



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

Wholesale Ratesheet
30 Day Lock Period
Borrower Paid Compensation
Effective Date: Fri, March - 17 - 2023

V1.0

Lock Request

Product Matrix

NanQ "ONE" Program

Coupon	Select (Full/Alt)	Full Doc	Alt Doc	DSCR
6.250	99.000			
6.375	99.250			
6.499	99.500			
6.625	99.750			
6.750	100.000			
6.875	100.250			
6.999	100.500	98.750	98.750	
7.125	100.750	99.000	99.000	
7.250	101.000	99.250	99.250	98.750
7.375	101.250	99.500	99.500	99.000
7.499	101.500	99.750	99.750	99.250
7.625	101.750	100.000	100.000	99.500
7.750	102.000	100.250	100.250	99.750
7.875	102.250	100.500	100.500	100.000
7.999	102.500	101.000	101.000	100.500
8.125	102.750	101.250	101.250	100.750
8.250	103.000	101.500	101.500	101.000
8.375	103.250	101.750	101.750	101.250
8.499		102.000	102.000	101.500
8.625		102.250	102.250	101.750
8.750		102.500	102.500	102.000
8.875		102.750	102.750	102.250
8.999		103.250	103.250	102.750
9.125		103.500	103.500	103.000
9.250		103.750	103.750	103.250
9.375		104.000	104.000	103.500
9.499		104.250	104.250	103.750
9.625		104.500	104.500	104.000
9.750		104.750	104.750	104.250
9.875		105.000	105.000	104.500
9.999		105.250	105.250	104.750
10.125		105.500	105.500	105.000
10.250		105.750	105.750	105.250
10.375		106.000	106.000	105.500
10.499		106.250	106.250	105.750
10.625		106.500	106.500	106.000
10.750		106.750	106.750	106.250
10.875		107.000	107.000	106.500
10.999		107.250	107.250	106.750
11.125		107.500	107.500	107.000
11.250		107.750	107.750	107.250
11.375		108.000	108.000	107.500
11.499		108.250	108.250	107.750

	<=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
780+	0.000	0.000	-0.125	-0.250	-0.500	-0.750	-3.500	-4.500	
760-779	-0.125	-0.125	-0.250	-0.500	-0.750	-1.250	-3.750	-4.750	
740-759	-0.125	-0.250	-0.500	-0.750	-1.250	-1.750	-4.000	-5.000	
720-739	-0.250	-0.500	-0.750	-1.250	-1.750	-2.250	-4.500	-5.500	
700-719	-0.500	-0.750	-1.250	-1.750	-2.250	-2.750	-5.000	-6.000	
680-699	-0.750	-1.250	-1.750	-2.250	-2.750	-3.500	-5.750		
660-679	-1.250	-1.750	-2.250	-2.750	-3.500	-4.250			
640-659	-1.750	-2.250	-2.750	-3.500	-4.250	-5.000			
620-639	-2.250	-2.750	-3.500	-4.250	-5.000	-6.000			
600-619	-2.750	-3.500	-4.250	-5.000	-6.000	-7.000			

	<=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
780+	0.500	0.375	0.250	0.125	-0.125	-0.375	-1.625	-2.750	
760-779	0.500	0.375	0.250	0.125	-0.125	-0.375	-1.625	-2.875	
740-759	0.375	0.250	0.125	0.000	-0.250	-0.500	-2.000	-3.375	
720-739	0.250	0.125	0.000	-0.125	-0.375	-0.625	-2.500	-3.875	
700-719	0.125	0.000	-0.125	-0.500	-0.875	-1.125	-3.375		
680-699	0.000	-0.250	-0.500	-0.875	-1.375	-1.625			
660-679	-0.750	-0.750	-1.000	-1.375	-1.875				

