



**FORWARD
LENDING**



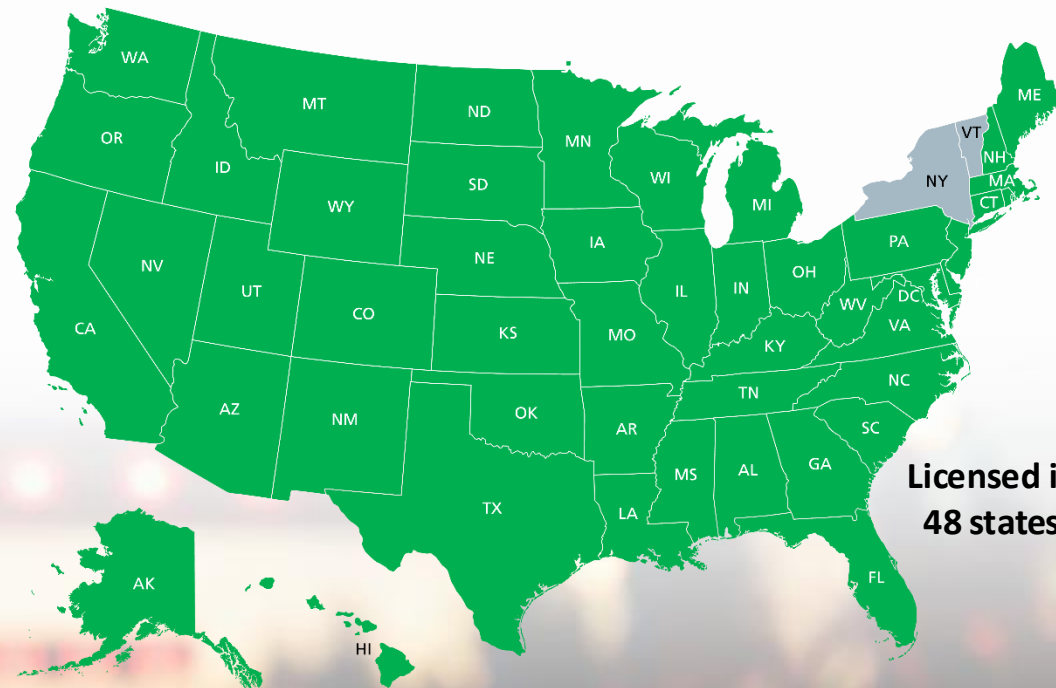
FORWARDLENDINGMTG.COM

WVOE NEW ENHANCEMENTS!

FORWARD LENDING

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



Shaun Dennison, EVP Non-QM Lending

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 JANUARY!

.25 BPS Price Improvement Special

Applicable for:

- Purchase, Refinance, and Cash-Out
- Government (FHA, VA, and FHA DPA)
- Non-QM
- Closed End Seconds (CES)

Select Price Improvement Special

- Combine with Select for up to .60 BPS Price Improvement!

Excludes: CalHFA and HELOC Loan Programs

FHA/VA January Special: .375 BPS Price Improvement

- Available for FHA and VA loans with FICO 600 – 679

Note: Cannot be combined with other promotions. Excludes DPA, CalHFA, and HELOC Loan Programs.

Specials are valid for loans locked 1/1/2025 through 1/31/2025. Offers subject to change at any time, terms and conditions apply.

Special applies to all Non-QM, FHA, VA loans, including low/high balance, Closed-End Seconds, and DPA Programs excluding CalHFA DPA programs and Jumbo Programs. Also excludes HELOCs. Specials are valid for loans locked 1/1/2025 through 1/31/2025. Offers subject to change at any time, terms and conditions apply. Specials may not be combined with any other price improvement or special unless indicated in the offer.

Forward Lending is not affiliated with or acting on behalf of or at the direction of the Federal Housing Administration, Veterans Administration, or the Federal Government.

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





WVOE PROGRAM ENHANCEMENTS

GENERAL HIGHLIGHTS / KEY EXPANSION ITEMS

Reach more borrowers with our enhanced WVOE guidelines!

Ideal for union workers employed by multiple businesses throughout the year and wage earners who also receive additional compensation such as overtime, bonus and K-1 income. A written verification of employment is utilized to document income.

This program is now open to ALL OCCUPANCIES! No longer Primary Residence only!

