

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

Wholesale Ratesheet

urthur Blvd. Suite 2000
e. CA 92612

Effective Date:

Effective Date:

Fri, June - 6- 2026

Lock Request

Product Matrix

MORIGAGE		Effective Da	ite: Fri, June - 6 - 2025					
	NonQM Program Price	ina		NonQM F	Price Calculator	Calculator de	es not verify eligibility.	
		9		Hondin	Tioc Galdalator	Please use in con		
Base Rate / Base Price		FIGOR TV Prins Adjustments		Interest Pate	Inputs	Wholesale Ratesheet	Fri, June - 6 - 2025	Full Doc Column Includes
Rate Full Doc Alt Doc DSCR DSCR 5-8 Uni		FICO/LTV Price Adjustments .01-60 60.01-65 65.01-70 70.01-75 75.01	-80 80.01-85 85.01-90 90.01-95	LTV Range	Choose a Selection Choose a Selection	LO N		Tax Returns 1099 Only
6.250 Alt DOC DSCR DSCR 5-6 Onl		1500 0.500 0.250 0.000 -0.1		FICO Range				
6.375	760-779 0.500			Program	Core 0	STREAM		Asset Utilization Only Asset Utilization W/ Full Doc
6.499 98,750 98,750	740-759 0.500			Reserves	Choose a Selection 0.	000		VOF
6,625 99,250 99,250 99,000	720-739 0.250			Payment History	Choose a Selection 0	000		102
6.750 99.500 99.500 99.500	700-719 0.125			Credit Events		250		Alt Doc Column Includes
6.875 99.750 99.750 99.750	680-699 -0.125			Doc Type	Choose a Selection			12 Bank Statements
6.999 100.250 100.250 100.250	660-679 -0.500			Additional Adjs	Choose a Selection 0.	000		12 or 24 CPA P&L
7.125 100.500 100.500 100.500	640-659 -1.000			Citizenships	Choose a Selection #	N/A		Asset Utlization W/ Bank Stmt
7.250 100.750 100.750 100.750	620-639 -1.750	2.000 -2.500 -3.000 -4.250 -5.2	50	DTI		000		7 OSOT GULLAROT V7 DUTK GUIT
7.375 101.000 101.000 101.000	600-619 -2.500		50	Loan Balance		000		
7.499 101.250 101.250 101.250 98.000	2.000	-0.200 -0.200 -0.2		Purpose		000		DSCR/No Ratio Column Includes
7.625 101.500 101.500 101.500 98.250				Occupancy		NIA		DSCR DSCR
7.750 101.750 101.750 101.750 98.500	+			Property Type		JUNE NONQM SPECIAL		No Ratio
7.875 102.000 102.000 102.000 98.750	- 			Loan Term			all NonQM	NO RAILO
7.875 102.000 102.000 102.000 98.750 7.999 102.500 102.500 102.500 99.250	Loan Level Price Adjustments	_	Loan Term	Escrow		000 *CAN COMBINE WITH SELECT	*	
7.999 102.500 102.500 102.500 99.250 8.125 102.750 102.750 102.750 99.500	Loan Level Price Adjustments	SELECT 0.500	15YR Fixed 0.250	Prepayment Penalty		N/A		
8.250 103.000 103.000 103.000 99.500	DTI >45% - All Doc Types 0.000	Core 0.000	30YR Fixed 0.250	NJ - Title Vesting	NO FFF See FFF Section 2	000		
8.375 103.000 103.000 103.000 99.750 8.375 103.250 103.250 103.250 100.000	DTI ≥50% - All Doc Types 0.000	SELECT - DSCR 0.500	30YR IO Fixed -0.500	State		000		
	31 -0.000	0.000	-0.000					
8.499 103.500 103.500 103.500 100.250		Core DSCR (≥1.20) 0.000	40YR Fixed -0.500	Lock Term		000		
8.625 103.750 103.750 103.750 100.500	VOE Only -0.250	Core DSCR (≥1.00) 0.000 Sub1 DSCR (0.75-0.99) -2.000	40YR IO Fixed -0.750	Buydown		000		*** Extension Cost
8.750 104.000 104.000 104.000 100.750	1099 Only -0.250	Sub1 DSCR (0.75-0.99) -2.000	5/6 30YR ARM 0.000	Subordinate Financing		000		
8.875 104.250 104.250 104.250 101.000	Asset Utilization -0.250	Reserves	5/6 30YR IO ARM -1.000			000		
8.999 104.750 104.750 104.750 101.500	P&L w/ Bk Stmt -0.250		5/6 40YR ARM -0.500			000		Temporary Guidance See Below
9.125 105.000 105.000 105.000 101.750	DSCR STR -0.500	< 3 Months 0.000	7/6 30YR ARM 0.000	Special		0		Extension Cost
