LENDINGPROS

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Broker Webinar June 2026

Grow Your Business with Non-QM!

WEBINAR HOST

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Summer Is Just Around The Corner And There's No Better Time To Give Your Pipeline A Boost!

Here for a limited time for loans locked June 1st – 30th, 2026.

Non-QM Select & Core Pricing Improvement

- 25 BPS Price Improvement (includes Closed-End Seconds and DSCR 5-8)

Government (FHA , VA) Pricing Improvements

- 50 BPS on FHA & VA (FICO+ Non-Select, includes DPA)
- 25 BPS on FHA & VA Select (Standard & High Balance)
- 12.5 BPS on Alt Agency

Excludes Manual Underwrites on standard FHA/VA.

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. June Special Offers valid for loans locked between 6/1/2026 and 6/30/2026. 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. 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.

Grow Your Business With Non-QM!

In today's session you will discover flexible solutions, key product highlights, and insights that can help position you as the PRO your clients can trust!

WHY LENDING PROS FOR YOUR NON-QM?

We are often described by brokers as a "Lender of choice" in the Non-QM space because of our product depth, broker focused platform, and strong reputation in the Non-QM securitization market.

One of the Largest Non-QM Platforms

LendingPros along with OCMBC, Inc. has been one of the **largest issuers of Non-QM mortgage-backed securities** in the U.S.

This means we have:

- consistent capital markets access
- regular loan securitizations
- stable liquidity for Non-QM loans

For brokers, that translates to **consistent program availability and pricing stability**.

Competitive DSCR Programs

LendingPros is particularly strong in **DSCR investor lending**.

Brokers often cite:

- higher LTV options
- flexible cash-flow calculations
- short-term rental eligibility
- scalable investor financing

This is attractive for real estate investors building portfolios

Broad Non-QM Product Suite

LendingPros offers a wide range of programs designed for borrowers who don't fit conventional guidelines.

Common programs include:

- **Bank Statement loans**
- **DSCR investor loans**
- **1099 income programs**
- **Asset utilization loans**
- **P&L programs**
- **Foreign national loans**
- **ITIN loans**

This allows brokers to **serve multiple borrower types with one lender**.

Flexible Underwriting

Non-QM underwriting allows more discretion than agency loans from organizations like Fannie Mae or Freddie Mac.

LendingPros is known for:

- **common-sense underwriting**
- manual income analysis
- exception reviews/approvals
- flexibility with complex borrowers

This helps brokers **save deals that would otherwise die in conventional channels**

WHY NON-QM?

- Help brokers close more loans, reach a larger client base, make more money!!
- Agency guidelines are tighter / no exceptions
- LendingPros has Exception flexibility in NQM – approved in-house!
- Increased average loan balances: 1 NQM loan can replace 1.5 to 2 conventional loans
  - Same effort, more $$
  - Higher balance products = better referral partners, stronger relationships
  - More stability, less scrambling = fewer units required to hit funding goals
  - Separate yourself! Most LO's want to stay "comfy" w/ low balance conventional, few confidently position NQM. That gap is where growth happens!
- Self-Employed borrowers are increasing! (as of 2025)
  - Approximate 16.6 million – Self employed as primary job
  - Approximate 70.0+ million – including Gig and irregular SE
    - "Be The One!" - There are approximately 70 MILLION people who could use your help! Are you ready? Let's get you there!
- Non-Traditional income is more common/flexible
  - Self-employed bank statement and P&L
  - 1099 Gig economy
  - Real Estate cash-flow (DSCR)
  - High net worth Asset Utilization
  - WVOE
- Avg Real Estate investor = 3-4 transaction/year = Repeat business!! Long term clients!! Surging demand for DSCR!!
- **Brokers without NQM/DSCR are losing deals!!**
  - <u>Opportunities to serve a larger client base are lost</u>!

WHAT PROGRAMS WE OFFER AND BENEFIT

✓ **<u>Bank Statement for the Self employed</u>**

- No Tax returns
- Ability to focus/qualify on 1 business entity (if borrower has multiple businesses) – We don't need to see financials for the "non-qualifying" entities which could negatively impact total income.
- Ability to use the "most recent" 12 months, not subject to a calendar year – This is beneficial for those businesses who have seen a recent increase in revenue/cash flow.

