

*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 Closed-end 2nd:  Concurrent  Stand Alone  
 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: \_\_\_\_\_  
 2nd Lien Rate: \_\_\_\_\_ 2nd Term: \_\_\_\_\_ 2nd Loan Amt.: \_\_\_\_\_  
 Property Type: \_\_\_\_\_ 5-8 Units  Yes  No # Units \_\_\_\_\_  
 Vesting in LLC (Investment Properties Only)?  Yes  No Borrower Self-employed?  Yes  No  
 Purpose: \_\_\_\_\_ Income Type: \_\_\_\_\_  
 Prepayment Penalty: \_\_\_\_\_ Credit Grade: \_\_\_\_\_  
 Buydown Feature:  1-0 Buydown  2-1 Buydown Impounds?  Yes  No  
 Additional Features:  Interest Only  Asset Depletion  ITIN  Foreign National  Delayed Financing  
 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:  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 3<sup>rd</sup> Party Fee Sheet disclosing ALL Broker & 3<sup>rd</sup> 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 3<sup>rd</sup> 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

<b>Mortgagee Clause:</b>  OCMBC, Inc. ISAOA 19000 MacArthur Blvd., Suite 200 Irvine, CA 92612	<b>LoanStream Non-QM Fees:</b> <u>All States:</u> Appraisal Review Fee ..... \$150 (if applicable) LLC (Business Purpose)... \$395 <u>All States except NJ &amp; NC:</u> Underwriting Fee ..... \$1,995 <u>NJ and NC:</u> NJ Application ..... \$1,995 NC Origination ..... \$1,995	<b>LoanStream Contacts:</b> <i>for General Inquiries</i>  Corporate Office Phone: (800) 760-1833 Lock Desk Email: <a href="mailto:lockdesk@lsmortgage.com">lockdesk@lsmortgage.com</a> Non-QM Scenario Desk: <a href="mailto:NanQScenario@lsmortgage.com">NanQScenario@lsmortgage.com</a>	 <b>Corporate Office:</b> 19000 MacArthur Blvd. Suite 200 Irvine, CA 92612 NMLS 5391 <a href="http://www.lsmortgage.com">www.lsmortgage.com</a>
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