



LoanStream NANQ ONE Matrix

NanQ 'Select' and Grades
Full Doc / Alt Doc Purchase & R/T | Income Types Include: Full Doc, 1099, VOE, Asset Utilization, Bank Statements, CPA with 3 mo Bank Stmt, Assets as blended income.
Table with columns: Select, A+, A, B, C. Rows include Loan Amount, DTI, Asset Utilization, etc.

NanQ Investor Programs
DSCR Select Ratio 1.25 | DSCR Ratio 1.1 | No-Ratio Ratio < 1.1
Table with columns: Select, DSCR, No-Ratio. Rows include Loan Amount, Ratio, Cash Out, etc.

DSCR: Debt Service Coverage Ratio Requirements

- Gross Income/PITIA or ITIA; Qualified on cash flow of subject property.
Gross Income: Lower of estimated market rent from Form 1007 and monthly rent from existing lease...
Experienced Investor: Must have at least ONE of the following:
1) Owned 2 or more properties greater than most recent 12 months.
2) Owned 1 investment property for greater than 24 months.
3) Ownership in commercial RE or Investment in RE Investment Trust within the last 12 months.
Inexperienced Investor: Must have owned a residence (primary or investment) in the most recent 12 months, for a minimum of 12 months.
Note: Tradelines for mortgages that reflect on credit report that have been paid off or sold can meet the above requirements.

Additional Product Details: All Products (Select, Grades, DSCR Select, DSCR, No-Ratio)

Table with columns: Product Detail, Requirement, and Notes. Rows include Cash Out, Cash in hand limit, Gift Funds, etc.

All Adjustments on this matrix are cumulative, begin calculations from the highest LTV allowed per product.

- NanQScenario@LSMortgage
EZCalc@LSMortgage
NanQCondoReview@LSMortgage
NANQLockDesk@LSMortgage