



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

**844.941.5626**



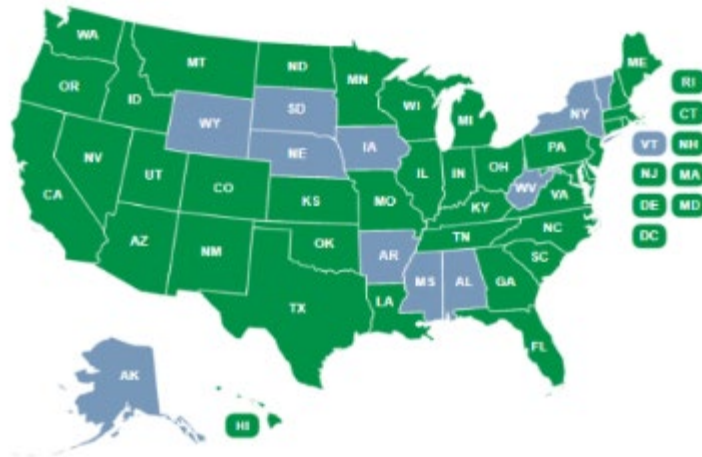
# Forward Lending

We Keep You Moving Forward

## Speed, Quality, Service

Forward Lending provides 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*.

## Licensed States



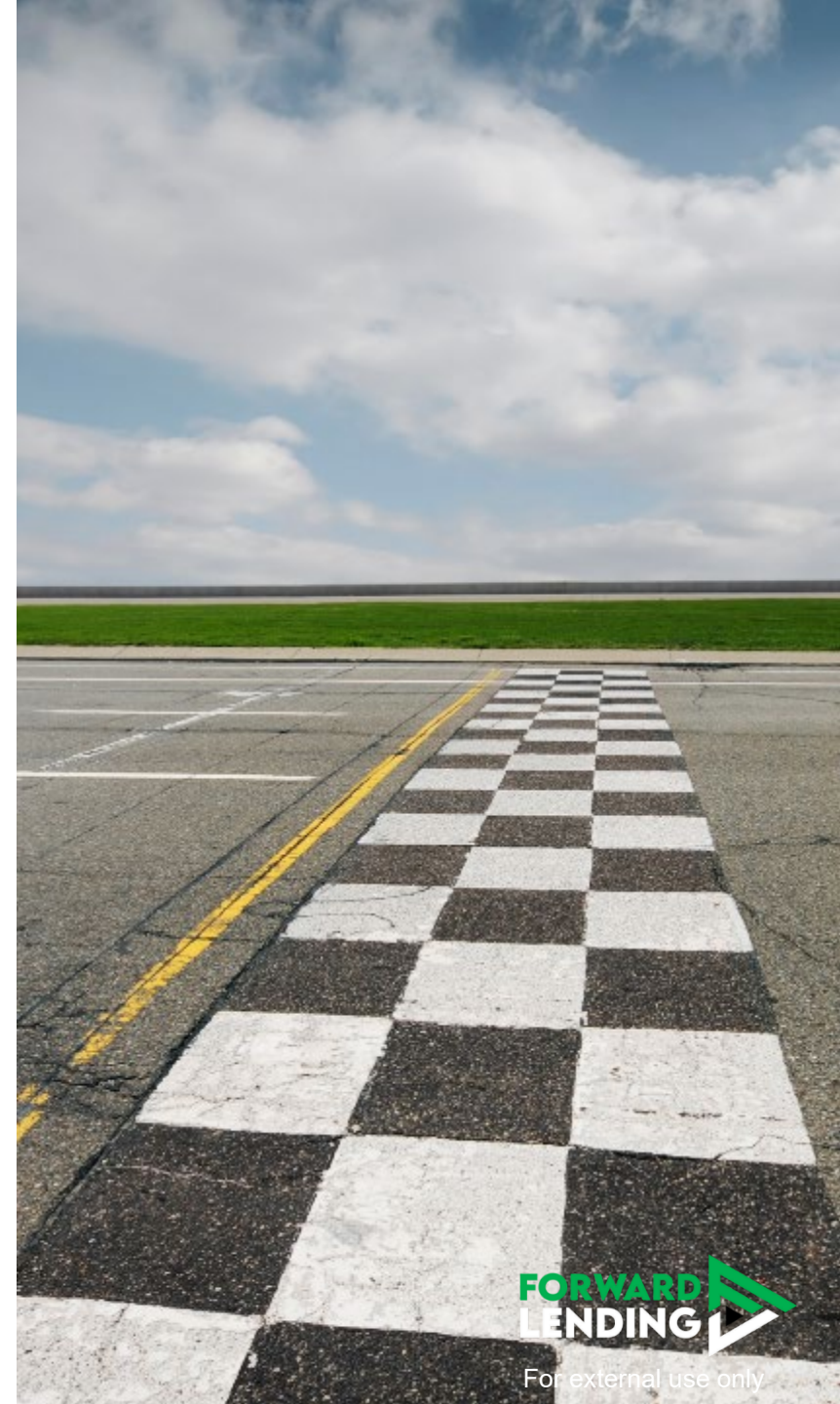
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# WEBINAR HOSTS