✓ **<u>P&L for the self employed</u>**

- Easier "documentation" path vs Bank statement (0-3 months vs 12-24 months)
- Less "variance" opportunity when it comes to deposit trends/large deposits making this a great option for those industries who get paid "once a quarter" or "twice a year" and lack deposit consistency.
- Increase income: add back Depreciation, Depletion and Amortization

✓ **<u>1099 for the GIG economy (contract/side hustle/100% commission)</u>**

- Easier "documentation" path vs Full Doc or Bank Statement – only 2 years 1099 vs full tax returns or 12-24 months bank statements.
- Low expense factors are common (compared to standard bank statement program) which means **<u>more borrowing power/more income!</u>** A common expense factor for 1099 is 10% vs 50% for Bank Statement.

WHAT PROGRAMS WE OFFER AND BENEFIT

✓ **<u>WVOE for the wage earner</u>**
- No need to hassle the borrower (or broker) for paystubs and W2's
- LendingPros will handle the income doc collection by sending the WVOE for directly to the employer
- Borrower does not have to worry about expiring paystubs or sending additional income documents late in the process

✓ **<u>Asset utilization for the high-net-worth borrower</u>**
- Employment is not required. NO income doc hassle!
- The same assets can be used for closing costs, reserves and income
- Borrowers can keep investments intact, avoid forced liquidation and maintain tax efficiency – aligns with wealth management goals!

✓ **<u>DSCR for the real estate investor</u>**
- Easy qualification based on subject property cash-flow only
- Faster approvals, more flexible guidelines, and scalable (unlimited financed properties to build the real estate portfolio)
- **7 product offerings** to cover your investor clientele – who, on average, complete 3-4 transactions per year = Repeat business and long-term clients!!

<u>BOTTOM LINE</u> – if your 2026 goal is to increase volume, income and efficiency, NQM/DSCR cannot be optional, it must be intentional!!

Non-QM Recent Updates/Expansions!

What’s New!! :

<u>Non-QM</u>

- Max LTV/CLTV increased to 90% for $1.5M-$2.0M FICO 740+ (previously 85%)
- Max LTV/CLTV increased to 85% for $2.0M-$2.5M FICO 740+ (previously 80%)
- Cash in hand limits- **<u>Unlimited</u> allowed** with 65% LTV, 720+ FICO, 0x30x12, primary residence only
- Reserves- **NO MORE** additional financed properties requirement!
- IPC- **Increased** to 6% for >75% LTV & 9% for <75% LTV!! (previously <80% LTV = 6% & 80% LTV = 4%)

<u>DSCR</u>

- Core DSCR- Max LTV/CLTV increased to **80% for cash-out refinance** up to $1.0M with 720+ FICO! (previously 75%)
- Housing History- Core DSCR added 1x30x6 requires a 10% LTV reduction – staying consistent with NQM
- Cash in hand limits- **<u>Unlimited</u> allowed** with 65% LTV, 1.20+ DSCR, 720+ FICO, Experienced Investor Only, non vacant property
- IPC- **increased** to 6% for ALL LTVs! (previously < = 80% LTV = 6% & 80%+ LTV = 4%
- Vacant Properties- MAX LTV/CLTV **increased to 70%** for cash-out refinance (previously 65%)

Non-QM Advantages!

NQM/DSCR:
- Credit Report and Score- Added credit guidance for married borrowers: when borrowers are married, the **HIGHER** of the two decision scores may be used!
  - DSCR + Entity vesting: when members are married and each owns 50%, the **HIGHER** of the two decision scores may be used
  - DSCR + Entity vesting: Updated applicant/personal guarantee requirement, 50% ownership in the legal entity to be on 1003/PG
- Rate/Term Refi- Updated incidental cash back, not to exceed the **GREATER of** 1% of the new loan amount or $2,000 up to a **max of $10,000**. Added incidental cash back proceeds may be used to pay off liabilities to qualify.

NQM/Jumbo
- Payment Shock (incl. FTHB) - May exceed 300% when 2 of the following compensating factors are present:
  - Residual income is equal to or greater than the proposed PITIA
  - DTI equal to or less than 45%
  - Front end DTI equal to or less than 30%
  - Min 3 additional months of reserves documented above the standard reserve requirement; cash-out proceeds may not be used to satisfy reserve requirement

NQM/CES
- Alt doc/Asset Utilization- Added borrower may “blend” income from qualifying assets on all Full/Alt doc loan programs, except P&L only.

