



Rate Sheet

LoanStreamWholesale.com

Effective Date: 08/18/25 | Revised: 08/18/25

LoanStream Jumbo ONE Advantage Matrix

Eligibility Matrix											Loan Programs			
Occupancy	Property	Loan Amount	Purchase, Rate/Term Refi					Cash-out Refi						
			Max LTV/CLTV to FICO					Max LTV/CLTV to FICO						
			740+	720+	700+	680+	660+	740+	720+	700+	680+	660+		
Primary Residence	SFR/2-4 Unit/PUD/Condo	\$ 2,000,000	89.99% ¹	89.99% ¹	89.99% ¹	89.99% ¹	80%	80%	80%	80%	80%			
		\$ 2,500,000	80%	80%				80%						
		\$ 3,000,000	80%					80%						
Second Home	SFR/2-4 Unit/PUD/Condo	\$ 2,000,000	89.99% ¹	89.99% ¹	89.99% ¹	89.99% ¹	80%	75%	75%	75%				
		\$ 2,500,000	80%	80%				75%						
		\$ 3,000,000	80%					75%						
Investment ²	SFR/2-4 Unit/PUD/Condo	\$ 1,000,000	80%	80%	80%	80%	70%	75%	75%	75%	75%			
		\$ 2,000,000	80%	80%	80%	80%	70%	75%	75%	70%	70%			
		\$ 2,500,000	75%	75%										
			Interest Only (Fixed Rate)											
			760+	740+	720+	700+	680+							
Primary Residence/ Second Home	SFR/2-4 Unit/PUD/Condo	\$ 1,000,000	80%	80%	75%	75%								
		\$ 2,000,000	75%	75%	75%									
		\$ 3,000,000	75%											
¹ 10/6 ARM Ineligible											<div>ARM Information</div> <div><div>Fixed Rate Period</div>10 years</div> <div><div>Index</div>30 day average SOFR</div> <div><div>Lookback Period</div>45 days</div> <div><div>Floor</div>Subject to minimum margin and caps</div> <div><div>Margin</div>2.75%</div> <div><div>Caps</div>5%: Initial Cap (max increase or decrease) 1%: Subsequent Cap (max periodic increase or decrease) 5%: Lifetime Cap (max increase in interest rate over the life of loan)</div> <div><div>Fully Indexed Rate</div>Sum of the index & margin rounded to the nearest .125</div> <div><div>Qualifying Rate</div>Greater of fully indexed rate or Note rate</div>			
² Investment only: All properties located in Essex County, NJ and Baltimore City, MD (and it's neighborhoods) are Ineligible														
Details														
Appraisal		≤ \$1.5MM: 1 appsl > \$1.5MM: 2 appsls												
Cash out Proceeds		No max cash out limits												
Compliance		• Must be QM, Safe Harbor and Rebuttable Presumption permitted • Higher Priced Mortgage Loans (HPML) allowed, must comply with all applicable regulatory requirements • State and Federal High-Cost loans ineligible												
Credit Event (BK,SS,FC,DIL)		• 7 yrs seasoning required • Multiple events not allowed												
Credit Event (Forbearance)		• Must have exited, not in a repayment plan, current and made 6 timely payments												
Credit Scores		• 2 scores required • Lowest middle is decision score												
Credit Tradelines		Follow AUS												
DTI		• Fixed & ARM: Determined by AUS up to max 45% • Interest Only: Determined by AUS up to max 43%												
Eligible Borrowers		US Citizens Permanent Resident Aliens Non-Permanent Resident Aliens First time Homebuyers Non-occ co-borrowers Refer to guidelines for eligibility requirements												
First Time Homebuyer		Follow AUS												
Geographic Restrictions		US Territories and Texas 50(a)(6) and (f)(2) Transactions Ineligible												
Housing History		Mortgage/Rent: 0x30x12												
Income and Employment		• Follow respective AUS, additional documentation may be required • Tax transcripts required • Other income: Follow respective AUS												
Interested Party Contributions		Follow AUS												
Max Financed Properties		Follow AUS												
Minimum Loan Amount		\$1 above conforming loan limit												
Property Type		SFR, 1-4 Units, PUD, Condo												
Seasoning		Follow AUS												
Refinance - Cash-out		Follow AUS												
Refinance - Delayed Financing		Eligible, property must have been purchased for cash within 180 days of application date												
Refinance - Rate/Term		≤ \$1.0MM follow AUS > \$1.0MM - ≤ \$2.0MM: > 3 mos or AUS > \$2.0MM - ≤ \$3.0MM: > 6 mos or AUS > \$3.0MM: > 12 mos or AUS LTV/CLTV > 80%: > 6 mos or AUS *Cash out proceeds Ineligible*												
Reserves		Up to \$2.0MM follow AUS Primary & 2nd Home Purch and R&T refi - > \$2.0MM - ≤ \$2.5MM: > 12 mos or AUS > \$2.5MM - ≤ \$3.0MM: > 18 mos or AUS Primary & 2nd Home Cash-out refi - > \$2.0MM: > 18 mos or AUS Investment Properties - > \$2.0MM: > 12 mos or AUS Interest Only - > \$2.0MM: > 24 mos or AUS *Business funds & gift funds Ineligible*												
Secondary Financing		Permitted up to max LTV/CLTV												
Temporary Buydowns		• DU Approve or LPA Accept recommendation required • Must meet all requirements of DU/LPA approval & applicable FNMA/FHLMC underwriting guidelines, only one guideline series allowed												
Underwriting		• DU Approve or LPA Accept recommendation required • Must meet all requirements of DU/LPA approval & applicable FNMA/FHLMC underwriting guidelines, only one guideline series allowed • Where silent, defer respective Agency guidelines for requirements												