

CORRESPONDENT

# Jumbo ONE

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A tropical resort scene featuring a swimming pool in the foreground, palm trees in the middle ground, and a modern building with large glass windows on the right. The sky is clear and blue. The text is overlaid on a dark blue semi-transparent rectangle.

# **The ONE Lender Makes You the ONE to Call**

Nationwide footprint

Loan Programs to help you stand out from the competition

Competitive Rates and Programs, Exclusive Proprietary Programs

The strength of a lender that's been around for over 30 years!

# Agenda

Program Highlights

Jumbo One

Jumbo One Advantage

Jumbo One Premier

NEW - Jumbo One Select

Program Comparison

Reminders

Resources

Contact Info



Stand out with  
**The ONE Lender**  
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## Jumbo One

Loan Amount up to 3.5MM | 2MM on second/investment properties  
Up to 90% LTV | Up to 50% DTI determined by AUS | No MI  
No max cash-in hand limits with very few overlays & follows AUS

## Jumbo One Advantage

Flexible loan terms, including I/O | Cash-out up to 3MM with no cash-in hand limits | No MI  
No overlays on reserves up to 2MM loan amounts (follow AUS)

## Jumbo One Premier

Offers warrantable and non-warrantable product options.  
DTI follows AUS/DU up to 49.99% | No MI | cash-out FICO as low as 660

## New - Jumbo One Select

Loan Amount up to 3MM | Up to 85% LTV | DTI up to 45% | No MI  
FICO as low as 680 | Manual UW | Full and Alt Doc Options

# Jumbo One Product Specifics

## Loan Terms

30-year fixed product | 10/6 ARM

## Max Loan Amount

3.5MM Primary | 2MM for second home and investment

## Max LTV / CLTV with Loan Amount

90% LTV up to 1.5MM Purchase

85% LTV up to 2MM Rate/Term Refinance

80% LTV up to 1MM Cash-Out Refinance with *no max cash in hand limit*

## FICO Minimum

660 Purchase and Rate/Term Refinance

680 Cash-Out Refinance

**DU or LP AUS Findings** required

**DTI follows AUS** up to 50% MAX

**Income, Credit and Assets follow AUS**



## CORRESPONDENT JUMBO ONE PROGRAM GUIDELINES

ELIGIBILITY MATRIX												
1 Occupancy	2 Property	3 Loan Amount	4 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	\$1,500,000 <sup>1</sup>	90%	90%	90%							
		\$1,000,000	85%	85%	85%	85%	80%	80%	80%	80%		
		\$1,500,000	85%	85%	85%	85%	80%	75%	75%	75%		
		\$2,000,000	85%	85%	85%			70%	70%	70%		
		\$2,500,000	80%	80%								
Second Home	SFR/PUD/ Condo	\$1,000,000	80%	80%	80%	80%		75% <sup>2</sup>	75% <sup>2</sup>	75% <sup>2</sup>		
		\$1,500,000	80%	80%	80%	80%		70% <sup>2</sup>	70% <sup>2</sup>			
		\$2,000,000	75%	75%	75%							
Investment	SFR/2-4 Unit/ PUD/Condo	\$1,500,000	75%	75%	75%			60%	60%	60% <sup>3</sup>		
		\$2,000,000	70%	70%	70%							

<sup>1</sup>Purchase transaction only, rate/terms refi ineligible  
<sup>2</sup>Condos restricted to 720 min FICO and 65% max LTV/CLTV on Second Home cash-out refi  
<sup>3</sup>Condos restricted to 720 min FICO on Investment Property cash-out refi

6 PRODUCT OFFERINGS	
<b>Fixed Rate Products</b>	30 years
<b>Adjustable Rate Products</b>	10/6 ARM, 30 year amortization



# Jumbo One Product Specifics Cont.

## Appraisal Requirements

- Loan Amounts  $\leq$  1.5MM require 1 Full Appraisal and Secondary Valuation\*
- Loan Amounts  $>$  1.5MM 2 Full Appraisals

