



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

Wholesale Ratesheet

30 Day Lock Period
Borrower Paid Compensation
Thursday, April 1, 2021

Effective Date:

Cover Sheet

Lock Request

Product Matrix

NanQ "ONE" Program

Coupon	Base Rate / Base Price		
	Full Doc	All Doc	DSCR
3.375	100.000	99.500	
3.499	100.250	99.750	
3.625	100.500	100.000	
3.750	100.750	100.250	
3.875	101.000	100.500	
3.999	101.250	100.750	100.000
4.125	101.500	101.000	100.250
4.250	101.750	101.250	100.500
4.375	102.000	101.500	100.750
4.499	102.250	101.750	101.000
4.625	102.500	102.000	101.250
4.750	102.750	102.250	101.500
4.875	103.000	102.500	101.750
4.999	103.250	102.750	102.000
5.125	103.500	103.000	102.250
5.250	103.750	103.250	102.500
5.375	104.000	103.500	102.750
5.499	104.250	103.750	103.000
5.625	104.500	104.000	103.250
5.750	104.750	104.250	103.500
5.875	105.000	104.500	103.750
5.999	105.250	104.750	104.000
6.125	105.500	105.000	104.250
6.250	105.750	105.250	104.500
6.375	106.000	105.500	104.750
6.499	106.250	105.750	105.000
6.625	106.500	106.000	105.250
6.750	106.750	106.250	105.500
6.875	107.000	106.500	105.750
6.999	107.250	106.750	106.000
7.125	107.500	107.000	106.250
7.250	107.750	107.250	106.500
7.375	108.000	107.500	106.750
7.499	108.250	107.750	107.000
7.625	108.500	108.000	107.250
7.750	108.750	108.250	107.500
7.875	109.000	108.500	107.750
7.999	109.250	108.750	108.000
8.125	109.500	109.000	108.250
8.250	109.750	109.250	108.500

	FICO/LTV Price Adjustments								
	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95
760+	0.000	0.000	-0.250	-0.500	-1.000	-1.250	-3.000	-4.750	-7.250
760-779	0.000	0.000	-0.500	-0.750	-1.250	-1.500	-3.250	-5.000	-7.500
740-759	0.000	-0.250	-0.750	-1.000	-1.250	-1.750	-4.000	-5.250	-7.750
720-739	0.000	-0.250	-0.750	-1.000	-1.250	-1.750	-4.000	-5.500	-8.250
700-719	-0.500	-1.000	-1.250	-1.500	-2.000	-2.500	-5.000	-6.500	
680-699	-0.750	-1.250	-1.500	-2.000	-2.500	-3.000	-5.500	-7.000	
660-679	-1.000	-1.750	-2.000	-2.500	-3.250	-4.000	-6.000	-8.000	
640-659	-1.250	-2.000	-2.250	-2.750	-3.500	-4.500	-6.750	-8.500	
620-639	-1.750	-2.500	-3.250	-4.250	-5.000	-7.000	-8.500		
600-619	-2.250	-3.250	-4.000	-5.000	-6.250	-7.750	-9.000		

Loan Level Price Adjustments	
	LLPA
"ACH Special"	0.250
DTI >50% - All Doc Types	-0.250
Non-Owner (N/A DSCR)	-1.000
ITIN	-1.500
VOIE Only	-1.000
1099 Only	-1.000
Asset Utilization	-1.000
Debt Consolidation	-0.500
Cash-Out	-0.500
3-4 Units	-0.500
Second Home	-1.000
DSCR <60 OR >75 LTV	-0.500
No PPP "See PPP Section"	-2.000
6 Months PPP	-1.750
12 Months PPP	-1.000
24 Months PPP	-0.500
36 Months PPP	0.000
48 Months PPP	0.250
60 Months PPP	0.500
Escrow Waived	-0.250
NW Condo	-1.000
<\$150,000	-1.000
\$150,000-\$1,000,000	0.000
>\$1,000,000	-0.250
>\$1,500,000	-0.500
>\$2,000,000	-1.000
>\$3,000,000	-1.250

