



The ONE
Lender

Unlocking New Opportunities with DSCR Foreign National! January 2026 Broker Webinar



LoanStreamWholesale.com 800.760.1833

External Use Only Intended for Mortgage/Real Estate Professionals

WEBINAR HOSTS



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.
- 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 \(loanstreamwholesale.com\)](http://loanstreamwholesale.com)



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SPECIALS TO GROW YOUR BUSINESS



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LOAN
STREAM
MORTGAGE

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KICK START 2026 WITH SPECIALS!
UP TO 75 BPS
PRICE IMPROVEMENT ON NON-QM
& 25 BPS ON FHA

January Specials

Here for a limited time for loans locked January 1st – 31st, 2026.

Non-QM Pricing Improvement (includes DSCR 5-8 units and Jumbo)*

- Up to 75BPS with Select or 25 BPS without Select

FHA Price Improvement (excludes CalHFA)

- FHA: 25 BPS Price Improvement
- Includes MaxONE DPA loans and FHA Streamlines
- Excludes Select products

Contact your Account Executive for full details!

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DSCR Foreign National

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DSCR FOREIGN NATIONAL

Our Foreign National DSCR program offers flexible options, competitive guidelines, and the support you need to grow your business!

What is a Foreign National?

A Foreign National is a non-resident alien who is not authorized to live or work in the U.S.

A Foreign National may periodically visit the US for various reasons including vacation and/or business.

To be eligible, the borrower must live and work in another country and be a legal resident of that same country. They may not purchase a property intended for use as a primary resident.



DSCR FOREIGN NATIONAL

- LTV's up to 75% for Purchase, 70% Rate/Term, 65% Cash Out
- Min Fico 680
- Min DSCR 1.00
- \$2.0M Max Loan Amount
- 0 x 30 x 12 with full 2 yr history
- > 36 months Credit Event Seasoning
- 12 mos reserves – Cash-out can be used

Foreign National DSCR - Ratio 1.0				
FICO to Max LTV/CLTV				
Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
\$ 1,000,000	720+	75%	70%	65%
	700+	70%	65%	60%
	680+/No FICO	65%	60%	55%
	660+			
	640+			
\$ 1,500,000	720+	70%	65%	60%
	700+	65%	60%	55%
	680+/No FICO	60%	55%	50%
	660+			
	640+			
\$ 2,000,000	740+	65%	60%	55%
	720+	65%	60%	55%
	700+/No FICO	60%	55%	50%
	680+			
	660+			
	640+			



DSCR FOREIGN NATIONAL

Borrower Eligibility:

Borrowers who reside in & are citizens of the following countries/regions are eligible:

Canada

Caribbean (excluding Cuba)

China (excluding Hong Kong) as permitted

Europe (excluding Russia)

Japan

Latin America (excluding Nicaragua)

South America (excluding Venezuela)

Tradelines:

Borrowers with FICO/credit history

Standard tradeline requirements followed
Limited tradelines not allowed

Borrowers without FICO/credit history

12-month credit rating from an internationally known financial institution in the borrower country of origin

US tri-merge credit report required for each borrower to verify credit or confirm no credit history

DSCR FOREIGN NATIONAL

Limitations

- ✓ Maximum exposure to a single borrower or entity shall not exceed 3 properties
 - ✓ When both the buyer and seller are entities, sufficient seller entity documentation must be provided to establish ownership and confirm there is no mutual ownership interest
 - ✓ Delayed financing not allowed
 - ✓ 2 acres max

Documentation Requirements

- ✓ Valid and unexpired passport with photo &
- ✓ Valid and unexpired visa with photo or an I-797 form with valid extension dates and I-94, or

Note: Borrowers from countries participating in the State Department's Visa Waiver Program (VWP) are not required to provide a valid visa <https://travel.state.gov/content/travel/en/us-visas/tourism-visit/visa-waiver-program.html>

Canadian citizens do not require a nonimmigrant visa

PRICING IN THE LOUNGE

NanQ(Non-QM) ☐ No ☒ Yes

Business Purpose Loan? ☐ No ☒ Yes

Loan purpose *

Lien position ☒ First ☐ Second

Doc type *

Loan term

Amortization ☐ Fixed ☐ ARM

Mid FICO * ☐ No FICO?

