



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

Wholesale Ratesheet

30 Day Lock Period
Borrower Paid Compensation
Effective Date: Tue, August - 9 - 2022

V1.3

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	
6.625	100.750	100.750	
6.750	101.000	101.000	100.500
6.875	101.250	101.250	100.750
7.000	101.500	101.500	101.000
7.125	101.750	101.750	101.250
7.250	102.000	102.000	101.500
7.375	102.250	102.250	101.750
7.500	102.500	102.500	102.000
7.625	102.750	102.750	102.250
7.750	103.000	103.000	102.500
7.875	103.250	103.250	102.750
8.000	103.500	103.500	103.000
8.125	103.750	103.750	103.250
8.250	104.000	104.000	103.500
8.375	104.250	104.250	103.750
8.500	104.500	104.500	104.000
8.625	104.750	104.750	104.250
8.750	105.000	105.000	104.500
8.875	105.250	105.250	104.750
9.000	105.500	105.500	105.000
9.125	105.750	105.750	105.250
9.250	106.000	106.000	105.500
9.375	106.250	106.250	105.750
9.500	106.500	106.500	106.000

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	-0.250	-0.750	-1.000	-1.500	-2.000	-4.500	-5.500	
720-739	-0.250	-0.500	-1.000	-1.500	-2.000	-2.500	-4.500	-5.500	
700-719	-0.500	-1.000	-1.500	-2.000	-2.500	-3.000	-4.500	-5.500	
680-699	-0.750	-1.500	-2.250	-2.500	-3.000	-3.500			
660-679	-1.250	-2.000	-2.750	-3.000	-3.500	-4.000			
640-659	-1.750	-2.500	-3.250	-3.500	-4.000	-4.500			
620-639	-2.250	-3.000	-4.000	-4.500	-5.000				
600-619	-2.750	-3.500	-4.500	-5.000	-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	-0.500
Debt Consol. <= 70% LTV	-0.250
Cash-Out >70% LTV	-0.500
Cash-Out <= 70% LTV	-0.250
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	-1.500
Purchase	0.000

Grades	
Select - Standard	0.750
A+	0.250
A	-1.000
B	-1.500
C	-2.000
Select - DSCR	0.500
DSCR (≥1.00)	0.000
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%	6.750%
≥\$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	99.000
80.01-90.00% LTV	98.500

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

Minimum Price	
*Contact Lock Desk For BuyDowns	
BuyDowns 3:1	

Max Rate	
Max rate of 8.500% on LTVs greater than 80.00%	

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

1. Non-QM Purchase Special
- For Non-QM purchase loans submitted 8/1/2022 - 8/31/2022
- 25 basis points off price
- All credit grades eligible except Select credit grade.
- LTV <= 80%
- Minimum loan amount \$250,000.
- Loans must be approved and locked by August 31th
- Cannot be combined with DSCR Special.
Select dropdown on pricer to apply

2. DSCR Special
- For DSCR purchase and refinance loans submitted 8/1/2022 - 8/31/2022
- New loans must be submitted with valid appraisal.
- 25 basis points of price.
- All credit grades eligible except Select credit grade.
- Loans must be approved and locked by Wednesday, August 31st.
- Cannot be combined with Non-QM Purchase Special
Reach out to Lock Desk to apply

Cover Sheet

Lock Request

Product Matrix

PriceOne Calculator

Wholesale Ratesheet

1. Purchase Special
2. DSCR Special

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

*** 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% - 6.999% @ 7 bps /day
Rates >= 7.0% @ 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, IL¹, MD, MI, MN, ND, NJ¹, NM, OH, PA, RI
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%.

Inputs

Interest Rate → Choose a Selection
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
Purchase Special Choose a Selection

Reset

LOANSTREAM

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

Max YSP
Max YSP is 0
Near Par Rate - BPC 0% @ 0

Buydown Adjustment
Final Price →
Final Price with UW Fee Buyout →

Borrower Paid Comp Only

Loan Number
Borrower Name
Comp?