DSCR Fusion
- Asset Utilization Criteria- Added business accounts as eligible for Asset Utilization – eligible acct must be from Vesting Entity

DSCR 5-8
- Revised experienced investor requirement: at least **one** borrower must be an Experienced Investor.
- Appraisal Requirements- added 71B, FNMA Form 1050, or a similar form or narrative reports as acceptable appraisal form.

Non-QM Advantages!

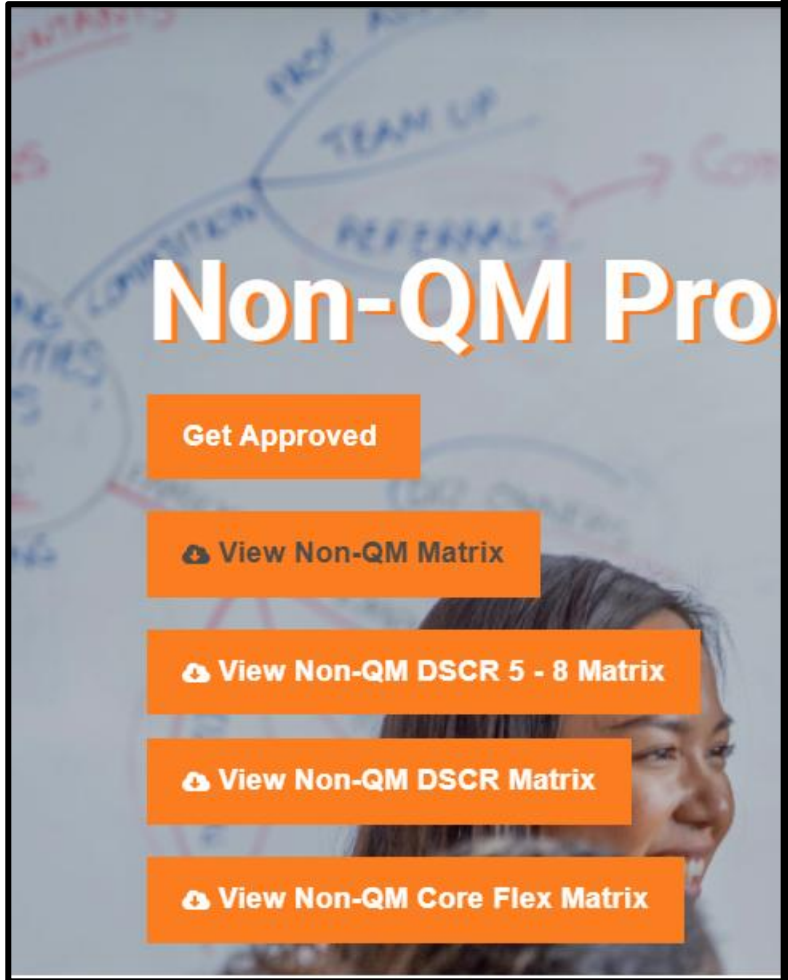
DSCR: Multi-Lease SFR → GOOD TO GO!!

- Multi-Lease single family residence (SFRs) are eligible provided all the following are met:
  - Eligible on Core DSCR only
  - Experienced Investors only
  - Subject property is a single dwelling unit (SFR) and not classified as a rooming house, boarding house, or Single Room Occupancy (SRO/short term/transient)

- Multiple long-term leases are allowed when meeting all the following:
  - Lease agreements mush have terms of six (6) months or more. Month to month is acceptable if the initial lease was at least 6 months or longer.
  - Lease agreements must be standard, arm's-length residential lease agreements typical for long-term rentals. Informal, handwritten, 'roommate' or non-standard agreements are NOT acceptable.

- Fully executed lease agreements to be provided when actual rents are used. For purchase transactions, the purchase contract must include assignment of existing lease agreements to proposed buyer.

Matrix at a Glance...



Select Non-QM and Core Non-QM

Income Types:

Full Doc - 12, 24 months | **Alt Doc** - 1099, WVOE, Asset Utilization, Bank Statements, P&L w/3 mos Bank Stmts, P&L Only, One Yr Self-Employment, Assets as Blended Income

Investment and Non-TRID (Business Purpose): All subject properties located in Baltimore City, MD (and it's neighborhoods) are temporarily suspended

