

**FORWARD
LENDING**



www.ForwardLendingMtg.com

844.941.5626

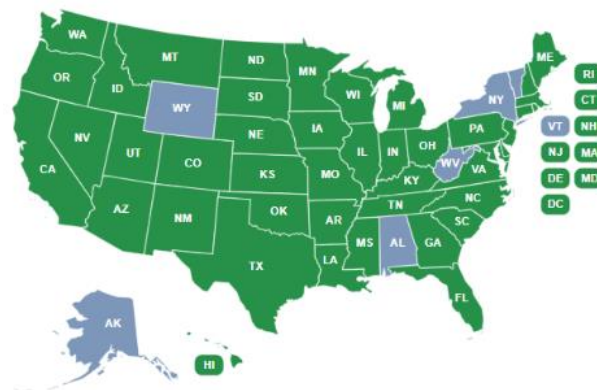
Forward Lending

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, US



WEBINAR HOSTS



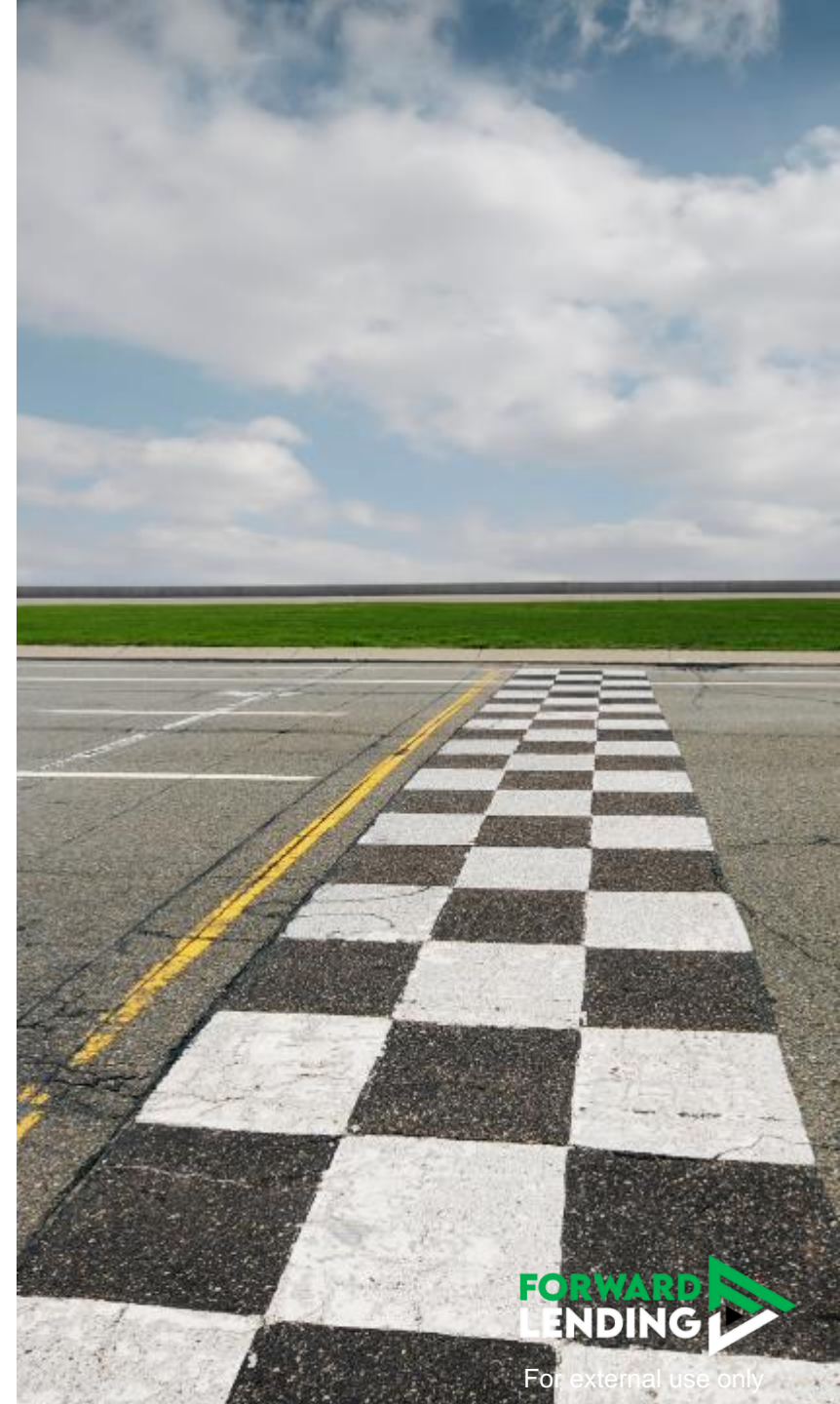
Jenny Beck, Director of Learning and Development