**Important:** Appraisals must be ordered through an AIR compliant appraisal management company (AMC).

### \*Secondary Evaluations

- CU/LCA Score both  $\leq$  2.5 no secondary valuation required
- CU/LCA score  $>$  2.5, no score or indeterminate: Desk Review within 10% or 2<sup>nd</sup> full appraisal

## Reserve Requirements

Loan Amount	Greater of AUS or requirement below
$\leq$ \$1MM	Follow AUS
$>$ \$1MM $\leq$ \$2MM	AUS or 3 months, whichever is greater
$>$ 2MM and $\leq$ \$3MM	AUS or 6 months, whichever is greater
$>$ \$3MM	AUS or 12 months, whichever is greater
LTVs $>$ 80%	AUS or 6 months, whichever is greater

# Jumbo Advantage Product Specifics

## Loan Terms

15 and 30YR fixed product | 10/6 ARM | 30YR I/O

## Max Loan Amount

3MM Primary or Second Home | 2.5MM investment

## Max LTV / CLTV with Loan Amount

89.99% LTV up to 2MM Purchase or Rate/Term Refi  
80% LTV up to 3MM Cash-Out Refinance with *no max cash in hand limit*

## FICO Minimum

660 Purchase, Rate/Term Refinance and Investment  
680 Cash-Out Refinance  
680 Interest Only

**AUS DU or LP accept findings** required

**DTI Fixed & ARM:** Determined by AUS, max 45%

**DTI Interest Only:** Determined by AUS, max 43%



## Correspondent JUMBO ONE ADVANTAGE PROGRAM GUIDELINES

ELIGIBILITY MATRIX											
1 Occupancy	2 Property	3 Loan Amount	4 Purchase, Rate/Term Refi					5 Cash-out Refi			
			Max LTV/CLTV to FICO					Max LTV/CLTV to FICO			
			740+	720+	700+	680+	660	740+	720+	700+	680+
Primary Residence	SFR/ 2-4 Unit/ PUD/Condo	\$2,000,000	89.99% <sup>1</sup>	89.99% <sup>1</sup>	89.99% <sup>1</sup>	89.99% <sup>1</sup>	80%	80%	80%	80%	80%
		\$2,500,000	80%	80%				80%			
		\$3,000,000	80%					80%			
Second Home		\$2,000,000	89.99% <sup>1</sup>	89.99% <sup>1</sup>	89.99% <sup>1</sup>	89.99% <sup>1</sup>	80%	75%	75%	75%	
		\$2,500,000	80%	80%				75%			
		\$3,000,000	80%					75%			
Investment	\$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%								

<sup>1</sup>10/6 ARM ineligible

6 PRODUCT OFFERINGS	
Full Amortizing Fixed Rate	15, 30 years
Full Amortizing Adjustable Rate	10/6 ARM, 30 year amortization
Interest Only Fixed Rate	10 year IO, 20 year amortization



# Jumbo Advantage Product Specifics Cont.

## Appraisal Requirements

- Loan Amounts  $\leq$  1.5MM require 1 Full Appraisal
- Loan Amounts  $>$  1.5MM require 2 Full Appraisals

**Important:** Appraisals must be ordered through an AIR compliant appraisal management company (AMC).

## Second Appraisals

- LTV determined by the lower value of the 2 appraisals or sales price, whichever is lower.
- Enhanced desk review is not required with 2 appraisals, unless required by the underwriter

## Reserves Requirements

All transactions with loan amounts less than or equal to \$2MM follow AUS for reserves.

Occupancy	Transaction	Loan Amount	Greater of DU or requirement below
Primary/Second Home	Purchase / Rate Term Refi	$> \$2\text{MM} \leq \$2.5\text{MM}$	12 months
		$> \$2.5\text{MM}$	18 months
	Cash Out Refi	$> 2\text{MM}$	18 months
Investment	Purchase, Rate/Term & Cash-out Refi	$> \$2\text{MM}$	12 months
Primary / Second Home	Interest Only	$> \$2\text{MM}$	24 months



# Jumbo Premier Product Specifics

## Loan Terms

15YR and 30YR fixed product | 10/6 ARM

## Temp Buydowns Allowed – 2:1 and 1:0

30YR Fixed only | Purchase | Primary or Second Home  
1-2 SFR, PUD, or Condo | Seller or builder funded

