

# FORWARD LENDING

WE KEEP YOU MOVING FORWARD



## MOVE FORWARD WITH 2NDS!

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

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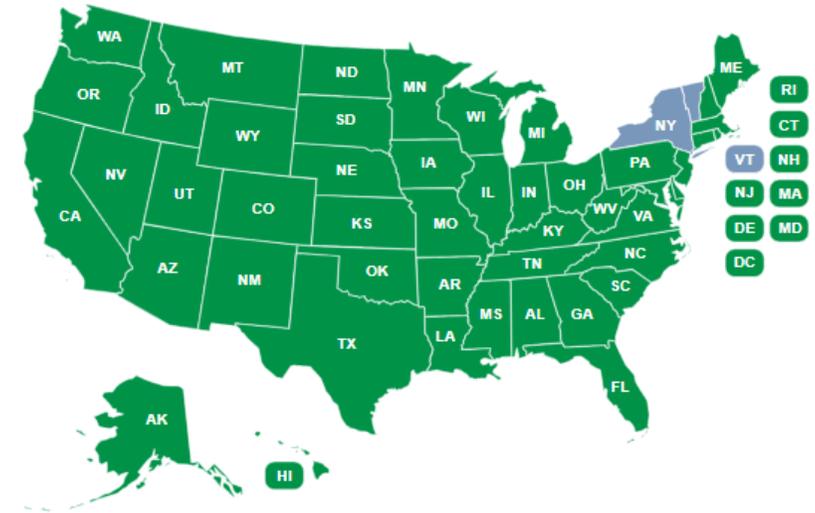
# Forward Lending

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 in 48 states



# 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/>



# SPECIALS FOR MAY!

## Spring into more deals with our Specials on Prime, Non-QM and Closed-End Seconds.

Don't miss being part of the action and reaching more clients with these limited time offers!

### Special Highlights

#### Prime Programs:

- 25 BPS Price Improvement on FHA/VA loans 620+ FICO (excludes DPA and CalHFA)  
*Note: FHA/VA specials are in addition to and may be combined with Select. Excludes Down Payment Assistance DPA and CalHFA.*

#### Non-QM Programs:

- 25 BPS Price Improvement on all Non-QM loans (excludes Select)
- Closed-End Seconds\*:**
  - 25 BPS Price Improvement on all Closed-End Seconds (including Select)
  - State Special: 25 BPS Price Improvement on all Closed-End Seconds (excluding California) (can be combined with CES Special and Select)

*Specials are valid for loans locked 5/1/2024 through 5/31/2024. Offers subject to change at anytime, terms and conditions apply. Restrictions apply. Contact your Account Executive to learn more.*

*\*For Closed-End Seconds: Loans originated in US Territories and the following states are ineligible: AK, NY, TN, TX, VT, WV, WY. Restrictions apply. Important to note that a Closed-End Second Mortgage may typically have a higher interest rate than the first lien mortgage*



# 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
- ✓ 2<sup>nd</sup> lien only
- ✓ Qualifying rate= Note Rate
- ✓ Qualifying payment= Fully amortized payment
- ✓ Secondary Valuation required on ALL loans

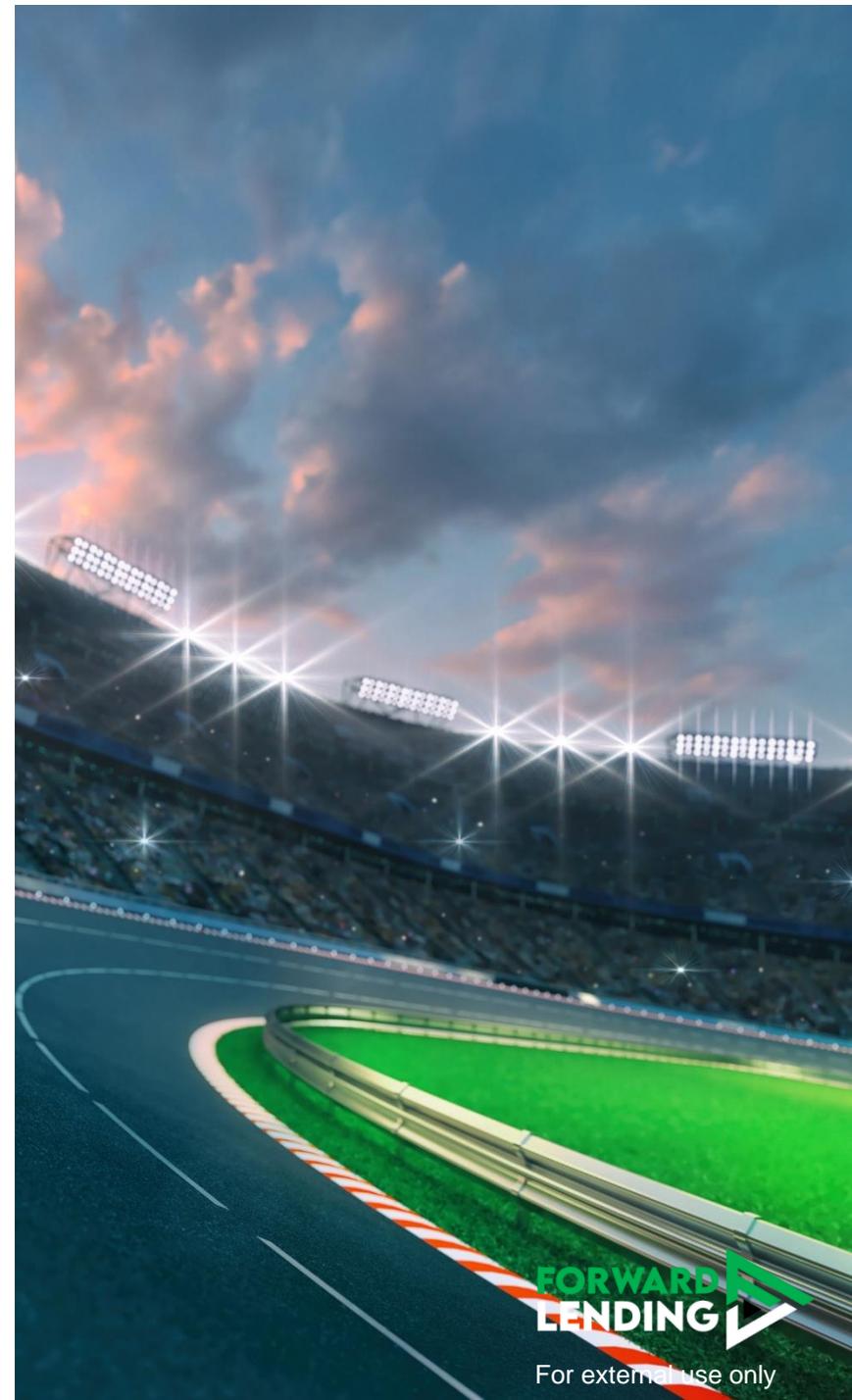
\*refer to our complete matrix on our wholesale website



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# CLOSED END SECONDS-GENERAL HIGHLIGHTS

## Program Highlights

- **Concurrent** More restrictive of the 1<sup>st</sup> or the CES Guidelines
- **Standalone** Follows Eligibility Matrix
  - Refer to Matrix to see what permissible
- FICO 660 up to 70% CLTV
- Max CLTV 85% on Primary Residence
- Max CLTV 80% on Second Homes
- Max CLTV 80% 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 \$750,000
- 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



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# CLOSED END SECONDS INCOME OPTIONS

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

# CLOSED END SECONDS ELIGIBILITY MATRIX

Concurrent Close & Standalone Eligibility Matrix <sup>4</sup>										Loan Programs					
Loan Amount	Occupancy	Property <sup>2,3</sup>	Cash-Out Refi			Purchase, Rate/Term & Cash-Out Refi									
			Select Full Doc <sup>4</sup>			Standard Full Doc			Alt Doc						
			FICO to Max CLTV <sup>1</sup>			FICO to Max CLTV <sup>1</sup>			FICO to Max CLTV <sup>1</sup>						
			720+	700+	680+	740+	720+	700+	680+	660+	740+	720+	700+	680+	660+
\$ 350,000	Primary Residence	SFR/PUUD/ 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%
\$ 750,000			70%												
\$ 350,000	Investment	SFR/PUUD/ 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%
\$ 750,000															
\$ 350,000	Second Home	SFR/PUUD/Condo				80%	80%	80%	75%	70%	75%	75%	70%	65%	60%
\$ 500,000						70%	70%	70%	65%	60%	65%	65%	60%	55%	50%
\$ 750,000															

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 ≤ \$500,000 & 65% max CLTV > \$500,000 (Second Home and Select Full Doc ineligible)	
CLTV Restrictions		Condo (warrantable & non-warrantable) - 75% max CLTV	
Select Full Doc		Wage Earners: Paystub, 2 yrs W-2s, W-2 transcripts, Self-Employed: 2yrs personal and business (if applicable) tax returns, tax transcripts	
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	
Standard Full Doc		5% CLTV reduction	
Income Documentation		75% max CLTV (Select ineligible)	
Alt Doc - One Yr SE, W/VOE Only, 1099		75% max CLTV (Select ineligible)	
ITIN		700 min FICO, 70% max CLTV (Select ineligible)	
DACA		Refer to Product Restrictions 1st Liens - Concurrent Close	
Foreign National		Refer to Product Restrictions 1st Liens - Standalone Close	
Eligible 1st liens		\$100,000	
Minimum Loan Amount		\$2.0MM: > 80% - 85% CLTV   \$2.5MM: > 70% - 80% CLTV   \$3.5MM: > 60% - 70% CLTV   \$5.0MM: > 50% - 60% CLTV   No max limit: ≤ 50% CLTV	
Max Combined Liens		Combined loans amounts over \$2.5MM: Primary Residences only, min 700 FICO required 1st lien must be \$1 higher than 2nd lien All existing subordinate/junior liens (except solar liens/leases/UCC filings) must be satisfied	
DTI		• ≤ 80%: More restrictive of 1st lien requirement or 50% max DTI • > 80%: More restrictive of 1st lien requirement or 45% max DTI	• ≤ 80%: 50% max DTI • > 80%: 45% max DTI
Credit Event (BK,SS,FC,DIL)		84 months - Select Full Doc   48 months - Standard Full Doc & Alt Doc	
Housing History		0 X 30 X 12 (Standard Full Doc & Alt Doc only (Select ineligible))   0x30x24 - Select Full Doc   0 X 30 X 12 - Standard Full Doc & Alt Doc	
Cash-Out & Seasoning		• Max cash-out cannot exceed second lien amount (Includes both 1st and 2nd loan proceeds on concurrent close refinance) • Select only - No more than 1 cash-out refinance w/in last 12 mos, max of 2 allowed with ≤ 75% CLTV on current transaction	
First Lien Seasoning		Seasoning not required	6 mos seasoning required on existing first mortgage
Recently Listed Properties		Properties listed for sale ≤ 6 mos ineligible (refis only)	
Appraisal		• 1st lien appraisal used • Transferred appraisals allowed (Select Ineligible)	• Full appraisal required • Transferred appraisals allowed (Select Ineligible)
Secondary Valuation		Required on all loans, acceptable product options: • ≤ 2.5 CU • AVM w/ ≥ .90 Score & FSD ≤ .10 • Desk Review • Field Review • Exterior-only Appraisal • Full Appraisal	
Compliance		• 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		• 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	• ≤ \$250,000: 0 & E Property Report or Full Title Policy • > \$250,000: Full Title Policy
Underwriting		• More restrictive of 1st lien requirements or product guidelines	Follow Select, Standard Full Doc & Alt Doc program guidelines