Will Fisher, EVP on Nan/Non-QM Lending



Michael Gamble EVP Sales Forward Lending



AGENDA

- Specials!
- NON-QM HIGHLIGHTS
- ENHANCED JUMBO
- RESOURCES
- Q&A



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/>



MOVE AHEAD OF THE PACK WITH OUR SPECIALS

Take Advantage of our OCTOBER Specials to help you Grow that Pipeline!

25 BPS Government Special

- Loan programs include FHA, VA & USDA
- For qualifying government loans with a FICO score 620 to 660
- Conforming Balance only, No High Bal
- DPA and Second Lien programs are excluded from this special

25 BPS Non-QM Special

- Available for all Non-QM loan programs
- For qualifying Non-QM loans with a LTV < 70% & FICO > 720
- Second lien programs are excluded with this special
- Not available for Non-QM Select Loan programs

**October Specials are not valid with DPA loans and cannot be combined together or with Non-QM Select Loan Promotions. For loans locked 10/1/2023 through 10/31/2023.*

Contact your Account Executive to learn more.

Restrictions Apply. Please contact your Account Executive for more details. Terms and conditions apply. Specials and programs are subject to change or cancellation at any time. Valid for eligible loan programs that meet the specific requirements of the program specials. Loan programs may be combined with other specials where indicated. Visit our website for further information regarding our specials: ForwardLendingMTG.com. This is a business-to-business communication directed at mortgage brokers only and not intended for or directed at consumers. This document should not be shared with consumers.



NON-QM HIGHLIGHTS



NON-QM HIGHLIGHTS

- Bank Statements
 - Expense Ratios
 - Business Statements Down to 20% with NO CPA letter
 - 12 Months (priced same as competitors 24 months!)
 - Business or Personal
- One Year Self-Employed
 - Borrower can be fully W-2 in the prior 12 months to their 12 months of being fully Self-Employed and use only 12 months min. bank statements to qualify. Purchase, refi or cash out.
- Asset Utilization
 - Help add income to your full doc or alt doc deals to get under DTI Caps!
 - Qualify with just Assets
 - Qualify with no DTI qualification



NON-QM '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

Department of the Treasury
Internal Revenue Service
PO Box 149342
Austin, TX 78714-9342

Aviso CP565
Fecha del aviso El año del ITIN emitido estará aquí
Para llamarlos Teléfono 1-800-908-9993
Llamadas Internacionales: 267-941-1000

Número de Referencia del Caso
Fecha de nacimiento
Página 1 de 2

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En respuesta a su Solicitud de Número de Identificación Personal del Contribuyente del Servicio de Impuestos Internos
Asignación de su Número de Identificación Personal del Contribuyente (ITIN) del Servicio de Impuestos Internos

Hemos asignado a usted un Número de Identificación Personal del Contribuyente (ITIN) 9 a base de la información que usted proveyó.

Conserve este aviso en un lugar seguro junto con sus documentos importantes.

Su ITIN e información personal

ITIN	9
Nombre completo	
Fecha de nacimiento	

El IRS utilizará su ITIN junto con su nombre completo y fecha de nacimiento para identificar documentos de impuestos, pagos, y cualquier otra correspondencia. Por lo tanto, es muy importante que la información personal que tenemos de usted sea correcta. Si la información arriba indicada es incorrecta, por favor complete la sección titulada "Información de Contacto", sepárela, y envíela a nosotros por correo.

Continúa atrás...

