



GIANT LENDING

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

Effective Date: Mon, July - 20 - 2026

Base Price

30 Day Lock

Rate	Full Doc
7.500	96.500
7.625	96.875
7.750	97.250
7.875	97.625
8.000	98.000
8.125	98.375
8.250	98.750
8.375	99.125
8.500	99.500
8.625	99.875
8.750	100.250
8.875	100.500
9.000	100.750
9.125	101.000
9.250	101.250
9.375	101.500
9.500	101.750
9.625	102.000
9.750	102.250

Lock Term

LLPA

45 Day	(0.250)
60 Day	(0.500)

Max Price

99.500

Terms

30 Year Fixed Only

Allowable Fees

[Click Here](#)

Giant Non-QM SUB600

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 - Applies to all LTVs

Tier 1 States	AZ, CA, CO, CT, GA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	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 eligible for up to 15 days of extensions at cost

All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions

Giant Non-QM SUB600 Price Calculator

Inputs

Interest Rate +	Choose a Selection	Reset
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	FALSE
Program		0.000
Reserves	Choose a Selection	0.000
Payment History	Choose a Selection	#N/A
Credit Events	Choose a Selection	#N/A
Doc Type	Full Doc	0.000
Additional Adjs	None in this Dropdown	0.000
Citizenship	Choose a Selection	#N/A
DTI	Choose a Selection	#N/A
Loan Balance	Choose a Selection	#N/A
Purpose	Choose a Selection	#N/A
Occupancy	Primary	0.000
Property Type	Choose a Selection	#N/A
Loan Term	30YR Fixed	0.000
Escrow	Choose a Selection	0.000
Prepayment Penalty		0.000
NJ - Title Vesting		0.000
State	Choose a Selection	#N/A
Lock Term	Choose a Selection	#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	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)		#N/A
Max YSP		99.500
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 99.500, may be paid to borrower on all loans

Calculator does not verify eligibility. Please use in conjunction with product matrix.