



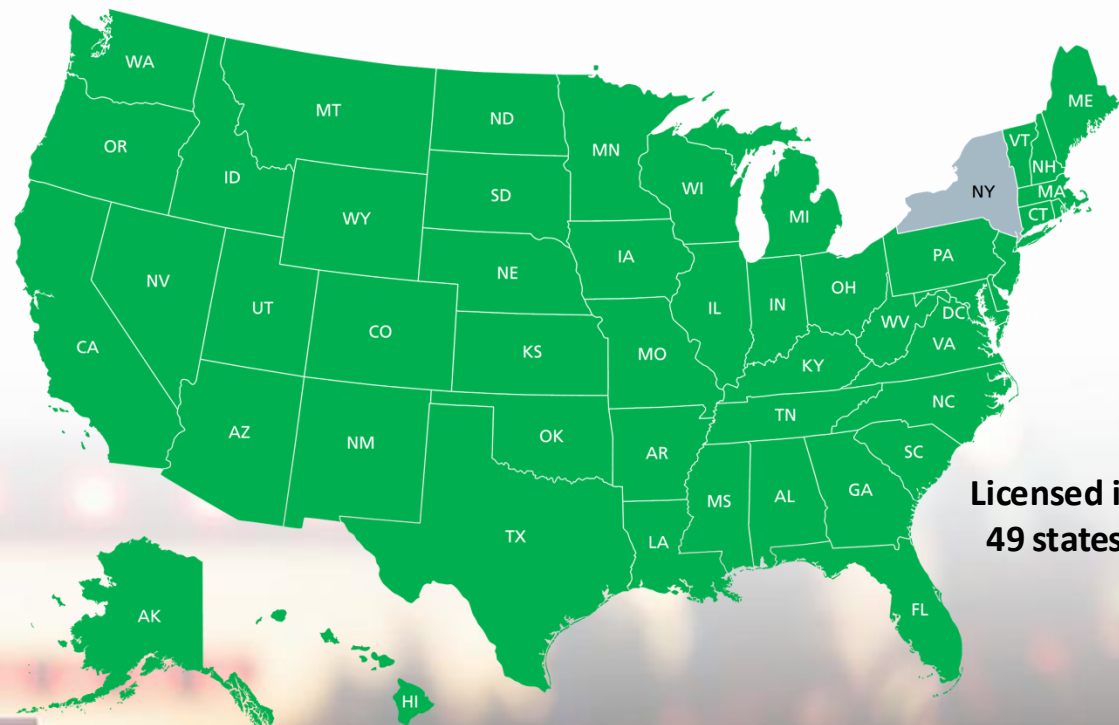
THE
NON-QM
GRAND PRIX
SPECIALTY PRODUCTS

LIVE WEBINAR: MASTER THE 1099, WVOE & P&L ONLY CIRCUITS

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
49 states



WEBINAR HOSTS



Jenny Beck, Director of Learning and Development



Shaun Dennison, EVP Non-QM Lending

FREE TRAINING FOR TEAMS

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Receive free training on one of the most powerful tools to help you close more loans, The Track.



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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.



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SPECIALS FOR AUGUST

Non-QM & Closed End Seconds August Special

- 25 BPS Improvement on Non-QM & Closed End Seconds (excludes 5-8 units).
- Can be combined with Select pricing.

FHA/VA August Specials

Special 1: 25 BPS Price Improvement on **ALL** FHA/VA (Excludes CalHFA, can be combined with SELECT).*

- Get up to **60 BPS** when combined with our Select Government Special pricing (see rate sheet for details).

Special 2: 37.5 BPS FHA/VA Price Improvement Special

- Eligible Loans with 600 – 679 FICO's.
- Cannot be combined with Select or any other Special.
- Excludes CalHFA and DPA programs.

*25 BPS Price Improvement does not require Select and may be used on its own.

Specials apply to all eligible Non-QM, FHA, VA loans, including low/high balance, Closed-End Seconds, and DPA Programs excluding CalHFA DPA programs, HELOCs, DSCR 5-8 and Jumbo Programs. Specials may not be combined with any other price improvement or special unless explicitly stated.

Offers valid for loans locked between 8/1/2025 and 8/31/2025. All offers are subject to change without prior notice. Rate and price improvements are applicable only to qualifying loan programs and borrowers, and not all applicants will qualify. Specials cannot be combined with any other offer or price exception unless explicitly stated. Loans must meet the eligibility criteria outlined in the Prime and Non-QM programs to qualify for 'SELECT' pricing enhancements. Terms, restrictions, and conditions apply. This is not a commitment to lend.

