



NonQM Program Overview

LoanStream Correspondent



Agenda

- ❑ NonQM Full & Alt Doc
- ❑ Debt Service Coverage Ratio (DSCR)
- ❑ Closed End Seconds
- ❑ LSCorrespondent.com
- ❑ Seller Connect portal
- ❑ Resources & Contact Info



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For External Use Only

LOAN
STREAM
MORTGAGE

NonQM Full & Alt Doc

- LTV's Up to 90% (Core) and 85% (Select)
- Credit
 - Down to 600 FICO (Core) and 680 (Select)
 - Loan Amounts from \$125k to \$4M
- Terms
 - 5/6, 7/6 ARM
 - 15, 30yr and 40yr Fixed (true 480-month term)
 - Non-Standard (11-29 year)
 - IO Available (not available on 15-year)
 - Temp Buydown available 2:1/1:0 Primary, Second Homes, 30 year fixed only

Select NonQM				
FICO to Max LTV/CLTV				
Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
\$ 1,000,000	700+	85%	80%	75%
	680+	80%	80%	75%
	600+			

Core NonQM				
FICO to Max LTV/CLTV				
Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
\$ 1,000,000	700+	90%	85%	80%
	680+	85%	85%	80%
	600+	80%	80%	75%

Select NonQM and Core NonQM

Income Types Include: Full Doc - 12, 24 months

Alt Doc - 1099, WVOE, Asset Utilization, Bank Statements, P&L with 3 mos Bank Stmt, One Yr Self-Employment, Assets as Blended Income

Full & Alt Doc Product Details



Correspondent LoanStream NonQM Matrix

Gift Funds Allowed up to 100%

Private Party VORs

- LTV \leq 80% & \geq 660 FICO
- LTV \leq 70% & \geq 600 FICO

Reserves – determined by LTV and Grade

- \leq 75% LTV No Reserves (OO and 2nd)
- \leq 70% LTV No Reserves (NOO)
- $>$ 75% 3 Months (OO and 2nd) / $>$ 70% (NOO)
- $>$ 80% 6 Months (OO, 2nd and NOO)
- Higher Loan Amounts and additional properties will require more
 - Loan Amt $>$ \$3.0M, 12 Mos; $>$ \$2.0M, 6 Mos, cash-out cannot be utilized
 - 2 Mos for each additional financed property (based on subject property PITIA)

<p>Appraisals</p> <p>≤ \$2,000,000 Loan Amount: CU ≤ 2.5 = No add'l requirements CU > 2.5 or no score = Enhanced desk review (ARR, CCA or CDA) required, 10% variance allowed</p> <p>> \$2,000,000 Loan Amount: 2 appraisals required Enhanced desk review (ARR, CCA or CDA) required on lower valued appraisal</p>		<p>Cash In Hand Limit (Based on LTV & FICO)</p> <p>≤ 70% LTV & ≥ 700 FICO: \$1.5M max cash in hand* ≤ 65% LTV & < 700 FICO: \$1.0M max cash in hand* > 65% - ≤ 70% LTV & < 700 FICO: \$500k max cash in hand* > 70% LTV: \$500k max cash in hand (Free & Clear ineligible) Vacant Properties: \$750k max cash in hand *Free & Clear Properties: Must follow FICO requirements, 70% max LTV</p>	
Additional Product Details			
50.01% - 55% DTI	Full doc 6 months reserves 80% max LTV 660 min FICO Primary only Purchase only \$1.5M max LA		
Debt Consolidation	Follows R/T Refi LTV w/80% max LTV, Owner Occupied only (5k max cash in hand)		
Declining Markets	> 70% LTV: Areas designated declining value on the appraisal will take a 5% LTV reduction from program max LTV		
Delayed Financing	≤ \$1.5M LA: follow program max > \$1.5M LA: 70% max LTV/CLTV		
Gift Funds	100% allowed w/10% LTV reduction from max LTV (see above), no LTV reduction required with min 5% buyer own funds Gift of Equity not allowed on Select NonQM		



