

September NonQM SPECIAL
37.5 BPS on Purchase, 25 BPS on Cash-out and R&T
*CAN COMBINE WITH SELECT, EXCLUDES DSCR 5-8



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

Effective Date: Thu, September - 18 - 2025

Base Price		NonQM LoanStream										NonQM Price Calculator				
30 Day Lock		Loan Level Pricing Adjustments										Inputs				
Rate	Price	FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	Interest Rate →	Choose a Selection	Reset		
6.125	98.500	780+	0.375	0.225	0.225	0.225	0.100	0.075	(0.375)	(1.625)	(3.275)	LTV Range	Choose a Selection			
6.250	99.038	760-779	0.250	0.188	0.188	0.100	(0.025)	(0.025)	(0.500)	(2.125)	(3.525)	FICO Range	Choose a Selection	FALSE		
6.375	99.538	740-759	0.188	0.100	0.100	(0.025)	(0.275)	(0.525)	(0.750)	(2.375)	(3.775)	Program	Core	#N/A		
6.499	99.975	720-739	0.100	(0.025)	(0.025)	(0.275)	(0.650)	(0.750)	(1.025)	(2.875)	(4.275)	Reserves	Choose a Selection	0.000		
6.625	100.373	700-719	(0.025)	(0.275)	(0.275)	(0.650)	(0.775)	(1.025)	(1.650)	(3.625)	(5.025)	Payment History	0x30x12	#N/A		
6.750	100.764	680-699	(0.275)	(0.650)	(0.650)	(0.775)	(1.275)	(1.650)	(2.675)	(4.625)		Credit Events	NONE	0.000		
6.875	101.147	660-679	(0.775)	(0.775)	(0.775)	(1.275)	(1.775)	(2.625)	(3.625)	#N/A	#N/A	Doc Type	Choose a Selection	0.000		
6.999	101.522	640-659	(1.625)	(1.750)	(1.875)	(2.250)	(2.625)	(3.625)	(4.525)	#N/A	#N/A	Additional Adjs	Choose a Selection	#N/A		
7.125	101.889	620-639	(2.500)	(2.500)	(2.625)	(2.775)	(3.275)	(4.525)	(5.500)	#N/A	#N/A	Citizenship	Choose a Selection	0.000		
7.250	102.248	600-619	(3.000)	(3.250)	(3.500)	(3.750)	(4.250)	(5.375)	(6.250)	#N/A	#N/A	DTI	Choose a Selection	0.000		
7.375	102.600											Loan Balance	Choose a Selection	#N/A		
7.499	102.944											Purpose	Choose a Selection	#N/A		
7.625	103.280	SELECT	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A	Occupancy	Choose a Selection	0.000		
7.750	103.608	Core	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	Property Type	Choose a Selection	0.000		
7.875	103.928											Loan Term	30YR Fixed	#N/A		
7.999	104.209	VOE w/ Bank Statement	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	Escrow	Escrow Not Waived	#N/A		
8.125	104.459	1099 w/ Bank Statement	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	Prepayment Penalty	Choose a Selection	0.000		
8.250	104.709	Asset Utilization	(0.125)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(1.000)	#N/A	#N/A	NJ - Title Vesting		0.000		
8.375	104.959	P&L w/ Bank Statement	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	State	Choose a Selection	0.000		
8.499	105.209	P&L Only	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.500)	(2.000)	#N/A	#N/A	Lock Term	30 Day	#N/A		
8.625	105.459	Professional	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	Buydown	No	0.000		
8.750	105.647											Subordinate Financing	No	0.000		
8.875	105.834	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	Possible Eligibility Issue	No	0.000		
8.999	106.022	Rate Term Refi	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.250)	#N/A		Not Applicable	0.000		
9.125	106.209	Cash Out Refi	0.000	(0.125)	(0.125)	(0.250)	(0.500)	(0.625)	(0.625)	#N/A	#N/A	Special	#N/A			
9.250	106.397	Rate Term Refi FICO < 680	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	#N/A	#N/A	Total LLPA		#N/A		
9.375	106.584	Cash Out Refi FICO < 680	(0.500)	(0.500)	(0.625)	(0.625)	(0.750)	(1.000)	#N/A	#N/A	#N/A	Gross Rate Sheet Price (Prior to LLPAs)		#N/A		
9.499	106.772											Net Price: Rate Sheet - LLPA (Prior to Max YSP)		Minimum Rate		
9.625	106.959	<\$150,000	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	(1.250)	(1.250)	Max YSP		#N/A		
9.750	107.147	\$150,001-\$250,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	Final Price →		#N/A		
9.875	107.272	\$250,001-\$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	Borrower Paid Comp Only				
9.999	107.397	>\$1,000,000	0.625	0.500	0.375	0.250	0.250	0.250	0.250	0.000	0.000	*YSP allowed up to 102.000, may be paid to borrower on all Loans, or to Broker on Business Purpose				
10.125	107.522	>\$1,500,000	0.250	0.250	0.125	0.125	0.125	0.125	0.125	0.000	0.000	Loans only				
10.250	107.647	>\$2,000,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	#N/A	*YSP & Lender Credit are not Applicable to DSCR 5-8 Unit				
10.375	107.772	>\$2,500,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A	Calculator does not verify eligibility. Please use in conjunction with product matrix.				
10.499	107.897	>\$3,000,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A	#N/A					
10.625	108.022	>\$3,500,000	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A	#N/A	#N/A					
10.750	108.147	>\$4,000,000	(3.000)	(3.000)	(3.000)	(3.000)	#N/A	#N/A	#N/A	#N/A	#N/A					
10.875	108.272															
10.999	108.397															
												</				

