

Purchase, or Non-Homestead Refinances Normal Rates Homestea
NEVER ALLOWED IN ALASKA, MAINE, MINNESOTA, AND NEW MEXICO

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

Wholesale Ratesheet

30 Day Lock Period Borrower Paid Compensation
Effective Date: Mon, October - 2 - 2023

Lock Request

Product Matrix

NanQ "ONE" Program											PriceC	ne Calculator	Calculator does not verify eligibility. Please use in conjunction with product matrix.			
												Inputs	W	holesale Ratesheet	Mon, October - 2 - 2023	Full Doc Column Includes
	late / Base Price					TV Price Ad					Interest Rate →	Choose a Selection	Reset			Tax Returns
Coupon Full Doc	Alt Doc	DSCR	780+		0.125		01-70 70.01- 125 -0.25		0 80.01-85 85.01-90 -3.500 -5.500	90.01-95	LTV Range FICO Range	Choose a Selection				1099 Only
			760-779				.250 -0.50				Grade	Choose a Selection	0.000	STREAM		Asset Utilization Only Asset Utilization W/ Full Doc
6.499			740-759				500 -0.75				Doc Type	Choose a Selection				VOF
6.625			720-739	-0.125	-0.250	-0.500 -0	.750 -1.00	-1.500	-4.500 -6.500		Additional Adjs	Choose a Selection	0.000	·		
6.750			700-719				.000 -1.50				Citizenships	Choose a Selection	#N/A			Alt Doc Column Includes
6.875			680-699					-3.000			DTI Loan Balance	Choose a Selection	0.000			12 Bank Statements
6.999 97.500 7.125 97.750	97.500 97.750		660-679 640-659		-1.250 -2.000		.000 -4.00				Purpose	Choose a Selection Choose a Selection	0.000			12 or 24 CPA P&L Asset Utlization W/ Bank Stmt
7.125 97.750	98.000	98.000	620-639				.750 -4.75				Occupancy	Choose a Selection	#N/A	NON-QM FICO SPECIAL		Asset Utilization W/ Bank Stmt
7,375 98,250	98.250	98.250	600-619	-2.750			500 -5.75				Property Type	Choose a Selection	0.000	<=70% LTV & 720+ FICO (25 BP: *N/A on Select	5)	
7.499 98.500	98.500	98.500									Loan Term	30YR Fixed	0.000	NA SII SCIECC		DSCR/No Ratio Column Includes
7.625 98.750	98.750	98.750									Escrow	Escrow Not Waived	0.000			DSCR
7.750 99.000	99.000	99.000			_			_			Prepayment Penalty	No PPP "See PPP Section"	-1.500			No Ratio
7.875 99.250	99.250	99.250	Loan Level Price Adjus			Gra			Loan Terr	n	State	Choose a Selection	0.000			
7.999 100.000	100.000	100.000		LLPA	Se	elect Standard	1.0		30YR Fixed	0.250	Lock Term	30 Day	0.000			
8.125 100.250 8.250 100.500	100.250 100.500	100.250 100.500	DTI ≥50% - All Doc Types	-0.500	A-		0.2 -1.2	50	30YR Fixed 30YR IO Fixed	-0.500	Buydown	No Not Applicable	0.000	-		
8.250 100.500 8.375 100.750	100.500	100.500	ITIN	-2.000	B		-1.2		40YR Fixed	-0.500		Not Applicable Not Applicable	0.000	-		
8.499 101.000	101.000	101.000	VOE Only	-0.750	C		-2.2		40YR IO Fixed	-0.750		Not replicable	0.000			*** Extension Cost
8.625 101.250	101.250	101.250	1099 Only	-0.750	Se	elect - DSCR	1.0		5/6 30YR ARM	0.000	Total I	LLPA	#N/A	Calculator do	es not verify eligibility.	
8.750 101.500	101.500	101.500	Asset Utilization	-0.750	D	SCR (≥1.20)	0.0	00	5/6 30YR IO ARM	-0.500	Gross Rate Sheet Pr		#N/A	Please use in conj	unction with product matrix.	
8.875 101.750	101.750	101.750	Debt Consol. >70% LTV	-1.000	D	SCR (≥1.00)	0.0		5/6 40YR ARM	-0.500	Net Price: Rate Sheet - LLF		Minimum Rate			