Alt Doc Program Highlights

- **Bank Statement and P&L – 25% ownership**

- Expense Factor table →
 - Down to 30% with **NO CPA letter** (not market's "flat 50")
- Aggressively priced / Daily price analysis
- Business/Co-mingled or Personal statements can be used
- 12 NSF allowed in 12 months
- P&L + 3-month bank statement
 - 10% tolerance → bank statement deposits vs gross revenue
 - Qualifying income = P&L net income / # months it covers – **NO EXPENSE FACTOR**

FIXED EXPENSE FACTOR TABLE			
Number of Full-time Employees/Contractors	0—1	2—10	11+
Service Business *	30%	50%	60%
Product Business **	40%	60%	70%
Real Estate Business***	70%	75%	80%

- **One Year Self-Employed**

- 12 months bank statements (min 12 months self employed)
- 100% ownership in qualifying entity
- W2 in same line of work for prior 12 months
- Purchase, R/T and C/O

Non-profit entities are ineligible for NQM Bank Statement or P&L program

Business entity due diligence – Business license/Sec of State/Internet search/Corp Documents

Alt Doc Program Highlights cont.

- Asset Utilization
 - Help add (“blend”) income to your full doc or alt doc deals to get under DTI Caps!
 - Qualify with just Assets “100%” (qualifying assets / 60 months = income)
 - Qualify with no DTI qualification (AKA “residual asset method”)
 - Verified assets cover loan amount, DP, CC, reserves and 5 yrs. liabilities
- WVOE Only
 - NO W-2, Paystub, tax return, or 4506C requirement!
 - Written VOE and 2 months bank statements to qualify
 - W2/OT/Bonus/K1 (<25% ownership)
- 1099 Only
 - 2 years 1099’s required
 - Transcripts for 1099’s
 - Bank statements required to support 1099 income average
 - **Borrower** prepared P&L or Expense factor letter acceptable

