



**FORWARD
LENDING**



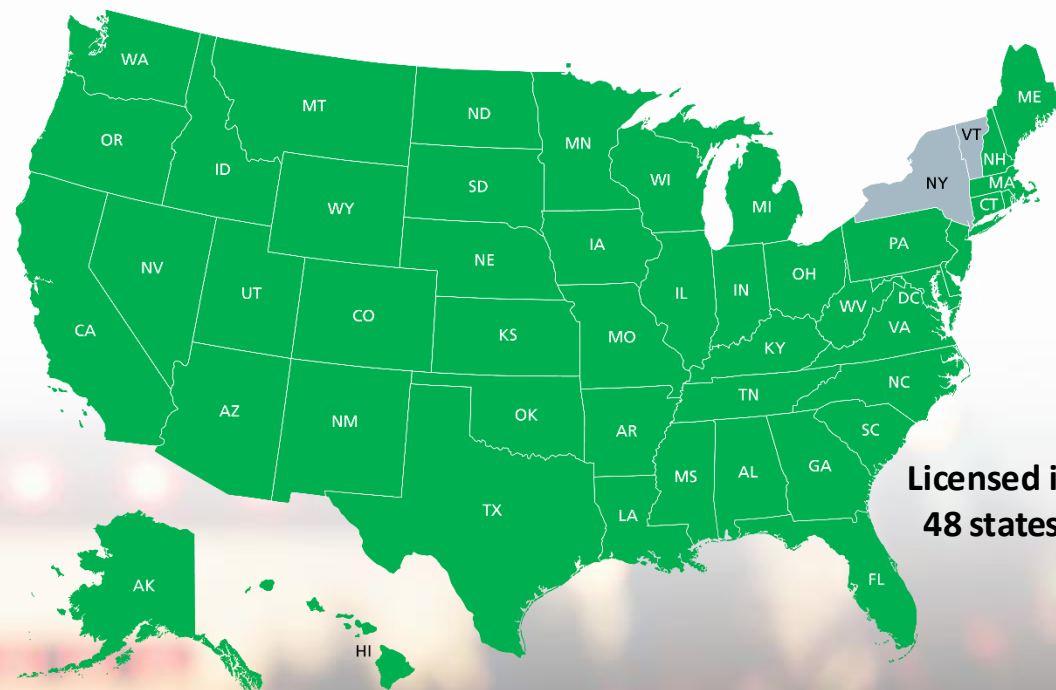
FORWARDLENDINGMTG.COM

Fast 100 DPA!

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



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 MARCH!

Up to .725 BPS price improvement on Conventional and Government when combined with Select Programs

- .125 BPS Purchase Special for Conventional.
- .25 BPS Streamline/IRRRL Special.
- .375 BPS FHA/VA Purchase Special (includes DPA, Fast 100).
- Above Specials exclude Jumbo and CalHFA.

Up to .375 BPS price improvement on Non-QM

- .25 BPS Price Improvement on all R&T and Cash-Out loans, all doc types including CES and 5-8 DSCR.*
- .375bps Price Improvement on all Purchase loans, all doc types including 5-8 DSCR.
- Above Specials apply to Select pricing.
- Excludes Jumbo loans.

Specials are valid for loans locked 3/1/2025 through 3/31/2025. 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. 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.



FAST 100 DPA

FAST 100 DPA HIGHLIGHTS

DPA GENERAL HIGHLIGHTS

- Purchase Transaction
- Does not need to be a First Time Home Buyer!
- No Income Restriction
- Follows FHA Guidelines
- DU/Approve Eligible
 - 620 FICO Minimum
 - Follows Findings
- Manual UW Allowed!
 - 660 Min FICO
 - Max DTI 45%
- High Balance Now Available!
- Cannot be subordinated
- 2:1 Temp Buydown Now Available!
- ***Refer to our complete Matrix at: <https://forwardlendingmtg.com/forward-fha-100/>**

FAST 100 DPA HIGHLIGHTS

FAST 100

- 96.5%
- 3.5%
- CLTV 100%
- 0% Interest rate on 2nd \$0
 - NO Payment on 2nd
 - NOT included in the DTI


FAST 100 PLUS

- 96.5%
- 3.5%
- CLTV 100%
- Interest rate on 2nd
 - 2% higher than the 1st
 - Payment amortized over 10 years.
 - Payment included in the DTI

FAST 100 PLUS SUPREME

- 96.5%
- 3.5% (DPA)
- 1.5% (Closing Cost)
- CLTV 101.5%
- Interest rate on 2nd
 - 2% higher than the 1st
 - Payment amortized over 10 years.
 - Payment included in the DTI