Jenny Beck, Director of Learning and Development

Nick Wilson, Non-Conforming Underwriting Manager



# AGENDA

- Current Specials!
- FHA Fast 100 DPA
- Buy Down Options 2/1 and 1/0
- ITIN
- Marketing/Resources
- Q&A





# MOVE AHEAD OF THE PACK WITH OUR SPECIALS

- Appraisal Credit
  - Get up to \$400 Appraisal Credit for new brokers
  - Available on all Programs
  - Good through February 28<sup>th</sup>, 2023
- FHA Finish Line Special!
  - 35 BPS Off FHA Price Improvement
  - Applies to Purchase, Refinance and Cash out
  - Conforming and High Balance loan limits
  - Good through February 28<sup>th</sup>, 2023



# FREE TRAINING FOR TEAMS

## THE TRACK

- Receive free training on one of the most powerful tools to help you close more loans, The Track.
- Learn how to submit, price, disclose your loan in minutes using our new TPO portal.
- Get an edge on the competition and expand your business at the same time with The Track.
- Schedule training now and reserve a spot for you and your team.
- Training available now!  
<https://forwardlendingmtg.com/the-track/>

# Fast100 Down Payment Assistance Program



# FAST100 HIGHLIGHTS


- 600 FICO Minimum
- DU/Approve Eligible
- Follows FHA guidelines/Loan Limits/Minimal Overlays
- Cannot be subordinated
- 0% Interest rate on 2<sup>nd</sup> \$0 Payment on 2<sup>nd</sup> NOT included in the DTI
- 100% CLTV FHA Loan (Combining 1<sup>st</sup> and Subordinate Lien)
- \*Refer to our complete Matrix at:  
[Forward FHA 100 – Forward Lending \(forwardlendingmtg.com\)](https://forwardlendingmtg.com)



# FAST100 PLUS HIGHLIGHTS

- 600 FICO Minimum
- DU/Approve Eligible
- Follows FHA guidelines/Loan Limits/Minimal Overlays
- Cannot be subordinated
- Interest Rate 2% greater than the 1<sup>st</sup>
  - Payment amortized over 10 years
  - Monthly payment included in DTI
- 100% CLTV FHA Loan (Combining 1<sup>st</sup> and Subordinate Lien)
- \*Refer to our complete Matrix at:  
[Forward FHA 100 – Forward Lending \(forwardlendingmtg.com\)](https://forwardlendingmtg.com)

# PRICING IN THE TRACK

**Loan Scenario**  

**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 \* **700**

DTI \* **40.00**

Underwriting Result \* **DU Approve/Eligible**

Is there a Co-Borrower? ☒ No ☐ Yes

Buydown Type ☒ None ☐ 2/1

Include Down Payment Assistance? ☐ No ☒ Yes

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

Channel \* **Wholesale**

Price Group

Comp source **Lender Paid**

Comp %: **2.75**

Fixed Fee: **0**

Min: **1000**

Max: **8000**

Base: **Total Loan Amount**

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

Purchase price \* **400000**

Est. value \* **400000**

Loan amount \* **386000**

Subordinate financing **14000**

LTV \* **96.500**

CLTV **100.000**

Gross loan amount **392755**

**Property Information**

Property zip \* **90024**

Property state \* **CA**

Property city \* **Los Angeles**

Property type \* **SFD**

Units \* **1**

Occupancy type \* **Primary**

Forward Lending - Wholesale - Fast 100 (DPA) 30 Year Fixed							
5.250	6.832	92.329	✓	\$30,128	2168	271	2439
5.500	7.036	92.859	✓	\$28,046	2230	271	2501
5.625	7.108	93.390	✓	\$25,961	2260	271	2531
5.750	7.181	93.911	✓	\$23,914	2292	271	2563
6.000	7.406	94.218	✓	\$22,709	2354	271	2625
6.125	7.478	94.739	✓	\$20,662	2386	271	2657
6.250	7.552	95.240	✓	\$18,695	2418	271	2689
6.500	7.801	95.315	✓	\$18,400	2482	272	2754
6.625	7.875	95.806	✓	\$16,472	2514	272	2786
6.750	7.950	96.287	✓	\$14,582	2547	272	2819
6.875	7.997	97.015	✓	\$11,723	2580	272	2852
7.000	8.067	97.527	✓	\$9,712	2613	272	2885
7.125	8.146	97.988	✓	\$7,902	2646	272	2918
7.250	8.273	98.429	✓	\$6,170	2679	272	2951
Forward Lending - Wholesale - Fast 100+ (DPA) 30 Year Fixed							
5.250	6.641	94.129	✓	\$23,058	2168	271	2439
5.500	6.843	94.659	✓	\$20,977	2230	271	2501

# BUY DOWN OPTIONS





# Buy Down Options How Does It Work?

## How does it work?

For the 2-1 Buy Down for example, the Borrower enjoys a reduced interest rate for the first year of the loan and a slightly higher rate for the second year. The rate then goes up to the full rate on the third year for the life of the loan.