## Non-Warrantable Condos Allowed

## Max Loan Amount

3MM Primary and Second Home | 1.5MM Investment

## Max LTV / CLTV with Loan Amount

80% LTV up to 3MM Purchase & Rate/Term Refi  
80% LTV up to 2MM Cash Out (*cash-out limits apply; see matrix*)

## FICO Minimum

660 Purchase and Rate/Term Refinance  
660 Cash-Out Refinance

**AUS DU only** | **DTI follows AUS** up to 49.99% MAX



## Correspondent JUMBO ONE PREMIER PROGRAM GUIDELINES

ELIGIBILITY MATRIX												
1 Occupancy	2 Property <sup>1</sup>	3 Loan Amount	4 Purchase, Rate/Term Refi					5 Cash-out Refi <sup>2</sup>				
			Max LTV/CLTV to FICO					Max LTV/CLTV to FICO				
			740+	720+	700+	680+	660+	740+	720+	700+	680+	660+
Primary Residence	1 Unit SFR/PUD/Condo	\$1,000,000	80%	80%	80%	80%	80%	80%	80%	75%	75%	75%
		\$1,500,000	80%	80%	80%	80%	80%	80%	80%	70%	70%	70%
		\$2,000,000	80%	80%	75%	75%	65%	80%	80%	55%	55%	55%
		\$2,500,000	80%	80%								
	\$3,000,000	80%										
Second Home	SFR/PUD/Condo	\$1,000,000	80%	80%	80%	80%	80%	75%	75%	75%		
		\$1,500,000	65%	65%	65%	65%	65%	55%	55%	55%	55%	
		\$2,000,000	60%	60%	60%	60%	60%					
		\$2,500,000	80%	80%	70%	70%		75%	65%	65%		
		\$3,000,000	80%	80%				75%				
Investment	SFR/2-4 Unit/PUD/Condo	\$1,000,000	70%	70%	70%	70%		65%	65%	65%	65%	
		\$1,500,000	65%	65%	65%	65%		60%	60%			

<sup>1</sup>10% LTV/CLTV reduction for declining market

<sup>2</sup>Max Cash out is: \$350,000 ≤ \$1,500,000 loan amount & \$500,000 > \$1,500,000 loan amount

6 PRODUCT OFFERINGS	
Full Amortizing Fixed Rate	15, 30 years
Full Amortizing Adjustable Rate	10/6 ARM, 30 year amortization



# Jumbo Premier Product Specifics Cont.

## Appraisal Requirements

- Loan Amounts  $\leq$  1.5MM require 1 Full Appraisal and Secondary Valuation\*
- Loan Amounts  $>$  1.5MM require 2 Full Appraisals

**Important:** Appraisals must be ordered through an AIR compliant appraisal management company (AMC).

## \*Secondary Evaluations

- CU Score  $\leq$  2.5 no secondary valuation required
- CU score  $>$  2.5, no score or indeterminate:
  - CCA / ARR, field review or 2<sup>nd</sup> appraisal required:
    - *If you order a CCA/ARR and the variance is greater than 10%, a field review or 2<sup>nd</sup> appraisal is required*
    - *If variance is greater than 10% on field review, a 2<sup>nd</sup> appraisal is required*

## Reserves

Occupancy	Loan Amount	Greater of DU or requirement below
Primary	$\leq$ \$1MM	6 months
	$>$ \$1MM $\leq$ \$2MM	9 months
	$>$ 2MM	12 months
	All 2-unit properties	12 months
Second Home	$\leq$ \$2MM	9 months
	$>$ \$2MM	12 months
Investment	All Loan Amounts	12 months

# Jumbo Select Product Specifics

## Loan Terms

15YR and 30YR fixed products only

## Temp Buydowns Allowed – 2:1 and 1:0

30YR Fixed only | Purchase | Primary or Second Home  
1-2 SFR, PUD, or Condo | Seller or builder funded

