



WELCOME!

SEPTEMBER 2025
MONTHLY BROKER WEBINAR

DSCR FUSION / NON-QM
PROFESSIONAL



WEBINAR HOST



Jenny Beck, Director of Learning and Development



Shaun Dennison, EVP Non-QM Lending

Today's Agenda:

- **DSCR FUSION**
- **NON-QM PROFESSIONAL**

SEPTEMBER SPECIALS!

UP TO 87.5 BPS

PRICE IMPROVEMENT

For Loans Locked September 1st – 30th, 2025



Non-QM Pricing Improvement Specials (includes DSCR 5-8 unit)*

- **87.5 BPS** (with Select) or 37.5 BPS (without) on all Non-QM Purchases
- **75 BPS** (with Select) or 25 BPS (without) on all Cash-Out and R&T Refi

Prime Pricing Improvement Specials

25 BPS Price Improvement on ALL FHA/VA (Excludes CalHFA, can be combined with SELECT)*

- **12.5 BPS** on Conventional Non-Select
 - Excludes CalHFA, Not available with Select
- **47.5 BPS** (with Select) or 12.5 BPS (without) on FHA/VA loans (Excludes CalHFA)
 - Includes High Balance and DPA PRO
- **37.5 BPS** on all FHA/VA loans with 600 – 679 FICOs
 - Includes High Balance and DPA PRO
 - Excludes CalHFA, Not available with Select

*Non-QM Specials do not include Jumbos, Seconds (Closed End or Stand alone). Price Improvements may require Select qualification to be eligible. Select price improvements on their own are noted on the daily rate sheet and are available without this special for qualifying loan submissions. Specials apply to all eligible Non-QM, FHA, VA loans, including standard/high balance, and DPA Programs excluding CalHFA DPA programs, HELOCs, and Jumbo Programs. Specials may not be combined with any other price improvement or special unless explicitly stated. Offers valid for loans locked between 9/1/2025 and 9/30/2025. 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. Loans must meet the eligibility criteria outlined in the Prime and Non-QM programs to qualify for 'SELECT' pricing enhancements. 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. 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.

Build Your Business with Non-QM!

In 2024, Non-QM loans accounted for around 5% of total mortgage originations, according to CoreLogic, reflecting a steady rise in demand from borrowers who don't fit the mold of traditional financing. As of July 2025, NQM has grown to 8% (locks). Immense opportunity for growth!

Looking ahead, S&P Global predicts that in 2025, Non-QM loans will make up nearly 30% of non-agency mortgage-backed securities.*



We are #1 in Non-QM Originations!

For AZ, CA, CO, OH, LA, MA, MI, NC & TX

Forecasa Non-QM Pulse Report 2023-2025
OCMBC and its DBA Companies

DSCR FUSION

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DSCR FUSION (DSCR + ASSET UTILIZATION)

Give your Sub1 DSCR LTV's a boost by fusing rental income with Asset Utilization!

The DSCR ratio is integrated with Asset Utilization, providing investors with the ability to leverage assets for investment property purchases or refinances.

- **The following DSCR criteria applies:**
 - The initial DSCR, without Asset Utilization, must comply with the Sub1 DSCR (.75 to .99) requirements
 - The final DSCR, blended with Asset Utilization, is required to be 1.15 DSCR (1.15 DSCR ratio is the minimum target). Borrower w/ sufficient personal assets will be rewarded with increased LTV's

DSCR FUSION (DSCR + ASSET UTILIZATION)

- The following Asset Utilization criteria applies:
 - **Asset Utilization Calculation Policy:**
 - Qualified monthly Asset Utilization is the total balance of eligible assets minus all funds used for down payment, closing costs and reserves divided by 60-months irrespective of the amortized term of the loan.

Example of Qualifying Asset Utilization for a 30-year loan:

- Savings Account balance is \$80,000 (\$80,000 useable toward the calculation)
- Stock Fund balance is \$20,000 (\$18,000 usable toward the calculation – 10% haircut for investment account)
- Usable asset total is \$98,000 divided by 60 = \$1,633 available for asset utilization in conjunction with rental income to drive a higher DSCR ratio (1.15 is target).
- We will use this \$1633 in an example calculation on the following slide

DSCR CALCULATION

DSCR Fusion is calculated by adding gross rents and Asset Utilization, then dividing by qualifying PITIA/ITIA (yes, if I/O, we will use the I/O payment in the DSCR calculation)

Example:

- Purchase Money Transaction
- Monthly PITIA = \$7,650
- Estimated Monthly Market Rent (Form 1007) = \$7,500
- Existing Lease Monthly Rent = Not available
- Usable Assets = \$1,633



Ratio Calculation:

Gross rental income + Qualifying Asset Utilization / PITIA (or ITIA) = Fusion DSCR (Ratio)

****Initial DSCR: $\$7,500 / \$7,650 = .980$ DSCR****

****Final FUSION DSCR: $\$7,500 + \$1,633 = \$9,133 / \$7,650 = 1.19$ DSCR****

MATRIX AT A GLANCE...