NonQM Highlights: At-a-Glance

Select NonQM and Core NonQM									
Income Types Include: Full Doc - 12, 24 months Alt Doc - 1099, WVOE, Asset Utilization, Bank Statements, P&L with 3 mos Bank Stmt, One Yr Self-Employment, Assets as Blended Income									
Select NonQM					Core NonQM				
FICO to Max LTV/CLTV					FICO to Max LTV/CLTV				
Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
\$ 1,000,000	700+	85%	80%	75%	\$ 1,000,000	700+	90%	85%	80%
	680+	80%	80%	75%		680+	85%	85%	80%
	600+					600+	80%	80%	75%
\$ 1,500,000	720+	85%	80%	75%	\$ 1,500,000	720+	90%	85%	80%
	700+	80%	80%	75%		700+	90%	85%	80%
	680+	75%	75%	70%		680+	85%	85%	80%
	640+					640+	80%	80%	75%
	600+					600+	75%	75%	70%
\$ 2,000,000	740+	85%	80%	75%	\$ 2,000,000	740+	85%	85%	80%
	720+	80%	80%	75%		720+	85%	85%	80%
	700+	75%	75%	70%		700+	85%	85%	80%
	680+	75%	75%	70%		680+	80%	80%	75%
	640+					640+	75%	75%	70%
\$ 2,500,000	740+	80%	80%	75%	\$ 2,500,000	740+	80%	80%	75%
	720+	75%	75%	70%		720+	80%	80%	75%
	700+	75%	75%	70%		700+	80%	80%	75%
	680+	65%	65%	60%		680+	75%	75%	70%
	660+					660+	70%	70%	65%
\$ 3,000,000	720+	75%	75%	70%	\$ 3,000,000	720+	80%	80%	75%
	700+	65%	65%	60%		700+	75%	75%	70%
	680+	60%	60%	55%		680+	70%	70%	65%
	660+					660+	60%	60%	55%
> \$3,000,000 See Guides for Appraisal & Credit Overlay					\$ 3,500,000	740+	70%	70%	65%
LOAN PROGRAMS						720+	70%	70%	65%
Fixed	• 15-Year Fixed • 30-Year Fixed • 40-Year Fixed					680+	60%	60%	55%
ARM	• 5/6 SOFR (2/1/5 Cap) • 7/6 SOFR (5/1/5 Cap) • Not Available on Select NonQM					660+	50%	50%	45%
Interest Only (IO) Not Available on Select NonQM	• 30-Year Fixed IO (120 mos, IO + 240 mos Amortization) • 40-Year Fixed IO (120 mos, IO + 360 mos Amortization) • 5/6 IO SOFR (2/1/5 Cap) • 7/6 IO SOFR (5/1/5 Cap)				\$ 4,000,000	740+	65%	65%	60%
						720+	60%	60%	55%
						700+	50%	50%	45%
	Select NonQM				Core NonQM				
Max LTV	Non-Owner Occupied - 75% 2nd Home - 75% Condo - 85% (FL Condo - 75%) Condo Non-Warrantable - NA (FL Condo - NA) 2 Unit - 80% 3-4 Unit - 75% Rural - NA				Non-Owner Occupied - 85% 2nd Home - 85% Condo - 85% (FL Condo - 75%) Condo Non-Warrantable - 75% (FL Condo - 65%) 2 Unit - 85% 3-4 Unit - 80% Rural - 70%				
Min Loan Amount	\$150,000				\$125,000				
Interest Only (IO)	Not Allowed				• 640 min FICO • 80% max LTV • Reserves based on IO payment				
Housing History	0 x 30 x 24 Rent free not allowed				0 x 30 x 12 1 x 30 x 12: 5% LTV reduction, > \$2.5M: 10% LTV reduction, \$3.5M max LA 1 x 60 x 12 (must be 0 x 60 in most recent 6): 10% LTV reduction, > \$2.5M: 15% LTV reduction, \$3.0M max LA 1 x 30 x 6: 10% LTV reduction, > \$2.5M: 20% LTV reduction				
Credit Event (BK/SS/FC/DIL/CCC)	48 Months Multiple unrelated credit events not allowed				36 Months (12 mos seasoning on discharged BK 13 or CCC w/pay history allowed) 24 Months - 10% LTV reduction, \$3.5 max LA (discharged BK 13 or CCC w/pay history allowed) 12 Months - 15% LTV reduction, \$3.0 max LA (discharged BK 13 or CCC allowed)				
DTI	45%				• 50% max, 45% max if ≥ 85% LTV (50-55% allowed w/restrictions, see product details below)				

DSCR Highlights

Business purpose loans for real estate investors who want to qualify based on the cash flow generated by their investment property. This program uses property income ONLY to qualify. No borrower income or employment information required.

Up To 85% LTV Purchase | 85% Rate/Term | 75% LTV Cash Out
Min FICO 620 | Loan Amounts Up to \$3.5MM | I/O options
| Close in the name of LLC | Short Term Rentals | Min. DSCR Ratio of .75

DSCR Highlights

Determine Borrower's Investor Experience Level:

- Experienced – previous NOO 12 mo. last 3 years
- Inexperienced – Don't meet Experienced
 - No FTHB



LoanStream Mortgage DSCR Matrix

Correspondent LoanStream NonQM DSCR Matrix

Determine Vesting:

- Individual
- Inter Vivos Revocable Trust
- LLC
- Partnership
- S-Corp
- Corporation

Determine DSCR RATIO:

- Gross Income divided by PITIA or ITIA
 - Qualify on Cash Flow of Subject; 100% or 125% of Market Rents

Experienced / Inexperienced Investor	
<div>Experienced Investor:</div> <ul style="list-style-type: none">• Borrower(s) with history of owning & managing NOO income-producing investment real estate for at least 1 yr within the last 3 yrs<ul style="list-style-type: none">• Only 1 borrower has to meet the Experienced Investor definition• Living rent free allowed• Mortgages Tradelines reflected on credit report that have been paid off or sold in the last 12 mos can be used to meet the above requirements. <p>NOTE: All properties to meet above definitions must be domiciled in the US (Foreign National excluded)</p>	<div>Inexperienced Investor:</div> <ul style="list-style-type: none">• Borrower without history of owning & managing NOO income-producing investment real estate for at least 1 yr within the last 3 yrs• 80% Max LTV \$1,500,000 Max LA 80% Max LTV for Sub1 < 1.00 0x30x12 housing history (VOM/VOR) C/O not allowed for Sub1 Min 3 mos reserves, cash out cannot be utilized STR and 5-8 ineligible• All borrowers must meet inexperienced definition, FTHB and/or living rent free not allowed <p>NOTE: All properties to meet above definitions must be domiciled in the US (Foreign National excluded)</p>

