

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

Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation*

Tue, July - 1 - 2025

Lock Request

Product Matrix

	MORT	GAGE				, 0,, 0,			Effecti	ve Date:	Tue, July - 1 - 20	25			iquest ;	
					NonQM Progra	am Pri	cina						NonQM P	rice Calculator	Calculator de	oes not verify eligibility. junction with product matrix.
							3							Inputs	Wholesale Ratesheet	Tue, July - 1 - 2025
		Base Rate / Base	e Price				FICC	D/LTV Price Adjustr	ments				Interest Rate →	Choose a Selection	Reset	1 de, July - 1 - 2023
Rate	Full Doc	Alt Doc	DSCR	DSCR 5-8 Units			50.01-60	60.01-65 65.01-70	70.01-75		80.01-85 85.01-90	90.01-95	LTV Range	Choose a Selection		
6.250					780+ 760-779	0.625	0.500	0.500 0.375 0.375 0.250		-0.125 -0.375	-1.500 -2.750 -1.750 -3.000		FICO Range	Choose a Selection Core	#N/A STREAM	-
6.499	98.750	98.750			740-779	0.500	0.375	0.250 0.000	-0.375	-0.500	-2.000 -3.250		Program Reserves	Choose a Selection	0.000	
6.625	99.250	99.250	99.000		720-739		0.250	0.000 -0.375		-1.000	-2.500 -3.750		Payment History	Choose a Selection	0.000	
6.750 6.875	99.500 99.750	99.500 99.750	99.500 99.750		700-719 680-699	0.250	-0.375	-0.375 -0.500 -0.500 -1.000		-1.500 -2.500	-3.250 -4.500 -4.250		Credit Events Doc Type	36 Months Choose a Selection	-0.250	-
6.999	100.250	100.250	100.250		660-679	-0.500		-1.000 -1.500			-4.250		Additional Adjs	Choose a Selection	0.000	
7.125	100.500	100.500	100.500		640-659	-1.000	-1.250	-1.750 -2.250		-4.250			Citizenships	Choose a Selection	#N/A	
7.250 7.375	100.750 101.000	100.750 101.000	100.750 101.000		620-639 600-619	-1.750 -2.500		-2.500 -3.000 -3.250 -3.750	-4.250 -5.250	-5.250 -6.250			DTI Loan Balance	Choose a Selection Choose a Selection	0.000	
7.499	101.000	101.000	101.000	98.000	600-619	-2.500	-2.750	-3.250 -3.750	-5.250	-0.250			Purpose		0.000	
7.625	101.500	101.500	101.500	98.250									Occupancy	Choose a Selection	#N/A	
7.750	101.750	101.750	101.750	98.500									Property Type	Choose a Selection	0.000 25 BPS Price Improvement or	n all NonQM
7.875 7.999	102.000	102.000	102.000	98.750	Loan Level Price Adjustment		i				Loan Term		Loan Term Escrow	30YR Fixed Escrow Not Waived	0.000 *CAN COMBINE WITH SELECT	T, EXCLUDES DSCR 5-8*
8.125	102.500 102.750	102.500 102.750	102.500 102.750	99.250 99.500		LLPA		SELECT	0.500		15YR Fixed	0.250	Prepayment Penalty	No PPP *See PPP Section*	#N/A	
8.250	103.000	103.000	103.000	99.750	DTI >45% - All Doc Types	0.000		Core	0.000		30YR Fixed	0.000	NJ - Title Vesting		0.000	
8.375	103.250	103.250	103.250	100.000	DTI ≥50% - All Doc Types	-0.500		SELECT - DSCR	0.500		30YR IO Fixed	-0.500	State	Choose a Selection	0.000	
8.499 8.625	103.500 103.750	103.500 103.750	103.500 103.750	100.250 100.500	ITIN VOE Only	-1.500 -0.250		Core DSCR (≥1.20) Core DSCR (≥1.00)			40YR Fixed 40YR IO Fixed	-0.500 -0.750	Lock Term Buydown		0.000	
8.750	103.750	103.750	103.750	100.500	1099 Only	-0.250		Sub1 DSCR (0.75-0.99	9) -2.000		5/6 30YR ARM	0.000	Subordinate Financing		0.000	
8.875	104.250	104.250	104.250	101.000	Asset Utilization	-0.250		No Ratio DSCR - < 0.7	5 -3.000		5/6 30YR IO ARM	-1.000		Not Applicable	0.000	
8.999	104.750	104.750	104.750	101.500	P&L w/ Bk Stmt P&L Only	-0.250		Reserves			5/6 40YR ARM 7/6 30YR ARM	-0.500			0.000	
9.125 9.250	105.000 105.250	105.000 105.250	105.000 105.250	101.750 102.000	DSCR STR	-0.750 -0.500		< 3 Months	0.000		7/6 30YR ARM 7/6 30YR IO ARM	0.000 -1.000	Total LL	Not Applicable	0.000 Calculator de	pes not verify eligibility.
9.375	105.500	105.500	105.500	102.250	Debt Consol. >70% LTV	-0.500		≥ 3 Months	0.000		7/6 40YR ARM	-0.500		(Prior to LLPAs)	#N/A Please use in con	junction with product matrix.
9.499	105.750	105.750	105.750	102.500	Debt Consol. ≤ 70% LTV	-0.250		≥ 6 Months	0.000				Net Price: Rate Sheet - LLPA		imum Rate	
9.625	106.000	106.000	106.000	102.750	Cash-Out >70% LTV Cash-Out ≤ 70% LTV	-0.500		≥ 12 Months	0.000		Max Price		Max YS	P	0.000	
9.750 9.875	106.250 106.500	106.250 106.500	106.250 106.500	103.000 103.250	Cash-Out/Debt Consol. FICO < 680	-0.250 -0.500		Payment His	tory		Owner Occ/Sec Home No PPP-States not allowed	102.000	Final Price	→	#N/A	
9.999	106.750	106.750	106.750	103.500	2 Units	0.000		0x30x12	0.250		No PPP-States that allow	100.000	Borrowa	Paid Comp Only		
10.125	107.000	107.000	107.000	103.750	3-4 Units DSCR 5-8 Units	-0.250		1x30x12 1x30x12 (DSCR)	-1.250		1YR PPP 2YR PPP	102.000	"YSP allowed up to 102.000, may be paid to b	corrower on all Loans, or to Broker on Busines	s Purpose	
10.250 10.375	107.250 107.500	107.250 107.500	107.250 107.500	104.000	Second Home	0.000 -0.500		1x30x12 (DSCR) 1x60x12	-0.250 -1.750		3YR PPP	102.000 102.000	"YSP allowed up to 102.000, may be paid to b "YSP & Lender Credit a	Loans only are not Applicable to DSCR 5-8 Unit		
10.499	107.750	107.750	107.750	104.500	No PPP-States not allowed	-1.000		1x30x6	-1.750		4YR PPP	102.000	1			