8.999 102.250	102.250	102.250	Debt Consol. ≤ 70% LTV	-0.500	No	Ratio (0.75-0.9	99) -2.0	00	7/6 30YR ARM	0.000	Max	YSP	0.000			Temporary Guidance See Below
9.125 102.500	102.500	102.500	Cash-Out >70% LTV	-1.000	_				7/6 30YR IO ARM 7/6 40YR ARM	-0.500	Final Pr	ice →	#N/A			Extension Cost
9.250 102.750 9.375 103.000	102.750	102.750 103.000	Cash-Out ≤ 70% LTV	-0.500		Lock	Days 0.0	00	7/6 4UYK ARM	-0.500						Rates <=8.500% @ 5 bps /day
9.375 103.000 9.499 103.250	103.000	103.000	2 Units 3-4 Units	0.000 -0.500	-	15 Day 30 Day	0.0		Max Price	,	_					Rates >8.500% @ 2 bps / day
9.625 103.500	103.500	103.500	Second Home	-0.500		45 Day	-0.5		Owner Occ/Sec Home	101.000	Borrow	ver Paid Comp Only				Extension Cost
9.750 103.750	103.750	103.750	No PPP *See PPP Section*	-1.500	<u> </u>				No PPP	99.000						Current lock extension costs/policies apply t
9.875 104.000	104.000	104.000	6 Months PPP	-1.500		Minimum Rate	s by Doc Type		6 Month PPP	99.000						all active locks, regardless of lock date
9.999 104.250	104.250	104.250	12 Months PPP	-1.000		Select Full//	Alt Doc DSCI	₹	1YR PPP 2YR PPP	101.000						All 45 day locks are at a 50bp cost and are no
10.125 104.500 10.250 104.750	104.500 104.750	104.500	24 Months PPP 36 Months PPP	-0.500		6.999% 6.9	99% 7.250	%	3YR PPP	101.000						eligible for lock extensions
10.375 105.000	105.000	105.000	48 Months PPP	0.000		Allowal	ble Fees		4YR PPP	101.000						
10.499 105.250	105.250	105.250	60 Months PPP	0.500		Click	Here		5YR PPP	101.000						•
10.625 105.500	105.500	105.500	Escrow Waived	-0.250	_			_	>\$3,000,000	99.500						
10.750 105.750	105.750	105.750	NW Condo	-1.000			aps Floo		80.01-90.00% LTV	101.000		*6 months interest	on 80% of the	original principal balance		
10.875 106.000 10.999 106.250	106.000 106.250	106.000	Condotel <\$150,000	-1.000 -1.000			1/5 =Rat 1/5 =Rat		ITIN/Foreign National Select (Full/Alt)	101.000	м	finimum 3 Year Prepay Requi			's >80%	
11.125 106.500	106.500	106.500	\$150,000 \$150,000-\$1,000,000	0.000			6mo SOFR	В	NC Floor Price	99.750		(States wit	h No PPP >809	% is not available)		
11.250 106.750	106.750	106.750	>\$1,000,000	0.250		Reset Freque	ncy 6 Mo		ARM Margi	ns				where prohibited by State		
11.375 107.000	107.000	107.000	>\$1,500,000	0.000					Occupancy	Margin			only Allowed or			
11.499 107.250	107.250	107.250	>\$2,000,000	-0.500					Primary Home	4.000			TRID Loans - on-TRID Loans			
	Non QM Prelo		>\$2,500,000	-0.500 -1.500					Second Home Investment Home	4.000			on-mad Loans	- Book		
	Non Qivi Preid	IOCKS	>\$3,000,000	-1.500 -1.500		Temporany Guin	lance See Below		investment Home	4.000	Α	ALL STATES REQUIRE A PP	P,STATE LEVE	EL RESTRICTIONS LISTED E	BELOW	
			>\$3,500,000 >\$4,000,000			Extensi	on Cost		NON-QM FICO	CDECIAL						
			>\$4,000,000 Foreign Nat' With Fico	-1.500 -1.500		Rates <=8.500			<=70% LTV & 720+		STATES	PPP REQUIRED WHEN:		PPP STRUCTURES	NO PPP ALLOWED WHEN:	
			Purchase	0.000		Rates >8.500% Extensi	i @ 2 bps / day ion Cost		BPS)	F F1CO (23	Arkansas	Maximum of 3 years		Max Rates: 3-2-1	Never	