Loans may qualify for additional price improvement with Select Specials as indicated on our Prime and Non-QM Rate sheets. These specials, and their details may change at any time and are subject to the loan qualifying as 'Select'.

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: MI, NJ, NY, TN, TX, WV. 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.



NON-QM IN A GROWING MARKET!

In 2024, Non-QM loans accounted for around 5% of total mortgage originations, according to CoreLogic, reflecting a steady rise in demand from borrowers who don't fit the mold of traditional financing.

Looking ahead, S&P Global predicts that in 2025, Non-QM loans will make up nearly 30% of non-agency mortgage-backed securities.*



WRITTEN VERIFICATION OF EMPLOYMENT (WVOE)

Reach more borrowers with our WVOE ONLY 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 ONLY- 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 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

1 Ordinary business income (loss)	14 Self-employment earnings (loss)
2 Net rental real estate income (loss)	
3 Other net rental income (loss)	15 Credits
4a Guaranteed payments for services	
4b Guaranteed payments for capital	16 Schedule K-3 is attached if checked <input type="checkbox"/>
4c Total guaranteed payments	17 Alternative minimum tax (AMT) items
5 Interest income	
6a Ordinary dividends	
6b Qualified dividends	18 Tax-exempt income and nondeductible expenses
6c Dividend equivalents	
7 Royalties	
8 Net short-term capital gain (loss)	19 Distributions
9a Net long-term capital gain (loss)	
9b Collectibles (28%) gain (loss)	
9c Unrecaptured section 1250 gain	20 Other information
10 Net section 1231 gain (loss)	
11 Other income (loss)	
12 Section 179 deduction	21 Foreign taxes paid or accrued
13 Other deductions	
22 <input type="checkbox"/> More than one activity for at-risk purposes*	

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 ☐

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

1 Ordinary business income (loss)	13 Credits
2 Net rental real estate income (loss)	
3 Other net rental income (loss)	
4 Interest income	
5a Ordinary dividends	
5b Qualified dividends	14 Schedule K-3 is attached if checked <input type="checkbox"/>
6 Royalties	15 Alternative minimum tax (AMT) items
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)	16 Items affecting shareholder basis
10 Other income (loss)	
11 Section 179 deduction	
12 Other deductions	
17 Other information	

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 \$

WVOE FORM- KEY SECTIONS TO FOCUS

Key Sections to Focus on!

Request for Verification of Employment				2409099765	
<small>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 mortgage 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 mortgage 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).</small>					
<small>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.</small>					
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 checked="" 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 Continuation 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	
Type	Year To Date	Past Year	Past Year	16. Date of applicant's next pay increase	
Base Pay	Thru			17. Projected amount of next pay increase	
Overtime				18. Date of applicant's last pay increase	
Commissions				19. Amount of last pay increase	
Bonus	/ K-1				
Total					
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					



NON-QM P&L+ 3 MONTHS BANK STATMENTS

Profit and Loss Statement (P&L)

Income/Revenue must be supported by the provided bank statements. Total deposits per bank statements, minus any inconsistent deposits, must be no more than 10% below income/revenue reflected on P&L. The bank statements and P&L must cover the same period.

Qualifying income is Net Income indicated on the P&L divided by the number of months it covers

TAYLOR TOBIAS 2021 YTD PROFIT & LOSS JAN 2021 - JUNE 22ND 2021	
INCOME	
COMMISSIONS:	\$316,717
TOTAL INCOME:	\$316,717
EXPENSES:	
ADVERTISING:	\$32,762
CAR AND TRUCK EXPENSES:	\$5,853
RENT:	\$3,450
DEDUCTIBLE MEALS:	\$3,773
UTILITIES:	\$819
PHONE:	\$1,489
OFFICE EXPENSE:	\$1,879
LEGAL FEE'S:	\$750
TOTAL EXPENSES:	\$50,775
NET INCOME:	\$265,942

Taylor Tobias
[Signature]

6/22/21

Example:

- ✓ P&L indicates \$316,717 in gross revenue (\$52k per month) – when comparing to bank statement deposits, this is our target
- ✓ Bank statement deposits total \$48k on average over 3 months
- ✓ Calculated deposits are 8% less than P&L revenue
- ✓ **Qualifying Monthly Income in this example = $\$265,942/6 = \$44k$**
- ✓ Why \$44k? Bank statement deposits are within 10% of P&L revenue and qualifying income is net income from P&L
- ✓ What happens if the bank statement income exceeds the 10% threshold? Obtain additional bank statements until threshold is met. If 10% variance is never realized, file will come a bank statement loan.