DSCR % *

Buydown Type

Is there a Co-Borrower? ☒ No ☐ Yes

Prepay Period

Months of Reserves *

Waive escrows ☒ No ☐ Yes

Self Employed ☒ No ☐ Yes

Vested in LLC? ☒ No ☐ Yes

Short Term Rental? ☒ No ☐ Yes

Interest Only ☒ No ☐ Yes

First Time Homebuyer? ☒ No ☐ Yes

Citizenship

Mortgage Lates? ☒ No ☐ Yes

Foreclosure? ☒ No ☐ Yes

Bankruptcy? ☒ No ☐ Yes

Professional? ☒ No ☐ Yes

Property Information

Property zip * Property type *

Property state * Units

Property city * Occupancy type *

Comp source

My comp plan: BP:

Fixed Fee: 0

Min: 0

Max: 999999

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

Purchase price *

Est. value *

Loan amount *

Sub Financing

LTV *

CLTV

Seller contribution:

Apply seller contribution to discount? ☒ No ☐ Yes

100% of your compensation will be paid by the borrower:

3rd party closing costs

Add UW & Doc fee:

Total 3rd party costs:

Total 3rd party and compensation costs:

Allowable lender credit:

LC cannot be applied to Compensation

Amount to be applied:

Discount to buy the rate down:

Remaining cash from borrower for fees after lender credit:

Amount to be built into pricing:

Borrower paid broker comp:

Summary cash to close

Base pricing: Down payment:

Credit applied to 3rd party: Remaining cash for fees after credits:

Target price: Discount to buy the rate down:

Net Target price: Total cash to close:

Minimum required investment:

Lock Term: Get Pricing

LoanStream Mortgage - Wholesale - Non-QM Core DSCR 30 Yr Fixed - EG ⓘ					
7.375	7.375	100.000	<input checked="" type="checkbox"/>	\$0	\$1,795
LoanStream Mortgage - Wholesale - Non-QM Core DSCR 5/6 30 Yr SOFR ARM - EG ⓘ					
7.375	7.594	100.000	<input checked="" type="checkbox"/>	\$0	\$1,795
LoanStream Mortgage - Wholesale - Non-QM Core DSCR 7/6 30 Yr SOFR ARM - EG ⓘ					
7.375	7.549	100.000	<input checked="" type="checkbox"/>	\$0	\$1,795



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DSCR MATRIX AT A GLANCE...