PRICING IN THE TRACK (EXAMPLE)

Loan Scenario 

Mortgage Information

Non-QM No Yes

Loan type *

Loan purpose *

Doc type *

Loan term

Amortization Fixed ARM

Low-Mid FICO *

DTI *

Underwriting Result *

Is there a Co-Borrower? No Yes

Buydown Type None 2/1

Include Down Payment Assistance? No Yes

Do you want to finance the upfront MIP? No Yes

Channel *

Price Group

Comp source

Comp %:

Fixed Fee:

Min:

Max:

Base:

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

Purchase price *

Est. value *

Loan amount *

Subordinate financing

LTV *

CLTV

Gross loan amount

Property Information

Property zip *

Property state *

Property city *

Property type *

Units *

Occupancy type *

Forward Lending - Wholesale - Fast 100 (DPA) 30 Year Fixed							
5.250	6.832	92.329	✓	\$30,128	2168	271	2439
5.500	7.036	92.859	✓	\$28,046	2230	271	2501
5.625	7.108	93.390	✓	\$25,961	2260	271	2531
5.750	7.181	93.911	✓	\$23,914	2292	271	2563
6.000	7.406	94.218	✓	\$22,709	2354	271	2625
6.125	7.478	94.739	✓	\$20,662	2386	271	2657
6.250	7.552	95.240	✓	\$18,695	2418	271	2689
6.500	7.801	95.315	✓	\$18,400	2482	272	2754
6.625	7.875	95.806	✓	\$16,472	2514	272	2786
6.750	7.950	96.287	✓	\$14,582	2547	272	2819
6.875	7.997	97.015	✓	\$11,723	2580	272	2852
7.000	8.067	97.527	✓	\$9,712	2613	272	2885
7.125	8.146	97.988	✓	\$7,902	2646	272	2918
7.250	8.273	98.429	✓	\$6,170	2679	272	2951
Forward Lending - Wholesale - Fast 100+ (DPA) 30 Year Fixed							
5.250	6.641	94.129	✓	\$23,058	2168	271	2439
5.500	6.843	94.659	✓	\$20,927	2230	271	2501

MARKETING MATERIAL ON OUR WEBSITE!



**FHA
100%
FINANCING
DPA FOR FHA!**

FHA FAST 100

INNOVATIVE DOWN PAYMENT ASSISTANCE PROGRAM

PROGRAM HIGHLIGHTS

- FHA DPA
- Purchase Only
- 2/1 Buydown optional available (24-month term)
- No maximum income restrictions
- Min FICO 620 - DU Approve/Eligible (no manual underwriting)
- No First Time Home Buyer Requirement
- Non-occupied Co-borrowers allowed per FHA guides
- DTI - Follow AUS - Approved/Eligible
- One borrower must complete HUD approved counseling
- 96.5% Max LTV with 3.5% DPA (100% CLTV)
- Zero payment on the 2nd TD
- Second Mortgage lien forgiven after 10 years
- Conforming and High Balance Loan Limits Available
- Borrower's minimum contribution of \$0.00
- 100% CLTV FHA Loan (Combines 1st and Subordinate Lien)

FHA DPA not available in WA.

INTENDED FOR USE BY REAL ESTATE AND LENDING PROFESSIONALS ONLY AND NOT FOR DISTRIBUTION TO CONSUMERS.



**FHA
101.5%
FINANCING**

ZERO DOWN PAYMENT FAST 100+ SUPREME

FHA FAST 100+ SUPREME IS A 5% FHA PROGRAM THAT MAY HELP YOU QUALIFY MORE BORROWERS AND EXPAND YOUR MARKET REACH.

PROGRAM HIGHLIGHTS

- FHA DPA, Purchase Only
- 101.5% CLTV FHA Loan (Combines 1st and Subordinate Lien)
- 2nd lien with an interest rate 2% greater than 1st lien
 - Payment amortized over 10 years
 - Monthly payments required
- 2/1 Buydown option available (24 month term)
- Min FICO 620 - DU Approve/Eligible
- Cash back not allowed to buyer from DPA proceeds
- Manual Underwrite Available, Min FICO 660
 - Not Available with Buydown option
 - Follows FHA guidelines
- No Maximum Income Restrictions
- Borrower's minimum contribution of \$0.00
- No First Time Home Buyer Requirement
- Conforming and High Balance Loan Limits Available

CONTACT US

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FORWARD
LENDING

WE KEEP YOU MOVING FORWARD

844.941.5626

