



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

Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation

Effective Date: Fri, July - 19 - 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	≥ 800	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	98.375			≥ 800	0.375	0.250	0.125	-0.125	-0.250	-0.750	-1.625	-3.500	
8.375	98.625			780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.875	-3.750	
8.500	98.875	98.375		760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-2.125	-4.250	
8.625	99.125	98.625		740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.750	-5.250	
8.750	99.375	98.875		720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.500	-6.500	
8.875	99.625	99.125		700 - 719	-1.000	-1.250	-1.750	-2.250	-2.625	-2.875	-5.000	-7.750	
9.000	99.875	99.375		680 - 699	-2.500	-2.750	-3.250	-3.750	-4.000	-4.750	-7.250		
9.125	100.125	99.625		660 - 679	-3.500	-3.750	-4.250	-4.750	-5.000	-6.250			
9.250	100.375	99.875											
9.375	100.625	100.125											
9.500	100.875	100.375	98.375										
9.625	101.375	100.875	98.625										
9.750	101.875	101.375	98.875										
9.875	102.375	101.875	99.125										
10.000	102.875	102.375	99.375										
10.125	103.125	102.625	99.625										
10.250	103.375	102.875	99.875										
10.375	103.625	103.125	100.125										
10.500	103.875	103.375	100.375										
10.625	104.125	103.625	100.875										
10.750	104.375	103.875	101.375										
10.875	104.625	104.125	101.875										
11.000	104.875	104.375	102.375										
11.125	105.125	104.625	102.625										
11.250	105.375	104.875	102.875										
11.375	105.625	105.125	103.125										
11.500	105.875	105.375	103.375										
11.625	106.125	105.625	103.625										
11.750	106.375	105.875	103.875										
11.875	106.625	106.125	104.125										
12.000	106.875	106.375	104.375										
12.125	107.125	106.625	104.625										
12.250	107.375	106.875	104.875										
12.375	107.625	107.125	105.125										
12.500	107.875	107.375	105.375										
12.625	108.000	107.500	105.625										
12.750	108.125	107.625	105.875										
12.875	108.250	107.750	106.125										
13.000	108.375	107.875	106.375										
13.125	108.500	108.000	106.625										
13.250	108.625	108.125	106.875										
13.375	108.750	108.250	107.125										
13.500	108.875	108.375	107.375										
13.625	109.000	108.500	107.500										
13.750	109.125	108.625	107.625										

Loan Level Price Adjustments	
LLPA	
1.000	Select Full Doc
-4.000	Investment Property
-1.000	Second Home
-0.500	2 - 4 Units
-0.500	Condo
0.250	\$100,001-\$125,000
0.375	\$125,001-\$150,000
0.500	\$150,001-\$350,000
0.500	\$350,001-\$500,000
0.000	\$500,001-\$750,000
-0.500	Asset Utilization
-0.500	1099 Only
-0.500	WVOE Only
-0.500	DSCR - STR
-2.500	ITIN
-1.500	Foreign Nat' With Fico
0.000	DTI 00.01-43
-0.500	DTI 43.01-45
-1.000	DTI 45.01-50

Loan Program	
0.000	Standalone Second
0.000	Concurrent Second

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

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

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

Fri, July - 19 - 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