Additional Product Details		
US Citizens   Permanent Resident Aliens - Select, Standard Full Doc & Alt Doc		
Non-Permanent Resident Aliens   ITIN   Foreign Nationals   First time Homebuyers - Standard Full Doc & Alt Doc only (Select Ineligible)		
Borrowers on 1st lien note must be on new loan and on title at closing (four-hour walkaway with exceptions allowed for death of borrower, divorce and lead)		

Loan Programs		
Fixed Fully Amortized	<ul style="list-style-type: none"> <li>• 10-Year Fixed (120 Months)</li> <li>• 20-Year Fixed (240 Months)</li> <li>• 30-Year Fixed (360 Months)</li> </ul>	
	<b>Program Codes &amp; Descriptions</b>	
Non-QM/TRID - 30 Yr Fixed - Concurrent    Non-QM Concurrent Closed End Second 30 yr fixed Non-QM/TRID - 30 Yr Fixed - Standalone    Non-QM Standalone Closed End Second 30 yr fixed Non-QM/TRID - 20 Yr Fixed - Concurrent    Non-QM Concurrent Closed End Second 20 yr fixed Non-QM/TRID - 20 Yr Fixed - Standalone    Non-QM Standalone Closed End Second 20 yr fixed Non-QM/TRID - 10 Yr Fixed - Concurrent    Non-QM Concurrent Closed End Second 10 yr fixed Non-QM/TRID - 10 Yr Fixed - Standalone    Non-QM Standalone Closed End Second 10 yr fixed		
Product Features		
Closed End Second (CES)	<ul style="list-style-type: none"> <li>• Fixed term loan</li> <li>• Fully disbursed at closing, no draw feature</li> <li>• Eligible as 2nd lien only</li> <li>• Must subordinate to OCMBC 1st mortgage when concurrent close</li> <li>• Qualifying rate is note rate</li> <li>• Qualifying payment is fully amortized payment</li> </ul>	
	<b>Product Restrictions (Not Permitted)</b>	
<b>Borrowers</b> <ul style="list-style-type: none"> <li>• Blind Trusts</li> <li>• Foreign Nationals (Select only)</li> <li>• Irrevocable Trusts</li> <li>• ITIN (Select only)</li> <li>• Land Trusts</li> <li>• Less than 18 years old</li> <li>• Life estates</li> <li>• Non-Permanent Resident Aliens (Select only)</li> <li>• Party to a lawsuit</li> <li>• With diplomatic immunity</li> </ul>		
<b>Transactions</b> <ul style="list-style-type: none"> <li>• Assumable loans</li> <li>• Community Seconds</li> <li>• Concurrent close with a lender other than OCMBC</li> <li>• Escrow holdbacks</li> <li>• High Cost Loans</li> <li>• Income produced, or in relation to, cannabis, hemp</li> <li>• Income produced by Short Term Rentals (STR)</li> <li>• Lien free properties</li> <li>• Property listed for sale within the last 6 months (refis only)</li> </ul>		
<b>1st Liens - Concurrent Close</b> <ul style="list-style-type: none"> <li>• First lien with lender other than OCMBC</li> <li>• Agency and Non-Agency fixed rate and ARMs with initial fixed term &lt; 5 years</li> <li>• FHA, VA or USDA mortgages</li> <li>• High-LTV Refinance</li> <li>• HomeOne</li> <li>• HomePath</li> <li>• HomePossible</li> <li>• HomeReady with Reduced Mortgage Insurance Option</li> <li>• HomeStyle</li> <li>• OCMBC Non-QM DSCR loan</li> </ul>		
<b>1st Liens - Standalone Close</b> <ul style="list-style-type: none"> <li>• All Affordable Purch, Refi &amp; DPA programs (HomeStyle, FHA, Refi Now, HomeReady, etc.)</li> <li>• ARMs</li> <li>• Balloon notes or features</li> <li>• Construction or renovation loans</li> <li>• Cross collateralized loans</li> <li>• Home equity line of credit (HELOC)</li> <li>• IO loans w/&lt; 7 yrs remaining in IO period</li> <li>• Land Trusts</li> <li>• Loans in forbearance</li> <li>• Negative amortization</li> <li>• Private Mortgages</li> <li>• Renovation Loans</li> <li>• Resident Transition Loans (RTL)</li> <li>• Reverse mortgages</li> </ul>		
<b>Property Types</b> <ul style="list-style-type: none"> <li>• 2-4 Units properties (Select only)</li> <li>• Agricultural zoned properties</li> <li>• Bed and Breakfast</li> <li>• Boarding houses</li> <li>• Churches</li> <li>• Commercial and mixed-use</li> <li>• Condo hotels and condotels</li> <li>• Co-Ops</li> <li>• Houseboats</li> <li>• Leasehold properties</li> <li>• Log homes</li> <li>• Manufactured or mobile homes</li> <li>• Non-warrantable condos (Select only)</li> <li>• Projects that offer</li> <li>• Properties not suitable for year-round occupancy</li> <li>• Properties w/PACE obligations</li> <li>• Properties w/private transfer fees</li> <li>• Properties w/zoning violations</li> <li>• Rural properties</li> <li>• Solar Panels that affect first lien position</li> </ul>		

# CES'S HOW TO PRICE IN THE TRACK

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

Mortgage information

NanQ(Non-QM)	<input checked="" type="radio"/> No <input type="radio"/> Yes	Comp source	Borrower Paid
Loan type *	Conventional	My comp plan:	BP: 1.516
Loan purpose *	Refinance	Fixed Fee:	0
Purpose of refinance *	CashOut	Min:	1,000
Cash Out Amount *	120,000 <b>1</b>	Max:	10,000
Lien position	<input type="radio"/> First <input checked="" type="radio"/> Second <b>2</b>	UW fee buyout *	<input checked="" type="radio"/> No
Doc type *	Full	<input type="radio"/> Yes (Fee bought-out)	
Loan term	30 Year	Est. value *	680,000
Amortization	<input checked="" type="checkbox"/> Fixed <input type="checkbox"/> ARM	Loan amount *	120,000 <b>5</b>
Low-Mid FICO *	680 <b>3</b>	1st Mtg Amount *	385,000 <b>6</b>
DTI *	43.00 <b>4</b>	LTV *	17.647 <b>7</b>
Underwriting Result *	None/Not Submitted	CLTV	74.265 <b>8</b>
Buydown Type	None		
Is there a Co-Borrower?	<input checked="" type="radio"/> No <input type="radio"/> Yes		
Waive escrows	<input type="radio"/> No <input checked="" type="radio"/> Yes		
Self Employed	<input checked="" type="radio"/> No <input type="radio"/> Yes		
Mtg insurance	None		
	\$0.00 MI		
Include Down Payment Assistance?	<input checked="" type="radio"/> No <input type="radio"/> Yes		
First Time Homebuyer?	<input checked="" type="radio"/> No <input type="radio"/> Yes		
Agency Program	N/A		
Property Information			
Property zip *	83642	Property type *	SFD
Property state *	ID	Units	1
Property city *	Meridian	Occupancy type *	Primary

# 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



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# FAST TRACK HELOC



# Fast Track HELOC

## HIGHLIGHTS

- ✓ Borrowers can get fast access to cash, funding in as few as 5 business days\*
- ✓ Know instantly what the borrower prequalifies for with automated systems generating offers in seconds
- ✓ BPO option available on properties that receive no AVM
- ✓ Getting prequalified offers only requires a soft credit inquiry
- ✓ Lower fixed rates, compared to alternatives such as personal loans and credit cards
- ✓ No out-of-pocket closing costs, one-time origination fee applies



# FAST TRACK HELOC



## Applicants

- Single primary applicant
- Credit pulled for the primary applicant only
- Additional signers
- Additional signers are added at the end of the application for the notary



## Full Disbursement

- 100% at closing
- Fully amortized loan
- They will receive the full amount in their linked disbursement account at funding



## Offer Selection

- \$25,000 – \$400,000
- Variable origination fee
- 5, 10, 15, and 30-year terms
- Promotion discounts such as autopay discount



## Notary

- eNotary where available
- Manual notary requires scheduling
- Manual notary fee
- Funding initiated after Rescission (if applicable)

