



Please fulfill minimum submission requirements to expedite review and approval.

Thank you for your loan submission. Please complete this form in its entirety and include all required documents, as listed below, with your submission. Only complete submissions will progress to Underwriting.

CONTACT INFORMATION

Broker: _____ Acct Executive: _____
Main Contact, for decisions/questions below:
 Contact: _____ Phone: _____
 Title: _____ Email: _____

REQUESTED LOAN TERMS

Submission Type: Full Disclosures Only
 Loan Application Date: _____ Estimated Closing Date: _____
 Borrower: _____ Coborrower: _____
 Borr. Email: _____ Cobo. Email: _____
 Subject Property: _____
 Loan Amt: _____ Appr. Value: _____ Purch. Price: _____
 Rate: _____ Program: _____ Occupancy: _____
 Term/Loan Details: _____ Property Type: _____
 If DSCR, using lease agreements? Yes No Vesting in LLC? Yes No
 Purpose: _____ Income/Doc Type: _____
 Prepayment Penalty: _____ Credit Grade: _____
 Additional Features: Asset Utilization Foreign National Interest Only ITIN
 Lender Fee Buyout? UW Fee Doc Fee Impounds? Yes No
 How should LoanStream handle Borrower Credit?*: Pull new credit Use attached Broker credit
 * *If credit option not selected, LoanStream will pull new credit.* If credit is not tied to AUS, please provide login credentials for using Broker's credit account. **Login/IPN Address:** _____

BROKER COMPENSATION


Comp. Type: Borrower Paid Lender Paid* **If Borr. Paid, Amount: \$** _____
If using a Third-Party for Loan Processing, please provide their NMLS ID: _____
 * *For TRID-based loans, Lender Paid cannot be switched to Borrower Paid after loan disclosed to Borrower(s). A re-origination will be required.*

REQUIRED DOCUMENTATION CHECKLIST

- Completed Wholesale Submission – LoanStream Nan-Q form
- Completed 1008
- Credit Report for All Borrowers (if using Broker credit reports)
- LoanStream's completed Borrower's Certification and Authorization form
- Escrow/Closing 3rd Party Fee Sheet disclosing ALL Broker & 3rd Party fees
- Supporting mortgage statement/tax/insurance information for all REO listed on 1003
- Insurance Declarations page and Contact info or Insurance Quote for subject property
- If Purchase:** Purchase Agreement
- If Lender Disclosed:** Initial 1003 dated within 24 hours of App Taken date and 3rd Party fee sheet supporting all fees

REQUIRED INCOME DOCUMENTATION

- If 1099 Only:** Last 2 years of all applicable 1099s
- If Asset Utilization:** Most recent 6 months of applicable Asset Documentation
- If Bank Statements Program:** EZQual Approval for Bank Statement programs only
- If Bank Statements Program:** Applicable number of bank statements, depending on program (24/12/3 months, all pages)
- If DSCR:** Lease Agreements (as applicable)
- If Foreign National:** Green Card/Passport/Visa/Work Permit
- If Foreign National:** Asset Documentation (assets must be converted)
- If Full Doc/Self-employed:** Most recent Tax Returns (1 Yr or 2 Yrs, per program requirements)
- If Full Doc/Self-employed:** All K1s, as applicable, regardless of Ownership Interest
- If Full Doc/Self-employed:** Most recent 2 Yrs 1099s (as applicable)
- If Full Doc/Wager Earner:** Most recent full 30 days of paystubs for all borrowers OR last 2 years W2s for all borrowers
- If Retired:** Award Letter, Retirement Statement, 1099s, or recent bank statement supporting retirement income
- If VOE Only:** VOE (Lender to verify)

Mortgagee Clause: OCMBC, Inc. ISAOA 19000 MacArthur Blvd., Suite 200 Irvine, CA 92612	LoanStream Fees: <u>All States:</u> Appraisal Review\$150 <u>All States (except NC, NJ, WA):</u> Underwriting.....\$1,295 Document 79 <u>NC Commitment Fee</u> ... 1,374 <u>NJ Origination Fee</u> 1,374 <u>WA Origination Fee</u> 1,374	LoanStream Contacts: <i>for General Inquiries</i> Corporate Office Phone: (800) 760-1833 Lock Desk Email: lockdesk@lsmortgage.com NanQ Scenario Desk: ezqual@lsmortgage.com	 Corporate Office: 19000 MacArthur Blvd Suite 200 Irvine, CA 92612 NMLS 5391 www.lsmortgage.com
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