

LOAN
STREAM
MORTGAGE



**SELLER
CONNECT**

Log In Page

<https://sellerconnect.lscorrespondent.com>



Seller Connect Log In

Username:

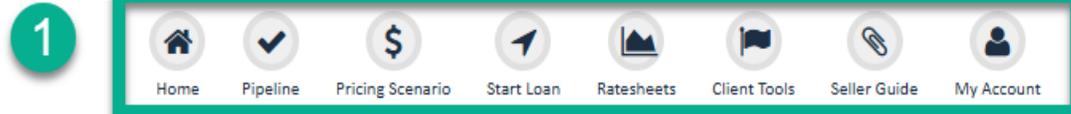
Password:

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

Click here to reset your password

Landing Page

Check out MENU BAR across the top of the page



LoanStream Turn Times as of [Date] /2025

LSM Non-Delegated

- Conforming initial review
- FHA/VA initial review
- NonQM/CES/Jumbo initial review
- All Non-Delegated Conditions
- EZ Qual (bank statement calc)

File Receipt in Queue

- Business Days
- Business Days
- Business Days
- 48 Hours
- 48 Hours

LSM Closed Loan Review

- Conforming/Govt Closed Loan Review
- Conforming/Govt Closed Loan Conditions
- NonQM/CES/Jumbo Closed Loan Review
- NonQM/CES/Jumbo Closed Loan Conditions

File Receipt in Queue

- Business Days
- 24 hours
- Business Days
- 48 hours

Most Recent Seller Alerts [Click HERE](#)

All Loans 31

Unregistered 9

Registered 22

Credit Package In Review 0

Submitted to U/W 0

U/W Decided 0

Conditions Review 0

Final Approval 0

Loan Package In Review 0

Purchase Suspense 0

Cleared For Purchase 0

Loan Purchased 0

Withdrawn / Denied 0

4 If you need help, reach out here to the Portal Support Team



1) Menu Bar 2) Turn Times and Seller Alerts 3) Quick pipeline review 4) 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Withdrawn / Denied 0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

3 Search:

| 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 Gastetter | 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

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

Quick Pricer



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

Property Information

Property zip *

Property state * -- Select --

Property city *

Underwriting *

Purchase price *

Est. value *

Loan amount *

LTV * 0

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 * Personal Bank Statements 12 Mo

Credit Grade * Business Bank Statements 12 Mo

What is this? CPA P&L

DTI * Investor - DSCR

Buydown Type 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



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.



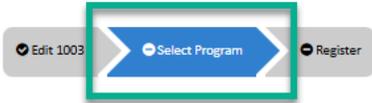
1003 Form

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.

Select Your Program: Best Effort Loans



Select Program

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 state *

Property city *

Property type *

Units

Occupancy type *

Underwriting *

Purchase price

Est. value

Loan amount

Sub Financing

LTV *

CLTV

Lock Terms: 45 Day

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.

Lock Terms: 45 Day

| 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 Term: 45 Day

P&I Payment: \$3301

MI Payment: \$0

| | Rate | Price |
|-------|-------|---------|
| Base | 8.000 | 105.063 |
| Final | 8.000 | 105.063 |

Lock Terms: 45 Day

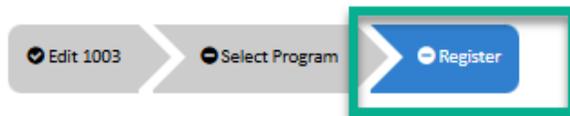
Complete Registration: Best Effort Loans

Loan Summary - Andy TEST

| | | |
|-------------------------------------|-------------------------|----------|
| Borrower: Andy TEST | Loan Amount: \$450,000 | |
| Property: 1234 Test St Bluefield WV | Loan Type: Conventional | |
| Estimated Closing Date: 01/14/2025 | UW Type: Delegated | |
| | Loan Purpose: Purchase | |
| Purchase Price: \$750,000 | Estimated FICO: | Product: |
| Appraised Value: \$750,000 | | |
| Loan Amount: \$450,000 | | |
| Total Loan Amount: \$450,000 | | |

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

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



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 Underwriting: Delegated

Loan Type: Conventional

Seller Loan Number:

File Contacts:

Select **Register Loan** to complete registration.

Ensure you choose the **file contact** that you want the communication to go to.