NonQM Investor Programs																														
Non-Owner Occupied Investment Properties, 1-4 Units only																														
Select DSCR - Ratio 1.25					Core DSCR - Ratio 1.0					DSCR Fusion - DSCR + Asset Utilization					Sub1 DSCR - Ratio ≥ .75 - < 1.0					No Ratio DSCR - Ratio < .75										
FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					FICO to Max LTV/CLTV										
Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out						
\$	1,000,000	720+	75%	75%	70%	\$	1,000,000	720+	85%	85%	75%	\$	1,000,000	720+	80%	80%	75%	70%	\$	1,000,000	720+	75%	70%	65%	\$	1,000,000	720+	70%	65%	60%
		700+	75%	75%	70%			700+	80%	80%	75%			700+	75%	75%	70%	700+			65%	65%	60%							
		680+						680+	80%	80%	75%			680+	75%	75%	70%	680+												
		640+						640+	75%	75%	70%			640+				640+			70%	70%	65%							
		620+						620+	70%	70%	65%			620+				620+												
\$	1,500,000	720+	75%	75%	70%	\$	1,500,000	720+	85%	85%	75%	\$	1,500,000	720+	70%	70%	65%	\$	1,500,000	720+	65%	65%	60%	\$	1,500,000	720+	65%	65%	55%	
		700+	75%	75%	70%			700+	80%	80%	75%			700+	70%	70%	65%			700+	65%	65%	60%							
		680+						680+	80%	80%	75%			680+	70%	70%	65%			680+	65%	65%	60%							
		640+						640+	70%	70%	65%			640+						640+	65%	65%	60%							
		620+						620+	65%	65%	60%			620+						620+										
\$	2,000,000	740+	75%	75%	70%	\$	2,000,000	740+	80%	80%	75%	\$	2,000,000	740+	65%	65%	60%	\$	2,000,000	740+	60%	60%	55%	\$	2,000,000	740+	60%	60%	55%	
		720+	70%	70%	65%			720+	80%	80%	75%			720+	65%	65%	60%			720+	60%	60%	55%							
		700+	70%	70%	65%			700+	75%	75%	70%			700+	65%	65%	60%			700+	60%	60%	55%							
		680+						680+	75%	75%	70%			680+	65%	65%	60%			680+	60%	60%	55%							
		640+						640+	70%	70%	65%			640+						640+	60%	60%	55%							
\$	2,500,000	620+				\$	2,500,000	620+	60%	60%	55%	\$	2,500,000	620+				\$	2,500,000	620+				\$	2,500,000	620+				
		740+	75%	75%	70%			740+	80%	80%	75%			740+	60%	60%	55%			740+	55%	55%	50%							
		720+	70%	70%	65%			720+	80%	80%	75%			720+	60%	60%	55%			720+	55%	55%	50%							
		700+	70%	70%	65%			700+	75%	75%	70%			700+	60%	60%	55%			700+	55%	55%	50%							
		680+						680+	75%	75%	70%			680+	60%	60%	55%			680+	55%	55%	50%							
\$	3,000,000	640+				\$	3,000,000	640+	70%	70%	65%	\$	3,000,000	640+				\$	3,000,000	640+	55%	55%	50%	\$	3,000,000	640+	55%	55%	50%	
		620+						620+	60%	60%	55%			620+						620+										
		740+	65%	65%	60%			740+	75%	75%	70%			740+						740+	50%	50%	45%							
		720+	60%	60%	55%			720+	75%	75%	70%			720+						720+	50%	50%	45%							
		700+	60%	60%	55%			700+	70%	70%	65%			700+						700+	50%	50%	45%							
\$	3,500,000	680+				\$	3,500,000	680+	70%	70%	65%	\$	3,500,000	680+				\$	3,500,000	680+	50%	50%	45%	\$	3,500,000	680+	50%	50%	45%	
		640+						640+	65%	65%	60%			640+						640+	50%	50%	45%							
		620+						620+	55%	55%	50%			620+						620+										
		740+						740+	65%	65%	60%			740+						740+										
		720+						720+	65%	65%	60%			720+						720+										
		Select DSCR					Core DSCR					DSCR Fusion					Sub1 DSCR					No Ratio DSCR								
Max LTV	Condo - 75% (FL Condo - 70%) NW Condo - NA 2-4 Unit - NA Rural - NA					Condo - 80% (FL Condo - 70%) NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Unit - 80% Rural - 65%					Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA					Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA					Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA									
Min Loan Amount	\$250,000					\$100,000					\$100,000					\$100,000					\$100,000									
DSCR	1.25 min ratio					1.00 min ratio > 80% 1.20 min ratio					Initial DSCR w/out Asset Utilization: ≥ 0.75 - ≤ 0.99 ratio Final DSCR w/Asset Utilization: ≥ 1.15					0.75 min ratio					No min ratio									