Select Non-QM

FICO to Max LTV/CLTV

Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
$ 1,000,000	700+	85%	80%	75%
	680+	80%	80%	75%
	600+			
$ 1,500,000	720+	85%	80%	75%
	700+	80%	80%	75%
	680+	75%	75%	70%
	640+			
	600+			
$ 2,000,000	740+	85%	80%	75%
	720+	80%	80%	75%
	700+	75%	75%	70%
	680+	75%	75%	70%
	640+			
$ 2,500,000	740+	80%	80%	75%
	720+	75%	75%	70%
	700+	75%	75%	70%
	680+	65%	65%	60%
	660+			
$ 3,000,000	720+	75%	75%	70%
	700+	65%	65%	60%
	680+	60%	60%	55%
	660+			

Core Non-QM

FICO to Max LTV/CLTV

Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
$ 1,000,000	700+	90%	85%	80%
	680+	85%	85%	80%
	600+	80%	80%	75%
$ 1,500,000	720+	90%	85%	80%
	700+	90%	85%	80%
	680+	85%	85%	80%
	640+	80%	80%	75%
	600+	75%	75%	70%
$ 2,000,000	740+	90%	85%	80%
	720+	85%	85%	80%
	700+	85%	85%	80%
	680+	80%	80%	75%
	640+	75%	75%	70%
$ 2,500,000	740+	85%	80%	75%
	720+	80%	80%	75%
	700+	80%	80%	75%
	680+	75%	75%	70%
	660+	70%	70%	65%
$ 3,000,000	720+	80%	80%	75%
	700+	75%	75%	70%
	680+	70%	70%	65%
	660+	60%	60%	55%
$ 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%
> $3,000,000:	Refer to product details or guidelines for overlays			

LOAN PROGRAMS

Fixed
- 15-Year Fixed • 30-Year Fixed • 40-Year Fixed
- Nonstandard Terms Available

Fully Amortizing ARM
- 5/6 SOFR (2/1/5 Cap) with 30-Yr & 40-Yr terms
- 7/6 SOFR (5/1/5 Cap) with 30-Yr & 40-Yr terms
- Not Available on Select Non-QM

Interest Only (IO)
- 30-Year Fixed IO (120 mos, IO + 240 mos Amortization)
- 40-Year Fixed IO (120 mos, IO + 360 mos Amortization)
- 30-Year 5/6 ARM IO (2/1/5 Cap) • 30-Year 7/6 ARM IO (5/1/5 Cap)
- Not Available on Select Non-QM

Additional Criteria

	Select Non-QM	Core Non-QM
Max LTV	Non-Owner Occupied - 75% 2nd Home - 75% Condo - 85% (FL Condo - 75%) Condo Non-Warrantable - NA (FL Condo - NA) 2 Unit - 80% | 3-4 Unit - 75% Rural - NA	Non-Owner Occupied - 85% 2nd Home - 85% Warrantable Condo - 90% | High Rise Condo - 85% | FL Condo - 75% Non-Warrantable Condo - 75% | FL NW Condo - 65% 2 Unit - 85% | 3-4 Unit - 80% Rural - 70%
Min Loan Amount	$150,000	$125,000
Interest Only (IO)	Not Allowed	• 640 min FICO • 80% max LTV • Reserves based on IO payment
Housing History	0 x 30 x 24 Rent free not allowed	0 x 30 x 12 1 x 30 x 12: 5% LTV reduction, > $2.5M: 10% LTV reduction, $3.5M max LA 1 x 60 x 12 (must be 0 x 60 in most recent 6): 10% LTV reduction, > $2.5M: 15% LTV reduction, $3.0M max LA 1 x 30 x 6: 10% LTV reduction, > $2.5M: 20% LTV reduction
Credit Event (BK/SS/FC/DIL/CCC)	> 48 Months Multiple unrelated credit events not allowed	> 36 Months (12 mos seasoning on discharged BK 13 or CCC w/pay history allowed) > 24 Months - 10% LTV reduction, $3.5 max LA (discharged BK 13 or CCC w/pay history allowed) >12 Months - 15% LTV reduction, $3.0 max LA (discharged BK 13 or CCC allowed)

