



LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation

Tue, July - 26 - 2022

Effective Date:

V1.0

NanQ "ONE" Program

Table with Base Rate / Base Price columns: Rate, Full Doc, Alt Doc, DSCR. Lists various rates from 6.375 to 9.500.

Table with FICO/LTV Price Adjustments columns: FICO ranges (740+, 720-739, etc.), LTV ranges (<=50, 50.01-60, etc.), and Adjustments.

Table with Loan Level Price Adjustments columns: LLPA, DTI, Full Doc - Non-Owner, Voe Only, etc.

Tables for Grades (A+, A, B, C), Loan Term (15YR, 30YR, 40YR), and Lock Days (15 Day, 30 Day).

Table with Max Price columns: Owner Occ/Sec Home, Loans W/ No PPP, etc.

Table with Minimum Rates by Doc Type columns: Full Doc, Alt Doc, DSCR.

Table with ARM Margins columns: Occupancy, Margin (Primary Home, Second Home, Investment Home).

Table with Minimum Price columns: All Note Rates, 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% - 6.999% @ 7 bps /day
Rates >= 7.0% @ 2 bps / day

Cover Sheet Lock Request Product Matrix

PriceOne Calculator interface with input fields for Rate, FICO, Grade, DTI, Loan Balance, Purpose, etc.

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

BPC 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 Utilization W/ Bank Stmt

DSCR/No Ratio Column Includes: DSCR, No Ratio

UW Fee Buyout Calculator section with Loan Amount input and Final Price output.

*** Extension Cost

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Rates <= 6.75% @ 10 bps / day
Rates 6.76% - 6.999% @ 7 bps /day
Rates >= 7.0% @ 2 bps / day

Borrower Paid Comp Only section with Loan Number and Borrower Name fields.

*6 months interest on 80% of the original principal balance
Minimum 6 Months Prepay required except in the following states: DE, IL, MD, MI, MN, ND, NJ, NM, OH, PA
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%.

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