



SELLER
CONNECT

Log In Page

<https://sellerconnect.lscorrespondent.com>



Seller Connect Log In

Username:

Password:

[Login](#)

[Forgot your Password?](#)
[Change Your Password](#)

Click here to reset your password



Landing Page



Check out the MENU BAR across the top of the page

Welcome [Name] Logout
AF: Teresa Talavera King 858.945.4622

1

Home

Pipeline

Pricing Scenario

Start Loan

Ratesheets

Client Tools

Seller Guide

My Account

2

LoanStream Turn Times as of 12/17/2025

LSM Non-Delegated		File Receipt in Queue		LSM Closed Loan Review		File Receipt in Queue	
Conforming initial review		12/18/2025		Conforming/Govt Closed Loan Review		12/18/2025	
FHA/VA initial review		12/18/2025		Conforming/Govt Closed Loan Conditions		24 hours	
NonQM/CES/Jumbo initial review		12/18/2025		NonQM/CES/Jumbo Closed Loan Review		1/18/2025	
All Non-Delegated Conditions		48 Hours		NonQM/CES/Jumbo Closed Loan Conditions		48 hours	
EZ Qual (bank statement calc)		48 Hours					

2

Most Recent Seller Alerts

Alert	Date	Description
CS25-002	1/21/2025	New Program: ALT Agency – Second Home & Investments
CS25-001	1/13/2025	Closed End Second Guidelines, Jumbo One Select, NonQM Guidelines and Matrix
CS24-038	12/12/2024	2025 FHA Mortgage Loan Limits, VA Mortgage Loan Limits, Jumbo One and Jumbo Premier Guidelines
CS24-037	12/9/2024	New Sub-servicer for Non-QM, Jumbo One Select, and Closed End Seconds
CS24-036	12/3/2024	NonQM Guidelines & Matrix, Closed End Second Guidelines & Matrix, Jumbo One Select Guidelines & 2025 Conforming Limits

To view all current Seller Alert Annoucements [View Here](#)

3 If you need help, click here to reach out portal support team →



1) Menu Bar 2) Turn Times and Seller Alerts 3) Portal Support



Pipeline View

My Pipeline 1

Start a New Loan Registration

All Loans 3 Unregistered 0 2

Registered 2 Credit Package Received 0 Submitted to U/W 0 U/W Decided 1 Conditions Review 0 CTC 0 Closed Loan Received 0 Cleared For Purchase 0 Purchase Suspense 0 Loan Purchased 0

Withdrawn / Denied 0

Refresh Filters Export Pipeline

Actions	Borrower	Loan #	Status	UW Type	Client Loan #	Execution	Processor	Loan \$	Lock Status	Lock Expires
4	A Peterson	2502146408	TPO Submitted	Non-Delegated			L Desk	\$488,000		
	D Glastetter	2502145822	TPO Submitted	Delegated			L Desk	\$1,200,000	Locked	03/19/25
	J Avila	2501145597	U/W Decided	Non-Delegated			L Desk	\$508,000	Locked	



1) Scroll down to see your current pipeline or Select Pipeline in the Menu Bar.

2) Sort by different loan status.

3) You can perform a Search to locate your loan too!



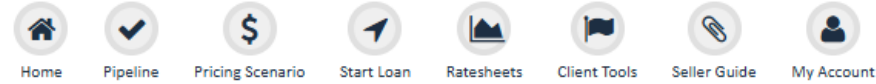
To go into a loan already uploaded, click on the Edit button.

Reminder: In the lower right corner, You will have access to our **Portal Support Team**. If you have any questions or get stuck along the way, they can help!

Pricing A Loan Scenario

Quick Pricer

You can **SAVE** your scenario here. Saved scenarios will appear in a drop down.



Price loan scenarios in the pricing scenario tab

Make sure to enter your complete scenario, including all the **RED** required fields.

