



30 Day Lock Period
Borrower Paid Compensation*
Thu, April - 24 - 2025

Product Matrix

**Calculator does not verify eligibility
Please use in conjunction with product manual**

	≥+50
700+	0.750
700-759	0.500
740-759	0.500
720-739	0.250
700-719	0.125
680-699	-0.125
660-679	-0.500
640-659	-1.000
620-639	-1.750
600-619	-2.500

Financial Price Adjustments			
60.01-65	65.01-70	70.01-75	
0.500	-0.250	0.000	
0.500	0.125	-0.125	
0.125	-0.125	-0.375	
-0.125	-0.375	-0.500	
-0.375	-0.500	-1.000	
-0.500	-1.000	-1.500	
-1.000	-1.500	-2.000	
-1.750	-2.250	-3.000	
-2.500	-3.000	-4.250	
-3.250	-3.750	-5.250	
Program			
SELECT	0.750	0.750	
SELECT_DSQR	0.750	0.750	
Core DSQR (p120)	0.000	0.000	
Core DSQR (p100)	0.000	0.000	
SUIT DSQR (75-89)	-3.000	-3.000	
Reserves			
< 3 Months	0.000	0.000	
> 3 Months	0.000	0.000	
> 6 Months	0.000	0.000	
> 12 Months	0.000	0.000	
Payment History			
03/03/21	0.250	0.250	
12/03/21	-1.250	-1.250	
12/03/21 DSQR	0.750	0.750	
16/03/21	0.000	0.000	
13/06	-1.750	-1.750	
03/30/22	0.250	0.250	
Credit Events			
12 Months	2.000	2.000	
24 Months	-1.250	-1.250	
36 Months	-0.250	-0.250	
48 Months	0.000	0.000	

	80:01-85	85:01-90	90:01-95
-2.000	-2.000	-3.500	
-2.250	-2.250	-3.750	
-2.500	-2.500	-4.000	
-3.000	-3.000	-4.500	
-3.750	-3.750	6.250	
-4.750	-4.750		
Loan Term			
15YR Fixed		0.250	
30YR Fixed		0.000	
30YR IO Fixed		-0.500	
40YR Fixed		-0.750	
40YR IO Fixed		-0.500	
5/8 30YR ARM		-0.500	
5/8 30YR IO ARM		-1.000	
5/8 40YR ARM		-0.500	
7/8 30YR ARM		-0.500	
7/8 30YR IO ARM		-1.000	
7/8 40YR ARM		-0.500	
Max Price			
Owner Occ/Sec Home	101.000		
No PPP-States not allowed	101.000		
No PPP-States that allow	100.000		
1YR PPP	101.000		
2YR PPP	100.000		
3YR PPP	101.000		
4YR PPP	101.000		
5YR PPP	101.000		
\$2.500.000	100.000		
80:01-90.00% LTV	101.000		
ITIN/Foreign National	101.000		
Subordinate Financing	100.000		
NI T-5 Used in LLC	100.000		
DCSR 5.0	100.000		

	Interest Rate
	LTV Range
	FICO Range
	Program
	Reserves
	Payment History
	Credit Events
	Buo Type
	Additional Acqs
	Citizenships
	DTI
	Loan Balance
	Purpose
	Occupancy
	Property Type
	Loan Term
	Escrow
	Prepayment Penalty
	N _i Title Vesting
	State
	Lock Term
	Buydown
	Subordinate Financing
	Total LLP
	Gross Rate Sheet Price
	Net Price: Rate Sheet - LLPA
	Max YSP
	Final Price
	Borrower
	*YSP allowed up to 101, may be paid to borrower *YSP & Lender Credit at
	FORWA LENDII
	Arlan Alban

Reset	
#N/A	
0.00%	
0.00%	
0.00%	
-0.25%	
0.00%	
#N/A	
0.00%	
0.00%	
0.00%	
#N/A	
0.00%	
0.00%	
0.00%	
0.00%	
0.00%	
0.00%	
0.00%	
0.00%	
0.00%	
#N/A	
#N/A	
Minimum Rate	
0.00%	
#N/A	
Purpose Loans only	
	For
payment Penalty	

ity eligibility.
with product matrix.

>\$1,500,000	0.000
>\$2,000,000	-0.250
>\$2,500,000	-0.500
>\$3,000,000	-1.000
>\$3,500,000	-1.500
>\$4,000,000	-1.500
Foreign Nat With Fico	-1.000
Purchase	-0.000
Subordinate Financing	-0.500
NOO & 2nd Home >75% LTV	-0.500
Full/Alt NOO & 2nd Home <75% LTV	-0.250
State, DSCR Only	
Georgia	-0.250

30 Day	0.000
45 Day	-0.250
60 Day	-0.500

Min Rate	
>\$2,000,000	6.625
111N/Foreign National	7.499

Allowable Fees	
Click Here	

Terms	Caps	Floor
5/6 ARM	2 1/5	Margin
7/6 ARM	5 1/5	
Index	6mo SOFR	

ARM Margins	
Occupancy	Margin
Primary Home	4.000
Second Home	4.000
Investment Home	4.000

APRIL NON-QM SPECIAL
<p>25 BPS Price Improvement on all NonQM</p> <p>"Can be combined with SELECT"</p>

Lender Credit
<p>25 BPS Price Improvement on all NonQM</p> <p>"Can be combined with SELECT"</p>

	Califor
	Color
	Conne
	District of
	Flor
	Geor
	Haw
	Idaho
	Indiana
	Iowa
	Kan
	Kent
	Louis
	Maine
	Massach
	Missis

[illegible]

Noranda	-0.250
New Jersey	-0.250
North Carolina	-0.250

Temporary Guidance See Below
Extension Cost

All Rates @ 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 25bp cost and are eligible for up to 15 days of extensions at cost
All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions

costs EXCEPT Broker Compensation
 *YSP allowed up to 101, may be paid to borrower on all Loans, or to Broker on Business Purpose Loans only
 *YSP & Lender Credit are not Applicable to DSCR 5-8 Units

PPP Requirements

3 Year PPP Required on NDO >80% LTV
 6 Months Interest on 80% of the Original Principal Balance

Express prohibition on PP provision maximum PP charge is so low	Delaware
	Minnesota
	States
*Illinois / Cook County	

ans or n	
Restricted" Prepay	
ame of % APR, loan & or LLC. also be	

APR Allowed When:

used in the name of an
 l and Rate is $\geq 8\%$ APR,
 Cook County $< \$250K$

Maryland
Michigan
New Jersey
Ohio
Pennsylvania
Rhode Island
ComplAppr 3/2025

2 months	2 months
age	age
prep	prep
month	month
of the	of the
1%	1%
(Inc.)	(Inc.)
C	C
tax	1% of o
any 3-	
	2%

Never
Never
In name of individual or LLC
< \$112,957
\$112,159 and 1-2 Unit
Never