DSCR Highlights

Available Grade/DSCR Ratio

Select DSCR – **Ratio ≥ 1.25**

Core DSCR – **Ratio ≥ 1.0**

Sub1 DSCR – **Ratio ≥ 0.75**

Max Loan Amount:

Select & Sub1 DSCR - \$3MM

Core DSCR – \$3.5MM

Minimum Loan Amount:

Select DSCR – \$250k

Core & Sub1 DSCR – \$100k

Max LTV / CLTV:

Select DSCR – 75%

Core DSCR – 85%

Sub1 DSCR – 70% LTV

FICO Minimum:

Select DSCR – 700

Core DSCR – 620

Sub1 DSCR – 640



Correspondent LoanStream NonQM DSCR Matrix

Effective Date: 04/17/25 Revised: 04/17/25														
NonQM Investor Programs														
Non-Owner Occupied Investment Properties, 1-4 Units only														
Select DSCR - Ratio 1.25 FICO to Max LTV/CLTV					Core DSCR - Ratio 1.0 FICO to Max LTV/CLTV					Sub1 DSCR - Ratio < 1.0 FICO to Max LTV/CLTV				
Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
\$ 1,000,000	720+	75%	75%	70%	\$ 1,000,000	720+	85%	85%	75%	\$ 1,000,000	720+	70%	70%	65%
	700+	75%	75%	70%		700+	80%	80%	75%		700+	70%	70%	65%
	680+					680+	80%	80%	75%		680+	70%	70%	65%
	640+					640+	75%	75%	70%		640+	70%	70%	65%
	620+					620+	70%	70%	65%		620+			
\$ 1,500,000	720+	75%	75%	70%	\$ 1,500,000	720+	85%	85%	75%	\$ 1,500,000	720+	65%	65%	60%
	700+	75%	75%	70%		700+	80%	80%	75%		700+	65%	65%	60%
	680+					680+	80%	80%	75%		680+	65%	65%	60%
	640+					640+	70%	70%	65%		640+	65%	65%	60%
	620+					620+	65%	65%	60%		620+			
\$ 2,000,000	740+	75%	75%	70%	\$ 2,000,000	740+	80%	80%	75%	\$ 2,000,000	740+	60%	60%	55%
	720+	70%	70%	65%		720+	80%	80%	75%		720+	60%	60%	55%
	700+	70%	70%	65%		700+	75%	75%	70%		700+	60%	60%	55%
	680+					680+	75%	75%	70%		680+	60%	60%	55%
	640+					640+	70%	70%	65%		640+	60%	60%	55%
\$ 2,500,000	740+	75%	75%	70%	\$ 2,500,000	740+	80%	80%	75%	\$ 2,500,000	740+	55%	55%	50%
	720+	70%	70%	65%		720+	80%	80%	75%		720+	55%	55%	50%
	700+	70%	70%	65%		700+	75%	75%	70%		700+	55%	55%	50%
	680+					680+	75%	75%	70%		680+	55%	55%	50%
	640+					640+	70%	70%	65%		640+	55%	55%	50%
\$ 3,000,000	740+	65%	65%	60%	\$ 3,000,000	740+	75%	75%	70%	\$ 3,000,000	740+	50%	50%	45%
	720+	60%	60%	55%		720+	75%	75%	70%		720+	50%	50%	45%
	700+	60%	60%	55%		700+	70%	70%	65%		700+	50%	50%	45%
	680+					680+	70%	70%	65%		680+	50%	50%	45%
	640+					640+	65%	65%	60%		640+	50%	50%	45%
\$ 3,500,000	740+				\$ 3,500,000	740+	65%	65%	60%	\$ 3,500,000	740+			
	720+					720+	65%	65%	60%		720+			
	680+					680+					680+			
	660+					660+					660+			

LoanStream Mortgage DSCR Matrix



Closed End Seconds - Concurrent & StandAlone

Closed End Seconds (CES) provide the option to tap into the equity of a home to access cash without affecting the rate of the original loan.

