



The ONE  
Lender

# MaxONE New Terms, CalHFA Dream For All February 2026 Broker Webinar



LoanStreamWholesale.com 800.760.1833

# WEBINAR HOSTS



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LoanStreamWholesale.com 800.760.1833

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



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# SPECIALS TO GROW YOUR BUSINESS



*Intended for Mortgage/Real Estate Professionals*

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# LOVE YOUR PIPELINE – FEBRUARY SPECIALS

## UP TO 75 BPS PRICE IMPROVEMENT

### February Specials

Here for a limited time for loans locked February 1st – 28th, 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

FHA & MaxONE DPA 37.5 BPS Price Improvement (includes streamliners, excludes Select and CalHFA)

FHA Select Loans 12.5 BPS Price Improvement

FHA and MaxONE Specials cannot be combined with FHA Select

### Non-QM ARMS Special

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

- 25 BPS Non-QM ARMS Price Improvement
  - Applies to all ARM products, including Non-QM and DSCR
  - Combine it with our February pricing specials to maximize impact.
  - Available on loans locked February 2nd through 28, 2026.

*•Please note: ARMs are not available on Select Non-QM, DSCR 5-8 Unit or Closed End Seconds.*

\*Non-QM Specials exclude Seconds (Closed End or Stand-Alone). FHA excludes CalHFA and Select products. Specials apply to all eligible Non-QM (except Closed End Seconds, Standalone Seconds, HELOCs), FHA loans including DPA and Streamline Refinance loans. February Special Offers valid for loans locked between 2/1/2026 and 2/28/2026. Non-QM ARMS Special valid for loans locked between 2/2/2026 and 2/28/2026. 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.

# MaxONE DPA

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



# MAXONE DPA GENERAL HIGHLIGHTS

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## 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 1<sup>st</sup> and Subordinate Lien)
- Cannot be subordinated
- 3 Year Forgivable Term
- 0% Interest rate on 2<sup>nd</sup> \$0
  - NO Payment on 2<sup>nd</sup>
  - 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/>

# MARKETING MATERIAL

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

The screenshot shows the LoanStream Mortgage website's navigation menu. The 'RESOURCES' dropdown menu is open, listing various tools and services. The 'MARKETING' option is highlighted with a mouse cursor. The website background features a scenic landscape with a lake and mountains under a blue sky.

LOAN STREAM MORTGAGE

PROGRAMS ▾ RATES RESOURCES ▾ GET APPROVED CONTACT US ▾

PRIME FORMS

NANQ/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 ▸**

WEBINARS

Streamlined Process

Conventional

Streamlined

Conventional Programs

UNIQUE

MARKETING F

TRADE EVENT

The marketing material features a dark blue background with a glowing horizon line. It highlights the 'MaxONE and MaxONE Plus' programs, which offer 100% CLTV FHA DPA and higher loan amounts. A 'HIGHLIGHTS' section lists key features such as FHA DPA 2nd to 100% CLTV, purchase-only options, and no maximum income restrictions. Two separate boxes provide details for 'MaxONE' (0% interest rate, deferred payment, forgivable) and 'MaxONE Plus' (2% greater rate, amortized over 10 years, not forgivable).

## 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

# CalHFA Dream For All 2026



# CalHFA Dream For All HIGHLIGHTS

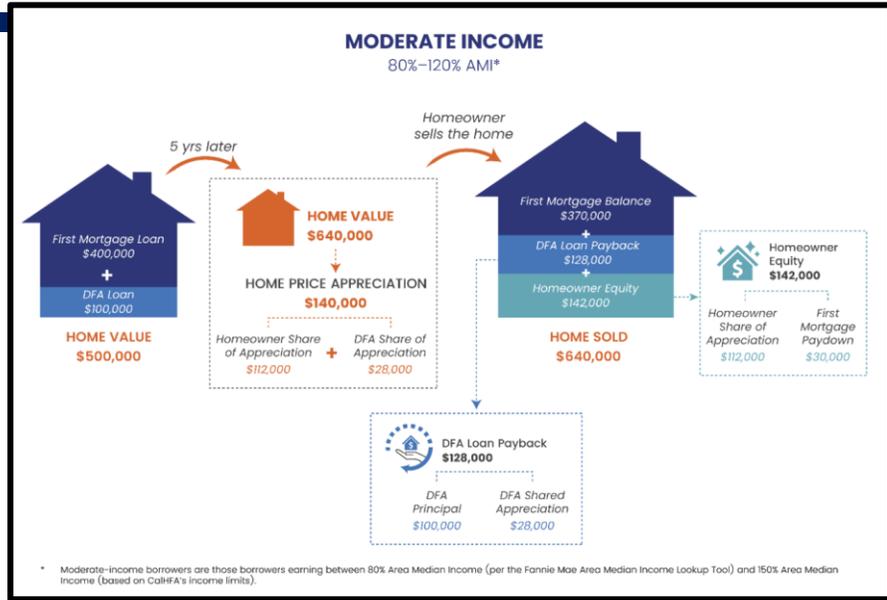
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The Dream For All Shared Appreciation Loan is a down payment assistance program for first-time homebuyers to be used in conjunction with the Dream For All Conventional first mortgage for down payment and/or closing costs.

