



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

Effective Date: Tue, January -20 -2026

Table with columns: Rate, 30 Day Lock, Full Doc, Alt Doc. Lists various interest rates and associated document costs.

Table with columns: FICO/LTV, Loan Level Pricing Adjustments (various categories like Program, Income Doc Types, Loan Amount, etc.), and other pricing factors.

NonQM Price Calculator interface. Includes sections for Inputs, Manual LPC Calculator, Max Price, Terms, Caps, Floor Price, Min Rate, Full Doc Includes, and State Tier Adjustment.

January SPECIAL
25 BPS on NonQM and DSCR



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1.16.26 Flash Special: Additional 25 Bps on DSCR(Excludes Select & 5-8)

| Base Price | | |
|-------------|---------|----------|
| 30 Day Lock | | |
| Rate | DSCR | DSCR 5-8 |
| 5.999 | 97.988 | #N/A |
| 6.125 | 98.613 | #N/A |
| 6.250 | 99.050 | #N/A |
| 6.375 | 99.426 | #N/A |
| 6.499 | 99.926 | #N/A |
| 6.625 | 100.394 | #N/A |
| 6.750 | 100.832 | #N/A |
| 6.875 | 101.254 | #N/A |
| 6.999 | 101.660 | #N/A |
| 7.125 | 102.035 | #N/A |
| 7.250 | 102.410 | 97.735 |
| 7.375 | 102.785 | 98.125 |
| 7.499 | 103.129 | 98.750 |
| 7.625 | 103.441 | 99.250 |
| 7.750 | 103.722 | 99.500 |
| 7.875 | 104.004 | 99.750 |
| 7.999 | 104.285 | 100.250 |
| 8.125 | 104.566 | 100.500 |
| 8.250 | 104.847 | 100.750 |
| 8.375 | 105.129 | 101.000 |
| 8.499 | 105.410 | 101.250 |
| 8.625 | 105.660 | 101.500 |
| 8.750 | 105.910 | 101.750 |
| 8.875 | 106.160 | 102.000 |
| 8.999 | 106.410 | 102.500 |
| 9.125 | 106.660 | 102.750 |
| 9.250 | 106.785 | 103.000 |
| 9.375 | 106.910 | 103.250 |
| 9.499 | 107.035 | 103.500 |
| 9.625 | 107.160 | 103.750 |
| 9.750 | 107.285 | 104.000 |
| 9.875 | 107.410 | 104.250 |
| 9.999 | 107.535 | 104.500 |
| 10.125 | 107.660 | 104.750 |
| 10.250 | 107.785 | 105.000 |
| 10.375 | 107.910 | 105.250 |
| 10.499 | 108.035 | 105.500 |
| 10.625 | 108.160 | 105.750 |
| 10.750 | 108.285 | 106.000 |
| 10.875 | 108.410 | 106.250 |

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

| Extension Cost | |
|--|--|
| Temporary Guidance 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 NCO>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 ** | |

| 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 | #N/A |
| Core DSCR (≥1.20) | 0.250 | 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 | 0.000 |
| Sub1 DSCR (0.75-0.99) | (2.000) | (2.000) | (2.000) | (2.000) | (2.000) | (2.000) | #N/A | #N/A | #N/A |
| No Ratio DSCR < 0.75 | (3.000) | (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) | (2.000) | #N/A | #N/A |

| Purpose | | | | | | | | | |
|---------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Purchase | 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 | 0.000 | (0.250) | (0.500) | (0.500) |
| Cash Out Refi | (0.125) | (0.250) | (0.375) | (0.500) | (0.500) | (0.750) | #N/A | #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 | #N/A |
| Cash Out Refi FICO < 680 | (0.500) | (0.500) | (0.625) | (0.750) | (0.750) | (1.000) | #N/A | #N/A | #N/A |

