



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

Wholesale Ratesheet

30 Day Lock Period
Borrower Paid Compensation

Effective Date: Tue, November - 22 - 2022

Lock Request

Product Matrix

NanQ "ONE" Program

Base Rate / Base Price			
Rate	Full Doc	Alt Doc	DSCR
6.999	98.000	98.000	
7.125	98.250	98.250	
7.250	98.500	98.500	
7.375	98.750	98.750	98.500
7.499	99.000	99.000	98.750
7.625	99.250	99.250	99.000
7.750	99.500	99.500	99.250
7.875	99.750	99.750	99.500
7.999	100.250	100.250	100.000
8.125	100.500	100.500	100.250
8.250	100.750	100.750	100.500
8.375	101.000	101.000	100.750
8.499	101.250	101.250	101.000
8.625	101.500	101.500	101.250
8.750	101.750	101.750	101.500
8.875	102.000	102.000	101.750
8.999	102.500	102.500	102.250
9.125	102.750	102.750	102.500
9.250	103.000	103.000	102.750
9.375	103.250	103.250	103.000
9.499	103.500	103.500	103.250
9.625	103.750	103.750	103.500
9.750	104.000	104.000	103.750
9.875	104.250	104.250	104.000
9.999	104.500	104.500	104.250
10.125	104.750	104.750	104.500
10.250	105.000	105.000	104.750
10.375	105.250	105.250	105.000
10.499	105.500	105.500	105.250
10.625	105.750	105.750	105.500
10.750	106.000	106.000	105.750
10.875	106.250	106.250	106.000
10.999	106.500	106.500	106.250
11.125	106.750	106.750	106.500
11.250	107.000	107.000	106.750
11.375	107.250	107.250	107.000
11.499	107.500	107.500	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+	-0.250	-0.250	-0.500	-0.750	-1.250	-1.750	-3.750	-5.000	
720-739	-0.250	-0.500	-0.750	-1.250	-1.750	-2.250	-4.250	-5.500	
700-719	-0.500	-1.000	-1.500	-2.000	-2.500	-3.000	-4.750	-6.000	
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-\$1,000,000	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 >75% 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	
6.999%	6.999%	7.375%	
≥\$4,000,000	#N/A	#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 <=8.500% @ 10 bps / day
Rates <=9.500% @ 7 bps / day
Rates >9.500% @ 2 bps / day
Extension Cost

Current lock extension costs apply to all active locks, regardless of lock date

All 45 day locks are at a 50bp cost and are not eligible for lock extensions

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

Non QM Prelocks

Non-QM Pre-Locks may now be locked for 30 or 45 days

30 day Non-QM Pre-Locks are eligible for up to 15 days of extensions at cost

All Non-QM Pre-Locks must be Submittal Completed/Submitted within 10 days or Lock will be cancelled

All 45 day locks are at a 50bp cost and are not eligible for lock extensions

All Non-QM locks that expire will be subject to a 25bp Rollover Fee and Worse Case Pricing

Non-QM Pre-Locks will be offered until 12/31/22

PriceOne Calculator

Inputs		Wholesale Ratesheet	Tue, November - 22 - 2022
Interest Rate →	Choose a Selection	Reset	
LTV Range	Choose a Selection		
FICO Range	Choose a Selection	#N/A	
Grade	Choose a Selection	0.000	
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	30 Day	0.000	
DSCR Special	Choose a Selection	0.000	
FICO & LTV Special	Not Applicable	0.000	
Total LLPA		#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	
Final Price →		Final Price	



Borrower Paid Comp Only

NON-QM FICO/LTV SPECIAL
- <=70% LTV & 700-739 FICO (25BPS)
- <=70% LTV & 740+ FICO (50BPS)
DSCR SPECIAL
->=1.20 DSCR Ratio (25 BPS)
All specials can be combined to a max 50BPS

Near Par Rate - BPC 0% @ 0

Loan Number	Borrower Name	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, MD, MI, MN, ND, NJ¹, NM, OH, PA, RI

¹ Prepay allowed for loans closed in the name of a Corporation or LLC in 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

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 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 <=8.500% @ 10 bps / day
Rates <=9.500% @ 7 bps / day
Rates >9.500% @ 2 bps / day
Extension Cost

Current lock extension costs apply to all active
locks, regardless of lock date

All 45 day locks are at a 50bp cost and are not
eligible for lock extensions