## Max Loan Amount

3MM Primary, Second Home, and Investment

## Max LTV / CLTV with Loan Amount

85% up to 2MM Purchase & Rate/Term Refi  
80% on 2-unit properties  
75% on 3–4-unit properties  
75% up to 2.5MM Cash Out (*cash-out limits apply; see matrix*)

## FICO Minimum

680 Purchase, Rate/Term and Cash-Out

## DTI 45% Max



## Correspondent Jumbo ONE Select PROGRAM GUIDELINES

ELIGIBILITY MATRIX										
1 Occupancy	2 Property <sup>1</sup>	3 Loan Amount	4 Purchase, Rate/Term Refi				5 Cash-out Refi			
			5 Max LTV/CLTV to FICO				5 Max LTV/CLTV to FICO			
			740+	720+	700+	680+	740+	720+	700+	680+
Primary Residence	SFR/2-4 Unit/ PUD/Condo <sup>2</sup>	\$1,000,000	85%	85%	85%	80%	75%	75%	75%	75%
		\$1,500,000	85%	85%	80%	75%	75%	75%	75%	70%
		\$2,000,000	85%	80%	75%	75%	75%	75%	70%	70%
		\$2,500,000	80%	75%	75%	65%	75%	70%	70%	60%
Second Home/ Investment	SFR/2-4 Unit/ PUD/Condo <sup>2</sup>	\$3,000,000	75%	75%	65%	60%	70%	70%	60%	55%
		\$1,000,000	75%	75%	75%	75%	70%	70%	70%	70%
		\$1,500,000	75%	75%	75%	75%	70%	70%	70%	70%
		\$2,000,000	75%	75%	75%	75%	70%	70%	70%	70%
		\$2,500,000	75%	75%	75%	65%	70%	70%	70%	60%
		\$3,000,000	75%	75%	65%	60%	70%	70%	60%	55%

<sup>1</sup>5% LTV/CLTV reduction for declining market with > 70% LTV

<sup>2</sup> 80% max LTV/CLTV for 2 Unit and 75% max LTV/CLTV for 3-4 Unit

6 PRODUCT OFFERINGS	
Full Amortizing Fixed Rate	15, 30 years



# Jumbo Select Product Specifics Cont.

## Appraisal Requirements

- Loan Amounts  $\leq$  1.5MM require 1 Full Appraisal and Secondary Valuation\*
- Loan Amounts  $>$  1.5MM require 2 Full Appraisals

**Important:** Appraisals must be ordered through an AIR compliant appraisal management company (AMC).

## \*Secondary Evaluations

- CU Score  $\leq$  2.5 no secondary valuation required
- CU score  $>$  2.5, no score or indeterminate:
  - CCA / ARR, field review, drive-by, or 2<sup>nd</sup> appraisal required:
    - *If you order a CCA/ARR and the variance is greater than 10%, a field review or 2<sup>nd</sup> appraisal is required*
    - *If variance is greater than 10% on field review, a 2<sup>nd</sup> appraisal is required*

**Underwriting:** Manual underwriting ONLY.

## Employment/Income Documentation:

- **Full Doc:** 1-2 years (Wage Earner & Self-Employed)
- **Alt Doc:** 12/24 Mo. Bank Statement or Asset Utilization

**Reserves:** Minimum six (6) months reserves required on most loans.

- Primary and Second Home R/T Refi: Reserves can be waived if P&I is reduced by 5% or greater **AND** housing history is 1x30x12 or better.
- Each additional financed property will require 2 more months of reserves.
- Cash out proceeds & gift funds ineligible

# Jumbo One Comparison Matrix



## Correspondent Jumbo Product Comparison Matrix

Information deemed reliable but not guaranteed. Restrictions may apply, see "Product Guidelines" for complete requirements.