September NonQM SPECIAL

37.5 BPS on Purchase, 25 BPS on Cash-out and R&T Refi

*CAN COMBINE WITH SELECT, Excludes DSCR 5-8



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

Effective Date: Thu, September - 18 - 2025

Base Price			DSCR LoanStream								
30 Day Lock			Loan Level Pricing Adjustments								
Rate	DSCR	DSCR 5-8	FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
6.125	98.250	#N/A	780+	0.875	0.750	0.625	0.600	0.475	0.400	(0.125)	(1.750)
6.250	98.688	#N/A	760-779	0.750	0.600	0.600	0.450	0.350	0.275	(0.375)	(2.000)
6.375	99.063	#N/A	740-759	0.600	0.475	0.475	0.313	0.250	0.063	(0.500)	(2.250)
6.499	99.563	#N/A	720-739	0.475	0.350	0.350	0.250	(0.125)	(0.250)	(1.125)	(2.750)
6.625	100.031	#N/A	700-719	0.350	0.100	0.100	(0.125)	(0.400)	(0.900)	(1.875)	#N/A
6.750	100.469	#N/A	680-699	0.100	(0.275)	(0.275)	(0.400)	(0.750)	(1.400)	(2.625)	#N/A
6.875	100.891	#N/A	660-679	(0.400)	(0.400)	(0.900)	(1.400)	(1.875)	(2.500)	#N/A	#N/A
6.999	101.297	#N/A	640-659	(0.900)	(1.250)	(1.650)	(1.875)	(2.625)	(3.375)	#N/A	#N/A
7.125	101.672	#N/A	620-639	(2.000)	(2.250)	(2.400)	(2.625)	(3.375)	#N/A	#N/A	#N/A
7.250	102.047	#N/A									
7.375	102.422	#N/A									
7.499	102.766	98.750									
7.625	103.078	99.250									
7.750	103.359	99.500									
7.875	103.641	99.750									
7.999	103.922	100.250									
8.125	104.203	100.500									
8.250	104.484	100.750									
8.375	104.766	101.000									
8.499	105.047	101.250									
8.625	105.297	101.500									
8.750	105.547	101.750									
8.875	105.797	102.000									
8.999	106.047	102.500									
9.125	106.297	102.750									
9.250	106.422	103.000									
9.375	106.547	103.250									
9.499	106.672	103.500									
9.625	106.797	103.750									
9.750	106.922	104.000									
9.875	107.047	104.250									
9.999	107.172	104.500									
10.125	107.297	104.750									
10.250	107.422	105.000									
10.375	107.547	105.250									
10.499	107.672	105.500									
10.625	107.797	105.750									
10.750	107.922	106.000									
10.875	108.047	106.250									
10.999	108.172	106.500									