

**1** The ONE  
Lender

# WHY CHOOSE LOANSTREAM AS YOUR NON-QM LENDER!

## April 2026 Broker Webinar



**LOAN**  
STREAM  
MORTGAGE

LoanStreamWholesale.com 800.760.1833

# WEBINAR HOSTS



**Jenny Beck**  
**Director of Learning and Development**



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# 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)

# SPECIALS TO GROW YOUR BUSINESS



**LOAN**  
STREAM  
MORTGAGE

# GAME ON SPECIALS ARE HERE!

## UP TO 75 BPS PRICE IMPROVEMENT

FOR LOANS LOCKED APRIL 1ST – 30TH, 2026

### STEP UP TO THE PLATE WITH GAME ON SPECIALS!

Here for a limited time for loans locked April 1st through 30th, 2026.

#### April Specials

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

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

##### Government & DPA Pricing

- 25 BPS Improvement on all non-select government loans includes FHA, VA, USDA, DPA – standard & high balance (excludes CalHFA)
- 12 BPS price improvement on all select government loans includes, FHA, VA, USDA, DPA – standard & high balance (excludes CalHFA)

##### Closed End Seconds

- LLPA Improvements
- 25 BPS Price Improvement

*\*Non-QM Specials exclude Seconds (Closed End or Stand-Alone), except where noted.*

*Closed End Seconds Specials: eligible only in conjunction with LoanStream first liens. See our Closed Ends Seconds matrix for details. 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. April Special Offers valid for loans locked between 4/1/2026 and 4/30/2026. 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 is not affiliated with or acting on behalf of or at the direction of the Federal Housing Administration, Veterans Administration, or the Federal Government.*

*Intended for Mortgage/Real Estate Professionals*



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***Expand your pipeline with innovative Non-QM programs to broaden your market and help you close more loans!***



# NON-QM HIGHLIGHTS

**#1 in Non-QM LoanStream alongside OCMBC and its DBAs**

#1 in Non-QM 2025 Scotsman Guide Rankings and #1 in Non-QM Originations for AL, AZ, CA, OH, LA, MA, MI, NC & TX in Forecasa Non-QM Pulse Report 2023 - 2025 OCMBC and its DBAs

**2025 Scotsman Rankings**

**TOP MORTGAGE LEADERS 2025 SCOTSMAN GUIDE**

**STREAMLINED PROCESS. GREAT RATES. UNIQUE NON-QM PRODUCTS.**

# WHO IS LOANSTREAM?



## Who is LoanStream?

- Nationwide NQM lender
- Built for Mortgage Brokers
- Common sense underwriting
- Fast, reliable turn times
- Partner-focused. Broker-driven.

*Intended for Mortgage/Real Estate Professionals*



Loanstreamwolesale.com 800.760.1833

# WHY LoanStream for your NQM Needs?

LoanStream is often described by brokers as a “Lender of choice” in the Non-QM space because of our product depth, broker focused platform, and strong reputation in the Non-QM securitization market.

## One of the Largest Non-QM Platforms

LoanStream along with OCMBC, Inc. has been one of the **largest issuers of Non-QM mortgage-backed securities** in the U.S.

This means we have:

- consistent capital markets access
- regular loan securitizations
- stable liquidity for Non-QM loans

For brokers, that translates to **consistent program availability and pricing stability**.

## Competitive DSCR Programs

LoanStream is particularly strong in **DSCR investor lending**.

Brokers often cite:

- higher LTV options
- flexible cash-flow calculations
- short-term rental eligibility
- scalable investor financing

This is attractive for real estate investors building portfolios

## Broad Non-QM Product Suite

LoanStream offers a wide range of programs designed for borrowers who don't fit conventional guidelines.

Common programs include:

- **Bank Statement loans**
- **DSCR investor loans**
- **1099 income programs**
- **Asset utilization loans**
- **P&L programs**
- **Foreign national loans**
- **ITIN loans**

This allows brokers to **serve multiple borrower types with one lender**.

## Flexible Underwriting

Non-QM underwriting allows more discretion than agency loans from organizations like Fannie Mae or Freddie Mac.

LoanStream is known for:

- **common-sense underwriting**
- manual income analysis
- exception reviews/approvals
- flexibility with complex borrowers

This helps brokers **save deals that would otherwise die in conventional channels**



# WHY NON-QM?

- Help brokers close more loans, reach a larger client base, make more money!!
- Agency guidelines are tighter / no exceptions
- LoanStream has Exception flexibility in NQM – approved in-house!
- Increased average loan balances: 1 NQM loan can replace 1.5 to 2 conventional loans
  - Same effort, more \$\$
  - Higher balance products = better referral partners, stronger relationships
  - More stability, less scrambling = fewer units required to hit funding goals
  - Separate yourself! Most LO's want to stay "comfy" w/ low balance conventional, few confidently position NQM. That gap is where growth happens!
- Self-Employed borrowers are increasing! (as of 2025)
  - Approximate 16.6 million – Self employed as primary job
  - Approximate 70.0+ million – including Gig and irregular SE
    - "Be The One!" - There are approximately 70 MILLION people who could use your help! Are you ready? Let's get you there!
- Non-Traditional income is more common/flexible
  - Self-employed bank statement and P&L
  - 1099 Gig economy
  - Real Estate cash-flow (DSCR)
  - High net worth Asset Utilization
  - WVOE
- Avg Real Estate investor = 3-4 transaction/year = Repeat business!! Long term clients!! Surging demand for DSCR!!
- **Brokers without NQM/DSCR are losing deals!! Opportunities to serve a larger client base are lost!**



