



Base Price		
30 Day Lock		
Rate	Full Doc	Alt Doc
5.875	96.663	96.363
5.999	97.413	97.113
6.125	98.038	97.738
6.250	98.576	98.276
6.375	99.076	98.776
6.499	99.513	99.213
6.625	99.911	99.611
6.750	100.302	100.002
6.875	100.685	100.385
6.999	101.060	100.760
7.125	101.427	101.127
7.250	101.786	101.486
7.375	102.138	101.838
7.499	102.482	102.182
7.625	102.818	102.518
7.750	103.146	102.846
7.875	103.466	103.166
7.999	103.747	103.447
8.125	103.997	103.697
8.250	104.247	103.947
8.375	104.497	104.197
8.499	104.747	104.447
8.625	104.997	104.697
8.750	105.185	104.885
8.875	105.372	105.072
8.999	105.560	105.260
9.125	105.747	105.447
9.250	105.935	105.635
9.375	106.122	105.822
9.499	106.310	106.010
9.625	106.497	106.197
9.750	106.685	106.385
9.875	106.810	106.510
9.999	106.935	106.635
10.125	107.060	106.760
10.250	107.185	106.885
10.375	107.310	107.010
10.499	107.435	107.135
10.625	107.560	107.260
10.750	107.685	107.385

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										
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	85.01-90	
780+	0.875	0.625	0.625	0.625	0.500	0.225	(0.500)	(1.625)	(3.525)	
760-779	0.650	0.588	0.588	0.500	0.375	0.125	(0.625)	(2.125)	(3.775)	
740-759	0.588	0.500	0.500	0.375	0.125	(0.375)	(0.875)	(2.375)	(4.025)	
720-739	0.500	0.375	0.375	0.125	(0.250)	(0.600)	(1.150)	(3.125)	(4.525)	
700-719	0.125	(0.125)	(0.125)	(0.500)	(0.625)	(1.125)	(2.025)	(3.875)	(5.275)	
680-699	(0.125)	(0.250)	(0.350)	(0.625)	(1.125)	(1.750)	(3.050)	(4.875)	#N/A	
660-679	(0.625)	(0.625)	(0.500)	(0.875)	(1.375)	(2.725)	(4.000)	#N/A	#N/A	
640-659	(1.375)	(1.500)	(1.750)	(2.000)	(2.250)	(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)	(3.750)	(4.250)	(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)	(1.000)	(1.000)	(1.000)	(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	0.000	(0.125)	(0.125)	#N/A	#N/A
Cash Out Refi	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.500)	#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	#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	#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	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000	0.000	
\$500,001-\$1,000,000	0.375	0.375	0.375	0.375	0.375	0.250	0.250	0.250	0.250	
>\$1,000,000	0.625	0.375	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)	(0.375)	(0.500)	#N/A	#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	0.000	0.000	(0.125)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	#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*	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(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)	(0.750)	#N/A	
24 Months PPP (5% Fixed)**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	#N/A	
36 Months PPP (5% Fixed)**	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	#N/A	
48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.425	0.425	#N/A	
60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.750	#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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(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	(2.000)	(2.000)	(2.500)	(2.500)	(2.500)	(2.500)	(2.750)	(3.000)	#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)	#N/A	
1x60x12	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A	#N/A	
1x30x6	(1.750)	(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	
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)	(1.250)	(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	

NonQM Price Calculator		
Inputs		
Interest Rate →	Choose a Selection	Reset
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	FALSE
Program	Choose a Selection	#N/A
Reserves	Choose a Selection	0.000
Payment History	Choose a Selection	#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	Choose a Selection	0.000
Escrow	Choose a Selection	0.000
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	Choose a Selection	0.000
Subordinate Financing	Choose a Selection	0.000
Possible Eligibility Issue	Choose a Selection	0.000
State Tier Adjustment	Choose a Selection	0.000
Special	Not Applicable	FALSE
Total LLPA		#N/A
Gross Rate Sheet Price (Prior to LLPA's)		#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		



Effective Date: Wed, June - 17 - 2026

Base Price		
30 Day Lock		
Rate	DSCR	DSCR 5-8
5.875	96.888	#N/A
5.999	97.638	#N/A
6.125	98.263	#N/A
6.250	98.700	#N/A
6.375	99.076	#N/A
6.499	99.576	#N/A
6.625	100.044	#N/A
6.750	100.482	#N/A
6.875	100.904	#N/A
6.999	101.310	96.675
7.125	101.685	97.050
7.250	102.060	97.550
7.375	102.435	97.925
7.499	102.779	98.550
7.625	103.091	99.050
7.750	103.372	99.300
7.875	103.654	99.550
7.999	103.935	100.050
8.125	104.216	100.300
8.250	104.497	100.550
8.375	104.779	100.800
8.499	105.060	101.175
8.625	105.310	101.550
8.750	105.560	101.800
8.875	105.810	102.175
8.999	106.060	102.300
9.125	106.310	102.675
9.250	106.435	102.925
9.375	106.560	103.300
9.499	106.685	103.675
9.625	106.810	103.925
9.750	106.935	104.175
9.875	107.060	104.425
9.999	107.185	104.675
10.125	107.310	104.925
10.250	107.435	105.175
10.375	107.560	105.425
10.499	107.685	105.675
10.625	107.810	105.925
10.750	107.935	106.175
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 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 **		