10.625 10.750	108.000	108.000	108.000	104.750	No PPP-States that allow 12 Months PPP	-2.000		0x30x24	0.250		5YR PPP >\$2,500,000	102.000		<u> </u>		LAIMER***
10.750	108.250 108.500	108.250 108.500	108.250 108.500	105.000 105.250	24 Months PPP	-0.750 -0.500		Credit Ever	nts		>\$2,500,000 80.01-90.00% LTV	101.000 101.000		∧ N	Intended for 1st lien mortgag	es only For further compliance
10.999	108.750	108.750	108.750	105.500	36 Months PPP	0.250		12 Months	-2.000		ITIN/Foreign National	101.000	S T R E A			mpliance Help Desk at;
11.125	109.000	109.000	109.000	105.750	48 Months PPP 60 Months PPP	0.500		24 Months 36 Months	-1.250		Subordinate Financing N.I Title Vested In I.I.C.	100.000	31 K L /	741	compliance	lp@ocmbc.com
					Escrow Waived	0.750		48 Months	-0.250		DSCR 5-8 Units	100.000		Standard Prepayr	nent Penalties Allowed	
					NW Condo	-1.000								zona	Mi	ssouri
					<\$150,000	-0.750		Lock Days	8					oama ansas		ntana braska
_		Non QM Pre	locks		\$150,000-\$1,000,000 >\$1,000,000	0.000		15 Day 30 Day	0.000		Floor Price NC Floor Price	99.750		ornia		evada
		Hon Qiii i c	ioens		>\$1,500,000	0.000		45 Day	-0.250		ARM Margins	99.730		orado		Carolina
					>\$2.000.000	-0.250		60 Day	-0.200		Occupancy	Margin		ecticut		Dakota
					>\$2,500,000	-0.500					Primary Home	4.000	District o			ahoma
20.4	Non-QM Pre Non-QM Pre-Lock	-Locks may be lock			>\$3,000,000 >\$3,500,000	-0.750		Min Rate			Second Home	4.000		rida orgia		egon Carolina
All Non-C	M Pre-Locks must	be Submittal Comp	oleted/Submitted	d within 10 days or	>\$3,500,000 >\$4,000,000	-1.000 -1.500		>\$2,500,000 ITIN/Foreign National			Investment Home	4.000		waii		Dakota
	locks are at a 25bp	Lock will be cano	celled		Foreign Nat' With Fico	-1.500		Triter oreign reasonal	7.455	۱ ۱	JULY NON-QM SPE	CIAL		aho		nessee
		cost			Purchase	0.000		Allowable Fe	ees					iana		exas
All 60	0 day locks are at a	50bp cost and are	not eligible for lo	ock extensions	Subordinate Financing NOO & 2nd Home >75% LTV	-0.500		Click Here	2				lo Kai			Ptah rginia
All Non-C	(M locks that expire	e will be subject to Pricing	a 25bp Relock Fe	ee and Worse Case	NOO & 2nd Home >75% LTV Full/Alt NOO & 2nd Home ≤75% LTV	-0.250 0.000					25 BPS Price Improvement on a *CAN BE COMBINED WITH SELECT	all NorQM T EXCLUDES		tucky		hington
		_			Table 1100 a Zila Talio 2100 Zil	0.000		Terms Caps	Floor		DSCR 5-8*	.,		siana	West	Virginia
							i	5/6 ARM 2/1/5	Margin					ine	Wis	consin
					State, DSCR Only Georgia	-0.250		7/6 ARM 5/1/5	SOFR					husetts Issippi	Wy	oming
ь					Illinois	-0.250		Reset Frequency	6 Mo		Lender Credi	t	IVIISS		nt Penalties Allowed	
					Kansas	-0.250							Ala	ika -		
					New Jersey North Carolina	-0.250					2% Max Lender Credit can be utilized Compensation (LPC) On Business E	as Lender Paid	Express prohibition on PP provisi	ons for business purpose loans of	n New H	ampshire
					North Carolina	-0.250		1			Compensation (LPC) On Business F Only, subject to Max Price Limi For all Consumer Loans, Lender Cre	ts above.	maximum PP charge is so lo	w there's no market for them		
								Temporary Guidance S Extension Cos	see Below st		utilized to pay for borrower paid of subject to Max Price limits a	iosing costs,	Dela	ware	New	Mexico
								All Rates @ 2 bps			anaport of Max Price IMIS S	- PE			New	
								Extension Cos					Minn	esota		
								Current lock extension costs/ all active locks, regardless	policies apply to s of lock date		PPP Requireme	nts		States with "Restrict	ed" Prepayment Penalties	
								All 45 day locks are at a 25th					States	PPP Allowed When:	PPP Structures	No PPP Allowed When:
								eligible for up to 15 days of ex All 60 day locks are at a 50t	idensions at cost		PPP Required on NOO >80' 6 Months Interest on 80% of the On Balance	% LTV ininal Principal		All of IL: If closed in the name	of	
								not eligible for Lock Ex	xtensions		Balance	gener i rescipie		an individual and rate < 8% AF		If closed in the name of an
													*Illinois / Cook County	or is a Business Purpose Loan closed in a Corporation, or LLC		individual and Rate is = > 8% APR,
													1	**if in Cook County must also	oe e	**if in Cook County < \$250K
														>\$250k		
															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
															of the amount of the loan	
													Michigan	Maximum of 3 years	1% of balance prepaid	Never
													New Jersey	Closed in name of Corp (Inc.)	Normal Rates	Closed in name of individual or
														*does NOT include LLC		LLC
													Ohio	>=\$112,957; 5 year max	1% of original principal amount	<\$112,957
													Pennsylvania	>\$312,159 and 1-2 Unit, or any 4 Unit	3- Normal Rates	<=\$312,159 and 1-2 Unit
													Rhode Island	4 Unit Maximum of 1 year	2% of balance prepaid	Never
													ComplAppr 3/2025	iviaximum or 1 year	2 /6 OI Datalice prepato	iveve

