



The ONE
Lender

Introducing the NEW Core Flex! May 2026 Broker Webinar



LoanStreamWholesale.com 800.760.1833

WEBINAR HOSTS



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SPECIALS TO GROW YOUR BUSINESS



LOAN
STREAM
MORTGAGE

May Market Boost Specials are here!

UP TO 37.5 BPS PRICE IMPROVEMENT
For Loans Locked May 1st – 31st, 2026



Get Ready to turn up the volume on your pipeline this May with powerful pricing advantages!

Here for a limited time for loans locked May 1st through 31st, 2026.

May Specials

Non-QM Select & Core Pricing Improvement

- 25 BPS on Non-QM (includes Closed End Seconds, DSCR 5-8, Jumbo)

Government (FHA & VA) Pricing Improvements

- 35 BPS on FHA & VA (FICO 620+ Non-Select, excludes DPA)
- 12.5 BPS on FHA & VA Select
- 12.5 BPS on Alt Agency

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. May Special Offers valid for loans locked between 5/1/2026 and 5/31/2026. 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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Core Flex

Our Newest Non-QM Solution designed to help you capture more deals and serve more borrowers!



Core Flex Highlights

Program Highlights

Designed for the over-leveraged credit debt borrower

- Primary residence only
- Minimum FICO: **500** – due to maxed out balances / revolving and installment delinquencies
- Maximum LTV:
 - 60% for cash-out
 - 65% for purchase and rate/term refinance
- Loan amounts: \$200,000 minimum / \$1,250,000 maximum
- Maximum DTI: 45%
- Full documentation only (**24** months)
- 30-year fixed
- Cash in hand: Unlimited
- Reserves: 6 months (C/O may be used to meet requirement)

- Credit event seasoning: 5 years / multiple credit events = ineligible
- Housing history: 1x30x12 (borrowers living rent free are ineligible)
- Tradelines: Each borrower must meet standard tradeline requirements
- Collections/Charge-offs with total > \$5000 must be paid (< \$5000 include in DTI → 5% of balances)
- Gift funds allowed with **10%** borrower own funds

Borrower Eligibility

Eligible Borrowers

- US Citizens
- Permanent Resident Aliens ONLY

Ineligible Borrowers

- Non-Permanent Resident Aliens
- Foreign Nationals
- ITIN Borrowers
- DACA Recipients

Additional Info

- First time Homebuyers allowed with 580 Min FICO
- Non-Occupant Co-Borrowers NOT ALLOWED

Vesting

- Individuals/Revocable Trust/Joint Tenants/Tenants in Common

You can find our complete matrix on our website here:

<https://loanstreamwholesale.com/non-conforming-wholesale-loan-programs/>

Example of Eligibility Matrix

KEY TAKE AWAYS:

- 6 Months Reserves- C/O can be used to satisfy
- Primary wage earner decision score used
- First Time Homebuyer allowed w/580 min FICO
- Living rent free NOT allowed
- Payment shock not to exceed 300% of the borrowers current housing payment
- Currently listed properties - R/T must be delisted at least one day prior to application
- Temp Buydowns NOT allowed

