

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

Wholesale Ratesheet

30 Day Lock Period

Lock Request Product Matrix

STREAM MORTGAGE	Irvine, CA 92612	Borrower Paid Compensation Effective Date: Thu, June - 26 - 2025		Lock Rec	uest	oduct Matrix	
MORIOACE	NonQM Program Pricing	Effective Date. Inu, June - 26 - 2025	NonQM P	rice Calculator	Calculator de	oes not verify eligibility. junction with product matrix.	1
			Hongari	Inputs	Please use in conj Wholesale Ratesheet	junction with product matrix. Thu, June - 26 - 2025	Full Doc Column Includes
Base Rate / Base Price  Rate Full Doc Alt Doc DSCR DSCR 5-8 Unit	FICO/LTV Price A	djustments 5.01-70 70.01-75 75.01-80 80.01-85 85.01-90 90.01-	Interest Rate → LTV Range	Choose a Selection	LOMN		Tax Returns
6.250	780+ 0.625 0.500 0.500	0.375 0.125 -0.125 -1.500 -2.750	FICO Range		N/A STREAM		1099 Only Asset Utilization Only
6.375 6.499 98.750 98.750		0.250	Program Reserves	Core 6 Choose a Selection 6	000		Asset Utilization W/ Full Doc VOE
6,625 99.250 99.250 99.000	720-739 0.375 0.250 0.000 -	-0.375 -0.500 -1.000 -2.500 -3.750	Payment History	Choose a Selection (	.000		
6.750 99.500 99.500 99.500 6.875 99.750 99.750 99.750	680-699 0.000 -0.375 -0.500 -	-0.500 -1.000 -1.500 -3.250 -4.500 -1.000 -1.500 -2.500 -4.250	Credit Events Doc Type	Choose a Selection	250		Alt Doc Column Includes 12 Bank Statements
6.999 100.250 100.250 100.250 7.125 100.500 100.500 100.500		-1.500 -2.250 -3.250 -2.250 -3.250 -4.250	Additional Adjs Citizenships		000 N/A		12 or 24 CPA P&L
<b>7.250</b> 100.750 100.750 100.750	620-639 -1.750 -2.000 -2.500 -	-3.000 -4.250 -5.250	DTI	Choose a Selection 0	N/A .000		
7.375 101.000 101.000 101.000 7.499 101.250 101.250 101.250 98.000	600-619 -2.500 -2.750 -3.250 -	3.750 -5.250 -6.250	Loan Balance Purpose		.000		DSCR/No Ratio Column Includes
7.625 101.500 101.500 101.500 98.250 7.750 101.750 101.750 101.750 98.500			Occupancy Property Type		JUNE NonQM SPECIAL		DSCR No Ratio
<b>7.875</b> 102.000 102.000 102.000 98.750			Loan Term	30YR Fixed 0	.000 *CAN COMBINE WITH SELECT	n all NonQM T*	NO RAID
7.999 102.500 102.500 102.500 99.250 8.125 102.750 102.750 102.750 99.500	Loan Level Price Adjustments Pri		Escrow Prepayment Penalty		000 N/A		
8.250 103.000 103.000 103.000 99.750 8.375 103.250 103.250 103.250 100.000	DTI >45% - All Doc Types         0.000         Core           DTI ≥50% - All Doc Types         -0.500         SELECT - D	0.000 30YR Fixed 0.0	00 NJ - Title Vesting		N/A .000		
8.375 103.250 103.250 103.250 100.000 8.499 103.500 103.500 103.500 100.250	ITIN	0.000			.000		
8.625 103.750 103.750 103.750 100.500 8.750 104.000 104.000 104.000 100.750	VOE Only         -0.250         Core DSCR (i           1099 Only         -0.250         Sub1 DSCR (i)				000		*** Extension Cost
8.875 104.250 104.250 104.250 101.000	Asset Utilization -0.250 No Ratio DSCR	-< 0.75 -3.000 5/6 30YR IO ARM -1.0		Not Applicable 0	.000		
8.999 104.750 104.750 104.750 101.500 9.125 105.000 105.000 105.000 101.750	P&L w/ Bk Stmt -0.250 P&L Only -0.750 Re	5/6 40YR ARM -0.5 95erves 7/6 30YR ARM 0.0			000		Temporary Guidance See Below Extension Cost
