



LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation

Fri, July - 18 - 2025

Effective Date:

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				≥ 800	0.375	0.250	0.125	-0.125	-0.250	-0.750	-1.125	-3.000											
7.875	99.125	98.875		780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.375	-3.250											
7.999	99.375	99.125		760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-1.625	-3.750											
8.125	99.625	99.375		740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.250	-4.750											
8.250	99.875	99.625		720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.000	-6.000											
8.375	100.125	99.875		700 - 719	-0.750	-1.000	-1.500	-2.000	-2.375	-3.000	-4.500	-7.250											
8.499	100.375	100.125		680 - 699	-2.000	-2.250	-2.750	-3.250	-3.625	-4.250	-6.750												
8.625	100.625	100.375	98.375	660 - 679	-3.000	-3.250	-3.750	-4.250	-4.625	-5.750													
8.750	100.875	100.625	98.625																				
8.875	101.125	100.875	98.875	Loan Level Price Adjustments			Loan Program			Max Price													
8.999	101.375	101.125	99.125		LLPA		Standalone Second	0.000		102.000													
9.125	101.625	101.375	99.375	Select Full Doc	0.750		Concurrent Second	0.000															
9.250	101.875	101.625	99.625	Investment Property	-4.000					NC Floor Price													
9.375	102.125	101.875	99.875	Second Home	-1.000		Loan Term			99.750													
9.499	102.375	102.125	100.125	2 - 4 Units	-0.500		30YR Fixed	0.000															
9.625	102.875	102.625	100.375	Condo	-0.500		20YR Fixed	0.125		Max Rate (CA)													
9.750	103.125	102.875	100.625	\$75,000-\$100,000	-0.250		10YR Fixed	0.125		12.250													
9.875	103.375	103.125	100.875	\$100,001-\$125,000	0.250		Lock Days																
9.999	103.625	103.375	101.125	\$125,001-\$150,000	0.375		15 Day	0.000		CES SPECIAL													
10.125	103.875	103.625	101.375	\$150,001-\$350,000	0.500		30 Day	0.000		25 BPS on all CES Loans *Can Combine with Select*													
10.250	104.125	103.875	101.625	\$350,001-\$500,000	0.500		45 Day	-0.500															
10.375	104.375	104.125	101.875	\$500,001-\$750,000	0.000		Allowable Fees																
10.499	104.625	104.375	102.125	Asset Utilization	-0.500		Click Here																
10.625	104.875	104.625	102.625	1099 Only	-0.500																		
10.750	105.125	104.875	103.125	WVOE Only	-0.500																		
10.875	105.375	105.125	103.625	DSCR - STR	-0.500																		
10.999	105.625	105.375	104.125	ITIN	-2.500																		
11.125	105.875	105.625	104.375	Foreign Nat' With Fico	-1.500																		
11.250	106.125	105.875	104.625	DTI 00.01-43	0.000																		
11.375	106.375	106.125	104.875	DTI 43.01-45	-0.500																		
11.500	106.625	106.375	105.125	DTI 45.01-50	-1.000																		
11.625	106.875	106.625	105.375	P&L w/Bk Stmt	-0.500																		
11.750	107.125	106.875	105.625																				
11.875	107.375	107.125	105.875																				
12.000	107.625	107.375	106.125																				
12.125	107.875	107.625	106.375																				
12.250	108.125	107.875	106.625																				
12.375	108.375	108.125	106.875																				
12.500	108.625	108.375	107.125																				
12.625	108.750	108.500	107.250																				
12.750	108.875	108.625	107.375																				
12.875	109.000	108.750	107.500																				
13.000	109.125	108.875	107.625																				
13.125	109.250	109.000	107.750																				
13.250	109.375	109.125	107.875																				

Interest Rate →

LTV Range

FICO Range

Loan Program

Doc Type

Additional Adjustments

Citizenships

DTI

Loan Balance

Occupancy

Property Type

Loan Term

State

Credit Event

Housing History

Lock Term

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

Choose a Selection

30YR Fixed

Choose a Selection

Choose a Selection

Choose a Selection

30 Day

Not Applicable

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

0.000

Reset

Fri, July - 18 - 2025

LOAN
STREAM

June CES SPECIAL
25 BPS on all CES Loans
CAN Combine with Select

Total LLPA

0.000

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

Final Price →

#N/A

• 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