

# Welcome to our Broker Webinar!

---

**FORWARD  
LENDING**



[www.ForwardLendingMtg.com](http://www.ForwardLendingMtg.com)

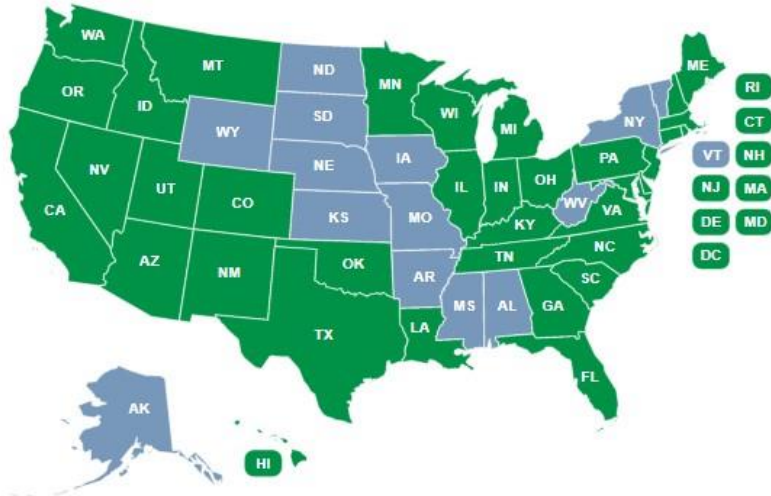


# Forward Lending

We Keep You Moving Forward

## Speed, Quality, Service

Forward Lending is dedicated to providing Speed, Quality and Service. Our combination of wholesale loan products and wholesale loan rates in the industry surpass the competition. We understand our clients need loan programs that give you the competitive edge with your customers. With a variety of different home loan products and programs to choose from including unique, Non-QM loan portfolio products, there's no other place to look than *FORWARD*



For external use only

# What to Expect From Forward Lending

## Efficient Execution

### More Efficient

We achieve a better result by optimizing technology and our loan process to keep your files moving forward. Our in-house technology reduces turnaround times. We apply the same efficiency to our underwriting process.

### Fast Execution

With a strong core competence of guidelines and programs, our production team is dynamic and decisive. They never hesitate to stride beyond boundaries, which is precisely why they're able to provide solutions that excel. Their ingenuity is unparalleled.



# Full Throttle Specials: Available through 5/31/22

**Accelerate your volume into the purchase season!**

**Check out our website for full details:** [NonQM Spring Specials – Forward Lending \(forwardlendingmtg.com\)](https://forwardlendingmtg.com)

NON-QM

**If It Fits,  
It's Less Than 6**

Receive 5.99% rate\*

Must fit the following:

Non-QM Full Doc

Purchase Only

30-Year Fixed term

Owner Occupied

LTV ≤ 80%

Loan Amount ≤ \$3,000,000

FICO ≥ 720

A+ Grade

Lock by May 31st, 2022

VIEW DETAILS

**Bank Statement Rate Saver**

Free I/O Option\*

Must fit the following:

Non-QM Bank Statement, Purchase Only

Owner Occupied

LTV ≤ 80%

Loan Amount ≤ \$2,000,000

FICO ≥ 720

Note Rate ≥ 5.75%

Submit with Appraisal (dated within last 90 days)

Bank Statement Income (12+ Month)

Lock by May 31st, 2022

VIEW DETAILS

**Non-QM Purchase Specials**

up to 50 BPS Off\*

Must fit the following:

25 BPS Off Price  
on DSCR Loans

50 BPS Off Price  
(non-DSCR Loans)

Purchase Only

Loan Amount ≤ \$2,000,000

May be combined with other specials  
except  
"If it fits, it's less than 6"

All Note Rates > 5.99%

Lock by May 31st, 2022

VIEW DETAILS

30,40 YEAR

**Fixed Term at  
an ARM Price**

ARM Price Available

Must fit the following:

Non-QM 30 or 40 Year Fixed Fully  
Amortized

Purchase Only

Lock by May 31st, 2022

VIEW DETAILS



# Highlights about Forward Lending...

## 1099 ONLY

**1099 Only Income Qualification**  
**No other Income Doc needed**

- Up to 90% LTV
- 660 Min FICO
- Up to \$4,000,000 Loan Amount

## Bank Statements

**12 & 3 Month Bank Statement Programs**

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

Program Highlights:

- Up To 90% LTV, Purchase & Rate/Term
- Up To 85% 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!

