



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

**Wholesale Ratesheet**

30 Day Lock Period  
**Borrower Paid Compensation**

Effective Date: Tue, September - 20 - 2022

V1.0

**NanQ "ONE" Program**

Base Rate / Base Price			
Rate	Full Doc	Alt Doc	DSCR
6.125	98.250	98.250	
6.250	98.750	98.750	
6.375	99.250	99.250	
6.499	99.500	99.500	98.500
6.625	100.000	100.000	99.250
6.750	100.250	100.250	99.750
6.875	100.500	100.500	100.000
6.999	101.000	101.000	100.500
7.125	101.500	101.500	101.000
7.250	101.750	101.750	101.250
7.375	102.000	102.000	101.500
7.499	102.250	102.250	101.750
7.625	102.500	102.500	102.000
7.750	102.750	102.750	102.250
7.875	103.000	103.000	102.500
7.999	103.500	103.500	103.000
8.125	104.000	104.000	103.500
8.250	104.250	104.250	103.750
8.375	104.500	104.500	104.000
8.499	104.750	104.750	104.250
8.625	105.000	105.000	104.500
8.750	105.250	105.250	104.750
8.875	105.500	105.500	105.000
8.999	105.750	105.750	105.250
9.125	106.000	106.000	105.500
9.250	106.250	106.250	105.750
9.375	106.500	106.500	106.000
9.499	106.750	106.750	106.250
9.625	107.000	107.000	106.500
9.750	107.250	107.250	106.750
9.875	107.500	107.500	107.000
9.999	107.750	107.750	107.250

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	-0.250	-0.500	-0.750	-1.250	-1.750	-4.750	-5.750	
720-739	-0.250	-0.500	-0.750	-1.250	-1.750	-2.250	-5.250	-6.250	
700-719	-0.500	-1.000	-1.500	-2.000	-2.500	-3.000	-5.750	-6.750	
680-699	-0.750	-1.500	-2.250	-2.750	-3.250	-3.750			
660-679	-1.250	-2.000	-2.750	-3.250	-3.750	-4.250			
640-659	-2.000	-2.750	-3.500	-4.000	-4.750	-5.500			
620-639	-2.500	-3.250	-4.000	-4.750	-5.500	-6.250			
600-619	-3.000	-3.750	-4.500	-5.250	-6.250	-7.250			

Loan Level Price Adjustments	
	LLPA
DTI >50% - All Doc Types	-0.500
Full Doc - Non-Owner	-0.500
ITIN	-2.000
VOE Only	-0.750
1099 Only	-0.750
Asset Utilization	-0.750
Debt Consol. >70% LTV	-0.750
Debt Consol. ≤ 70% LTV	-0.250
Cash-Out >70% LTV	-0.750
Cash-Out ≤ 70% LTV	-0.250
3-4 Units	-0.500
Second Home	-0.750
No PPP "See PPP Section"	-1.500
6 Months PPP	-1.500
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
Foreign Nat With Fico	-1.500
Purchase	0.000
Inv. & 2nd Home >80% LTV	-1.000

Grades	
Select - Standard	0.750
A+	0.250
A	-1.250
B	-2.000
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
45 Day	-0.500

Minimum Rates by Doc Type		
Full Doc	Alt Doc	DSCR
6.125%	6.125%	6.500%
≥\$4,000,000	#N/A	

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

Temporary Guidance See Below Extension Cost

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

Rates 6.125% - 6.500% @ 15 bps / day  
Rates 6.501% - 7.000% @ 10 bps / day  
Rates 7.001% - 8.000% @ 7 bps / day  
Rates >8.000% @ 2 bps / day

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	99.000
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
80.01-90.00% LTV	100.000
ITIN/Foreign National	100.000

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

**Specialty Products**

Short Term Rental (STR) Income (Airbnb, VRBO, etc.) can be used for all DSCR refinance submissions in September.

LoanStream will not accept more than 25% of NonQM loan submissions that consist of ITIN, Foreign National or LTVs over 80%. LoanStream reserves the right to decline submissions if clients do not adhere to this restriction.

Example: For every 4 loans, 1 can be ITIN, Foreign National or >80% LTV, the other 3 must be NonQM non-ITIN, non-Foreign National or <80% LTV.

All Specialty Product Loans (ITIN, Foreign National, >80% and STR Income DSCR loans) must fund by 9/30/22.

**Lock Request**

**Product Matrix**

**PriceOne Calculator**

Inputs		Wholesale Ratesheet	
Interest Rate →	Choose a Selection	Reset	
LTV Range	Choose a Selection	#N/A	
FICO Range	Choose a Selection	0.000	
Grade	Choose a Selection		
Doc Type	Choose a Selection		
Additional Adjs	Choose a Selection	0.000	
Citizenships	Choose a Selection	#N/A	
DTI	Choose a Selection	0.000	
Loan Balance	Choose a Selection	0.000	
Purpose	Choose a Selection	0.000	
Occupancy	Choose a Selection	#N/A	
Property Type	Choose a Selection	0.000	
Loan Term	30YR Fixed	0.000	
Escrow	Escrow Not Waived	0.000	
Prepayment Penalty	No PPP "See PPP Section"	-1.500	
State	All Other States	0.000	
Lock Term	Choose a Selection	#N/A	
<b>Total LLPA</b>		#N/A	
Gross Rate Sheet Price (Prior to LLPAs)		#N/A	
Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)		Minimum Rate	
Max YSP		0.000	
<b>Final Price →</b>		<b>Final Price</b>	

**September Specialty Products**

- Short Term Rental (STR) Income Loans
- 85% LTV NOO/2<sup>nd</sup> Purchase Loans
- ITIN/FN Loans
- >80% LTV Primary Purchase Loans

*\*See left side for details\**

Borrower Paid Comp Only		*** Extension Cost	
Loan Number	Borrower Name	Max YSP is 0	Temporary Guidance See Below Extension Cost
		Near Par Rate - BPC 0% @ 0	15 Days Max Extensions per schedule below, above 15 days contact the Lock Desk for exception
			Rates 6.125% - 6.500% @ 15 bps / day
			Rates 6.501% - 7.000% @ 10 bps / day
			Rates 7.001% - 8.000% @ 7 bps / day
			Rates >8.000% @ 2 bps / day
		Comp?	

\*6 months interest on 80% of the original principal balance

Minimum 3 Year Prepay Required for All Investment/DSCR Loans with LTV's >80%

**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, RI*

<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 loans where APR exceeds 8%"**