



# Niche Lending

INNOVATIVE  
LENDING  
SOLUTIONS

**Excellent Prime and Non-Prime Financing.**

Providing affordable home loan options for a wide variety of scenarios.

## NANO

- Loan amounts to \$10 million
- 95% LTV to \$2.5 million
- 24 months or 12 months bank statement programs
- Fully delegated underwriting
- No Ratio – no income and no asset (purchase to 80% LTV & cash out to 70% LTV)
- FICO scores down to 600
- Non-warrantable condos
- Interest Only products
- Foreign National and ITIN programs
- Gifts funds OK with 5% minimum borrower contribution
- New 1 year tax return product
- Up to 55% DTI on full doc
- Loans to LLC's and Corporations

## FANNIE/FREDDIE

- Max DTI per DU and LP
- Blended ratios with non-occupant co-borrower
- 1 year tax returns per DU and LP
- PIW per DU and LP
- Transferred appraisals acceptable
- Manufactured homes
- W2 only programs available
- HomeReady and HomePossible/Advantage
- CALHFA for both conforming and high balance loan amounts

## FHA

- DTI up to 57% (per DU and LP)
- 550 min FICO
- Manual underwriting allowed
- Blended ratios with non-occupant co-borrower
- W2 only available
- CALHFA for both conforming and high balance loan amounts
- Manufactured homes
- One FICO score allowed

## VA

- VA IRRRL's up to 125% CLTV with subordinate financing
- W2 only available
- Manufactured homes
- DTI per AUS, follow DU and LP
- 580 min FICO
- No pricing adjustments on cash out > 90% with 620 or better FICO
- 100% cash out refi allowed

## PRIME JUMBO

- Up to \$3 million loan amount
- .25 rate incentive with monthly ACH payments
- OO, 2nd home, and NOO allowed
- Purchase, rate and term, and cash out
- Cash out up to \$500,000
- Gift funds allowed

LoanStream Mortgage

Copyright 2018 | LoanStream Wholesale is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers.