# FAST TRACK HELOC

## Draw Structure

Loan Term	Draw Term
5 year	2 year
10 year	3 year
15 year	4 year
30 year	5 year



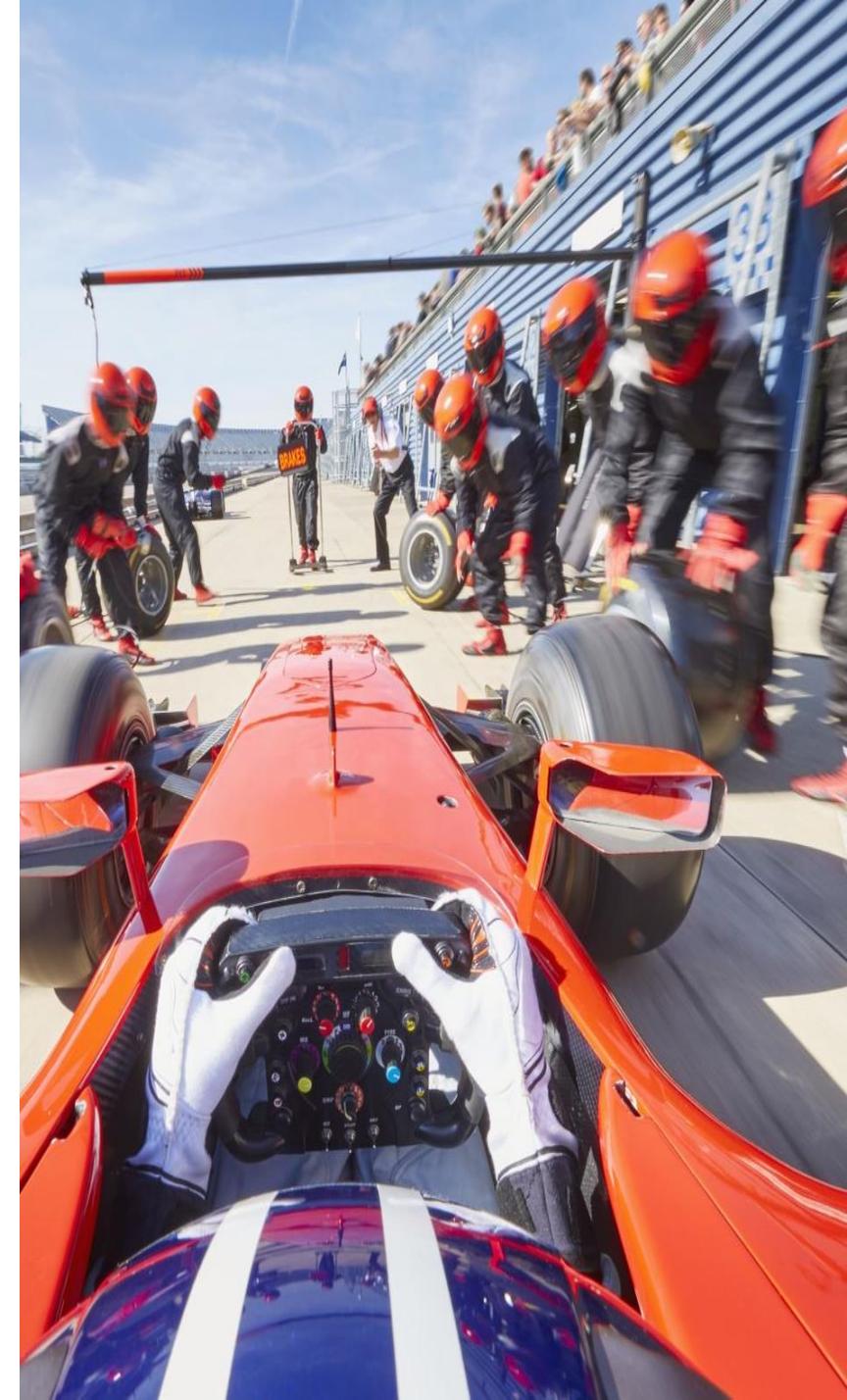
### Draw Terms

- Set by the loan term selected
- Can redraw during this period



### Redraws

- Minimum = \$500
- Maximum = Initial Draw + Fees
- Each draw has its own fixed rate
- Updated monthly payment
- Recast with payments over 10% principal



# FAST TRACK HELOC

## Eligibility

### Lien Position

- Max of third lien position (primary)
- Max of two lien position (**non-owner occupied**)

### Credit Score (Experian FICO 9)

- Minimum 640 (primary)
- Minimum 680 (**non-owner occupied**)

### Post-Loan CLTV

- Max 65% (FICO 620-639)
- Max 75% (FICO 640-659)
- Max 85% (FICO 660+)
- Max 70% (**non-owner occupied**)

### Post-Loan DTI

- Less than 50%

## Property Types



Single-Family  
Residences



Investment /  
Secondary



Townhomes



Condominiums



Planned Unit  
Developments

# Fast Track HELOC

## Credit, Income & Underwriting

- **Automated underwriting system**

- Provides prequalified offers quickly and allows the applicant to customize their offer.
- If an applicant is declined, they will get an Adverse Action Notice (AAN)

## Income verification

- Completed via automated third-party systems. Income can be verified in minutes.
- Applicants will have a variety of methods to link their personal accounts.

*Note: No Exception Requests, Reconsideration of Value, Income, etc.*

# FAST TRACK HELOC

## Example of the Eligibility Matrix

 <span style="float: right;">Forward Fast Track HELOC Matrix</span>																
<a href="http://www.forwardlending.com">www.forwardlending.com</a> Effective Date: 04/18/24																
Eligibility Matrix																
Primary Residence - 1st or 2nd Lien Position				Primary Residence - 3rd Lien Position												
Max Loan Amount	Max CLTV	Credit Score Range		Max Loan Amount	Max CLTV	Credit Score Range										
\$ 125,000	75%	640-659		\$ 100,000	70%	680+										
\$ 125,000	80%	660+		\$ 150,000	70%	760+										
\$ 150,000	85%	680+														
\$ 200,000	80%	680+														
\$ 250,000	80%	700-739														
\$ 250,000	85%	740+														
\$ 300,000	80%	740+														
\$ 350,000	75%	740+														
\$ 400,000	75%	760+														
Second Home or Investment - 1st or 2nd Lien Position																
Max Loan Amount	Max CLTV	Credit Score Range		Max Loan Amount	Max CLTV	Credit Score Range										
\$ 200,000	70%	680+		\$ 200,000	70%	680+										
\$ 225,000	70%	720+		\$ 225,000	70%	720+										
\$ 250,000	70%	760+		\$ 250,000	70%	760+										
Terms and Draw Features																
<ul style="list-style-type: none"> <li>Standalone transactions only</li> <li>Full draw required at funding</li> <li>Fixed rate fully amortized loan</li> <li>Additional draw limit is 100% of total line of credit</li> <li>Minimum additional draw amount is \$500 or as required by law</li> <li>Borrower must complete application within 14 days or application is cancelled</li> <li>No prepayment penalties</li> <li>Funds may not be used to pay off existing debt to qualify</li> </ul>																
		<table border="1"> <thead> <tr> <th>Term</th> <th>Draw Period</th> </tr> </thead> <tbody> <tr> <td>5-Year Fixed (60 months)</td> <td>2 years</td> </tr> <tr> <td>10-Year Fixed (120 months)</td> <td>3 years</td> </tr> <tr> <td>20-Year Fixed (240 months)</td> <td>4 years</td> </tr> <tr> <td>30-Year Fixed (360 months)</td> <td>5 years</td> </tr> </tbody> </table>					Term	Draw Period	5-Year Fixed (60 months)	2 years	10-Year Fixed (120 months)	3 years	20-Year Fixed (240 months)	4 years	30-Year Fixed (360 months)	5 years
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5-Year Fixed (60 months)	2 years															
10-Year Fixed (120 months)	3 years															
20-Year Fixed (240 months)	4 years															
30-Year Fixed (360 months)	5 years															
Key Program Parameters																
Details	Key Program Parameters															
Acceptable IDs	Valid Driver's License, State ID, Passport, Passport Card or Permanent Resident Card required															
Borrower Eligibility	<ul style="list-style-type: none"> <li>US Citizens and Permanent Resident Aliens allowed</li> <li>Borrower must be on title and must be held solely, jointly or in a revocable trust</li> <li>When property is owned jointly, all owners must sign the security instrument as an additional signer</li> </ul>															
Compliance	State and Federal High-Cost loans not allowed															
Credit	<ul style="list-style-type: none"> <li>60 months seasoning required for major derogatory credit event (BK, SS, JC, DL)</li> <li>≥ 60 delinquencies on any tradelines within the last 12 months are not allowed</li> <li>Non-medical collections &gt; \$500 are ineligible</li> <li>Credit cannot be frozen</li> <li>Valid for 30 calendar days</li> </ul>															
DTI	50% max DTI															
Fees	<ul style="list-style-type: none"> <li>Origination fees range between 1.99% &amp; 4.99%</li> <li>Manual notary fee required, as applicable</li> <li>Manual notary required in the following states: AK, AL, AZ (Prim. co. only), CA, CT, DC, FL, GA, HI, IL, IN, KS, LA, MA, ME, MI, MN, MO, MS, MT, NC, ND, NH, NM, OH, OK, OR, PA, RI, SD, TN, VA, UT, VT, WA, WY</li> </ul>															
Geographic Restrictions	<ul style="list-style-type: none"> <li>US Territories &amp; following states ineligible: DE, NJ, NY, VT, WV</li> <li>TX allowed with restrictions, refer to Texas HELOC Requirements for details</li> <li>May only be originated by a Broker and/or Loan Officer that is licensed in the state where the subject property is located</li> </ul>															
Housing History	0-30-6															
Income	<ul style="list-style-type: none"> <li>Income may be a combination of earnings and/or asset depletion</li> <li>Income from spouse may be included for qualifying in community property/homestead states</li> <li>States where dual income is prohibited: CT, GA, HI, IN, MI, MD, MA, NY, OR, PA, RI, UT, VA</li> <li>Income is verified directly with borrower's source of choice</li> <li>Income sources borrower can choose from are: Bank accounts, Asset accounts, Paystubs, IRS Tax Filing</li> </ul>															
Lien Position	<ul style="list-style-type: none"> <li>Primary Residences - 1st, 2nd, and 3rd lien position allowed</li> <li>Second Homes &amp; Investment Properties - 1st and 2nd lien position allowed</li> <li>Solar liens are included in lien count</li> </ul>															
Minimum Loan Amount	\$25,000															
Property Type Eligibility	<ul style="list-style-type: none"> <li>1-Unit properties only - Single Family Residences (SFR), Townhomes, Planned Unit Developments (PUD), Condos</li> <li>Fee simple only</li> <li>Maximum property size allowed is 20 acres</li> </ul>															
Recently Listed Properties	80% max CLTV															
Seasoning	Properties purchased within the last 90 days are ineligible															
Texas HELOC Requirements	<p>Allowed with the following restrictions:</p> <ul style="list-style-type: none"> <li>Primary residence,</li> <li>80% max CLTV</li> <li>Third lien position not allowed</li> </ul> <p>No cash-out lien, open HELOC or previous HELOC originated within the past 12 months</p> <ul style="list-style-type: none"> <li>Properties with title changes require 91 days seasoning</li> <li>Property condition report (PCR) with a greater than or equal to average rating required</li> <li>Borrowers are required to go through a 12 day cooling off period before scheduling with the notary</li> <li>All notary session must occur in a recording office</li> </ul>															
Valuation	Value determined by AVM, appraisals are not allowed															
Wasting and Trust Requirements	<ul style="list-style-type: none"> <li>Acceptable forms of vesting are as individuals or in a trust</li> <li>Properties vested in LLC/entities are not allowed</li> <li>Revocable trusts only, Certificate of Trust required for properties held in a trust (Trust agreement is not acceptable)</li> <li>Revocable Trust Eligible States: AR, AZ, CA, CO, CT, DC, DE, FL, IA, ID, IL, IN, KS, MA, ME, MI, MS, MN, NH, NV, OR, SC, SD, TN, UT, VA, WA, WY</li> </ul>															



