



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

Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation*

Effective Date: Thu, December - 19 - 2024

Lock Request

Product Matrix

NanQ "ONE" Program

Base Rate / Base Price				
Rate	Full Doc	Alt Doc	DSCR	DSCR 5-8 Units
5.875				
5.999				
6.125				
6.250				
6.375	97.250	97.250		
6.499	97.750	97.750		
6.625	98.000	98.000	98.500	
6.750	98.250	98.250	98.750	
6.875	98.500	98.500	99.000	
6.999	99.000	99.000	99.500	
7.125	99.250	99.250	99.750	
7.250	99.500	99.500	100.000	
7.375	99.750	99.750	100.250	
7.499	100.000	100.000	100.500	97.000
7.625	100.250	100.250	100.750	97.250
7.750	100.500	100.500	101.000	97.500
7.875	100.750	100.750	101.250	97.750
7.999	101.250	101.250	101.750	98.250
8.125	101.500	101.500	102.000	98.500
8.250	101.750	101.750	102.250	98.750
8.375	102.000	102.000	102.500	99.000
8.499	102.250	102.250	102.750	99.250
8.625	102.500	102.500	103.000	99.500
8.750	102.750	102.750	103.250	99.750
8.875	103.000	103.000	103.500	100.000
8.999	103.500	103.500	104.000	100.500
9.125	103.750	103.750	104.250	100.750
9.250	104.000	104.000	104.500	101.000
9.375	104.250	104.250	104.750	101.250
9.499	104.500	104.500	105.000	101.500
9.625	104.750	104.750	105.250	101.750
9.750	105.000	105.000	105.500	102.000
9.875	105.250	105.250	105.750	102.250
9.999	105.500	105.500	106.000	102.500
10.125	105.750	105.750	106.250	102.750
10.250	106.000	106.000	106.500	103.000
10.375	106.250	106.250	106.750	103.250
10.499	106.500	106.500	107.000	103.500
10.625	106.750	106.750	107.250	103.750
10.750	107.000	107.000	107.500	104.000
10.875	107.250	107.250	107.750	104.250
10.999	107.500	107.500	108.000	104.500
11.125	107.750	107.750	108.250	104.750

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 Submitted/Completed/Submitted within 10 days or Lock will be cancelled
All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost
All 60 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 Worst Case Pricing

Rate	Full Doc	Alt Doc	DSCR	DSCR 5-8 Units
>\$1,000,000				0.000
>\$1,500,000				0.250
>\$2,000,000				0.500
>\$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
Subordinate Financing				-0.500
NOO & 2nd Home >75% LTV				-0.500
Full/Alt NOO & 2nd Home <75% LTV				-0.250

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+	0.750	0.625	0.500	0.250	-0.125	-0.375	-2.500	-4.750	
760-779	0.625	0.500	0.250	0.125	-0.375	-0.500	-2.750	-5.000	
740-759	0.500	0.250	0.125	-0.125	-0.500	-0.750	-3.000	-5.250	
720-739	0.250	0.125	-0.125	-0.250	-0.750	-1.000	-3.500	-5.750	
700-719	-0.125	-0.375	-0.500	-0.750	-1.250	-1.500	-4.250	-6.500	
680-699	-0.375	-0.500	-0.750	-1.250	-1.750	-2.500	-5.250		
660-679	-0.750	-1.000	-1.500	-2.000	-2.750	-3.500			
640-659	-1.500	-1.750	-2.250	-2.750	-3.750	-4.500			
620-639	-2.250	-2.800	-3.000	-3.500	-4.750	-5.500			
600-619	-3.000	-3.250	-3.750	-4.250	-5.750	-6.500			

Loan Level Price Adjustments	
	LLPA
DTI >45% - All Doc Types	0.000
DTI >50% - All Doc Types	-0.500
TI/N	-1.500
VOE Only	-0.250
Select - DSCR	1.000
DSCR (≥1.20)	0.000
P&L w/ BK Stmt	-0.250
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
DSCR 5-8 Units	0.000
Second Home	-0.750
No PPP *See PPP Section*	-1.500
5 Months PPP	-1.500
12 Months PPP	-1.000
24 Months PPP	-0.500
36 Months PPP	0.250
48 Months PPP	0.500
60 Months PPP	0.750
Escrow Waived	-0.250
NW Condo	-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
Subordinate Financing	-0.500
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)	0.000
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	-0.250
60 Day	-0.500

Min Rate	
>\$2,000,000	6.999

Allowable Fees	
Click Here	

Terms	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
All Rates @ 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 25bp cost and are eligible for up to 15 days of extensions at cost
All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions

