

**FORWARD
LENDING**



www.ForwardLendingMtg.com

844.941.5626

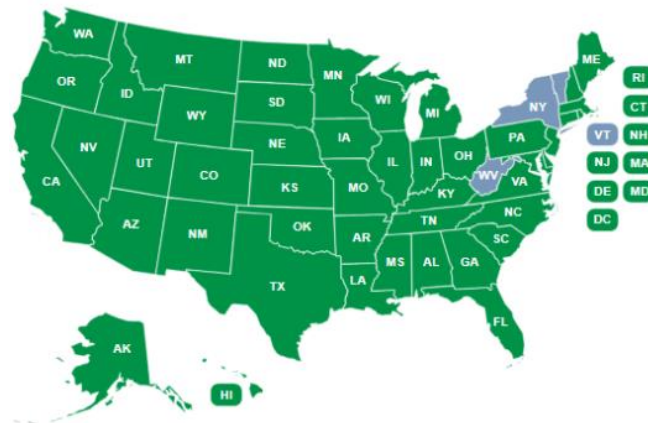
Forward Lending

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*.

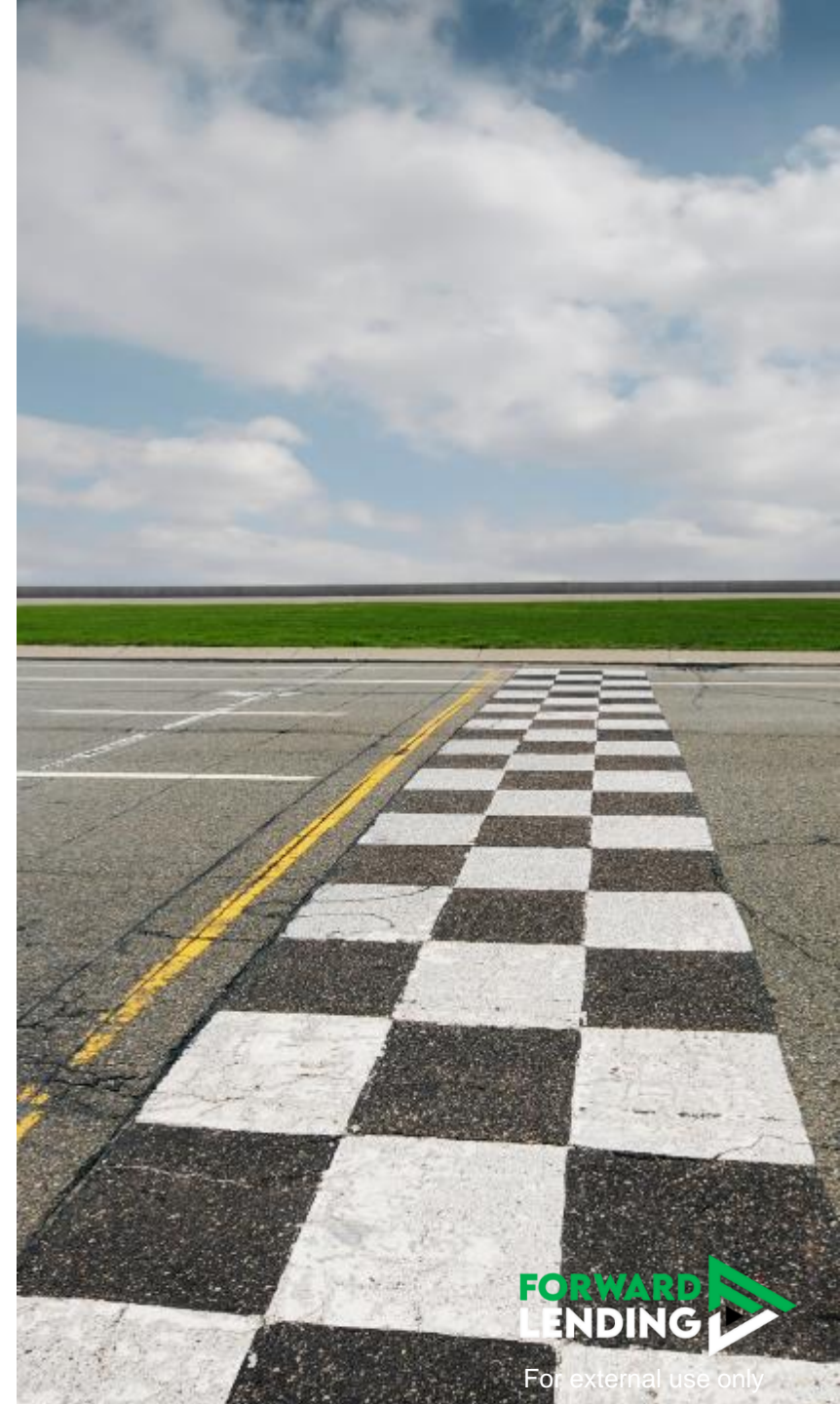
Licensed States, US



WEBINAR HOSTS



Jenny Beck, Director of Learning and Development



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/>



KICK OFF THE NEW YEAR WITH AN UNBEATABLE ADVANTAGE!

