



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

Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation

Effective Date: Mon, June - 3 - 2024

Product Matrix

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

Base Rate / Base Price				FICO/HCLTV Price Adjustments									
Rate	Full Doc	Alt Doc	DSCR		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
8.250	98.625			≥ 800	0.375	0.250	0.125	-0.125	-0.250	-0.750	-1.625	-3.500	
8.375	98.875			780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.875	-3.750	
8.500	99.125	98.625		760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-2.125	-4.250	
8.625	99.375	98.875		740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.750	-5.250	
8.750	99.625	99.125		720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.500	-6.500	
8.875	99.875	99.375		700 - 719	-1.000	-1.250	-1.750	-2.250	-2.625	-2.875	-5.000	-7.750	
9.000	100.125	99.625		680 - 699	-2.500	-2.750	-3.250	-3.750	-4.000	-4.750	-7.250		
9.125	100.375	99.875		660 - 679	-3.500	-3.750	-4.250	-4.750	-5.000	-6.250			
9.250	100.625	100.125											
9.375	100.875	100.375											
9.500	101.125	100.625	98.625										
9.625	101.625	101.125	98.875	Select Full Doc									
9.750	102.125	101.625	99.125	Investment Property									
9.875	102.625	102.125	99.375	Second Home									
10.000	103.125	102.625	99.625	2 - 4 Units									
10.125	103.375	102.875	99.875	Condo									
10.250	103.625	103.125	100.125	\$100,001-\$125,000									
10.375	103.875	103.375	100.375	\$125,001-\$150,000									
10.500	104.125	103.625	100.625	\$150,001-\$350,000									
10.625	104.375	103.875	101.125	\$350,001-\$500,000									
10.750	104.625	104.125	101.625	\$500,001-\$750,000									
10.875	104.875	104.375	102.125	Asset Utilization									
11.000	105.125	104.625	102.625	1099 Only									
11.125	105.375	104.875	102.875	WVOE Only									
11.250	105.625	105.125	103.125	DSCR - STR									
11.375	105.875	105.375	103.375	ITIN									
11.500	106.125	105.625	103.625	Foreign Nat' With Fico									
11.625	106.375	105.875	103.875	DTI 00.01-43									
11.750	106.625	106.125	104.125	DTI 43.01-45									
11.875	106.875	106.375	104.375	DTI 45.01-50									
12.000	107.125	106.625	104.625										
12.125	107.375	106.875	104.875										
12.250	107.625	107.125	105.125										
12.375	107.875	107.375	105.375										
12.500	108.125	107.625	105.625										
12.625	108.250	107.750	105.875										
12.750	108.375	107.875	106.125										
12.875	108.500	108.000	106.375										
13.000	108.625	108.125	106.625										
13.125	108.750	108.250	106.875										
13.250	108.875	108.375	107.125										
13.375	109.000	108.500	107.375										
13.500	109.125	108.625	107.625										
13.625	109.250	108.750	107.750										
13.750	109.375	108.875	107.875										

Loan Level Price Adjustments			
Rate	Full Doc	Alt Doc	LLPA
9.625	101.625	101.125	98.875
9.750	102.125	101.625	99.125
9.875	102.625	102.125	99.375
10.000	103.125	102.625	99.625
10.125	103.375	102.875	99.875
10.250	103.625	103.125	100.125
10.375	103.875	103.375	100.375
10.500	104.125	103.625	100.625
10.625	104.375	103.875	101.125
10.750	104.625	104.125	101.625
10.875	104.875	104.375	102.125
11.000	105.125	104.625	102.625
11.125	105.375	104.875	102.875
11.250	105.625	105.125	103.125
11.375	105.875	105.375	103.375
11.500	106.125	105.625	103.625
11.625	106.375	105.875	103.875
11.750	106.625	106.125	104.125
11.875	106.875	106.375	104.375
12.000	107.125	106.625	104.625
12.125	107.375	106.875	104.875
12.250	107.625	107.125	105.125
12.375	107.875	107.375	105.375
12.500	108.125	107.625	105.625
12.625	108.250	107.750	105.875
12.750	108.375	107.875	106.125
12.875	108.500	108.000	106.375
13.000	108.625	108.125	106.625
13.125	108.750	108.250	106.875
13.250	108.875	108.375	107.125
13.375	109.000	108.500	107.375
13.500	109.125	108.625	107.625
13.625	109.250	108.750	107.750
13.750	109.375	108.875	107.875

Loan Program	
Standalone Second	0.000
Concurrent Second	0.000

Loan Term	
30YR Fixed	0.000
20YR Fixed	0.125
10YR Fixed	0.125

Lock Days	
15 Day	0.000
30 Day	0.000
45 Day	-0.500

Allowable Fees	
Click Here	

Max Price	
102.000	

NC Floor Price	
99.750	

Max Rate (CA)	
12.250	

CES SPECIAL	
25 BPS on all CES Loans *Can be combined with Select	

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
State	Choose a Selection
Credit Event	Choose a Selection
Housing History	Choose a Selection
Lock Term	30 Day
	Not Applicable
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

Mon, June - 3 - 2024

CES SPECIAL
25 BPS on all CES Loans
*Can be combined with Select

- Borrower Paid Compensation Only, Max 2.000%
- No Underwriting Fee Buyout

Temporary Guidance See Below

Extension Cost

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