Loan Level Price Adjustments	LLPA
DTI ≥50% - All Doc Types	-0.500
ITIN	-2.000
VOE Only	-0.750
1099 Only	-0.750
Asset Utilization	-0.750
Debt Consol. >70% LTV	-1.000
Debt Consol. ≤ 70% LTV	-0.500
Cash-Out >70% LTV	-1.000
Cash-Out ≤ 70% LTV	-0.500
2 Units	0.000
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	0.250
>\$1,500,000	0.000
>\$2,000,000	-0.500
>\$2,500,000	-0.500
>\$3,000,000	-1.500
>\$3,500,000	-1.500
>\$4,000,000	-1.500
Foreign Nat With Fico	-1.500
Purchase	0.000
Inv. & 2nd Home >80% LTV	-1.000
Full Doc - Non-Owner	-0.500

Grades	
Select Standard	0.000
A+	0.250
A	-1.250
B	-2.000
C	-2.000
Select - DSCR	1.000
DSCR (≥1.00)	0.000
No Ratio (0.75-0.99)	-2.000

Lock Days	
15 Day	0.000
30 Day	0.000
45 Day	-0.500

Minimum Rates by Doc Type	Select	Full/Alt Doc	DSCR
	6.250%	6.999%	7.250%

Underwriting Fee	
Click Here	

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

Rates <=8.500% @ 7 bps /day
Rates <=9.500% @ 5 bps / day
Rates >9.500% @ 2 bps / day

Extension Cost

Current lock extension costs/policies 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

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

All Non-QM Pre-Locks must be Submittal Completed/Submitted within 10 days of 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 Relock Fee and Worse Case Pricing

PriceOne Calculator

Calculator does not verify eligibility. Please use in conjunction with product matrix.

Wholesale Ratesheet Fri, March - 17 - 2023

Inputs	Choose a Selection	Reset
Interest Rate	Choose a Selection	
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	Choose a Selection	0.000
Lock Term	30 Day	0.000
	Not Applicable	

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

Calculator does not verify eligibility. Please use in conjunction with product matrix.

Final Price → **Final Price**

Borrower Paid Comp Only

Near Par Rate - BPC % @ 0

Loan Number Borrower Name

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

Minimum 3 Year Prepay Required for All Investment/DSCR Loans with LTV's >80% (States with No PPP >80% is not available)

No PPP price option only allowed where prohibited by State

*PPP is only Allowed on the following:

Non-TRID Loans - Investment

Non-TRID Loans - DSCR

ALL STATES REQUIRE A PPP, STATE LEVEL RESTRICTIONS LISTED BELOW

STATES	PPP REQUIRED WHEN:	PPP STRUCTURES	NO PPP ALLOWED WHEN:
Arkansas	Maximum of 3 years	Max Rates: 3-2-1	Never
Illinois	≤ 8% APR, if Cook County > \$250K	Max Rates: 3-2-1	≥ 8% APR, if Cook County < \$250K
Indiana	Fixed Rates	Normal Rates	ARM Loans
Iowa	Maximum of 5 years	Max Rates: 5-4-3-2-1	Never
Kansas	6 Months only	Normal Rates	Never
Kentucky	Always allowed	Max Rates: 3-2-1	Never
Maryland	Maximum of 3 years	Normal Rates	Never
Michigan	Maximum of 3 years	1% Fixed	Never
Missouri	Always allowed	Max Rates: 2-2-2-2	Never
New Jersey	Closed in name of Corp. or LLC	Normal Rates	Closed in name of individual
Ohio	≥ \$100,000	Normal Rates	< \$100,000
Pennsylvania	>\$301,022 and 1-2 Unit, or any 3-4 Unit	Normal Rates	<=\$301,022 and 1-2 Unit
Rhode Island	Maximum of 1 year	2% Fixed	Never
Texas	Purchase, or Non-Homestead Refinances	Normal Rates	Closed in name of individual

NEVER ALLOWED IN MAINE, MINNESOTA, AND NEW MEXICO

Full Doc Column Includes
Tax Returns
1099 Only
Asset Utilization Only
Asset Utilization W/ Full Doc
VOE

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

Rates <=8.500% @ 7 bps /day
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