# WHAT PROGRAMS WE OFFER AND BENEFITS

## ✓ Bank Statement for the Self employed

- No Tax returns
- Ability to focus/qualify on 1 business entity (if borrower has multiple businesses) – We don't need to see financials for the “non-qualifying” entities which could negatively impact total income.
- Ability to use the “most recent” 12 months, not subject to a calendar year – This is beneficial for those businesses who have seen a recent increase in revenue/cash flow.

## ✓ P&L for the self employed

- Easier “documentation” path vs Bank statement (0-3 months vs 12-24 months)
- Less “variance” opportunity when it comes to deposit trends/large deposits making this a great option for those industries who get paid “once a quarter” or “twice a year” and lack deposit consistency.
- Increase income: add back Depreciation, Depletion and Amortization

## ✓ 1099 for the GIG economy (contract/side hustle/100% commission)

- Easier “documentation” path vs Full Doc or Bank Statement – only 2 years 1099 vs full tax returns or 12-24 months bank statements.
- Low expense factors are common (compared to standard bank statement program) which means **more borrowing power/more income!** A common expense factor for 1099 is 10% vs 50% for Bank Statement.



# WHAT PROGRAMS WE OFFER AND BENEFITS

## ✓ WVOE for the wage earner

- No need to hassle the borrower (or broker) for paystubs and W2's
- LoanStream will handle the income doc collection by sending the WVOE for directly to the employer
- Borrower does not have to worry about expiring paystubs or sending additional income documents late in the process

## ✓ Asset utilization for the high-net-worth borrower

- Employment is not required. NO income doc hassle!
- The same assets can be used for closing costs, reserves and income
- Borrowers can keep investments intact, avoid forced liquidation and maintain tax efficiency – aligns with wealth management goals!

## ✓ DSCR for the real estate investor

- Easy qualification based on subject property cash-flow only
- Faster approvals, more flexible guidelines, and scalable (unlimited financed properties to build the real estate portfolio)
- **6 product offerings** to cover your investor clientele – who, on average, complete 3-4 transactions per year = Repeat business and long-term clients!!

**\*\*BOTTOM LINE\*\*** – if your 2026 goal is to increase volume, income and efficiency, NQM/DSCR cannot be optional, it must be intentional!!

# IN SUMMARY NON-QM OFFERS...



Flexibility



Competitive  
advantage for brokers



Investor appeal



Risk & Reward  
balance



Diversified mortgage  
portfolios

# WHAT NEXT?

## What to do?

1. Review your pipeline – identify potential clients who need or may benefit from NQM/DSCR products.
2. Make sure your team understands the vast NQM/DSCR product suite – and their benefits.
3. Education is key!! Become an expert for your clients! Build that credibility!
4. Monitor secondary market demand – be on top of investor appetite
5. Be transparent – always be honest and put your clients in the best position for success!