9.250 105.250 105.250 105.250 102.000	DSCR STR -0.500 < 3 Month	hs 0.000 7/6 30YR IO ARM -1.0			N/A Calculator do	oes not verify eligibility. junction with product matrix.	All Rates @ 2 bps / day
9.375         105.500         105.500         105.500         102.250           9.499         105.750         105.750         105.750         102.500	Debt Consol. ≤ 70% LTV -0.250 ≥ 6 Month	hs 0.000	Net Price: Rate Sheet - LLPA	(Prior to Min/Max YSP) Minim	um Rate	unction with product matrix.	Extension Cost
9.625 106.000 106.000 106.000 102.750 9.750 106.250 106.250 106.250 103.000	Cash-Out >70% LTV -0.500 ≥ 12 Mont Cash-Out ≤ 70% LTV -0.250	ths 0.000 Max Price Owner Occ/Sec Home 102.0	Max YS6	0	.000 N/A		Current lock extension costs/policies apply
9.875 106.500 106.500 106.500 103.250	Cash-Out/Debt Consol. FICO < 680 -0.500 Payme	ent History No PPP-States not allowed 100.0	00	*			to all active locks, regardless of lock date  All 45 day locks are at a 25bp cost and are
9.999 106.750 106.750 106.750 103.500 10.125 107.000 107.000 107.000 103.750	2 Units 0.000 0x30x12 3-4 Units -0.250 1x30x12		DOLLOMAI	Paid Comp Only corrower on all Loans, or to Broker on Business I	rurpose		All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at
10.250 107.250 107.250 107.250 104.000 10.375 107.500 107.500 107.500 104.250	DSCR 5-8 Units 0.000 1x30x12 (DS Second Home -0.500 1x60x12		00	orrower on all Loans, or to Broker on Business I Loans only are not Applicable to DSCR 5-8 Unit	.,		cost All 60 day locks are at a 50bp cost and are
10.499 107.750 107.750 107.750 104.500	No PPP-States not allowed -1.000 1x30x6	-1.750 4YR PPP 102.0	00				not eligible for Lock Extensions
10.750 108.250 108.250 108.250 105.000	12 Months PPP -0.750	>\$2,500,000 101.0		▲ NI		LAIMER*** jes only For further compliance	
10.875         108.500         108.500         108.500         105.250           10.999         108.750         108.750         108.750         105.500	24 Months PPP         -0.500         Cred           36 Months PPP         0.250         12 Month	10   10   10   10   10   10   10   10		$\mathbb{N}$		dance, impliance Help Desk at;	
<b>11.125</b> 109.000 109.000 109.000 105.750	48 Months PPP 0.500 24 Month	hs -1.250 Subordinate Financing 100.0	DO SIREA	4 M		elp@ocmbc.com	
	Escrow Waived0 250 48 Month	hs 0.000 DSCR 5-8 Units 100.0	20	Standard Prepayme zona	ent Penalties Allowed	ssouri	
	NW Condo -1.000 <\$150,000 -0.750 Loc	ck Days	Alak	oama	Mo	entana	
Non QM Prelocks	\$150,000-\$1,000,000 0.000 15 Day >\$1,000,000 0.250 30 Day	0.000 Floor Price		ornia		braska evada	
NOT QWIFTELOCKS	>\$1,500,000 0.000 45 Day		Colo	orado	North	Carolina	
	>\$2,000,000 -0.250 60 Day >\$2,500,000 -0.500	Occupancy Margi	District of	ecticut f Columbia		n Dakota ahoma	
Non-QM Pre-Locks may be locked for 30 or 45 days	>\$3,000,000 -0.750 Mil	in Rate Second Home 4.000	Flo	rida	Or	regon Carolina	
30 day Non-QM Pre-Locks are eligible for up to 15 days of extensions at cost All Non-QM Pre-Locks must be Submittal Completed/Submitted within 10 days or	>\$3,500,000 -1.000 >\$2,500,0 >\$4,000,000 -1.500 ITIN/Foreign N		Hav	waii	South	n Dakota	