9.250 105.250 105.250 105.250 102.000	Debt Consol. >70% LTV -0.500	≥ 3 Months 0.000	7/6 30YR IO ARM -1.000	Total Li	LPA #		es not verify eligibility.	
9.375 105.500 105.500 105.500 102.250	Debt Consol. ≤ 70% LTV -0.250	≥ 6 Months 0.000	7/6 40YR ARM -0.500	Gross Rate Sheet Price		N/A Please use in con	unction with product matrix.	All Rates @ 2 bps / day
9.499 105.750 105.750 105.750 102.500	Cash-Out >70% LTV -0.500	≥ 12 Months 0.000		Net Price: Rate Sheet - LLP/				Extension Cost
9.625 106.000 106.000 106.000 102.750	Cash-Out ≤ 70% LTV -0.250		Max Price	Max Y				Current lock extension costs/policies apply
9.750 106.250 106.250 106.250 103.000	Cash-Out/Debt Consol. FICO < 680 -0.500	Payment History	Owner Occ/Sec Home 101.000	Final Price	ce → #I	N/A		to all active locks, regardless of lock date
9.875 106.500 106.500 106.500 103.250	2 Units 0.000	0x30x12 0.250	No PPP-States not allowed 100,000		•			· · -
9.999 106.750 106.750 106.750 103.500	3-4 Units -0.250	1x30x12 -1.250	No PPP-States that allow 100,000	Borrows	er Paid Comp Only			All 45 day locks are at a 25bp cost and are
10.125 107.000 107.000 107.000 103.750	DSCR 5-8 Units 0.000	1x30x12 (DSCR) -0.250	1YR PPP 101.500	"YSP allowed up to 101.500, may be paid to	borrower on all Loans, or to Broker on Business P	urpose		eligible for up to 15 days of extensions at
10.250 107.250 107.250 107.250 104.000	Second Home -0.500	1x60x12 -1.750	2YR PPP 101.500		borrower on all Loans, or to Broker on Business P Loans only t are not Applicable to DSCR 5-8 Unit			cost All 60 day locks are at a 50bp cost and are
10.375 107.500 107.500 107.500 104.250	No PPP-States not allowed -1,000	1x30x6 -1.750	3YR PPP 101.500	*YSP & Lender Credit	t are not Applicable to DSCR 5-8 Unit			not eligible for Lock Extensions
10.499 107.750 107.750 107.750 104.500	No PPP-States that allow -2.000	0x30x24 0.250	4YR PPP 101.500					not engible for Lock Extensions
10.625 108.000 108.000 108.000 104.750	12 Months PPP -0.750		5YR PPP 101.500			***DISC	LAIMER***	
10.750 108.250 108.250 108.250 105.000	24 Months PPP -0.500	Credit Events	>\$2,500,000 100.500	\mathbf{I}		Intended for 1st lien mortgag	es only For further compliance	
10.875 108.500 108.500 108.500 105.250	36 Months PPP 0.250	12 Months -2.000	80.01-90.00% LTV 101.000		A I N	guid	lance,	
10.999 108.750 108.750 108.750 105.500	48 Months PPP 0.500	24 Months -1.250	ITIN/Foreign National 101.000	STRE.	A M	please contact the Co	mpliance Help Desk at;	
11.125 109.000 109.000 109.000 105.750	60 Months PPP 0.750	36 Months -0.250	Subordinate Financing 100.000		····· —		lp@ocmbc.com	
	Escrow Waived -0.250	48 Months 0.000	NJ Title Vested In LLC 100.000		Standard Prepayme	nt Penalties Allowed		
	NW Condo -1.000		DSCR 5-8 Units 100.000		izona		souri	
	<\$150,000 -0.750				nhama		ntana	
	\$150,000-\$1,000,000 0.000	Lock Days			kansas		ntana oraska	
	>\$1,000,000 0.250	15 Day 0.000	Floor Price		ifornia		oraska evada	
Non QM Prelocks	>\$1,500,000 0.000	30 Day 0.000	NC Floor Price 99.750					
	>\$2,000,000 -0.250	45 Day -0.250	ARM Margins		lorado		Carolina	
	>\$2,500,000 -0.500	60 Day -0 500	Occupancy Margin		necticut		Dakota	
	>\$3,000,000 -0.750		Primary Home 4 000		of Columbia		homa	
Non-QM Pre-Locks may be locked for 30 or 45 days	>\$3.500.000 -1.000	Min Rate	Second Home 4.000	FI	orida	Or	egon	
30 day Non-QM Pre-Locks are eligible for up to 15 days of extensions at cost	>\$4,000,000 -1.500	>\$2.000.000 6.625	Investment Home 4.000	Ge	eorgia	South	Carolina	