# FAST TRACK HELOC

## Broker Registration



### HELOC ADDENDUM

WHEREAS:  ("Broker"),  
NMLS ID: , is a Forward Lending approved company that intends to participate in its HELOC program.

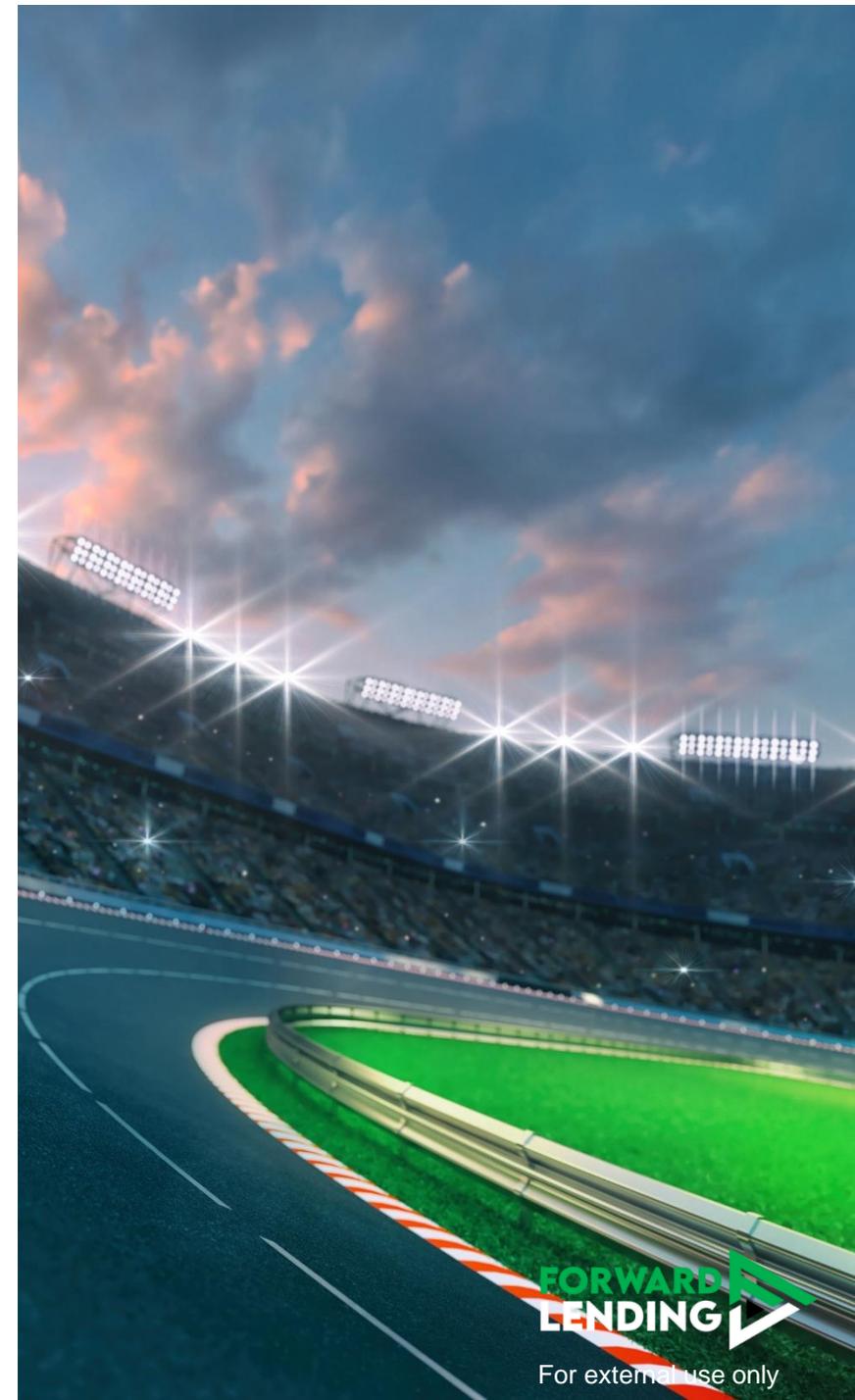
THEREFORE:

1. Broker and Mortgage Loan Originators (MLOs) agree that all submitting MLOs are properly licensed in the state in which the subject property of each submitted loan is located.
2. Broker agrees to Broker Compensation of 175 basis points on all funded HELOCs.
3. Broker agrees with the following payment schedule:
  - a. Loans funded Monday – Friday of a given week will be paid no later than Thursday of the following week.
4. Broker agrees to receipt of payment via ACH.
  - a. Please complete and submit the attached ACH form.
5. NOTE: Forward Lending is not responsible for HELOC credit decisions.

**Please Note:** Please forward this completed form, the attached ACH form, and attach your current LO roster (including LO names, NMLS numbers and states in which they are licensed) and email all to



Intended for Mortgage/Real Estate Professionals



For external use only

# Fast Track HELOC

Once set up, you will access to the HELOC portal by clicking Start HELOC

The screenshot shows a navigation bar at the top with icons for Home, Start Loan, Pricing, Pipeline, PMI Quote, Ratesheets, Prime Forms, Non-QM Forms, Locks, Fees, Training Resources, Marketing, My Account, and Appraisals. Below the navigation bar is the heading "Start A New Loan" and the instruction "Select how to start your new loan." Three options are presented as buttons: "File Upload", "1003 Form", and "Start HELOC". The "Start HELOC" button is highlighted with a red rectangular border. Below each button is a brief description of the option.

Home Start Loan Pricing Pipeline PMI Quote Ratesheets Prime Forms Non-QM Forms Locks Fees Training Resources Marketing My Account Appraisals

## Start A New Loan

Select how to start your new loan.

**File Upload**  
Upload an existing Fannie Mae 3.2 or MISMO 3.4 file

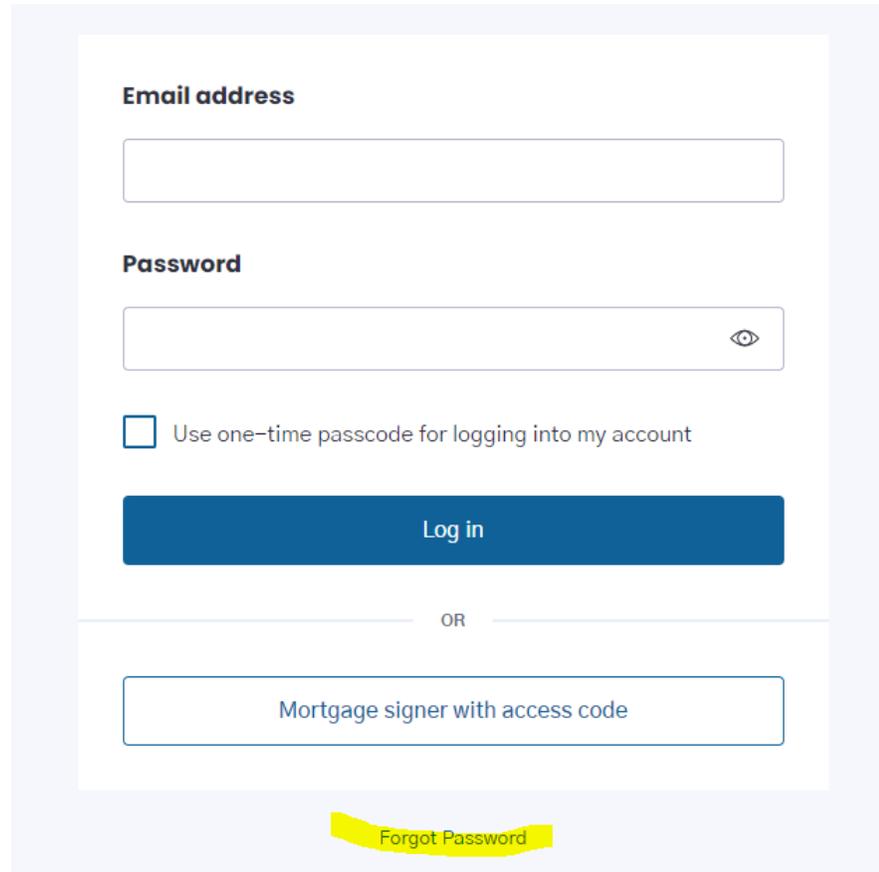
**1003 Form**  
Use our online 1003 form to create a new file

**Start HELOC**  
Click the "Start HELOC" button to submit through our HELOC Portal

# Fast Track HELOC

First time users click  
Forgot Password.

You will receive an  
email with  
instructions to reset  
your password.



