



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

Effective Date: Tue, January -13 -2026

Base Price		
30 Day Lock		
Rate	Full Doc	Alt Doc
5.999	98.663	98.363
6.125	99.288	98.988
6.250	99.826	99.526
6.375	100.326	100.026
6.499	100.763	100.463
6.625	101.161	100.861
6.750	101.552	101.252
6.875	101.935	101.635
6.999	102.310	102.010
7.125	102.677	102.377
7.250	103.036	102.736
7.375	103.388	103.088
7.499	103.732	103.432
7.625	104.068	103.768
7.750	104.396	104.096
7.875	104.716	104.416
7.999	104.997	104.697
8.125	105.247	104.947
8.250	105.497	105.197
8.375	105.747	105.447
8.499	105.997	105.697
8.625	106.247	105.947
8.750	106.435	106.135
8.875	106.622	106.322
8.999	106.810	106.510
9.125	106.997	106.697
9.250	107.185	106.885
9.375	107.372	107.072
9.499	107.560	107.260
9.625	107.747	107.447
9.750	107.935	107.635
9.875	108.060	107.760
9.999	108.185	107.885
10.125	108.310	108.010
10.250	108.435	108.135
10.375	108.560	108.260
10.499	108.685	108.385
10.625	108.810	108.510
10.750	108.935	108.635
10.875	109.060	108.760

Lock Term	LLPA
45 Day	(0.250)
60 Day	(0.500)

Extension Cost	
See Below Extension Cost	
All Rates @ 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 25bp cost and are eligible for up to 15 days of extensions at cost	
All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions	

Allowable Fees	
Click Here	

PPP Requirements	
PPP Required on NOO>80% LTV	
* 6 Months interest on 80% of the Principal Balance *	
** 5% Fixed PPP option is 5% penalty on Current Balance for the duration of the Pre-Pay Term **	

NonQM LoanStream										
Loan Level Pricing Adjustments										
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	
780+	0.625	0.475	0.475	0.475	0.350	0.075	(0.500)	(1.625)	(3.525)	
760-779	0.500	0.438	0.438	0.350	0.225	(0.025)	(0.625)	(2.125)	(3.775)	
740-759	0.438	0.350	0.350	0.225	(0.025)	(0.525)	(0.875)	(2.375)	(4.025)	
720-739	0.350	0.225	0.225	(0.025)	(0.400)	(0.750)	(1.150)	(3.125)	(4.525)	
700-719	(0.025)	(0.275)	(0.275)	(0.650)	(0.775)	(1.275)	(2.025)	(3.875)	(5.275)	
680-699	(0.275)	(0.650)	(0.650)	(0.775)	(1.275)	(1.900)	(3.050)	(4.875)	#N/A	
660-679	(0.775)	(0.775)	(0.775)	(1.275)	(1.775)	(2.875)	(4.000)	#N/A	#N/A	
640-659	(1.625)	(1.750)	(1.875)	(2.250)	(2.625)	(3.875)	(4.900)	#N/A	#N/A	
620-639	(2.500)	(2.500)	(2.625)	(2.775)	(3.275)	(4.775)	(5.875)	#N/A	#N/A	
600-619	(3.000)	(3.250)	(3.500)	(3.750)	(4.250)	(5.625)	(6.625)	#N/A	#N/A	

Program										
SELECT	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A
Core	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Income Doc Types										
VOE w/ Bank Statement	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	
1099 w/ Bank Statement	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	
Asset Utilization	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	(1.500)	#N/A	#N/A	
P&L w/ Bank Statement	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	
P&L Only	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.500)	(2.000)	#N/A	#N/A	
Professional	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	

Purpose										
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate Term Refi	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.250)	#N/A	#N/A
Cash Out Refi	0.000	(0.125)	(0.125)	(0.250)	(0.500)	(0.625)	#N/A	#N/A	#N/A	
Rate Term Refi FICO < 680	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	#N/A	#N/A	
Cash Out Refi FICO < 680	(0.500)	(0.500)	(0.625)	(0.750)	(1.000)	#N/A	#N/A	#N/A	#N/A	