All Non-QM Pre-Locks must be Submittal Completed/Submitted within 10 days or	Foreign Nat' With Fico -1.500	ITIN/Foreign National 7.499	ilivestillerit Hotile 4.000	H	awaii	South	Dakota	
Lock will be cancelled	Purchase 0.000	The originational 7,455	JUNE NON-QM SPECIAL	lo	daho	Ten	nessee	
All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions a	0.000		JUNE NON-QWI SPECIAL		diana		exas	
cost	-0.300	Allowable Fees			owa		Itah	
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 Worse Case		Click Here			ansas		ginia	
All Non-QW locks that expire will be subject to a 250p kelock Fee and Worse Case Pricing	Full/Alt NOU & 2nd Home \$75% LTV 0.000		25 BPS Price Improvement on all NonQM "CAN BE COMBINED WITH SELECT"		ntucky		nington	
Thong			"CAN BE COMBINED WITH SELECT"		isiana		Virginia	
		Terms Caps Floor			laine		ronsin	
		5/6 ARM 2/1/5 Margin			name achusetts			
	State, DSCR Only	7/6 ARM 5/1/5				wy	oming	
	Georgia -0.250	Index 6mo SOFR		Mis	sissippi			
	Illinois -0.250	Reset Frequency 6 Mo	Lender Credit		No Prepayment	Penalties Allowed		
	Kansas -0.250			Al-	aska -			
	New Jersey -0.250	1	1.5% Max Lender Credit can be utilized for closing cost EXCEPT Broker Compensation		ions for business purpose loans or	Naw H	ampshire	
	North Carolina -0.250		"YSP allowed up to 101.500, may be paid to borrower on all Loans, or to Broker on Business Purpose Loans		ow there's no market for them	I New n		
		Temporary Guidance See Below		ux.mum. 1 Churge is so i	and a second control of the second control o			
		Extension Cost	"YSP & Lender Credit are not Applicable to DSCR 5-8	Del	aware	New	Mexico	
		All Rates @ 2 bps / day	Units			1.00		
		Extension Cost		Min	nesota	I		
		Current lock extension contributions and to	PPP Requirements		States with "Restricted	" Prepayment Penalties		
		all active locks, regardless of lock date	rrr nequirements					
			1	States	PPP Allowed When:	PPP Structures	No PPP Allowed When:	
		MI AT device and a Difference of any						
		MI AT device and a Difference of any	3 Year PPP Required on NOO >80% LTV		All of II: If closed in the name of			
		MI AT device and a Difference of any	3 Year PPP Required on NOO >80% LTV 6 Months Interest on 80% of the Original Principal Balance		All of IL: If closed in the name of			
			3 Year PPP Required on NOO >80% LTV 6 Months Interest on 80% of the Original Principal Balance		an individual and rate < 8% APR,		If closed in the name of an	
		MI AT device and a Difference of any	3 Year PPP Required on NOO >80% LTV 6 Months Interest on 80% of the Original Principal Balance	*Illinois / Cook County	an individual and rate < 8% APR, or is a Business Purpose Loan &	Normal Rates	If closed in the name of an individual and Rate is = > 8% APR,	
		MI AT device and a Difference of any	3 Year PPP Required on NCO >80% LTV 6 Months Interest on 80% of the Original Principal Balance	*Illinois / Cook County	an individual and rate < 8% APR, or is a Business Purpose Loan & closed in a Corporation, or LLC.	Normal Rates		
		MI AT device and a Difference of any	3 Year PPP Required on NDO >80% LTV 6 Months Interest on 80% of the Original Principal Balance	*illinois / Cook County	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	Normal Rates	individual and Rate is = > 8% APR,	
		MI AT device and a Difference of any	3 Year PPP Required on NOO -80% LTV 6 Months Interest on 89% of the Original Principal Balance	*Illinois / Cook County	an individual and rate < 8% APR, or is a Business Purpose Loan & closed in a Corporation, or LLC.	Normal Rates	individual and Rate is = > 8% APR,	