DSCR HIGHLIGHTS

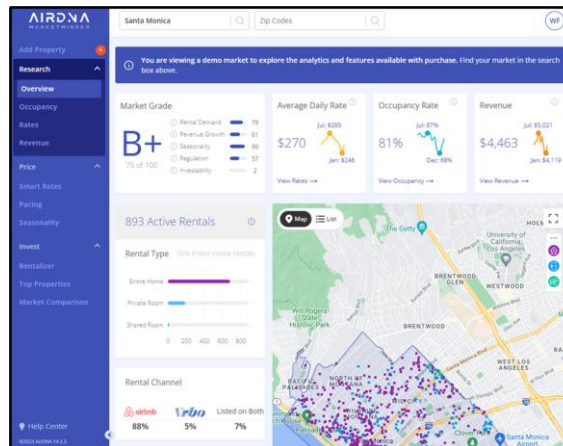
- LTV's Up to 85%
- Credit
 - Down to 620 FICO DSCR
 - Down to 640 FICO No-Ratio
- Use the FICO of the largest % holder of an LLC
- Loan Amounts
 - Up to \$3.5M
- Terms
 - 30yr and 40yr Fixed (true 480-month term)
 - IO Available on ALL Terms
- Cash Out to 75% LTV
- Gift Funds Allow up to 100%!
- Private Party VORs
 - LTV \leq 80% & \geq 660 FICO
 - LTV \leq 70% & \geq 600 FICO



DSCR HIGHLIGHTS

Vacant / Unleased Properties

- Purchase Transaction Program Max
- Refinance Rate/Term
 - Loan Balance ≤ \$1,000,000 – 70% LTV Max
 - Loan Balance ≤ \$2,000,000 – 65% LTV Max
- Refinance Cash-Out
 - Loan Balance ≤ \$1,500,000 – 60% LTV Max
- Appraisal from Preferred AMC only*
- LOE for cause of vacancy
 - * (contact AE for details)



Short Term Rentals

- Purchase or Refi (R/T & C/O)
- 1 Unit SFR, 2-4 Unit (Refi only), PUD and Condo eligible, Condotel min 1.20 DSCR
- No first-time investors & no inexperienced investors
- Apply 20% Management Fee Reduction to Income
- Document Income with 1007/1025 supported by 12 mos history of payments OR AirDNA/Overview Report (purch. only) contact AE
- Rural not available
- Vacant ok



JUMBO NITRO



PRODUCT FEATURES

PRODUCT FEATURES

- **30YR Fixed and 10/6 ARM Available**
- **Max Loan Amount**
 - \$3,500,000 for Primary
 - \$2,000,000 for Second & Investment Properties
- **Max LTV/CLTV with Loan Amount**
 - 90% up to \$1,500,000 – Purchases
 - 85% up to \$2,000,000 – Rate/Term Refis
 - 80% up to \$1,000,000 – Cash-out Refis *no max cash-out limit*
- **Min 660 FICO** Purchase & Rate/Term Refi
- **Min 680 FICO** Cash-Out Refi
- **DU or LPA-** Approve/Accept
- **DTI, Income, Assets-** Follows AUS up to a max 50%

PRODUCT FEATURES

RESERVES

“Greater of AUS” or:

- ≤ \$1,000,000: Follow AUS
- > \$1,000,000 - ≤ \$2,000,000: 3 mos
- > \$2,000,000 - ≤ \$3,000,000: 6 mos
- > \$3,000,000: 12 mos
- LTV/CLTV > 80%: 6 mos
- *Cash out proceeds ineligible*

CREDIT

- Tradeline/Housing History/Derogatory Credit Events – Follows Agency

APPRAISAL REQUIREMENTS

Loan Amount	Appraisal Requirements
≤ \$1,500,000	1 Full Appraisal & Secondary Valuation
> \$1,500,000	2 Full Appraisals

Secondary Valuation:

- CU ≤ 2.5, no secondary valuation required
- If CU > 2.5 or indeterminate:
- Desk Review within -10% OR 2nd full appraisal
- **25 MAX ACRES**