Non-QM Investor Programs																													
Non-Owner Occupied Investment Properties, 1-4 Units only. *All subject properties located in Essex County, NJ, Baltimore City, MD (and it's neighborhoods) and Philadelphia County, PA are temporarily suspended*																													
Select DSCR - Ratio 1.25					Core DSCR - Ratio 1.0					DSCR Fusion - DSCR + Asset Utilization					Sub1 DSCR - Ratio > .75 - < 1.0					No Ratio DSCR - Ratio < .75					Foreign National DSCR - Ratio 1.0				
FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					FICO to Max LTV/CLTV				
Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
\$ 1,000,000	720+	75%	75%	70%	\$ 1,000,000	720+	80%	80%	75%	\$ 1,000,000	720+	80%	75%	70%	\$ 1,000,000	720+	75%	70%	65%	\$ 1,000,000	720+	70%	65%	60%	\$ 1,000,000	680+ No FICO	65%	60%	55%
	700+	75%	75%	70%		700+	80%	80%	75%		700+	75%	70%	65%		700+	65%	65%	60%		700+	70%	65%	60%					
	680+					680+	80%	80%	75%		680+	75%	70%	65%		680+					680+ No FICO	65%	60%	55%					
	640+					640+	75%	75%	70%		640+					640+	70%	70%	65%		640+								
	620+					620+	70%	70%	65%		620+					620+	65%	65%	60%		620+								
\$ 1,500,000	720+	75%	75%	70%	\$ 1,500,000	720+	80%	80%	75%	\$ 1,500,000	720+	70%	70%	65%	\$ 1,500,000	720+	65%	65%	60%	\$ 1,500,000	720+	60%	60%	55%	\$ 1,500,000	680+ No FICO	60%	55%	50%
	700+	75%	75%	70%		700+	80%	80%	75%		700+	70%	70%	65%		700+	65%	65%	60%		700+	70%	65%	60%					
	680+					680+	80%	80%	75%		680+	70%	70%	65%		680+	65%	65%	60%		680+ No FICO	60%	55%	50%					
	640+					640+	70%	70%	65%		640+					640+	65%	65%	60%		640+								
	620+					620+	65%	65%	60%		620+					620+	60%	60%	55%		620+								
\$ 2,000,000	740+	75%	75%	70%	\$ 2,000,000	740+	80%	80%	75%	\$ 2,000,000	740+	65%	65%	60%	\$ 2,000,000	740+	60%	60%	55%	\$ 2,000,000	740+	60%	60%	55%	\$ 2,000,000	740+	60%	60%	55%
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	680+					680+	75%	75%	70%		680+	65%	65%	60%		680+	60%	60%	55%		680+								
	640+					640+	70%	70%	65%		640+					640+	60%	60%	55%		640+								
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	640+					640+	70%	70%	65%		640+					640+	50%	50%	50%		640+								
\$ 3,000,000	740+	65%	60%	60%	\$ 3,000,000	740+	75%	75%	70%	\$ 3,000,000	740+	60%	60%	55%	\$ 3,000,000	740+	50%	50%	45%	\$ 3,000,000	740+	50%	50%	45%	\$ 3,000,000	740+	50%	50%	45%
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	680+					680+	70%	70%	65%		680+	55%	55%	50%		680+	50%	50%	45%		680+								
	640+					640+	65%	65%	60%		640+					640+	50%	50%	45%		640+								
\$ 3,500,000	740+				\$ 3,500,000	740+	65%	65%	60%	\$ 3,500,000	740+				\$ 3,500,000	740+				\$ 3,500,000	740+				\$ 3,500,000	740+			
	720+					720+	65%	65%	60%		720+					720+					720+								
	680+					680+					680+					680+					680+								
	660+					660+					660+					660+					660+								
Max LTV	Select DSCR				Core DSCR				DSCR Fusion				Sub1 DSCR				No Ratio DSCR				Foreign National DSCR								
	Condo - 75% (FL Condo - 70%) NW Condo - NA 2-4 Unit - NA Rural - NA				Condo - 80% (FL Condo - 70%) NW Condo - Max (\$3.0M) - 75% (FL Condo - 65%) 2-4 Unit - 80% Rural - 65%				Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA				Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA				Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA				Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA								
Min Loan Amount	\$250,000				\$100,000				\$100,000				\$100,000				\$100,000				\$100,000								
DSCR	1.25 min ratio				1.00 min ratio > 80% 1.20 min ratio				Initial DSCR w/out Asset Utilization: > 0.75 - < 0.99 ratio Final DSCR w/Asset Utilization: > 1.15				0.75 min ratio				No min ratio				1.00 min ratio								
Interest Only (IO)	* Qualify on IO Payment ALL States * Reserves based on IO Payment * 640 min FICO * 80% max LTV																												
Housing History	0 x 30 x 12				1 x 30 x 12 Inexperienced Investors: 0 x 30 x 12				0 x 30 x 12				0 x 30 x 12				0 x 30 x 12 & 2 yr history required												
Credit Event (BK, SS, FC, DL, CCE)	> 48 months				> 36 months - FC/CCE > 12 months - BK Ch 13 w/way history > 24 months - SS/DL/BK Ch 7				> 36 months				> 36 months				> 36 months				> 36 months								
Short Term Rentals	Not Allowed				* 5% reduction * 80% max LTV * 70% max LTV - C/O				Not Allowed				Not Allowed				Not Allowed												

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MARKETING MATERIAL

[Marketing LoanStream Wholesale - Wholesale Mortgage Lending -](#)

The screenshot displays the LoanStream Mortgage website. The top navigation bar includes links for PROGRAMS, RATES, RESOURCES, GET APPROVED, CONTACT US, ABOUT, NEWS, and BRO. The main content area features a large image of a lake at sunset with the text "Streamlined Process" and "Streamlined". A sidebar on the right lists various resources: PRIME FORMS, NANO/NONQM FORMS, CALCULATORS, VA SPONSORSHIP FEE PAYMENT, EZCALC – EASY INCOME CALCULATION, EZ STRUCTURE, EZ SUITE, NON-QM CREDIT UPGRADE, ORDER AN APPRAISAL, APPROVED CREDIT VENDORS, FHA CASE REQUEST, APPRAISAL TRANSFER REQUEST, MARKETING, and WEBINARS. The MARKETING link is highlighted. Below the sidebar, there are sections for "Conventional Programs", "UNIQUE NON-QM PRODUCT", and "Government Programs". A callout box on the right side of the page highlights the "NEW FOREIGN NATIONAL DSCR PROGRAM!" with a list of highlights and a brief description.

NEW FOREIGN NATIONAL DSCR PROGRAM!

HIGHLIGHTS

- Loan amounts up to \$2 million
- Credit scores starting at 680 (No FICO Option Available)
- LTVs up to 75% for Purchase, 70% for Rate/Term, and 65% for Cash-Out
- Minimum DSCR of 1.0
- 1–4 unit properties allowed
- Short-term rentals not permitted
- Cash-out proceeds may be used as reserves
- FTHB Allowed with verifiable history

Our Foreign National DSCR program offers flexible options, competitive guidelines, and the support you need to grow your business.

Let's elevate your business portfolio and create new opportunities together.

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QUESTIONS



Thank You

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