The screenshot shows a login form with the following elements:

- Email address**: A text input field.
- Password**: A text input field with a visibility icon (an eye) on the right side.
- Use one-time passcode for logging into my account
- Log in**: A blue button.
- OR**: A separator text.
- Mortgage signer with access code**: A text input field.
- Forgot Password**: A yellow button at the bottom of the form.



## Check Your Email

Please check the email address  
kpoole@lsmortgage.com for instructions to reset  
your password.

Resend email

# Fast Track HELOC

## Initiate HELOC Application

**Dashboard** Initiate HELOC App

Search Submission Date - All time ▼ Filter ▼

Loan Originator	Borrower	Address	Submission <span style="font-size: 0.8em;">▲▼</span>	Type <span style="font-size: 0.8em;">▲▼</span>	Loan Amount <span style="font-size: 0.8em;">▲▼</span>	Status <span style="font-size: 0.8em;">▲▼</span>	
Kay Poole NMLS# 123456 kpoole@lsmortgage.com	Greg Testh InquiryID: 1-24079-123 kpoole+0319@lsmortgage.com	774 HOMEWARD PL SAN JOSE, CA 95123	03/19/2024	HELOC Inquiry	\$206,130	Borrower Notified	<span style="border: 1px solid #ccc; padding: 2px 5px;">...</span>
Kay Poole NMLS# 123456 kpoole@lsmortgage.com	Bill Testh AppID: 1-24078-081 kpoole+0238@lsmortgage.com	774 HOMEWARD PL SAN JOSE, CA 95123	03/18/2024	HELOC Application	\$276,229	Gen Closing Disclosure	<span style="border: 1px solid #ccc; padding: 2px 5px;">...</span>
Kay Poole NMLS# 123456 kpoole@lsmortgage.com	Sarah Testh AppID: 1-24078-072 kpoole+0318@lsmortgage.com	774 HOMEWARD PL SAN JOSE, CA 95123	03/18/2024	HELOC Application	\$276,229	Gen Notary Disclosure	<span style="border: 1px solid #ccc; padding: 2px 5px;">...</span>

# Fast Track HELOC

## Complete Inquiry

1. Address
2. Occupancy
3. Listed for sale y/n
4. Borrower first name
5. Last name
6. Date of Birth
7. Phone number
8. Email address
9. Total **annual** income
10. Employment Type
11. Liens against the property

Home Equity Line of Credit  
**New Inquiry** 1/3

Property Information  
**Property address for financing**

**Occupancy type**  **Is the property currently for sale?**

Borrower Information

**First name**  **Last name**  **Suffix**

**Date of Birth**  **Phone number**  **Email**

Financial Information

**Total Annual Income**  **Other income (investment, rental...)**  **Employment type**

Wholesale Originator  
**DBA**

You may include income that is considered community or marital income in your state.  
Disclosures of alimony, child support, or separate maintenance payment is not required.

I certify that I have obtained consent from the prospective borrower to run a "soft" credit check. To check the rates and terms the applicant may qualify for, we will conduct a soft credit pull that will not affect the prospective borrower's credit score. However, if the prospective borrower continues and completes an application, we will request their full credit report from one or more consumer reporting agencies, which is considered a hard credit pull and may affect the prospective borrower's credit.

# Fast Track HELOC

## Desired Loan Amount

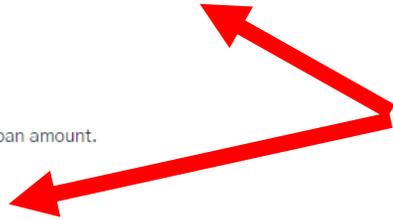
### Desired Loan Amount

\$24,275

\$186,853

### Select the origination fee ⓘ

\$0 out of pocket. It will be added to the total loan amount.

 1.99%  2.99%

## Select Origination Fee

### Select the monthly payment and term to see breakdown below

\$2,645/mo	\$2,193/mo	<b>\$1,854/mo</b>
10.95%	11.05%	<b>11.15%</b>
10 years	15 years	<b>30 years</b>

My customer would like to save 0.25% APR by enrolling in AutoPay

### Loan breakdown

Borrower WILL HAVE the option to modify loan amount, o-fee and terms, after receiving link to continue application

**Desired Loan Amount**

\$ 186,853

\$24,275

\$186,853

**Select the origination fee ⓘ**

\$0 out of pocket. It will be added to the total loan amount.

1.99% 2.99%

**Select the monthly payment and term to see breakdown below**

\$2,645/mo 10.95% 10 years	\$2,193/mo 11.05% 15 years	<b>\$1,854/mo 11.15% 30 years</b>
----------------------------------	----------------------------------	---

**Default is selected,  
Broker/Applicant must  
deselect if opting out**



My customer would like to save 0.25% APR by enrolling in AutoPay

**Loan breakdown**

Borrower WILL HAVE the option to modify loan amount, o-fee and terms, after receiving link to continue application

Total draw amount	\$242,742
Cash required at closing	\$0.00
Fixed Term	30 yrs./360 mo.
2.99% Origination Fee Deducted from total	\$7,258
Total loan amount Initial draw amount + origination fee	\$250,000
Est. Monthly Payment ⓘ	\$2,296

Borrower has 14 calendar days from when Loan Officer submits inquiry to complete their application, including income and identity verification.

Cancel Continue

Home Equity Line of Credit

## New Inquiry

3/3

### Please certify the following before continuing:

- I have taken information from the prospective borrower in order to begin an application for credit.
- I have analyzed the prospective borrower's income and debt (based on documentation and credit information they provided) and pre-qualified the prospective borrower to determine the appropriate affordable credit level.
- I have educated the prospective borrower in the home equity financing process, advising them about the different types of loan products available, and demonstrating how closing costs and monthly payments could vary under each product.
- I have uploaded below (i) any relevant financial information (tax returns, bank statements, etc.) that I have collected; and/or (ii) any supplemental broker agreements or disclosures that I have provided to the prospective borrower.
- I have reviewed the linked [Broker Borrower Agreement](#) and acknowledge that, by checking this box, I am adopting an electronic signature on that document.

### Additional Agreements (Optional)

**Upload File**  
Select files to upload or drop files here.



### Authorized Signatory

Name entered must match licensed name in Figure

Kay Poole

Input your First and Last name to sign

### Today's Date

02/20/2024

Click "Proceed" to send the prospective borrower an email inviting them to review your disclosures and proceed with the application.

Cancel

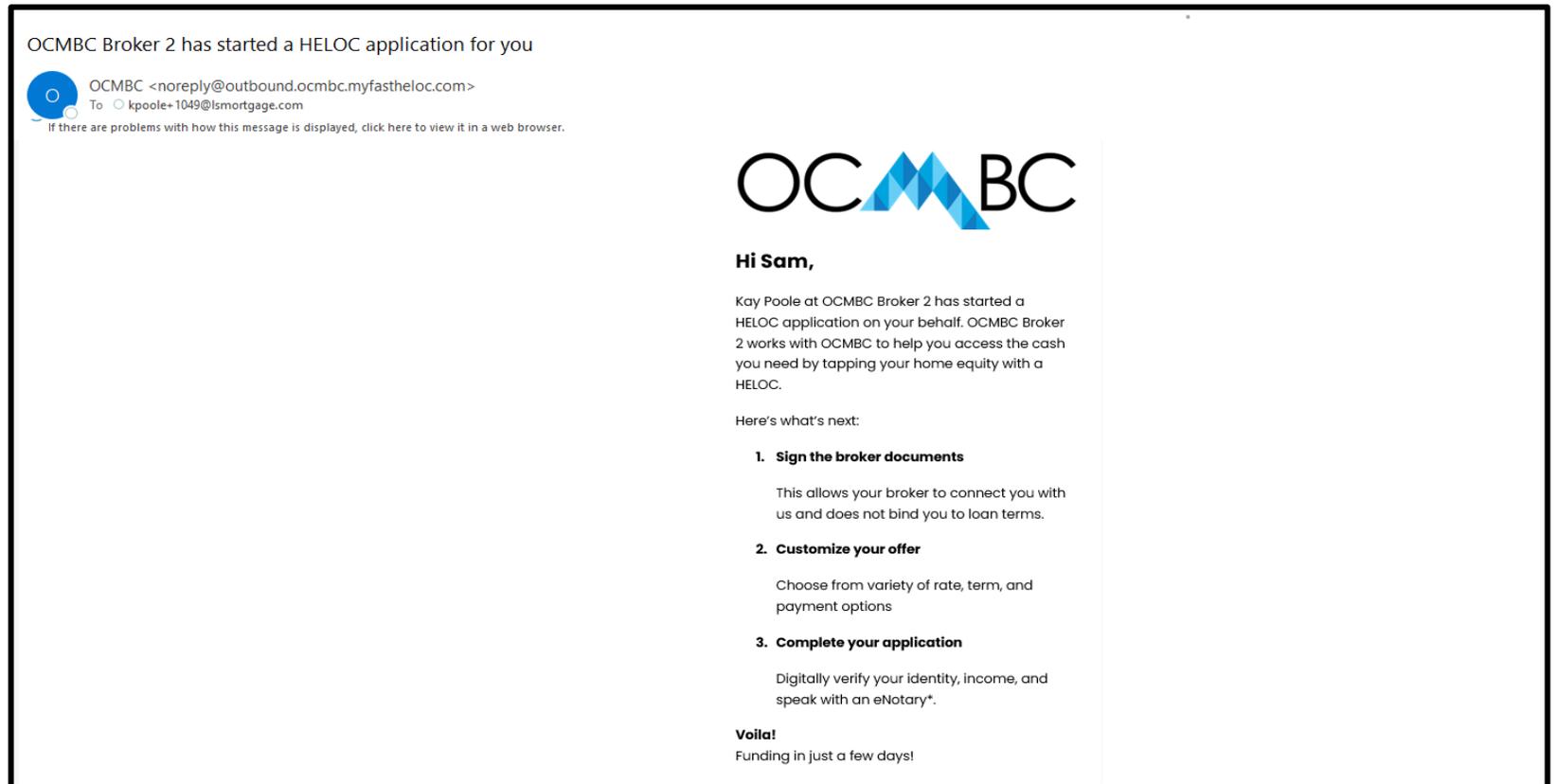
Proceed

# Broker Certification

# APPLICANT EXPERIENCE

Example of the Email sent to the Applicant.