- The following criteria applies:
- Two-year history in the same line of work required
- Charge-offs, collections, or tax liens are not allowed within the last 3 years
- Two months personal bank statements, dated within 60 days of closing, to be provided supporting the WVOE income
- Additional compensation, such as K-1 income, documented on the WVOE may be used for qualifying income when the documented ownership is <25%.
- Eligible income i.e., base wages, overtime, bonus and additional compensation, will be determined according to Fannie Mae Selling Guide
- If paystubs, W-2, or tax returns or are submitted, loan will be reviewed as Full Doc

WVOE MATRIX AND GRADE

Loan Amount	Select NQM					A+					A				B				C
	FICO to Max LTV/CLTV					FICO to Max LTV/CLTV (Min 660 FICO)					FICO to Max LTV/CLTV (Min 600 FICO)				FICO to Max LTV/CLTV (Min 600 FICO)				(Min 600 FICO)
	740+	720+	700+	680+	660+	740+	720+	700+	680+	660+	720+	680+	640+	600+	720+	680+	640+	600+	600+
\$ 1,000,000	85%	85%	85%	80%		90%	90%	90%	85%	80%	85%	80%	80%	80%	80%	80%	80%	80%	70%
\$ 1,500,000	85%	85%	80%	75%		90%	90%	90%	85%	80%	80%	80%	80%	75%	80%	75%	75%	75%	
\$ 2,000,000	85%	80%	75%	75%		85%	85%	85%	80%	75%	75%	75%		70%	65%	50%			
\$ 2,500,000	80%	75%	75%	65%		80%	80%	80%	75%	70%	70%	70%		60%	50%				
\$ 3,000,000	75%	75%	65%	60%		80%	80%	75%	70%	60%	65%	60%		50%					
\$ 3,500,000						70%	70%	60%	60%	50%	50%								
\$ 4,000,000						65%	60%	50%											
\$ 5,000,000																			
Purchase	Max 85%					Max 90%					Max 85%				Max 80%				Max 70%
Rate & Term	Max 80%					Max 85%					Max 80%				Max 80%				Max 70%
Cash Out	• 5% LTV reduction from Max LTV • Max 75% Refer to C/O Restrictions for details					• 5% LTV reduction from Max LTV • Max 80% Refer to C/O Restrictions for details					• 5% LTV reduction from Max LTV • Max 75% Refer to C/O Restrictions for details				• 5% LTV reduction from Max LTV • Max 70% Refer to C/O Restrictions for details				Not allowed
Max LTV	Non-Owner Occupied - 75% 2nd Home - 75% Condo - 85% (FL Condo - 75%) Condo Non-Warrantable - NA 2 Unit - 80% 3-4 Unit - 75% Rural - NA					Non-Owner Occupied - 85% 2nd Home - 85% Condo - 85% (FL Condo - 75%) Condo Non-Warrantable - 75% (FL Condo - 65%) 2 Unit - 85% 3-4 Unit - 80% Rural - 70%					Non-Owner Occupied - 80% 2nd Home - 80% Condo - 80% (FL Condo - 70%) NW Condo - 75% (FL Condo - 65%) 2-4 Unit - 80% Rural - 70%				Non-Owner Occupied - 75% 2nd Home - 75% Condo - 75% (FL Condo - 65%) NW Condo - 70% (FL Condo - 60%) 2-4 Unit - 75% Rural - 65%				NOD - NA 2nd Home - NA Condo - 65% (FL Condo - 55%) NW Condo - NA 2-4 Unit - NA Rural - NA
Min Loan Amount	• Full Doc Min. 150K • Alt Doc Min. 150K					• Full Doc Min. 125K • Alt Doc Min. 125K					• Full Doc Min. 125K • Alt Doc Min. 125K				• Full Doc Min. 125K • Alt Doc Min. 125K				• Full Doc Min. 125K • Alt Doc: Not Allowed
Housing History	0 x 30 x 24 Rent free not allowed					0 x 30 x 12					1 x 30 x 12				1 x 60 x 12				1 x 120 x 12
Credit Event (BK,SS,FC,DIL,CCC)	48 Months					36 Months (12 mos BK 13/CCC w/pay history allowed)					24 Months (Settled BK 13/CCC w/pay history allowed)				18 Months (Settled BK 13/SS/DIL/CCC allowed)				Settled
DTI 50-55% DTI see below	• Full Doc: Max 45% • Alt Doc: Max 45%					• Full Doc: Max 50%, Max 45% if ≥ 85% LTV • Alt Doc: Max 50%, Max 45% if ≥ 85% LTV					• Full Doc: Max 50%, Max 45% if ≥ 85% LTV • Alt Doc: Max 50%, Max 45% if ≥ 85% LTV				• Full Doc: Max 50% • Alt Doc: Max 43%				• Full Doc: Max 50% • Alt Doc: Not allowed
One Year Self-Employed	Not allowed					• Max 80% LTV • Max 75% LTV - C/O • Min 660 FICO • Bank Stmt. Only					Not allowed				Not allowed				Not allowed
Asset Utilization	Not allowed					• Max 80% LTV • Max 75% LTV - C/O • Max \$2m					Max 80% LTV - Pur & R/T • Max \$2m				Max 80% LTV - Pur & R/T • Max \$2m				Not allowed
1099 Only	Not allowed					• \$3.0M Max LA • 2 Most Recent Bank Stmt					• \$3.0M Max LA • 2 Most Recent Bank Stmt				• 2 Most Recent Bank Stmt				Not allowed
WVOE Only	Not allowed					• Max 80% LTV • Max 70% LTV - C/O & FTHB					Not allowed				Not allowed				Not allowed
ITIN	Not allowed					• 660+ FICO • Max 85% LTV • \$1.5M Max LA • > 80% LTV \$1M Max LA • NOD Max 80% LTV & Max 75% LTV - C/O • Full Doc & 12 mos Bank Stmt only					• 700+ FICO • Max 80% LTV - Pur • \$1.5M Max LA • Full Doc & 12 mos Bank Stmt only				Not allowed				Not allowed
DACA	Not allowed					Max 85% LTV - Pur					Max 80% LTV - Pur				Max 75% LTV - Pur & R/T				Not allowed
Foreign National 2nd Home/NDO	Not allowed					• 700+ FICO • Max 75% LTV - Pur • 65% Max LTV - C/O • \$2M Max LA • 12 mos min. reserves required					• 700+ FICO • Max 75% LTV - Pur & R/T • Max 65% LTV - C/O • \$2M Max LA • 12 mos min. reserves required				Not allowed				Not allowed
Reserves	6 Months min, cash-out cannot be utilized					OO & 2nd Home: ≤ 75% LTV no reserves, > 75% 3 Mos, > 80% 6 Mos NOD: ≤ 70% LTV no reserves, > 70% 3 mos, > 80% 6 Mos All Occupancies: Cash-out can be utilized					OO & 2nd Home: ≤ 65% LTV no reserves, > 65% 3 Mos NOD: 3 Mos min, max \$2.0M LA All Occupancies: Cash-out can be utilized				OO & 2nd Home: ≤ 65% LTV no reserves, > 65% 3 Mos NOD: 3 Mos min, max \$2.0M LA All Occupancies: Cash-out can be utilized				6 Months min, cash-out can be utilized