Effective Date: 4.20.2026					
Eligibility Matrix					General Details
Occupancy	Property	Loan Amount	FICO to Max LTV/CLTV		Cash in Hand Limits Max: Unlimited
			Purchase, Rate/Term 500+	Cash-out 500+	
Primary Residence	SFR/2-4 Unit/ PUD/Condo	\$ 1,250,000	65%	60%	Reserves • 6 mos minimum; ← • cash-out proceeds may be used • Plus 2 months for each additional financed property (based on subject property PITIA)
Loan Programs		30 Year Fixed (Non-Standard Terms not available)			
Topics		Requirements			
Appraisal		1 Appraisal & Secondary Valuation required • Secondary Valuation waterfall: ≤ 2.5 CU, Enhanced Desk Review, Field Review, Exterior-only Appraisal, 2nd Appraisal • Transferred Appraisals not allowed			
Compliance		• May be QM or Non-QM, subject to ATR • State and Federal High-Cost loans ineligible • Safe Harbor, Rebuttable Presumption & HPML allowed, must comply with appl. regulatory requirements • The allowable points and fees threshold is the more restrictive of state law, as appl., or 5.00%			
Credit Event (BK,SS,PFC,FC,DIL,FB,MCO,MOD)		• 5 yrs seasoning • Multiple unrelated events not allowed			
Collections/Charge-offs		• Collections/Charge-offs with aggregate > \$5,000 must be paid • Medical charge-offs/collections may remain open (open accounts included in DTI)			
Credit Scores		• 2 scores required • Multiple Borrowers: Primary wage earner decision score used			
DTI		45% Max			
Eligible Borrowers		• US Citizens • Permanent Resident Aliens			
Escrows - Impound Accounts		Required			
First Time Homebuyer		Allowed w/580 min FICO ←			
Geographic Restrictions		• Ineligible States/Geographic Areas : AK, HI, Cook County (IL), NJ, NY, MA • US Territories ineligible • Texas 50(a)(6) ineligible			
Gift Funds		Allowed w/10% min buyer own funds			
Housing History		• 1x30x12 • Living rent free not allowed			
Income - Full Doc		• Wage Earners: Paystub, 2 yrs W-2s • Self-Employed: 2 yrs personal and business (if applicable) tax returns, P&L			
Interested Party Contributions		6% Max			
Max Financed Properties		Max 10 financed properties including subject			
Minimum Loan Amount		\$200,000			
Non-Occ Co-Borrower		Not allowed			
Payment Shock		Not to exceed 300% of the borrower's current housing payment (free and clear properties are exempt)			
Property Type		• SFR, 1-4 Units, PUD, Condo (25 acres max) • NW condos and rural properties not allowed			
Recently Listed Properties		• Rate/Term: Must be delisted at least one day prior to application • Cash-out: Properties listed for sale ≤ 6 mos ineligible			
Refinance - Delayed Financing		• Eligible, property must have been purchased for cash within 6 mos of application date • Priced as a cash-out			
Residual Income		Must meet or exceed the family size residual income requirement: Family size of 1 = \$1250/mo, family size of 2 = \$1,500/mo, add \$125 for each additional family member			
Seasoning - Cash-Out		≥ 6 months ownership & > 6 months since a prior cash out			
Secondary Financing		Permitted up to max LTV/CLTV			
Temporary Buydowns		Not allowed ←			
Tradeline Requirements		Each borrower must meet one of the minimum tradeline requirements: • 3 tradelines reporting 12 mos with activity in last 12 mos, or • 2 tradelines reporting for 24 mos with activity in last 12 mos, or • 1 revolving tradeline reporting for 60 mos with activity in the last 12 mos, or • 1 installment tradeline reporting for 36 mos with activity in the last 12 mos			
Underwriting		Manual underwriting required			



MARKETING MATERIAL



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

- 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

Unlock more with Non-QM Core Flex

EXTENDED FICOS DOWN TO 500

HIGHLIGHTS

- 500 Minimum FICO
- Purchase, Rate/Term & Cash-Out
- 30-Year Fixed
- Up to 65% LTV
- Loan Amounts up to \$1.25M
- SFR, 2–4 Unit, PUD & Condo Eligible
- Max 45% DTI

Open the door to more possibilities!

Our new Non-QM Core Flex program is designed to help you qualify for financing, even if you've been turned away before. With flexible options tailored to unique financial situations, you can move forward with confidence.

Additional Flexibility

- First-Time Homebuyers allowed (580+ FICO)
- Manual underwriting for more approvals
- Reserve flexibility:
 - 6 months minimum (cash-out proceeds allowed)
 - +2 months per additional financed property

Bottom line: more flexibility, more options, and more ways to get approved.
Connect with us today.

Ineligible states: AK, HI, Cook County (IL), NJ, NY, MA, US Territories.





QUESTIONS



Thank You

www.LSMLounge.com

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