PriceOne Calculator

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

Inputs	Wholesale Ratesheet	Thu, December - 19 - 2024
Interest Rate -->	Choose a Selection	
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	#N/A
Grades	Choose a Selection	0.000
Doc Type	Choose a Selection	
Additional Adjts	Choose a Selection	0.000
Citizenships	Choose a Selection	#N/A
DTI	Choose a Selection	0.000
Loan Balance	Choose a Selection	0.000
Purpose	Choose a Selection	0.000
Occupancy	Choose a Selection	#N/A
Property Type	Choose a Selection	0.000
Loan Term	30YR Fixed	0.000
Escrow	Escrow Not Waived	0.000
Prepayment Penalty	No PPP *See PPP Section*	-1.500
NJ - Title Vesting	Choose a Selection	0.000
State	Choose a Selection	0.000
Lock Term	30 Day	0.000
Buydown	No	0.000
Subordinate Financing	No	0.000
	Not Applicable	0.000
	Not Applicable	0.000
	Not Applicable	0.000
Total LLPA		#N/A
Gross Rate Sheet Price (Prior to LLPA)		#N/A
Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)		Minimum Rate
Max YSP		0.000
Final Price -->		#N/A

NON-QM SPECIAL
25 BPS Price Improvement on all NonQM
Can be combined with SELECT

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

Borrower Paid Comp Only	
*YSP allowed up to 101, may be paid to borrower on all Loans, or to Broker on Business Purpose Loans only	101.000
*YSP & Lender Credit are not Applicable to DSCR 5-8 Unit	99.000
1YR PPP	101.000
2YR PPP	101.000
3YR PPP	101.000
4YR PPP	101.000
5YR PPP	101.000
>\$2,500,000	100.500
80.01-90.00% LTV	101.000
ITIN/Foreign National	101.000
Subordinate Financing	100.000
NJ Title Vested In LLC	100.000
DSCR 5-8 Units	100.000

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
>\$2,500,000	100.500
80.01-90.00% LTV	101.000
ITIN/Foreign National	101.000
Subordinate Financing	100.000
NJ Title Vested In LLC	100.000
DSCR 5-8 Units	100.000



Standard Prepayment Penalties Required	
Alabama	Missouri
Arkansas	Montana
California	Nebraska
Colorado	Nevada
Connecticut	North Carolina
District of Columbia	North Dakota
Florida	Oklahoma
Georgia	Oregon
Hawaii	South Carolina
Idaho	South Dakota
Indiana	Tennessee
Iowa	Texas
Kansas	Utah
Kentucky	Virginia
Louisiana	Washington
Maine	West Virginia
Massachusetts	Wisconsin
Michigan	Wyoming
Minnesota	
Mississippi	
Missouri	
Montana	
Nebraska	
Nevada	
North Carolina	
North Dakota	
Oklahoma	
Oregon	
South Carolina	
South Dakota	
Tennessee	
Texas	
Utah	
Virginia	
Washington	
West Virginia	
Wisconsin	
Wyoming	

No Prepayment Penalties Allowed	
Alaska	New Hampshire
Arizona	
Arkansas	
California	
Colorado	
Connecticut	
District of Columbia	
Florida	
Georgia	
Hawaii	
Idaho	
Illinois	
Indiana	
Iowa	
Kansas	
Kentucky	
Louisiana	
Maine	
Massachusetts	
Michigan	
Minnesota	
Mississippi	
Missouri	
Montana	
Nebraska	
Nevada	
North Carolina	
North Dakota	
Oklahoma	
Oregon	
South Carolina	
South Dakota	
Tennessee	
Texas	
Utah	
Virginia	
Washington	
West Virginia	
Wisconsin	
Wyoming	

States with "Restricted" Prepayment Penalties			
States	PPP Allowed When:	PPP Structures	No PPP Allowed When:
*Illinois / Cook County	All of LL if closed in the name of an individual and rate < 8% APR, or is a Business Purpose Loan & closed in a Corporation, or LLC. **If in Cook County must also be > \$250k	3-2-1	If closed in the name of an individual and Rate is > 8% APR, **If in Cook County < \$250k

PPP Requirements			
Maryland	Maximum of 3 years	2 months advance interest on the aggregate amount of all prepayments made in a 12-month period which exceed 1/3 of the amount of the loan	Never
Michigan	Maximum of 3 years	1% of balance prepaid	Never
New Jersey	Closed in name of Corp (Inc.) *does NOT include LLC	Normal Rates	Closed in name of individual or LLC
Ohio	>= \$110,223; 5 year max	1% of original principal balance	<\$110,223
Pennsylvania	>\$312,159 and 1-2 Unit, or any 3-4 Unit	Normal Rates	<=\$312,159 and 1-2 Unit
Rhode Island	Maximum of 1 year	1% of balance prepaid	Never

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	

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DISCLAIMER
Intended for 1st lien mortgages only
For further compliance guidance, please contact the Compliance Help Desk at: compliancehelp@ocmbc.com