JUMBO NITRO PLUS



PRODUCT FEATURES

PRODUCT FEATURES

MAX LOAN AMOUNT

- \$3,000,000 for Primary & Second
- \$2,000,000 for Investment Properties

MAX LTV WITH LOAN AMOUNT

- 89.99% up to \$2,000,000 – Purchases & Rate/Term Refis
- 80% up to \$3,000,000 – Cash-out Refis *no max cash-out*

MIN FICO 660 – Purchase & Rate/Term Refis

MIN FICO 680– Cash-out Refis

**15, 30 year fixed | 10/6 ARM | 30 yr IO | 30 yr fixed 2:1 or 1:0 Temp BD
IO Available** – Primary residence and Second Homes, max 80% LTV/CLTV

AUS – DU or LPA Approve/Accept finding required

- Fixed: Follow AUS up to max 45% **DTI**
- IO: Follow AUS up to max 43% **DTI**

PRODUCT FEATURES

RESERVES

“Greater of AUS” or:

- ≤ \$2,000,000: Follow AUS
- Primary & 2nd home Purch & Rate/Term Refi:
 - > \$2,000,000 - ≤ \$2,500,000: 12 mos
 - > \$2,500,000: 18 mos
- Primary & 2nd Home Cash-out Refi:
 - > \$2,000,000: 18 mos
- Investment Properties
 - > \$2,000,000: 12 mos
- Interest Only: > \$2,000,000: 24 mos
- *Business funds and gift funds ineligible*

CREDIT

- Tradeline/Housing History– Follows AUS
- Derogatory Credit Events – 7 years seasoning

INCOME

- Follows AUS

ASSETS

- Follows AUS, except Gifts of equity ineligible

APPRAISAL REQUIREMENTS

Loan Amount	Appraisal Requirements
≤ \$1,500,000	1 Full Appraisal
> \$1,500,000	2 Full Appraisals

JUMBO NITRO XL



PRODUCT FEATURES

PRODUCT FEATURES

15, 30 YR FIXED | 10/6 ARM | 30 YR FIXED 2:1 or 1:0 Temp BD

MAX LOAN AMOUNT

- 3,000,000 for Primary & Second
- \$1,500,000 for Investment Properties

MAX LTV/CLTV WITH LOAN AMOUNT

- 80% up to \$3,000,000 – Purchases & Rate/Term Refis
- 80% up to \$2,000,000 – Cash-out Refis

CASH OUT PROCEEDS

- ≤ \$1,500,000 loan amount: \$350,000
- > \$1,500,000 loan amount: \$500,000

Min FICO 660– Purchase, Rate/Term & Cash-out Refis

AUS- DU Approve findings required, LPA ineligible
DTI- Follow DU up to **Max 49.99%**

PRODUCT FEATURES

RESERVES

“Greater of DU” or:

- Primary Residence:
 - ≤ \$1,000,000 - 6 mos | > \$1,000,000 - ≤ \$2,000,000 - 9 mos | > \$2,000,000 - 12 mos | 2 units - 12 mos
- Second Home: ≤ \$2,000,000 - 9 mos | > \$2,000,000 - 12 mos
 - Investment: 12 mos
- *Cash out proceeds, business funds & gift funds ineligible*

CREDIT

- Housing History: Mortgage - 0x30x12, 0x60x24 | Rent - 0x30x12
- Tradelines– Follows DU
- Derogatory Credit Events – Follow DU, < 7 years requires 0x30x24 rental history or no mortgage lates

INCOME

- Follows DU, except Self-Employed required a P&L through most recent quarter

ASSETS

- Follows DU except, gifts of equity ineligible

PRODUCT FEATURES

APPRAISAL REQUIREMENTS

Loan Amount	Appraisal Requirements
≤ \$1,500,000	1 Full Appraisal & Secondary Valuation
> \$1,500,000	2 Full Appraisals

Secondary Valuation:

- CU ≤ 2.5, no secondary valuation required
- If CU > 2.5 or indeterminate:
- Desk Review within -10% OR field review with
- -10% OR 2nd full appraisal