Available Programs: Select Full Doc | Core Full Doc | Alt Doc & DSCR

Max Loan Amount: \$500k Purchase & R/T | \$750k Primary C/O

Minimum Loan Amount: \$75k

Max LTV / CLTV: Select Full Doc – 80% | Core Full Doc – 85% | Alt Doc & DSCR – 85%

FICO Minimum: Select Full Doc - 680 | Core Full Doc - 660 | Alt Doc & DSCR – 660

Closed End Second Matrix



LSCorrespondent.com
Rate Sheet

Effective Date: 4/17/25 | Revised: 4/17/25

Correspondent LoanStream

Full Doc, Alt Doc & DSCR Closed End Second Matrix

LoanStream Mortgage CES Matrix

Concurrent Close & Standalone Eligibility Matrix ⁴															Loan Programs			
Loan Amount	Occupancy	Property ^{2,3}	Cash-Out Refi			Purchase, Rate/Term & Cash-Out Refi									Fixed Fully Amortized	<ul style="list-style-type: none">10-Year Fixed (120 Months)20-Year Fixed (240 Months)30-Year Fixed (360 Months)		
			Select Full Doc ⁴			Core Full Doc					Alt Doc & DSCR							
			FICO to Max CLTV ¹			FICO to Max CLTV ¹					FICO to Max CLTV ¹							
			720+	700+	680+	740+	720+	700+	680+	660+	740+	720+	700+	680+				
\$ 350,000	Primary Residence	SFR/PUD/ 2-4 Unit/Condo	80%	80%	75%	85%	85%	85%	80%	75%	85%	85%	80%	75%	70%			
\$ 500,000			75%			80%	80%	80%	75%	70%	75%	70%	70%	65%	60%			
\$ 750,000			70%															
\$ 350,000	Investment	SFR/PUD/ 2-4 Unit/Condo				80%	80%	80%	75%	70%	75%	75%	70%	65%	60%			
\$ 500,000						75%	75%	70%	65%	60%	65%	65%	60%	55%	50%			
\$ 750,000																		
\$ 350,000	Second Home	SFR/PUD/Condo				80%	80%	80%	75%	60%	75%	75%	70%	65%	60%			
\$ 500,000						70%	70%	70%	65%	60%	65%	65%	60%	55%	50%			
\$ 750,000																		
¹ 5% CLTV reduction for declining market ² 75% max CLTV ≤ \$500,000, 65% max CLTV > \$500,000 on 2-4 Unit ³ 2-4 Unit ineligible on Select Full Doc ⁴ Standalone close transactions only on Select Full Doc, concurrent transaction ineligible																		
Details		Concurrent Close					Standalone Close											
Max LTV/CLTV/HCLTV		More restrictive of 1st lien program or Eligibility Matrix					Refer to Eligibility Matrix											
Property Type		2-4 Unit - 75% max CLTV ≤ \$500,000 & 65% max CLTV > \$500,000 (Second Home and Select Full Doc ineligible)																
CLTV Restrictions		Condo (warrantable & non-warrantable) - 75% max CLTV, All FL Condos: Purchase & R/T Refi - 70% max CLTV, C/O Refi - 65% max CLTV • Full Doc - Select and Core																
Income Types		• Alt Doc - Bank Statements, P&L w/3 mos Bank Stmt, One Yr Self-Employment, 1099, WVOE only, Asset Utilization • DSCR																
Alt Doc - One Yr SE, WVOE, 1099		5% CLTV reduction																
ITIN		75% max CLTV (Select ineligible)																
DACA		75% max CLTV (Select ineligible)																
Foreign National		700 min FICO, 70% max CLTV (Select ineligible)																
Eligible 1st liens		Refer to Product Restrictions 1st Liens - Concurrent Close					Refer to Product Restrictions 1st Liens - Standalone Close											
Minimum Loan Amount		\$75,000																
Max Combined Liens		\$2.0MM: > 80% - 85% CLTV \$2.5MM: > 70% - 80% CLTV \$3.5MM: > 60% - 70% CLTV \$5.0MM: > 50% - 60% CLTV No max limit: ≤ 50% CLTV Combined loans amounts over \$2.5MM: Primary Residences only, min 700 FICO required All existing subordinate/junior liens (except solar liens/leases/UCC filings) must be satisfied																
DTI		• ≤ 80%: More restrictive of 1st lien requirement or 50% max DTI • > 80%: More restrictive of 1st lien requirement or 45% max DTI					• ≤ 80%: 50% max DTI • > 80%: 45% max DTI											
Full Doc - Select		• Wage Earners: Paystub, 2 yrs W-2s, W-2 transcripts • Self-Employed: 2 yrs personal and business (if applicable) tax returns, tax transcripts																
Full Doc - Core		• Wage Earners: Paystub, 1- 2 yrs W-2s, W-2 transcripts • Self-Employed: 1-2 yrs personal and business (if applicable) tax returns, tax transcripts																
Alt Doc - Bank Statements		• 12 months personal • 12 months business • Self-Employed only																
Alt Doc - P&L + 3 Mos Bank		• P&L + 3 months business statements • Self-Employed only																
Alt Doc - One Year Self-Employed		• 12 months banks statements and prior year W2 • Self-Employed only																
Alt Doc - WVOE		• Written VOE • Wage Earner only																
Alt Doc -1099		• 1099(s) only source of income																
Alt Doc -Asset Utilization		• Amortized liquid assets for income - May be all income or blended w/other income • 100% Utilization (w/out DTI)																
DSCR		• More restrictive of 1st lien requirement or ≥ 1.00 DSCR					• ≥ 1.00 DSCR											
Vacant/Unleased (DSCR)		Ineligible (refis only)																