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, 84, or 360 months!
- Up to 80% LTV – Purchase or Cash Out
- Minimum FICO 640
- Owner-Occupied, 2nd Home or Investment

## DSCR

**DSCR for Investors**

- 1 – 4 Family Properties and Condominiums Permitted
- 80% LTV for Purchase and Rate/Term
- 75% LTV for Cash Out
- Down to 640 FICO
- Gift Funds Allowed
- No Limit on Financed Properties

## DSCR with NO Ratio

**No DSCR Calculation!**

- 60% LTV for Purchase and Rate & Term Refi
- 55% LTV for Cash Out Refi
- Max Loan Amount \$3,500,000
- Down to 640 FICO
- Gift Funds Ok
- No Max on Financed Properties





# Bank Statements at a Glance...

**Use 100% of deposits on Personal Statements Use up to 85% of deposits on Business Statement**

**Program Highlights:** • Up to 90% LTV, Purchase & Rate/Term • Up to 85% LTV, Cash Out • Min FICO 600 • Loan amounts up to \$4,000,000 • Couple with Asset Utilization for extra income • 12- & 3-Month Bank Statement Programs • Transfers from Business to Personal OK!

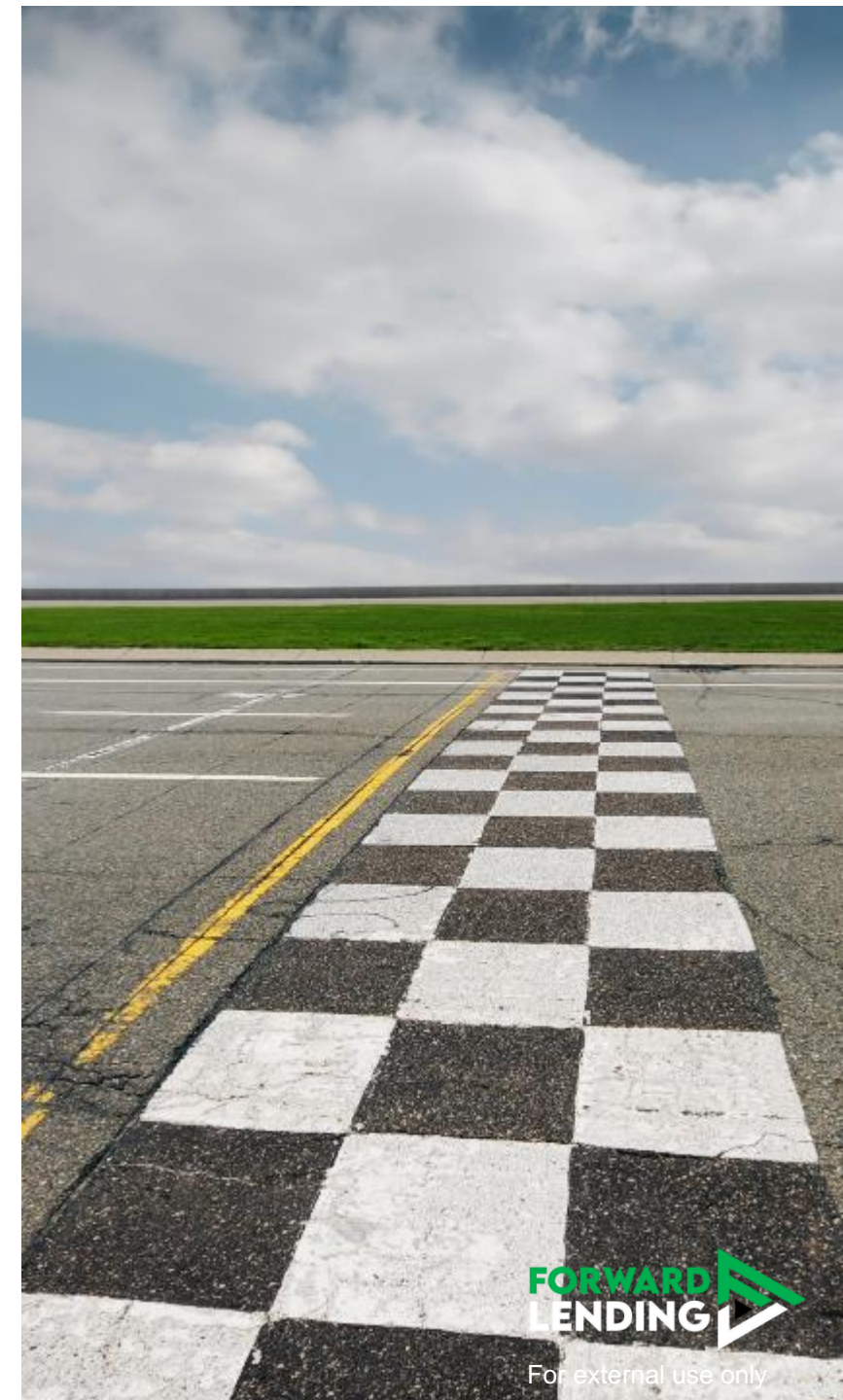
**Qualify using:** • Fixed Expense Factor • Third Party Prepared P&L • Third Party prepared Expense Statement

