

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

## Wholesale Ratesheet

30 Day Lock Period Borrower Paid Compensation
Effective Date: Wed, December - 6 - 2023

**Lock Request** 

**Product Matrix** 

	MORI	GAGE								Effect	tive Date:	Wed, Decem	ber - 6 - 2023	_			_		
					NanQ "ONE	" Proc	ıram							PriceO	ne Calculator		Calculator doe	s not verify eligibility. nction with product matrix.	
							,								Inputs	W	Piease use in conju. Iholesale Ratesheet	Wed. December - 6 - 2023	Full Doc Column Includes
	Base Ra	te / Base Price					FICC	)/I TV Pric	e Adjustm	ents				Interest Rate →	Choose a Selection	Bassa		1100, 20002020	Tax Returns
Coupon	Full Doc	Alt Doc	DSCR	1		<=50		60.01-65			75.01-80	80.01-85 85.0	11-90 90.01-9		Choose a Selection	Reset			1099 Only
Coupon	500	ALL DOG	Doon	-	780+	0.500							500	FICO Range	Choose a Selection	#N/A	E T D S A W		Asset Utilization Only
				-	760-779	0.375	0.250		-0.125	-0.500	-1.000		750	Grade	Choose a Selection	0.000	3 I K E A M		Asset Utilization W/ Full Doc
6.499					740-759	0.250	0.000	-0.125	-0.500	-0.750	-1.250		000	Doc Type	Choose a Selection				VOE
6.625					720-739	0.000	-0.125		-0.750	-1.000	-1.500		500	Additional Adjs	Choose a Selection	0.000			VOE
6.750					700-719	-0.125	-0.500		-1.000	-1.500	-2.000		250	Citizenships	Choose a Selection	#N/A			Alt Doc Column Includes
6.875					680-699	-0.123	-0.300		-1.500		-3.000		230	PTI	Choose a Selection	0.000			12 Bank Statements
6.999	97.750	97.750			660-679	-1.000	-1.250	-1.750	-2.250	-3.000	-4.000	-0.230		Loan Balance	Choose a Selection	0.000			12 bank Statements 12 or 24 CPA P&L
7.125	98.000	98.000			640-659	-1.750	-2.000	-2.500	-3.000	-4.000	-5.000			Purpose	Choose a Selection	0.000		ullet	Asset Utlization W/ Bank Stmt
7.123	98.250	98.250	98.250		620-639	-2.250	-2.500	-3.000	-3.750	-4.750	-6.000			Occupancy	Choose a Selection	#N/A	NON-QM SPECIAL		Asset Ottization W/ Bank Stillt
		98.500												Property Type	Choose a Selection	WINDA	65.01-75.00 LTV & 720+ FICO (50		
7.375	98.500 98.750	98.500	98.500 98.750		600-619	-2.750	-3.000	-3.750	-4.500	-5.750	-7.000			Loan Term	30YR Fixed	0.000	55.01-65.00 LTV & 720+ FICO (75		DSCR/No Ratio Column Includes
7.499	98.750	98.750	98.750	-										Escrow	Facrow Not Waived	0.000	<=55 LTV & 720+ FICO (100 BPS)		
7.625		99.000	99.000	4										Prepayment Penalty	No PPP "See PPP Section"	0.000	*N/A on Select		DSCR No Ratio
7.750 7.875	99.250 99.500	99.250	99.250	4							-	Loan	_	State	Choose a Selection	0.000			NO RAIIO
	99.500 100.250	99.500 100.250	99.500 100.250		Loan Level Price Adjustm			Select Stan	Grades	1,000		Loan 15YR Fixed	Term 0.2						
7.999						LLPA		Select Stan	ndard		4	30YR Fixed			30 Day	0.000			
8.125	100.500	100.500	100.500					A+		0.250	4		0.0		No	0.000			
8.250	100.750	100.750	100.750	4	DTI ≥50% - All Doc Types	-0.500	4	A		-1.250	4	30YR IO Fixed 40YR Fixed	-0.5	V	Not Applicable	0.000			
8.375	101.000	101.000	101.000	4	ITIN	-2.000	4	В		-1.750	2		-0.5		Not Applicable	0.000			
8.499	101.250	101.250	101.250	1	VOE Only	-0.750	1	С		-2.250	)	40YR IO Fixed	-0.7						*** Extension Cost
8.625	101.500	101.500	101.500	1	1099 Only	-0.750	1	Select - DS		1.000	)	5/6 30YR ARM	0.0			#N/A	Calculator doe	s not verify eligibility.	
8.750	101.750	101.750	101.750	1	Asset Utilization	-0.750	4	DSCR (≥1.:		0.000	)	5/6 30YR IO ARM	-0.5			#N/A	Please use in conju	nction with product matrix.	