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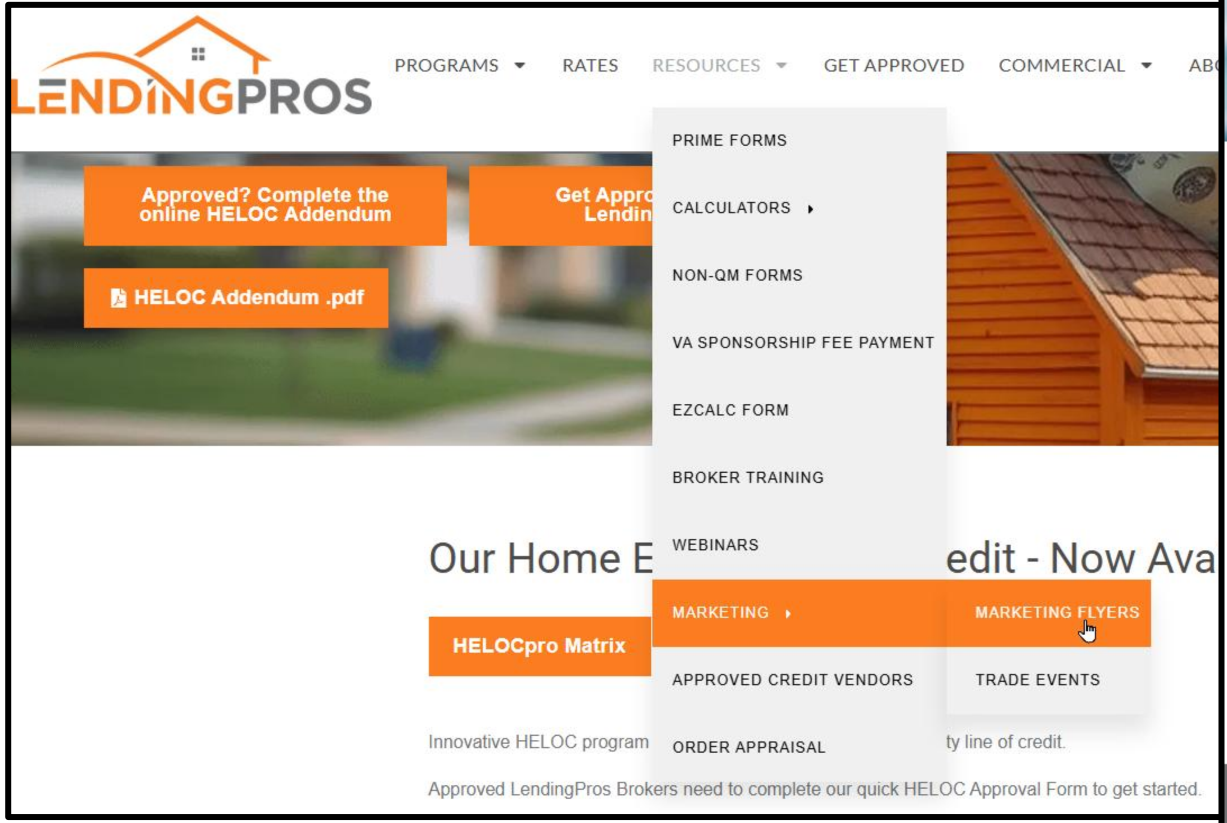
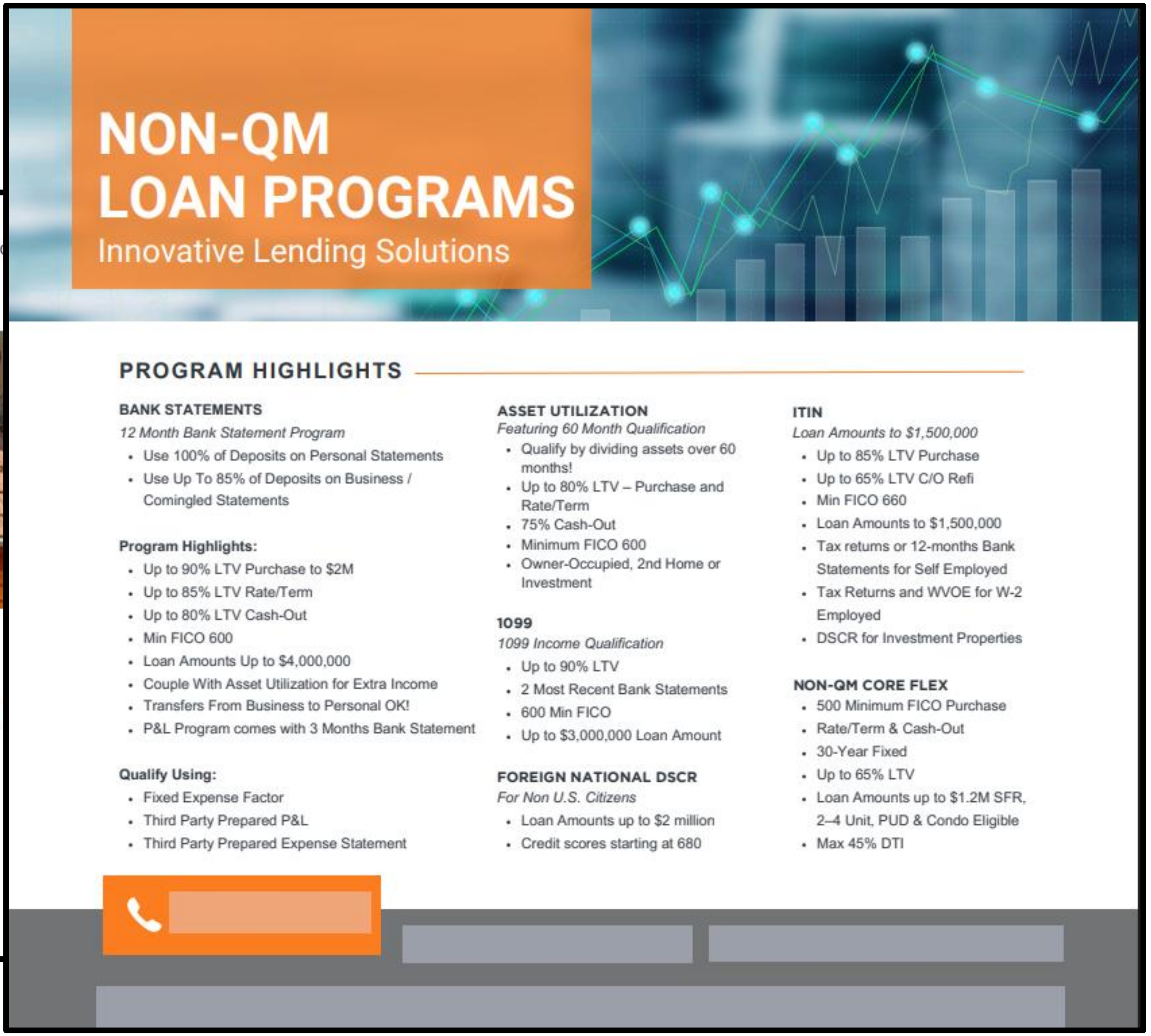
MARKETING MATERIAL

