LOAN STREAM MORTGAGE

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

Wholesale Ratesheet
30 Day Lock Period
Borrower Paid Compensation
Effective Date: Fri, July - 1 - 2022

V1.0

Cover Sheet | Lock Request | Product Matrix

NanQ "ONE" Program

Base Rate / Base Price

Rate	Full Doc	Alt Doc	DSCR
6.375	100.250	100.250	
6.500	100.500	100.500	100.250
6.625	100.750	100.750	100.500
6.750	101.000	101.000	100.750
6.875	101.250	101.250	101.000
7.000	101.500	101.500	101.250
7.125	101.750	101.750	101.500
7.250	102.000	102.000	101.750
7.375	102.250	102.250	102.000
7.500	102.500	102.500	102.250
7.625	102.750	102.750	102.500
7.750	103.000	103.000	102.750
7.875	103.250	103.250	103.000
8.000	103.500	103.500	103.250
8.125	103.750	103.750	103.500
8.250	104.000	104.000	103.750
8.375	104.250	104.250	104.000
8.500	104.500	104.500	104.250
8.625	104.750	104.750	104.500
8.750	105.000	105.000	104.750
8.875	105.250	105.250	105.000
9.000	105.500	105.500	105.250
9.125	105.750	105.750	105.500
9.250	106.000	106.000	105.750
9.375	106.250	106.250	106.000
9.500	106.500	106.500	106.250
9.625	106.750	106.750	106.500
9.750	107.000	107.000	106.750
9.875	107.250	107.250	107.000
10.000	107.500	107.500	107.250
10.125	107.750	107.750	107.500
10.250	108.000	108.000	107.750
10.375	108.250	108.250	108.000
10.500	108.500	108.500	108.250
10.625	108.750	108.750	108.500
10.750	109.000	109.000	108.750
10.875	109.250	109.250	109.000
11.000	109.500	109.500	109.250
11.125	109.750	109.750	109.500

$450 Appraisal credit for any loan after 06/01/2022

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	-4.500			
600-619	-2.625	-3.375	-3.875	-4.375	-5.625	-6.000			

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	-1.500
C	-2.000
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
6.375%	6.375%	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
Primary Home	4.000
Second Home	4.000
Investment Home	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

Reset

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

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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