25 MAX ACRES

Rural > 10 acres must have 3 comps w/similar acreage

NON-WARRANTABLE CONDO


- 10% LTV reduction, 30 year fixed &
- Primary & Second Homes only
- Only **1 non-warrantable** feature permitted:
- **Commercial Space:**
 - > 35% - ≤ 50% allowed
- **Presale:**
 - ≥ 30% sold or under contract
- **Budget:**
 - ≥ 7% - < 10% reserves allowed if current reserves
 - > 10% of operating expenses
 - < 7% reserves allowed if reserve balance
 - > 20% of operating expense
- **One Entity Ownership:**
 - Up to 25% for projects with 10+ units

RESOURCES, RATES, MATRICES

Features	Jumbo Nitro XL	Jumbo Nitro Plus	Jumbo Nitro
Loan Type	Purchase, Rate/Term Refi, & Cash-out Refi	Purchase, Rate/Term Refi, & Cash-out Refi	Purchase, Rate/Term Refi, & Cash-out Refi
Loan Terms	30 year fixed, 10/6 ARM	15, 30 year fixed, 10/6 ARM 30 year fixed Interest Only 30 year 2:1 or 1:0 Temporary Buydown	15, 30 year fixed, 10/6 ARM 30 year 2:1 or 1:0 Temporary Buydown
Max LTV with Loan Amount - Purchase Rate & Term	90% up to \$1,500,000 (Purchase) 85% up to \$2,000,000 (Rate/Term Refi)	89.99% up to \$2,000,000	80% up to \$3,000,000
Max LTV with Loan Amount - Cash-out Refi	80% up to \$1,000,000	80% up to \$3,000,000	80% up to \$2,000,000
Max Loan Amount	\$3,500,000 - Primary \$2,000,000 - Second & Investment	\$3,000,000 - Primary & Second \$2,000,000 Investment	\$3,000,000 Primary & Second \$1,500,000 Investment
Min Credit Score	660 min FICO – Purchase & Rate/Term Refi 680 min FICO – Cash-out Refi	660 min FICO – Purchase & Rate/Term Refi 680 min FICO – Cash-out Refi	660 min FICO – Purchase & Rate/Term Refi 660 min FICO – Cash-out Refi
DTI	Determined by AUS, max 50% max	Fixed & ARM: Determined by AUS, max 45% Interest Only: Determined by AUS, max 43%	Determined by AUS, 49.99% max
Cash Out Proceeds	No max cash-out limits	No max cash-out limits	≤ \$1,500,000 loan amount: \$350,000 > \$1,500,000 loan amount: \$500,000
Minimum Loan Amount	\$400,000	\$400,000	\$400,000
Interest Only Restrictions	Ineligible	Primary Residence only > 80 LTV/CLTV ineligible	Ineligible
Property Types	SFR PUD Condo (warrantable) 2-4 Unit (Primary & Investment only)	SFR 2-4 Unit PUD Condo (warrantable)	SFR PUD Condo (warrantable & non-warrantable) 2-4 Unit (Primary & Investment only)
Reserves	Greater of AUS or: ≤ \$1,000,000: Follow AUS > \$1,000,000 - ≤ \$2,000,000: 3 mos > \$2,000,000 - ≤ \$3,000,000: 6 mos > \$3,000,000: 12 mos LTV/CLTV > 80%: 6 mos *Cash out proceeds ineligible*	Greater of AUS or: ≤ \$2,000,000: Follow AUS Primary & Second Home Purchase & Rate/Term Refi: > \$2,000,000 - ≤ \$2,500,000: 12 mos > \$2,500,000 - ≤ \$3,000,000: 18 mos Primary & Second Home Cash-out Refi > \$2,000,000: 18 mos Investment Properties > \$2,000,000: 12 mos Interest Only: > \$2,000,000: 24 mos *Business funds and gift funds ineligible*	Greater of DU or: Primary: ≤ \$1,000,000 - 6 mos > \$1,000,000 - ≤ \$2,000,000 - 9 mos > \$2,000,000 - 12 mos 2 units - 12 mos Second Home: ≤ \$2,000,000 - 9 mos > \$2,000,000 - 12 mos Investment: 12 mos *Cash out proceeds, business funds & gift funds ineligible*