All communication will come from OCMBC



# APPLICANT EXPERIENCE

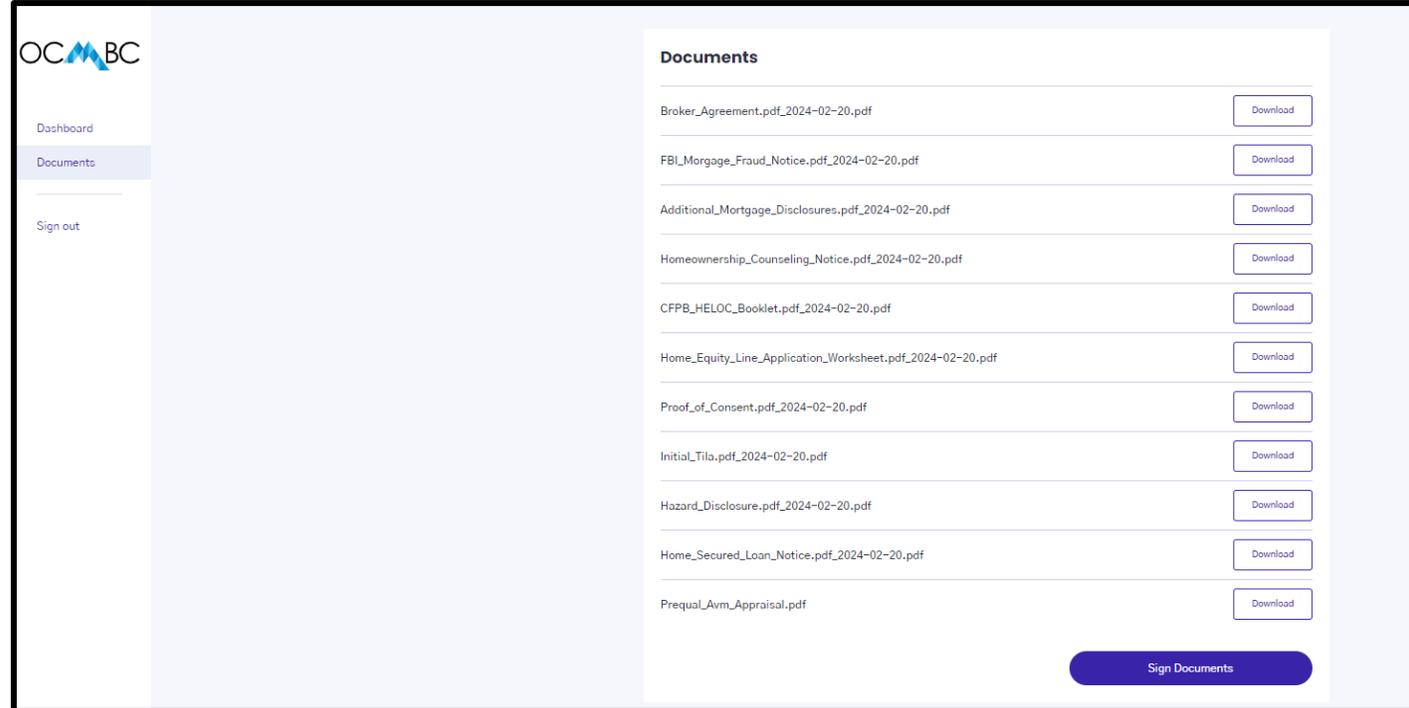
Applicant will be prompted to agree to the following:

- ✓ Terms of Service- <https://ocmbc.com/terms>
- ✓ Privacy Policy- <https://ocmbc.com/privacy-policy/>
- ✓ Electronic Communications Policy

Applicant will be prompted to sign the upfront loan documents (vary by State)

- ✓ Mortgage Loan Origination Agreement
- ✓ Home Equity Line Application
- ✓ Electronic Communications Proof of Consent
- ✓ Home Equity Loan Disclosure

Applicants can also access the documents under the Documents Tab



# APPLICANT EXPERIENCE

Applicant will confirm Basic Info and verify open mortgages on the property.

The screenshot displays the OCBC mortgage application interface. On the left, the 'Application Progress' sidebar shows steps: Basic Info (selected), Select Offer, Provide More Info, Link Income Sources, Verify Identity, Sign Documents, and Schedule Notary Session. A red arrow points to the 'Verify Identity' step, which includes a checkbox for confirming mortgage information. The main content area shows 'Verified Mortgages' with a table listing one mortgage from 'Lender' on '09/14/2021' for '\$630,420'. Below the table is a confirmation checkbox: 'I confirm that the mortgage information provided is accurate and covers all mortgages on my property at: 774 HOMEWARD PL, SAN JOSE, CA 95123'. A 'Continue' button is located below the confirmation. On the right, a 'Your Broker Loan Officer' box identifies 'OCBC Broker 2 Kay Poole' with contact information and an 'Email' button. At the bottom, there is a 'Chat with us' button and a speech bubble stating 'Applicant can "chat" for any immediate assistance.' The footer contains legal disclaimers and the OCBC logo.

# APPLICANT EXPERIENCE

OCBC

How a question? 1-888-572-5007 Menu

Application Progress  
Complete the loan process today and get funded in as little as five days.

Basic Info  
Select Offer  
Provide More Info  
Link Income Sources  
Verify Identity  
Sign Documents  
Schedule Notary Session  
Dev Tools

Application ID: 1-24051-060  
**Congrats, Sam. You're pre-qualified!**  
You can borrow up to \$182,626.

Your Broker Loan Officer  
OCMBC Broker 2  
Kay Poole  
kpoole@mortgage.com  
NMLS #123456  
Email

Your stated income qualifies you for a maximum initial draw amount of up to \$182,626. If you would like to review your income or use other assets such as investments, retirement and savings to see if you can pre-qualify for a higher loan amount, [click here](#).

Select the amount of cash you want

\$ 182,626

1.99% 2.99%

One-time origination fee (No out of pocket cost to you)

Select Your Term

Most popular  
\$1,565 month  
30 years  
9.00%

15 years  
Set cash below \$150,573 to select this term

10 years  
Set cash below \$123,021 to select this term

5 years  
Set cash below \$76,477 to select this term

Select a Term to Continue

Your data is protected with 256-bit encryption and OCBC never sees or stores your credentials

Applicant selects line amount, origination fee and terms

**Select Your Term**

Most popular  
\$1,855 month  
30 years  
11.15%

\$2,193 month  
15 years  
11.05%

\$2,645 month  
10 years  
10.95%

5 years  
Set cash below \$179,254 to select this term

**Terms of your offer**

**\$186,854**  
Initial draw amount (amount of cash you will receive)

\$5,587  
2.99% Origination fee (deducted from total)

\$0  
Cash required at closing

**\$192,441**  
Total loan amount (initial draw amount + origination fee)

**Draw and redraw structure**  
You will receive the full initial draw amount at account opening. You can **redraw up to \$192,441** in minimum amounts of \$500 during the **5-year redraw period**, but your total outstanding balance can never exceed your total loan amount. Interest rate for all redraws will be set at the time the draw is taken. Rates for additional draws may be higher than the rate for the initial draw.

We've displayed rates with an AutoPay discount to help you save 0.25% APR! Uncheck the checkbox to see your rates and proceed without the discount.

I would like to save 0.25% APR by enrolling in AutoPay

Save and Continue

Applicant selects line amount, origination fee and terms.

It DOES NOT default to what the Broker originally selected and allows applicant to select instead.

Applicant makes selection to de-select AutoPay.

If deselected, rate will change in real time.

# APPLICANT EXPERIENCE

Applicant will complete the information page  
Tell us more about you and your property

### Application Progress

Complete the loan process today and get funded in as little as five days.

- Basic Info
- Select Offer
- Provide More Info**
- Link Income Sources
- Verify Identity
- Sign Documents
- Schedule Notary Session

Your Offer Details

10.050%  
APR

\$268,063  
Initial draw

\$2,434  
Monthly payment

30 year  
Fixed term

► Dev Tools

Application ID: 1-24078-072

### Tell us more about you and your property.

**Marital status**

Married

This option means you are currently married

**Ownership type**

Joint owner

Ownership type depends on your deed, not a finance document (e.g. Deed of Trust or Mortgage). An ownership type of joint means there are two or more owners listed on your most recently recorded deed.

**Financing purpose**

Debt consolidation

**Source of annual household salary income**

Employed full-time

**Sarah's Social Security Number**

111-11-1111

We will pull your credit only after you complete identity and income verification.

Click to confirm you have read these [important disclosures](#) and that the information included in your application is accurate.

By pressing "Agree," you authorize OCMB to obtain your consumer credit report to evaluate your application and OCMB account. We will not pull your credit until you complete the underwriting process. This hard credit pull may affect your credit score.

Agree

Your Broker Loan Officer  
OCMBC Broker 2  
Kay Poole  
kpoole@omortgage.com  
NMLS #123456

Email

Application ID: 1-24051-069

### Documents

Your Broker Loan Officer  
OCMBC Broker 2  
Kay Poole  
kpoole@omortgage.com  
NMLS #123456

Email

- Disclosures
  - FBI Mortgage Fraud Notice [Download](#)
  - Electronic Communications Proof of Consent [Download](#)
  - Additional Mortgage Disclosures [Download](#)
  - Homeowner Counseling Notice [Download](#)
- CFPB HELOC Broker [Download](#)
- HELOC Application Worksheet [Download](#)
- Initial TLA Disclosure [Download](#)
- Harassment Disclosure [Download](#)
- Home Secured Loan Notice [Download](#)
- Prequalification Property Valuation Report [Download](#)
- Mortgage Loan Origination Broker Agreement [Download](#)
- GLBA Privacy Notice Form [Download](#)
- Homeownership Counseling Organizations [Download](#)
- Privacy Notice [Download](#)
- Notice to Home Applicant [Download](#)
- Fair Lending Notice [Download](#)

Back

Your data is protected with 256-bit encryption and OCMB never sees or stores your credentials.

### Application Progress

Complete the loan process today and get funded in as little as five days.

