

<u>October Specials</u>	
<i>Specials cannot be combined</i>	
25 Bps	30 Yr ARM NonQM Loans (Incl DSCR 5-8)
50 Bps	40 Yr Fixed Rate NonQM Loans (Incl DSCR 5-8)
25 Bps	All 3 Yr+ Prepayment Penalties (Incl DSCR 5-8)



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

Effective Date: Fri, October - 16 - 2026

[illegible]

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+	1.125	0.900	0.775	0.750	0.750	0.550	(0.500)	(2.250)
760-779	0.900	0.750	0.750	0.700	0.500	0.425	(0.750)	(2.500)
740-759	0.750	0.625	0.625	0.600	0.400	0.213	(0.875)	(2.750)
720-739	0.625	0.500	0.500	0.500	0.025	(0.100)	(1.750)	(3.250)
700-719	0.500	0.375	0.125	0.025	(0.250)	(1.000)	(2.500)	#N/A
680-699	0.250	(0.125)	(0.125)	(0.250)	(0.850)	(1.500)	(3.250)	#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)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	#N/A	#N/A
No Ratio DSCR < 0.75	(3.500)	(3.500)	(3.500)	(3.500)	(3.500)	#N/A	#N/A	#N/A
DSCR Fusion (DSCR + Asset Util)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	#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)	(1.750)	#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)	#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)
\$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)	#N/A
No PPP-States that allow	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	#N/A
12 Months PPP*	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
24 Months PPP*	(0.250)	(0.375)	(0.375)	(0.375)	(0.375)	(0.750)	(0.750)	(0.750)
36 Months PPP*	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.187)
48 Months PPP*	0.125	0.125	0.125	0.125	0.125	0.125	0.125	(0.125)
60 Months PPP*	0.500	0.375	0.375	0.375	0.375	0.375	0.375	0.250
12 Months PPP (5% Fixed)**	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
24 Months PPP (5% Fixed)**	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.750)	(0.750)	(0.750)
36 Months PPP (5% Fixed)**	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.187)
48 Months PPP (5% Fixed)**	0.125	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)
60 Months PPP (5% Fixed)**	0.500	0.375	0.375	0.375	0.375	0.375	0.375	0.250
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	#N/A
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)	(1.750)	#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	(1.750)	(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			
			Reset
Inputs			
Interest Rate →	Choose a Selection		
LTV Range	Choose a Selection		
FICO Range	Choose a Selection		FALSE
Program	Core DSCR (≥1.20)		#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 Adjis	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	30YR Fixed		#N/A
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	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	
Extensions/Concessions			
Exceptions			
*YSP allowed up to 102.00%, 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		State	LLPA
36-60 Months PPP	102.000	Georgia	(0.250)
>\$2,000,000	100.250	Illinois	(0.250)
>\$2,500,000	100.000	Kansas	(0.250)
80.01-90.00% LTV	100.500	New Jersey	(0.250)
ITIN/Foreign National	100.000	North Carolina	(0.250)
Subord Financing	100.000	Ohio	(0.250)
No PPP	100.000	Terms	LLPA
12 Months PPP	101.000	15YR Fixed	0.250
24 Months PPP	101.500	30YR Fixed	0.000
NJ Title Vested in LLC	100.000	40YR Fixed	(0.500)
DSCR 5-8 Units	100.000	5/6 30YR ARM	0.250
		5/6 40YR ARM	(0.500)
Min Rate		7/6 30YR ARM	0.250
>\$2,500,000	6.990	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, 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	



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

Effective Date: Tue, October - 6 - 2026

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
8.500	97.500	640+	1.000	0.750	0.500	0.250	LTV Range	Choose a Selection
8.625	97.875	620-639	0.750	0.500	0.250	0.000	FICO Range	Choose a Selection
8.750	98.250	600-619	0.500	0.250	0.000	(0.250)	Program	Choose a Selection
8.875	98.625	580-599	0.000	(0.250)	(0.500)	(1.000)	Reserves	Choose a Selection
9.000	99.000	540-579	(0.250)	(0.375)	(0.750)	(1.250)	Payment History	Choose a Selection
9.125	99.375	500-539	(0.500)	(0.625)	(1.000)	(1.500)	Credit Events	Choose a Selection
9.250	99.750						Doc Type	Full Doc
9.375	100.125						Additional Adjs	Choose a Selection
9.500	100.500						Citizenship	Choose a Selection
9.625	100.750						DTI	Choose a Selection
9.750	101.000						Loan Balance	Choose a Selection
9.875	101.250						Purpose	Choose a Selection
10.000	101.500						Occupancy	Primary
10.125	101.750						Property Type	Choose a Selection
10.250	102.000						Loan Term	30YR Fixed
							Escrow	Choose a Selection
							Prepayment Penalty	
							NJ - Title Vesting	
							State	Choose a Selection
							Lock Term	30 Day
							Buydown	Choose a Selection
							Subordinate Financing	Choose a Selection
							Possible Eligibility Issue	Choose a Selection
							State Tier Adjustment	Tier 1 States
							Special	Not Applicable
							Total LLPA	
							Gross Rate Sheet Price (Prior to LLPAs)	
							Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)	
							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 99.500, may be paid to borrower on	
							Calculator does not verify eligibility. Please use in conjunction w	

Lock Term	LLPA
45 Day	(0.250)
90 Day	
Max Price	99.500
Terms	
30 Year Fixed Only	
Allowable Fees	
Click Here	

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 NOT eligible for Lock extensions		
The maximum available lock period, including extensions is 45 days		

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.