Grades	
Select - Standard	0.250
A+	0.000
A	-1.500
B	-2.000
B-	-2.500
C	-3.000
Select - DSCR	0.500
DSCR (≥1.00)	0.000
No Ratio (0.75-0.99)	-1.000
No Ratio (<0.75)	-2.000

Margins	
Occupancy	Margin
Primary Home	3.000
Second Home	3.000
Investment Home	5.000

Lock Days	
15 Day	0.150
30 Day	0.000
45 Day	0.000
60 Day	-0.375
75 Day	-0.625

Minimum Rates by Doc Type		
Full Doc	All Doc	DSCR
3.375%	3.375%	3.999%
2:1 Buydown		

Loan Term	
5/1 30YR ARM	0.000
5/1 ACHR IO ARM	-0.250
5/1 40YR IO ARM	-0.375
7/1 30YR ARM	-0.125
7/1 30YR IO ARM	-0.375
7/1 40YR IO ARM	-0.500
15YR Fixed	0.000
30YR Fixed	-0.500
30YR IO Fixed	-0.625
40YR IO Fixed	-0.750

Max Price	
Owner Occ/Sec Home	102.000
No PPP / No PPP	100.000
Loans W/ 6 Month PPP	100.000
Loans W/ 1YR PPP	101.000
Loans W/ 2YR PPP	101.500
Loans W/ 3YR PPP	102.000
Loans W/ 4YR PPP	102.500
Loans W/ 5YR PPP	103.000

Extension Cost	
2 Bps (0.020)	Per Day

Loan Term Caps		
Loan Term	Caps	Index
5/6 ARM	5/2/5	6mo SOFR
7/6 ARM	5/2/5	6mo SOFR

PriceOne Calculator

Inputs		Wholesale Ratesheet	
Interest Rate		Reset	LOAN STREAM
LTV Range			45 Days Period Priced as 30 Day Lock
FICO Range	#N/A		
Grade	#N/A		
Doc Type	#N/A		
Additional Adjs	#N/A		
Citizenships	#N/A		
DTI	#N/A		
Loan Balance	#N/A		
Purpose	#N/A		
Occupancy	#N/A		
Property Type	#N/A		
Loan Term	5/1 30YR ARM		
Escrow	Escrow Not Waived		
Prepayment Penalty	No PPP "See PPP Section"		
State	All Other States		
Lock Term	30 Day		
ACH Special	No		
Total LLPA	#N/A		Loan Amount →
Gross Rate Sheet Price (Prior to LLPA)	#N/A		Input a Loan Amount
Max YSP	ERROR		
Net Price: Rate Sheet - LLPA (Prior to Max YSP)	Minimum Rate		
Net Rate Sheet Price - As Borrower Paid (BPC)	ERROR		Max YSP is Error
Net Rate Sheet Price - BPC W/ UW Fee Buyout	Missing TLA		BPC Inputted
Lender Paid Comp Plan Amount (LPC)			Near Per Rate - BPC 0% @ 0
Net Rate Sheet Price as Lender Paid (LPC)	LPC Not Valid		LPC is Blank
Net Rate Sheet Price - LPC W/ UW Fee Buyout	Missing TLA		
Loan Number	Borrower Name		
Property Address	Compensation Type		Comp?
	Borrower Paid		
Prepayment Penalty (Non-TRID / Business Purpose Loans Only)			
*6 months interest on 80% of the original principal balance			
Minimum 6 Months Prepay required except in the following states.			
Not allowed in IL ¹ , MD, MI, MN, ND, NJ ¹ , NM, OH, PA			
¹ Prepay allowed for loans closed in the name of a Corporation or LLC in IL, and NJ			
*PPP is only Allowed on Investment & DSCR Non-TRID Loans			

Full Doc Column Includes	
Tax Returns	
VOE Only	
1099 Only	
Asset Utilization Only	
Asset Utilization W/ Full Doc	

All Doc Column Includes	
12 or 24 Bank Statements	
Foreign National	
12 or 24 CPA P&L	
Asset Utilization W/ Bank Stmt	

DSCR/No Ratio Column Includes	
DSCR	
No Ratio	