LOAN STREAM MORTGAGE

LSCorrespondent.com

Correspondent Programs

Bank Statement

- 100% deposits on Personal
- 85% on Co-mingled/Business
- Up to 80% LTV Purchase to $2M
- Up to 85% LTV Rate/Term
- Up to 80% LTV Cash-Out
- Min FICO 600
- Add Assets for extra income!
- ITIN Borrowers OK
- Expense Factor starts at 30%
- 1 year self employed program!

Full Doc

- Up to 90% LTV
- Up to 55% DTI with 80% LTV
- Up to 4MM Loan Amount
- 12 and 24 month
- No AUS driving the descion
- Use higher Fico for married couples
- Blend with Assets for more income
- ITIN Borrowers OK

DSCR

- LTV up to 85%
- Loan Amount up to 3MM
- No Ratio Options!
- Combine with Assets for better qualifying terms
- I/O, 40 year, ARM options
- Foreign National Program
- ITIN Borrowers OK
- Non Warrantable Condos
- Short Term Rentals
- Cash-out less than 6 months

Asset Utilization

- Divide assets over 60 months
- Up to 80% on 401Ks regardless of borrower Age
- No Minimum Balance
- Combine with other incomes!
- Investment/2nd home/ Primary

1099

- Up to 90% LTV
- 600 Min Fico
- Up to 3M Loan Amount
- 2 years 1099 required
- No Tax Returns

WVOE

- Up to 80% LTV
- FTHB OK up to 70% LTV
- Loan Amount up to 4MM
- Min FICO 620
- No Paystubs, W2s or Tax Returns required!

Other Programs

- Profit and Loss Only
- Jumbo Loans
- Closed End Seconds

We partner with Commercial Lending to bring you access to even more programs.
Reach out to your Sales Team today at LSMCorrespondent@LSMortgage.com

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