Loan Amount										
<\$150,000	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	(1.250)	(1.250)	
\$150,001-\$250,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	
\$250,001-\$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
\$500,001-\$1,000,000	0.375	0.375	0.375	0.375	0.375	0.375	0.250	0.250	0.250	
>\$1,000,000	0.625	0.500	0.375	0.250	0.250	0.250	0.250	0.000	0.000	
>\$1,500,000	0.250	0.250	0.125	0.125	0.125	0.125	0.125	0.000	0.000	
>\$2,000,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	#N/A	
>\$2,500,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A	
>\$3,000,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A	
>\$3,500,000	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A	#N/A	#N/A	
>\$4,000,000	(3.000)	(3.000)	(3.000)	(3.000)	#N/A	#N/A	#N/A	#N/A	#N/A	

Occupancy/Property/Units										
NOO	(0.250)	(0.375)	(0.375)	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	#N/A	
2nd Home	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	
NW Condo	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)	#N/A	#N/A	#N/A	
2 Units	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
3-4 Units	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.500)	(0.625)	#N/A	#N/A	

Prepayment Penalty										
No PPP-States not allowed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	
No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	#N/A	
12 Months PPP*	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	
24 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	#N/A	
36 Months PPP*	0.250	0.125	0.125	0.125	0.125	0.125	0.125	0.063	#N/A	
48 Months PPP*	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125	#N/A	
60 Months PPP*	0.750	0.625	0.625	0.625	0.625	0.625	0.625	0.500	#N/A	
12 Months PPP (5% Fixed)**	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A	
24 Months PPP (5% Fixed)**	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	#N/A	
36 Months PPP (5% Fixed)**	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125	#N/A	
48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.425	0.375	#N/A	
60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.625	#N/A	

Other										
Interest Only 30Yr FIX	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A	
Interest Only 40Yr or ARM (30&40Yr)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A	
Escrow Waived	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	
DTI >45% - All Doc Types	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	#N/A	
DTI >50% - All Doc Types	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(1.000)	#N/A	#N/A	
ITIN	(1.500)	(1.500)	(2.000)	(2.000)	(2.000)	(2.000)	(2.500)	(2.500)	#N/A	
Subordinate Financing	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	

Payment History										
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1x30x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	(2.000)	#N/A	
1x60x12	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A	#N/A	
1x30x6	(1.500)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A	#N/A	
0x30x24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Credit Events										
12 Months	(1.500)	(1.500)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A	#N/A	
24 Months	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.500)	#N/A	#N/A	
36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	
48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NonQM Price Calculator		
Inputs		
Interest Rate →	Choose a Selection	Reset
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	FALSE
Program	Core	#N/A
Reserves	Choose a Selection	0.000
Payment History	0x30x12	#N/A
Credit Events	NONE	0.000
Doc Type	Choose a Selection	0.000
Additional Adjs	Choose a Selection	#N/A
Citizenship	Choose a Selection	0.000
DTI	Choose a Selection	0.000
Loan Balance	Choose a Selection	#N/A
Purpose	Choose a Selection	#N/A
Occupancy	Choose a Selection	0.000
Property Type	Choose a Selection	0.000
Loan Term	30YR Fixed	#N/A
Escrow	Escrow Not Waived	#N/A
Prepayment Penalty	Choose a Selection	0.000
NJ - Title Vesting		0.000
State	Choose a Selection	0.000
Lock Term	30 Day	#N/A
Buydown	No	0.000
Subordinate Financing	No	0.000
Possible Eligibility Issue	No	0.000
State Tier Adjustment	Choose a Selection	0.000
Special	Not Applicable	FALSE
Total LLPA		#N/A
Gross Rate Sheet Price (Prior to LLPAs)		#N/A
Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)		Minimum Rate
Max YSP		#N/A
Final Price →		#N/A

MANUAL LPC CALCULATOR		
Loan amount	\$500,000.00	
LPC %	2.250	\$11,250.00
LPC Flat Fee		0.000
Total LPC LLPA		2.250
Final Price AFTER LPC →		#N/A

*YSP allowed up to 102.000, may be paid to borrower on all Loans, or to Broker on Business Purpose Loans only
*YSP & Lender Credit are not Applicable to DSCR 5-8 Unit

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

Max Price	Terms	Caps	
Owner/2nd Home	102.000	5/6 ARM	2/1/5
>\$2,500,000	101.000	7/6 ARM	5/1/5
80.01-90.00% LTV	101.000	Floor	Margin
ITIN/Foreign National	101.000	Index	6 Month SOFR
Subord Financing	100.000	Reset	6 Month
No PPP	100.000	Margin	4.000
12 Months PPP	101.500	Terms	LLPA
24-60 Months PPP	102.000	15YR Fixed	0.250