Eligible Borrowers	US Citizen Permanent Res Non-Permanent Res	US Citizen Permanent Res Non-Permanent Res	US Citizen Permanent Res Non-Permanent Res
FTHB	Follow Agency	Follow Agency	Primary and Second home only, \$1.5MM max, if living rent free must meet addn'l tradelines requirements
Geo Limitations	US Territories & Texas 50 (a)(6) ineligible	US Territories and Texas 50(a)(6) and (f)(2) Transactions ineligible	US Territories & Texas 50 (a)(6) ineligible
Interested Party Contributions	Follow Agency	Follow Agency	Follow FNMA
Number of Financed Properties	Follow Agency	Follow Agency	Follow DU findings
Temporary Buydown	Ineligible	Eligible, follow Agency	2-1 and 1-0 permitted. Fixed rate & Purchase transactions only, Investment ineligible
QM	Must be QM eligible: Safe Harbor and Rebuttable Presumption	Must be QM eligible: Safe Harbor and Rebuttable Presumption	Must be QM eligible: Safe Harbor and Rebuttable Presumption
AUS	DU or LPA Approve/Accept finding	DU or LPA Approve/Accept finding	DU Approve finding, LPA ineligible
PROPERTY			
Appraisal	≤ \$1,500,000: 1 appsl & secondary valuation > \$1,500,000: 2 appsls	≤ \$1,500,000: 1 appsl > \$1,500,000: 2 appsls	≤ \$1,500,000: 1 appsl & secondary valuation > \$1,500,000: 2 appsls
Secondary Valuation Options	Secondary Valuation: CU ≤ 2.5, no secondary valuation required CU > 2.5 or indeterminate: Enhanced Desk Review within -10% or 2nd full appsl	NA	Secondary Valuation: CU ≤ 2.5, no secondary valuation required CU > 2.5 or indeterminate: CCA/ARR w/in -10% or field review w/in -10% or 2nd full appsl
Condo Approval	Follow Agency	Follow Agency	Warrantable and Non-Warrantable NW 10% LTV reduction, 30 fixed only, Investment ineligible NW Features (only 1 NW feature permitted): Commercial Space - > 35% - ≤ 50% Presale - ≥ 30% sold or under contract Budget - < 10% reserves allowed with conditions One Entity Ownership - up to 25% for projects w/ 10+ units
Declining Market	No limitations	No limitations	LTV/CLTV reduced by 10%
Acres	25 acres max	25 acres max	25 acres max Rural > 10 acres must have 3 comps w/similar acreage
CREDIT			
Scores	At least 1 score required Lowest middle is decision score	At least 1 score required Lowest middle is decision score	2 scores required Lowest middle is decision score Rapid rescore not allowed
Tradelines	Follow AUS	Follow AUS	Follow DU findings
Housing History	Follow AUS	Follow AUS	Mortgage: 0x30x12, 0x60x24 Rent: 0x30x12
Collections	Follow Agency	Follow Agency	Follow FNMA
Derog Credit Seasoning (BK,SS,FC,DIL)	Follow AUS	7 yrs seasoning	Follow DU, extenuating circumstances prohibited Credit events seasoned < 7 years require 0x30x24 and no mortgage lates since credit event Multiple credit events not permitted
Forbearance	Follow AUS	must have exited, not in a repayment plan, current and made 6 timely payments	6 mos seasoning, no skipped payments during forbearance period Applies to all current and previously owned properties