For the 1-0 Buydown the Borrower enjoys a 1% reduction only on the first year.


## What are the benefits of a Buy Down?

It may help some borrowers afford a larger mortgage and a more expensive home. It also gives them some time before their mortgage payments rise to the fully amortized payment.

# Buy Down Options 2/1 and 1/0

- Available on FNMA, VA and FHA Loans
- Primary Residence
- 30-Year Fixed Rate Purchase only
- Borrower(s) are qualified off fully amortized rate
- Term: 24 months (2-1)
- Term: 12 months (1-0)
- Buydown is paid by the Seller/Builder concessions
- Seller Concessions:
  - Max 6% on FHA, Max 4% on VA
  - Max 6% up to 90% FNMA
  - Max 3% greater than 90% FNMA

# How To Calculate



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[RATES](#)
[RESOURCES ▾](#)
[GET APPROVED](#)
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## Reach more clients with our 1-0 and 2-1 Buydown!

Good on VA, FNMA, and FHA\* Loans

High Balance and FNMA HomeReady available

Take advantage of our 2-1 Buydown Program to help clients with a reduced rate for the first two years of their loan. For a 1-0 Buydown the borrower enjoys a 1% reduction only on the first year. Good on VA, FNMA, and FHA loans!

This is a great incentive for buyers to enjoy a temporary rate reduction on their interest rate all while getting into the home they want. Talk with your AE about this program.

### Program Highlights

- 30 year Fixed Rate Mortgages
- Primary Residences only
- Single Family Residences, PUD and Condos
- VA, FNMA and FHA – No DPA allowed
- High Balance available
- FNMA HomeReady option available
- Purchase Transactions only
- Term: 24 months (2-1)

### Temporary Buydown Calculator

Available to assist in understanding the buydown monthly payment for our buydown programs.

Please contact your Account Executive for more information.

[Buydown Calculator](#)

Scenario: 1-0 buydown		Year	Rate	Total Monthly payment	Payment by Borrower	Monthly Buydown	Annual Buydown
Total Loan Amount*	\$350,000	1	5.00%	\$2,098.43	\$1,878.88	\$219.55	\$2,634.61
Note Rate	6.000%	2-30	6.00%	\$2,098.43	\$2,098.43	\$0.00	\$0.00
Monthly Rate	0.50%						
Term	360					Total Buydown funds	\$2,634.61
* For FHA and VA Loans, Total Loan Amount Should Include Upfront MIP or VA Funding Fee if Financed							
Scenario: 2-1 buydown		Year	Rate	Total Monthly payment	Payment by Borrower	Monthly Buydown	Annual Buydown
Total Loan Amount*	\$350,000	1	5.00%	\$2,328.56	\$1,878.88	\$449.68	\$5,396.20
Note Rate	7.000%	2	6.00%	\$2,328.56	\$2,098.43	\$230.13	\$2,761.58
Monthly Rate	0.58%	3-30	7.00%	\$2,328.56	\$2,328.56	\$0.00	\$0.00
Term	360					Total Buydown funds	\$8,157.78