Program Codes & Descriptions		
Select Full Doc & Core Full, Alt Doc NanQ/TRID – 30 Yr Fixed – Concurrent NanQ/TRID – 30 Yr Fixed – Standalone NanQ/TRID – 20 Yr Fixed – Concurrent NanQ/TRID – 20 Yr Fixed – Standalone NanQ/TRID – 10 Yr Fixed – Concurrent NanQ/TRID – 10 Yr Fixed – Standalone		DSCR NanQ/Business – 30 Yr Fixed – Concurrent NanQ/Business – 30 Yr Fixed – Standalone NanQ/Business – 20 Yr Fixed – Concurrent NanQ/Business – 20 Yr Fixed – Standalone NanQ/Business – 10 Yr Fixed – Concurrent NanQ/Business – 10 Yr Fixed – Standalone
Product Features		
Closed End Second (CES) <ul style="list-style-type: none">Fixed term loanFully disbursed at closing, no draw featureEligible as 2nd lien onlyMust subordinate to OCMBC 1st mortgage when concurrent closeQualifying rate is note rateQualifying payment is fully amortized payment		
Product Restrictions (Not Permitted)		
Borrowers <ul style="list-style-type: none">Blind TrustsForeign Nationals (Select only)Irrevocable TrustsITIN (Select only)Land TrustsLess than 18 years oldLife estatesNon-Permanent Resident Aliens (Select only)Party to a lawsuitWith diplomatic immunity		
Transactions <ul style="list-style-type: none">Assumable loansCommunity SecondsConcurrent close with a lender other than OCMBCEscrow holdbacksHigh Cost LoansIncome produced, or in relation to, cannabis, hempIncome produced by short term rentals (excludes DSCR)Lien free propertiesProperty listed for sale within the last 6 months(refis only)		
1st Liens - Concurrent Close		
<ul style="list-style-type: none">First lien with lender other thanFHA, VA or USDAHomePossible		