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۰	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 Bank Statements 12 or 24 CPA P&L
	Asset Utilization W/ Bank Stmt
	DSCR/No Ratio Column Includes
	DSCR
	No Ratio
	NO INDIO
	*** Extension Cost
	*** Extension Cost
	*** Extension Cost Temporary Guidance See Below
	*** Extension Cost
	*** Extension Cost Temporary Guidance See Below
	*** Extension Cost Temporary Guidance See Below Extension Cost
	*** Extension Cost Temporary Guidance See Below Extension Cost All Rates @ 2 bps / day Extension Cost
	*** Extension Cost Temporary Guidance See Below Extension Cost All Rates @ 2 bps / day Extension Cost Current look extension costs/policies apply
	*** Extension Cost Temporary Guidance See Below Extension Cost All Rates @ 2 bps / day Extension Cost
	*** Extension Cost Temporary Guidance See Below Extension Cost All Rates @ 2 bps / day Extension Cost Current lock extension coststylolicies apply
	Temporary Guidance See Below Extension Cost All Rates @ 2 ten / day Extension Cost Current lock extension cost Stypolicies apply to all active locks, regardless of lock date All 45 day locks are at a 250p cost and are
	Temporary Guidance See Below Extension Cost All Rates @ 2 bps / day Extension Cost Current lock extension costs/policles apply to all active locks, regardless of lock data All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at
	Temporary Guidance See Below Extension Cost All Rates @ 2 bps / day Extension Cost Current lock extension costs/policles 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 All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at reference and are all 60 days locks are at a 50bp cost and at reference and are all 60 days locks are at 80 dbp cost ond at reference and are all 60 days locks are at 80 dbp cost ond at reference and are seen as 80 dbp cost ond at reference and 80 dbp cost ond 80 dbp cos
	Temporary Guidance See Below Extension Cost All Rates @ 2 bps / day Extension Cost Current lock extension costs/policles apply to all active locks, regardless of lock date All 45 day locks are at a 25 bp cost and are eligible for up to 15 days of extensions at