# 1099 Highlights

No other income documentation needed  
Flexible Non-QM program option

Program Highlights:

- Up to 90% LTV
- 1 or 2 Years 1099 w/ 2 Most Recent Bank Statements
- 600 Min FICO
- Loan Amounts up to \$4mm





# Asset Utilization Highlights

Featuring 60-month Qualification!

Program Highlights:

- Qualify by dividing assets over 60, 84, or 360 months
- Up to 80% LTV purchase or cash out
- Minimum FICO 640
- Owner Occupied and Second Homes



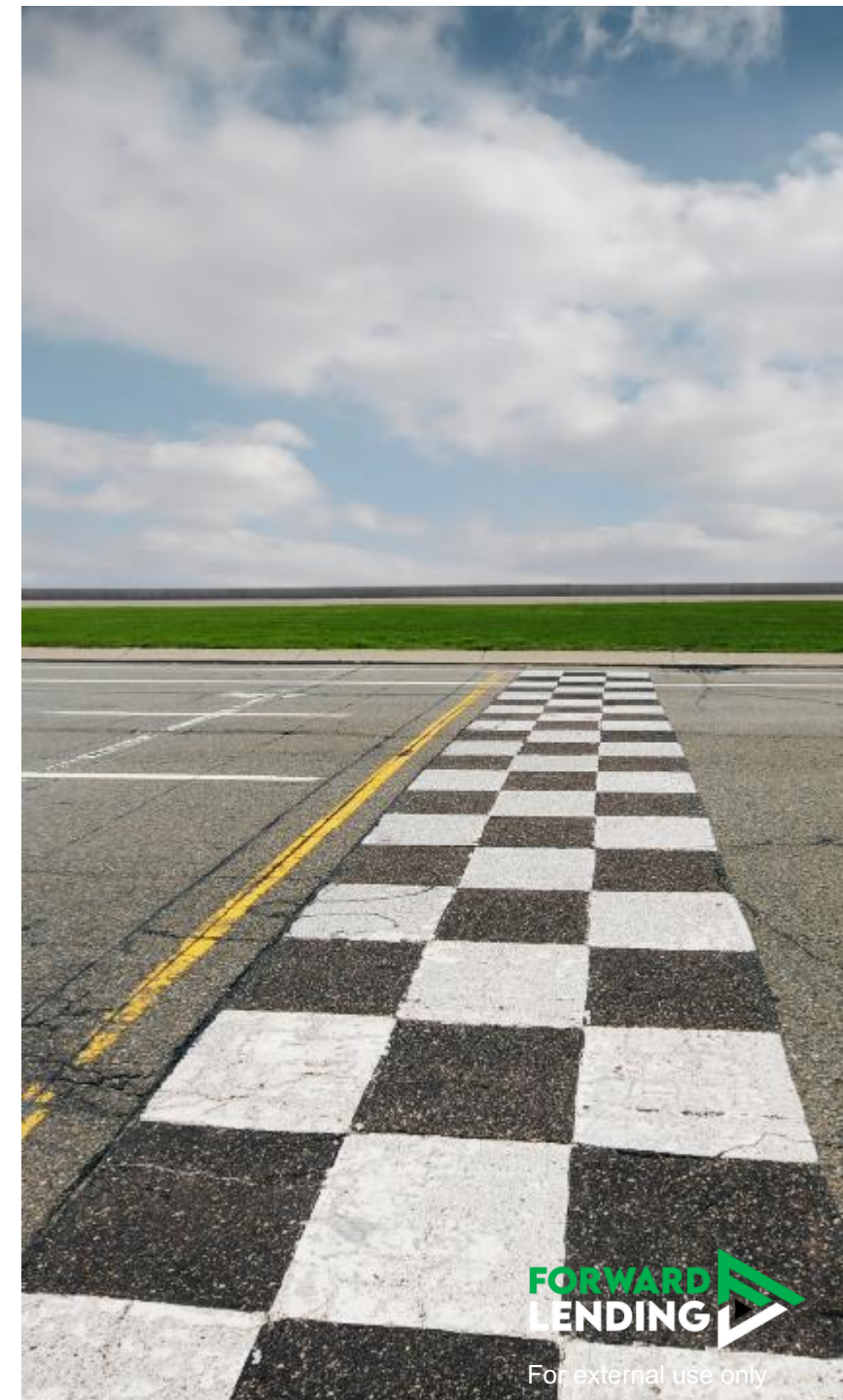


# DSCR Highlights

Featuring DSCR and DSCR with No Ratio!

## Program Highlights:

- Up to 80% LTV
- Cash Out up to 75%
- First-Time Investors Allowed
- Gift Funds Allowed
- Up to \$3.5mm Loan Amount
- I/O Payment Used to Qualify
- Minimal Reserve Requirements (Ask your AE for details)
- Vacant Properties Allowed Up to 70% on R/T or Cash Out



# Resources on our Website

## How to Get approved

FORWARD  
LENDING

PROGRAMS ▾

RATES

RESOURCES ▾

GET APPROVED

ABOUT US

CONTACT US

NEWS

SUBMIT

Get Approved

Get Our Broker Application

Get Approved With Forward Lending

Join Forward Lending, Wholesale Lending Division and get access (as thousands of Approved Mortgage Brokers have done in the past) to Prime, Government, and Non-QM loan programs for your clients.

Broker Package

Get the PDF Version of our Package

W9 FORM  
Get the IRS Form, [Download](#)

FORWARD  
LENDING

CONTACT US

WELCOME

PIPELINE

ADD NEW LOAN

SCENARIOS

DOCUMENTS

Recently Accessed Loans

2205070043

TestAmerica, Andy & TestAmerica, Amy