ADDITIONAL TID-BITS!

Good To Know!

- 3 Months Bank Statements required for qualifying assets used in Fusion
- Standard Asset Utilization “haircuts” apply to asset balances
 - Remember - Personal Assess only
 - Yes, we can use 401k/IRA @ 80%
- One borrower must be an EXPERIENCED investor
 - Own/manage rental property for 12 months in last 3 years
 - Remaining borrowers can be inexperienced/FTHB
- Short-term rentals NOT allowed
- Priced same as “Sub 1” but with increased LTV's
- Foreign National / ITIN / DACA are ineligible



NON-QM PROFESSIONAL

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NON-QM PROFESSIONAL-ELIGIBILITY

For those Borrowers who have an Advanced Degree = Non-QM Full & Alt Doc price improvement
+25bps Price Improvement (including "SELECT") for Qualified Loans!

- Primary Residence Only
- Purchase, Rate/Term and Cash-Out Refinance Allowed
 - 680 Min FICO
- Borrower must be **currently practicing full-time** in their profession
 - Copy of active license and/or degree required

Doctors

At least one borrower must possess one of the following **active licenses and be currently practicing in their field:**

Medical Doctor (MD)
Medical Fellows
Medical Resident (Educational License)
Doctor of Dental Medicine (DMD)
Doctor of Dental Surgery (DDS)
Doctor of Ophthalmology (MD)
Doctor of Optometry (OD)
Doctor of Osteopathy (DO)
Doctor of Pharmacy (PharmD)
Doctor of Podiatric Medicine (DPM)
Doctor of Veterinary Medicine (DVM)

Professionals

At least one borrower must possess a **postgraduate degree** in one of the following fields and have at least two years of current employment in that discipline:

Accounting
Architecture
Engineering
Finance
Legal

MATRIX AT A GLANCE...

Select NonQM and Core NonQM

Income Types Include: Full Doc - 12, 24 months

Alt Doc - 1099, WVOE, Asset Utilization, Bank Statements, P&L with 3 mos Bank Stmt, P&L Only, One Yr Self-Employment, Assets as Blended Income

Select NonQM					Core NonQM				
FICO to Max LTV/CLTV					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%

Resources on our Website!

The screenshot displays the LendingPros website interface. At the top, the LendingPros logo is on the left, and a navigation menu with links for PROGRAMS, RATES, RESOURCES, GET APPROVED, ABOUT US, CONTACT US, and SUBMIT is in the center. A 'Bank Statement Calculator' button is on the right. Below the navigation, a large banner features the text 'Non-QM Programs' and three buttons: 'View Non-QM DSCR Matrix', 'View Non-QM Matrix', and 'Get Approved'. The main content area is divided into two columns. The left column, titled 'Non-QM Programs', describes innovative programs to broaden the broker's market and lists highlights such as Bank Statement / Alt Doc, Asset Depletion, DSCR, Full Doc, 1099, 40-Year (Fully Amortized), 40-year I/O, Foreign National, and WVOE. It also includes buttons for 'Get Approved Today' and 'Calculate your DSCR'. The right column, titled 'Submit A Scenario', prompts users to have a loan they want to discuss and provides a form with fields for First Name, Last Name, Your Role (a dropdown menu), Email, Phone Number, and Company Name. A footer note says 'Form: Tell Us About Your Loan'.

Resources on our website!

- Matrices
- Rate Sheets
- Price your Non-QM
- EZCalc/EZStructure
- Calculate your DSCR
- Webinar
- Recordings/Decks
- Marketing Material
- Get Approved
- Access to Portal
- Forms
 - Business Narrative

THANK YOU

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