

WELCOME!

Mastering Bank Statement
Calculations
APRIL 2025
MONTHLY BROKER WEBINAR

WEBINAR HOST



Jenny Beck, Director of Learning and Development



Shaun Dennison, EVP Non-QM Lending

Today's Agenda:

- **EZCalc**
 - What it is, How to Access and Tips
- **EZStructure**
 - What it is, How to Access and Tips

Spring Ahead April Specials!

Price Improvements:
Up to 60 BPS on FHA/VA
Up to 125 BPS on Non-QM
(When Combined with Select)

For Loans Locked April 1st - April 30th, 2025



Non-QM April Specials

- Up to 125 BPS Price Improvement (when combined with Select)
- 25 BPS Price Improvement on Standard
- Includes all Doc Types, Seconds

FHA/VA April Specials

- Up to 60 BPS Price Improvement when combined with Select
- 25 BPS Price Improvement on Standard
- Includes All FICOs, DPA, Standard Balance, High Balance

Specials are valid for loans locked 4/1/2025 through 4/30/2025. 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'.

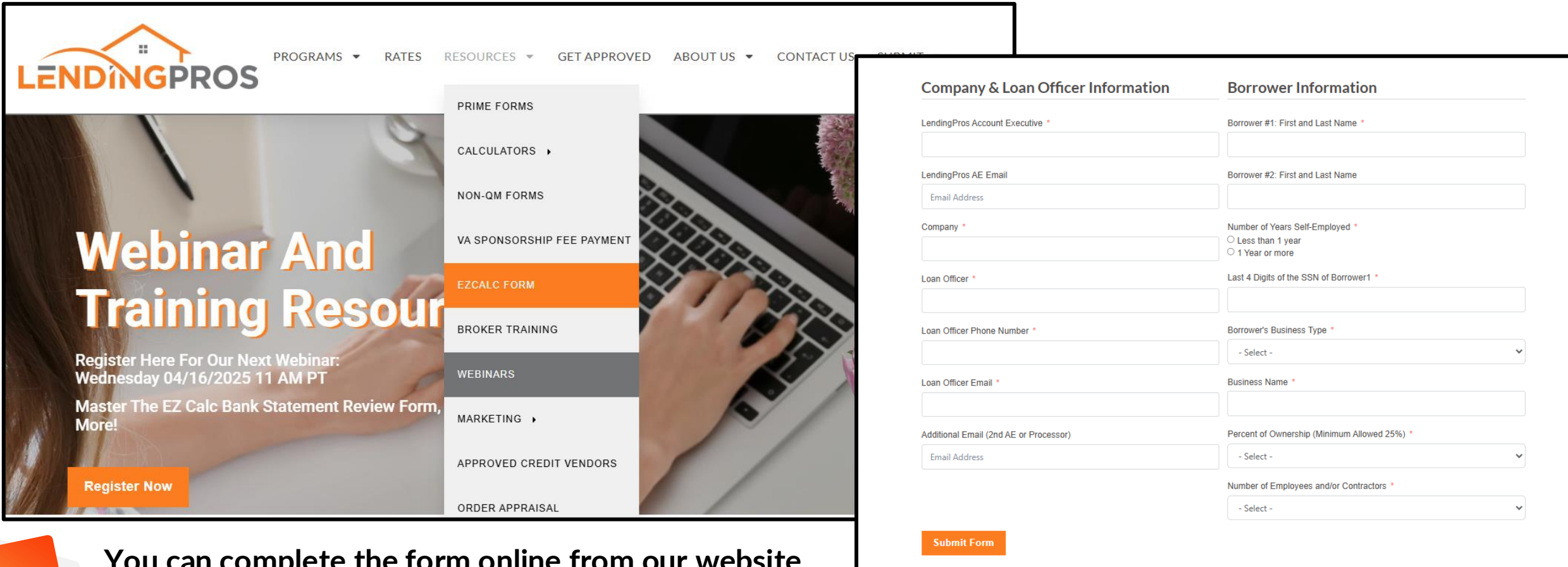
LendingPros is not affiliated with or acting on behalf of or at the direction of the Federal Housing Administration, Veterans Administration, or the Federal Government.