		MI AT device and a Difference of any	3 Year PPP Required on NOO -80% LTV 6 Months Interest on 80% of the Original Principal Balance	*Illinois / Cook County	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	Normal Rates 2 months advance interest on the	individual and Rate is = > 8% APR,	
		MI AT device and a Difference of any	3 Year PSP Required on NGO -959's LTV 6 Months Interest on 55% of the Original Principal Blatunce	*Illinois / Cook County	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		individual and Rate is = > 8% APR,	
		MI AT device and a Difference of any	3 Year PPP Regulation on NO3 -1809 LTV 6 Months Interest on 35% of the Original Principal Balance		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	2 months advance interest on the aggregate amount of all	individual and Rate is = > 8% APR, **if in Cook County < \$250K	
		MI AT device and a Difference of any	3 Year PPP Resisted on MOO 169% ITV 6 Moretis Interest on 80% of the Original Principal Bilance	*illinois / Cook County Maryland	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	2 months advance interest on the aggregate amount of all prepayments made in a 12-	individual and Rate is = > 8% APR,	
		MI AT device and a Difference of any	3 Year PPP Resident on NOO-1891. TV 6 Months interest on 09% of the Original Phropal Balance Original Phropal		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	2 months advance interest on the aggregate amount of all prepayments made in a 12- month period which exceed 1/3	individual and Rate is = > 8% APR, **if in Cook County < \$250K	
		MI AT device and a Difference of any	3 Year PPP Repetated on DOO-18PS.LTV 6 Mortfus Interest on DON of the Copysial Principal BilderOse Copysial Principal	Maryland	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 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	individual and Rate is = > 8% APR, **If in Cook County < \$250K Never	
		MI AT device and a Difference of any	3 Year PPP Resident on NOO-1891. TV 6 Months Interest on 09% of the Original Phropola Balance Original Phropola		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 >5250k Maximum of 3 years 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	Individual and Rate is = > 8% APR, **If in Cook County < \$250K Never Never	
		MI AT device and a Difference of any	3 Year PPP Replant of n.DO-1876.LTV 6 Morths Interest on 50% of the Copyan Phropola Bilderoe Organi Phropola	Maryland Michigan	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 >\$2500 Maximum of 3 years Closed in name of Corp (Inc.)	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 1% of balance prepaid	individual and Rate is = > 8% APR, **If in Cook County < \$250K Never	
		MI AT device and a Difference of any	3 Year PPP Resident on NOO-1891. TV 6 Months Interest on 09% of the Original Phropola Balance Original Phropola	Maryland	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 > C5250k Maximum of 3 years Maximum of 3 years Closed in name of Corp (Inc.) *does NOT include LLC	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 1% of balance prepaid	individual and Rate is = > 8% APR, **if in Cook County < \$250K Never Never Closed in name of individual or LLC	