Loan Scenario [Save] [Refresh] **2**

Mortgage Information

NanQ(Non-QM) ☒ No ☐ Yes

Loan type * -- Select --

Loan purpose * Purchase

Doc type * Full

Loan term 30 Year

Amortization ☐ Fixed ☐ ARM

Qualifying FICO *

Underwriting Type None/Not Specified

Buydown Type None

Is there a Co-Borrower? ☒ No ☐ Yes

Waive escrows ☒ No ☐ Yes

Underwriting *

Purchase price *

Est. value *

Loan amount *

LTV * 0

Property Information

Property zip *

Property state * -- Select --

Property city *

Property type * PUD

Units 1

Occupancy type * Primary

Loan Scenario [Save] [Refresh]

Mortgage Information

NanQ(Non-QM) ☐ No ☒ Yes

Loan purpose * Purchase

Lien position ☒ First ☐ Second

Doc type * Full

Loan term -- Select --

Amortization Full

Qualifying FICO *

Credit Grade * CPA P&L

Investor - DSCR

Asset Utilization

VOE Only

1099

Underwriting * -- Select --

Purchase price *

Est. value *

Loan amount *

Sub Financing

LTV * 0

CLTV 0

Click on **SELECT PROGRAM** to see your results.

Lock Term: 30 Day

Select Program

3

Starting A Loan: Best Effort Loans



Start A New Loan

There are two ways to start a new loan:

File Upload

2

Upload an existing Fannie Mae 3.2 or MISMO 3.4 file

Click Browse or Drag & Drop to identify the FNMA 3.2 file you wish to register.

Once the file is uploaded, you will have the option to Register the loan file.

1003 Form

Use our online 1003 form to create a new file

To submit a loan, click the **Start Loan** button in your menu bar. And then **File Upload**.

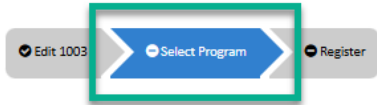
Then **Browse** to upload or drag and drop your Mismo 3.4 file here.

3

Browse

Drag & Drop Files

Select Your Program: Best Effort Loans



Select Program

You will then choose your Loan Program in the **Select Program** Tab.

Confirm the info populated from your 3.4 upload is correct. Enter the FICO, DTI and any other fields that are required. Choose the Lock Period and then click **Select Program**.

You may see pricing options, depending on your access level. At this point, you are only selecting Loan Program options.

Select your program by clicking on the checkmark, then click **Continue** and the **Register** button at the top.

Loan Scenario

Mortgage Information

NanQ(Non-QM) ☒ No ☐ Yes

Loan type

Loan purpose

Lien position ☒ First ☐ Second

Doc type

Loan term

Amortization ☒ Fixed ☐ ARM

Qualifying FICO

DTI

Underwriting Type

Buydown Type

Is there a Co-Borrower? ☒ No ☐ Yes

Months of Reserves

Waive escrows ☒ No ☐ Yes

Self Employed ☒ No ☐ Yes

Mtg insurance ☒ No ☐ Yes

First Time Homebuyer? ☒ No ☐ Yes

Agency Program

Combined Monthly Income

AMI / Limit: 322.39% / \$67000

Property Information

Property zip

Property type

Property state

Units

Property city

Occupancy type

Underwriting

Purchase price

Est. value

Loan amount

Sub Financing

LTV

CLTV

Lock Terms: 45 Day

Lock Terms: 45 Day <input type="button" value="Select Program"/>				
Rate	45 Day Price	Rebate/ Discount	P&I	
Delegated - FNMA 30 Year Fixed				
5.375	96.146	\$17,343	\$2,519	
5.500	96.788	\$14,454	\$2,555	
5.625	97.413	\$11,642	\$2,590	
5.750	97.878	\$9,549	\$2,626	
5.875	98.502	\$6,741	\$2,661	
6.000	99.122	\$3,951	\$2,697	
6.125	99.696	\$1,368	\$2,734	
6.250	99.918	\$369	\$2,770	
6.375	100.737	(\$3,316)	\$2,807	
6.500	101.275	(\$5,738)	\$2,844	
6.625	101.776	(\$7,992)	\$2,881	
6.750	101.948	(\$8,766)	\$2,918	
6.875	102.433	(\$10,948)	\$2,956	
7.000	102.907	(\$13,082)	\$2,993	
7.125	103.338	(\$15,021)	\$3,031	

Pricing Snapshot

Program Name: Non-Delegated - FNMA 30 Year Fixed

Lock Terms: 45 Day

P&I Payment: \$3301

MI Payment: \$0

	Rate	Price
Base	8.000	105.063
Final	8.000	105.063

Complete Registration: Best Effort Loans

Loan Summary - Andy TEST

Borrower: Andy TEST

Property: 1234 Test St Bluefield WV

Estimated Closing Date: 01/14/2025

Purchase Price: \$750,000

Appraised Value: \$750,000

Loan Amount: \$450,000

Total Loan Amount: \$450,000

Loan Amount: \$450,000

Loan Type: Conventional

UW Type: Delegated

Loan Purpose: Purchase

Estimated FICO:

Product:

✓ Edit 1003

➔ Select Program

➔ Register

This loan file is ready to be Submitted. Click the "Submit" button below to complete the process.