Floor Price	Terms	Caps	
NC Floor Price	99.750	30YR Fixed	0.000
		40YR Fixed	(0.500)
Min Rate		5/6 30YR ARM	0.000
>\$2,500,000	6.625	5/6 40YR ARM	(0.500)
ITIN/Foreign National	7.375	7/6 30YR ARM	0.000
		7/6 40YR ARM	(0.500)

Full Doc Includes	Alt Doc Column Includes
Tax Returns	12 Bank Statements
1099 Only	12 or 24 CPA P&L
Asset Utilization Only	Asset Utilization W/ Bank Stmt
Asset Utilization W/ Full Doc	

January SPECIAL
25 BPS on NonQM and DSCR



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

Effective Date: Tue, January - 13 - 2026

Base Price		
30 Day Lock		
Rate	DSCR	DSCR 5-8
5.999	98.113	#N/A
6.125	98.738	#N/A
6.250	99.175	#N/A
6.375	99.551	#N/A
6.499	100.051	#N/A
6.625	100.519	#N/A
6.750	100.957	#N/A
6.875	101.379	#N/A
6.999	101.785	#N/A
7.125	102.160	#N/A
7.250	102.535	#N/A
7.375	102.910	#N/A
7.499	103.254	98.750
7.625	103.566	99.250
7.750	103.847	99.500
7.875	104.129	99.750
7.999	104.410	100.250
8.125	104.691	100.500
8.250	104.972	100.750
8.375	105.254	101.000
8.499	105.535	101.250
8.625	105.785	101.500
8.750	106.035	101.750
8.875	106.285	102.000
8.999	106.535	102.500
9.125	106.785	102.750
9.250	106.910	103.000
9.375	107.035	103.250
9.499	107.160	103.500
9.625	107.285	103.750
9.750	107.410	104.000
9.875	107.535	104.250
9.999	107.660	104.500
10.125	107.785	104.750
10.250	107.910	105.000
10.375	108.035	105.250
10.499	108.160	105.500
10.625	108.285	105.750
10.750	108.410	106.000
10.875	108.535	106.250

DSCR LoanStream									
FICO/LTV	Loan Level Pricing Adjustments								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
780+	1.125	1.000	0.875	0.850	0.475	0.400	(0.625)	(2.500)	
760-779	1.000	0.850	0.850	0.700	0.350	0.275	(0.875)	(2.750)	
740-759	0.850	0.725	0.725	0.563	0.250	0.063	(1.000)	(3.000)	
720-739	0.725	0.600	0.600	0.500	(0.125)	(0.250)	(1.875)	(3.500)	
700-719	0.350	0.100	0.100	(0.125)	(0.400)	(1.150)	(2.625)	#N/A	
680-699	0.100	(0.275)	(0.275)	(0.400)	(1.000)	(1.650)	(3.375)	#N/A	
660-679	(0.400)	(0.400)	(0.900)	(1.400)	(2.125)	(2.750)	#N/A	#N/A	
640-659	(0.900)	(1.250)	(1.650)	(1.875)	(2.875)	(3.625)	#N/A	#N/A	
620-639	(2.000)	(2.250)	(2.400)	(2.875)	(3.625)	#N/A	#N/A	#N/A	
Program									
SELECT - DSCR	0.500	0.500	0.500	0.500	0.500	0.500	#N/A	#N/A	
Core DSCR (≥1.20)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
Core DSCR (≥1.00)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Sub1 DSCR (0.75-0.99)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A	
No Ratio DSCR - < 0.75	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	#N/A	#N/A	#N/A	
DSCR Fusion (DSCR + Asset Util)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A	
Purpose									
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Rate Term Refi	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.500)	
Cash Out Refi	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	#N/A	#N/A	
Rate Term Refi FICO < 680	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	#N/A	
Cash Out Refi FICO < 680	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	(1.000)	#N/A	#N/A	
Loan Amount									
<\$150,000	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.500)	
\$150,001-\$250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	
\$250,001-\$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
>\$1,000,000	0.375	0.250	0.250	0.250	0.250	0.000	0.000	0.000	
>\$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
>\$2,000,000	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.500)	#N/A	
>\$2,500,000	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	#N/A	
>\$3,000,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)	#N/A	#N/A	
>\$3,500,000	(2.000)	(2.250)	(2.500)	(3.000)	#N/A	#N/A	#N/A	#N/A	
Property/Units									
NW Condo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.500)	#N/A	#N/A	
Short Term Rental	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	#N/A	
2 Units	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A	
3-4 Units	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A	
Prepayment Penalty									
No PPP-States not allowed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	
12 Months PPP*	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
24 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	
36 Months PPP*	0.250	0.125	0.125	0.125	0.125	0.125	0.125	0.063	
48 Months PPP*	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125	
60 Months PPP*	0.750	0.625	0.625	0.625	0.625	0.625	0.625	0.500	
12 Months PPP (5% Fixed)**	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	
24 Months PPP (5% Fixed)**	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	
36 Months PPP (5% Fixed)**	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125	
48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.425	0.375	
60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.625	
Other									
Interest Only 30Yr FIX	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	#N/A	
Intt Only: 40Yr or ARM (30&40Yr)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	#N/A	
Escrow Waived	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	
ITIN	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)	#N/A	#N/A	
Foreign National	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.750)	#N/A	#N/A	
Subordinate Financing	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
Payment History									
0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1x30x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	(2.000)	
1x60x12	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A	
1x30x6	(1.500)	(1.500)	(1.500)	(1.500)	(1.750)	(2.000)	(2.000)	#N/A	
0x30x24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Credit Events									
12 Months	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	
24 Months	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	
36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	
48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