8.875	102.000	102.000	102.000	1	Debt Consol. >70% LTV	-1.000	4	DSCR (≥1.		0.000	)	5/6 40YR ARM	-0.5			Minimum Rate			
8.999	102.500	102.500	102.500	1	Debt Consol. ≤ 70% LTV	-0.500	4	No Ratio (0	1.75-0.99)	-2.000	1	7/6 30YR ARM	0.0		'SP	0.000			Temporary Guidance See Below
9.125	102.750	102.750	102.750	]	Cash-Out >70% LTV	-1.000	1				_	7/6 30YR IO ARM			ce →	#N/A			Extension Cost
9.250	103.000	103.000	103.000		Cash-Out ≤ 70% LTV	-0.500	1		Lock Days			7/6 40YR ARM	-0.5	0					Rates <=8.500% @ 5 bps /day
9.375	103.250	103.250	103.250		2 Units	0.000	1	15	Day	0.000	)								Rates <=8.500% @ 5 bps / day Rates >8.500% @ 2 bps / day
9.499	103.500	103.500	103.500		3-4 Units	-0.500			) Day	0.000	)		Price	Borrow	er Paid Comp Only				Extension Cost
9.625	103.750	103.750	103.750		Second Home	-0.750	1	45	Day	-0.500	)	Owner Occ/Sec H		0	o a.a comp om,				Extension dest
9.750	104.000	104.000	104.000		No PPP *See PPP Section*	-1.500	1					No PPP	99.0	0					Current lock extension costs/policies apply to
9.875	104.250	104.250	104.250		6 Months PPP	-1.500		Minimu	m Rates by I	Doc Type		6 Month PPP	99.0						all active locks, regardless of lock date
9.999	104.500	104.500	104.500		12 Months PPP	-1.000			Full/Alt Do			1YR PPP	101.0				·		
10.125	104.750	104.750	104.750		24 Months PPP	-0.500		6.999%	6.999%	7.250%	_	2YR PPP	101.0	0					All 45 day locks are at a 50bp cost and are not
10.250	105.000	105.000	105.000		36 Months PPP	0.000					_	3YR PPP	101.0	0					eligible for lock extensions
10.375	105.250	105.250	105.250		48 Months PPP	0.250			Allowable Fe	es		4YR PPP	101.0						
10.499	105.500	105.500	105.500		60 Months PPP	0.500			Click Here		_	5YR PPP	101.0						
10.625	105.750	105.750	105.750		Escrow Waived	-0.250	4			_	_	>\$3,000,000	99.5						
10.750	106.000	106.000	106.000		NW Condo	-1.000	4	Loan Term		Floor		80.01-90.00% LT			*6 months intere	et on 80% of the	original principal balance		
10.875	106.250	106.250	106.250		Condotel	-1.000		5/6 ARM		=Rate		ITIN/Foreign Natio					stment/DSCR Loans with LTV's	>00%	
10.999	106.500	106.500	106.500		<\$150,000	-1.000		7/6 ARM				Select (Full/Alt)	101.0	U			% is not available)	S >00%	
11.125	106.750	106.750	106.750		\$150,000-\$1,000,000	0.000	4	Index		SOFR		NC Floor Price	99.7	0			where prohibited by State		
11.250	107.000	107.000	107.000		>\$1,000,000	0.250	4	Reset F	requency	6 Mo			largins			is only Allowed o			
11.375	107.250	107.250	107.250		>\$1,500,000	0.000	4				-	Occupancy	Margi			n-TRID Loans -			
11.499	107.500	107.500	107.500		>\$2,000,000	-0.500	4					Primary Hom				Non-TRID Loans -			
					>\$2,500,000	-0.500						Second Hom				NOII-TRID LOans	S-DOCK		
Non QM Prelocks			>\$3,000,000	-1.500	1				1	Investment Ho	me 4.000		II STATES RECUIDE A D	DD STATE I EV	EL DESTRICTIONS LISTER	FLOW			
			>\$3,500,000	-1.500	1	Tempor	ary Guidance S Extension Cos	ee Below	1			l Ai	L STATES REQUIRE A PPP,STATE LEVE		EL VESTKICTIONS FISTED B	ELOVV			
					>\$4,000,000	-1.500	1				1	NON-ON	1 SPECIAL						
1					Foreign Nat' With Fico	-1.500	1	Rates	<=8.500% @ 5 >8.500% @ 2 b	bps /day ns / day	1	65 01-75 00 LTV & 72	0+ FICO (50 RPS)		NEVER ALLOWED IN AL	ASKA, MAINE.	MINNESOTA, AND NEW ME	KICO	
				Purchase	0.000	1	rulles	Extension Cos	t can	1	55.01-65.00 LTV & 72 <=55 LTV & 720+ FIC	0+ FICO (75 BPS)	STATES	PPP REQUIRED WHEN:		PPP STRUCTURES	NO PPP ALLOWED WHEN:		