| Loan Amount | | | | | | | | | |
|-----------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| <\$150,000 | (0.250) | (0.500) | (0.500) | (0.500) | (0.500) | (0.750) | (0.750) | (1.500) | (1.500) |
| \$150,001-\$250,000 | 0.000 | 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 | 0.000 |
| >\$1,000,000 | 0.375 | 0.250 | 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 | 0.000 |
| >\$2,000,000 | (0.125) | (0.125) | (0.125) | (0.250) | (0.250) | (0.250) | (0.500) | #N/A | #N/A |
| >\$2,500,000 | (0.375) | (0.375) | (0.500) | (0.500) | (0.500) | (0.500) | (0.750) | #N/A | #N/A |
| >\$3,000,000 | (1.000) | (1.000) | (1.000) | (1.000) | (1.250) | (1.500) | #N/A | #N/A | #N/A |
| >\$3,500,000 | (2.000) | (2.250) | (2.500) | (3.000) | #N/A | #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 | #N/A |
| Short Term Rental | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.625) | (0.750) | #N/A | #N/A |
| 2 Units | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | #N/A | #N/A |
| 3-4 Units | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | #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) | (1.000) |
| No PPP-States that allow | (1.750) | (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) | (1.000) |
| 24 Months PPP* | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.750) | (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 | 0.063 |
| 48 Months PPP* | 0.375 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.125 | 0.125 |
| 60 Months PPP* | 0.750 | 0.625 | 0.625 | 0.625 | 0.625 | 0.625 | 0.625 | 0.500 | 0.500 |
| 12 Months PPP (5% Fixed)** | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | (1.000) | (1.000) |
| 24 Months PPP (5% Fixed)** | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.500) | (0.500) |
| 36 Months PPP (5% Fixed)** | 0.375 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.125 | 0.125 |
| 48 Months PPP (5% Fixed)** | 0.625 | 0.425 | 0.425 | 0.425 | 0.425 | 0.425 | 0.425 | 0.375 | 0.375 |
| 60 Months PPP (5% Fixed)** | 1.000 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.625 | 0.625 |

| Other | | | | | | | | | |
|----------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Interest Only 30Yr FIX | (0.375) | (0.375) | (0.375) | (0.375) | (0.500) | (0.500) | (0.500) | #N/A | #N/A |
| Intt Only: 40Yr or ARM (30&40Yr) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.750) | (0.750) | (0.750) | #N/A |
| Escrow Waived | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.500) | (0.500) |
| ITIN | (1.500) | (1.500) | (1.500) | (1.500) | (1.500) | (2.000) | #N/A | #N/A | #N/A |
| Foreign National | (1.500) | (1.500) | (1.500) | (1.500) | (1.500) | (1.750) | #N/A | #N/A | #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 |
| 1x30x12 | (1.250) | (1.250) | (1.250) | (1.250) | (1.250) | (1.250) | (1.500) | (2.000) | (2.000) |
| 1x60x12 | (1.750) | (1.750) | (1.750) | (1.750) | (1.750) | (2.000) | (2.000) | #N/A | #N/A |
| 1x30x6 | (1.500) | (1.500) | (1.500) | (1.500) | (1.500) | (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 |

| Credit Events | | | | | | | | | |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 12 Months | (2.000) | (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) | (1.250) |
| 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 |

| NonQM Price Calculator | | |
|---|--------------------|--------------|
| Inputs | | |
| Interest Rate → | Choose a Selection | Reset |
| LTV Range | Choose a Selection | |
| FICO Range | Choose a Selection | FALSE |
| Program | Core DSCR (≥1.00) | #N/A |
| Reserves | Choose a Selection | 0.000 |
| Payment History | Choose a Selection | #N/A |
| Credit Events | Choose a Selection | #N/A |
| Doc Type | Choose a Selection | 0.000 |
| Additional Adjs | Choose a Selection | #N/A |
| Citizenship | Choose a Selection | 0.000 |
| Loan Balance | Choose a Selection | #N/A |
| Purpose | Choose a Selection | #N/A |
| DSCR Cashout | Choose a Selection | 0.000 |
| Occupancy | Choose a Selection | 0.000 |
| Property Type | Choose a Selection | 0.000 |
| Loan Term | Choose a Selection | 0.000 |
| Escrow | Choose a Selection | 0.000 |
| Prepayment Penalty | Choose a Selection | 0.000 |
| NJ - Title Vesting | | 0.000 |
| State | All Other States | #N/A |
| 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 | 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 | | 40YR Fixed (0.500) |
| NC Floor Price | 99.750 | 5/6 30YR ARM 0.000 |
| Min Rate | | 5/6 40YR ARM (0.500) |
| >\$2,500,000 | 6.625 | 7/6 30YR ARM 0.000 |
| ITIN/Foreign National | 7.375 | 7/6 40YR ARM (0.500) |
| Terms | | Caps |
| | | 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 |