# COMPLETE MATRIX ON OUR WEBSITE!

**LOAN STREAM MORTGAGE**

PROGRAMS ▾ RATES RESOURCES ▾ GET APPROVED CONTACT US ▾ ABOUT ▾ NEWS BROKER PORTAL ▾

**NON-CONFORMING, NON-QM** ▸ NON-QM PROGRAMS

CLOSED END SECONDS ▸ NON-QM BANK STATEMENT

JUMBO ONE NON-QM DSCR INVESTOR

MAXONE DPA NON-QM ASSET UTILIZATION

HELOC ONE NON-QM 1099

CONVENTIONAL ▸ NON-QM FULL DOC

CALHFA DPA ▸ NON-QM ITIN

GOVERNMENT ▸ NON-QM CLOSED END SECONDS

BUYDOWN LOANS ▸ NON-QM BUYDOWNS

BUSINESS PURPOSE LENDING DSCR CALCULATOR

STREAMLINED PR DSCR 5-8 PROGRAM

NON-QM DSCR

UPGRADEONE for NON-QM

Select Non-QM and Core Non-QM									
Income Types: Full Doc - 12, 24 months   Alt Doc - 1099, WVOE, Asset Utilization, Bank Statements, P&L w/3 mos Bank Stmt, P&L Only, One Yr Self-Employment, Assets as Blended Income <i>*Investment and Non-TRID (Business Purpose): All subject properties located in Essex County, NJ, Baltimore City, MD (and it's neighborhoods) and Philadelphia County, PA are temporarily suspended*</i>									
Select Non-QM					Core Non-QM				
FICO to Max LTV/CLTV									
Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
\$ 1,000,000	700+	85%	80%	75%	\$ 1,000,000	700+	90%	85%	80%
	680+	80%	80%	75%		680+	85%	85%	80%
	600+					600+	80%	80%	75%
\$ 1,500,000	720+	85%	80%	75%	\$ 1,500,000	720+	90%	85%	80%
	700+	80%	80%	75%		700+	90%	85%	80%
	680+	75%	75%	70%		680+	85%	85%	80%
	640+					640+	80%	80%	75%
	600+					600+	75%	75%	70%
\$ 2,000,000	740+	85%	80%	75%	\$ 2,000,000	740+	85%	85%	80%
	720+	80%	80%	75%		720+	85%	85%	80%
	700+	75%	75%	70%		700+	85%	85%	80%
	680+	75%	75%	70%		680+	80%	80%	75%
	640+					640+	75%	75%	70%
\$ 2,500,000	740+	80%	80%	75%	\$ 2,500,000	740+	80%	80%	75%
	720+	75%	75%	70%		720+	80%	80%	75%
	700+	75%	75%	70%		700+	80%	80%	75%
	680+	65%	65%	60%		680+	75%	75%	70%
	660+					660+	70%	70%	65%
\$ 3,000,000	720+	75%	75%	70%	\$ 3,000,000	720+	80%	80%	75%
	700+	65%	65%	60%		700+	75%	75%	70%
	680+	60%	60%	55%		680+	70%	70%	65%
	660+					660+	60%	60%	55%
> \$3,000,000	See Guides for Appraisal & Credit Overlay				\$ 3,500,000	740+	75%	75%	65%
						720+	70%	70%	65%
						680+	60%	60%	55%
						660+	50%	50%	45%
					\$ 4,000,000	740+	65%	65%	60%
						720+	60%	60%	55%
						700+	50%	50%	45%

  

LOAN PROGRAMS		
<b>Fixed</b>	<b>ARM</b>	<b>Interest Only (IO)</b>
• 15-Year Fixed • 30-Year Fixed • 40-Year Fixed • Nonstandard Terms Available	• 5/6 SOFR (2/1/5 Cap) • 7/6 SOFR (5/1/5 Cap) • Not Available on Select Non-QM	• 30-Year Fixed IO (120 mos. IO + 240 mos Amortization) • 40-Year Fixed IO (120 mos. IO + 360 mos Amortization) • 5/6 IO SOFR (2/1/5 Cap) • 7/6 IO SOFR (5/1/5 Cap) Not Available on Select Non-QM

  

Additional Criteria		
Select Non-QM	Core Non-QM	
Non-Owner Occupied - 75% 2nd Home - 75% Condo - 85% (FL Condo - 75%) Condo Non-Warrantable - NA (FL Condo - NA) 2 Unit - 80%   3-4 Unit - 75% Rural - NA	Non-Owner Occupied - 85% 2nd Home - 85% Condo - 85% (FL Condo - 75%) Condo Non-Warrantable - 75% (FL Condo - 65%) 2 Unit - 85%   3-4 Unit - 80% Rural - 70%	

# MARKETING MATERIAL



PROGRAMS ▾ RATES RESOURCES ▾ GET APPROVED CONTACT US ▾ ABOUT ▾ NEWS BROKER PORTAL ▾

- 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 ▸

MARKETING FLYERS

## Non-QM Loan Programs Innovative Lending Solutions

### Bank Statements

#### 12 Month Bank Statement Program

- Use **100%** of Deposits on Personal Statements
- Use Up To **85%** of Deposits on Business / Comingled Statements

#### Program Highlights

- Up to 90% LTV Purchase to \$1.5M
- Up to 85% LTV Rate/Term
- Up to 80% LTV Cash-Out
- Min FICO 600
- Loan Amounts Up to \$4,000,000
- Couple With Asset Utilization for Extra Income
- Transfers From Business to Personal OK!
- P&L Program comes with 3 Months Bank Statement

#### Qualify Using

- Fixed Expense Factor
- Third Party Prepared P&L
- Third Party Prepared Expense Statement

### Asset Utilization

#### Featuring 60 Month Qualification

- Qualify by dividing assets over 60 months!
- Up to 80% LTV – Purchase and Rate/Term
- 75% Cash-Out
- Minimum FICO 600
- Owner-Occupied, 2nd Home or Investment

### 1099

#### 1099 Income Qualification

- Up to 90% LTV
- 2 Most Recent Bank Statements
- 600 Min FICO
- Up to \$3,000,000 Loan Amount

### ITIN

#### Loan Amounts to \$1,500,000

- Up to 85% LTV Purchase
- Up to 65% LTV C/O Refi
- Min FICO 660
- Loan Amounts to \$1,500,000
- Tax returns or 12-months Bank Statements for Self Employed
- Tax Returns and WVOE for W-2 Employed
- DSCR for Investment Properties

### Foreign National DSCR

#### For Non U.S. Citizens

- Loan Amounts up to \$2 million
- Credit scores starting at 680



# QUESTIONS