Loan Amt > \$3.0M, 12 Mos; > \$2.0M, 6 Mos, cash-out cannot be utilized | 2 Mos for each additional financed property (based on subject property PITIA)

THE PROFESSIONAL BORROWER!

The Professional Borrower can now take advantage of the WVOE Only Program!

Open now to borrowers who earn K-1 income!

- *Do you have a borrower this is not 'technically' self-employed because they don't own 25% of their business?*
- *This borrower may only receive a K-1 and can't go with the NQM Bank Statement program because they don't own the required 25% of the qualifying entity.*
- *This borrower gets pushed into Full Doc programs (required full tax returns) even though they are looking for a NQM Alt Doc solution*

**We have the ONE solution for this borrower= WVOE Program!
Document the K1 income under the 'other' on the WVOE form!**

Examples of Professional Borrowers:

- Doctors
 - Medical Doctors
 - Doctor of Dental Surgery (DDS)
 - Doctor of Dental Medicine (DMS)
 - Doctor of Optometry (OD)
 - Doctor of Ophthalmology (MD)
 - Doctor of Pharmacy (PharmD)
 - Doctor of Osteopathy (DO)
 - Doctor of Veterinary Medicine (DVM)
- Professionals
 - Attorney
 - Engineering
 - Architecture
 - Accounting
 - Finance

WHAT IS A SCHEDULE K-1!

What is a Schedule K-1?

Schedule K-1 is a federal tax document used to report the income, losses, and dividends for a corporations' or financial entity's partners or an S corporations' shareholders. The K-1 form is also used to report income distributions from trusts and estates to beneficiaries.

A Schedule K-1 document is prepared for each relevant individual (partner, shareholder, or beneficiary). A partnership then files Form 1065, the partnership tax return that contains the activity on each partner's K-1.