SPECIALS ON NON-QM, PRIME, FHA STREAMLINE AND VA IRRRL

Non-QM Specials

- 50bps for all loans $\leq 75\%$ LTV and FICO ≥ 720
- Purchases and Refinance

Prime Specials

- Purchase, Rate/Term, and Refi Cash-Out
- 35bps on all Government (FHA, VA, USDA)
- 30bps on all Conventional Loans

*Specials exclude High Balance loans, DPA loans, CES and Jumbo loans.
Cannot be combined with Select pricing or any other pricing specials.
Specials are valid for loans locked 1/1/2024 through 1/31/2024.*



KICK OFF THE NEW YEAR WITH AN UNBEATABLE ADVANTAGE!

SPECIALS ON FHA STREAMLINE AND VA IRRRL

Effective immediately for all FHA Streamline and VA IRRRL loans locked on or before January 31st, 2024:

- 25 bps price improvement on Select and High Balance
- 60 bps price improvement on all other (0.350 December Special + 0.250 Streamline/IRRRL Special)

FHA / VA Streamlines have specific seasoning and Net Tangible Benefit requirements to qualify. See below and talk to your Account Executive.

Seasoning requirements to qualify are:

- 6 payments have been made AND
- 210 days passed from note date

Net Tangible Benefit requirements are:

- FHA Streamline – Reduction in combined rate (interest rate + MIP rate) of at least 50 basis points
- VA IRRRL – Reduction in interest rate of at least 50 basis points and recoupment of fees/costs must occur within 36 months

Loans must be locked on or before January 31st, 2024. Please ask your Account Executive for details.



NON-QM HIGHLIGHTS



NON-QM Full & Alt Doc

- LTV's Up to 90% Full and ALT Doc
- Credit
 - Down to 600 FICO (Max 80% LTV)
 - Loan Amounts up to \$4M including 1099 and WVOE!
- Terms
 - 5/6, 7/6 ARM
 - 30yr and 40yr Fixed (true 480-month term)
 - IO Available (not available on 15-year term)
 - Temp Buydown available
- Cash in Hand
 - Up to \$1.5M cash in hand \leq to 65% LTV
 - Up to \$1M cash in hand \leq to 70% LTV
 - Up to \$500K cash in hand \geq to 70% LTV
 - Vacant Properties \$750K Max



Full & Alt Doc General Highlights

- Gift Funds Allowed up to 100%!
- Private Party VORs
 - LTV \leq to 80% & \geq 660 FICO
 - LTV \leq to 70% & \geq 600 FICO
- Reserves
 - \leq 75% LTV No Reserves
 - $>$ 75% 3 Months
 - $>$ 80% 6 Months
 - NOO, Higher Loan Amounts and additional properties may require more

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
 - Prior to being 12-months fully self employed, borrower must be W2 for previous 12 months.
 - Must use 12 months min. bank statements to qualify.
 - Purchase, refi or cash out.



Non-QM Highlights Cont...

▪ 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

▪ WVOE Only

- NO W-2, Paystub, tax return, or 4506C requirement!
- Written VOE and 2 months bank statements qualify

▪ 1099 Only

- No tax return or CPA requirement!
- Only two years 1099's, 4506C for 1099's, bank statement and **borrower** prepared P&L to qualify



NON-QM 'ITIN' HIGHLIGHTS

- Up to 85% LTV
- Down to a 660 FICO
- 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