After Registration: Best Effort

Loan Summary - Alpha Peterson

| | | |
|--|--------------------------|--|
| Loan #: 2502146408 | Loan Amount: \$488,000 | |
| Date Registered: 02/06/2025 | Loan Type: NonQ (Non-QM) | |
| Borrower: Alpha Peterson | UW Type: Non-Delegated | |
| Property: 214 Fuller Street Lexington NC | Loan Purpose: Purchase | |
| Date Submitted: 02/06/2025 | Business Purpose: No | |
| | TRID: Yes | |
| Purchase Price: \$615,000 | Estimated FICO: 663 | Product: Non-Delegated - NonQ Grade A+ AR Doc 30 Yr Fixed - EG |
| Appraised Value: \$660,000 | DTI: 15.090 | Lock Status: <input checked="" type="checkbox"/> Not Locked |
| LTV: 80.000% | | |
| CLTV: 80.000% | | |
| Loan Amount: \$488,000 | | |
| Total Loan Amount: \$488,000 | | |



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

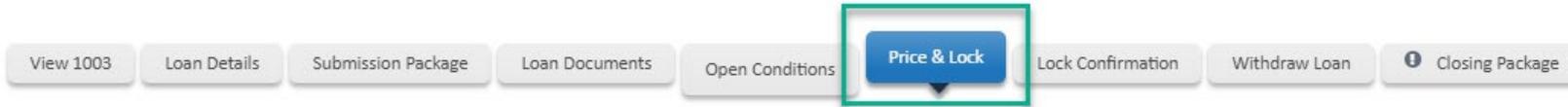
| | | |
|--|---|---|
| Borrower: Alpha Peterson | Loan #: 2502146408 | Loan Amount: \$488,000 |
| Property Address: 214 Fuller Street Lexington, NC 27292 | Loan Purpose: Purchase | Appraised Value: \$660,000 |
| Loan Officer: Christopher James Neuler | Occupancy Type: Primary/Residence | LTV: 80.000 |
| Company: (*) CL Direct Mortgage Loans, LLC | Loan Status: TPO Submitted | CLTV: 80.000 |
| | Loan Program: Non-Delegated - NonQ Grade A+ AR Doc 30 Yr Fixed - EG | DTI: 15.110/15.090 |
| | Monthly P&I Payment: \$3,839.30 | Lock Status: <input checked="" type="checkbox"/> Lock Requested |
| | Total Monthly Payment (PITI): \$4,458.00 | Lock Date: |
| | | Lock Expiration: |
| | | Lock Rate: 6.750% |
| | | 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



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) <input type="radio"/> No <input checked="" type="radio"/> Yes | Underwriting * <input type="text" value="Delegated"/> |
| Business Purpose Loan? <input type="radio"/> No <input checked="" type="radio"/> Yes | Est. value * <input type="text" value="325000"/> |
| Loan purpose * <input type="text" value="Refinance"/> | Loan amount * <input type="text" value="276,250"/> |
| Purpose of refinance * <input type="text" value="Rate/Term"/> | Sub Financing <input type="text" value="0"/> |
| Lien position <input checked="" type="radio"/> First <input type="radio"/> Second | LTV * <input type="text" value="85.000"/> |
| Doc type * <input type="text" value="Investor - DSCR"/> | CLTV <input type="text" value="85.000"/> |
| Loan term <input type="text" value="30 Year"/> | |
| Amortization <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> ARM | |
| Qualifying FICO * <input type="text" value="740"/> | |
| DSCR % * <input type="text" value="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.



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 click on Submit for Review.

The screenshot displays the loan submission interface. At the top, a progress bar shows the following steps: File Started (checked), Registered (checked, dated 08/10), Credit Package Received, Submitted to U/W, U/W Decided, Conditions Review, CTC, Loan Package Received, Purchase Suspense, Cleared For Purchase, and Loan Purchased. Below the progress bar is a navigation bar with tabs: Edit 1003, Loan Details, Submission Package (highlighted with a green box), Loan Documents, Open Conditions, Price & Lock, Lock Confirmation, Withdraw Loan, and Closing Package. A 'Submit for Review' button is highlighted with a green circle containing the number 4. The 'Submission Package' section is expanded, showing a table of documents to be included in the package:

| <input checked="" type="checkbox"/> | Package Documents | Status |
|-------------------------------------|-----------------------------|----------|
| <input type="checkbox"/> | Application - 1003 Initial | Optional |
| <input type="checkbox"/> | CREDIT - Credit Report - B1 | Optional |
| <input type="checkbox"/> | CREDIT - Credit Report - B2 | Optional |
| <input type="checkbox"/> | ASSETS - B1 | Optional |
| <input type="checkbox"/> | Other Description | |

Numbered callouts indicate the following steps:

1. Check the documents from the list that are included in your file (pointing to the checkboxes in the table).
2. Click "Browse" or Drag & Drop your file in the box below (pointing to the 'Browse' button and the 'Drag & Drop Files' area).
3. Click the "Upload" button (pointing to the 'Upload' button).

Additional information includes a yellow box stating 'Max file size = 200MB' and a list of supported file types: pdf, doc, docx, txt, tif, jpg, jpeg, jpe.