NonQM Price Calculator			
Inputs		Reset	
Interest Rate →	7.750		
LTV Range	75.01-80		
FICO Range	660-679	#N/A	
Program	Core DSCR (≥1.00)	0.000	
Reserves	≥ 12 Months	0.000	
Payment History	0x30x12	0.000	
Credit Events	NONE	0.000	
Doc Type	DSCR	0.000	
Additional Adjs	None in this Dropdown	0.000	
Citizenship	US Citizen	0.000	
Loan Balance	\$250,001-\$1,000,000	0.000	
Purpose	Cash Out Refi FICO < 680	#N/A	
DSCR Cashout	Yes	0.000	
Occupancy	Non-Owner (Alt Doc/DSCR)	0.000	
Property Type	SFR	0.000	
Loan Term	30YR Fixed	0.000	
Escrow	Escrow Not Waived	0.000	
Prepayment Penalty	36 Months PPP (5% Fixed)**	0.250	
NJ - Title Vesting		0.000	
State	All Other States	0.000	
Lock Term	30 Day	0.000	
Buydown	No	0.000	
Subordinate Financing	No	0.000	
Possible Eligibility Issue	Yes	#N/A	
State Tier Adjustment	Tier 2 States	0.150	
Special	Yes	0.250	
Total LLPA		#N/A	
Gross Rate Sheet Price (Prior to LLPAs)		103.847	
Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)		Minimum Rate	
Max YSP		102.000	
Final Price →		#N/A	
MANUAL LPC CALCULATOR			
Loan amount	\$500,000.00		
LPC %	2.250	\$11,250.00	
LPC Flat Fee		0.000	
Total LPC LLPA		2.250	
Final Price AFTER LPC →		#N/A	
*YSP allowed up to 102.000, may be paid to borrower on all Loans, or to Broker on Business Purpose Loans only *YSP & Lender Credit are not Applicable to DSCR 5-8 Unit			
Calculator does not verify eligibility. Please use in conjunction with product matrix.			
Max Price		State	LLPA
24-60 Months PPP	102.000	Georgia	(0.250)
>\$2,500,000	101.000	Illinois	(0.250)
80.01-90.00% LTV	101.000	Kansas	(0.250)
ITIN/Foreign National	101.000	New Jersey	(0.250)
Subord Financing	100.000	North Carolina	(0.250)
No PPP	100.000	Ohio	(0.250)
12 Months PPP	101.500	Terms	LLPA
NJ Title Vested in LLC	100.000	15YR Fixed	0.250
DSCR 5-8 Units	100.000	30YR Fixed	0.000
Floor Price		Caps	
NC Floor Price	99.750	5/6 30YR ARM	0.000
Min Rate		Margin	
>\$2,500,000	6.625	5/6 40YR ARM	(0.500)
ITIN/Foreign National	7.375	7/6 30YR ARM	0.000
		7/6 40YR ARM	(0.500)
		5/6 ARM	2/1/5
		7/6 ARM	5/1/5
		Floor	Margin
		Index	6 Month SOFR
		Reset	6 Month
		Margin	4.000
State Tier Adjustment			
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA		0.000
Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX		0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY		0.250