- Basic Info
- Select Offer
- Provide More Info**
- Link Income Sources
- Verify Identity
- Sign Documents
- Schedule Notary Session

Your Offer Details

9.600%  
APR

\$182,625  
Initial draw

\$1,597  
Monthly payment

30 year  
Fixed term

► Dev Tools

Application ID: 1-24051-069

### Just a few more details are needed before submitting your application

We are legally required to ask you these, but you have the option not to provide this information. This won't affect your rate or approval.

**Ethnicity**

**Race**

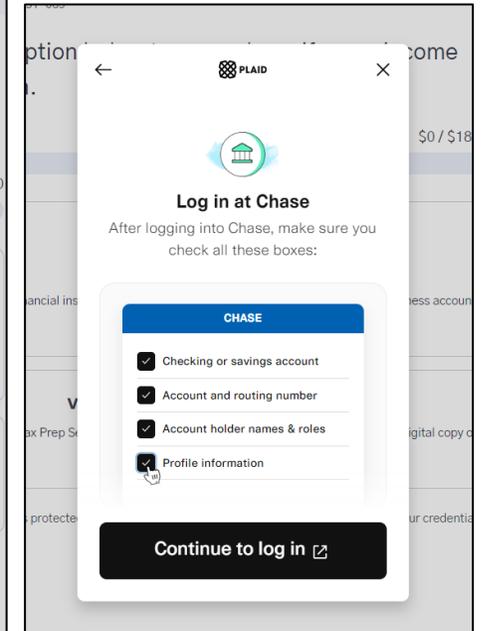
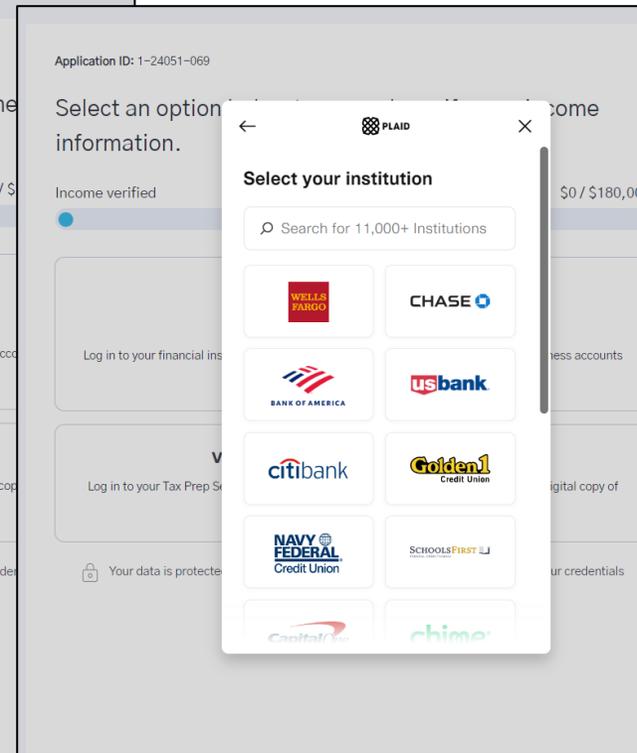
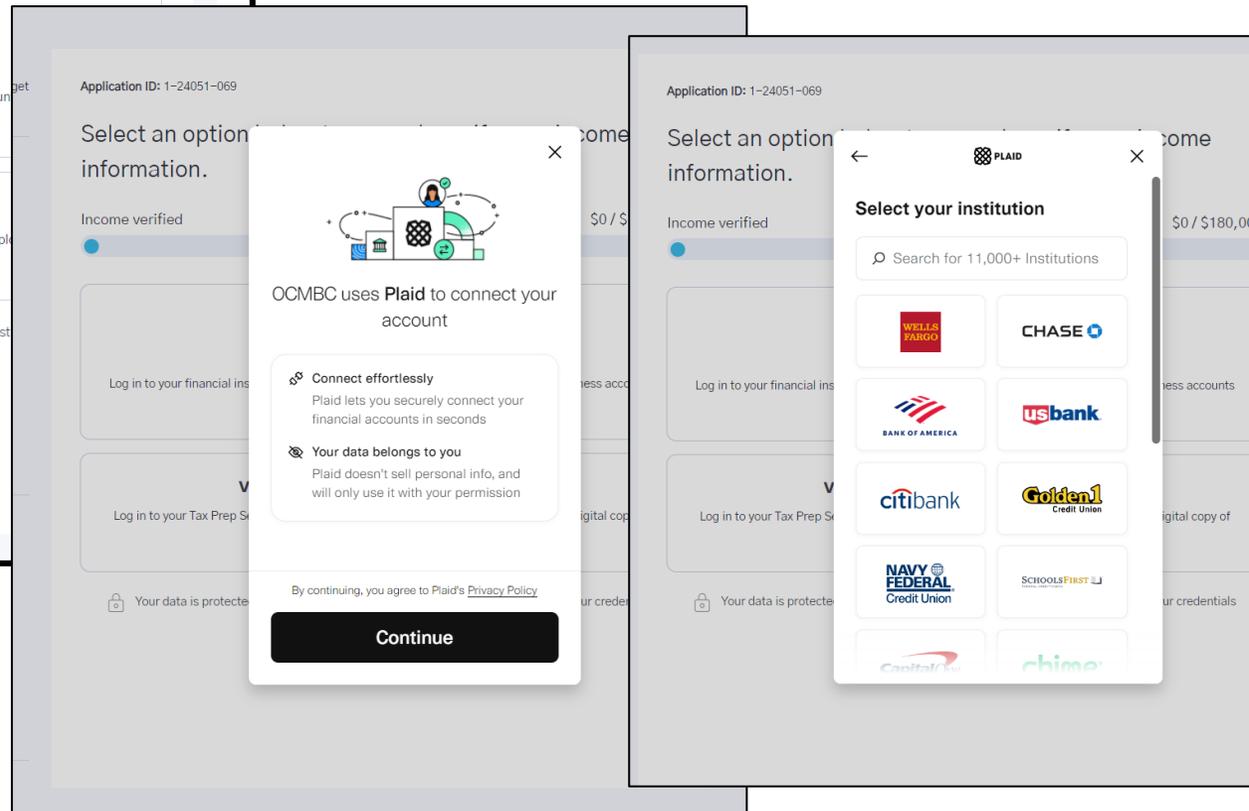
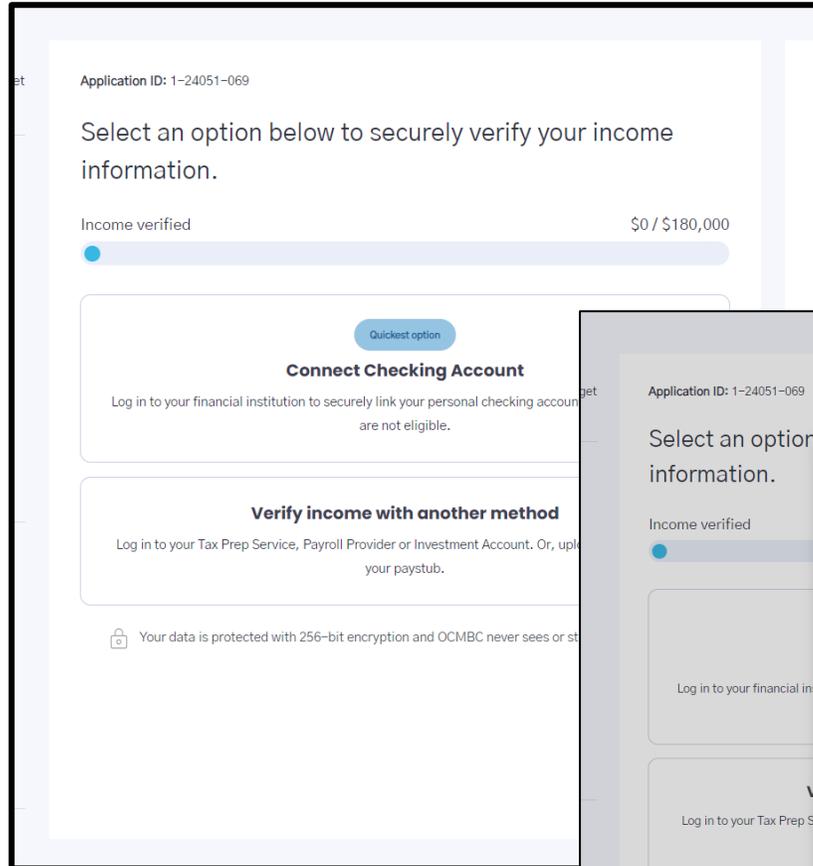
**Gender**

Submit

Your data is protected with 256-bit encryption and OCMB never sees or stores your credentials

# APPLICANT EXPERIENCE

The Applicant will then verify their income with Plaid, by following the prompts.



# APPLICANT EXPERIENCE

The Applicant will select ID type.  
Upload ID and Continue.

The screenshot shows the OCMBC application progress page. On the left, there is a navigation menu with steps: Basic Info, Select Offer, Provide More Info, Link Income Sources, Verify Identity (highlighted), Sign Documents, and Talk to eNotary. Below the menu is the 'Your Offer Details' section showing a 11.550% APR. The main content area displays the application ID (1-24067-150) and a prompt to verify identity. It includes instructions on how to upload a photo ID and a list of supported ID types. A 'Your Broker Loan Officer' section identifies Kay Poole with contact information and an 'Email' button.

This screenshot shows the 'ID type' selection screen. The 'ID type' dropdown is set to 'US Driver's License'. Below it, a Missouri Driver's License image is displayed. A file named 'Class-F-REAL-ID-Samantha-Driver.jpeg' (234.6 kb) has been uploaded. A 'Dev Tools' button is visible. At the bottom, there is a 'CUSTOMER IDENTIFICATION PROGRAM NOTICE' and an 'Upload and continue' button. A security notice at the bottom states: 'Your data is protected with 256-bit encryption and OCMBC never sees or stores your credentials.'

A close-up of the 'ID type' dropdown menu. The menu is open, showing the following options: US Driver's License, US State ID Card, US Passport, and US Permanent Resident Card.



# APPLICANT EXPERIENCE

The applicant will review the final offer.

If Applicant selects “Modify”, a new offer can be selected.

