

# WELCOME!

**THE POWER OF DPAPro OVERVIEW  
MARCH 2025  
MONTHLY BROKER WEBINAR**

# WEBINAR HOST



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

# Spring Forward With March Specials!

Up to 72.5 BPS Price Improvement on Conventional and Government  
Up to 137.5 BPS price improvement on Non-QM  
(when combined with Select)

For Loans Locked March 1st - March 31st 2025

## Non-QM Spring March Specials

- 25bps Price Improvement on all R&T and Cash-Out loans – all doc types, including CES and 5-8 DSCR
- 37.5bps Price Improvement on all Purchase loans – all doc types, including 5-8 DSCR
- Combine our March Special and Select Specials for even more savings!
- Excludes Jumbo loans

## Conventional Spring March Specials

- 12.5bps Purchase Special for Conventional loans – Can be combined with Select (excludes Jumbo)
- 25bps Streamline/IRRRL Special – Can be combined with Select
- 37.5bps FHA/VA Purchase Special – Can be combined with Select, includes DPA (excludes CalHFA)

*Specials are valid for loans locked 3/1/2025 through 3/31/2025. Offers subject to change at any time, terms and conditions apply.*

*Special applies to all Non-QM, FHA, VA loans, including low/high balance, Closed-End Seconds, and DPA Programs excluding CalHFA DPA programs and Jumbo Programs. Also excludes HELOCs. Offers subject to change at any time, terms and conditions apply. Specials may not be combined with any other price improvement or special unless indicated in the offer.*

*Loans may qualify for additional price improvement with Select Specials as indicated on our Prime and Non-QM Rate sheets. These specials, and their details may change at any time and are subject to the loan qualifying as 'Select'.*

*LendingPros is not affiliated with or acting on behalf of or at the direction of the Federal Housing Administration, Veterans Administration, or the Federal Government.*

*\*Closed-End Seconds: Loans originated in US Territories and the following states are ineligible: AK, NY, TN, TX, VT, WV, WY. 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.*

For external use only.

# DP Apro GENERAL HIGHLIGHTS

## DPA GENERAL HIGHLIGHTS

- Purchase Transaction
- Does not need to be a First Time Home Buyer!
- No Income Restriction
- Follows FHA Guidelines
- DU/Approve Eligible
  - 620 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/>

# DPApro

## DPA Pro 100

- 96.5%
- 3.5%
- CLTV 100%
- 0% Interest rate on 2<sup>nd</sup> \$0
  - NO Payment on 2<sup>nd</sup>
  - NOT included in the DTI

## DPA Pro Plus

- 96.5%
- 3.5%
- CLTV 100%
- Interest rate on 2<sup>nd</sup>
  - 2% higher than the 1<sup>st</sup>
  - Payment amortized over 10 years.
  - Payment included in the DTI

## DPA PRO Home Advantage

- 96.5%
- 3.5% (DPA)
- 1.5% (Closing Cost)
- CLTV 101.5%
- Interest rate on 2<sup>nd</sup>
  - 2% higher than the 1<sup>st</sup>
  - Payment amortized over 10 years.
  - Payment included in the DTI

# PRICING IN TPO PRO (EXAMPLE)

Loan Scenario -- Select --

Mortgage Information

Non-QM ☒ No ☐ Yes

Loan type \* FHA

Loan purpose \* Purchase

Doc type \* Full

Loan term 30 Year

Amortization ☐ Fixed ☐ ARM

Low-Mid FICO \* 720

DTI \* 45.00

Underwriting Result \* DU Approve/Eligible

Buydown Type None

Is there a Co-Borrower? ☒ No ☐ Yes

Include Down Payment Assistance? ☐ No ☒ Yes

FHA Case# Assigned? Between 1/1/2024 an...

Do you want to finance the upfront MIP? ☐ No ☒ Yes

First Time Homebuyer? ☒ No ☐ Yes

Citizenship US Citizen

Comp source Borrower Paid

My comp plan: BP: 2.750

Fixed Fee: 0

Min: 1

Max: 999,999

UW fee buyout \* ☐ No ☒ Yes (Fee bought-out)

Purchase price \* 400,000

Est. value \* 400,000

Loan amount \* 386,000

Sub Financing 14,000

LTV \* 96.500

CLTV 100.000

Gross loan amount 392,755

Property Information

Property zip \* 92024

Property state \* CA

Property city \* Encinitas

Property type \* SFD

Units 1

Occupancy type \* Primary


Lending Pros - Wholesale - FHA DPA Pro Plus 30 Year Fixed						
6.750	7.468	100.091	✓	(\$357)	\$2,547	\$177
6.875	7.595	100.188	✓	(\$738)	\$2,580	\$177
7.000	7.721	100.667	✓	(\$2,620)	\$2,613	\$177
7.125	7.847	101.100	✓	(\$4,320)	\$2,646	\$177
7.250	7.974	101.502	✓	(\$5,899)	\$2,679	\$177
7.375	8.100	101.946	✓	(\$7,643)	\$2,712	\$177
7.500	8.226	102.385	✓	(\$9,367)	\$2,746	\$177

Lending Pros - Wholesale - FHA DPA Pro 30 Year Fixed						
6.750	7.737	97.491	✓	\$9,854	\$2,547	\$177
6.875	7.854	97.588	✓	\$9,473	\$2,580	\$177
7.000	7.930	98.067	✓	\$7,592	\$2,613	\$177
7.125	8.010	98.500	✓	\$5,891	\$2,646	\$177
7.250	8.093	98.902	✓	\$4,312	\$2,679	\$177
7.375	8.171	99.346	✓	\$2,569	\$2,712	\$177
7.500	8.250	99.785	✓	\$844	\$2,746	\$177
7.625	8.353	100.178	✓	(\$699)	\$2,779	\$177
7.750	8.479	100.550	✓	(\$2,160)	\$2,813	\$177
8.125	8.858	100.677	✓	(\$2,659)	\$2,916	\$177
8.250	8.985	101.019	✓	(\$4,002)	\$2,950	\$177



