

**FORWARD
LENDING**



www.ForwardLendingMtg.com

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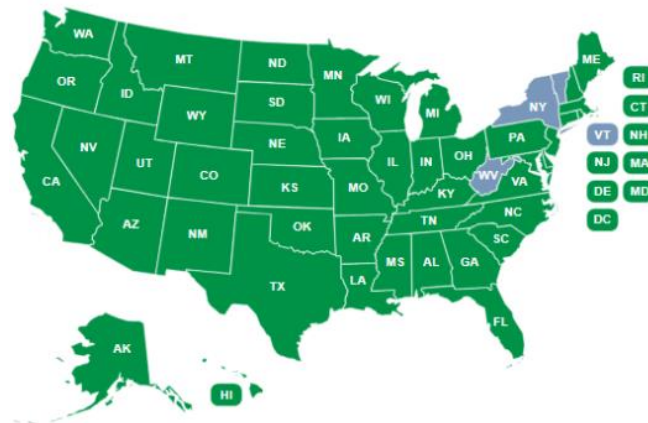
Forward Lending

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*.

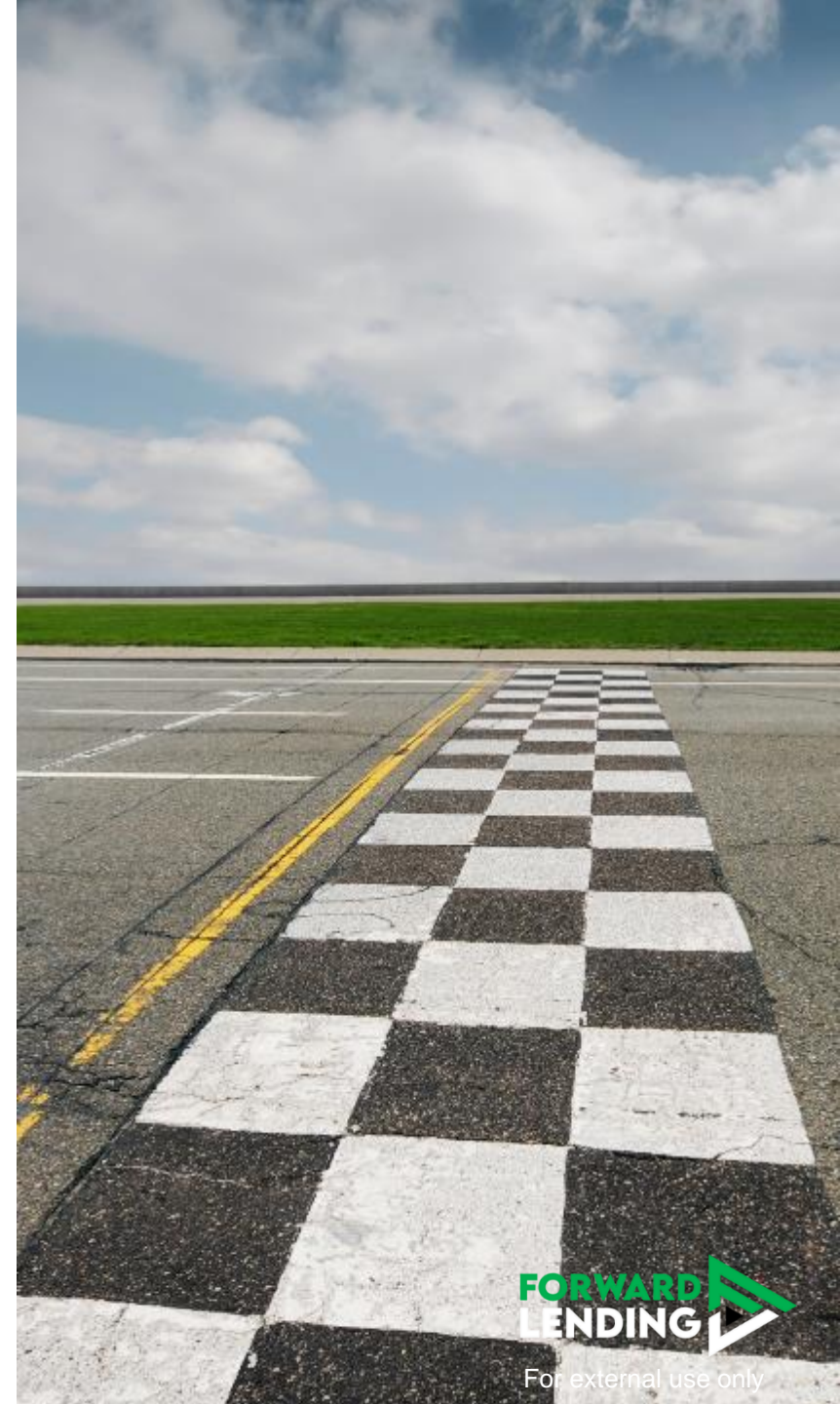
Licensed States, US



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/>



FEBRUARY FAST LANE SPECIALS!