Complete Registration: Mandatory Loans

The screenshot displays the 'My Pipeline' section of the Loan Stream Mortgage system. At the top, a navigation bar includes icons for Home, Pipeline (highlighted with a '1'), Pricing Scenario, Start Loan, Ratesheets, Client Tools, Seller Guide, and My Account. Below this, the 'My Pipeline' title is followed by a 'Start a New Loan Registration' button. A filter bar shows 'All Loans' with a count of 2 and 'Unregistered' with a count of 0. A progress bar below the filter shows stages: Submitted (2), Credit Package Received (0), Submitted to U/W (0), U/W Decided (0), Conditions Review (0), CTC (0), Closed Loan Received (0), Cleared For Purchase (0), Purchase Suspense (0), and Loan Purchased (0). A 'Withdrawn / Denied' button shows 0. Below the progress bar are 'Refresh', 'Filters', and 'Export Pipeline' buttons. A search bar is located to the right of the table. The table has columns: Actions, Borrower, Loan #, Status, UW Type, Client Loan #, Execution, Processor, Loan \$, Lock Status, and Lock Expires. Two rows of data are visible, both with a status of 'TPO Submitted' and 'Delegated'. The first row has a loan amount of \$450,000 and a lock expiration of 01/30/25. The second row has a loan amount of \$250 and a lock expiration of 01/30/25. A green circle with the number '3' and an arrow points to the 'Edit Loan' icon in the Actions column of the first row.

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

My Pipeline

Start a New Loan Registration

All Loans 2 Unregistered 0

Submitted 2 Credit Package Received 0 Submitted to U/W 0 U/W Decided 0 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

Search:

| Actions | Borrower | Loan # | Status | UW Type | Client Loan # | Execution | Processor | Loan \$ | Lock Status | Lock Expires |
|---|----------|------------|---------------|-----------|---------------|-----------|---|-----------|--|--|
|    | A Test | 2501100019 | TPO Submitted | Delegated | | Bulk |  | \$450,000 |  Locked | 01/30/25  |
|    | Test | 2501100019 | TPO Submitted | Delegated | | Bulk |  | \$250 |  Locked | 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
48, 516, 566, 599, 619, 7422

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

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 | Product: 301 |
| Appraised Value: \$530,000 | DTI | Lock Status: Locked |
| Loan Amount: \$500 | | Lock Term: 7 Days |
| Total Loan Amount: \$500 | | Lock Date: 2025-01-23 |
| | | Lock Expires: 2025-01-30 |
| | | Lock Price: 100.244 |
| | | Lock Rate: 5.750 |

4



01/23
Registered Closed Loan Received Purchase Review Purchase Suspense Cleared for Purchase Loan Purchased

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

5



Current Borrower Validation

Borrowers: Andy TEST

| | | | | | | | | |
|--|---|--|--|---|--|---|--|---|
| Manage Borrowers <input checked="" type="checkbox"/> | Loan & Property <input checked="" type="checkbox"/> | Borrower Information <input checked="" type="checkbox"/> | Assets & Liabilities <input checked="" type="checkbox"/> | Real Estate <input checked="" type="checkbox"/> | Declarations <input checked="" type="checkbox"/> | Demographic Information <input checked="" type="checkbox"/> | Originator Information <input checked="" type="checkbox"/> | Lender Loan Information <input checked="" type="checkbox"/> |
|--|---|--|--|---|--|---|--|---|

Import your 3.4 data file

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**.

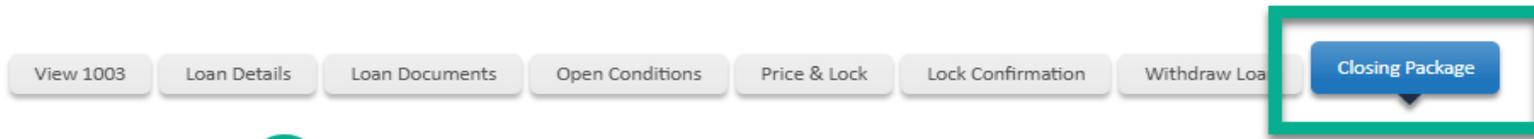
Please note you can continue to upload your 3.4 file until documentation is uploaded.



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, select Upload then click **SUBMIT FOR REVIEW**.



