



19000 MacArthur Blvd, Suite 300
Irvine, CA 92612

Wholesale Ratesheet

30 Day Lock Period
Borrower Paid Compensation

Effective Date: Fri, May - 3 - 2024

Lock Request

Product Matrix

Non QM Program Pricing

Table with columns: Rate, Full Doc, Alt Doc, DSCR. Rows include various interest rates and DSCR values.

Table with columns: FICOLTV Price Adjustments. Rows include 780+, 760-779, 740-759, etc.

Table with columns: Loan Level Price Adjustments, LLPA. Rows include DTT ≥50% - All Doc Types, ITIN, etc.

Table with columns: Grades. Rows include Select Standard, A+, A, B, C.

Table with columns: Loan Term. Rows include 15YR Fixed, 30YR Fixed, etc.

Table with columns: Lock Days. Rows include 15 Day, 30 Day, 45 Day.

Table with columns: Min Rate. Rows include 2 Units, Second Home.

Table with columns: Allowable Fees. Rows include 12 Months PPP, 24 Months PPP, etc.

Table with columns: Terms, Caps, Floor, Index, Reset Frequency.

Temporary Guidance See Below Extension Cost Rates <=8.500% @ 5 bps /day Rates >8.500% @ 2 bps / day Extension Cost

Current lock extension costs/policies apply to all active locks, regardless of lock date All 45 day locks are at a 50bp cost and are not eligible for lock extensions

Table with columns: Max Price. Rows include Owner Occ/Sec Home, No PPP, etc.

Table with columns: ARM Margins. Rows include Occupancy, Primary Home, etc.

Table with columns: NON-QM SPECIAL. Rows include 25 BPS on all NonQM Loans, N/A on Select.

Table with columns: Lender Credit. Rows include 1% Max Lender Credit can be utilized for closing costs EXCEPT Broker Compensation.

NonQM Price Calculator

Calculator interface with fields for Interest Rate, LTV Range, FICO Range, Grade, Doc Type, etc.

FORWARD LENDING logo and calculator status: Calculator does not verify eligibility. Please use in conjunction with product matrix.

Borrower Paid Comp Only

*6 months interest on 80% of the original principal balance Minimum 3 Year Prepay Required for All Investment/DSCR Loans with LTV's >80% (States with No PPP >80% is not available) No PPP price option only allowed where prohibited by State *PPP is only Allowed on the following: Non-TRID Loans - Investment Non-TRID Loans - DSCR ALL STATES REQUIRE A PPP, STATE LEVEL RESTRICTIONS LISTED BELOW

Table with columns: STATES, NEVER ALLOWED IN ALASKA, MAINE, MINNESOTA, AND NEW MEXICO. Rows include Arkansas, Illinois / Cook County, Indiana, Iowa, etc.

Table with columns: Full Doc Column Includes. Rows include Tax Returns, 1099 Only, Asset Utilization Only, etc.

Table with columns: Alt Doc Column Includes. Rows include 12 Bank Statements, 12 or 24 CPA P&L, Asset Utilization W/ Bank Stmt.

Table with columns: DSCR/No Ratio Column Includes. Rows include DSCR, No Ratio.

*** Extension Cost

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Non QM Prelocks 30 day Non-QM Pre-Locks are eligible for up to 15 days of extensions at cost All Non-QM Pre-Locks must be Submitted Completed/Submitted within 10 days or Lock will be cancelled All 45 day locks are at a 50bp cost and are not eligible for lock extensions All Non-QM locks that expire will be subject to a 25bp Relock Fee and Worse Case Pricing