



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: Co-borrower:
Borr. Email: Cobo. Email:
Subject Property:
Loan Amt: Appr. Value: Purch. Price:
Interest Rate: Term: Occupancy:
Property Type:
Vesting in LLC (Investment Properties Only)? Borrower Self-employed?
Purpose: Income Type:
Prepayment Penalty: Credit Grade:
Additional Features: Interest Only Asset Depletion Impounds?
How should LoanStream handle Borrower 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: Lender Paid Borrower Paid If Borrower Paid, Amount:
If using a Third-Party for Loan Processing, please provide their NMLS ID: >=

REQUIRED DOCUMENTATION CHECKLIST

- If DSCR or No-Ratio Refinance: Lease Agreements
Completed Wholesale Submission - LoanStream Non-QM form
Completed 1008
Credit Report for All Borrowers (if using Broker credit reports) no older than 30 days at time of submission; 600 Min FICO
LoanStream's completed Borrower's Certification and Authorization form
Escrow/Closing 3rd Party Fee Sheet disclosing ALL Broker & 3rd Party fees (any undisclosed fees cannot be disclosed later)
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
Initial 1003 dated within 24 hours of App Taken date and 3rd Party fee sheet supporting all fees

REQUIRED INCOME DOCUMENTATION

- If Bank Statements Program: EZCalc 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 Full Doc/Self-employed: Most recent Tax Returns (1 Year or 2 Years, per program requirements)
If Full Doc/Self-employed: All K1s, as applicable, regardless of Ownership Interest
If Full Doc/Self-employed: Most recent 2 Years 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

Table with 4 columns: Mortgagee Clause, LoanStream Fees, LoanStream Contacts, and LoanStream Logo/Address. Includes details like OCMBC, Inc. ISAOA, Irvine, CA 92612 and various fees and contact information.