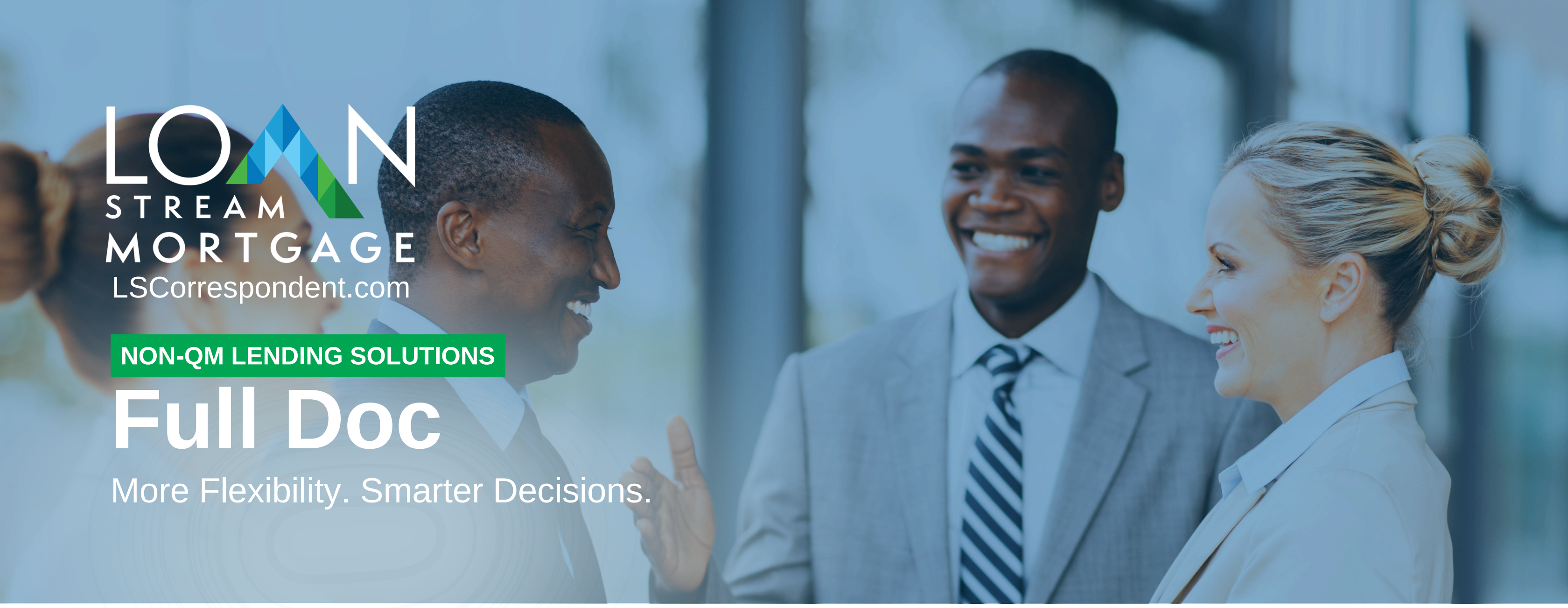

LOAN STREAM MORTGAGE

LSCorrespondent.com

NON-QM LENDING SOLUTIONS

Full Doc

More Flexibility. Smarter Decisions.

With our Non-QM Full Doc, there's no AUS calling the shots. Our underwriters evaluate every file on its own merits - which means more approvals, fewer frustrating turn-downs, and deals that actually close. The results speak for themselves: strong closing rates, high borrower satisfaction, and a client relationship that stays yours.

Ready to run a scenario? We're here, reach out anytime.

Highlights

- DTI up to 55%*
- Down to 600 FICO
- Loan Amount up to 4MM (min loan amount 125K)
- LTV up to 90% purchase
- LTV up to 85% Rate/Term and 80% Cash-Out
- NO PMI
- Primary, NOO/Investment, and Second Homes
- Interest Only Options

Benefits of Full Doc vs Agency

- Larger Loan Amounts
- Higher DTI threshold
- More flexible Reserves than AUS (cash-out can be utilized)
- 12-month income options (or 24 months)
- More flexible credit events
- More flexible mortgage lates
- Add non-traditional income!
- Combine with Assets for more income (60-month depletion)
- Agency like competitive rate-stack
- Gift funds allowed (even on investment properties) – up to 100% with no borrower minimum contribution

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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