

July Special	
25 Bps	NonQm Select & Core (Incl DSCR 5-8)



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

Distribution Date 7/30/2026 6:47

Effective Date: Thu, July - 30 - 2026

[illegible]

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+	0.875	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)	(3.500)	(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	#N/A
Core	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 wr 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
Rate Term Refi	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	#N/A
Cash Out Refi	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.500)	#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)	(0.625)	(0.750)	(1.000)	#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)	(0.250)	(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	0.000	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	#N/A
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)	#N/A	#N/A
No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	#N/A	#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	(0.500)	(0.500)
DTI >45% - All Doc Types	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#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	
Program	Choose a Selection	FALSE
Reserves	Choose a Selection	#N/A
Payment History	Choose a Selection	0.000
Credit Events	NONE	#N/A
Doc Type	Choose a Selection	0.000
Additional Adjis	Choose a Selection	0.000
Citizenship	Choose a Selection	#N/A
DTI	Choose a Selection	0.000
Loan Balance	Choose a Selection	0.000
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	0.000
Total LLPA		FALSE
Gross Rate Sheet Price (Prior to LLPAs)		#N/A
Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)		#N/A
Max YSP		Minimum Rate
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		
*YSP requests must be sent via e-mail to the Lockdesk, AE and AM		
Calculator does not verify eligibility.		
Please use in conjunction with product matrix.		
Max Price		Terms
Owner/2nd Home	102.000	5/6 ARM
>\$2,500,000	101.000	7/6 ARM
80.01-90.00% LTV	101.000	Floor
ITIN/Foreign National	100.500	Index
Subord Financing	100.000	Reset
No PPP	100.000	Margin
12 Months PPP	101.500	6 Month
24 Months PPP	102.000	6 Month
36-60 Months PPP	102.500	4.000
Floor Price		Terms
NC Floor Price	99.750	15YR Fixed
Min Rate		30YR Fixed
>\$2,500,000	6.625	40YR Fixed
ITIN/Foreign National	7.375	(0.500)
Full Doc Includes		5/6 30YR ARM
Tax Returns		5/6 40YR ARM
1099 Only		7/6 30YR ARM
Asset Utilization Only		7/6 40YR ARM
Asset Utilization W/ Full Doc		(0.500)
VOE		
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

or
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
0.000
0.000
0.000
0.000
0.000
0.000
FALSE
#N/A
#N/A
#N/A
#N/A
99.500
#N/A
500,000.00
\$11,250.00
0.000
2.250
#N/A
all loans
all product matrix.