



LoanStream EZQual Request is encouraged for all bank statement programs.

Please complete all applicable fields and email this form to EZQual@LSMortgage.com. Please allow 24-48 hours for a reply.

CLIENT CONTACT INFORMATION

Broker: _____ Main Contact: _____
 Email: _____ Phone: _____
 LoanStream AE: _____

APPLICANT NAMES

A1: Last Name: _____ First Name: _____
 A2: Last Name: _____ First Name: _____

APPLICANT EMPLOYMENT INFORMATION

APPLICANT 1 Business Type/Description: _____
 Business Name: _____
 Ownership % 100% or _____ % Minimum 2 Years Self-Employment Yes No (if No, ineligible)
 Expense Factor 50% or _____ % *Additional documentation will be required for verification.*
APPLICANT 2 Business Type/Description: _____
 Business Name: _____
 Ownership % 100% or _____ % Minimum 2 Years Self-Employment Yes No (if No, ineligible)
 Expense Factor 50% or _____ % *Additional documentation will be required for verification.*

INCOME ANALYSIS

Submit the following documentation for income analysis:

- 12 or 24 months of personal, business, or co-mingled bank statements (select months and type)
 2 years of personal or business or both tax returns, including all Schedules

Please note the following guidelines for all Self-Employed Bank Statements Program:

- At least one borrower must be self-employed to qualify for this program
- Minimum 600 credit score required
- 12 Months Bank Statements, maximum 43% DTI
- The FICO score of the Primary Earner will be used for grading and pricing when using 24 months bank statements to qualify
- Up to five (5) NSF/overdrafts in the most recent twelve (12) month period acceptable if zero (0) occurrences in the most recent three (3) month period -OR- up to three (3) NSF/overdrafts are allowed in the most recent twelve (12) month period if there is one (1) or more occurrence in the most recent two (2) month period
- Bank Statements program requires borrower to own a min of 25% of the business; for Personal Statements the most recent two (2) months Business Statements must evidence activity supporting business operations & may reflect transfers to the personal account
- If 50% expense factor allows the borrower to qualify, then no further expense analysis is required if max 80% LTV, max \$3M Loan Amount, and B Grade or Higher is met

BROKER COMMENTS

Please share any income concerns or questions you may have and include other helpful information (i.e. list all qualifying bank accounts, and include information regarding large deposits, NSFs, PayPal/Square/Venmo/Zelle deposits, etc.) so we may better assist you.

LOANSTREAM EZQUAL RESPONSE (SEE ATTACHED INCOME CALCULATION WORKSHEET)

NOTE: An EZQual request can help determine whether your borrower may be qualified for a mortgage based on the information provided by you. This is not a mortgage application, mortgage approval, or guarantee of funding. A complete application must be submitted, and underwriting is required for final approval.