[Marketing - LendingPros (golendingpros.com)]





NON-QM LOAN PROGRAMS

Innovative Lending Solutions

PROGRAM HIGHLIGHTS

BANK STATEMENTS

12 Month Bank Statement Program

- Use 100% of Deposits on Personal Statements
- Use Up To 85% of Deposits on Business / Comingled Statements

Program Highlights:

- Up to 90% LTV Purchase to $2M
- Up to 85% LTV Rate/Term
- Up to 80% LTV Cash-Out
- Min FICO 600
- Loan Amounts Up to $4,000,000
- Couple With Asset Utilization for Extra Income
- Transfers From Business to Personal OK!
- P&L Program comes with 3 Months Bank Statement

Qualify Using:

- Fixed Expense Factor
- Third Party Prepared P&L
- Third Party Prepared Expense Statement

ASSET UTILIZATION

Featuring 60 Month Qualification

- Qualify by dividing assets over 60 months!
- Up to 80% LTV – Purchase and Rate/Term
- 75% Cash-Out
- Minimum FICO 600
- Owner-Occupied, 2nd Home or Investment

1099

1099 Income Qualification

- Up to 90% LTV
- 2 Most Recent Bank Statements
- 600 Min FICO
- Up to $3,000,000 Loan Amount

FOREIGN NATIONAL DSCR

For Non U.S. Citizens

- Loan Amounts up to $2 million
- Credit scores starting at 680

ITIN

Loan Amounts to $1,500,000

- Up to 85% LTV Purchase
- Up to 65% LTV C/O Refi
- Min FICO 660
- Loan Amounts to $1,500,000
- Tax returns or 12-months Bank Statements for Self Employed
- Tax Returns and WVOE for W-2 Employed
- DSCR for Investment Properties

NON-QM CORE FLEX

- 500 Minimum FICO Purchase
- Rate/Term & Cash-Out
- 30-Year Fixed
- Up to 65% LTV
- Loan Amounts up to $1.2M SFR, 2–4 Unit, PUD & Condo Eligible
- Max 45% DTI

QUESTIONS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THANK YOU
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