LOAN STREAM MORTGAGE

SELLER CONNECT

Log In Page

https://sellerconnect.lscorrespondent.com

CORRESPONDENT LENDING

streamlined process.consistent approvals.competitive pricing

Seller Connect Log In

Username:

Password:

Login

Forgot your Password?

Change Your Password

Click here to reset your password

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Landing Page

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

Pipeline View

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

You can SAVE your scenario here. Saved scenarios will appear in a drop down.
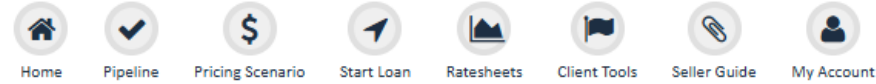
Price loan scenarios in the pricing scenario tab

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

Click on SELECT PROGRAM to see your results.

Starting A Loan: Best Effort Loans

Home | Pipeline | Pricing Scenario | Start Loan | Ratesheets | Client Tools | Seller Guide | My Account

1

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.

3 Browse | Drag & Drop Files

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.

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Select Your Program: Best Effort Loans
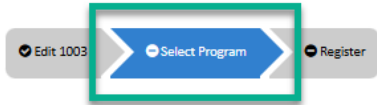
You will then choose your Loan Program in the **Select Program** Tab.

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**.**

Complete Registration: Best Effort Loans

Loan Summary - Andy TEST

Borrower: Andy TEST
Property: 1234 Test St Bluefield WV
Estimated Closing Date: 01/14/2025

Loan Amount: $450,000
Loan Type: Conventional
UW Type: Delegated
Loan Purpose: Purchase

Purchase Price: $750,000
Appraised Value: $750,000
Loan Amount: $450,000
Total Loan Amount: $450,000

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.

Save   Cancel Loan   Register Loan

Loan Purpose: Purchase
Loan Type: Conventional
Seller Loan Number:

Underwriting: * Delegated

File Contacts:

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.

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After Registration: Best Effort

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	Underwriting *	Delegated ▼
Business Purpose Loan?	○ No ● Yes	Est. value *	325000
Loan purpose *	Refinance ▼	Loan amount *	276,250
Purpose of refinance *	Rate/Term ▼	Sub Financing	0
Lien position	● First ○ Second	LTV *	85.000
Doc type *	Investor - DSCR ▼	CLTV *	85.000
Loan term	30 Year ▼		
Amortization	☑ Fixed ☐ ARM		
Qualifying FICO *	740		
DSCR % *	DSCR Standard (>= 1.0... ▼		

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 Decisioned — Conditions Review — CTC — Closed Loan Received — Cleared For Purchase — Purchase Suspense — Loan Purchased

Edit 1003 | Loan Details | **⊘ Submission Package** | ~~oan~~ 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

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Complete Registration: Mandatory Loans

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

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.

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.

1. 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.
2. 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.
3. Click **"START UPLOAD"** to upload the documentation.
4. **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
☐ 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
☐ 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.

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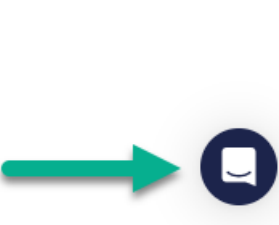
Additional Resources
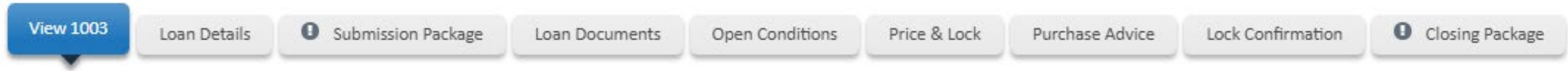
View 1003 Tab- You can view your 1003 and make edits by uploading and re-importing a new 3.4 file.

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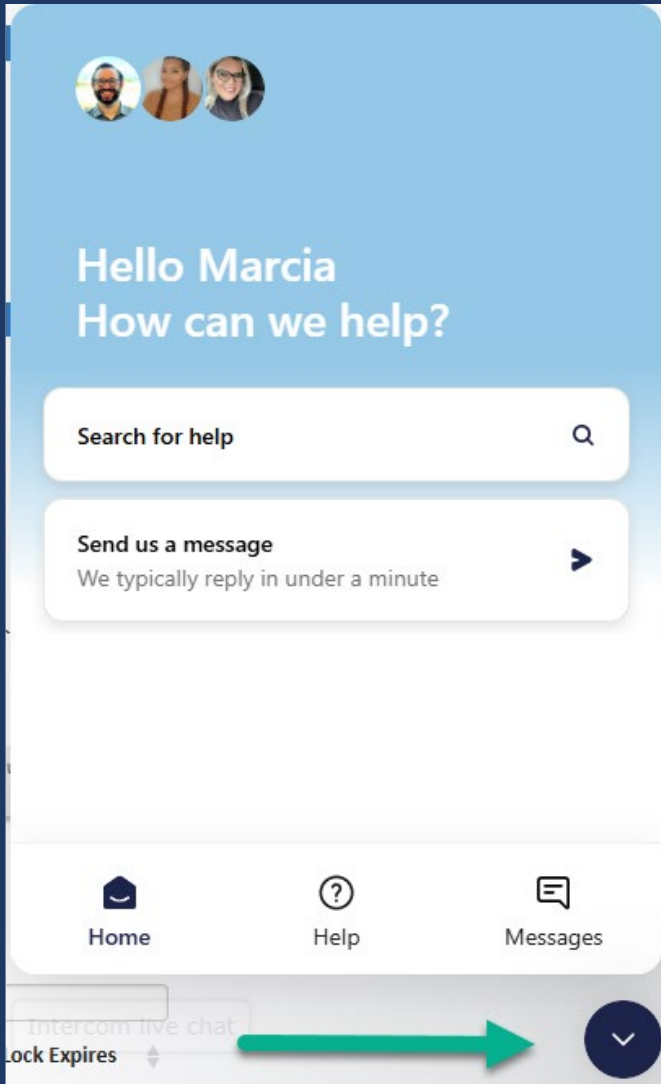
Price and Lock Tab- You will price and lock on this tab. Mandatory loans are locked separately.

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

Lock Conformation- You will find your lock confirmation here

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

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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!

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