



# 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.**
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**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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**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!

# DSCR Foreign National

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# DSCR FOREIGN NATIONAL

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**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
	720+	75%	70%	65%
	700+	70%	65%	60%
\$ 1,000,000	680+/No FICO	65%	60%	55%
	660+			
	640+			
	720+	70%	65%	60%
	700+	65%	60%	55%
\$ 1,500,000	680+/No FICO	60%	55%	50%
	660+			
	640+			
	740+	65%	60%	55%
	720+	65%	60%	55%
\$ 2,000,000	700+/No FICO	60%	55%	50%
	680+			
	660+			
	640+			

# DSCR FOREIGN NATIONAL

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## **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

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## 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

Yes

Business Purpose Loan?  Yes

Loan purpose: Purchase  Second

Lien position:  First  Second

Doc type: Investor - DSCR

Loan term: 30 Year  Fixed  ARM

Mid FICO: 780  No FICO?

DSCR %: 1

Buydown Type: None

Is there a Co-Borrower?  No  Yes

Prepay Period: None

Months of Reserves: 12

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: Foreign National

Mortgage Lates:  No  Yes

Foreclosure:  No  Yes

Bankruptcy:  No  Yes

Professional:  No  Yes

Property Information

Property zip: 90210

Property state: CA

Property city: Beverly Hills

Property type: SFD/SFR

Units: 1

Occupancy type: Investment

Comp source: Borrower Paid

My comp plan: BP: 2.750

Fixed Fee: 0

Min: 0

Max: 999999

UW fee buyout:  No  Yes (Fee bought-out)

Purchase price: 400,000

Est. value: 400,000

Loan amount: 260,000

Sub Financing: 0

LTV: 65.000

CLTV: 65.000

Seller contribution: 0

Apply seller contribution to discount?  No  Yes

100% of your compensation will be paid by the borrower: 7,150  0  7,150

3rd party closing costs: 9,704

Add UW & Doc fee: 2,195

Total 3rd party costs: 11,899  0  11,899

Total 3rd party and compensation costs: 19,049  0  19,049

Allowable lender credit: 11,899

LC cannot be applied to Compensation

Amount to be applied: 0

Discount to buy the rate down: 0

Remaining cash from borrower for fees after lender credit: 19,049

Amount to be built into pricing: 0

Borrower paid broker comp: 7,150

Summary cash to close: 140,000

Base pricing: 100,000

Down payment: 140,000

Credit applied to 3rd party: 0.000

Remaining cash for fees after credits: 19,049

Target price: 100,000

Discount to buy the rate down: 0

Net Target price: 100,000

Total cash to close: 159,049

Minimum required investment: 140,000

**LoanStream Mortgage - Wholesale - Non-QM Core DSCR 30 Yr Fixed - EG**

7.375	7.375	100.000 <input checked="" type="checkbox"/>	\$0	\$1,795
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**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
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**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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Lock Term: 30 Day

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# DSCR MATRIX AT A GLANCE...

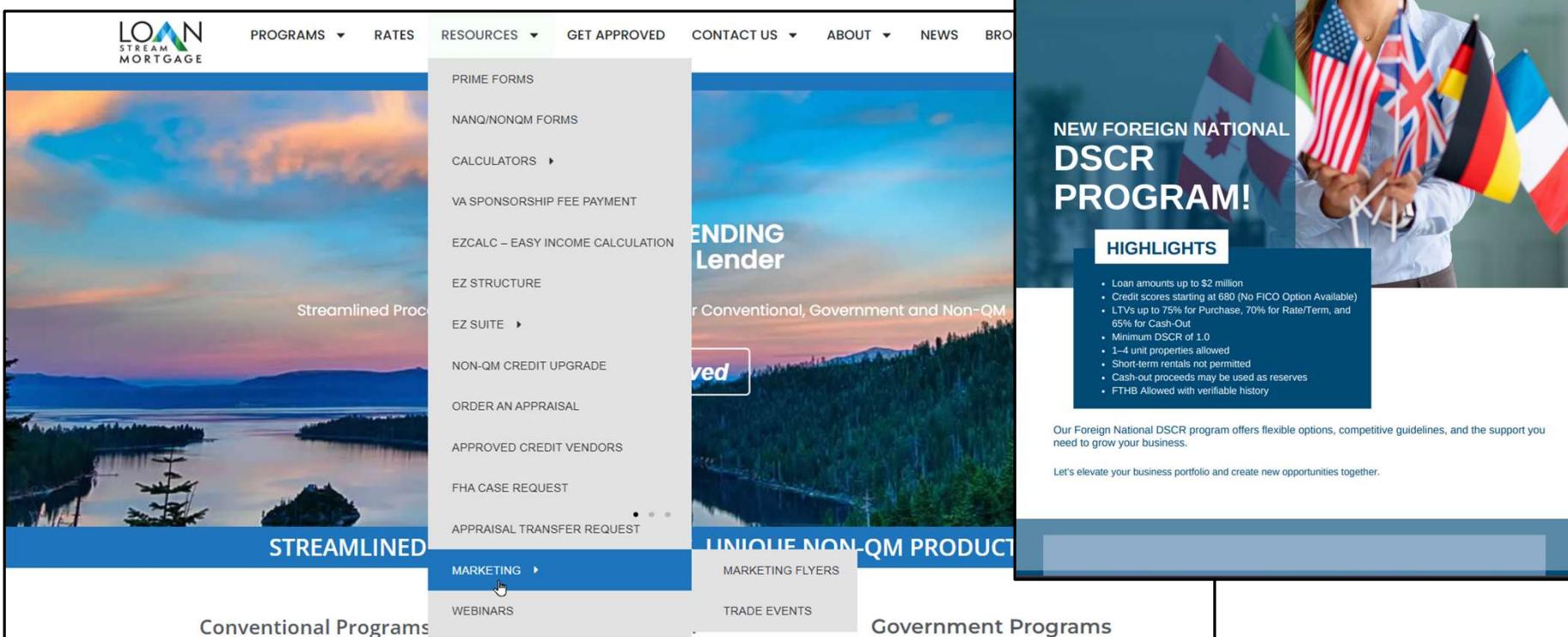
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The logo for Loan Stream Mortgage. It features the word "LOAN" in a large, bold, black, sans-serif font. The letter "O" is stylized with a blue and green geometric pattern. Below "LOAN", the words "STREAM" and "MORTGAGE" are stacked in a smaller, black, sans-serif font.

# MARKETING MATERIAL

## Marketing LoanStream Wholesale - Wholesale Mortgage Lending -



Streamlined Proc

STREAMLINED

Conventional Programs

Government Programs

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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# Thank You



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