Submit for Review

4

| <input checked="" type="checkbox"/> | Package Documents | Status |
|-------------------------------------|--|----------|
| <input type="checkbox"/> | Application - 1003 Initial | Optional |
| <input type="checkbox"/> | Title - Note & Deed for Subordinate Lien | Optional |
| <input type="checkbox"/> | CREDIT - Credit Report - B2 | Optional |
| <input type="checkbox"/> | Disclosures | Optional |
| <input type="checkbox"/> | DISCLOSURES - Final LE | Optional |
| <input type="checkbox"/> | Disclosures - Closing Disclosure CD | Optional |
| <input type="checkbox"/> | HUD 92900-B Note to Buyers | Optional |
| <input type="checkbox"/> | Other Description | |

1

2

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

3

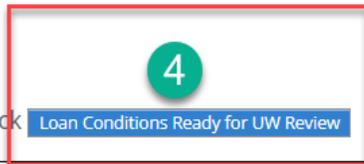
File types supported: pdf, doc, docx, txt, tif, jpg, jpeg, jpe. Max file size = 200MB



Uploading Conditions



Underwriting Conditions



To notify us of uploaded conditions, click **Loan Conditions Ready for UW Review** Please be advised, your Account Manager will NOT be notified until the submit button is pressed.

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.
2. Click "BROWSE" or **Drag & Drop** to select the documentation to clear the condition.
 - o 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** Please be advised, your Account Manager will NOT be notified until the submit button is pressed.

History of Underwriting Conditions Submitted to UW For Review

| Date | User | Event |
|---------------------|---------------|-------------------------------------|
| 2025-05-02 12:20:55 | Cameo Mancini | Loan Conditions Ready for UW Review |

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.

2

3

1

How: Prior To Purchase

Browse Drag & Drop Files

Start Upload

| Conditions | Prior to | Uploaded | Status | Status Date |
|---|----------|----------|--------|-------------|
| <input type="checkbox"/> Corr-Assets-Certified Funds Certified copy of Escrow Receipt/Cashier's check deposited at closing; funds must be from account(s) documented in loan file or subject to requalification. | Purchase | | Added | 12/08/22 |

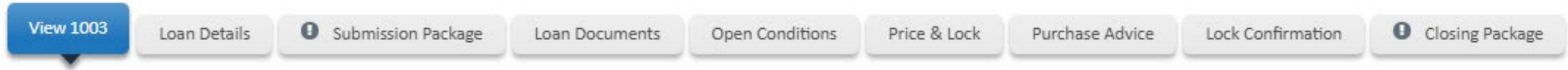
You will find your open conditions in the **Open Conditions Tab**.

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.

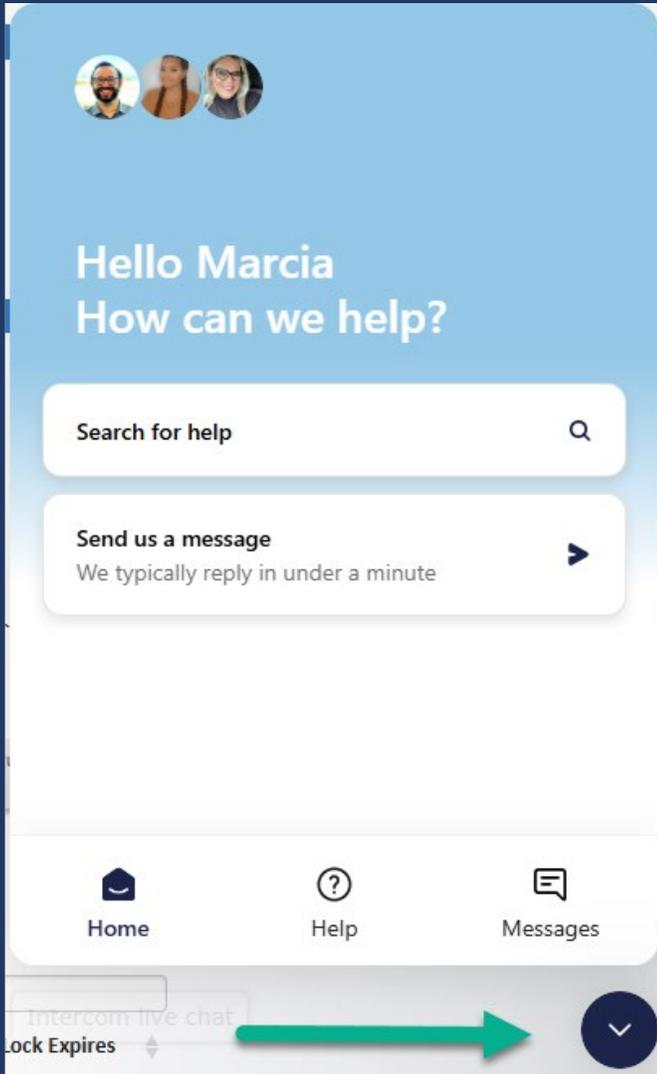
Price and Lock Tab- You will price and lock on this tab. Mandatory loans are locked separately.

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!