 107.750 | 107.750 | 107.500 |
| 10.125 | 108.000 | 108.000 | 107.750 |
| 10.250 | 108.250 | 108.250 | 108.000 |
| 10.375 | 108.500 | 108.500 | 108.250 |
| 10.500 | 108.750 | 108.750 | 108.500 |
| 10.625 | 109.000 | 109.000 | 108.750 |
| 10.750 | 109.250 | 109.250 | 109.000 |
| 10.875 | 109.500 | 109.500 | 109.250 |
| 11.000 | 109.750 | 109.750 | 109.500 |

Click here to see Specials

## 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 | -2.375 | -3.375 | |
| 720-739 | -0.250 | -0.375 | -0.875 | -1.375 | -1.625 | -1.875 | -3.125 | -5.125 | |
| 700-719 | -0.625 | -1.125 | -1.375 | -1.625 | -1.875 | -2.375 | -3.375 | -5.875 | |
| 680-699 | -0.875 | -1.375 | -1.625 | -2.125 | -2.375 | -2.625 | -3.875 | -6.875 | |
| 660-679 | -1.250 | -2.125 | -2.375 | -2.875 | -3.125 | -3.375 | -4.875 | -7.875 | |
| 640-659 | -1.625 | -2.375 | -2.625 | -3.125 | -3.625 | -4.125 | -5.875 | -8.875 | |
| 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 | -0.500 |
| Full Doc - Non-Owner | -0.500 |
| VOE Only | -0.750 |
| 1099 Only | -0.750 |
| Asset Utilization | -0.750 |
| Debt Consol. >70% LTV | -0.375 |
| Debt Consol. ≤ 70% LTV | -0.250 |
| Cash-Out >70% LTV | -0.500 |
| Cash-Out ≤ 70% LTV | -0.375 |
| 3-4 Units | -0.500 |
| Second Home | -0.750 |
| DSCR Purchase >80.00 LTV | -1.500 |
| 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 | -1.500 |
| Purchase | 0.000 |

## Grades

| | |
|---|---|
| Select - Standard | 1.000 |
| A+ | 0.250 |
| A | -1.000 |
| B | -2.000 |
| C | -3.000 |
| Select - DSCR | 1.000 |
| DSCR (≥1.00) | 0.250 |
| No Ratio (0.75-0.99) | -1.500 |

## Lock Days

| | |
|---|---|
| 15 Day | 0.000 |
| 30 Day | 0.000 |

## Minimum Rates by Doc Type

| Full Doc | Alt Doc | DSCR |
|---|---|---|
| 6.250% | 6.250% | 6.500% |
| ≥$4,000,000 | | #N/A |

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

| Loan Term | Caps | Floor |
|---|---|---|
| 5/6 ARM | 2/1/5 | =Rate |
| 7/6 ARM | 5/1/5 | |
| Index | 6mo SOFR | |
| Reset Frequency | 6 Mo | |

## Loan Term

| | |
|---|---|
| 15YR Fixed | 0.250 |
| 30YR Fixed | 0.000 |
| 30YR IO Fixed | -0.500 |
| 40YR Fixed | -0.500 |
| 40YR IO Fixed | -0.750 |
| 5/6 30YR ARM | 0.000 |
| 5/6 30YR IO ARM | -0.500 |
| 5/6 40YR ARM | -0.500 |
| 7/6 30YR ARM | 0.000 |
| 7/6 30YR IO ARM | -0.500 |
| 7/6 40YR ARM | -0.500 |

## 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 |
| >$3,000,000 | 99.500 |

## ARM Margins

| Occupancy | Margin |
|---|---|
| Second Home | 4.000 |
| Investment Home | 4.000 |
| Lock Days | 4.000 |

## Minimum Price

| | |
|---|---|
| All Note Rates | 98.000 |
| *Contact Lock Desk For BuyDowns | |
| BuyDowns 3:1 | |

Temporary Guidance See Below
Extension Cost

15 Days Max Extensions per schedule below, above 15 days contact the Lock Desk for exception

Rates <= 6.75% @ 10 bps / day
Rates 6.76% - 7.00% @ 7 bps /day
Rates >= 7.0% @ 2 bps / day

# PriceOne Calculator

Wholesale Ratesheet

| | Inputs |
|---|---|
| Interest Rate | 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 | 30YR Fixed |
| Escrow | Escrow Not Waived |
| Prepayment Penalty | No PPP *See PPP Section* |
| State | All Other States |
| Lock Term | 30 Day |
| Spring Special | Not Applicable |

Reset

| |
|---|
| #N/A |
| 0.000 |
| |
| 0.000 |
| #N/A |
| 0.000 |
| 0.000 |
| 0.000 |
| 0.000 |
| 0.000 |
| 0.000 |
| 0.000 |
| 0.000 |
| -2.000 |
| 0.000 |
| 0.000 |
| 0.000 |

Click here for Specials

Checkout must be for business purposes only

UW Fee Buyout Calculator
Loan Amount → $ -
Input a Loan Amount

| | |
|---|---|
| Total LLPA | #N/A |
| 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! |
| Final Price → | Final Price |
| Final Price with UW Fee Buyout → | Missing TLA |

Max YSP is ERROR
BPC Inputted

Near Par Rate - BPC 0% @ 0

LPC is Blank

**Borrower Paid Comp Only**

| Loan Number | Borrower Name | |
|---|---|---|
| | | |
| | | 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[1], MD, MI, MN, ND, NJ[1], 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
No PPP price option only allowed where prohibited by State

IL ~ no prepayment penalty may be applied on loan rates that exceeds 8%.

| Full Doc Column Includes |
|---|
| Tax Returns |
| 1099 Only |
| Asset Utilization Only |
| Asset Utilization W/ Full Doc |

| Alt Doc Column Includes |
|---|
| 12 Bank Statements |
| 12 or 24 CPA P&L |
| Asset Utlization W/ Bank Stmt |

| DSCR/No Ratio Column Includes |
|---|
| DSCR |
| No Ratio |

***** Extension Cost**

Temporary Guidance See Below
Extension Cost

15 Days Max Extensions per schedule below, above 15 days contact the Lock Desk for exception

Rates <= 6.75% @ 10 bps / day
Rates 6.76% - 7.00% @ 7 bps /day
Rates >= 7.0% @ 2 bps / day