



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

Wholesale Ratesheet

30 Day Lock Period
Borrower Paid Compensation*
Thu, April - 24 - 2025

Effective Date:

Lock Request

Product Matrix

NonQM Program Pricing

Rate	Full Doc	Alt Doc	DSCR	DSCR 5-8 Units
5.875				
5.999				
6.125				
6.250				
6.375				
6.499				
6.625	98.750	98.750		
6.750	99.000	99.000	99.250	
6.875	99.250	99.250	99.500	
6.999	99.750	99.750	100.000	
7.125	100.000	100.000	100.250	
7.250	100.250	100.250	100.500	
7.375	100.500	100.500	100.750	
7.499	100.750	100.750	101.000	97.500
7.625	101.000	101.000	101.250	97.750
7.750	101.250	101.250	101.500	98.000
7.875	101.500	101.500	101.750	98.250
7.999	102.000	102.000	102.250	98.750
8.125	102.250	102.250	102.500	99.000
8.250	102.500	102.500	102.750	99.250
8.375	102.750	102.750	103.000	99.500
8.499	103.000	103.000	103.250	99.750
8.625	103.250	103.250	103.500	100.000
8.750	103.500	103.500	103.750	100.250
8.875	103.750	103.750	104.000	100.500
8.999	104.250	104.250	104.500	101.000
9.125	104.500	104.500	104.750	101.250
9.250	104.750	104.750	105.000	101.500
9.375	105.000	105.000	105.250	101.750
9.499	105.250	105.250	105.500	102.000
9.625	105.500	105.500	105.750	102.250
9.750	105.750	105.750	106.000	102.500
9.875	106.000	106.000	106.250	102.750
9.999	106.250	106.250	106.500	103.000
10.125	106.500	106.500	106.750	103.250
10.250	106.750	106.750	107.000	103.500
10.375	107.000	107.000	107.250	103.750
10.499	107.250	107.250	107.500	104.000
10.625	107.500	107.500	107.750	104.250
10.750	107.750	107.750	108.000	104.500
10.875	108.000	108.000	108.250	104.750
10.999	108.250	108.250	108.500	105.000
11.125	108.500	108.500	108.750	105.250

Loan Level Price Adjustments

Program	LLPA
DTI >45% - All Doc Types	0.000
DTI >50% - All Doc Types	-0.500
TRN	-2.000
VOE Only	-0.250
1099 Only	-0.250
Asset Utilization	-0.250
P&L w/ BK Stmt	-0.250
DSCR STR	-0.500
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	-0.500
No PPP-States not allowed	-1.500
No PPP-States that allow	-3.000
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
15150.000	-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

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 of 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 Rollover Fee and Worst Case Pricing

State, DSCR Only	Cost
Georgia	-0.250
Illinois	-0.250
Kansas	-0.250
New Jersey	-0.250
North Carolina	-0.250

Program

SELECT	0.750
Core	0.000
SELECT - DSCR	0.750
Core DSCR (81.20)	0.000
Core DSCR (81.00)	0.000
Subt DSCR (0.75-0.99)	-3.000

Reserves

< 3 Months	0.000
>= 3 Months	0.000
>= 6 Months	0.000
>= 12 Months	0.000

Payment History

0x30x12	0.250
1x30x12	-1.250
1x30x12 (DSCR)	-0.250
1x60x12	-1.750
1x36x6	-1.750
0x30x24	0.250

Credit Events

12 Months	2.000
24 Months	1.250
36 Months	-0.250
48 Months	0.000

Lock Days

15 Day	0.000
30 Day	0.000
45 Day	-0.250
60 Day	-0.500

Min Rate

>\$2,000,000	6.625
TRN/Foreign National	7.499

Allowable Fees

Orig Fee	0.000
Termis	0.000
Cpsis	0.000
Floor	0.000
5/6 ARM	21/5
7/6 ARM	51/5
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

NonQM Price Calculator

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

Wholesale Ratesheet Thu, April - 24 - 2025

Reset

Interest Rate

LTV Range: Choose a Selection
FICO Range: Choose a Selection
Program: Core
Reserves: Choose a Selection
Payment History: Choose a Selection
Credit Events: 36 Months
Doc Type: Choose a Selection
Additional Adjs: Choose a Selection
Gross Sheet Price: Choose a Selection
DTI: Choose a Selection
Loan Balance: Choose a Selection
Purpose: Choose a Selection
Occupancy: Choose a Selection
Property Type: Choose a Selection
Loan Term: 30YR Fixed
Escrow: Escrow Not Waived
Prepayment Penalty: No PPP - See PPP Section
NJ - Title Vesting: Choose a Selection
State: 30 Day
Lock Term: No
Buydown: No
Subordinate Financing: No
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 -->

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
*YSP & Lender Credit are not Applicable to DSCR 5-8 Unit

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**

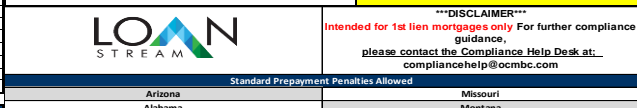
Temporary Guidance See Below Extension Cost

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



Standard Prepayment Penalties Allowed

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

APRIL NON-QM SPECIAL

25 BPS Price Improvement on all NonQM
*Can be combined with SELECT

Lender Credit

1% Max Lender Credit can be utilized for closing costs EXCEPT Broker Compensation
*YSP allowed up to 101, may be paid to borrower on all Loans, or to Broker on Business Purpose Loans only
*YSP & Lender Credit are not Applicable to DSCR 5-8 Units

No Prepayment Penalties Allowed

Alaska - Express prohibition on PP provisions for business purpose loans or maximum PP charge is so low there's no market for them	New Hampshire
Delaware	New Mexico
Minnesota	

States with "Restricted" Prepayment Penalties

States	PPP Allowed When:	PPP Structures	No PPP Allowed When:
Illinois / Cook County	All of LI. 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	Normal Rates	If closed in the name of an individual and Rate is > 8% APR. ***If in Cook County < \$250K
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	>= \$112,957.5 year max	1% of original principal amount	< \$112,957
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	2% of balance prepaid	Never

PPP Requirements

3 Year PPP Required on NOO > 80% LTV
8 Months Interest on 80% of the Original Principal Balance