Loan Purpose: Purchase

Loan Type: Conventional

Seller Loan Number:

Underwriting:

Delegated

File Contacts:

Andrea Bello

Save

Cancel Loan

Register Loan

After you **Select your Loan Program** and **Select Register**, you page will update to this view.

Enter your **Seller Loan Number**, choose your **File Contact** and **confirm your UW program** is correct.

Select **Register Loan** to complete registration.

After Registration: Best Effort

Loan Summary - Alpha Peterson

Loan #: 2502146408

Date Registered: 02/06/2025

Borrower: Alpha Peterson

Property: 214 Fuller Street Lexington NC

Date Submitted: 02/06/2025

Purchase Price: \$610,000

Appraised Value: \$660,000

LTV: 80.000%

CLTV: 80.000%

Loan Amount: \$488,000

Total Loan Amount: \$488,000

Loan Amount: \$488,000

Loan Type: NonQ (Non-QPS)

UW Type: Non-Delegated

Loan Purpose: Purchase

Business Purpose: No

TRID: Yes

Estimated FICO: 663

DTI: 15.090

Product: Non-Delegated - NANO Grade A+ AR Doc 30 Yr Fixed - EG

Lock Status: Not Locked

02/06

File Started

Registered

Credit Package Received

Submitted to U/W

U/W Decisioned

Conditions Review

CTC

Closed Loan Received

Cleared For Purchase

Purchase Suspense

Loan Purchased

Edit 1003

Loan Details

Submission Package

Loan Documents

Open Conditions

Price & Lock

Lock Confirmation

Withdraw Loan

Closing Package

The following information was last updated on 02/06/2025

If you have any questions about the status of your loan, please contact your account executive.

Loan Information

Borrower: Alpha Peterson

Property Address: 214 Fuller Street
Lexington, NC 27292

Loan Officer: Christopher James Neuler

Company: (*) CL Direct Mortgage Loans, LLC

Loan #: 2502146408

Loan Purpose: Purchase

Occupancy Type: Primary Residence

Loan Status: TPO Submitted

Loan Program: Non-Delegated - NANO Grade A+ AR Doc 30 Yr Fixed - EG

Monthly P&I Payment: \$3,839.30

Total Monthly Payment (PITI): \$4,458.02

Loan Amount: \$488,000

Appraised Value: \$660,000

LTV: 80.000

CLTV: 80.000

DTI: 15.119/15.090

Lock Status: Lock Requested

Lock Date:

Lock Expiration:

Lock Rate: 8.750%

Compensation: Lender Paid

Lock Price:

After the loan has been Registered you can view the **Loan Details** tab where you will see the details of your Loan.

You can leave your loan in registration status or proceed to locking and pricing your loan.

You can continue to upload a 3.4 file until documentation is uploaded. Please note if you are unable to price your loan you may need to correct or re-import your 3.4 data.

Pricing or Locking: Best Effort Loans

View 1003

Loan Details

Submission Package

Loan Documents

Open Conditions

Price & Lock

Lock Confirmation

Withdraw Loan

?

Closing Package

Price / Lock

Lock Status: Float Requested

Lock Requests are not available at this Loan Status.

Last Priced: 2023-08-10 09:58:38 Program: Non-Delegated - NANQ Investor DSCR 30 Yr Fixed - EG - NEW Rate: 8.250 Price: 102.000

Loan Scenario

Mortgage Information

NanQ(Non-QM)

No

Yes

Business Purpose Loan?

No

Yes

Loan purpose

Refinance

Purpose of refinance

Rate/Term

Lien position

First

Second

Doc type

Investor - DSCR

Loan term

30 Year

Amortization

Fixed

ARM

Qualifying FICO

740

DSCR %

DSCR Standard (>= 1.0...

Underwriting

Delegated

Est. value

325000

Loan amount

276,250

Sub Financing

0

LTV

85.000

CLTV

85.000

Price and Lock your loan in the **Price & Lock Tab**.