Lock will be cancelled  All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at	Foreign Nat' With Fico -1.500	JUNE NON-QM SPECIAL	Ida	aho iana		nessee	
cost  All 60 day locks are at a 50bp cost and are not eligible for lock extensions	Subordinate Financing -0.500 Clic	vable Fees ck Here	lo	wa	ι	Jtah	
All Non-QM locks that expire will be subject to a 25bp Relock Fee and Worse Case Pricing	NOO & 2nd Home >75% LTV -0.250 Full/Alt NOO & 2nd Home ≤75% LTV 0.000	25 BPS Price Improvement on all NonQM "CAN BE COMBINED WITH SELECT"	Kan	nsas tuckv		rginia hington	
-	Terms Cap	os Floor	Louisiana  Maine		West Virginia Wisconsin		
	State, DSCR Only 7/6 ARM	2/1/5 5/1/5 Margin	Massac	husetts		oming	
	Georgia -0.250 Index	6mo SOFR Lency 6 Mo Lender Credit	Mississippi No Prensyment		Penalties Allowed		
Kansas -0.250			Alas		- Indiana Allowed		
	New Jersey         -0.250           North Carolina         -0.250	2% Max Lender Credit can be utilized as Lender I Compensation (LPC) On Business Purpose Los	aid	ons for business purpose loans or	New H	ampshire	
	Temporary Gu	Compensation (LPC) On Business Purpose Los Only, subject to Max Price Limits above. For all Consumer Loans, Lender Credit may only utilized to pay for borrower paid closing costs					
	EXM	utilized to pay for borrower paid closing costs subject to Max Price limits above.  @ 2 bps / day		Delaware		Mexico	
	Exter	nsion Cost	Minn	esota  States with "Restrictor	i" Prepayment Penalties		
		ion costs/policies apply to regardless of lock date	States	PPP Allowed When:	PPP Structures	No PPP Allowed When:	
	All 45 day locks are eligible for up to 15 d	e at a 25bp cost and are days of extensions at cost PPP Required on NOO >80% LTV at a 50bp cost and are of Lock Extensions Balance Balance	States	All of IL: If closed in the name of	PPP Structures	NO PPP Allowed when:	
	All 60 day locks are not eligible fo	days of extensions at cost PPP Required on NDO >80% LTV e at a 50bp cost and are or Lock Extensions Balance	al	an individual and rate < 8% APR		If closed in the name of an	
			*Illinois / Cook County	or is a Business Purpose Loan & closed in a Corporation, or LLC.	Normal Rates	individual and Rate is = > 8% APR,	
				**if in Cook County must also be >\$250k		**if in Cook County < \$250K	
				7323UK	2 months advance interest on the		
					aggregate amount of all		
			Maryland	Maximum of 3 years	prepayments made in a 12- month period which exceed 1/3	Never	
			Michigan	Maximum of 3 years	of the amount of the loan 1% of balance prepaid	Never	
			. 0	Closed in name of Corp (Inc.)	1% of balance prepaid  Normal Rates	Closed in name of individual or	
			New Jersey Ohio	*does NOT include LLC >=\$112,957; 5 year max	Normal Rates  1% of original principal amount	LLC <\$112.957	
				>= \$112,957; 5 year max >\$312,159 and 1-2 Unit, or any 3			
			Pennsylvania	4 Unit	Normal Rates	<=\$312,159 and 1-2 Unit	
			Rhode Island ComplAppr 3/2025	Maximum of 1 year	2% of balance prepaid	Never	