**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.

What is EZCalc?

EZCalc is a resource for Brokers to help calculate those tough Non-QM Bank Statement Loans!



The screenshot displays the LendingPros website interface. The top navigation bar includes links for PROGRAMS, RATES, RESOURCES, GET APPROVED, ABOUT US, and CONTACT US. The RESOURCES dropdown menu is open, highlighting the EZCALC FORM. The main content area features a webinar announcement for 'Master The EZ Calc Bank Statement Review Form' on Wednesday 04/16/2025 at 11 AM PT, with a 'Register Now' button. To the right, the EZCALC FORM is shown, divided into two columns: 'Company & Loan Officer Information' and 'Borrower Information'. The form includes various input fields for contact information, company details, and borrower specifics, along with a 'Submit Form' button at the bottom.

LendingPros

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

PRIME FORMS

CALCULATORS ▸

NON-QM FORMS

VA SPONSORSHIP FEE PAYMENT

EZCALC FORM

BROKER TRAINING

WEBINARS

MARKETING ▸

APPROVED CREDIT VENDORS

ORDER APPRAISAL

Webinar And Training Resource

Register Here For Our Next Webinar:
Wednesday 04/16/2025 11 AM PT

Master The EZ Calc Bank Statement Review Form,
More!

Register Now

Company & Loan Officer Information

LendingPros Account Executive *

LendingPros AE Email

Company *

Loan Officer *

Loan Officer Phone Number *

Loan Officer Email *

Additional Email (2nd AE or Processor)

Borrower Information

Borrower #1: First and Last Name *

Borrower #2: First and Last Name

Number of Years Self-Employed *

Last 4 Digits of the SSN of Borrower1 *

Borrower's Business Type *

Business Name *

Percent of Ownership (Minimum Allowed 25%) *

Number of Employees and/or Contractors *

Submit Form

You can complete the form online from our website under Resources/EzCalc Form


EZCalc/EZQual Form

You can also access the downloadable PDF EZCalc Form from our website under Resources/Non-QM Forms.

The screenshot shows the LendingPros website. The navigation bar includes links for PROGRAMS, RATES, RESOURCES, GET APPROVED, ABOUT US, CONTACT US, and SUBMIT. A dropdown menu is open under RESOURCES, showing options: PRIME FORMS, CALCULATORS, NON-QM FORMS (highlighted in orange), VA SPONSORSHIP FEE PAYMENT, EZCALC FORM, BROKER TRAINING, WEBINARS, and MARKETING. The main banner features the text 'Spring Ahead' and 'Price Improvements: Up to 60 BPS on FHA/VA, Up to 125 BPS For Loans Locked April 1st - April 30th, 2020' with a 'Learn More' button. A 'TRENDING TODAY' section at the bottom left shows 'DISASTER DECLARATION FOR THE STATE OF WEST'.

FORMS & CHECKLISTS		COMMENTS
Allowable Fees		
Business Narrative		
Business Purpose Broker License		
EZCalc Form		
Prepayment Penalties Matrix Chart		
Change of Circumstance		
Full CondoCert		
Limited CondoCert		
Non-QM Wholesale Submission Form		
Self Employment Questionnaire		
Borrower Authorization Form		

EZCalc/EZQual Form



[CLEAR FORM](#)
[SAVE FORM](#)

EZ QUAL REQUEST

Please complete all applicable fields and email this form and supporting documentation to EZQUAL@GOLENDINGPROS.COM. Please allow 24 hours for a response.

I. BROKER CONTACT INFORMATION

Broker Company

Requester Name

Requester Email

Requester Phone

LendingPROS Account Executive

II. APPLICANT INFORMATION

APPLICANT 1 FULL NAME

Last 4 Digits of SSN

Business Name

Business Type

Percent Ownership

Minimum 1 Year Self-employed ☐ Yes ☐ No

III. INCOME ANALYSIS

Submit the following documentation for income analysis (self-employed only).

☐ 12 or ☐ 3 Months Bank Statements, which are ☐ Personal or ☐ Business or ☐ Co-mingled

☐ Product ☐ Service or ☐ RE Property Investor/Flipper/Developer Business # of Employees/Contractors CHOOSE

IV. LOAN STRUCTURE DESK

Submit the following additional information if you need assistance with credit grade and loan structuring.