An S corporation reports nonrecourse activity on Form 1120-S. Trusts and estates report the K-1 form activity on Form 1041.

Schedule K-1 (Form 1065) 2024
 Department of the Treasury Internal Revenue Service
 For calendar year 2024, or tax year beginning / / 2024 ending / /

Part III Partner's Share of Current Year Income, Deductions, Credits, and Other Items

Part I Information About the Partnership

A Partnership's employer identification number

B Partnership's name, address, city, state, and ZIP code

C IRS center where partnership filed return:

D Check if this is a publicly traded partnership (PTP)

Part II Information About the Partner

E Partner's SSN or TIN (Do not use TIN of a disregarded entity. See instructions.)

F Name, address, city, state, and ZIP code for partner entered in E. See instructions.

G General partner or LLC member-manager Limited partner or other LLC member

H1 Domestic partner Foreign partner

H2 If the partner is a disregarded entity (DE), enter the partner's TIN _____ Name _____

I1 What type of entity is this partner?

I2 If this partner is a retirement plan (IRA/SEP/Keogh/etc.), check here

J Partner's share of profit, loss, and capital (see instructions):

	Beginning	Ending
Profit	%	%
Loss	%	%
Capital	%	%

Check if decrease is due to:
 Sale or Exchange of partnership interest. See instructions.

K1 Partner's share of liabilities:

	Beginning	Ending
Nonrecourse	\$	\$
Qualified nonrecourse financing	\$	\$
Recourse	\$	\$

K2 Check this box if item K1 includes liability amounts from lower-tier partnerships

K3 Check if any of the above liability is subject to guarantees or other payment obligations by the partner. See instructions

1 Ordinary business income (loss)

2 Net rental real estate income (loss)

3 Other net rental income (loss)

4a Guaranteed payments for services

4b Guaranteed payments for capital

4c Total guaranteed payments

5 Interest income

6a Ordinary dividends

6b Qualified dividends

6c Dividend equivalents

7 Royalties

8 Net short-term capital gain (loss)

9a Net long-term capital gain (loss)

9b Collectibles (28%) gain (loss)

9c Unrecaptured section 1250 gain

10 Net section 1231 gain (loss)

11 Other income (loss)

12 Section 179 deduction

13 Other deductions

14 Self-employment earnings (loss)

15 Credits

16 Schedule K-3 is attached if checked

17 Alternative minimum tax (AMT) items

18 Tax-exempt income and nondeductible expenses

19 Distributions

20 Other information

21 Foreign taxes paid or accrued

22 More than one activity for at-risk purposes

Schedule K-1 (Form 1120-S) 2024
 Department of the Treasury Internal Revenue Service
 For calendar year 2024, or tax year beginning / / 2024 ending / /

Part III Shareholder's Share of Current Year Income, Deductions, Credits, and Other Items

Part I Information About the Corporation

A Corporation's employer identification number

B Corporation's name, address, city, state, and ZIP code

C IRS Center where corporation filed return

D Corporation's total number of shares
 Beginning of tax year _____
 End of tax year _____

Part II Information About the Shareholder

E Shareholder's identifying number

F1 Shareholder's name, address, city, state, and ZIP code

F2 If the shareholder is a disregarded entity, a trust, an estate, or a nominee or similar person, enter the individual or entity responsible for reporting:
 TIN _____ Name _____

F3 What type of entity is this shareholder?

G Current year allocation percentage _____ %

H Shareholder's number of shares
 Beginning of tax year _____
 End of tax year _____

I Loans from shareholder
 Beginning of tax year \$ _____
 End of tax year \$ _____

1 Ordinary business income (loss)

2 Net rental real estate income (loss)

3 Other net rental income (loss)

4 Interest income

5a Ordinary dividends

5b Qualified dividends

6 Royalties

7 Net short-term capital gain (loss)

8a Net long-term capital gain (loss)

8b Collectibles (28%) gain (loss)

8c Unrecaptured section 1250 gain

9 Net section 1231 gain (loss)

10 Other income (loss)

11 Section 179 deduction

12 Other deductions

13 Credits

14 Schedule K-3 is attached if checked

15 Alternative minimum tax (AMT) items

16 Items affecting shareholder basis

17 Other information



WVOE FORM - KEY SECTIONS

Key Sections to Focus on!