FHA / VA Price Improvement

- 37.5 BPS Price Improvement on all FHA and VA, Low Balance and High Balance \geq 680 FICO
- Excludes DPA Programs (CalHFA/Fast 100)
- Streamlines and IRRRLs not included

FHA Streamlines/IRRRLS Price Improvement

- 25 BPS price improvement (can be combined with Select)

Non-QM Improvement

- 50 BPS Price Improvement on all Non-QM – Not including CES (Closed-End Seconds)
- Excludes Select Programs

Non-QM Specials exclude Select Programs. All Specials exclude DPA loans, CES and Jumbo loans.

FHA/VA Special can be combined with Select pricing.

Specials are valid for loans locked 2/1/2024 through 2/29/2024. Offers subject to change at anytime, terms and conditions apply. Restrictions apply. Contact your Account Executive to learn more.



CLOSED END SECONDS (CES)



CLOSED END SECONDS (CES)

Reach more clients with Closed-End Second Mortgages!

Closed-End Second Mortgages (CES) provide the option to tap into the equity of a home to access cash without affecting the rate of the original loan.

Some of the Benefits:

- ✓ Get cash out without refinancing existing loan
- ✓ Lowers the down payment on a home purchase when paired with a first
- ✓ Pay for large purchases without having to take out other high interest loans



CLOSED END SECONDS- PRODUCT FEATURES

Product Features

- ✓ Fixed Term Loans
- ✓ Fully Disbursed at Closing
- ✓ 2nd lien only
- ✓ Qualifying rate= Note Rate
- ✓ Qualifying payment= Fully amortized payment
- ✓ Secondary Valuation required on ALL loans

*refer to our complete matrix on our wholesale website



CLOSED END SECONDS- GENERAL HIGHLIGHTS

Program Highlights

- **Concurrent** More restrictive of the 1st or the CES Guidelines
- **Standalone** Follows Eligibility Matrix
 - Refer to Matrix to see what permissible
- FICO Down to 660
- Max CLTV 85% on Primary Residence
- Max CLTV 80% on Second Homes
- Max CLTV 75% on 2-4 Units properties
- Terms: 10, 20, 30-year fixed terms
- SFR, PUD, 2-4 Unit, Condo
- Investment Properties!

*refer to our complete matrix on our wholesale website



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CLOSED END SECONDS- GENERAL HIGHLIGHTS

- Minimum Loan Amount \$100,000
- Maximum Loan Amount \$500,000
- Maximum Combined Liens = \$2,500,000
- Housing History
 - 0x30x12 Standard / Alt Doc (Concurrent Close)
 - 0x30x12 Standard / Alt Doc 0x30x24 Select Full Doc (Standalone Close)
- Major Derogatory Credit
 - 48 Months Standard Full Doc & Alt Doc Only (Concurrent Close)
 - 84 Months Select Full Doc (Stand Alone)
 - 48 Months Standard Full & Alt (Stand Alone)
- Forbearance w/missed payments – 7 years seasoning



CLOSED END SECONDS- GENERAL HIGHLIGHTS

KEY POINTS:

- **MAX cash out= \$500,000**
 - Only 1 cash out refinance allowed with the last 12 months
 - A second cash out transaction allowed with a
- **Payment Shock**
 - $(\text{Proposed} + \text{current housing payment} / \text{current housing payment}) * 100$
 - Not exceed 200% of the borrower's current housing payment
 - Waived if DTI is $\leq 36\%$
- **Residual Income**
 - Not be less than \$ 2,500 per month
 - Waived if DTI is $\leq 36\%$

*refer to our complete matrix on our wholesale website



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CLOSED END SECONDS INCOME OPTIONS

Income Documentation Options	Max CLTV	Income Documentation	Employment	Transcripts Required
Select Full Doc	Refer to Closed End Second Matrix	<ul style="list-style-type: none"> ♦ 2 years W2s ♦ 2 years tax returns ♦ Other sources of income 	W2 or self-employed	Yes
Standard Full Doc – 24 Mos	Refer to Closed End Second Matrix	<ul style="list-style-type: none"> ♦ 2 years W2s ♦ 2 years tax returns ♦ Other sources of income 	W2 or self-employed	Yes
Standard Full Doc – 12 Mos	Refer to Closed End Second Matrix	<ul style="list-style-type: none"> ♦ 1 year W-2s ♦ 1 year tax return ♦ Other sources of income 	W2 or self-employed	Yes
Alt Doc – 12 Mos Bank Statements	Refer to Closed End Second Matrix	<ul style="list-style-type: none"> ♦ 12 months personal ♦ 12 months business ♦ 	self-employed only	No (yes if blended with full doc)

