



FastOne DSCR/No Ratio Submission LoanStream Non-QM

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 be eligible for the LoanStream FastOne Program.

CONTACT INFORMATION

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

REQUESTED LOAN TERMS

Borrower: _____ Co-borrower: _____
 Borr. Email: _____ Cobo. Email: _____
 Loan Amt: _____ Appr. Value: _____ Purch. Price: _____
 Subject Property: _____
 Property Type: SFR 2 Units 3 to 4 Units Condo Occupancy: **INVESTMENT ONLY**
 Vesting in LLC? Yes No *If Yes, provide the complete legal name/address of the LLC entity.*
 LLC Legal Name: _____
 LLC Address: _____
 Purpose: Purchase Rate/Term Cash-out Closed-end 2nd
 Product Type: Select 1.15 and Greater DSCR > 1.00 No Ratio .75—.99
 Prepayment Penalty: 24 Months 36 Months State Restricted (*Minimum 12-Month Prepay Penalty*)
 Buydown Feature: 1-0 Buydown 2-1 Buydown
 Additional Features: I/O 30 Year Term (Only) Estimated Closing Date: _____
 How should LoanStream handle Borrower Credit?* Pull new credit Use attached Broker credit

* *If a credit option is not selected, LoanStream will pull new credit.*

BROKER COMPENSATION

Comp. Type: Borrower Paid (Only) Borrower Paid %: _____
 If using a Third-Party for Loan Processing, please provide their NMLS ID: _____

REQUIRED DOCUMENTATION CHECKLIST

- Completed FastOne DSCR/No Ratio – LoanStream Non-QM form
- Executed 1003 reflecting Borrower’s complete Employer Info and Phone (*no income on 1003; only rental income from subject used*)
- Credit Report for All Borrowers (if using Broker credit reports) no older than 30 days at time of submission
- VOMs for all disclosed financed properties not reporting on credit
- LoanStream’s completed Borrower’s Certification and Authorization form
- Escrow/Closing 3rd Party Fee Sheet disclosing ALL Broker & 3rd Party fees
- Insurance Declarations page and contact info *OR* Insurance Quote for the Subject Property with six months’ rent loss
- Most recent bank statement covering a 30-day period to support reserve requirements/funds to close, as applicable
- Prelim/Title Commitment with Tax Cert
- Full Appraisal with photos
- If Purchase:** Purchase Agreement
- If Refinance:** Lease Agreements for subject property only
- If Refinance:** Demand for the subject property mortgage payoff

Mortgagee Clause:

OCMBC, Inc. ISAOA
 19000 MacArthur Blvd.,
 Suite 200
 Irvine, CA 92612

LoanStream Fees:

All States:
 Appraisal Review..... \$150
All States except NC& NJ:
 Underwriting..... \$1,995
NC and NJ:
 NC Application..... \$1,995
 NJ Origination \$1,995

LoanStream Contacts:

for General Inquiries

Corporate Office Phone: (800)
 760-1833
 Lock Desk Email:
lockdesk@lsmortgage.com
 Non-QM Scenario Desk:
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