Eff.08.14.24 | Rev. 8.14.24

Features	Jumbo ONE	Jumbo ONE Advantage	Jumbo ONE Premier	Jumbo ONE Select
Loan Type	Purchase, Rate/Term Refi, & Cash-out Refi	Purchase, Rate/Term Refi, & Cash-out Refi	Purchase, Rate/Term Refi, & Cash-out Refi	Purchase, Rate/Term Refi, & Cash-out Refi
Loan Terms	30 year fixed, 10/6 ARM	15, 30 year fixed, 10/6 ARM 30 year fixed Interest Only	15, 30 year fixed, 10/6 ARM 30 year 2:1 or 1:0 Temporary Buydown	15, 30 year fixed, 30 year 2:1 or 1:0 Temporary Buydown
Max LTV with Loan Amount - Purchase Rate & Term	90% up to \$1,500,000 (Purchase) 85% up to \$2,000,000 (Rate/Term Refi)	89.99% up to \$2,000,000	80% up to \$3,000,000	85% up to \$2,000,000
Max LTV with Loan Amount - Cash-out Refi	80% up to \$1,000,000	80% up to \$3,000,000	80% up to \$2,000,000	75% up to \$2,500,000
Max Loan Amount	\$3,500,000 - Primary   \$2,000,000 - Second & Investment	\$3,000,000 - Primary & Second   \$2,000,000 Investment	\$3,000,000 Primary & Second   \$1,500,000 Investment	\$3,000,000 Primary, Second & Investment
Min Credit Score	660 min FICO - Purchase & Rate/Term Refi 680 min FICO - Cash-out Refi	660 min FICO - Purchase & Rate/Term Refi 680 min FICO - Cash-out Refi	660 min FICO - Purchase & Rate/Term Refi 660 min FICO - Cash-out Refi	680 min FICO - Purchase, Rate/Term Refi & Cash-out Refi
DTI	Determined by AUS, max 50% max	Fixed & ARM: Determined by AUS, max 45% interest Only. Determined by AUS, max 43%	Determined by AUS, 49.99% max	45% max
Cash Out Proceeds	No max cash-out limits	No max cash-out limits	≤ \$1,500,000 loan amount: \$350,000 > \$1,500,000 loan amount: \$500,000	• ≤ 70% LTV & ≥ 700 FICO: \$1.5M • ≤ 65% LTV & < 700 FICO: \$1.0M • > 65% - ≤ 70% LTV & < 700 FICO: \$500k • > 70% LTV: \$500k (Free & Clear Ineligible) • Vacant Properties: \$750k
Minimum Loan Amount	\$400,000	\$1 above conforming loan limit	\$400,000	\$1 above conforming loan limit
Interest Only Restrictions	Ineligible	Primary Residence only > 80 LTV/CLTV Ineligible	Ineligible	Ineligible
Property Types	SFR   PUD   Condo (warrantable) 2-4 Unit (Primary & Investment only)	SFR   2-4 Unit   PUD   Condo (warrantable)	SFR   PUD   Condo (warrantable & non-warrantable) 2-4 Unit (Primary & Investment only)	SFR   PUD   2-4 Unit   Condo (warrantable)
Reserves	Greater of AUS or: ≤ \$1,000,000: Follow AUS   > \$1,000,000 - ≤ \$2,000,000: 3 mos > \$2,000,000 - ≤ \$3,000,000: 6 mos   > \$3,000,000: 12 mos LTV/CLTV > 80%: 6 mos *Cash out proceeds Ineligible*	Greater of AUS or: ≤ \$2,000,000: Follow AUS Primary & Second Home Purchase & Rate/Term Refi: > \$2,000,000 - ≤ \$2,500,000: 12 mos   > \$2,500,000 - ≤ \$3,000,000: 18 mos Primary & Second Home Cash-out Refi > \$2,000,000: 18 mos Investment Properties > \$2,000,000: 12 mos Interest Only: > \$2,000,000: 24 mos *Business funds and gift funds Ineligible*	Greater of DU or: Primary: ≤ \$1,000,000 - 6 mos   > \$1,000,000 - ≤ \$2,000,000 - 9 mos   > \$2,000,000 - 12 mos   2 units - 12 mos Second Home: ≤ \$2,000,000 - 9 mos   > \$2,000,000 - 12 mos Investment: 12 mos *Cash out proceeds & gift funds Ineligible*	6 mos *Cash out proceeds & gift funds Ineligible*
Eligible Borrowers	US Citizen   Permanent Res   Non-Permanent Res	US Citizen   Permanent Res   Non-Permanent Res	US Citizen   Permanent Res   Non-Permanent Res	US Citizen   Permanent Res   Non-Permanent Res
First Time Homebuyer	Follow Agency	Follow Agency	Primary and Second home only, \$1.5MM max, if living rent free must meet add'l tradeline requirements	Primary and Investment only Investment: 80% max LTV, \$1.5M Max, Full Doc only, 300% max payment shock
Geo Limitations	US Territories & Texas 50 (a)(6) Ineligible	US Territories and Texas 50(a)(6) and (f)(2) Transactions Ineligible	US Territories & Texas 50 (a)(6) Ineligible	US Territories & Texas 50 (a)(6) Ineligible
Interested Party Contributions	Follow Agency	Follow Agency	Follow FNMA	• ≤ 80% LTV = 6% Max • > 80% LTV = 4% Max
Number of Financed Properties	Follow Agency	Follow Agency	Follow DU findings	• Primary and Second Home - Max 20 financed properties including subject • Investment - No limit
Temporary Buydown	Ineligible	Ineligible	2-1 and 1-0 permitted, Fixed rate & Purchase transactions only, Investment Ineligible	2-1 and 1-0 permitted, 30 yr fixed rate & Purchase transactions only, Investment Ineligible
QM	Must be QM eligible: Safe Harbor and Rebuttable Presumption	Must be QM eligible: Safe Harbor and Rebuttable Presumption	Must be QM eligible: Safe Harbor and Rebuttable Presumption	Must be QM eligible: Safe Harbor and Rebuttable Presumption
Underwriting	DU or LPA Approve/Accept finding	DU or LPA Approve/Accept finding	DU Approve finding, LPA Ineligible	Manual underwrite