NON-QM P&L ONLY!

S.Holmes Detective Agency

Profit and Loss

December 2022 - November 2023

	TOTAL
INCOME	
Consulting Services	78,020.00
Product Sales	25,000.00
Total Income	\$103,020.00
COST OF GOODS SOLD	
Purchases	16,000.00
Total Cost of Goods Sold	\$16,000.00
GROSS PROFIT	\$87,020.00
EXPENSES	
Advertising	5,000.00
Bad debts	1,375.00
Bank charges	57.00
Car Expenses	
Gas	132.74
Insurance	425.00
License/Registration	236.00
Repairs	336.28
Total Car Expenses	1,130.02
Direct Labour/Subcontracts	8,765.00
Dues and Subscriptions	615.93
Home Office Expenses	
Insurance	1,580.00
Rent Expense	6,150.00
Total Home Office Expenses	7,730.00
Internet	100.00
Repairs and Maintenance	865.00
Salaries	50,000.00
Telephone	2,589.00
Travel	3,269.00
Total Expenses	\$81,495.95
PROFIT	\$5,524.05

Need to ensure expenses line up with industry

- Min FICO 660
- Max LTV 80%
- \$2.5M Max Loan Amount
- 1x30x12 Allowed
- 36 Month Credit Event Seasoning
- NO Bank Statements Required!
- P&L Prepared by a Licensed Tax Preparer who filed previous tax year (PTIN Not Allowed)

1099 ONLY!

CANNON TOOLS CO 2426 NORTH CATHERINE ST ATLANTA GA 30019		100.00
00202070		
<input type="checkbox"/> CORRECTED (if checked)		
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. MICHAEL M JORDAN STERLING HEIGHTS LANSING MI 48310 (+1) 517-200-9968		OMB No. 1545-0116 Form 1099-NEC For calendar year 2024
		Nonemployee Compensation Need 2 years here
PAYER'S TIN 10-9920202	RECIPIENT'S TIN 101-42-0202	1 Nonemployee compensation \$ 1000.00
		Income to average
RECIPIENT'S name, Street address (including apt. no.), City or town, state or province, country, and ZIP or foreign postal code CANNON TOOLS CO 2426 NORTH CATHERINE ST ATLANTA GA 30019		2 Payer made direct sale totaling \$5,000 or more of consumer products to recipient for resale <input checked="" type="checkbox"/>
Must be paid to borrower as an individual		3
If 1099 is paid to a business, then borrower would need BS or P&L		4 Federal income tax withheld \$ 100.00
Account number (see instructions) 00202070		5 State tax withheld \$
		6 State/Payer's state no.
		7 State income \$
Form 1099-NEC (keep for your records) www.irs.gov/Form1099NEC Department of the Treasury - Internal Revenue Service		

- \$3M Max Loan Amount
- 1X60X12 ok
- FTHB OK!
- NO W2, Pay Stubs or Tax Returns
- Two- year history of 1099 employment
- Two Month Bank Statement to support income
- Borrower prepared, CPA prepared or Tax Professional P&L with business narrative required or CPA, CTEC, PTIN or EA Expense factor letter is acceptable

NON-QM MATRIX AT A GLANCE...

