



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

Wholesale Ratesheet

30 Day Lock Period

**Borrower Paid Compensation**

Effective Date:

Fri, December - 6 - 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 |
| 7.750                  | 98.625   | 98.375  |         | ≥ 800                        | 0.375          | 0.250          | 0.125          | -0.125         | -0.250         | -0.750         | -1.625         | -3.500         |                |
| 7.875                  | 98.875   | 98.625  |         | 780 - 799                    | 0.250          | 0.125          | -0.125         | -0.250         | -0.375         | -1.000         | -1.875         | -3.750         |                |
| 7.999                  | 99.125   | 98.875  |         | 760 - 779                    | 0.125          | -0.125         | -0.250         | -0.375         | -0.625         | -1.375         | -2.125         | -4.250         |                |
| 8.125                  | 99.375   | 99.125  |         | 740 - 759                    | -0.125         | -0.250         | -0.375         | -0.625         | -1.125         | -1.625         | -2.750         | -5.250         |                |
| 8.250                  | 99.625   | 99.375  |         | 720 - 739                    | -0.250         | -0.375         | -0.875         | -1.125         | -1.500         | -2.000         | -3.500         | -6.500         |                |
| 8.375                  | 99.875   | 99.625  |         | 700 - 719                    | -1.000         | -1.250         | -1.750         | -2.250         | -2.625         | -2.875         | -5.000         | -7.750         |                |
| 8.499                  | 100.125  | 99.875  | 97.875  | 680 - 699                    | -2.500         | -2.750         | -3.250         | -3.750         | -4.000         | -4.750         | -7.250         |                |                |
| 8.625                  | 100.375  | 100.125 | 98.125  | 660 - 679                    | -3.500         | -3.750         | -4.250         | -4.750         | -5.000         | -6.250         |                |                |                |
| 8.750                  | 100.625  | 100.375 | 98.375  |                              |                |                |                |                |                |                |                |                |                |
| 8.875                  | 100.875  | 100.625 | 98.625  |                              |                |                |                |                |                |                |                |                |                |
| 8.999                  | 101.125  | 100.875 | 98.875  |                              |                |                |                |                |                |                |                |                |                |
| 9.125                  | 101.375  | 101.125 | 99.125  |                              |                |                |                |                |                |                |                |                |                |
| 9.250                  | 101.625  | 101.375 | 99.375  |                              |                |                |                |                |                |                |                |                |                |
| 9.375                  | 101.875  | 101.625 | 99.625  |                              |                |                |                |                |                |                |                |                |                |
| 9.499                  | 102.125  | 101.875 | 99.875  |                              |                |                |                |                |                |                |                |                |                |
| 9.625                  | 102.625  | 102.375 | 100.125 |                              |                |                |                |                |                |                |                |                |                |
| 9.750                  | 102.875  | 102.625 | 100.375 |                              |                |                |                |                |                |                |                |                |                |
| 9.875                  | 103.125  | 102.875 | 100.625 |                              |                |                |                |                |                |                |                |                |                |
| 9.999                  | 103.375  | 103.125 | 100.875 |                              |                |                |                |                |                |                |                |                |                |
| 10.125                 | 103.625  | 103.375 | 101.125 |                              |                |                |                |                |                |                |                |                |                |
| 10.250                 | 103.875  | 103.625 | 101.375 |                              |                |                |                |                |                |                |                |                |                |
| 10.375                 | 104.125  | 103.875 | 101.625 |                              |                |                |                |                |                |                |                |                |                |
| 10.499                 | 104.375  | 104.125 | 101.875 |                              |                |                |                |                |                |                |                |                |                |
| 10.625                 | 104.625  | 104.375 | 102.375 |                              |                |                |                |                |                |                |                |                |                |
| 10.750                 | 104.875  | 104.625 | 102.875 |                              |                |                |                |                |                |                |                |                |                |
| 10.875                 | 105.125  | 104.875 | 103.375 |                              |                |                |                |                |                |                |                |                |                |
| 10.999                 | 105.375  | 105.125 | 103.875 |                              |                |                |                |                |                |                |                |                |                |
| 11.125                 | 105.625  | 105.375 | 104.125 |                              |                |                |                |                |                |                |                |                |                |
| 11.250                 | 105.875  | 105.625 | 104.375 |                              |                |                |                |                |                |                |                |                |                |
| 11.375                 | 106.125  | 105.875 | 104.625 |                              |                |                |                |                |                |                |                |                |                |
| 11.500                 | 106.375  | 106.125 | 104.875 |                              |                |                |                |                |                |                |                |                |                |
| 11.625                 | 106.625  | 106.375 | 105.125 |                              |                |                |                |                |                |                |                |                |                |
| 11.750                 | 106.875  | 106.625 | 105.375 |                              |                |                |                |                |                |                |                |                |                |
| 11.875                 | 107.125  | 106.875 | 105.625 |                              |                |                |                |                |                |                |                |                |                |
| 12.000                 | 107.375  | 107.125 | 105.875 |                              |                |                |                |                |                |                |                |                |                |
| 12.125                 | 107.625  | 107.375 | 106.125 |                              |                |                |                |                |                |                |                |                |                |
| 12.250                 | 107.875  | 107.625 | 106.375 |                              |                |                |                |                |                |                |                |                |                |
| 12.375                 | 108.125  | 107.875 | 106.625 |                              |                |                |                |                |                |                |                |                |                |
| 12.500                 | 108.375  | 108.125 | 106.875 |                              |                |                |                |                |                |                |                |                |                |
| 12.625                 | 108.500  | 108.250 | 107.000 |                              |                |                |                |                |                |                |                |                |                |
| 12.750                 | 108.625  | 108.375 | 107.125 |                              |                |                |                |                |                |                |                |                |                |
| 12.875                 | 108.750  | 108.500 | 107.250 |                              |                |                |                |                |                |                |                |                |                |
| 13.000                 | 108.875  | 108.625 | 107.375 |                              |                |                |                |                |                |                |                |                |                |
| 13.125                 | 109.000  | 108.750 | 107.500 |                              |                |                |                |                |                |                |                |                |                |
| 13.250                 | 109.125  | 108.875 | 107.625 |                              |                |                |                |                |                |                |                |                |                |

| Inputs  |                    | Reset        |
|---|--------------------|--------------|
| Interest Rate →                                     | Choose a Selection | 0.000        |
| LTV Range   | Choose a Selection | 0.000        |
| FICO Range  | Choose a Selection | 0.000        |
| Loan Program  | Choose a Selection | 0.000        |
| Doc Type  | Choose a Selection | 0.000        |
| Additional Adjustments                              | Choose a Selection | 0.000        |
| Citizenships  | Choose a Selection | 0.000        |
| DTI   | Choose a Selection | 0.000        |
| Loan Balance  | Choose a Selection | 0.000        |
| Occupancy   | Choose a Selection | 0.000        |
| Property Type                                       | Choose a Selection | 0.000        |
| Loan Term   | 30YR Fixed         | 0.000        |
| State   | Choose a Selection | 0.000        |
| Credit Event  | Choose a Selection | 0.000        |
| Housing History                                     | Choose a Selection | 0.000        |
| Lock Term   | 30 Day             | 0.000        |
|   | Not Applicable     | 0.000        |
| <b>Total LLPA</b>                                   |                    | <b>0.000</b> |
| 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        |
| <b>Final Price →</b>                                |                    | <b>#N/A</b>  |

Fri, December - 6 - 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

| 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             |  |
|----------------------------|--|
| <a href="#">Click Here</a> |  |