

# Targeting Self-Employed Borrowers? Our Non-QM 1-Year Self-Employed Program is a Game Changer!

## HIGHLIGHTS

- Only ONE Year of Self-Employment needed
- Up to 80% LTV Purchase
- Refinance and Cash Out Available

### Requirements:

- 660 Min FICO
- Income qualifies with only 12 Months most recent bank statements and the previous year W-2!
- Must be in the same line of work or industry

[LSCorrespondent@LSMortgage.com](mailto:LSCorrespondent@LSMortgage.com)

833.311.0126

Intended for use by real estate and lending professionals only and not for distribution to consumers.

LoanStream, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: 833.311.0126 | LoanStream Mortgage is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888-473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 3636 S. Geyer Road, Suite 100, Office 134, St. Louis, MO 63127. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125. Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MN, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, WA, WI, WV, and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). Copyright 2025. Revised 06.05.23

