



# LoanStream NANQ ONE Matrix

Effective 11/01/2021  
External

PARAMETERS	Grades →		A+				A				B				B-				C				Select DSCR			DSCR/No Ratio				
	LTV ↓ ~ Fico >	720+	680+	720+	700+	680+	640+	720+	680+	640+	600+	720+	680+	640+	600+	720+	680+	640+	600+	720+	680+	640+	600+	LTV ↓ ~ Fico >	720+	680+	700+	680+	640+	620+
<b>Full Doc / Alt Doc</b> Purchase & R/T Income Types Include: Full Doc, 1099, VOE, Asset Utilization, Bank Statements, CPA w/ 3 Month BS, Asset as Blended Income	90.01-95%	NA	NA	\$1.5M	NA	NA	NA	\$2.0M	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	85.01-90%	\$1.5M	\$1.0M	\$2.0M	\$2.0M	\$1.5M	\$1.0M	\$2.0M	\$2.0M	\$1.5M	\$1.5M	\$2.0M	\$2.0M	\$1.5M	\$1.5M	\$2.0M	\$2.0M	\$1.5M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M
	80.01-85%	\$2.0M	\$1.5M	\$2.5M	\$2.5M	\$2.0M	\$1.5M	\$2.0M	\$2.5M	\$2.0M	\$2.0M	\$2.0M	\$2.0M	\$1.5M	\$1.5M	\$2.0M	\$2.0M	\$1.5M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M	\$1.0M
	75.01-80%	\$2.5M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$1.5M	\$1.0M	\$1.0M
	70.01-75%	\$2.5M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$1.5M	\$1.0M	\$1.0M
	65.01-70%	\$3.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$1.5M	\$1.0M	\$1.0M
60.01-65%	\$3.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$1.5M	\$1.0M	\$1.0M	
50.01-60%	\$3.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$1.5M	\$1.0M	\$1.0M	
≤50%	\$3.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$2.5M	\$3.0M	\$3.0M	\$2.5M	\$2.0M	\$1.5M	\$1.0M	\$1.0M	

Full Doc & Alternative Income - Requirements		Applicable to All Programs (Full, Alt & DSCR Doc Types) - Requirements						Debt Service Coverage Ratio (DSCR) - Requirements					
Debt-To-Income Ratio		Financed Properties		Interested Party Contribution: (IPC)		Cash-Out		Reserves					
Select Grade		• 20 financed properties incl subject		Owner Occ/Second Home: LTV≤80% Max: 6%		6 Months Min Ownership Seasoning		Cash-out Can be used for Reserves					
Full Doc		• Exposure - \$5M or 6 properties		Owner Occ/Second Home: LTV>80% Max: 4%		Over 6 Months for a prior C/O Seasoning							
50% Max		43% DTI		Investment Property: All LTVs Max: 3%		Reserves		Non-Owner - Add 3 Months to Reserve Requirements Above					
A+ and A Grade		• 640 Min FICO, 80% Max LTV		Appraisal Review		Cash-out Can be used for Reserves							
Full Doc		• IO Period 10 Yrs.; Qual Term minus 10 Yrs.		CU Score		Requirement		2 Months for Each Additional Financed Properties (Max 12 Months Reserves)					
50% Max		• Terms 30 & 40; Reserves based on IO Pmt		≤ 2.5		≤\$1,500,000							
B / B- Grade		IO Not Eligible in Texas		> 2.5		ARR Req. Under 10% Variance		Cash in Hand Limit (% Prop Value)					
Full Doc		• Debt Consolidation		NA		>\$1,500,000							
50% Max		• Follows R/T Refi LTV & FICO (Max 5K Cash)		Loan Amount >\$1,500,000 See below		Second Appraisal Required		• Program Max: 70%					
C Grade		Impound Waivers:		2nd Appraisal Required, Click Here Approved AMC List		• LA > 1M/Condo/3-4 Units/ITIN: 60%							
Full Doc		Owner / 2nd Home: 90% LTV CA/80% LTV Other states		At least 1 Appraisal must be from the AMC list above		• Loan Amount > 3M: 50%		Foreign National 2nd Home & DSCR - Requirements					
50% Max		N/A		Minimum Square Footage		SFR: 600 sq. ft.							
>50% - 55% DTI		HPML not applicable (Non-owner & DSCR Exempt)		Condo: 500 sq. ft.		2-4 Units: 400 sq. ft. per individual unit		General: 12 Months Reserves min 2nd Home: Asset Utilization only DSCR / No Ratio: NOO / Investment Prop. Only					
Full / All Doc Types Allowed		Primary & Second Home Only		State Restrictions - TX C/O Max 65% LTV		Prepayment Penalty For Bus. Purp Only							
6 Months Reserves		Purchase/Rate-Term		Loans > \$3M		Pre-Payment Penalty: 6 months interest on 80% of the original balance; Not allowed in IL*, MD, MI, MN, ND, NJ*, NM, OH, PA *Allowed to close in the name of a Corp.		Quick Email Links					
Max 80% LTV - 640 Min FICO		Grades A+ & A / No ITIN		See Guides for Appraisal and Credit overlay		EZ Calc Desk							
How to Qualify		• Restricted to Purch. & R/T. Refi DTI of 43% • Full Doc Only • Min. loan amount \$250K		*All Adjustment on the ONE Matrix are Cumulative, All LTV Calculations start from the highest LTV allowed from Programs.		NANQ Lock Desk		Scenario Desk Condo Review					
Our Matrix is designed to qualify your borrower by first identifying the credit score and loan amount tier then applying adjustments to achieve the qualifying LTV						EZ Calc Desk							
						NANQ Lock Desk		NANQ Scenario@LSMortgage NANQ CondoReview@LSMortgage					
						NANQ Rate sheet - (Click Here)							