Please Note:

Depending on your role, you may have different access or visibility such as the Pricing and Lock Tab, Purchase Advice Tab, or Lock Confirmation Tab.

Price & Lock is real-time; only available 8am-6pm PST.

Once your lock is processed, your lock confirmation will populate and can be downloaded on the Lock Confirmation tab.

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Submission Package: Non-Delegated Credit Package

If you are submitting a Non-Delegated Loan that LSM will underwrite for you, you will upload your Submission Package here.

Choose at least one check box on the left-hand side, Browse for your upload and select Upload.

02/06

✓

✓

⊖

⊖

⊖

⊖

⊖

⊖

⊖

⊖

⊖

File Started

Registered

Credit Package Received

Submitted to U/W

U/W Decided

Conditions Review

CTC

Closed Loan Received

Cleared For Purchase

Purchase Suspense

Loan Purchased

Edit 1003

Loan Details

Submission Package

Loan Documents

Open Conditions

Price & Lock

Lock Confirmation

Withdraw Loan

Closing Package

✓

Package Documents

Status

☐

Application - AUS FINAL

Required

☐

Application - 1003 Initial

Required

☐

CREDIT - Credit Report - B1

Required

☐

ASSETS - B1

Required

☐

CREDIT - Credit Report - B2

Optional

☐

Income - W2 Current Year/1099

Optional

☐

Income - 12 Months Bank Statements

Optional

☐

Other Description

1. Check the documents from the list that are included in your file

2. Click "Browse" or Drag & Drop your file in the box below

3. Click the "Upload" button

Browse

Drag & Drop Files

Upload

File types supported: pdf, doc, docx, txt, tif, jpg, jpeg, jpe. Max file size = 200MB

→

Complete Registration: Mandatory Loans

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My Account

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My Pipeline

Start a New Loan Registration

All Loans2

Unregistered0

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Submitted2

Credit Package Received0

Submitted to U/W0

U/W Decided0

Conditions Review0

CTC0

Closed Loan Received0

Cleared For Purchase0

Purchase Suspense0

Loan Purchased0

Withdrawn / Denied0

Refresh

Filters

Export Pipeline

Search:

Actions	Borrower	Loan #	Status	UW Type	Client Loan #	Execution	Processor	Loan \$	Lock Status	Lock Expires
<div>3</div> <div><div><div></div><div></div><div></div></div></div>	A Test	25011000028	TPO Submitted	Delegated		Bulk	<div><div></div> E Lerner</div>	\$450,000	<div><div></div> Locked</div>	01/30/25
<div><div></div><div></div><div></div></div>	Test	25011000030	TPO Submitted	Delegated		Bulk	<div><div></div></div>	\$250	<div><div></div> Locked</div>	01/30/25

After the Mandatory Trade Desk emails confirmation of your trade and provides the LSM loan number, you'll see them in your pipeline.

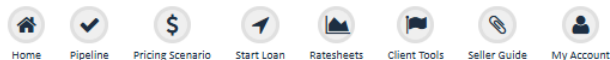
Select Pipeline, Submitted Loans and locate the loan in your pipeline.

Select Edit Loan.

Complete Registration: Mandatory Loans



Welcome Eric - Logout
AE Eric Lerner, 949-678-7400



Loan Summary - Andy TEST

Loan #: 2501100029	Loan Amount: \$450,000
Date Registered: 01/23/2025	Loan Type: Conventional
Borrower: Andy TEST	UW Type: Delegated
Property: 1234 Test St Bluefield WV	Loan Purpose: Purchase
Date Submitted: 01/23/2025	
Purchase Price: \$	LowMid FICO: 660
Appraised Value: \$530,000	DTI
Loan Amount: \$500	Product: 301
Total Loan Amount: \$500	Lock Status: Locked
	Lock Term: 7 Days
	Lock Date: 2025-01-23
	Lock Expires: 2025-01-30
	Lock Price: 100.244
	Lock Rate: 5.750

4



Edit 1003 | Loan Details | Loan Documents | Open Conditions | Price & Lock | Purchase Advice | Lock Confirmation | Closing Package

5

Current Borrower Validation

Borrowers: Andy TEST [Add] [Save] [Validate] [Import] [Import]

Manage Borrowers	Loan & Property	Borrower Information	Assets & Liabilities	Real Estate	Declarations	Demographic Information	Originator Information	Lender Loan Information
✓	✓	✓	✓	✓	✓	✓	✓	✓

Next >>

6

Look for the GREEN check boxes to confirm successful import

Manage Borrowers

Please arrange your borrower pairs by selecting a borrower icon and dropping them into the desired borrower pair and position.

