| November Specials | |
|---|---|
| Specials Cannot Be Combined | |
| 25 Bps | *30 yr Fixed I/O LTV <= 55%* |
| 50 Bps | *30 yr fixed I/O LTV > 55%* |
| 50 Bps | *40 yr fixed and 30 yr ARM I/O LTV <= 65%* |
| 75 Bps | *40 yr fixed and 30 yr ARM I/O LTV > 65%* |


*LoanStream Mortgage*

*19000 MacArthur Blvd, Suite 200*
*Irvine, CA 92612*


*Distribution Date* *11/4/2026 12:12*

**Effective Date:** **Wed, November - 4 - 2026**

## Base Price

**30 Day Lock**

| Rate | Full Doc | Alt Doc |
|---|---|---|
| 6.625 | 97.000 | 96.700 |
| 6.750 | 97.563 | 97.263 |
| 6.875 | 98.063 | 97.763 |
| 6.999 | 98.563 | 98.263 |
| 7.125 | 99.063 | 98.763 |
| 7.250 | 99.500 | 99.200 |
| 7.375 | 99.938 | 99.638 |
| 7.499 | 100.375 | 100.075 |
| 7.625 | 100.813 | 100.513 |
| 7.750 | 101.188 | 100.888 |
| 7.875 | 101.563 | 101.263 |
| 7.999 | 101.938 | 101.638 |
| 8.125 | 102.313 | 102.013 |
| 8.250 | 102.625 | 102.325 |
| 8.375 | 102.938 | 102.638 |
| 8.499 | 103.250 | 102.950 |
| 8.625 | 103.563 | 103.263 |
| 8.750 | 103.875 | 103.575 |
| 8.875 | 104.188 | 103.888 |
| 8.999 | 104.438 | 104.138 |
| 9.125 | 104.688 | 104.388 |
| 9.250 | 104.938 | 104.638 |
| 9.375 | 105.188 | 104.888 |
| 9.499 | 105.438 | 105.138 |
| 9.625 | 105.625 | 105.325 |
| 9.750 | 105.813 | 105.513 |
| 9.875 | 106.000 | 105.700 |
| 9.999 | 106.188 | 105.888 |
| 10.125 | 106.375 | 106.075 |
| 10.250 | 106.563 | 106.263 |
| 10.375 | 106.688 | 106.388 |
| 10.499 | 106.813 | 106.513 |
| 10.625 | 106.938 | 106.638 |
| 10.750 | 107.063 | 106.763 |

| Lock Term | LLPA | |
|---|---|---|
| 45 Day | (0.250) | |
| 60 Day | -0.5 | |

**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**

**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+ | 0.875 | 0.625 | 0.625 | 0.525 | 0.400 | 0.375 | (0.225) | (1.175) | (2.650) |
| 760-779 | 0.650 | 0.588 | 0.593 | 0.400 | 0.275 | 0.275 | (0.350) | (1.675) | (2.900) |
| 740-759 | 0.588 | 0.500 | 0.500 | 0.275 | 0.275 | (0.225) | (0.600) | (1.925) | (3.150) |
| 720-739 | 0.500 | 0.375 | 0.375 | 0.275 | (0.100) | (0.450) | (0.875) | (2.675) | (3.650) |
| 700-719 | 0.375 | 0.125 | 0.125 | (0.350) | (0.475) | (0.975) | (1.750) | (3.425) | (4.400) |
| 680-699 | 0.075 | (0.050) | (0.150) | (0.475) | (1.000) | (1.625) | (2.800) | (4.500) | #N/A |
| 660-679 | (0.425) | (0.425) | (0.300) | (0.725) | (1.250) | (2.600) | (3.750) | #N/A | #N/A |
| 640-659 | (1.175) | (1.300) | (1.550) | (1.850) | (2.125) | (3.750) | (4.650) | #N/A | #N/A |
| 620-639 | (2.300) | (2.300) | (2.425) | (2.625) | (3.150) | (4.650) | (5.625) | #N/A | #N/A |
| 600-619 | (2.800) | (3.050) | (3.300) | (3.600) | (4.125) | (5.500) | (6.375) | #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 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 |
| Rate Term Refi | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | (0.125) | (0.125) | #N/A |
| Cash Out Refi | (0.250) | (0.375) | (0.375) | (0.500) | (0.625) | (0.625) | (1.000) | #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 | (0.750) | (0.750) | (0.875) | (0.875) | (1.125) | (1.500) | #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 FIXED | (0.250) | (0.250) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | #N/A | #N/A |
| Interest Only 40Yr FIXED | (0.500) | (0.500) | (0.500) | (0.500) | (0.750) | (0.750) | (0.750) | (1.000) | #N/A |
| Interest Only 30Yr ARM | (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 | 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 |
| 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 | 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 Adjusment | 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 %* | | *$0.00* |
| *LPC Flat Fee* | | *0.000* |
| *Total LPC LLPA* | 0.000 | |
| **Final Price AFTER LPC →** | **#N/A** | |

