



LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period

Borrower Paid Compensation

Mon, October - 6 - 2025

Effective Date:

Product Matrix

Closed End Seconds

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

Mon, October - 6 - 2025

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										
7.499	99.875	99.625		≥ 800	0.375	0.250	0.125	-0.125	-0.250	-0.750	-1.125	-3.000											
7.625	100.125	99.875		780 - 799	0.250	0.125	-0.125	-0.250	-0.375	-1.000	-1.375	-3.250											
7.750	100.375	100.125		760 - 779	0.125	-0.125	-0.250	-0.375	-0.625	-1.375	-1.625	-3.750											
7.875	100.625	100.375		740 - 759	-0.125	-0.250	-0.375	-0.625	-1.125	-1.625	-2.250	-4.750											
7.999	100.875	100.625		720 - 739	-0.250	-0.375	-0.875	-1.125	-1.500	-2.000	-3.000	-6.000											
8.125	101.125	100.875		700 - 719	-0.750	-1.000	-1.500	-2.000	-2.375	-3.000	-4.500	-7.250											
8.250	101.375	101.125		680 - 699	-2.000	-2.250	-2.750	-3.250	-3.625	-4.250	-6.750												
8.375	101.625	101.375		660 - 679	-3.000	-3.250	-3.750	-4.250	-4.625	-5.750													
8.499	101.875	101.625																					
8.625	102.125	101.875	99.875	Loan Level Price Adjustments																			
8.750	102.375	102.125	100.125	LLPA																			
8.875	102.625	102.375	100.375	Select Full Doc	0.750																		
8.999	102.875	102.625	100.625	Investment Property	-4.000																		
9.125	103.125	102.875	100.875	Second Home	-1.000																		
9.250	103.375	103.125	101.125	2 - 4 Units	-0.500																		
9.375	103.625	103.375	101.375	Condo	-0.500																		
9.499	103.875	103.625	101.625	\$75,000-\$100,000	-0.250																		
9.625	104.375	104.125	101.875	\$100,001-\$125,000	0.250																		
9.750	104.625	104.375	102.125	\$125,001-\$150,000	0.375																		
9.875	104.875	104.625	102.375	\$150,001-\$350,000	0.500																		
9.999	105.125	104.875	102.625	\$350,001-\$500,000	0.500																		
10.125	105.375	105.125	102.875	\$500,001-\$750,000	0.000																		
10.250	105.625	105.375	103.125	Asset Utilization	-0.500																		
10.375	105.875	105.625	103.375	1099 Only	-0.500																		
10.499	106.125	105.875	103.625	WVOE Only	-0.500																		
10.625	106.375	106.125	104.125	DSCR - STR	-0.500																		
10.750	106.625	106.375	104.625	ITIN	-2.500																		
10.875	106.875	106.625	105.125	Foreign Nat' With Fico	-1.500																		
10.999	107.125	106.875	105.625	DTI 00.01-43	0.000																		
11.125	107.375	107.125	105.875	DTI 43.01-45	-0.500																		
11.250	107.625	107.375	106.125	DTI 45.01-50	-1.000																		
11.375	107.875	107.625	106.375	P&L w/Bk Stmt	-0.500																		
11.499	108.125	107.875	106.625																				
11.625	108.375	108.125	106.875																				
11.750	108.625	108.375	107.125																				
11.875	108.875	108.625	107.375																				
11.999	109.125	108.875	107.625																				
12.125	109.375	109.125	107.875																				
12.250	109.625	109.375	108.125																				
12.375	109.875	109.625	108.375																				
12.499	110.125	109.875	108.625																				
12.625	110.250	110.000	108.750																				
12.750	110.375	110.125	108.875																				
12.875	110.500	110.250	109.000																				
12.999	110.625	110.375	109.125																				

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	

OCTOBER CES SPECIAL	
None	

Inputs	
Choose a Selection	
LTV Range	0.000
FICO Range	0.000
Loan Program	0.000
Doc Type	0.000
Additional Adjustments	0.000
Citizenships	0.000
DTI	0.000
Loan Balance	0.000
Occupancy	0.000
Property Type	0.000
Loan Term	0.000
State	0.000
Credit Event	0.000
Housing History	0.000
Lock Term	0.000

Reset

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
MANUAL LPC CALCULATOR		
Loan amount	\$175,000.00	
LPC %	2.250	\$3,937.50
LPC Flat Fee	\$100.00	0.057
Total LPC LLPA	2.307	

Final Price AFTER LPC →		#N/A
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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