CLOSED END SECONDS ELIGIBILITY MATRIX

Concurrent Close & Standalone Eligibility Matrix ⁴											Loan Programs							
Loan Amount	Occupancy	Property ^{2,3}	Cash-Out Refi		Purchase, Rate/Term & Cash-Out Refi						Fixed Fully Amortized	<ul style="list-style-type: none"> • 10-Year Fixed (120 Months) • 20-Year Fixed (240 Months) • 30-Year Fixed (360 Months) 						
			Select Full Doc		Standard Full Doc			Alt Doc										
			FICO to Max CLTV ¹		FICO to Max CLTV ¹			FICO to Max CLTV ¹										
			720+	700+	680+	740+	720+	700+	680+	660+	740+	720+	700+	680+	660+			
\$ 350,000	Primary Residence	SFR/PUD/ 2-4 Unit/Condo	80%	80%	75%	85%	85%	85%	80%	75%	85%	85%	80%	75%	70%			
\$ 500,000			75%			80%	80%	80%	75%	70%	75%	70%	70%	65%	60%			
\$ 350,000	Investment	SFR/PUD/ 2-4 Unit/Condo				80%	80%	80%	75%	70%	75%	75%	70%	65%	60%			
\$ 500,000			75%	75%	70%	65%	60%	65%	65%	60%	55%	50%						
\$ 350,000	Second Home	SFR/PUD/Condo				80%	80%	80%	75%	60%	75%	75%	70%	65%	60%			
\$ 500,000			70%	70%	70%	65%	60%	65%	65%	60%	55%	50%						

Details	Concurrent Close	Standalone Close
Max LTV/CLTV/HCLTV	More restrictive of 1st lien program or Eligibility Matrix	Refer to Eligibility Matrix
Property Type	2-4 Unit - 75% max CLTV (Second Home and Select Full Doc ineligible) Condo - 75% max CLTV	
Select Full Doc Income Documentation	Wage Earners: Paystub, 2 yrs W-2s, W-2 transcripts, Self-Employed: 2yrs personal and business (if applicable) tax returns, tax transcripts	
Standard Full Doc Income Documentation	Wage Earners: Paystub, 1-2 yrs W-2s, W-2 transcripts, Self-Employed: 1-2 yrs personal and business (if applicable) tax returns, tax transcripts	
Alt Doc - Bank Statement Income Documentation	12 months personal bank statements + 2 mos business bank statements 12 months business bank statements w/ applicable expense ratio	
Eligible 1st liens	OCMBC Agency & Jumbo OCMBC Non-QM Full Doc & Alt Doc Bank Statement 1st lien products	Refer to Ineligible 1st Liens - Standalone Close
Minimum Loan Amount	\$100,000	
Max Combined Liens	\$2.5MM 1st lien must be \$1 higher than 2nd lien All existing subordinate/junior liens including solar liens/leases/UCC filings must be satisfied	
DTI	More restrictive of 1st lien requirement or 45% max DTI	45% max DTI
Credit Event (BK,SS,FC,DIL)	<ul style="list-style-type: none"> • 48 months (Standard Full Doc & Alt Doc only/ Select ineligible) • 84 months - Select Full Doc 48 months - Standard Full Doc & Alt Doc • Multiple credit events not allowed • All judgments, collections, charge-offs and tax liens must be paid 	
Housing History	0 X 30 X 12 (Standard Full & Alt Doc only/Select ineligible)	0x30x24 - Select Full Doc 0 X 30 X 12 - Standard Full & Alt Doc
Seasoning	Seasoning not required	
Recently Listed Properties	Properties listed for sale ≤ 6 mos ineligible (refis only)	
Appraisal	1st lien appraisal used	<ul style="list-style-type: none"> • Full appraisal required • Transferred appraisals not allowed
Secondary Valuation	Required on all loans, acceptable product options: <ul style="list-style-type: none"> • ≤ 2.5 CU • AVM w/ ≥ .90 Score & FSD ≤ .10 • Desk Review • Field Review • Full Appraisal 	
Compliance	<ul style="list-style-type: none"> • Allowable points and fees not to exceed the more restrictive of state law or 5.000%, State and Federal High-Cost loans not allowed • Higher Priced Mortgage Loans (HPML) allowed, must comply with all applicable regulatory requirements • All closed end seconds follow TRID disclosing and wait period requirements 	
Qualifying Payment - Sr Liens	<ul style="list-style-type: none"> • Fixed: Note rate • ARMs: Greater of fully indexed rate or Note rate • I/O: Fully amort payment over term after IO 	
Reserves	Follow 1st lien program requirements	None required
Title	Full Title policy covering both liens	<ul style="list-style-type: none"> • ≤ \$250,000: O & E Property Report or Full Title Policy • > \$250,000: Full Title Policy
Underwriting	More restrictive of 1st lien requirements or product guidelines	Follow Select, Full Doc & Alt Doc program guidelines

Additional Product Details		
Eligible Borrowers	US Citizens Permanent Resident Aliens First time Homebuyers Borrowers on new loan must be on 1st lien note and title (purchases excluded) Exceptions allowed for death of borrower, divorce and legal separation	
Geographic Restrictions	US Territories & following states ineligible: AK, NY, TX, VT, WV, WY	
General Property Requirements	SFR: 600 min sq ft Condo: 500 min sq ft 2-4 Unit: 400 min sq ft 10 acres max	
Licensing	Closed end seconds may only be originated by a Broker and/or Loan Officer that is licensed in the state where the subject property is located	
Payment Shock	New combined payment not to exceed 200% of current housing payment, waived when DTI is ≤ 36%	
Residual Income	Min \$2,500 required, waived when DTI is ≤ 36%	