	Non-QM Pre-Locks may be locked for 30 or 45 days		NOO & 2nd Home >75% LTV	-1.000	0		costs/policies appl		*N/A on Select		renances	If closed in the name of an indivi	idual and rate			
	30 day Non-QM Pre-Locks are eligible for up to 15 days of extensions at cost		t Full/Alt NOO & 2nd Home <755		-	all active locks, reg	ardless of lock date	y 10			Illinois / Cook County	<8% APR, Cook County >\$250k	or is a Business	Normal Rates	If closed in the name of an individual and Rate is =>8% APR, Cook County <\$250K	
All Non-QM Pre-Locks must	t be Submittal Compl Lock will be cance		2 01			I 45 day locks are a	at a 50bp cost and a		Condote	el		Purpose Loan, closed in a Corpo	oration, or LLC			
	50bp cost and are n	not eligible for lock extensions	State			not eligible for		1			Indiana	Fixed Rates	•	Normal Rates	ARM Loans	
All Non-QM locks that expire		a 25bp Relock Fee and Worse		-0.500					Minimum \$250,000 loan amo 45 day lock minimum		lowa	Maximum of 5 years		Max Rates: 5-4-3-2-1	Never	
	Pricing		Illinois Kansas	-0.500					Must be conditionally approv	red to lock	Kansas	6 Months only Always allowed		Normal Rates Max Rates: 3-2-1	Never	
			New Jersey	-0.500 -0.500	<u> </u>				ļ		Kentucky Maryland	Maximum of 3 years		Normal Rates	Never Never	
			North Carolina	-0.500					Lender Cre	edit	Michigan	Maximum of 3 years		1% Fixed	Never	
				3.000							Mississippi	<8%, Maximum of 5 years		Max rates: 5-4-3-2-1, Unpaid Principle	Never	
									1% Max Lender Credit can		Missouri	Always allowed		Max Rates: 2-2-2-2	Never	
									closing costs EXCEPT Broke	er Compensation	New Jersey	Closed in name of Corp. or LLC		Normal Rates	Closed in name of individual	
STATES	PPP REQUIRED		PPP STRUCTURES	NO PPP A	LLOWED W	HEN:			L		North Carolina	Closed in an LLC		Normal Rates	Closed in name of individual or corp.	
Arkansas	Maximum of 3 ye		Max Rates: 3-2-1	Never							Ohio	>= \$100,000		Normal Rates	< \$100,000	
Illinois / Cook County		ame of an individual and rate County >\$250k or is a Busines	s Normal Rates		ame of an indivi						Oklahoma Pennsylvania	APOR > 8%, Maximum 2 years >\$301,022 and 1-2 Unit, or any	2.4 Unit	Max Rates: 2-1 Loan AMT Prepai Normal Rates	<=\$301,022 and 1-2 Unit	
minoto / Cook County	Purpose Loan, clo	losed in a Corporation, or LLC	a received indices	Rate is =>8% APR	R, Cook County	<\$250K					Pennsylvania Rhode Island	S\$301,022 and 1-2 Unit, or any Maximum of 1 year	3-4 OIIII	2% Fixed	<=\$301,022 and 1-2 Unit Never	
	Fixed Rates		Normal Rates	ARM Loans							Texas	Purchase, or Non-Homestead R	efinances	Normal Rates	Homestead Refinances	
Indiana		years	Max Rates: 5-4-3-2-1	Never								NEVER ALLOWED IN ALA	SKA, MAINE, I	MINNESOTA, AND NEW ME	XICO	
Indiana	Maximum of 5 ye	6 Months only		Never												•
lowa Kansas	Maximum of 5 ye 6 Months only		Normal Rates	Never												
lowa Kansas Kentucky	Maximum of 5 ye 6 Months only Always allowed		Max Rates: 3-2-1													
lowa Kansas Kentucky Maryland	Maximum of 5 ye 6 Months only Always allowed Maximum of 3 ye		Max Rates: 3-2-1 Normal Rates	Never												
