



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

Wholesale Ratesheet

30 Day Lock Period
Borrower Paid Compensation

Product Matrix

Effective Date: Thu, November - 16 - 2023

Closed End Seconds

Base Rate / Base Price				FICO/HCLTV Price Adjustments									
Coupon	Full Doc	Alt Doc			HCLTV 00.01-50	HCLTV 50.01-55	HCLTV 55.01-60	HCLTV 60.01-65	HCLTV 65.01-70	HCLTV 70.01-75	HCLTV 75.01-80	HCLTV 80.01-85	HCLTV 85.01-90
9.500	98.625	98.125		> 800	0.000	0.000	-0.125	-0.375	-0.625	-1.125	-2.125	-4.000	
9.625	99.125	98.625		780 - 799	0.000	0.000	-0.375	-0.625	-0.875	-1.375	-2.375	-4.250	
9.750	99.625	99.125		760 - 779	-0.125	-0.125	-0.625	-0.875	-1.250	-1.750	-2.625	-4.750	
9.875	100.125	99.625		740 - 759	-0.375	-0.375	-0.875	-1.125	-1.500	-2.000	-3.250	-5.750	
10.000	100.625	100.125		720 - 739	-0.875	-0.875	-1.375	-1.625	-2.000	-2.375	-4.000	-7.000	
10.125	100.875	100.375		700 - 719	-2.000	-2.000	-2.500	-2.750	-3.125	-3.375	-5.500	-8.250	
10.250	101.125	100.625		680 - 699	-3.500	-3.500	-4.000	-4.250	-4.500	-5.250	-7.750		
10.375	101.375	100.875		660 - 679	-4.500	-4.500	-5.000	-5.250	-5.500	-6.750			
10.500	101.625	101.125		Loan Level Price Adjustments		Loan Program		Loan Term		Max Price		NC Floor Price	
10.625	101.875	101.375		LLPA		Standalone Second		30YR Fixed		102.000		99.750	
10.750	102.125	101.625		Investment Property	-4.000	Concurrent Second		20YR Fixed				Max Rate (CA)	
10.875	102.375	101.875		Second Home	-1.000			10YR Fixed		12.250			
11.000	102.625	102.125		2 - 4 Units	-0.500	Lock Days		15 Day					
11.125	102.875	102.375		Condo	-0.500			30 Day		0.000			
11.250	103.125	102.625		Asset Utilization	0.000			45 Day		0.000			
11.375	103.375	102.875		1099 Only	0.000								
11.500	103.625	103.125		WVOE Only	0.000								
11.625	103.875	103.375		1yr Self Employed	0.000								
11.750	104.125	103.625		\$100,001-\$125,000	0.250								
11.875	104.375	103.875		\$125,001-\$150,000	0.375								
12.000	104.625	104.125		\$150,001-\$350,000	0.500								
12.125	104.875	104.375		\$350,001-\$500,000	0.500								
12.250	105.125	104.625		DTI 00.01-43	0.000								
12.375	105.375	104.875		DTI 43.01-45	-0.750								
12.500	105.625	105.125		DTI 45.01-50	-1.250								
12.625	105.750	105.250		No PPP	0.000								
12.750	105.875	105.375		12 Months	0.250								
12.875	106.000	105.500		24 Months	0.500								
13.000	106.125	105.625		ITIN	-2.000								
13.125	106.250	105.750		Foreign Nat' With Fico	-1.500								
13.250	106.375	105.875											
13.375	106.500	106.000											
13.500	106.625	106.125											
13.625	106.750	106.250											
13.750	106.875	106.375											
13.875	107.000	106.500											
14.000	107.125	106.625											
14.125	107.250	106.750											
14.250	107.375	106.875											
14.375	107.500	107.000											
14.500	107.625	107.125											
14.625	107.750	107.250											
14.750	107.875	107.375											
14.875	108.000	107.500											
15.000	108.125	107.625											

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

Inputs

Interest Rate →

Choose a Selection

LTV Range

Choose a Selection

FICO Range

Choose a Selection

Loan Program

Choose a Selection

Doc Type

Choose a Selection

Additional Adjustments

Choose a Selection

Citizenships

Choose a Selection

DTI

Choose a Selection

Loan Balance

Choose a Selection

Occupancy

Choose a Selection

Property Type

Choose a Selection

Loan Term

30YR Fixed

Prepayment Penalty

No PPP

State

Choose a Selection

Credit Event

Choose a Selection

Housing History

Choose a Selection

Lock Term

30 Day

Reset

LOAN
STREAM

Thu, November - 16 - 2023

Total LLPA

0.000

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 →

#N/A

• Borrower Paid Compensation Only, Max 2.000%

• No Underwriting Fee Buyout

• MUST BE CONDITIONALLY APPROVED BEFORE LOCKING