# MARKETING AVAILABLE

Marketing - LendingPros (golendingpros.com)



**DPA PRO PLUS**  
100% CLTV DPA Program  
*Higher Loan Amounts Available*

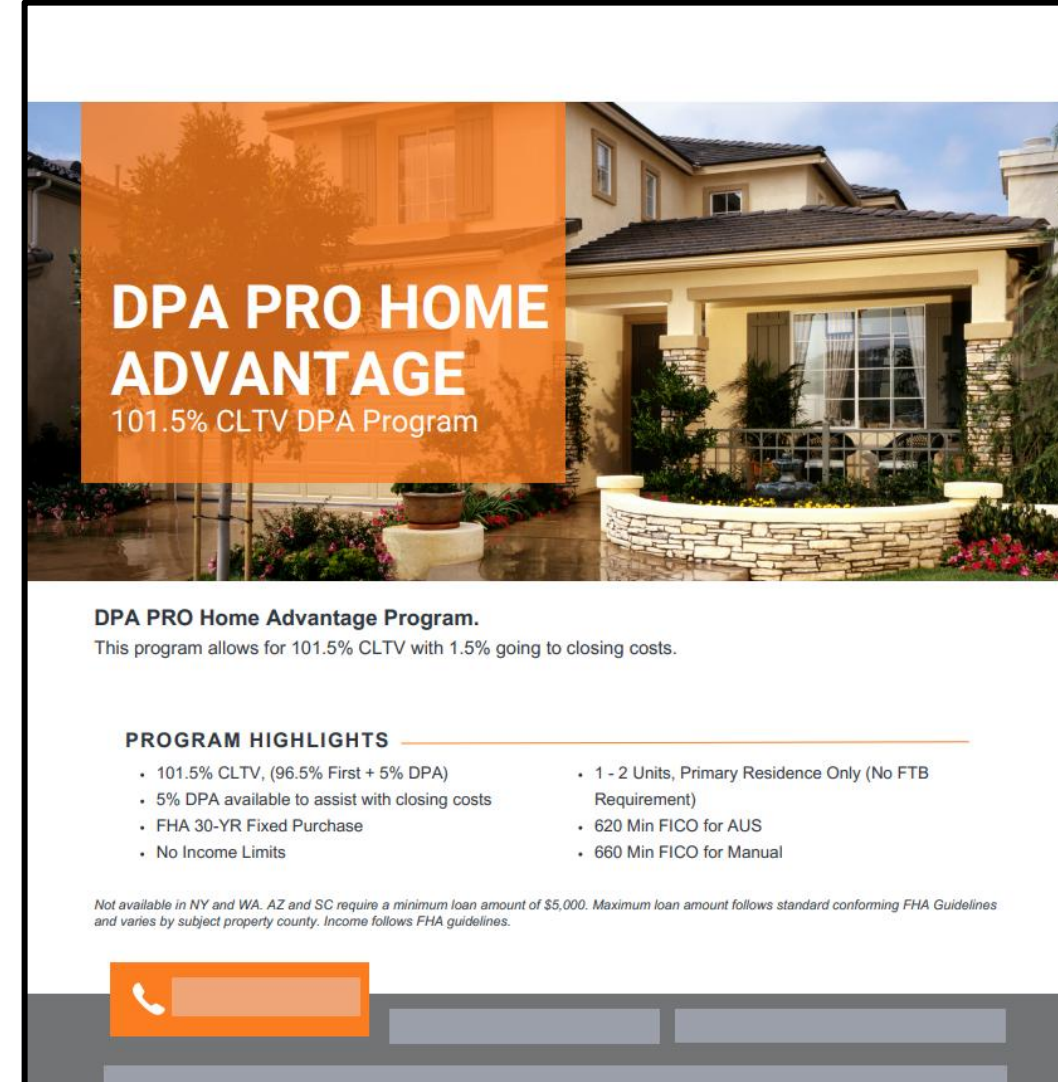
**PROGRAM HIGHLIGHTS**

- 100% CLTV FHA Loan (Combines 1st and Subordinate Lien)
- 2nd lien with an interest rate 2% greater than 1st lien
  - Payment amortized over 10 years
  - Monthly payments required
- 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
- Borrower's minimum contribution of \$0.00
- Purchase Only
- No First Time Home Buyer Requirement
- Conforming and High Balance Loan Limits Available

Restrictions may apply, please contact us for details.

Not available in NY and WA. AZ and SC require a minimum loan amount of \$5,000.






**DPA PRO HOME ADVANTAGE**  
101.5% CLTV DPA Program

**DPA PRO Home Advantage Program.**  
This program allows for 101.5% CLTV with 1.5% going to closing costs.

**PROGRAM HIGHLIGHTS**

- 101.5% CLTV, (96.5% First + 5% DPA)
- 5% DPA available to assist with closing costs
- FHA 30-YR Fixed Purchase
- No Income Limits
- 1 - 2 Units, Primary Residence Only (No FTB Requirement)
- 620 Min FICO for AUS
- 660 Min FICO for Manual

Not available in NY and WA. AZ and SC require a minimum loan amount of \$5,000. Maximum loan amount follows standard conforming FHA Guidelines and varies by subject property county. Income follows FHA guidelines.





# *THANK YOU*



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