Product Features		
Closed End Second (CES)	<ul style="list-style-type: none"> • Fixed term loan • Fully disbursed at closing, no draw feature • Eligible as 2nd lien only • Must subordinate to OCMBC 1st mortgage when concurrent close • Qualifying rate is note rate • Qualifying payment is fully amortized payment 	

Product Restrictions (Not Permitted)		
Borrowers	<ul style="list-style-type: none"> • Blind Trusts • Foreign Nationals • Irrevocable Trusts • ITIN 	<ul style="list-style-type: none"> • Land Trusts • Less than 18 years old • Life estates • Non-Permanent Resident Aliens • Party to a lawsuit • With diplomatic immunity
Transactions	<ul style="list-style-type: none"> • Assumable loans • Community Seconds • Concurrent close with a lender other than OCMBC • Escrow holdbacks 	<ul style="list-style-type: none"> • High Cost Loans • Income produced, or in relation to, cannabis, hemp • Lien free properties • Property listed for sale within the last 6 months (refis only) • Properties with solar panel leases or loans
1st Liens - Concurrent Close	<ul style="list-style-type: none"> • FHA, VA or USDA mortgages • High-LTV Refinance • HomeOne • HomePath • Home Possible 	<ul style="list-style-type: none"> • HomeReady with Reduced Mortgage Insurance Option • HomeStyle • OCMBC Non-QM loans with Alt income - P&L + 3 mos bank, 1 Yr SE, WV/OE only, 1099 only, Asset Utilization & DISCR
1st Liens - Standalone Close	<ul style="list-style-type: none"> • ARMs • Balloon notes or features • Construction or renovation loans • Home equity line of credit 	<ul style="list-style-type: none"> • IO loans w/< 7 yrs remaining in IO period • Land Trusts • Loans in forbearance • Negative amortization • Private Mortgages • Renovation loans • Reverse mortgages
Property Types	<ul style="list-style-type: none"> • 2-4 Units properties (Select only) • Agricultural zoned properties • Bed and Breakfast • Boarding houses • Churches • Commercial and mixed-use • Condo hotels and condotels • Co-Ops • Domes or geodesic domes • Dwelling w/more than 4 units • Fractional ownership • Hawaii properties in lava zones 1 or 2 • Hotel or motel conversions 	<ul style="list-style-type: none"> • Houseboats • Leasehold properties • Log homes • Manufactured or mobile homes • Non-warrantable condos • Projects that offer unit rentals daily, weekly or monthly • Properties > 10 acres • Properties not accessible by roads • Properties not suitable for year-round occupancy • Properties w/PACE obligations • Properties w/private transfer fees • Properties w/solar panels that are leased or financed • Properties w/zoning violations • Rural properties • Solar Panels that affect first lien position • Unique properties • Vacant land or land development properties • Working farms & ranches

CES's HOW TO PRICE IN THE TRACK

- 1) Enter proposed 2nd Loan amount when loan is cash out
- 2) Select "Second"
- 3) Enter representative FICO
- 4) Add DTI
- 5) "Loan Amount" is proposed 2nd Loan amount
- 6) Enter current balance on 1st mortgage loan amount
- 7) LTV is based on 2nd loan amount
- 8) CLTV is combination of 1st mortgage loan balance and proposed 2nd loan amount

Mortgage information

NanQ(Non-QM) No Yes

Loan type * Conventional

Loan purpose * Refinance

Purpose of refinance * CashOut

Cash Out Amount * 120,000 **1**

Lien position First Second **2**

Doc type * Full

Loan term 30 Year

Amortization Fixed ARM

Low-Mid FICO * 680 **3**

DTI * 43.00 **4**

Underwriting Result * None/Not Submitted

Buydown Type None

Is there a Co-Borrower? No Yes

Waive escrows No Yes

Self Employed No Yes

Mtg insurance None

\$0.00 MI

Include Down Payment Assistance? No Yes

First Time Homebuyer? No Yes

Agency Program N/A

Property Information

Property zip * 83642

Property state * ID

Property city * Meridian

Property type * SFD

Units 1

Occupancy type * Primary

Comp source Borrower Paid

My comp plan: BP: 1.516

Fixed Fee: 0

Min: 1,000

Max: 10,000

UW fee buyout * No Yes (Fee bought-out)

Est. value * 680,000

Loan amount * 120,000 **5**

1st Mtg Amount * 385,000 **6**

LTV * 17.647 **7**

CLTV 74.265 **8**

CES's THINGS TO KNOW!

Things to Know!


- Quick Submit or Self-Disclose in The Track
- Concurrent Closes require 2 loan submissions
- Pricing in the Track select lien position as second

- \$995 Underwriting/Application/Origination Fee (based on state requirement)
- Broker Paid Comp ONLY
- Max 2.00% BPC



*refer to our complete matrix on our wholesale website

Marketing Available!



