



The ONE  
Lender

# The Brokers Guide to MaxOne DPA!

## MARCH 2025 BROKER WEBINAR



[www.LoanStreamWholesale.com](http://www.LoanStreamWholesale.com)

# WEBINAR HOST



**Jenny Beck, Director of Learning and Development**





## Old portals are HISTORY! CLOSE MORE WITH **THE LOUNGE** FREE TRAINING FOR TEAMS

- Receive free training on one of the most powerful tools to help you close more loans, The Lounge.
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# MONTHLY SPECIALS



[www.LoanStreamWholesale.com](http://www.LoanStreamWholesale.com)

*Intended for Mortgage/Real Estate Professionals*

# SLAM DUNK SPECIALS ARE HERE!

Up to 72.5 BPS Price Improvement on Conventional and Government  
Up to 137.5 BPS price improvement on Non-QM  
(when combined with Select)  
For Loans Locked March 1st – March 31st, 2025

## Non-QM Specials

- 25bps Price Improvement on all R&T and Cash-Out loans – all doc types, including CES and 5-8 DSCR
- 37.5bps Price Improvement on all Purchase loans – all doc types, including 5-8 DSCR
- Combine with qualifying Non-QM Select Specials for even *bigger* savings of 100bps!
- Excludes Jumbo loans

## Conventional Specials

- 12.5bps Purchase Special for Conventional loans – Can be combined with qualifying Select Specials (excludes Jumbo).
- 25bps Streamline/IRRRL Special – Can be combined with qualifying Select Special.
- 37.5bps FHA/VA Purchase Special – Can be combined with qualifying Select Special, includes DPA (excludes CalHFA)

*Specials are valid for loans locked 3/1/2025 through 3/31/2025. Offers subject to change at any time, terms and conditions apply.*

*Special applies to all Non-QM, FHA, VA loans, including low/high balance, Closed-End Seconds, and DPA Programs excluding CalHFA DPA programs and Jumbo Programs. Also excludes HELOCs. Specials are valid for loans locked 3/1/2025 through 3/31/2025. Offers subject to change at any time, terms and conditions apply. Specials may not be combined with any other price improvement or special unless indicated in the offer.*

*Loans may qualify for additional price improvement with Select Specials as indicated on our Prime and Non-QM Rate sheets. These specials, and their details may change at any time and are subject to the loan qualifying as 'Select'.*

*LoanStream Mortgage is not affiliated with or acting on behalf of or at the direction of the Federal Housing Administration, Veterans Administration, or the Federal Government.*

*\*Closed-End Seconds: Loans originated in US Territories and the following states are ineligible: AK, NY, TN, TX, VT, WV, WY. Restrictions apply, contact your Account Executive for details. Important to note that a Closed-End Second Mortgage may typically have a higher interest rate than the first lien mortgage.*



# MaxONE DPA

*One of the most innovative DPA's Available today!*



[www.LoanStreamWholesale.com](http://www.LoanStreamWholesale.com)

# MaxONE DPA GENERAL HIGHLIGHTS

## DPA GENERAL HIGHLIGHTS

- Purchase Transaction
- Does not need to be a First Time Home Buyer!
- No Income Restriction
- Follows FHA Guidelines
- DU/Approve Eligible
  - 620 FICO Minimum
  - Follows Findings
- Manual UW Allowed!
  - 660 Min FICO
  - Max DTI 45%
- High Balance Now Available!
- Cannot be subordinated
- 2:1 Temp Buydown Now Available!
- \*Refer to our complete Matrix at: <https://loanstreamwholesale.com/maxone-down-payment-assistance-program/>

# MaxONE DPA

## MaxONE

- 96.5%
- 3.5%
- CLTV 100%
- 0% Interest rate on 2<sup>nd</sup> \$0
  - NO Payment on 2<sup>nd</sup>
  - NOT included in the DTI

## MaxONE Plus

- 96.5%
- 3.5%
- CLTV 100%
- Interest rate on 2<sup>nd</sup>
  - 2% higher than the 1<sup>st</sup>
  - Payment amortized over 10 years.
  - Payment included in the DTI

## MaxONE Home Assist

- 96.5%
- 3.5% (DPA)
- 1.5% (Closing Cost)
- CLTV 101.5%
- Interest rate on 2<sup>nd</sup>
  - 2% higher than the 1<sup>st</sup>
  - Payment amortized over 10 years.
  - Payment included in the DTI

- \*Refer to our complete Matrix at: <https://loanstreamwholesale.com/maxone-down-payment-assistance-program/>



