



LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation

Effective Date:

Thu, September - 18 - 2025

Product Matrix

Closed End Seconds

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

Base Rate / Base Price			
Rate	Full Doc	Alt Doc	DSCR
7.625	99.875	99.625	
7.750	100.125	99.875	
7.875	100.375	100.125	
7.999	100.625	100.375	
8.125	100.875	100.625	
8.250	101.125	100.875	
8.375	101.375	101.125	
8.499	101.625	101.375	
8.625	101.875	101.625	99.625
8.750	102.125	101.875	99.875
8.875	102.375	102.125	100.125
8.999	102.625	102.375	100.375
9.125	102.875	102.625	100.625
9.250	103.125	102.875	100.875
9.375	103.375	103.125	101.125
9.499	103.625	103.375	101.375
9.625	104.125	103.875	101.625
9.750	104.375	104.125	101.875
9.875	104.625	104.375	102.125
9.999	104.875	104.625	102.375
10.125	105.125	104.875	102.625
10.250	105.375	105.125	102.875
10.375	105.625	105.375	103.125
10.499	105.875	105.625	103.375
10.625	106.125	105.875	103.875
10.750	106.375	106.125	104.375
10.875	106.625	106.375	104.875
10.999	106.875	106.625	105.375
11.125	107.125	106.875	105.625
11.250	107.375	107.125	105.875
11.375	107.625	107.375	106.125
11.499	107.875	107.625	106.375
11.625	108.125	107.875	106.625
11.750	108.375	108.125	106.875
11.875	108.625	108.375	107.125
11.999	108.875	108.625	107.375
12.125	109.125	108.875	107.625
12.250	109.375	109.125	107.875
12.375	109.625	109.375	108.125
12.499	109.875	109.625	108.375
12.625	110.000	109.750	108.500
12.750	110.125	109.875	108.625
12.875	110.250	110.000	108.750
12.999	110.375	110.125	108.875
13.125	110.500	110.250	109.000

FICO/HCLTV Price Adjustments										
	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	
≥ 800	0.375	0.250	0.125	-0.125	-0.250	-0.750	-1.125	-3.000		
780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.375	-3.250		
760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-1.625	-3.750		
740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.250	-4.750		
720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.000	-6.000		
700 - 719	-0.750	-1.000	-1.500	-2.000	-2.375	-3.000	-4.500	-7.250		
680 - 699	-2.000	-2.250	-2.750	-3.250	-3.625	-4.250	-6.750			
660 - 679	-3.000	-3.250	-3.750	-4.250	-4.625	-5.750				

Loan Level Price Adjustments	
	LLPA
Select Full Doc	0.750
Investment Property	-4.000
Second Home	-1.000
2 - 4 Units	-0.500
Condo	-0.500
\$75,000-\$100,000	-0.250
\$100,001-\$125,000	0.250
\$125,001-\$150,000	0.375
\$150,001-\$350,000	0.500
\$350,001-\$500,000	0.500
\$500,001-\$750,000	0.000
Asset Utilization	-0.500
1099 Only	-0.500
WVOE Only	-0.500
DSCR - STR	-0.500
ITIN	-2.500
Foreign Nat' With Fico	-1.500
DTI 00.01-43	0.000
DTI 43.01-45	-0.500
DTI 45.01-50	-1.000
P&L w/Bk Stmt	-0.500

Loan Program	
Standalone Second	0.000
Concurrent Second	0.000

Loan Term	
30YR Fixed	0.000
20YR Fixed	0.125
10YR Fixed	0.125

Lock Days	
15 Day	0.000
30 Day	0.000
45 Day	-0.500

Allowable Fees	
Click Here	

Max Price	
102.000	

NC Floor Price	
99.750	

Max Rate (CA)	
12.250	

SEPTEMBER CES SPECIAL	
None	

Interest Rate →	Choose a Selection	
LTV Range	Choose a Selection	0.000
FICO Range	Choose a Selection	0.000
Loan Program	Choose a Selection	0.000
Doc Type	Choose a Selection	0.000
Additional Adjustments	Choose a Selection	0.000
Citizenships	Choose a Selection	0.000
DTI	Choose a Selection	0.000
Loan Balance	Choose a Selection	0.000
Occupancy	Choose a Selection	0.000
Property Type	Choose a Selection	0.000
Loan Term	30YR Fixed	0.000
State	Choose a Selection	0.000
Credit Event	Choose a Selection	0.000
Housing History	Choose a Selection	0.000
Lock Term	30 Day	0.000

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

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