Select NonQM and Core NonQM									
Income Types Include: Full Doc - 12, 24 months Alt Doc - 1099, WVOE, Asset Utilization, Bank Statements, P&L with 3 mos Bank Stmt, P&L Only, One Yr Self-Employment, Assets as Blended Income									
Select NonQM FICO to Max LTV/CLTV					Core NonQM FICO to Max LTV/CLTV				
Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
\$ 1,000,000	700+	85%	80%	75%	\$ 1,000,000	700+	80%	85%	80%
	680+	80%	80%	75%		680+	85%	85%	80%
	660+					660+	80%	80%	75%
	640+					640+	90%	85%	80%
\$ 1,500,000	720+	85%	80%	75%	\$ 1,500,000	720+	90%	85%	80%
	700+	80%	80%	75%		700+	90%	85%	80%
	680+	75%	75%	70%		680+	85%	85%	80%
	660+					640+	80%	80%	75%
\$ 2,000,000	740+	85%	80%	75%	\$ 2,000,000	660+	75%	75%	70%
	720+	80%	80%	75%		740+	85%	85%	80%
	700+	75%	75%	70%		720+	85%	85%	80%
	680+	75%	75%	70%		700+	85%	85%	80%
\$ 2,500,000	640+				\$ 2,500,000	680+	80%	80%	75%
	740+	80%	80%	75%		640+	75%	75%	70%
	720+	75%	75%	70%		740+	80%	80%	75%
	700+	75%	75%	70%		720+	80%	80%	75%
\$ 3,000,000	680+	65%	65%	60%	\$ 3,000,000	680+	75%	75%	70%
	660+					660+	70%	70%	65%
	720+	75%	75%	70%		720+	80%	80%	75%
	700+	65%	65%	60%		700+	75%	75%	70%
> \$3,000,000	680+	60%	60%	55%	\$ 3,500,000	680+	70%	70%	65%
	660+					660+	60%	60%	55%
	See Guides for Appraisal & Credit Overlay					740+	70%	70%	65%
						720+	70%	70%	65%
LOAN PROGRAMS									
Fixed • 15-Year Fixed • 30-Year Fixed • 40-Year Fixed • Nonstandard Terms Available					ARM • 5/6 SOFR (2/1/5 Cap) • 7/6 SOFR (5/1/5 Cap) • Not Available on Select NonQM				
					Interest Only (IO) • 30-Year Fixed IO (120 mos, IO + 240 mos Amortization) • 40-Year Fixed IO (120 mos, IO + 360 mos Amortization) • 5/6 IO SOFR (2/1/5 Cap) • 7/6 IO SOFR (5/1/5 Cap) Not Available on Select NonQM				
	Select NonQM				Core NonQM				
Max LTV	Non-Owner Occupied - 75% 2nd Home - 75% Condo - 85% (FL Condo - 75%) Condo Non-Warrantable - NA (FL Condo - 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%				
Min Loan Amount	\$150,000				\$125,000				
Interest Only (IO)	Not Allowed				• 640 min FICO • 80% max LTV • Reserves based on IO payment				
Housing History	0 x 30 x 24 Rent free not allowed				0 x 30 x 12 1 x 30 x 12: 5% LTV reduction, > \$2.5M: 10% LTV reduction, \$3.5M max LA 1 x 60 x 12 (must be 0 x 60 in most recent 6): 10% LTV reduction, > \$2.5M: 15% LTV reduction, \$3.0M max LA 1 x 30 x 6: 10% LTV reduction, > \$2.5M: 20% LTV reduction				
Credit Event (BK/SS/FC/DL/CCC)	48 Months Multiple unrelated credit events not allowed				36 Months (12 mos seasoning on discharged BK 13 or CCC w/pay history allowed) 24 Months - 10% LTV reduction, \$3.5 max LA (discharged BK 13 or CCC w/pay history allowed) 12 Months - 15% LTV reduction, \$3.0 max LA (discharged BK 13 or CCC allowed)				
DTI	45% max				• 50% max, 45% max if ≥ 85% LTV (50-55% allowed w/restrictions, see product details below)				
P&L Only	Not Allowed				• 80% max LTV • 660 min FICO • \$2.5M max LA • 1 x 30 x 12 allowed • 36 mos credit event seasoning				
One Year Self-Employed	Not Allowed				• 80% max LTV • 75% max LTV - C/O • 660 min FICO • Income - Bank Statement only • 1 x 30 x 12 allowed				
Asset Utilization	Not Allowed				• 80% max LTV • 75% max LTV - C/O • \$2.0M max LA • 1 x 60 x 12 allowed				
1099 Only	Not Allowed				• \$3.0M max LA • 2 mos recent Bank Stmt • 1 x 60 x 12 allowed				
WVOE Only	Not Allowed				• 620 min FICO • 80% Max LTV • 70% max LTV - C/O & FTHB • 0 x 30 x 12				

RESOURCES ON OUR WEBSITE

FORWARD LENDING
844.941.5626

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THE NEW BROKER LENDER RELATIONSHIP EVOLVED

We Keep You Moving Forward

[GET APPROVED](#)

OUR WHOLESALE LOAN PROGRAMS KEEP YOU MOVING IN THE RIGHT DIRECTION

Resources on our website!

- Matrices
- Rate Sheets
- Price your Non-QM
- EZCalc/EZStructure
- Webinar Recordings/Decks
- Marketing Material
- Get Approved
- Access to Portal

CONTACT US

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