LOANSTREAM MORTGAGE
LSCorrespondent.com

NON-QM LENDING SOLUTIONS

# Bank Statement

Flexible income qualification for self-employed borrowers.
No tax returns required.

| HIGH LTV! | | | |
|---|---|---|---|
| **90%** MAX LTV - PURCHASE | **$4M** MAX LOAN AMOUNT | **600** MIN FICO SCORE | **50%** MAX DTI |

★ **No Mortgage Insurance Required -** Save hundreds per month compared to conventional loans. ★

## PROGRAM HIGHLIGHTS

- **Up to 90% LTV** on purchases up to $2MM
- **Up to 80% LTV** on cash-out refinances up to $2MM
- **DTI up to 50%** - more borrowers qualify
- **Gift funds up to 100%** - no borrower contribution
- **Blend with Asset Utilization** to boost qualifying income and lower DTI
- **Up to 85% LTV** on rate & term refinances
- **Min FICO 600** - credit-flexible underwriting
- **Flexible Credit Events** including bankruptcy
- **Professional Employee Pay Up** - 25bps! Doctors, Lawyers, Accountants!

**Ideal Borrower Profile:**
- Self-employed business owners
- Freelance & gig workers
- Real estate investors
- High-write-off earners

**Expense Factor:**
- No fixed expense factor - we start at 30% and use a sliding scale. CPA letter OK to reduce expenses for certain business types.

**Tools & Support:**
- EzCalc income estimator
- Flexible expense factors
- Dedicated Sales support

*Persons in photos do not reflect racial preference and housing is open to all without regard to race, color, religion, sex, handicap, familial status or national origin.*

*Send scenarios or reach out to your dedicated Sales Manager at LSMCorrespondent@lsmortgage.com*

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EQUAL HOUSING LENDER