The ONE Lender for Correspondent

Programs

[NonQM Program Matrices](#)
[Jumbo Program Matrices](#)
[Closed End Second Matrices](#)

Resources

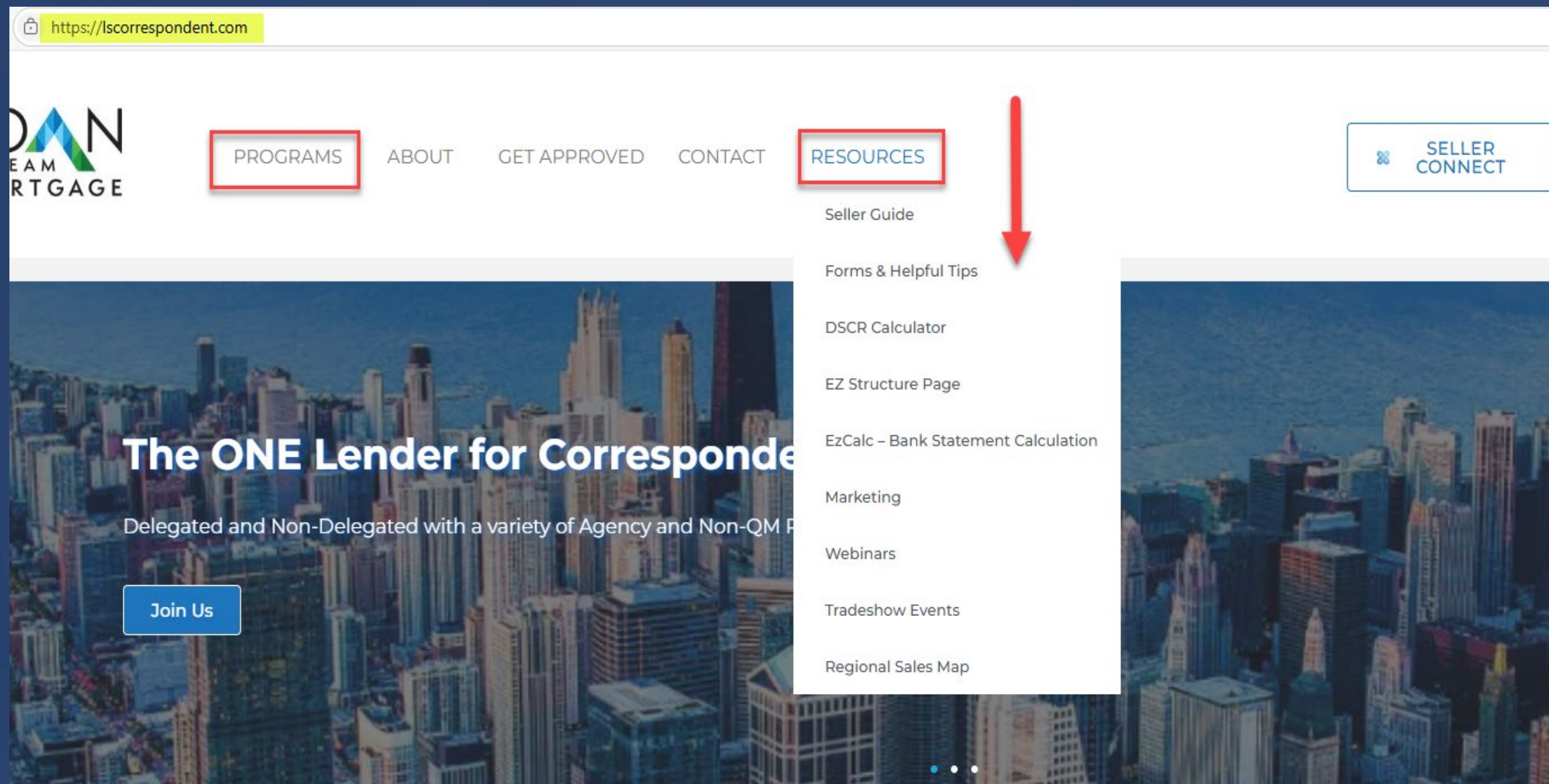
Access the [Seller Guide](#),
[Forms](#), [Webinars](#), [Marketing Materials](#) and MORE under this important section!