Upon sale or transfer of the home, the homebuyer repays the original down payment loan, plus a share of the appreciation in the value of the home.

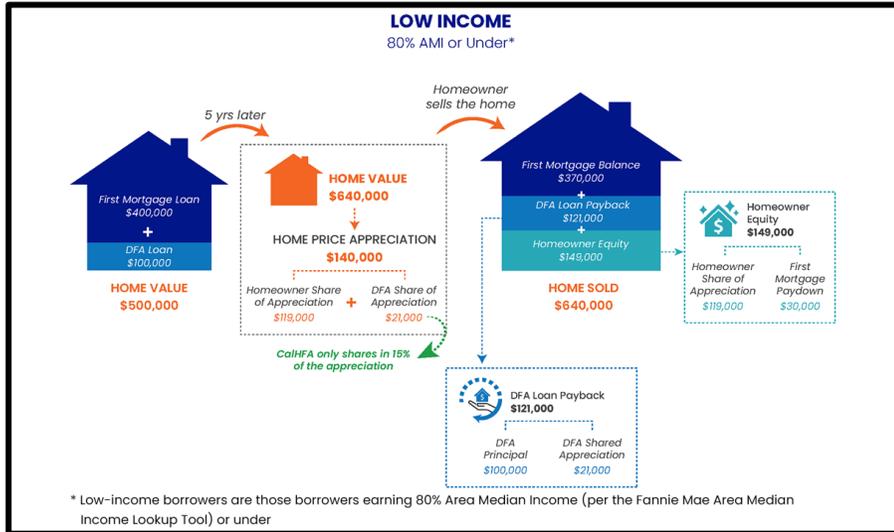


# SHARED APPRECIATION EXAMPLES- CALHFA DFA



## Borrower is a CalHFA income homebuyer

- Dream For All provides a loan for 20% of the home purchase price.
- The homeowner pays back the original loan amount plus 20% of any appreciation in the value of the home.



## Borrower income less than or equal to 80% AMI using the HomeReady Lookup Tool

- Reduced (0.75:1) program appreciation share
- Program appreciation share is equal to 0.75 times the Shared Appreciation Loan Amount (i.e., the original principal amount) as a percentage of the home value
- Dream For All provides a loan for 20% of the home purchase price.
- The homeowner pays back the original loan amount plus 15% of any appreciation in the value of the home

# CalHFA Dream For All HIGHLIGHTS

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- Up to 20% of appraised value/sales price or **\$150,000** whichever is less
- Must be combined with the CalHFA Dream for All Conventional loan (1<sup>st</sup>)
- **CLTV** must be between **95%** and **105%**
- Max borrower downpayment is **5%**
- One borrower must currently reside in California
- All borrowers must be a First Time Homebuyer
- One borrower must be a First-Generation Homebuyer
- Income cannot exceed **CalHFA Dream for All** limits
- An additional homebuyer education specifically for Shared Appreciation loans is required (offered online by CalHFA)

# FIRST TIME HOMEBUYER vs. FIRST GEN

## First Time Homebuyer

Has not had any ownership interest in a principal residence resided in a home owned by a spouse in the last 3 years



## First Generation Homebuyer

A homebuyer who has not been on title, held ownership interest or been named on a mortgage to a home in the last 7 years, AND

- To the best of the homebuyer's knowledge whose parents (biologically or adoptive) do not have any **present ownership** interest in a home in the US or, if deceased, whose parents did not have any ownership interest at the time of death in a home in the US, OR
- An individual who has, at any time, been placed in foster care or institutional care (type of out of home residential care for large groups of children by non-related care givers)



# CalHFA Dream For All MATRIX AT A GLANCE...

CalHFA GOVERNMENT ELIGIBILITY MATRIX							
First Mortgage Programs <sup>1</sup>							
Program Name	Max Loan Amount <sup>2</sup>	Property Type	AUS Requirement	Max LTV/CLTV <sup>2</sup>	Min Credit Score	Max DTI	Subordinate Options
CalHFA and CalReady FHA Program	FHA County Loan Limits	SFR and Condos	DU Approve/Eligible or LPA Accept	96.5%/105%	640	45%	Must be combined with MyHome (mandatory), FHA Approved Seconds optional
		SFR and Condos	Manual Underwriting		660	43%	
		Manufactured Homes	DU Approve/Eligible or LPA Accept	96.5%/105%	660	45%	
CalPLUS FHA Program	FHA County Loan Limits	SFR and Condos	DU Approve/Eligible or LPA Accept	96.5%/105%	640	45%	Must be combined with both MyHome and ZIP (mandatory)
		SFR and Condos	Manual Underwriting		660	43%	
		Manufactured Homes	DU Approve/Eligible or LPA Accept	96.5%/105%	660	45%	
CalPLUS Access FHA Program	FHA County Limits	SFR and Condos	DU Approve/Eligible or LPA Accept	96.5%/105%	640	45%	Must be combined with MyAccess and MyHome (mandatory)
		SFR and Condos	Manual Underwriting		660	43%	
		Manufactured Homes	DU Approve/Eligible or LPA Accept	96.5%/105%	660	45%	