Matrices / Marketing Available on our website!



844.941.5626

PROGRAMS ▾ RATES RESOURCES GET APPROVED ABOUT US CONTACT US NEWS SUBMIT Make A Payment [in](#) [f](#) [@](#) [🚗](#)

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CONVENTIONAL LOANS ▸

NON-QM ▸

CALHFA DPA ▸

CLOSED END SECONDS ▸

FHA LOANS ▸

VA LOANS

USDA LOANS

BUYDOWN LOANS ▸

FHA FAST 100

REFINOW

JUMBO LOANS

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FORWARDLENDINGMTG.COM

Forward Lending Jumbo Nitro Matrix

Occupancy	Property	Loan Amount	740+	720+	700+	680+	660+
Primary Residence	SFR 1 Unit/PUID/Condo	\$ 1,000,000	80%	80%	80%	80%	80%
		\$ 1,500,000	80%	80%	80%	80%	
		\$ 2,000,000	80%	80%	80%	80%	
		\$ 2,500,000	80%	80%	80%	80%	
Second Home	SFR/PUID/Condo	\$ 1,000,000	80%	80%	80%	80%	80%
		\$ 1,500,000	65%	65%	65%	65%	
		\$ 2,000,000	60%	60%	60%	60%	
		\$ 2,500,000	80%	80%	80%	80%	
Investment	SFR/PUID/2-4 Unit/Condo	\$ 1,000,000	80%	80%	80%	80%	80%
		\$ 1,500,000	65%	65%	65%	65%	
		\$ 2,000,000	60%	60%	60%	60%	
		\$ 2,500,000	80%	80%	80%	80%	

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Forward Lending Jumbo Nitro Plus Matrix

Occupancy	Property	Loan Amount	740+	720+	700+	680+	660+
Primary Residence	SFR/2-4 Unit/ PUD/Condo	\$ 2,000,000	89.99% ¹	89.99% ¹	89.99% ¹	89.99% ¹	89.99% ¹
		\$ 2,500,000	80%	80%	80%	80%	
		\$ 3,000,000	80%	80%	80%	80%	
		\$ 2,000,000	89.99% ¹	89.99% ¹	89.99% ¹	89.99% ¹	
Second Home	SFR/2-4 Unit/PUID/Condo	\$ 2,000,000	80%	80%	80%	80%	80%
		\$ 2,500,000	80%	80%	80%	80%	
		\$ 3,000,000	80%	80%	80%	80%	
		\$ 2,000,000	89.99% ¹	89.99% ¹	89.99% ¹	89.99% ¹	
Investment	SFR/2-4 Unit/PUID/Condo	\$ 1,000,000	80%	80%	80%	80%	80%
		\$ 2,000,000	80%	80%	80%	80%	
		\$ 3,000,000	80%	80%	80%	80%	
		\$ 2,500,000	75%	75%	75%	75%	

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Forward Lending Jumbo Nitro XL Matrix

Occupancy	Property	Loan Amount	Purchase, Rate/Term Refi					Cash-out Refi				
			Max LTV/CLTV to FICO					Max LTV/CLTV to FICO				
			740+	720+	700+	680+	660+	740+	720+	700+	680+	660+
Primary Residence	SFR/2-4 Unit/PUID/Condo	\$ 1,500,000	90% ¹	90% ¹	90% ¹	85%	80%	80%	80%	80%	80%	80%
		\$ 1,000,000	85%	85%	85%	85%	80%	80%	80%	80%	80%	
		\$ 2,000,000	85%	85%	85%	85%	80%	75%	75%	75%	80%	
		\$ 2,500,000	80%	80%	80%	80%	80%	75%	75%	75%	75%	
Second Home	SFR/PUID/Condo	\$ 1,000,000	80%	80%	80%	80%	80%	75% ^{1/2}	75% ^{1/2}	75% ^{1/2}	75% ^{1/2}	75% ^{1/2}
		\$ 1,500,000	80%	80%	80%	80%	80%	70% ^{1/2}	70% ^{1/2}	70% ^{1/2}	70% ^{1/2}	
		\$ 2,000,000	75%	75%	75%	75%	75%	60%	60%	60%	60%	
		\$ 3,000,000	70%	70%	70%	70%	70%					
Investment	SFR/2-4 Unit/PUID/Condo	\$ 1,500,000	75%	75%	75%	75%	75%	60%	60%	60%	60%	
		\$ 2,000,000	75%	75%	75%	75%	75%					
		\$ 2,500,000	75%	75%	75%	75%	75%					
		\$ 3,000,000	70%	70%	70%	70%	70%					

FORWARD LENDING
FORWARDLENDINGMTG.COM

Intended for Mortgage/Real Estate Pro

Our Wholesale Loan

ForwardLendingMtg.com
844.941.5626

CONTACT US

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EVP | Co-Founder



www.ForwardLendingMtg.com

844.941.5626

THANK YOU

FORWARD LENDING



WE KEEP YOU MOVING FORWARD

www.ForwardLendingMtg.com

844.941.5626

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