



The ONE
Lender

UNLOCKING BANK STATEMENT CALCUATIONS! APRIL 2025 BROKER WEBINAR



WEBINAR HOSTS



Jenny Beck, Director of Learning and Development



Shaun Dennison, EVP Non-QM



UNLOCKING BANK STATEMENT CALCUATIONS!

Agenda:

- EZCalc/EzQual
 - What it is, How to Access and Tips to Complete
- EZStructure
 - What it is, How to Access and Tips to Complete



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MONTHLY SPECIALS



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Intended for Mortgage/Real Estate Professionals

SPRING POWER SPECIALS!

PRICE IMPROVEMENTS:
Up to 60 BPS on FHA/VA
Up to 125 BPS on Non-QM
(When Combined with Select)

FOR LOANS LOCKED APRIL 1ST – APRIL 30TH, 2025

Non-QM Specials

- Up to 125 BPS Price Improvement (when combined with Select)
- 25 BPS Price Improvement on Standard
- Includes all Doc Types, Seconds

FHA/VA Specials

- Up to 60 BPS Price Improvement when combined with Select
- 25 BPS Price Improvement on Standard
- Includes All FICOs, DPA, Standard Balance, High Balance



Specials are valid for loans locked 4/1/2025 through 4/30/2025. 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 4/1/2025 through 4/30/2025. 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.*

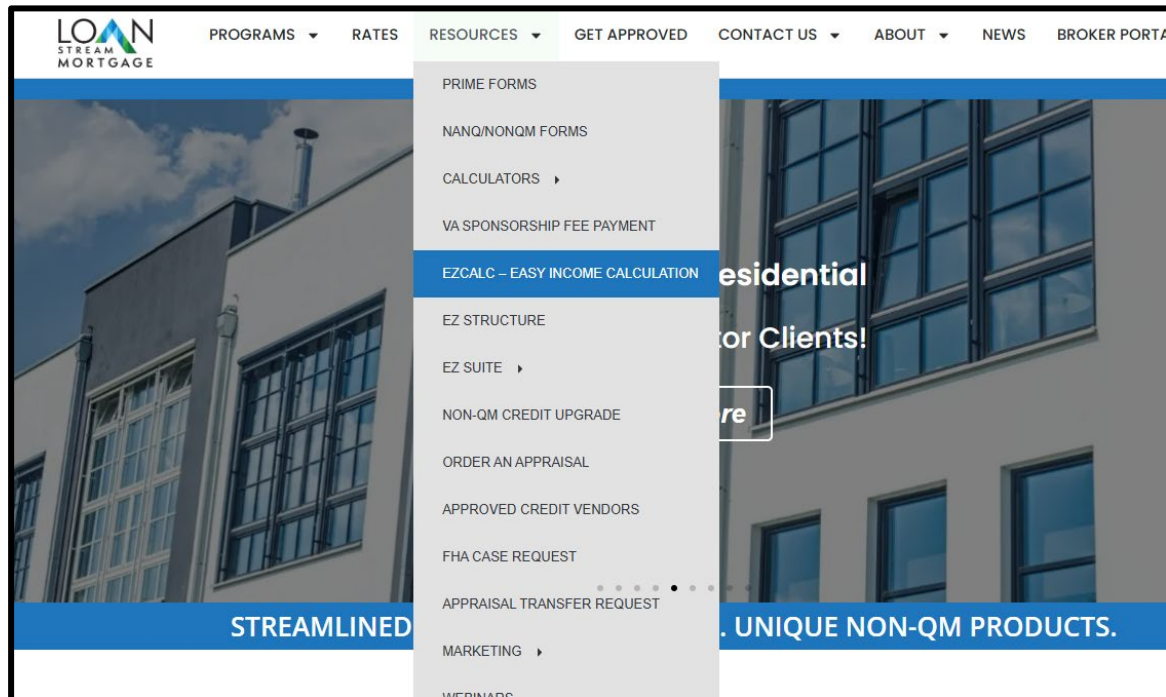
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What is EZCalc/EZQual

EZCalc/EZQual is a resource for Brokers to help calculate those tough Non-QM Bank Statement Loans!



EzCalc

Easy Bank Statement Income Calculation

Use the Form to the right to get started.

We will calculate your bank statement income or help you structure your loan. For [Non-QM, Non-QM](#) - Bank Statement Calculations Only - complete the top three sections of the form and submit it along with your most recent required bank statements.

Most responses are completed within 24 hours when complete information is supplied.

Check out our [Non-QM Rates](#). Learn more about our [Non-QM programs](#).

[Get approved today](#) as a mortgage broker with our Wholesale Lending Division.