After you select **Edit Loan**, upload/import your 3.4 data file by selecting the **Import button** on the right-hand side (#5).

After import, look for **confirmation everything was completed** (green check boxes). Proceed to uploading your closing package, under the **Closing Package Tab**.

Please note you can continue to upload your 3.4 file until documentation is uploaded.



Submitting Your Closing Package

When you are ready to upload your closing package, select Closing Package.
Choose at least one check box on the left-hand side, Browse for your upload and select Upload.

02/06

✓

File Started

✓

Registered

○

Credit Package Received

○

Submitted to U/W

○

U/W Decisioned

○

Conditions Review

○

CTC

○

Closed Loan Received

○

Cleared For Purchase

○

Purchase Suspense

○

Loan Purchased

Edit 1003

Loan Details

!

Submission Package

Loan Documents

Open Conditions

Price & Lock

Lock Confirmation

Withdraw Loan

!

Closing Package

✓

Package Documents

Status

☐

Application - 1003 Initial

Required

☐

Title - Note & Deed for Subordinate Lien

Required

☐

Title - Trust Documents

Required

☐

CREDIT - Credit Report - B1

Required

☐

Disclosures

Required

☐

Disclosures - Closing Disclosure CD

Required

☐

DISCLOSURES - Final LE

Required

☐

CREDIT - Credit Report - B2

Optional

☐

Other Description

1. Check the documents from the list that are included in your file

2. Click "Browse" or Drag & Drop your file in the box below

3. Click the "Upload" button

Browse

Drag & Drop Files

Upload

File types supported: pdf, doc, docx, txt, tif, jpg, jpeg, jpe. Max file size = 200MB

→

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Uploading Conditions

[View 1003](#) [Loan Details](#) [Submission Package](#) [Loan Documents](#) [Open Conditions](#) [Price & Lock](#) [Lock Confirmation](#) [Withdraw Loan](#) [Closing Package](#)

Underwriting Conditions

To notify us of uploaded conditions, click [Loan Conditions Ready for UW Review](#)

Submitting documentation to clear open conditions.

Note: Only files of type pdf, doc, docx, txt, tif, jpg, jpeg and jpe are supported. Max file size = 60MB.

- Click the checkbox next to the open condition you wish to upload documentation to clear. You may optionally enter a comment in the box that appears.
- Click **"BROWSE"** or **Drag & Drop** to select the documentation to clear the condition.
 - Please upload only the documents that specifically clear the condition selected.
 - Example: If the open condition is for "Income-Paystubs", only provide the requested paystub in the file that is uploaded.
 - Please do not upload other documents in the same file that are meant to clear other open conditions. This would be considered a "Bulk Document Upload".
 - Open conditions submitted as a "Bulk Document Upload" require additional processing and will result in an additional turn time of up to 3 business days.
- Click **"START UPLOAD"** to upload the documentation.
- Submit your loan to UW for review. After uploading the files to address specific open conditions, you must submit them to UW for review.

To notify us of uploaded conditions, click [Loan Conditions Ready for UW Review](#)

History of Underwriting Conditions Submitted to UW For Review

Date	User	Event
------	------	-------

Status Legend

- Added** - Condition has been added and needs to be satisfied with satisfactory documentation.
- Fulfilled** - Your condition has been successfully uploaded and is waiting for AM Review.
- Received** - Your AM accepted your condition and marked it for U/W review.
- Cleared** - U/W has accepted and cleared the condition.
- Waived** - U/W has waived the condition.