004362.519931.474485.26232 1 MB 0.419 411

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

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

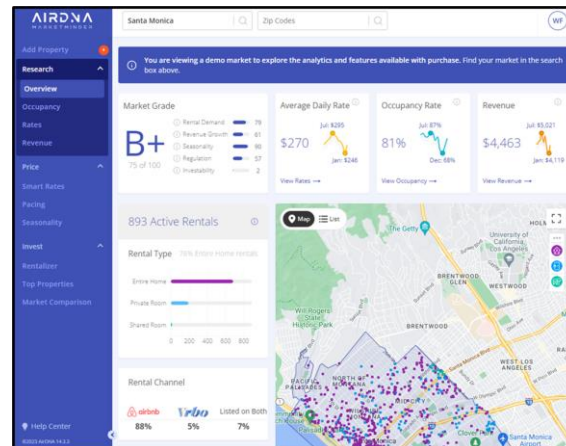
- LTV's Up to 85%
- Credit
 - Down to 620 FICO DSCR
 - Down to 640 FICO No-Ratio
- Use the FICO of the largest % holder of an LLC
- Loan Amounts
 - Up to \$3.5M
- Terms
 - 30yr and 40yr Fixed (true 480-month term)
 - IO Available (not available on 15-year terms)
- Cash Out to 75% LTV
- Gift Funds Allow 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



Fast100/Fast100 PLUS

One of the most innovative DPAs Available!



Fast100 HIGHLIGHTS

- DU/Approve Eligible
 - 620 Min FICO
 - DTI Based on Findings
- Manual UW Now Allowed!
 - 660 Min FICO
 - Max DTI 45%
- Follows FHA guidelines/Loan Limits/Minimal Overlays
- High balance loans Now Allowed!
- Cannot be subordinated
- 0% Interest rate on 2nd \$0 Payment on 2nd NOT included in the DTI
- 100% CLTV FHA Loan (Combining 1st and Subordinate Lien)
- 2:1 Temp Buydowns Now Available!
- *Refer to our complete Matrix at:
[Forward FHA 100 – Forward Lending \(forwardlendingmtg.com\)](http://forwardlendingmtg.com)



Fast100 PLUS HIGHLIGHTS

- DU/Approve Eligible
 - 620 Min FICO
 - DTI Based on Findings
- Manual UW Now Allowed!
 - 660 Min FICO
 - Max DTI 45%
- Follows FHA guidelines/Loan Limits/Minimal Overlays
- High Balance loans Now Allowed!
- Cannot be subordinated
- Interest Rate 2% greater than the 1st
 - Payment amortized over 10 years
 - Monthly payment included in DTI
- 100% CLTV FHA Loan (Combining 1st and Subordinate Lien)
- 2:1 Temp Buydowns Now Available!

*Refer to our complete Matrix at:
Forward Lending Mtg. Co.
844.941.5626
[Forward FHA 100 – Forward Lending \(forwardlendingmtg.com\)](http://forwardlendingmtg.com)



Intended for Mortgage/Real Estate Professionals



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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



Fast100 THINGS TO KNOW!

Things To Know!

- Quick Submit or Self Disclosed in The Track
- Submit the 1st only, the 2nd will be created and disclosed by Setup
- When Priced in The Track select Fast100 pricing, will automatically fill in appropriate fields of 1003 for AUS
- Follows FHA Guidelines



COMPLETE MATRIX ON OUR WEBSITE

The screenshot shows the Forward Lending website interface. At the top left is the logo for FORWARD LENDING. A navigation bar contains the following items: PROGRAMS (with a dropdown arrow), RATES, RESOURCES (with a dropdown arrow), GET APPROVED, ABOUT US, CONTACT US, NEWS, and SUBMIT (with a dropdown arrow). A dropdown menu is open under PROGRAMS, listing: CONVENTIONAL LOANS (with a dropdown arrow), CALHFA DPA (with a dropdown arrow), CLOSED END SECONDS (with a dropdown arrow), FHA LOANS (with a dropdown arrow), VA LOANS, USDA LOANS, NON-QM (with a dropdown arrow), BUYDOWN LOANS (with a dropdown arrow), **FHA FAST 100** (highlighted in green), and REFINOW. Below the navigation is a promotional banner for the 'DPA Program For FHA'. The banner features a background image of a green and white race car on a track. Text on the banner includes: 'FHA Fast 100 & Fast 100 Plus', '100% CLTV Loan, DPA Program | Exclusive to...', a green button that says 'View Our Fast 100 Matrix', the heading 'DPA Program For FHA', a 'Learn More' link, and a short paragraph: 'Have a loan that you want to discuss with our experienced team? Drop the details here.' Below the banner, there is a 'Highlights include:' section with a bullet point: 'Down Payment Assistance Programs – FHA Fast 100'. A form field labeled 'First name*' is partially visible at the bottom right of the banner area.

CONTACT US

Juju McIntire
EVP | Co-Founder

Michael Gamble
EVP | National Sales Manager

Chris Calderon
EVP | Co-Founder



THANK YOU

FORWARD LENDING



WE KEEP YOU MOVING FORWARD

www.ForwardLendingMtg.com

844.941.5626

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