\$350,910.00, Conventional,

2204069874

TestAmerica, Andy & TestAmerica, Amy

\$350,910.00, Conventional,

2204069183

TestAmerica, Andy & TestAmerica, Amy

\$350,910.00, Conventional,

2204069710

TestAmerica, Andy & TestAmerica, Amy

\$350,910.00, Conventional,

2202065462

ABERGEL, SOPHIE HAZIZA

\$700,000.00, Conventional

Company Announcements

CONVENTIONAL DESKTOP APPRAISAL UPDATE

03/07/2022 03:33 PM

FORWARD  
LENDING

Privacy Policy Statement



# Contact Us

**Judith McIntire**  
EVP|Co-Founder

**Michael Gamble**  
EVP | National Sales Manager

**Chris Calderon**  
Account Executive | Wholesale Sales

Phone: (844) – 941 - 5626  
Email:



[www.ForwardLendingMtg.com](http://www.ForwardLendingMtg.com)

# THANK YOU

# FORWARD LENDING

WE KEEP YOU MOVING FORWARD



Visit our website for full details on our Full Throttle Specials. Good through May 31<sup>st</sup>, 2022 only.  
NonQM Spring Specials – Forward Lending ([forwardlendingmtg.com](http://forwardlendingmtg.com))

Forward Lending, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: (800) 760-1833 | Forward Lending 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, 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). Rhode Island Licensed Lender. Licensed by the N.J. Department of Banking and Insurance. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). VA - NMLS ID # 2125 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)) 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](http://www.nmlsconsumeraccess.org). Copyright 2022