



LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation

Effective Date: Thu, March - 14 - 2024

Lock Request

Product Matrix

NanQ "ONE" Program

Base Rate / Base Price			
Rate	Full Doc	Alt Doc	DSCR
6.499	97.750	97.750	
6.625	98.000	98.000	
6.750	98.250	98.250	98.500
6.875	98.500	98.500	98.750
6.999	99.000	99.000	99.250
7.125	99.250	99.250	99.500
7.250	99.500	99.500	99.750
7.375	99.750	99.750	100.000
7.499	100.000	100.000	100.250
7.625	100.250	100.250	100.500
7.750	100.500	100.500	100.750
7.875	100.750	100.750	101.000
7.999	101.250	101.250	101.500
8.125	101.500	101.500	101.750
8.250	101.750	101.750	102.000
8.375	102.000	102.000	102.250
8.499	102.250	102.250	102.500
8.625	102.500	102.500	102.750
8.750	102.750	102.750	103.000
8.875	103.000	103.000	103.250
8.999	103.500	103.500	103.750
9.125	103.750	103.750	104.000
9.250	104.000	104.000	104.250
9.375	104.250	104.250	104.500
9.499	104.500	104.500	104.750
9.625	104.750	104.750	105.000
9.750	105.000	105.000	105.250
9.875	105.250	105.250	105.500
9.999	105.500	105.500	105.750
10.125	105.750	105.750	106.000
10.250	106.000	106.000	106.250
10.375	106.250	106.250	106.500
10.499	106.500	106.500	106.750
10.625	106.750	106.750	107.000
10.750	107.000	107.000	107.250
10.875	107.250	107.250	107.500
10.999	107.500	107.500	107.750
11.125	107.750	107.750	108.000
11.250	108.000	108.000	108.250
11.375	108.250	108.250	108.500
11.499	108.500	108.500	108.750

Non QM Prelocks
Non-QM Pre-Locks may 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 Relock Fee and Worse Case Pricing

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
780+	0.500	0.375	0.250	0.000	-0.125	-0.500	-2.500	-4.500	
760-779	0.375	0.250	0.000	-0.125	-0.500	-0.750	-2.750	-4.750	
740-759	0.250	0.000	-0.125	-0.500	-0.750	-1.000	-3.000	-5.000	
720-739	0.000	-0.125	-0.500	-0.750	-1.000	-1.250	-3.500	-5.500	
700-719	-0.125	-0.500	-0.750	-1.000	-1.500	-1.750	-4.250	-6.250	
680-699	-0.500	-0.750	-1.000	-1.500	-2.000	-2.750	-5.250		
660-679	-1.000	-1.250	-1.750	-2.250	-3.000	-3.750			
640-659	-1.750	-2.000	-2.500	-3.000	-4.000	-4.750			
620-639	-2.500	-2.750	-3.250	-3.750	-5.000	-5.750			
600-619	-3.250	-3.500	-4.000	-4.500	-6.000	-6.750			

Loan Level Price Adjustments		LLPA
DTI ≥50% - All Doc Types		-0.500
ITIN		-2.500
VOE Only		-0.500
1099 Only		-0.500
Asset Utilization		-0.500
P&L w/ Bk Stmt		-0.500
DSCR STR		-0.500
Debt Consol. >70% LTV		-1.000
Debt Consol. ≤ 70% LTV		-0.500
Cash-Out >70% LTV		-1.000
Cash-Out ≤ 70% LTV		-0.500
Cash-Out/Debt Consol. FICO < 680		-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
Condotel		-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		-0.250
>\$2,500,000		-0.500
>\$3,000,000		-1.000
>\$3,500,000		-1.500
>\$4,000,000		-1.500
Foreign Nat With Fico		-1.500
Purchase		0.000
NOO & 2nd Home >75% LTV		-0.500
Full/Alt NOO & 2nd Home ≤75% LTV		-0.250
State, DSCR Only		
Georgia		-0.250
Illinois		-0.250
Kansas		-0.250
New Jersey		-0.250
North Carolina		-0.250

Grades		
Select Standard		1.000
A+		0.250
A		-1.250
B		-1.750
C		-2.250
Select - DSCR		1.000
DSCR (≥1.20)		-0.500
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

Min Rate		
>\$2,000,000		7.250

Allowable Fees		
Click Here		

Loan Term	Caps	Floor
5/6 ARM	2/1/5	Margin
7/6 ARM	5/1/5	
Index	6mo SOFR	
Reset Frequency	6 Mo	

Temporary Guidance See Below Extension Cost
Rates ≤8.500% @ 5 bps /day
Rates >8.500% @ 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		101.000
No PPP		99.000
6 Month PPP		99.000
1YR PPP		101.000
2YR PPP		101.000
3YR PPP		101.000
4YR PPP		101.000
5YR PPP		101.000
>\$2,000,000		100.500
>\$2,500,000		100.000
80.01-90.00% LTV		101.000
ITIN/Foreign National		101.000
NC Floor Price		99.750

ARM Margins		
Occupancy	Margin	
Primary Home		4.000
Second Home		4.000
Investment Home		4.000

NON-QM SPECIAL		
50 BPS on all NonQM Loans with ≤\$2MM loan amounts		
*N/A on Select		

Condotel		
Minimum \$250,000 loan amount		
45 day lock minimum		
Must be conditionally approved to lock		

Lender Credit		
1% Max Lender Credit can be utilized for closing costs EXCEPT Broker Compensation		

PriceOne Calculator

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

Interest Rate -->

LTV Range

FICO Range

Grade

Doc Type

Additional Adj's

Citizenships

DTI

Loan Balance

Purpose

Occupancy

Property Type

Loan Term

Escrow

Prepayment Penalty

State

Lock Term

Buydown

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

30YR Fixed

Escrow Not Waived

No PPP "See PPP Section"

Choose a Selection

30 Day

No

Not Applicable

Not Applicable

Not Applicable

Reset

#N/A

0.000

#N/A

0.000

#N/A

0.000

0.000

0.000

#N/A

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

Wholesale Ratesheet

Thu, March - 14 - 2024

LOAN STREAM

NON-QM SPECIAL
50 BPS on all NonQM Loans with ≤\$2MM loan amounts
*N/A on Select

Total LLPA

#N/A

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

Gross Rate Sheet Price (Prior to LLPA's)

#N/A

Minimum Rate

Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)

Max YSP

0.000

Final Price -->

#N/A

Borrower Paid Comp Only

*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

NEVER ALLOWED IN ALASKA, MAINE, MINNESOTA, AND NEW MEXICO			
STATES	PPP REQUIRED WHEN:	PPP STRUCTURES	NO PPP ALLOWED WHEN:
Arkansas	Maximum of 3 years	Max Rates: 3-2-1	Never
Illinois / Cook County	If closed in the name of an individual and rate <8% APR, Cook County >\$250k or is a Business Purpose Loan, closed in a Corporation, or LLC	Normal Rates	If closed in the name of an individual and Rate is =>8% APR, 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
Mississippi	<8% Interest Rate, Maximum of 5 years	Max rates: 5-4-3-2-1, Unpaid Principal > 8% Interest Rate	
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	≥= \$110,223	Normal Rates	< \$110,223
Oklahoma	APOR > 8%, Maximum 2 years	Max Rates: 2-1 Loan AMT Pre	Never
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	Homestead Refinances

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
Rates ≤8.500% @ 5 bps /day
Rates >8.500% @ 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