Show: [Prior To Approval](#)

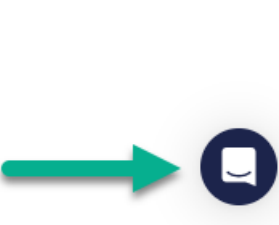
[Browse](#) [Drag & Drop Files](#) [Start Upload](#)

Conditions	Prior to	Uploaded	Status	Status Date
<input type="checkbox"/> Corr-Prior to Approval-Conditions All PTA conditions must be satisfied first, failure to provide will result in the file being declined.	Approval		Added	02/03/25
<input type="checkbox"/> Corr-Credit-Max LTV The max LTV allowed for rural property is 70% LTV. The loan needs to be restructured to meet 70% LTV or a max loan amount of \$444,500.	Approval		Added	02/03/25

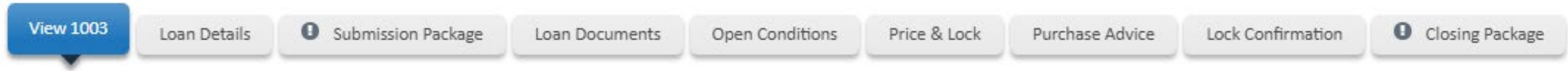
You will find your open conditions in the **Open Conditions Tab**.

Locate your condition, select the box next to your condition, browse or drag and drop your conditions and then start upload.

Once all your conditions are uploaded, **notify us of your uploaded conditions** by selecting [Loan Conditions Ready for Review](#).



Additional Resources



View 1003 Tab- You can view your 1003 and make edits by uploading and re-importing a new 3.4 file.

Loan Details Tab- You will see the Loan Details such as Loan Information, Income, Details of the transaction.

Submission Package Tab- You will upload your Non-Del credit package here.

Loan Documents Tab- A history of documents uploaded.

Open Conditions Tab- This is where you will find all your open conditions for Credit and Closed files.

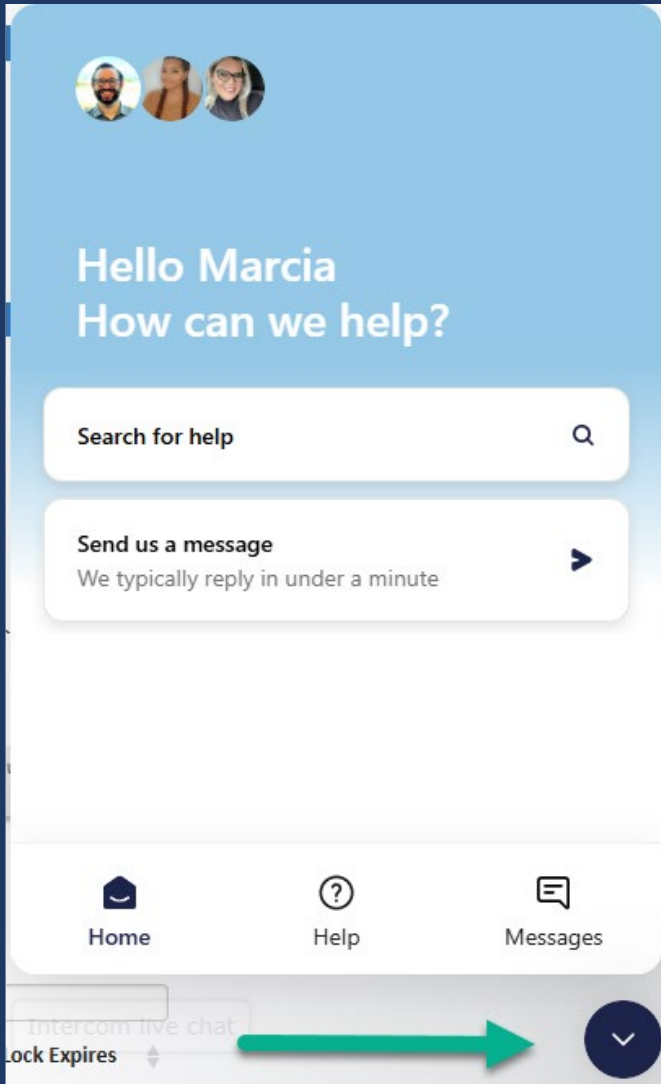
Price and Lock Tab- You will price and lock on this tab. Mandatory loans are locked separately.

Purchase Advice Tab- This is where you will find your Purchase Advice

Lock Confirmation- You will find your lock confirmation here

Closing Package Tab- You will upload the Closing Package here.

Portal Support



Portal Support

Bottom right-hand box for assistance with Chat or Help (resource guides)



Client Service Team

LSMCorrespondent@lsmortgage.com



Your dedicated Sales team is available for your questions too!

Thank you!