**CLOSED-END
SECOND MORTGAGES**
Now Available!


Rev Up Your Pipeline with Closed-End Second Mortgages!
Closed-End Second Mortgages (CES) provide the option to tap into the equity of a home to access cash without it affecting the rate on the original loan. Plus, it may give you the ability to borrow a lump sum all at once for whatever you need.

Why Closed End Seconds Make Sense:

- Get Cash out without refinancing your existing loan
- Seconds do not require Mortgage Insurance
- Rates on Seconds are often better than lines of credit
- Lower the down payment on a home purchase when paired with a first lien*
- Pay for a large purchase such as; home improvements, home renovations, college expenses or medical bills.
- Fixed Term rates available
- Purchase, Rate/Term Refinance and Cash-Out Refinance available

Program Highlights:

- Credit Scores Down to 680
- Loan Amounts up to \$350,000
- Available for Max Combined Loan Amounts to \$2.5 Million
- Max CLTV 85%
- Terms: 15, 20, 30 year fixed terms



CalHFA Dream For All Updates!



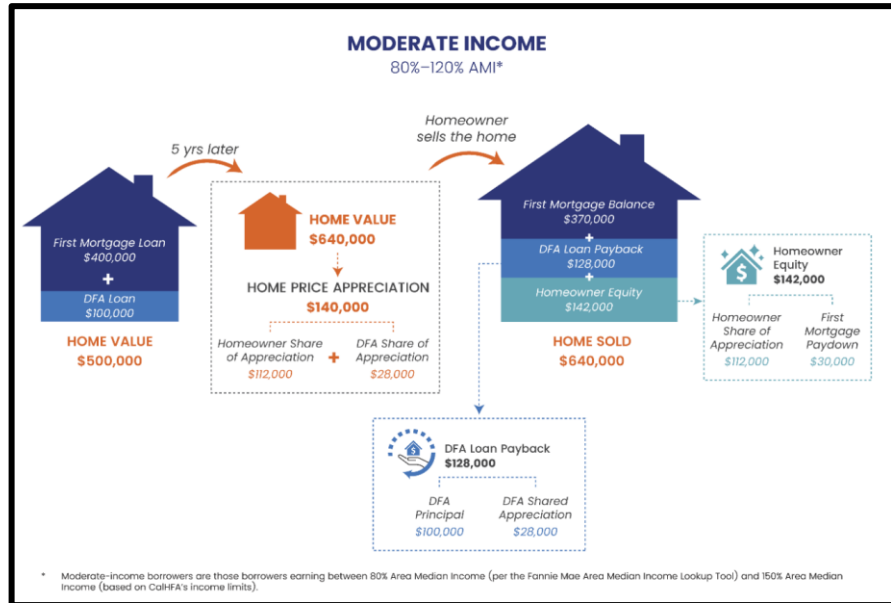
CalHFA DREAM FOR ALL- Shared Appreciation Loan

The Dream For All Shared Appreciation Loan is a down payment assistance program for first-time homebuyers to be used in conjunction with the Dream For All Conventional first mortgage for down payment and/or closing costs.

Upon sale or transfer of the home, the homebuyer repays the original down payment loan, plus a share of the appreciation in the value of the home.

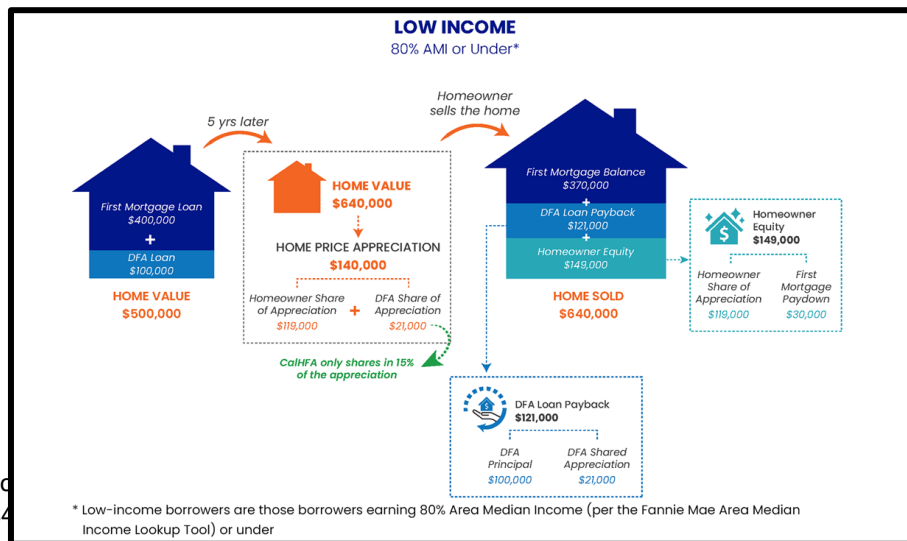


Shared Appreciation Examples



Borrower is a CalHFA income homebuyer

- Dream For All provides a loan for 20% of the home purchase price.
- The homeowner pays back the original loan amount plus 20% of any appreciation in the value of the home.