# PRICING IN THE TRACK

**Loan Scenario**

**Mortgage Information**

NanQ(Non-QM) ☒ No ☐ Yes

Loan type \* **FHA**

Loan purpose \* -- Select --

Doc type \* -- Select --

Loan term -- Select --

Amortization ☐ Fixed ☐ ARM

Low-Mid FICO \*

DTI \*

Underwriting Result \* DU Approve/Eligible

Is there a Co-Borrower? ☒ No ☐ Yes

Include Down Payment Assistance? ☒ No ☐ Yes

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

Buydown Type **None**

Channel \* Wholesale

Price Group

Comp source Lender Paid

Comp %: 2.5

Fixed Fee: 0

Min: 1000

Max: 8000

Base: Total Loan Amount

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

Purchase price \*

Est. value \*

Loan amount \*

Subordinate financing

LTV \*

CLTV

Gross loan amount

**Property Information**

Property zip \*

Property state \* -- Select --

Property city \*

Property type \* -- Select --

Units \* 1

Occupancy type \* -- Select --



# ITIN HIGHLIGHTS



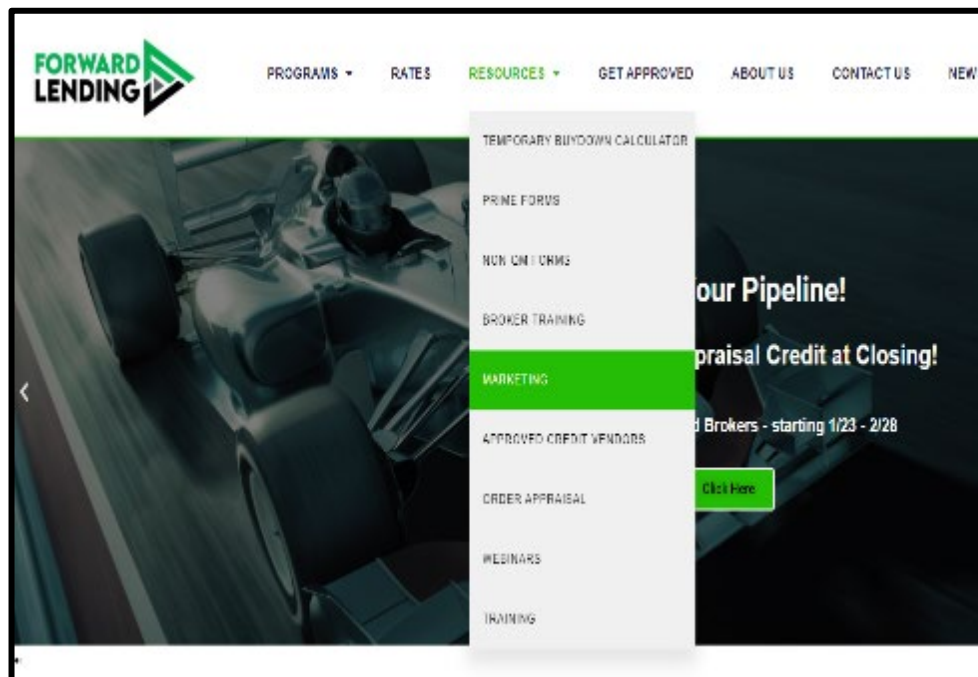
# ITIN HIGHLIGHTS

- Up to 85% LTV
- Down to a 660 FICO
- Private Party VOR OK!
- Alternative Tradelines OK, when one 12-month tradeline exists on credit
- NO green card or NPRA status requirement
- Owner Occ. Or Investment property
- Full doc, Bank Statements or DSCR
- Up to \$1.5M

*Refer to the complete Matrix at: [Non-QM, Non-Conforming Loans – Forward Lending \(forwardlendingmtg.com\)](https://forwardlendingmtg.com)*



# Marketing Available



## Race to victory with our 1-0 BUYDOWN

Available on FNMA, VA, and FHA Purchase Loans

Now 2/1 and 1/0 buydown available for Conventional, VA, & FHA

High Balance and FNMA HomeReady available.

Our buydown loans provide a lower rate for the first one or two years, paid by the borrower. This can reach more clients to expand your pipeline!

**Program Highlights:**

- 30 year Fixed Rate Mortgages
- Primary Residences only
- Single Family Residences, PUD and Condos
- FNMA, VA, and FHA only – No DPA allowed
- High Balance available
- FNMA HomeReady option available
- Purchase Transactions only
- Term: 24 months (2-1)
- Term: 12 months (1-0)
- Borrower(s) are Qualified off 1% buydown rate
- Buydown cost is paid by Seller
- Seller Concessions:
  - Max 6% on FHA, Max 4% on VA
  - Max 6% up to 90% FNMA
  - Max 3% greater than 90% FNMA

Take advantage of offering this 2-1 Buydown and 1-0 Buydown program to your clients! Restrictions apply.

On FHA: Not available for Manually Underwritten Loans.  
Forward Lending is not affiliated with or acting on behalf of or at the direction of the Federal Housing Administration, Veterans Administration, or the Federal Government.

## ★★★★★ TOP 5 REASONS TO SEND US YOUR FHA 100% DPA LOANS!

Fast 100 Plus

- ★ Manufactured Homes & Condos Allowed
- ★ No First-Time Homebuyer Requirement
- ★ No DTI Overlays - Per AUS Findings
- ★ 600 FICO Allowed
- ★ Lender Paid Comps are Allowed

**CONTACT US TODAY TO LEARN MORE!**

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# CONTACT US

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EVP | Co-Founder

**Michael Gamble**  
EVP | National Sales Manager

**Chris Calderon**  
EVP | Co-Founder



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# THANK YOU

## FORWARD LENDING

WE KEEP YOU MOVING FORWARD



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