☐ 2 Years Tax Returns
 ☐ Credit Report(s)

☐ Assets
 ☐ Lease Agreements (DSCR/No-ratio Loans)

☐ Business Narrative

V. EXCEPTION REQUEST

If applicable, let us know if you are requesting a guideline exception and explain those details here.

VI. BROKER COMMENTS

Please share any information you believe will help us structure your loan, including any compensating factors, credit LOE, etc., so we may better serve you.

borrower is paid via Zelle, Paypal and Venmo. Deposits look consistent month over month, didnt see a declining trend. Heads up - borrower had fraud back in October so that is why we have 6 months of statement 1213 and 6 months of statement 4563, as they had to switch accounts.

Tips on Completing this Form!

- What is personal vs comingled vs business
- What is service vs product, how to tell the difference
- Why does real estate have such a high expense factor?
- Email to EZQual@golendingpros.com

FIXED EXPENSE FACTOR TABLE			
Number of Full-time Employees/Contractors	0—1	2—10	10+
Service Business *	30%	50%	60%
Product Business **	40%	60%	70%
Real Estate Business ***	70%	75%	80%

EZCalc Expense Factor Table

FIXED EXPENSE FACTOR TABLE			
Number of Full-time Employees/Contractors	0—1	2—10	10+
Service Business *	30%	50%	60%
Product Business **	40%	60%	70%
Real Estate Business ***	70%	75%	80%

Why detail and accuracy is important!

- Submission comes in as a service-based business with 0-1 employees= 30% Expense factor @ \$5833/mo. Income
- At initial UW, UW diligence confirms subject is a product business with 8 employees= 60% Expense factor @3333/mo. Income
- \$2500/mo. Income cut and DTI shoots from eligible to ineligible= deal is gone

The key difference between a product-based business and a service-based business lies in what they offer:
product-Based businesses sell tangible goods, while service-based business provide expertise or labor.

Example Product-Based:

Creating and selling physical goods or digital products.

Apple(electronics), Nike (athletic wear), Amazon (E-commerce), McDonalds (restaurant)

Example Service-Based:

Providing expertise, labor, or assistance to customers.

Medical, accounting, legal, construction trades (electrician), travel agencies, cleaning services.

What is EZStructure?

EZStructure is a resource to help structure difficult loans, review documentation and help 'address/fill in the gaps' prior to submission to reduce conditions and increase pull through.

Email EZStructure@ocmbc.com

When emailing EZStructure@ocmbc.com include the following:

- Borrower's Last Name
- Borrower Narrative- Tell the Story
- Loan Program
- Transaction Type
- Occupancy Type
- Loan Terms
- LTV/CLTV
- FICO
- Credit events
- Property Info
- Income/DTI

What is EZStructure?

EZStructure will support the review of the following:

- **Collateral review –**
 - Appraisal (potential transfer) or online due diligence review
 - Condo/Condotel eligibility
 - Rural/Acreage review
 - AirDNA
- **Income/Employment**
 - Income docs review and calculation
 - Self-employment / business entity due diligence
 - 3rd party tax preparer due diligence
 - DSCR: experienced vs inexperienced investor review
- **Title or ownership document review**
 - Legal property confirmation
 - Vesting evaluation (e.g. LLC)
 - Trust review
 - Leasehold review
 - POA review
- **Asset review and/or asset depletion calculation**
 - General asset eligibility
 - Gift
- **Credit report and or tradeline review**
 - Standard tradeline requirements
 - Limited tradeline requirements
 - ITIN requirements
 - Credit event seasoning
- **Solar panel evaluation**
 - Lease / Power Purchase / Finance
 - CLTV requirements
 - DTI requirements
- **Property tax evaluation**
 - Tax accessor detail
 - County tax rate / milage rate

Available for 1:1 conversation with AE and/or Client to walk through a potential loan



THANK YOU



LendingPros, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: 833.421.8870 | LendingPros is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888-473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 3636 S. Geyer Road, Suite 100, Office 134, St. Louis, MO 63127. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125. Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MN, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, WA, WI, WV, and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2025

For external use only.