Company & Loan Officer Information

LoanStream Account Executive *

LoanStream AE Email

Company *

Loan Officer *

Loan Officer Phone Number

Loan Officer Email *

Additional Email (2nd AE or Processor)

IMPORTANT: Before Clicking Submit, please be sure your files have fully Uploaded.

Did you know: ZIP Files are Preferred, Quicker and Easier to Upload.

Submit Form

Borrower Information

Borrower #1: First and Last Name *

Borrower #2: First and Last Name

Number of Years Self-Employed *

Last 4 Digits of the SSN of Borrower1 *

Borrower's Business Type *

Business Name *

Percent of Ownership (Minimum Allowed 25%) *

Number of Employees and/or Contractors *

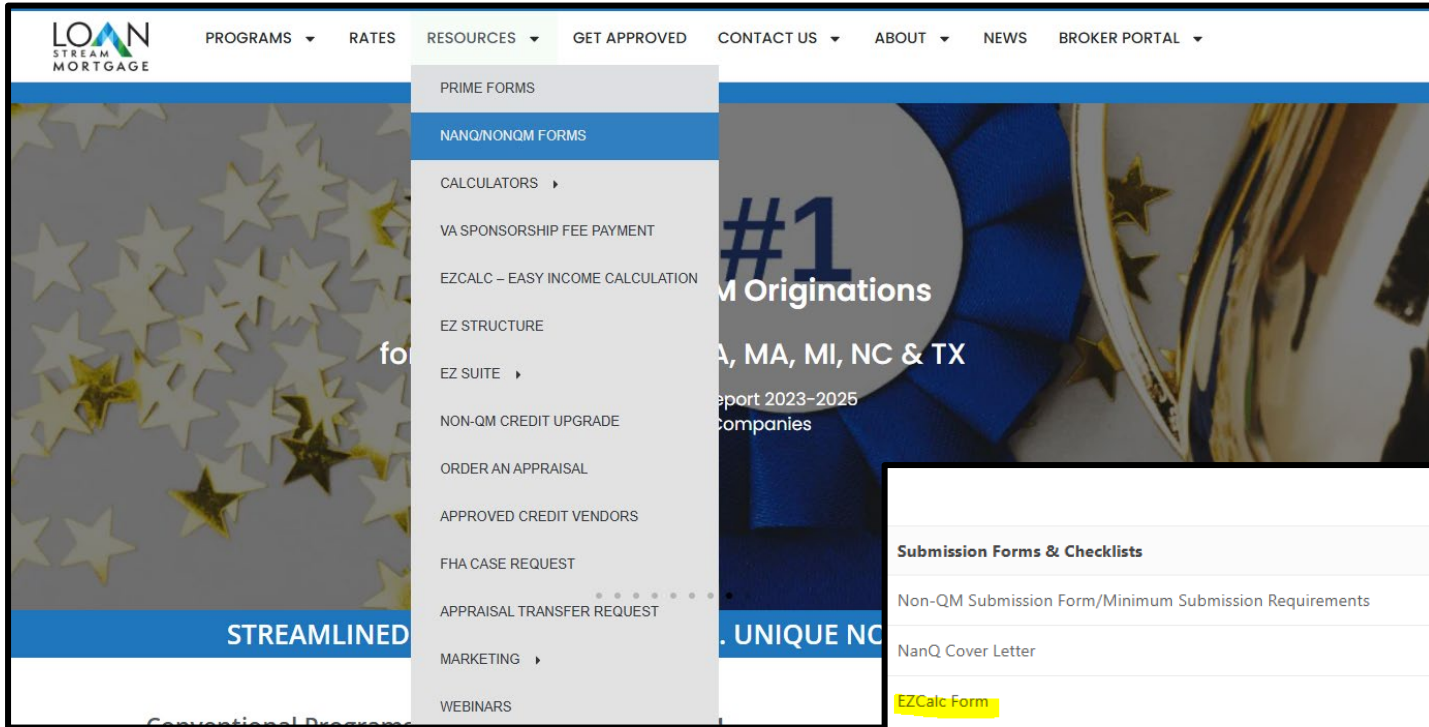
You can complete the form online from our website under Resources/EzCalc- Easy Income Calculation

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EZCalc/EZQual Form



You can also access the downloadable PDF EZCalc/EZQual Form from our website under Resources/NanQNonQM Forms

Search NanQ		
Submission Forms & Checklists	Link to Form	Comments
Non-QM Submission Form/Minimum Submission Requirements	Download Form	Please include with each Non-QM Submission
NanQ Cover Letter	Download Form	Suggested for each NanQ/Non-QM Submission
EZCalc Form	Download Form	We will calculate your bank statement income or help you structure your loan. For Bank Statement Calculations Only - complete the top three sections of the form and e-mail it along with your most recent 12 months banks statements to EZcalc@ismortgage.com. For Loan Structuring assistance, complete sections IV; V and VI, and e-mail the required information to EZcalc@ismortgage.com. Most responses are completed within 24 hours.