Seller Connect

Access [Seller Connect](#) for registering, locking loans and keeping up-to-date with your loan status!

LSCorrespondent.com

Your 'go to' resource...





Easy Bank Statement Income Calculation

Use the form to the right to get started.

Please complete all fields. Bank statements can be securely uploaded at the end of the form.

All complete requests will receive a response within 24-48 business hours.

Check out our [Bank Statement Webinar](#) to learn more about the program.

Questions? Contact your Regional Sales Executive or [Contact Us](#)

Learn more about our [Non-QM programs](#).
[Get approved today](#) as a client with our Correspondent Lending Division

Note: *This analysis is offered as an estimated income calculation for Bank Statement programs only. Speak with your RSE for more information.*

Company & Contact Information

Regional Sales Executive (RSE) *

- Select -

Correspondent Company Name *

Contact Name *

Contact Phone Number

Contact Email *

Additional Contact Email

Email Address

Loan Underwriting Type *

☐ Delegated

☐ Non-Delegated

Borrower Information

Borrower #1: First and Last Name *

Borrower #2: First and Last Name

Number of Years Self-Employed *

☐ Less than 2 years

☐ 2 Years or more

Last 4 Digits of the SSN of Borrower1 *

Borrower's Business Type *

- Select -

Business Name *

Percent of Ownership (Minimum Allowed 25%) *

- Select -

Need help figuring Bank Statement income? LSM's experts can assist...

- Allow 1-Day Business response
- To get started, complete all required fields
- Click on 'Submit Form' to add required bank statements
- Wait for income details to be emailed to you directly



EZ Structure

Accelerate Your Success & Simplify Your Non-QM Loan Process

Submit your loan for review

Non-QM Made EZ

Let's Structure Your Loan

Complete our form and submit your loan for review.



Let's start with getting your information.

First Name *	Last Name *
<input type="text" value="First Name"/>	<input type="text" value="Last Name"/>
Email *	Phone/Mobile (Best Contact) *
<input type="text" value="Email Address"/>	<input type="text" value="🇺🇸 Mobile Number"/>
Account Executive's name *	NMLS ID # *
<input type="text"/>	<input type="text"/>
Account Executive's Email Address *	
<input type="text" value="Email Address"/>	

Save & Resume


Need help structuring the deal?

LSM's experts can assist...

- Allow 1-Day Business response
- Complete all required fields
- To get started, click on 'submit your loan for review'
- Wait for EZStructure team to email results

Seller Connect Client Portal

[Seller Connect](#)



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

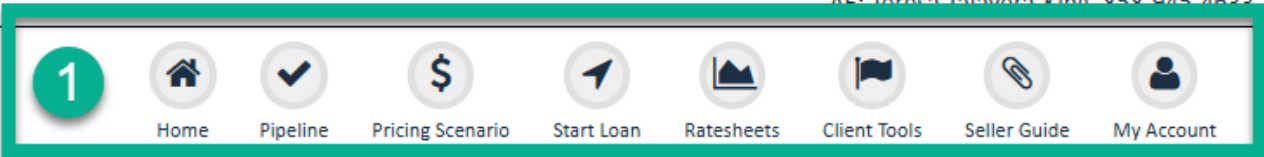


Seller Connect Landing Page



Welcome [Name] Logout

Check out the MENU BAR across the top of the page



2 LoanStream Turn Times as of 02/07/2025

LSM Non-Delegated	File Receipt in Queue	LSM Closed Loan Review	File Receipt in Queue
Conforming initial review	02/06/2025	Conforming/Govt Closed Loan Review	02/06/2025
FHA/VA initial review	02/06/2025	Conforming/Govt Closed Loan Conditions	24 hours
NonQM/CES/Jumbo initial review	01/31/2025	NonQM/CES/Jumbo Closed Loan Review	1/30/2025
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 & Seller Alerts
- 3. Portal Support



Contact Us

Your Regional Sales Executive



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LSCorrespondent.com

