



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

Wholesale Ratesheet
30 Day Lock Period
Borrower Paid Compensation
Effective Date: Mon, April - 15 - 2024

Lock Request

Product Matrix

NanQ "ONE" Program

Table with columns: Rate, Full Doc, Alt Doc, DSCR. Rows show various rate and DSCR combinations.

FICO/LTV Price Adjustments table with columns for FICO ranges and corresponding price adjustments.

Loan Level Price Adjustments table with columns for various loan features and their adjustments.

Grades and Lock Days tables showing grade-based adjustments and lock day options.

Loan Term and Max Price tables showing terms and maximum pricing for different scenarios.

PriceOne Calculator

PriceOne Calculator interface with input fields for Interest Rate, FICO Range, Grade, etc., and output fields for Total LLPA, Final Price, and Borrower Paid Comp Only.

Full Doc Column Includes, Alt Doc Column Includes, DSCR/No Ratio Column Includes, and *** Extension Cost table.

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 Submitted Completed/Submitted within 10 days or Lock will be cancelled

Table with columns: State, DSCR Only, Georgia, Illinois, Kansas, New Jersey, North Carolina.

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

ARM Margins table with columns: Occupancy, Margin, Primary Home, Second Home, Investment Home.

NEVER ALLOWED IN ALASKA, MAINE, MINNESOTA, AND NEW MEXICO table with columns: STATES, PPP REQUIRED WHEN, PPP STRUCTURES, NO PPP ALLOWED WHEN.

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