Extensions/Concessions

Exceptions

*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 | Caps |
|---|---|---|---|
| Owner/2nd Home | 101.500 | 5/6 ARM | 2/1/5 |
| >$2,500,000 | 100.500 | 7/6 ARM | 5/1/5 |
| 80.01-90.00% LTV | 100.500 | Floor | Margin |
| ITIN/Foreign National | 100.000 | Index | 6 Month SOFR |
| Subord Financing | 100.000 | Reset | 6 Month |
| No PPP | 100.000 | Margin | 4.000 |
| 12 Months PPP | 101.000 | **Terms** | **LLPA** |
| 24 Months PPP | 101.500 | 15YR Fixed | 0.250 |
| 36-60 Months PPP | 102.000 | 30YR Fixed | 0.000 |
| **Floor Price** | | 40YR Fixed | (0.500) |
| NC Floor Price | 99.750 | 5/6 30YR ARM | 0.250 |
| **Min Rate** | | 5/6 40YR ARM | (0.500) |
| >$2,500,000 | 7.375 | 7/6 30YR ARM | 0.250 |
| ITIN/Foreign National | 7.750 | 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 Utiization W/ Bank Stmt |
| Asset Utilization W/ Full Doc | |
| 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** |

## November Specials

**Specials Cannot Be Combined**

| | |
|---|---|
| 25 Bps | *30 yr Fixed I/O LTV <= 55%* |
| 50 Bps | *30 yr fixed I/O LTV > 55%* |
| 50 Bps | *40 yr fixed and 30 yr ARM I/O LTV <= 65%* |
| 75 Bps | *40 yr fixed and 30 yr ARM I/O LTV > 65%* |

LOAN STREAM MORTGAGE


***LoanStream Mortgage***

*19000 MacArthur Blvd, Suite 200*
*Irvine, CA 92612*


**Effective Date:** **Wed, November - 4 - 2026**

## Base Price

| 30 Day Lock | | |
|---|---|---|
| **Rate** | **DSCR** | **DSCR 5-8** |
| **6.625** | 97.250 | #N/A |
| **6.750** | 97.875 | #N/A |
| **6.875** | 98.375 | #N/A |
| **6.999** | 98.875 | #N/A |
| **7.125** | 99.375 | #N/A |
| **7.250** | 99.875 | #N/A |
| **7.375** | 100.375 | #N/A |
| **7.499** | 100.813 | #N/A |
| **7.625** | 101.188 | 95.500 |
| **7.750** | 101.563 | 96.000 |
| **7.875** | 101.938 | 96.500 |
| **7.999** | 102.313 | 97.000 |
| **8.125** | 102.625 | 97.438 |
| **8.250** | 102.938 | 97.813 |
| **8.375** | 103.250 | 98.188 |
| **8.499** | 103.563 | 98.563 |
| **8.625** | 103.875 | 98.938 |
| **8.750** | 104.188 | 99.313 |
| **8.875** | 104.500 | 99.656 |
| **8.999** | 104.750 | 99.969 |
| **9.125** | 105.000 | 100.219 |
| **9.250** | 105.250 | 100.469 |
| **9.375** | 105.438 | 100.719 |
| **9.499** | 105.625 | 100.969 |
| **9.625** | 105.813 | 101.219 |
| **9.750** | 106.000 | 101.469 |
| **9.875** | 106.125 | 101.719 |
| **9.999** | 106.250 | 101.969 |
| **10.125** | 106.375 | 102.219 |
| **10.250** | 106.500 | 102.469 |
| **10.375** | 106.625 | 102.719 |
| **10.499** | 106.750 | 102.969 |
| **10.625** | 106.875 | 103.219 |
| **10.750** | 107.000 | 103.469 |