lowa Kansas Kentucky Maryland Michigan	Maximum of 5 ye 6 Months only Always allowed Maximum of 3 ye Maximum of 3 ye	years	Max Rates: 3-2-1 Normal Rates 1% Fixed	Never Never												
lowa Kansas Kentucky Maryland Michigan Mississippi Missouri	Maximum of 5 ye 6 Months only Always allowed Maximum of 3 ye Maximum of 3 ye <8%, Maximum Always allowed	years n of 5 years	Max Rates: 3-2-1 Normal Rates 1% Fixed Max rates: 5-4-3-2-1, Unpaid Principle Max Rates: 2-2-2-2	Never Never Never												
lowa Kansas Kentucky Maryland Michigan Mississippi Missouri New Jersey	Maximum of 5 yi 6 Months only Always allowed Maximum of 3 yi Maximum of 3 yi <8%, Maximum Always allowed Closed in name	years n of 5 years e of Corp. or LLC	Max Rates: 3-2-1 Normal Rates 1% Fixed Max rates: 5-4-3-2-1, Unpaid Principle Max Rates: 2-2-2-2 Normal Rates	Never Never Never Never Closed in nam												
lowa Kansas Kentucky Maryland Michigan Mississippi Missouri	Maximum of 5 ye 6 Months only Always allowed Maximum of 3 ye Maximum of 3 ye <8%, Maximum Always allowed	years n of 5 years e of Corp. or LLC	Max Rates: 3-2-1 Normal Rates 1% Fixed Max rates: 5-4-3-2-1, Unpaid Principle Max Rates: 2-2-2-2 Normal Rates Normal Rates	Never Never Never												
lowa Kansas Kentucky Maryland Michigan Mississippi Missouri New Jersey North Carolina Ohio	Maximum of 5 ye 6 Months only Always allowed Maximum of 3 ye <8%, Maximum Always allowed Closed in name Closed in an LLC >= \$100,000	years n of 5 years e of Corp. or LLC C	Max Rates: 3-2-1 Normal Rates 196 Fixed Max nates: 5-4-3-2-1, Urpaid Principle Max Rates: 2-2-2-2 Normal Rates Normal Rates Normal Rates	Never Never Never Never Closed in name < \$100,000												
lowa Kansas Kansas Kansas Kentucky Maryland Michigan Mississippi Missouri New Jersey North Carolina Ohio Oklahoma Pennsylvania	Maximum of 5 ye 6 Months only Always allowed Maximum of 3 ye <8%, Maximum 63 ye <8%, Maximum Closed in name Closed in an LLC >= \$100,000 APOR > 8%, Ma >\$301,022 and	years of 5 years of Corp. or LLC .C laximum 2 years 11-2 Unit, or any 3-4 Unit	Max Rates: 3-2-1 Normal Rates 1% Fixed Max rates: 54-32-1, Urgad Principle Max Rates: 2-2-2-2 Normal Rates Normal Rates Normal Rates Normal Rates Amax Rates: 2-1 Loan AMT Prepaid Normal Rates Max Rates: 2-1 Loan AMT Prepaid	Never Never Never Never Never Closed in name < \$100,000 Never <=\$301,022 ar	of individual											
lowa Kansas Kansas Kentucky Maryland Michigan Mississippi Missouri New Jersey North Carolina Ohio Oklahoma	Maximum of 5 ye 6 Months only Always allowed Maximum of 3 ye 48%, Maximum Always allowed Closed in name Closed in a LLC = \$100,000 APOR > 8%, Maximum Always allowed Maximum of 1 ye	years of 5 years of Corp. or LLC .C laximum 2 years 11-2 Unit, or any 3-4 Unit	Max Rates: 3-2-1 Normal Rates 196 Fixed dax rates: 5-4-3-2-1, Unpaid Principle Max Rates: 2-2-2-2 Normal Rates Normal Rates Normal Rates Max Rates: 2-1 Loan AMT Prepaid	Never Never Never Never Closed in name < \$100,000 Never	e of individual											