



The ONE
Lender

Max Out Your Deals with MaxONE DPA! November 2025 BROKER WEBINAR



WEBINAR HOST



Jenny Beck, Director of Learning and Development



LoanStreamWholesale.com





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.
- Learn how to submit, price, disclose your loan in minutes using our new TPO portal.
- Get an edge on the competition and expand your business at the same time with The Lounge.
- Schedule training now and reserve a spot for you and your team.
- Training available now!

[The Lounge - Submit, Price and Disclose in The Lounge \(loanstreamwholesale.com\)](https://loanstreamwholesale.com)

MONTHLY SPECIALS



www.LoanStreamWholesale.com

Intended for Mortgage/Real Estate Professionals



NOVEMBER TOUCHDOWN SPECIALS!

50 BPS PRICE IMPROVEMENT

FLASH SPECIAL! 25 BPS OFF ALL NON-QM LOANS FOR A LIMITED TIME!

Flash Special is for First liens only and only available from November 14th – 26th, 2025!

Its Game Time and we're calling the perfect play to help you score big!

Here for a limited time for loans locked November 1st – 30th, 2025.

BIG Improvement Specials

- 50 BPS Pricing Improvement on Closed-End Seconds
- 50 BPS Pricing Improvement on MaxONE DPA Programs (excludes CalHFA programs)

Specials apply to all eligible Non-QM, FHA loans, including standard/high balance, and DPA Programs excluding CalHFA DPA programs, HELOCs, and Jumbo Programs. Specials may not be combined with any other price improvement or special unless explicitly stated. Offers valid for loans locked between 11/1/2025 and 11/30/2025. All offers are subject to change without prior notice. Rate and price improvements are applicable only to qualifying loan programs and borrowers, and not all applicants will qualify. Specials cannot be combined with any other offer or price exception unless explicitly stated. Terms, restrictions, and conditions apply. This is not a commitment to lend. Loans may qualify for additional price improvement with Select Specials as indicated on our Prime and Non-QM Rate sheets. 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: MI, NJ, NY, TN, TX, WV. 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.



LoanStreamWholesale.com

MaxONE DPA

One of the most innovative DPA's Available today!



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
 - 600 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 HIGHLIGHTS

MaxONE Highlights

- DU/Approve Eligible
- LP/Accept Eligible
 - 600 FICO Minimum
 - Follows Findings
- Manual UW Now Allowed!
 - 660 Min FICO
 - Max DTI 45%
- High Balance Now Available!
- 100% CLTV FHA Loan (Combining 1st and Subordinate Lien)
- Cannot be subordinated
- 0% Interest rate on 2nd \$0
 - NO Payment on 2nd
 - NOT included in the DTI
- 2:1 Temp Buydown Now Available!
- *Refer to our complete Matrix at: <https://loanstreamwholesale.com/maxone-down-payment-assistance-program/>

MaxONE PLUS HIGHLIGHTS

MaxONE Plus Highlights

- DU/Approve Eligible
 - LP/Accept Eligible
 - 600 FICO Minimum
 - Follows Findings
 - Manual UW Now Allowed!
 - 660 Min FICO
 - Max DTI 45%
 - High Balance Now Available!
 - 100% CLTV FHA Loan (Combining 1st and Subordinate Lien)
 - Cannot be subordinated
 - Interest Rate 2% greater than the 1st
 - Payment amortized over 10 years
 - Monthly payment included in DTI
 - 2:1 Temp Buydown Now Available!
- Refer to our complete Matrix at: <https://loanstreamwholesale.com/maxone-down-payment-assistance-program/>



MaxONE HOME ASSIST HIGHLIGHTS

MaxONE Home Assist Highlights

- DU/Approve Eligible
- LP/Accept Eligible
 - 600 FICO Minimum
 - Follows Findings
- Manual UW Now Allowed!
 - 660 Min FICO
 - Max DTI 45%
- High Balance Now Available!
- 96.5% LTV / 101.50% CLTV FHA Loan (Combining 1st and Subordinate Lien)
- Cannot be subordinated
- Interest Rate 2% greater than the 1st
 - Payment amortized over 10 years
 - Monthly payment included in DTI
- 2:1 Temp Buydown Now Available!
- Refer to our complete Matrix at: <https://loanstreamwholesale.com/maxone-down-payment-assistance-program/>



PRICING IN THE LOUNGE (EXAMPLE)

Home Start Loan **Quick Pricer** Pipeline PMI Quote Ratesheets Locks Fees Prime Forms Non-QM Forms News Videos/Training Help Guide My Account

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 Terms: 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	<input checked="" type="checkbox"/>	\$9,980	2679	273	2952
MaxONE Plus 30 Year Fixed							
6.875	8.126	97.885	<input checked="" type="checkbox"/>	\$8,307	2580	273	2853
7.000	8.198	98.387	<input checked="" type="checkbox"/>	\$6,335	2613	273	2886
7.125	8.276	98.828	<input checked="" type="checkbox"/>	\$4,603	2646	273	2919
7.250	8.355	99.259	<input checked="" type="checkbox"/>	\$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

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800.760.1833

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THANK YOU



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