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

60 Day 90

### 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**

### 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+** | 1.325 | 1.100 | 0.975 | 0.875 | 0.875 | 0.675 | (0.250) | (2.125) |
| **760-779** | 1.100 | 0.950 | 0.950 | 0.825 | 0.625 | 0.550 | (0.500) | (2.375) |
| **740-759** | 0.950 | 0.825 | 0.825 | 0.725 | 0.525 | 0.338 | (0.625) | (2.625) |
| **720-739** | 0.825 | 0.700 | 0.700 | 0.625 | 0.150 | 0.025 | (1.500) | (3.125) |
| **700-719** | 0.700 | 0.575 | 0.325 | 0.150 | (0.125) | (0.875) | (2.250) | #N/A |
| **680-699** | 0.375 | 0.000 | 0.000 | (0.125) | (0.725) | (1.375) | (3.125) | #N/A |
| **660-679** | (0.125) | (0.125) | (0.625) | (1.125) | (1.850) | (2.475) | #N/A | #N/A |
| **640-659** | (0.775) | (1.125) | (1.525) | (1.750) | (2.750) | (3.500) | #N/A | #N/A |
| **620-639** | (1.875) | (2.125) | (2.275) | (2.750) | (3.500) | #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 | (0.375) | (0.500) | (0.625) | (0.750) | (0.875) | (0.875) | (2.250) | #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 | (0.750) | (0.750) | (0.875) | (1.125) | (1.125) | #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 FIXED | (0.375) | (0.375) | (0.375) | (0.375) | (0.500) | (0.500) | (0.500) | #N/A |
| Interest Only 40Yr FIXED | (0.500) | (0.500) | (0.500) | (0.500) | (0.750) | (0.750) | (0.750) | #N/A |
| Interest Only 30Yr ARM | (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 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 Adjusment | Tier 1 States | 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 102.000, 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 | | 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 | 7.375 | 7/6 40YR ARM | (0.500) |
| ITIN/Foreign National | 7.750 | **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

**30 Day Lock**

| Rate | Full Doc |
|---|---|
| 8.500 | 97.500 |
| 8.625 | 97.875 |
| 8.750 | 98.250 |
| 8.875 | 98.625 |
| 9.000 | 99.000 |
| 9.125 | 99.375 |
| 9.250 | 99.750 |
| 9.375 | 100.125 |
| 9.500 | 100.500 |
| 9.625 | 100.750 |
| 9.750 | 101.000 |
| 9.875 | 101.250 |
| 10.000 | 101.500 |
| 10.125 | 101.750 |
| 10.250 | 102.000 |

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

**Max Price**
99.500

**Terms**
30 Year Fixed Only

**Allowable Fees**
Click Here

## Core Flex LoanStream

**Loan Level Pricing Adjustments**

| FICO/LTV | <=50 | 50.01-55 | 55.01-60 | 60.01-65 |
|---|---|---|---|---|
| 640+ | 1.000 | 0.750 | 0.500 | 0.250 |
| 620-639 | 0.750 | 0.500 | 0.250 | 0.000 |
| 600-619 | 0.500 | 0.250 | 0.000 | (0.250) |
| 580-599 | 0.000 | (0.250) | (0.500) | (1.000) |
| 540-579 | (0.250) | (0.375) | (0.750) | (1.250) |
| 500-539 | (0.500) | (0.625) | (1.000) | (1.500) |
| **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 - Applys to all LTVs**

| | | |
|---|---|---|
| **Tier 1 States** | **AZ, CA, CO, CT, GA, 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** | **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 NOT eligible for Lock extensions
**The maximum available lock period, including extensions is 45 days**

## Core Flex Price Calculato

| 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 | Choose a Selection |
| Citizenship | Choose a Selection |
| DTI | Choose a Selection |
| Loan Balance | Choose a Selection |
| Purpose | Choose a Selection |
| Occupancy | Primary |
| Property Type | Choose a Selection |
| 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 Adjusment | 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 a**

**Calculator does not verify eligibility. Please use in conjunction wi**

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