Non-QM Pre-Locks may be locked for 30 or 45 days				NOO & 2nd Home >75% LTV	-1.000	1	Cumpat I: ::	extension costs	Inaliaina an-+	1	*N/A on Select	O (100 BF3)	Arkansas	Maximum of 3 years		Max Rates: 3-2-1	Never		
30 day Non-QM Pre-Locks are eligible for up to 15 days of extensions at cost			Full/Alt NOO & 2nd Home ≤75%		1		extension costs locks, regardles		1			1	If closed in the name of an indi	ividual and rate					
All Non-QM Pre-Locks must be Submittal Completed/Submitted within 10 days or			vithin 10 days or				40.45.4	cks are at a 50b			Con	dotel	Illinois / Cook County	<8% APR, Cook County >\$250	Ok or is a Business	Normal Rates	If closed in the name of an individual and		
Lock will be cancelled  All 45 day locks are at a 50bp cost and are not eligible for lock extensio				k autonrionr	State, DSCR Only	_	1		cks are at a 50b gible for lock ext		1		-	1	Purpose Loan, closed in a Corp	poration, or LLC	1	Rate is =>8% APR, Cook County <\$250K	
		will be subject to a				-0.250					1	Minimum \$250,000 lo	an amount	Indiana	Fixed Rates		Normal Rates	ARM Loans	
, an indired	unus expire	Pricing	p neiden ree	vvo.sc case	Illinois	-0.250	1				1	45 day lock minimum Must be conditionally	annound to loc!	lowa	Maximum of 5 years		Max Rates: 5-4-3-2-1	Never	
					Kansas	-0.250	1				1	wust be conditionally	approved to lock	Kansas	6 Months only		Normal Rates	Never	
					New Jersev	-0.250	1	L			1	L		Kentucky	Always allowed		Max Rates: 3-2-1	Never	
					North Carolina	-0.250	1					Lendo	r Credit	Maryland	Maximum of 3 years		Normal Rates	Never	
					Garoma	*0.200	1					Lender		Michigan	Maximum of 3 years		1% Fixed	Never	
					1							1% Max Lender Cre	dit can be utilized fo	Mississippi	<8% Interest Rate, Maximum of	of 5 years	Max rates: 5-4-3-2-1, Unpaid Principle Bal	= > 8% Interest Rate	
					_							closing costs E	XCEPT Broker	Missouri	Always allowed	, 0.000	Max Rates: 2-2-2-2	Never	
STATES		PPP REQUIRE	NUEN-		PPP STRUCTURES	NO PP	P ALLOWE	D WHEN-	-			Compe	ensation		Closed in name of Corp. or LLC	r.	Normal Rates	Closed in name of individual	
Arkansas		Maximum of 3 v			Max Rates: 3-2-1	NO PP	PALLOWE	D WHEN:	•					New Jersey	>= \$100,000		Normal Rates		
Arkansas					max realth. 3-2-1	ivever			1					Oldshama		_	Max Rates: 2-1 Loan AMT Prenaid	< \$100,000 Never	
Illinois / C	ook County		me of an individua		Normal Rates	If closed in th	e name of an ir	me of an individual and						Oklahoma	APOR > 8%, Maximum 2 year		Max Rates: 2-1 Loan AMT Prepaid Normal Rates	140401	
illinois / Co	AN COUNTY		County >\$250k or osed in a Corporati		Ivorniai Rates	Rate is =>8%	APR, Cook Co	ounty <\$250K	1					Pennsylvania	>\$301,022 and 1-2 Unit, or any	y 3-4 Unit	2% Fixed	<=\$301,022 and 1-2 Unit	
to P			in a corporati	, 0, 220	Name of Bodon	ADATI			-					Rhode Island	Maximum of 1 year				
Indiana		Fixed Rates			Normal Rates	ARM Loans	S		1					Texas	Purchase, or Non-Homestead	Refinances	Normal Rates	Homestead Refinances	
Iowa		Maximum of 5 y	ears		Max Rates: 5-4-3-2-1	Never			1										
Kansas		6 Months only			Normal Rates	Never			1										
Kentucky		Always allowed			Max Rates: 3-2-1	Never													
Maryland		Maximum of 3 y			Normal Rates	Never			1										
Michigan		Maximum of 3 y	ears		1% Fixed	rvever			1										