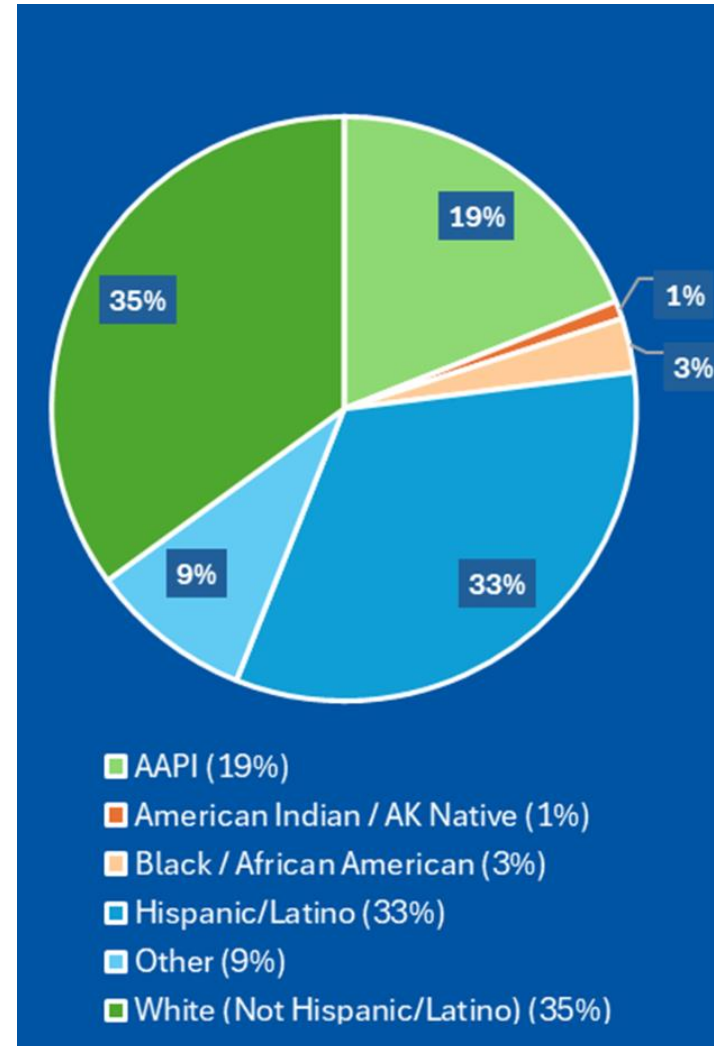
Borrower income less than or equal to 80% AMI using the HomeReady Lookup Tool

- Reduced (0.75:1) program appreciation share
- Program appreciation share is equal to 0.75 times the Shared Appreciation Loan Amount (i.e., the original principal amount) as a percentage of the home value
- Dream For All provides a loan for 20% of the home purchase price.
- The homeowner pays back the original loan amount plus 15% of any appreciation in the value of the home

Dream For All 2023 Outcome

PHASE 1 OUTCOMES

The first phase of the California Dream For All program helped **2,182** new homeowners purchase a home with 55% self-identifying as belonging to communities of color



CalHFA DFA Program Highlights

- Up to 20% of appraised value/sales price or **\$150,000** whichever is less
- Must be combined with the CalHFA Dream for All Conventional loan (1st)
- **CLTV** must be between **95%** and **105%**
- Max borrower down payment is **5%**
- One borrower must currently reside in California
- All borrowers must be a First Time Homebuyer
- One borrower must be a First-Generation Homebuyer
- Income cannot exceed **CalHFA Dream for All** limits
- An additional homebuyer education specifically for Shared Appreciation loans is required (offered online by CalHFA)



CaHFA

First Time Homebuyer vs First Gen

First Time Homebuyer

Has not had any ownership interest in a principal residence resided in a home owned by a spouse in the last 3 years

First Generation Homebuyer

A homebuyer who has not been on title, held ownership interest or been named on a mortgage to a home in the last 7 years, AND

- To the best of the homebuyer's knowledge whose parents (biologically or adoptive) do not own any **present ownership** interest in a home in the US or, if deceased, whose parents did not have any ownership interest at the time of death in a home in the US, OR
- An individual who has, at any time, been placed in foster care or institutional care (type of out of home residential care for large groups of children by non-related care givers)



CalHFA Program Reminders

- Impounds always required, regardless of LTV
- Non-purchasing spouse may not be on title
- Borrower's income cannot be reduced or excluded to meet eligibility requirements
- Borrower cannot be removed from application to meet eligibility requirements