DSCR 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	
780+	1.375	1.150	1.025	1.000	0.750	0.550	(0.625)	(2.500)	
760-779	1.150	1.000	1.000	0.850	0.500	0.425	(0.875)	(2.750)	
740-759	1.000	0.875	0.713	0.400	0.213	(1.000)	(3.000)		
720-739	0.875	0.750	0.750	0.650	0.025	(0.100)	(1.875)	(3.500)	
700-719	0.650	0.375	0.125	0.025	(0.250)	(1.000)	(2.625)	#N/A	
680-699	0.250	(0.125)	(0.125)	(0.250)	(0.850)	(1.500)	(3.375)	#N/A	
660-679	(0.250)	(0.250)	(0.750)	(1.250)	(1.975)	(2.600)	#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)	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
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)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	#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	0.000	0.250	
Cash Out Refi	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	(0.500)	(1.000)	#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	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
>\$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*	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(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)	(0.750)	
24 Months PPP (5% Fixed)**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	
36 Months PPP (5% Fixed)**	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	
48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.425	0.425	
60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.750	
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)	(0.750)	(0.750)	(0.750)	#N/A	
Escrow Waived	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	
ITIN	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.500)	#N/A	#N/A	
Foreign National	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	#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	(1.750)	(1.750)	(1.750)	(1.750)	(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		
Interest Rate →	Choose a Selection	Reset
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	FALSE
Program	SELECT - DSCR	#N/A
Reserves	Choose a Selection	0.000
Payment History	Choose a Selection	#N/A
Credit Events	Choose a Selection	#N/A
Doc Type	DSCR	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	Non-Owner (Alt Doc/DSCR)	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	Choose a Selection	0.000
Lock Term	Choose a Selection	0.000
Buydown	Choose a Selection	0.000
Subordinate Financing	Choose a Selection	0.000
Possible Eligibility Issue	No	0.000
State Tier Adjustment	Tier 2 States	0.150
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
36-60 Months PPP	Georgia	(0.250)
>\$2,000,000	Illinois	(0.250)
>\$2,500,000	Kansas	(0.250)
80.01-90.00% LTV	New Jersey	(0.250)
ITIN/Foreign National	North Carolina	(0.250)
Subord Financing	Ohio	(0.250)
No PPP	Terms	LLPA
12 Months PPP	15YR Fixed	0.250
24 Months PPP	30YR Fixed	0.000
NJ Title Vested in LLC	40YR Fixed	(0.500)
DSCR 5-8 Units	5/6 30YR ARM	0.250
	5/6 40YR ARM	(0.500)
Min Rate	7/6 30YR ARM	0.250
>\$2,500,000	7/6 40YR ARM	(0.500)
ITIN/Foreign National	7.375	
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, IL, ID, 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



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

Effective Date: Mon, May - 4 - 2028

Base Price		Core Flex LoanStream					Core Flex Price Calculator	
30 Day Lock		Loan Level Pricing Adjustments					Inputs	
Rate	Full Doc	FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	Interest Rate →	Choose a Selection
7.000	94.500	640+	0.500	0.250	0.000	(0.250)	LTV Range	Choose a Selection
7.125	94.875	620-639	0.250	0.000	(0.250)	(0.500)	FICO Range	Choose a Selection
7.250	95.250	600-619	0.000	(0.250)	(0.500)	(0.750)	Program	Choose a Selection
7.375	95.625	580-599	(0.500)	(0.750)	(1.000)	(1.500)	Reserves	Choose a Selection
7.500	96.000	540-579	(0.750)	(0.875)	(1.250)	(1.750)	Payment History	Choose a Selection
7.625	96.375	500-539	(1.000)	(1.125)	(1.500)	(2.000)	Credit Events	Choose a Selection
7.750	96.750						Doc Type	Full Doc
7.875	97.125						Additional Adjs	None in this Dropdown
8.000	97.500						Citizenship	Choose a Selection
8.125	97.875						DTI	Choose a Selection
8.250	98.250						Loan Balance	Choose a Selection
8.375	98.625						Purpose	Choose a Selection
8.500	99.000						Occupancy	Choose a Selection
8.625	99.250						Property Type	Choose a Selection
8.750	99.500						Loan Term	30YR Fixed
8.875	99.750						Escrow	Choose a Selection
9.000	100.000						Prepayment Penalty	
9.125	100.250						NJ - Title Vesting	
9.250	100.500						State	Choose a Selection
9.375	100.750						Lock Term	Choose a Selection
9.500	101.000						Buydown	Choose a Selection
9.625	101.250						Subordinate Financing	Choose a Selection
9.750	101.500						Possible Eligibility Issue	Choose a Selection
							State Tier Adjustment	Tier 2 States
							Special	Not Applicable
							Total LLPA	
							<i>Gross Rate Sheet Price (Prior to LLPAs)</i>	
							<i>Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)</i>	
							Max YSP	
							Final Price →	
							MANUAL LPC CALCULATOR	
							Loan amount	
							LPC %	2.250
							LPC Flat Fee	
							Total LPC LLPA	
							Final Price AFTER LPC →	
							*YSP allowed up to 99.000, may be paid to borrower on	
							Calculator does not verify eligibility. Please use in conjunction w	