		MI AT device and a Difference of any	3 Year PPP Registed on JODO 1995 LTV 6 Mortifus Interest on DRV of the Copysel Phrocipal Bibliotics Copysel Phrocipal	Maryland Michigan	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 >\$2500 Maximum of 3 years Closed in name of Corp (Inc.)	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 1% of balance prepaid	Individual and Rate is = > 8% APR, **if in Cook County < \$250K Never Never Closed in name of individual or	
		MI AT device and a Difference of any	3 Year PPP Resident on NOO-1891. TV 6 Months interest on 09% of the Original Phropola Balance Original Phropola	Maryland Michigan New Jersey	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 >\$2500k Maximum of 3 years Closed in name of Corp (inc.) *does NOT include LLC >>\$11.757; year max	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 1% of balance prepaid	individual and Rate is => 9% APR, **if in Cook County <\$250K Never Never Closed in name of individual or LC <\$112,957	
		MI AT device and a Difference of any	3 Year PPP Registed on ADO-169% LTV 6 Mortflis Interest on DRV of the Copysel Principal Balance Copysel Principal	Maryland Michigan New Jersey	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 >\$2500k Maximum of 3 years Maximum of 3 years Closed in name of Corp (Inc.) *does NOT include LLC >>\$112,937;5 year max >\$3212,159 and 12 Unit, or any 2.	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 1% of balance prepaid	individual and Rate is = > 8% APR, **if in Cook County < \$250K Never Never Closed in name of individual or LLC	
		MI AT device and a Difference of any	3 Year FPF Received on 1000-169% LTV 6 Months Interest on 50% of the Organia Procepul Bibliotic Compania Procepul Procep	Maryland Michigan New Jersey Ohio Pennsylvania	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 > 2520k Maximum of 3 years Maximum of 3 years Closed in name of Corp (inc.) *does NOT include LLC > = \$112,957; 5 year max >\$3122,159 and 1-2 Unit, or any 3 4 Unit	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 13s of balance prepaid Normal Rates Normal Rates	individual and Rate is > 9 % APR, **If in Cook County < \$250K Never Never Gosed in name of individual or LLC <\$111,957 <\$312,159 and 1-2 Unit	
		MI AT device and a Difference of any	3 Year PPP Registed on ADO-169% LTV 6 Morths Interest on DRV of the Copysul Phroposal Balance Organi Phropas	Maryland Michigan New Jersey Ohio Pennsylvania Rhode Island	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 >\$2500k Maximum of 3 years Maximum of 3 years Closed in name of Corp (Inc.) *does NOT include LLC >>\$112,937;5 year max >\$3212,159 and 12 Unit, or any 2.	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 1% of balance prepaid Normal Rates 1% of original principal amount	individual and Rate is => 9% APR, **if in Cook County <\$250K Never Never Closed in name of individual or LC <\$112,957	
		MI AT device and a Difference of any	3 Year FPP Repaired on JOSO - BRYL LTV 6 Months Interest on SIRV of the Organi Procepal Bibliotic Organi Procepal	Maryland Michigan New Jersey Ohio Pennsylvania	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 > 2520k Maximum of 3 years Maximum of 3 years Closed in name of Corp (inc.) *does NOT include LLC > = \$112,957; 5 year max >\$3122,159 and 1-2 Unit, or any 3 4 Unit	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 13s of balance prepaid Normal Rates Normal Rates	individual and Rate is > 9 % APR, **If in Cook County < \$250K Never Never Gosed in name of individual or LLC <\$111,957 <\$312,159 and 1-2 Unit	