# CalHFA Dream For All NEXT STEPS!

- Broker to pre-approve borrower & provide applicant with the DFA pre-approval letter signed by LO (**Broker**)
- CalHFA Approved Lender is **OCMBC, Inc.**
- Pre-approval is not full approval
- Borrower to meet the income limits for the county they wish to purchase in
- Pre-approve for maximum amount \$\$\$

 California Dream For All (DFA)  
Lender Pre-Approval Letter

The CalHFA Approved Lender must complete this form and provide it to the borrower. The borrower must then upload this document into the CalHFA Dream For All pre-registration system. The CalHFA Approved Lender certifies that based upon the review of the loan application, credit report, income, first-time homebuyer status, first-generation status and automated underwriting findings, the borrower(s) currently meets CalHFA's Dream For All program guidelines. Note guidelines may be subject to change at any time.

Completion of this form does not guarantee loan approval or issuance of a CalHFA Dream For All voucher. Lender acknowledges that if the borrower is issued a Dream For All program voucher, all borrowers will need to meet all loan approval parameters in place at time of loan reservation, including but not limited to income eligibility in the County in which the borrower purchases a property.

CalHFA Approved Lender:

Retail  Wholesale  DBA

Loan Officer Company:

Loan Officer Name:

Loan Officer NMLS:

Loan Officer Email:

Borrowers: (1)  (2)   
(3)  (4)

Purchase Price:  First Mortgage Loan Amount:

Dream For All-subordinate loan amount:

Borrower(s) total combined annual credit qualifying income:

I certify I am a CalHFA Approved Lender.

Loan Officer signature:  Date:



# CalHFA Dream For All NEXT STEPS!

- Application portal will be open for applicants on February 24- March 16, 2026
- Borrower will complete registration
- Lottery used to award vouchers
- Borrowers selected will get voucher via email
- Borrower then shops for home
- Voucher good for 90 days
- Measured by reservation date in CalHFA MAS



# CalHFA Dream For All NEXT STEPS!

## Once the voucher application is submitted, the following steps will take place:

1. CalHFA will use a third-party to randomly select applications that meet eligibility requirements to receive a DFA voucher and establish a waitlist in each region (see 'Region' below for details)
2. CalHFA will verify eligibility and ensure that information submitted via the pre-registration portal is true and correct:
  - Additional information or documentation to establish the parent relationship may be required such as birth certificates, school records or hospital records.
  - Fraudulent applications may be referred to the California Department of Justice for potential criminal prosecution.
3. Applicant will receive notification of updated application status via email.
  - Selected for Voucher
  - Waitlisted
  - Not Selected for Voucher
  - Additional information needed. Applicants will have a limited window of time to respond to requests for additional information.
4. Voucher recipients will have up to 90 days to shop for a home, enter into a purchase contract for a home and have their CalHFA approved lender reserve their loan in MAS. All DFA loans must be reserved in MAS before the voucher expiration date and time identified on the DFA Voucher.



# CaHFA Dream For All NEXT STEPS!

- Borrower will be asked to certify they meet the FTHB and FGHB requirements
- CaHFA will audit 100% & confirm parents “non-ownership” or placement in foster care
- Lender responsible to completed due diligence of no ownership in last 7 years
- List of items borrower need to upload is forthcoming
- If audit shows parental ownership, application is removed
- If duplicate applications are completed, all applications are removed



# CalHFA Dream For All RESOURCES



PROGRAMS ▾

RATES

RESOURCES ▾

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California Down Payment Assistance Program

## CalHFA Dream For All

We're proud to be a partner with CalHFA and a participant in the Dream For All program.

Refer to the [CalHFA Dream For All Program Handbook](#) for all program details.

**Get your borrowers ready! Registration for the 2026 Dream For All Program opens between February 24th and March 16th, 2026. Take Steps Now to Secure Funds for Your Borrowers!**



### Step 1 Complete the Letter

Completed by the Broker (LO) and provided to the applicant to submit Between 2/24 - 3/16, 2026

Pre-Approval Letter



### Step 2 CalHFA Lottery (After 3/16, 2026)

CalHFA randomly selects registrants (who completed and submitted the letter) from the Lottery



### Step 3 Loans Submitted

Submit a loan for selected clients.

Submit The Loan





# QUESTIONS



# Thank You

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