EZ QUAL Form



CLEAR FORM

SAVE FORM

LOANSTREAM MORTGAGE
EZ QUAL REQUEST

Please complete all applicable fields and email this form and supporting documentation to EZQUAL@LSMORTGAGE.COM.
Please allow 24 hours for a response.

I. BROKER CONTACT INFORMATION

Broker Company

Requester Name

Requester Email

Requester Phone

LoanStream Account Executive

II. APPLICANT INFORMATION

APPLICANT 1 FULL NAME

Last 4 Digits of SSN

Business Name

Business Type

Percent Ownership

Minimum 1 Year Self-employed

Yes

No

III. INCOME ANALYSIS

Submit the following documentation for income analysis (self-employed only).

☐ 12 or ☐ 3 Months Bank Statements, which are ☐ Personal or ☐ Business or ☐ Co-mingled

☐ Product ☐ Service or ☐ RE Property Investor/Flipper/Developer Business # of Employees/Contractors CHOOSE

IV. LOAN STRUCTURE DESK

Submit the following additional information if you need assistance with credit grade and loan structuring.

☐ 2 Years Tax Returns

☐ Credit Report(s)

☐ Assets

☐ Lease Agreements (DSCR/No-ratio Loans)

☐ Business Narrative

V. EXCEPTION REQUEST

If applicable, let us know if you are requesting a guideline exception and explain those details here.

VI. BROKER COMMENTS

Please share any information you believe will help us structure your loan, including any compensating factors, credit LOE, etc., so we may better serve you.

Business is paid via Paypal, Venmo and Zelle. Seasonal so you will see heavier deposits in X, Y and Z months. Also, due to fraud, borrower had to change accounts in June, so Jan - May will be acct A and June - December will be account B.

Tips on Completing this Form!

- What is personal vs comingled vs business
- What is service vs product, how to tell the difference
- Why does real estate have such a high expense factor?
- Email to EZQual@lsmortgage.com

FIXED EXPENSE FACTOR TABLE			
Number of Full-time Employees/Contractors	0—1	2—10	10+
Service Business *	30%	50%	60%
Product Business **	40%	60%	70%
Real Estate Business ***	70%	75%	80%



EZCalc/EZQual Expense Factor Table

FIXED EXPENSE FACTOR TABLE			
Number of Full-time Employees/Contractors	0—1	2—10	10+
Service Business *	30%	50%	60%
Product Business **	40%	60%	70%
Real Estate Business ***	70%	75%	80%

Why detail and accuracy is important!

- Submission comes in as a service-based business with 0-1 employees= 30% Expense factor @ \$5833/mo. Income
- At initial UW, UW diligence confirms subject is a product business with 8 employees= 60% Expense factor @3333/mo. Income
- \$2500/mo. Income cut and DTI shoots from eligible to ineligible= deal is gone

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The key difference between a product-based business and a service-based business lies in what they offer: product-Based businesses sell tangible goods, while service-based business provide expertise or labor.

Example Product-Based:

Creating and selling physical goods or digital products.
Apple(electronics), Nike (athletic wear), Amazon (E-commerce), McDonalds (restaurant)

Example Service-Based:

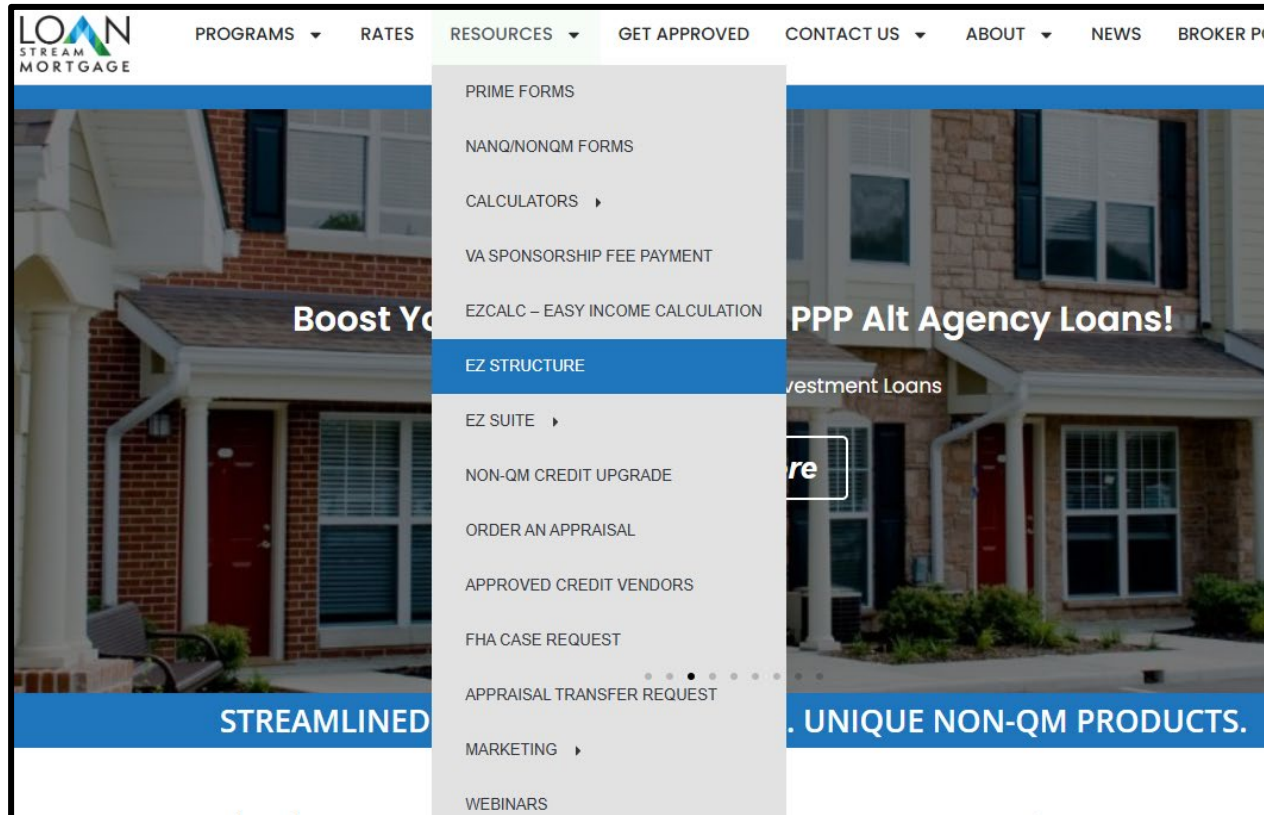
Providing expertise, labor, or assistance to customers.
Medical, accounting, legal, construction trades (electrician), travel agencies, cleaning services.



What is EZStructure?

EZStructure is a resource to help structure difficult loans, review documentation and help 'address/fill in the gaps' prior to submission to reduce conditions and increase pull through.

You can email EZStructure@ocmbc.com or complete the online form from our website.

A screenshot of the "Non-QM Made EZ" loan structuring form. The header reads "Let's Structure Your Loan". Below the header is a progress bar with seven steps: 1. Your Information, 2. Borrower Information, 3. Occupancy, Term, LTV, 4. Credit, 5. Property Information, 6. Income Documentation, and 7. DTI / Uploads. The first step, "Your Information", is active. Below the progress bar, it says "Let's start with getting your information." The form contains several input fields: First Name, Last Name, Email, Phone/Mobile (Best Contact), Account Executive's name, NMLS ID #, Account Executive's Email Address, and a Mobile Number field with a US flag icon. A "Save & Resume" button is located at the bottom right of the form.

What is EZStructure?

EZStructure will support the review of the following:

- **Collateral review –**
 - Appraisal (potential transfer) or online due diligence review
 - Condo/Condotel eligibility
 - Rural/Acreage review
 - AirDNA
- **Income/Employment**
 - Income docs review and calculation
 - Self-employment / business entity due diligence
 - 3rd party tax preparer due diligence
 - DSCR: experienced vs inexperienced investor review
- **Title or ownership document review**
 - Legal property confirmation
 - Vesting evaluation (e.g. LLC)
 - Trust review
 - Leasehold review
 - POA review
- **Asset review and/or asset depletion calculation**
 - General asset eligibility
 - Gift
- **Credit report and or tradeline review**
 - Standard tradeline requirements
 - Limited tradeline requirements
 - ITIN requirements
 - Credit event seasoning
- **Solar panel evaluation**
 - Lease / Power Purchase / Finance
 - CLTV requirements
 - DTI requirements
- **Property tax evaluation**
 - Tax accessor detail
 - County tax rate / milage rate

Available for 1:1 conversation with AE and/or Client to walk through a potential loan



QUESTIONS

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THANK YOU



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