Request for Verification of Employment				2409099765	
<p>Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FMHA).</p>					
<p>Instructions: Lender - Complete items 1 through 7. Have applicant complete item 8. Forward directly to employer named in item 1. Employer - Please complete either Part II or Part III as applicable. Complete Part IV and return directly to lender named in item 2. The form is to be transmitted directly to the lender and is not to be transmitted through the applicant or any other party.</p>					
Part I - Request					
1. To (Name and address of employer) Bravo Capital Group LLC 300 Adella Lane Placentia, CA 92870 Phone 714-412-9460			2. From (Name and address of lender) Processor User PRIME LINE FINANCIAL GROUP INC. dba Prime Rate Lending Solutions 8526 Florence Avenue, 2nd Floor Downey, CA 90240 Phone 949-418-1946 Fax 714-619-0116		
I certify that this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party.					
3. Signature of Lender	4. Title	5. Date	6. Lender's Number (Optional) 2409099765		
I have applied for a mortgage loan and stated that I am now or was formerly employed by you. My signature below authorizes verification of this information.					
7. Name and Address of Applicant (include employee or badge number) KEN J CUSTOMER 4578 Banana Peel Dr, Burbank, CA 91502			8. Signature of Applicant		
Part II - Verification of Present Employment					
9. Applicant's Date of Employment		10. Present Position Advisor/Partner		11. Probability of Continued Employment	
12A. Current Gross Base Pay (Enter Amount and Check Period) <input type="checkbox"/> Annual <input type="checkbox"/> Hourly <input type="checkbox"/> Monthly <input type="checkbox"/> Other (Specify) <input type="checkbox"/> Weekly \$ _____			13. For Military Personnel Only Pay Grade _____ Type _____ Monthly Amount _____ Base Pay \$ _____ Rations \$ _____ Flight or Hazard \$ _____ Clothing \$ _____ Quarters \$ _____ Pro Pay \$ _____ Overseas or Combat \$ _____ Variable Housing Allowance \$ _____		14. If Overtime or Bonus is Applicable, Is Its Continuance Likely? Overtime <input type="checkbox"/> Yes <input type="checkbox"/> No Bonus <input type="checkbox"/> Yes <input type="checkbox"/> No
12B. Gross Earnings			15. If paid hourly - average hours per week		16. Date of applicant's next pay increase
Type	Year To Date	Past Year	Past Year		
Base Pay	Thru _____				
Overtime					17. Projected amount of next pay increase
Commissions					
Bonus	1K.1				18. Date of applicant's last pay increase
Total					19. Amount of last pay increase
20. Remarks (If employee was off work for any length of time, please indicate time period and reason) Mr. Customer is .5% owner/partner of Bravo Capital					
Part III - Verification of Previous Employment					
21. Date Hired		23. Salary/Wage at Termination Per (Year) (Month) (Week)			
22. Date Terminated		Base _____		Overtime _____ Commissions _____ Bonus _____	
24. Reason for Leaving			25. Position Held		
Part IV - Authorized Signature - Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the U.S.D.A., FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.					
26. Signature of Employer		27. Title (Please print or type)		28. Date	
29. Please print or type name signed in item 26.		30. Phone No.			
ICE Mortgage Technology, Inc.					
Fannie Mae Form 1005 July 96 GVOE S 0118 GVOES (POD) 12/20/2024 03:35 PM PST					

MARKETING AVAILABLE

The screenshot shows the Forward Lending website interface. At the top left is the logo for FORWARD LENDING with the phone number 844.941.5626. The navigation bar includes links for PROGRAMS, RATES, RESOURCES, GET APPROVED, ABOUT US, and CONTACT US. A dropdown menu is open under the RESOURCES link, listing several options: CALCULATORS, PRIME FORMS, NON-QM FORMS, GUIDELINES LIBRARY, VA SPONSORSHIP FEE PAYMENT, BANK STATEMENT REVIEW FORM, BROKER TRAINING, **MARKETING** (highlighted in green), and TRADE EVENTS. The background of the website features a blurred image of a road with traffic lights and a car wheel.

RESOURCES ON OUR WEBSITE!



PROGRAMS ▾

RATES

RESOURCES ▾

GET APPROVED

ABOUT US ▾

CONTACT US ▾

NEWS

CAREERS

SUBMIT ▾

844.941.5626

Non-QM Lending Unique Programs That Set You Apart



View Non-QM
Matrix

Get Approved



View DSCR Matrix



CONTACT US

Juju McIntire
EVP | Co-Founder

Michael Gamble
EVP | National Sales
Manager

Chris Calderon
EVP | Co-Founder

FORWARD
LENDING

WE KEEP YOU MOVING FORWARD

844.941.5626