# PRICING IN THE LOUNGE (EXAMPLE)

Quick Pricer

Loan Scenario -- Select --

Mortgage Information

NanQ(Non-QM) ☒ No ☐ Yes

Loan type \* **FHA**

Loan purpose \* Purchase

Doc type \* Full

Loan term 30 Year

Amortization ☐ Fixed ☐ ARM

Low-Mid FICO \* 600

DTI \* 40.00

Underwriting Result \* **DU Approve/Eligible**

Is there a Co-Borrower? ☒ No ☐ Yes

Include Down Payment Assistance? ☒ No ☐ Yes

Do you want to finance the upfront MIP? ☐ No ☒ Yes

Buydown Type None

Property Information

Property zip \* 92509

Property state \* CA

Property city \* Jurupa Valley

Property type \* PUD

Units \* 1

Occupancy type \* Primary

Comp source **Lender Paid**

My comp plan: BP: 2.750 Fixed Fee: 0 Min: 1,000 Max: 10,000

UW fee buyout \* ☒ No ☐ Yes (Fee bought-out)

Purchase price \* 400000

Est. value \* 400000

Loan amount \* 386000

Subordinate financing 14000

LTV \* 96.500

CLTV **100.000**

Gross loan amount 392755

Pricing Details

100% of your compensation will be paid by LoanStream Mortgage: 10000

3rd party closing costs: 10554

Add lender fee: 1495

Total 3rd party costs: 12049

Seller or other credits for 3rd party fees: 0

Amount available for lender credit: 12049

Applied lender credit: 0

Discount to buy the rate down: 0

Lender paid broker comp: 10000

Base pricing: 102.546

Credit applied to 3rd party: 0.000

Target price: 102.546

Summary cash to close

Down payment: 14000

Remaining cash for fees after credits: 12049

Discount to buy the rate down: 0

Lock Term: 30 Day Get Pricing

Input your scenario in the Quick Pricer, making sure complete the \* fields

*Please note*

**Loan Type= FHA**

**Underwriting Results= DU/Approve Eligible 620+, Manual 660+**

**Comp Source= Lender Paid vs Borrower Paid**

**PRICING OPTIONS WILL VARY**

**CLTV= 100%**

MaxONE 30 Year Fixed							
7.250	8.559	97.459	✓	\$9,980	2679	273	2952
MaxONE Plus 30 Year Fixed							
6.875	8.126	97.885	✓	\$8,307	2580	273	2853
7.000	8.198	98.387	✓	\$6,335	2613	273	2886
7.125	8.276	98.828	✓	\$4,603	2646	273	2919
7.250	8.355	99.259	✓	\$2,910	2679	273	2952



# MARKETING MATERIAL

## Marketing LoanStream Wholesale - Wholesale Mortgage Lending -

### MaxONE and MaxONE Plus

100% CLTV FHA DPA  
Higher Loan Amounts Available

#### HIGHLIGHTS

- FHA DPA 2nd to 100% CLTV
- Purchase Only
- 2/1 Buydown option available (24 month term)
- Min FICO 620 - DU Approve/Eligible
- Manual Underwrite Available, Min FICO 660
  - Not Available with Buydown option
  - Follows FHA guidelines
- No Maximum Income Restrictions
- DTI - Follow AUS finding
- No Income Restrictions / Limits
- No 1st Time Home Buyer Requirements
- Non-Occupant Co-Borrower - per FHA Guidelines
- Borrower's minimum contribution: \$0
- Cannot be subordinated i.e. payable upon refinance or sale
- 1 Borrower must attend HUD approved counseling
- Offered in Most States (Not available in NY and WA)
- AZ and SC require a minimum loan amount of \$5,000
- Conforming and High Balance Loan Limits Available

#### MaxONE

**Rate:** 0% Interest Rate on DPA 2nd  
**Payment:** Deferred Payment  
**Forgivable:** After 10 years (but must be repaid if home is sold or refinanced within 10 years)

#### MaxONE Plus

**Rate:** 2% Greater than Rate on FHA 1st  
**Payment:** Amortized over 10 years, monthly payments required  
**Not Forgivable:** Regardless of seasoning

### 101.5% CLTV DPA Program

FHA MaxONE Home Assist!

#### HIGHLIGHTS

- 101.5% CLTV, (96.5% First + 5% DPA)
- 5% DPA available to assist with closing costs
- FHA 30-YR Fixed Purchase
- No Income Limits
- 1 - 2 Units, Primary Residence Only (No FTB Requirement)
- 620 Min FICO for AUS
- 660 Min FICO for Manual

#### FHA MaxONE Home Assist Program!

The program allows for 101.5% CLTV with 1.5% going to closing costs.

Not available in NY and WA. AZ and SC require a minimum loan amount of \$5,000.

Note: Maximum loan amount follows standard conforming FHA Guidelines and varies by subject property county. Income follows FHA guidelines.





# QUESTIONS

*Intended for Mortgage/Real Estate Professionals*



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