CalHFA Program Eligibility

CalHFA CONVENTIONAL ELIGIBILITY MATRIX							
First Mortgage Programs ^{1,2}							
Program Name	Max Loan Amount ³	Loan Type	Property Type	Max LTV/CLTV ³	Min Credit Score ⁴	Max DTI	Subordinate Options
CalHFA Conventional Program	Conforming Loan Limits	HFA Preferred	SFR and Condos	97%/105%	680	45.00%	MyHome required, FNMA Community Seconds optional
			Manufactured Homes–MH Advantage	97%/105%	680	45.00%	
			Manufactured Homes –Standard MH	95%/105%	680	45.00%	
CalPLUS Conventional Program	Conforming Loan Limits	HFA Preferred	SFR and Condos	97%/105%	680	45.00%	ZIP required, MyHome and FNMA Community Seconds optional
			Manufactured Homes–MH Advantage	97%/105%	680	45.00%	
			Manufactured Homes–Standard MH	95%/105%	680	45.00%	
CalHFA Dream For All Conventional Program ⁵	Conforming Loan Limits	HFA Preferred	SFR and Condos	97%/105%	680	45.00%	Dream For All Shared Appreciation required, FNMA Community Seconds optional
			Manufactured Homes–MH Advantage	97%/105%	680	45.00%	
			Manufactured Homes–Standard MH	95%/105%	680	45.00%	

CalHFA Dream For All Next Steps!

- Broker to pre-approve borrower & provide applicant with the DFA pre-approval letter signed by LO (**Broker**)
- CalHFA Approved Lender is **OCMBC, Inc.**
- Pre-approval is not full approval
- Borrower to meet the income limits for the county they wish to purchase in
- Pre-approve for maximum amount \$\$\$

 California Dream For All (DFA)
Lender Pre-Approval Letter

The CalHFA Approved Lender must complete this form and provide it to the borrower. The borrower must then upload this document into the CalHFA Dream For All pre-registration system. The CalHFA Approved Lender certifies that based upon the review of the loan application, credit report, income, first-time homebuyer status, first-generation status and automated underwriting findings, the borrower(s) currently meets CalHFA's Dream For All program guidelines. Note guidelines may be subject to change at any time.

Completion of this form does not guarantee loan approval or issuance of a CalHFA Dream For All voucher. Lender acknowledges that if the borrower is issued a Dream For All program voucher, all borrowers will need to meet all loan approval parameters in place at time of loan reservation, including but not limited to income eligibility in the County in which the borrower purchases a property.

CalHFA Approved Lender:

Retail Wholesale DBA

Loan Officer Company:

Loan Officer Name:

Loan Officer NMLS:

Loan Officer Email:

Borrowers: (1) (2)
(3) (4)

Purchase Price: First Mortgage Loan Amount:

Dream For All-subordinate loan amount:

Borrower(s) total combined annual credit qualifying income:

I certify I am a CalHFA Approved Lender.

Loan Officer signature: _____ Date:

CalHFA Dream For All Next Steps!

- Pre-registration portal will open for applicants at the beginning of April
- Portal will be open 1 month (April-May)
- Borrower will complete registration
- Lottery used to award vouchers
- Selection will happen Mid-May
- Borrowers selected will get voucher via email
- Borrower then shops for home
- Voucher good for 90 days
- Measured by reservation date in CalHFA MAS

CalHFA Dream For All Pre-Registration

- Borrower will be asked to certify they meet the FTHB and FGHB requirements
- CalHFA will audit 100% & confirm parents “non-ownership” or placement in foster care
- Lender responsible to completed due diligence of no ownership in last 7 years
- List of items borrower need to upload is forthcoming
- If audit shows parental ownership, application is removed
- If duplicate applications are completed, all applications are removed

CalHFA Loan Scenario Calculator

Loan Scenario Calculator

Use this calculator to compare CalHFA loans. This tool is intended for loan officers and lending partners. If you are a homebuyer, please have your loan officer walk through this with you. This tool is for estimation purposes only. Final loan figures may be different.

Borrower Information

Is the borrower a first-time homebuyer? Yes No

Is the borrower eligible for FHA 203(h) for CA Disaster Victims? Yes No

Is the borrower qualified for the Section 184 program? Yes No

Does the borrower earn less than 80% AMI? [FNMA AMI Lookup tool.](#) Yes No

County:

Purchase Price:

Credit Score:

Property Type:

Closing Costs:

Include All Title/Escrow/Lender Fees, Prepays, etc.

Calculation Results:

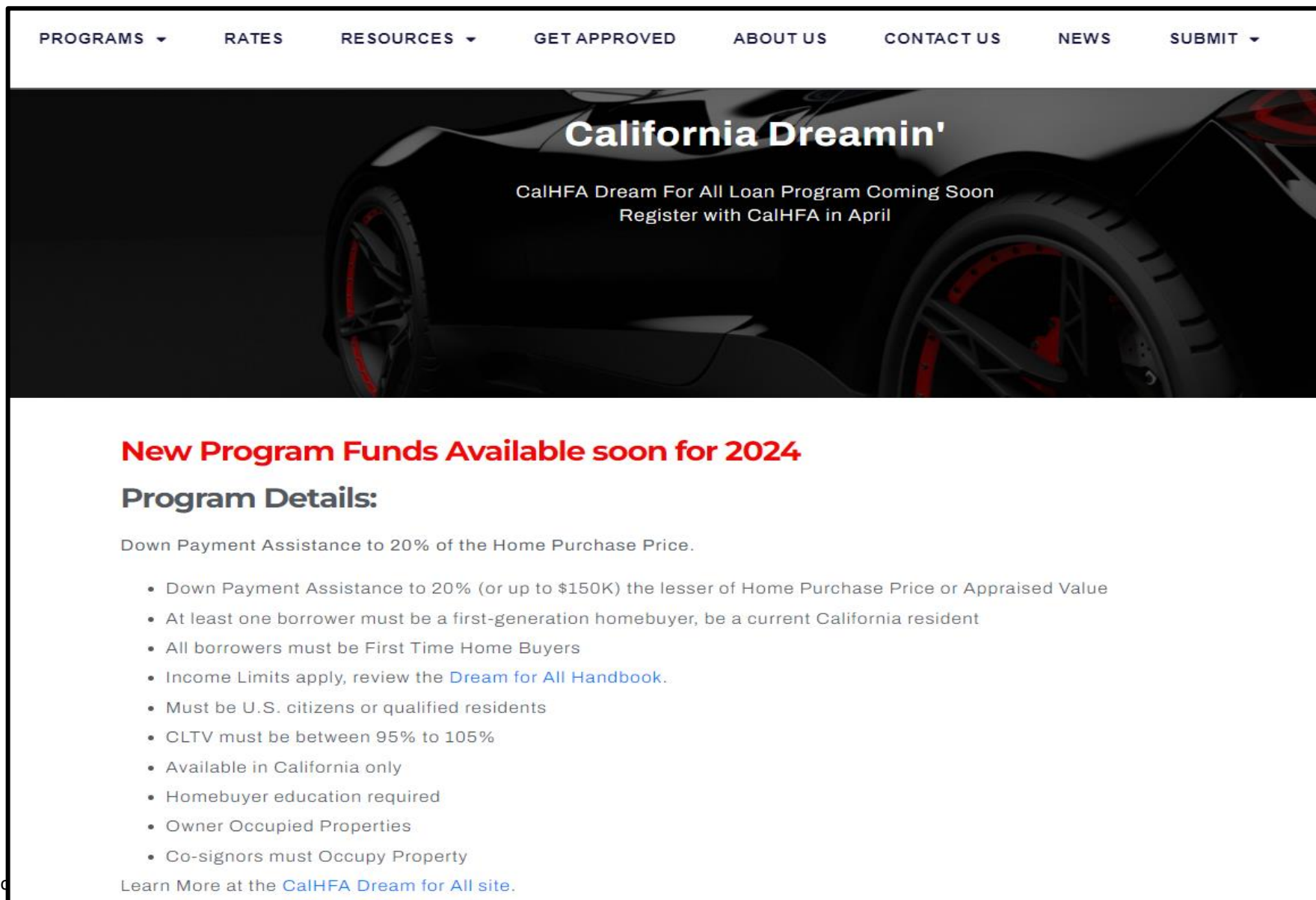
[Print Results](#)

Scenario 1

Program Name	CalPlus Conventional with ZIP 2%
Base First Loan Amount	\$582,000.00
Upfront FHA/MI Premium/VA Funding Fee	\$187.00
High Balance Fee	\$0.00
Total First Loan Amount	\$582,000.00
Total Downpayment Requirement	\$18,000.00
My Home Amount	\$18,000.00
Minimum Needed to Meet Downpayment Requirement	\$0.00
ZIP Loan Amount	\$11,640.00
ZIP Loan Amount Applying To Closing Cost	\$11,640.00
ZIP Loan Amount Applying to Principal Reduction	\$0.00
Total Financing From CalHFA	\$611,640.00
Loan LTV	97% LTV
Loan CLTV	101.94% CLTV
Borrower Estimated Contribution	\$8,547.00
<i>Includes Minimum Down Payment Requirement Above</i>	
Monthly P&I Payment	\$4,321.33
Estimated Monthly Property Taxes	\$625.00
Estimated Monthly Hazard Insurance Payments	\$150.00
Estimated Monthly Mortgage Insurance Premium	\$187.00
Total Estimated Monthly Payments	\$5,283.33

[Add Other Monthly Amounts](#)

Resources on our website!



PROGRAMS ▾ RATES RESOURCES ▾ GET APPROVED ABOUT US CONTACT US NEWS SUBMIT ▾

California Dreamin'

CalHFA Dream For All Loan Program Coming Soon
Register with CalHFA in April

New Program Funds Available soon for 2024

Program Details:

Down Payment Assistance to 20% of the Home Purchase Price.

- Down Payment Assistance to 20% (or up to \$150K) the lesser of Home Purchase Price or Appraised Value
- At least one borrower must be a first-generation homebuyer, be a current California resident
- All borrowers must be First Time Home Buyers
- Income Limits apply, review the [Dream for All Handbook](#).
- Must be U.S. citizens or qualified residents
- CLTV must be between 95% to 105%
- Available in California only
- Homebuyer education required
- Owner Occupied Properties
- Co-signors must Occupy Property

Learn More at the [CalHFA Dream for All site](#).

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

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