# All Jumbo One Program Reminders

- **Non-Delegated:** Loans must be conditionally approved prior to locking.
- **Cash out proceeds:** No limit on Jumbo One or Jumbo Advantage yet restrictions apply to Jumbo Premier and Jumbo Select.
- **Assets:** No cryptocurrency unless liquidated and seasoned 60 days
- **Jumbo One Select:** Manual uw only.
- **Buydowns:** Allowed with Premier and Select programs only.
- **Common ineligible property types** include (please see Seller Guide for full list – this is not all inclusive):
  - Log Homes
  - B&Bs
  - Manufactured/Mobile Homes
  - Agricultural – ranches/orchards
  - Condo Conversions

# Jumbo One Resources



Streamlined Process  
Great Rates, Unique Non-QM Products



DOCUMENTS

## Documents

### Important Resources

<a href="#">Correspondent UW Submission Form</a>	PDF 180.00 KB
<a href="#">Appraisal Exclusionary List - 4.22.24</a>	XLSX 98.00 KB
<a href="#">Correspondent Closed Loan Submission Form</a>	PDF 354.00 KB

### Seller Guide and Overlay Matrices

<a href="#">Correspondent Seller Guide</a>	PDF 7.00 MB
<a href="#">Jumbo One Select Guidelines</a>	PDF 802.00 KB
<a href="#">Jumbo One Comparison Matrix</a>	PDF 279.00 KB
<a href="#">Jumbo One Premier Guidelines</a>	PDF 385.00 KB
<a href="#">Jumbo One Advantage Guidelines</a>	PDF 205.00 KB
<a href="#">Jumbo One Guidelines &amp; Matrix</a>	PDF 216.00 KB

### Resources:

- [Corr Underwriting Submission Summary Form](#)
- [Appraisal Exclusionary List](#)
- [Corr Seller Guide](#)
- [Specific Program Guidelines and Matrices](#)
- [Jumbo Program Comparison Matrix](#)

### Fees:

- [Jumbo Underwriting \\$500](#)
- [Jumbo Purchase \\$250](#)
- [Extension 2bps per day](#)
  - [CorrLocks@LSMortgage.com](mailto:CorrLocks@LSMortgage.com)

# Contact Us



Client Service Team  
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Client Service Team  
833-311-0126



Your dedicated Regional Sales  
team is available for questions



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