Core Flex LoanStream				
FICO/LTV	Loan Level Pricing Adjustments			
	<=50	50.01-55	55.01-60	60.01-65
640+	0.500	0.250	0.000	(0.250)
620-639	0.250	0.000	(0.250)	(0.500)
600-619	0.000	(0.250)	(0.500)	(0.750)
580-599	(0.500)	(0.750)	(1.000)	(1.500)
540-579	(0.750)	(0.875)	(1.250)	(1.750)
500-539	(1.000)	(1.125)	(1.500)	(2.000)
Purpose				
Purchase	0.000	0.000	0.000	0.000
Rate Term Refi	(0.250)	(0.250)	(0.250)	(0.250)
Cash Out Refi	(0.500)	(0.500)	(0.500)	#N/A
Loan Amount				
\$200,000-\$250,000	(0.250)	(0.250)	(0.250)	(0.250)
\$250,001-\$500,000	0.000	0.000	0.000	0.000
\$500,001-\$750,000	0.000	0.000	0.000	0.000
\$750,001-\$1,000,000	(0.250)	(0.250)	(0.250)	(0.250)
>\$1,000,000	(0.250)	(0.250)	(0.250)	(0.250)
Property Type				
Warrantable Condo	0.000	0.000	0.000	0.000
2-4 Units	(0.250)	(0.250)	(0.250)	(0.250)
Payment History				
0x30x12	0.000	0.000	0.000	0.000
1x30x12	(0.500)	(0.500)	(0.500)	#N/A
Other				
Permanent Resident Aliens	(0.250)	(0.250)	(0.250)	(0.250)
DTI >40 <=45	(0.250)	(0.250)	(0.250)	(0.250)
* Ineligible States/Geographic Areas : AK, HI, Cook County (IL), NJ, NY, MA • US Territories Ineligible				
State Tier Adjustment - Applies to all LTVs				
Tier 1 States	AZ, CA, CO, CT, GA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN, 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	AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY			0.250
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				

Lock Term	LLPA
45 Day	(0.250)
60 Day	(0.500)
Max Price	
99.000	
Terms	
30 Year Fixed Only	
Allowable Fees	
Click Here	

Core Flex Price Calculator	
Inputs	
Interest Rate →	Choose a Selection
LTV Range	Choose a Selection
FICO Range	Choose a Selection
Program	Choose a Selection
Reserves	Choose a Selection
Payment History	Choose a Selection
Credit Events	Choose a Selection
Doc Type	Full Doc
Additional Adjs	None in this Dropdown
Citizenship	Choose a Selection
DTI	Choose a Selection
Loan Balance	Choose a Selection
Purpose	Choose a Selection
Occupancy	Choose a Selection
Property Type	Choose a Selection
Loan Term	30YR Fixed
Escrow	Choose a Selection
Prepayment Penalty	
NJ - Title Vesting	
State	Choose a Selection
Lock Term	Choose a Selection
Buydown	Choose a Selection
Subordinate Financing	Choose a Selection
Possible Eligibility Issue	Choose a Selection
State Tier Adjustment	Tier 2 States
Special	Not Applicable
Total LLPA	
<i>Gross Rate Sheet Price (Prior to LLPAs)</i>	
<i>Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)</i>	
Max YSP	
Final Price →	
MANUAL LPC CALCULATOR	
Loan amount	
LPC %	2.250
LPC Flat Fee	
Total LPC LLPA	
Final Price AFTER LPC →	
*YSP allowed up to 99.000, may be paid to borrower on	
Calculator does not verify eligibility. Please use in conjunction w	

Dr

Reset

FALSE

0.000

0.000

#N/A

#N/A

0.000

0.000

#N/A

#N/A

#N/A

0.000

#N/A

0.000

0.000

0.000

0.000

#N/A

#N/A

0.000

0.000

0.000

0.150

FALSE

#N/A

#N/A

#N/A

#N/A

#N/A

500,000.00

\$11,250.00

0.000

2.250

#N/A

all loans

with product matrix.