**OCBC** Have a question? 1-888-572-5097 Menu

**Application Progress**  
Complete the loan process today and get funded in as little as five days.

- Basic Info
- Select Offer
- Provide More Info
- Link Income Sources
- Verify Identity
- Sign Documents**
- Talk to eNotary

**Your Offer Details**

11.550% APR  
\$242,742 Initial draw  
\$2,461 Monthly payment  
30 Year Fixed Term

**Offer Details**

Application ID: 1-24067-150  
**Please review your final offer. Once you continue, your offer will be approved subject to the below closing conditions!**

**Modify**

Your Broker Loan Officer  
OCMBC Broker 2  
Kay Poole  
kpoole@ismortgage.com  
NMLS #123456  
**Email**

**Closing conditions:**

**Review and sign your loan documents**  
Now that your application is complete, it is time to review the disclosures and sign your loan documents. Final documents will be available on your dashboard.

**Talk to a OCBC eNotary**

**Continue**

You have 14 calendar days to finish your loan process.  
Your data is protected with 256-bit encryption and OCBC never sees or stores your credentials

[Terms of Service](#) | [Privacy Policy](#) | [Licenses](#)  
© OCBC, Inc.  
OCMBC, Inc., NMLS #2125: [NMLS consumer access](#)  
For licensing information, please visit: [www.nmlsconsumeraccess.org](#)  
19000 MacArthur Blvd Ste 200, Irvine, CA 92612  
OCMBC Home Equity Line is available in AK, AL, AR, AZ, CA, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WA, WI, WY.  
For Customer Service or Complaints, please contact us at 888-572-5092 between 6am PST and 5pm PST M-F or email: [loans@ocmcb.myfasthls.com](#)

**Equal Housing Opportunity**  
This site is not authorized by the New York State Department of Financial Services. No mortgage loan applications for properties located in the State of New York will be accepted through this site.

chat bulb: 6782880143 more info **Chat with us**

**OCBC** Have a question? 1-888-572-5097 Menu

**Application Progress**  
Complete the loan process today and get funded in as little as five days.

- Basic Info
- Select Offer**
- Provide More Info
- Link Income Sources
- Verify Identity
- Sign Documents
- Talk to eNotary

**Your Offer Details**

11.550% APR  
\$242,742 Initial draw  
\$2,461 Monthly payment  
30 Year Fixed term

Application ID: 1-24067-150  
**You may review and select a new offer below;  
You can borrow up to \$245,122**

Click "Cancel" if you do not wish to update your offer **Cancel**

**Select the amount of cash you want**

\$ 245,122

\$24,512  \$245,122

**Customize your loan**  
OCMBC is pleased to provide options for a one-time origination fee, so you can prioritize what's important to you. Similar to mortgage points, selecting a higher origination fee reduces your APR and monthly payment but increases your total loan amount. Whichever choice you make, the origination fee will be included in your total loan amount and no cash will be required at closing.

1.99% 2.99%

One-time origination fee (No out of pocket cost to you)

**Select Your Term**

# APPLICANT EXPERIENCE

Application ID: 1-24067-150

**Please review your final offer. Once you continue, your offer will be approved subject to the below closing conditions!**

Offer Details	Modify
APR	11.550%
Initial Draw	\$242,742
Monthly Payment	\$2,461
Term	30 Year Fixed Term

**Closing conditions:**

**Review and sign your loan documents**  
Now that your application is complete, it is time to review the disclosures and sign your loan documents. Final documents will be available on your dashboard.

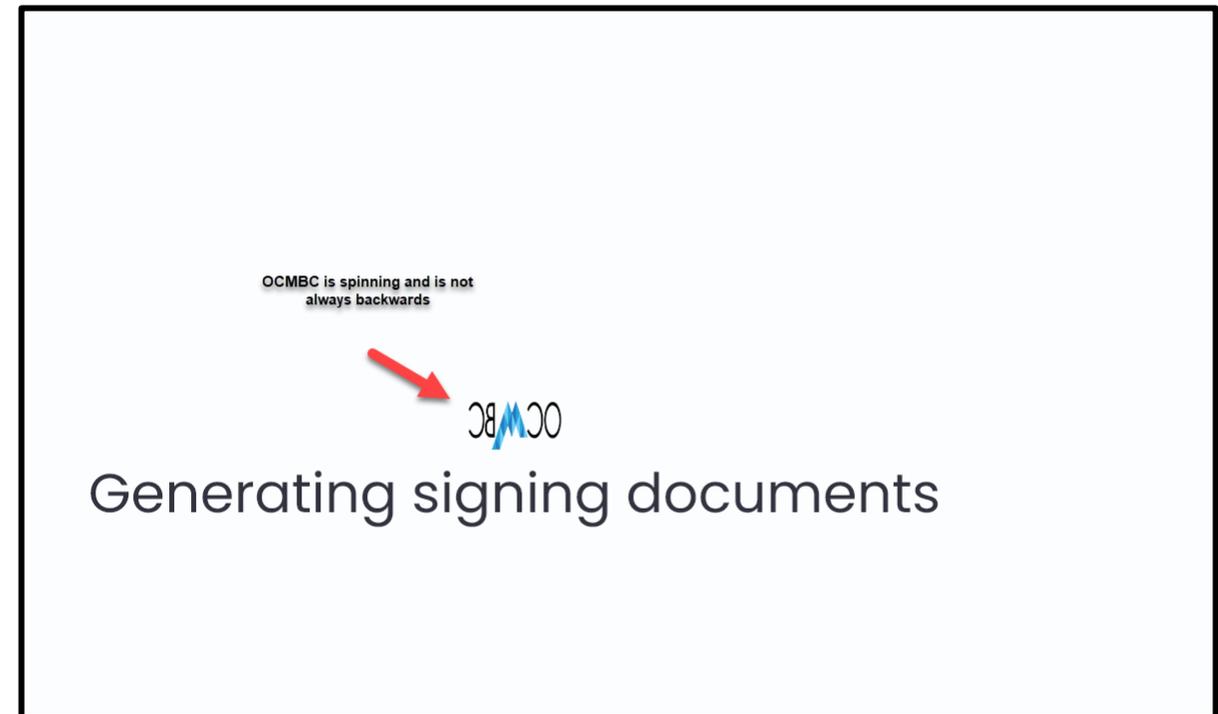
**Talk to a OCMBC eNotary**  
A OCMBC eNotary will work with you to sign and notarize your final documents. If you are married or there is an additional owner or person who needs to sign the mortgage, they will need to complete the eNotary process.

 [Continue](#)

You have 14 calendar days to finish your loan process.

The Applicant will review the final offer and click Continue

A message will pop up “Generating Signing Documents”



# Marketing Available!

## CLOSED-END SECOND MORTGAGES

### Closed-End Second Mortgages!

Closed-End Second Mortgages (CES) provide the option to tap into the equity of the home to access cash without affecting the rate on the original loan. Plus, it gives the ability to borrow a lump sum all at once for whatever needed.

#### Why Closed End Seconds Make Sense:

- Get Cash out without refinancing an 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

The following states are ineligible: MI, NJ, NY, TN, TX, VT, WV.  
Restrictions apply, contact us for details.

### Program Highlights

- Purchase, Rate/Term Refinance, and Cash-Out Available (Max \$750k)
- Fixed 10, 20, & 30 year rates available
- Credit Scores down to 660
- Loan Amounts to \$750,000
- Full Doc - Max CLTV 85%
- Eligible as 2nd lien only
- Fully disbursed at closing, no draw feature
- Minimum loan amount \$100,000
- No reserve requirements on stand alone seconds
- Cash-Out - Up to 85% CLTV Full Doc
- Up to 80% CLTV Cash-Out Refinance on Investment
- Owner Occ., 2nd Home and Investment Properties
- Up to 50% DTI
- Properties with a solar lien are eligible
- Non-Warrantable Condos Eligible

\*Eligible only in conjunction with our first liens.

## Get Ready! HELOC'S ARE HERE!

Our high-performing Fast Track HELOC is designed to help you accelerate towards your financial goals by tapping into home equity. It'll provide flexible and convenient access to funds.

### Program Highlights:

#### Primary Residence

- Max Loan Amount \$400,000
- Max 85% LTV
- Min 640 FICO
- 5, 10, 20 and 30 year fixed terms
- No prepayment penalties
- 50% Max DTI

The following states are not eligible: DE, NJ, NY, VT, WV

# Resources on our website!

The screenshot displays the Forward Lending website interface. At the top left is the logo and phone number 844.941.5626. The navigation bar includes links for PROGRAMS, RATES, RESOURCES, GET APPROVED, ABOUT US, CONTACT US, NEWS, CAREERS, and SUBMIT. A green button labeled 'Make A Payment' and social media icons are on the right. A left-side menu lists various loan types, with 'FAST TRACK HELOC' highlighted in green. The main banner features a red race car and the text 'Fast Track HELOC' followed by a description of the program and a call to action for brokers. Below the banner, a sub-header reads 'Fast Track HELOC our Home Equity Line of Credit- Now Available!' with a 'Fast Track HELOC Matrix' button.

**FORWARD LENDING**  
844.941.5626

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

- CONVENTIONAL LOANS ▾
- NON-QM ▾
- CALHFA DPA ▾
- CLOSED END SECONDS ▾
- FAST TRACK HELOC**
- FHA LOANS ▾
- VA LOANS
- USDA LOANS
- BUYDOWN LOANS ▾
- FHA FAST 100 (DPA) LOAN PROGRAM
- REFINOW
- JUMBO LOANS

## Fast Track HELOC

Innovative HELOC program to provide easy access to home equity line of credit. Forward Lending Brokers need to complete our quick HELOC Approval Form to get started.

[Approved? Complete The Form](#) [Get Approved With Forward Lending](#)

### Fast Track HELOC our Home Equity Line of Credit- Now Available!

[Fast Track HELOC Matrix](#)

# CONTACT US

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EVP | Co-Founder

**Michael Gamble**  
EVP | National Sales  
Manager

**Chris Calderon**  
EVP | Co-Founder

**FORWARD**  
**LENDING**

WE KEEP YOU MOVING FORWARD

**844.941.5626**



# THANK YOU

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

**844.941.5626**

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