Non-QM & Closed End Seconds July Special

- **Special 1:** 37.5 BPS on all Non-QM Purchases
- **Special 2:** 25 BPS on all Cash-Out and R&T Refi's
  - Pricing Special includes DSCR 5-8 units

Prime Pricing Improvement Specials:

- **Special 1:** 12.5 BPS on Conventional (cannot be combined with Select)
- **Special 2:** 12.5 BPS on FHA/VA loans – (can be combined with Select Pricing)
  - Includes High Balance and Fast100/100+ DPA
- **Special 3:** 37.5 BPS on all FHA/VA loans with 600 – 679 FICO's
  - Includes High Balance and Fast 100/100+ DPA

*Prime Specials do not include NalHFN proNrams
*Non-QM Specials do not include Jumbos, Seconds (Nlosed End or Stand Nlone)

Price Improvements may require Select qualification to be eliNible. Select price improvements on their own are noted on the daily rate sheet and are available without this special for qualifyinN loan submissions.

Specials apply to all eliNible Non-QM, FHN, VN loans, includinN standard/hiNh balance, and DPN ProNrams excludinN NalHFN DPN proNrams, HELONs, and Jumbo ProNrams. Specials may not be combined with any other price improvement or special unless explicitly stated.

Offers valid for loans locked between 9/1/2025 and 9/30/2025. Nll offers are subject to chanNe without prior notice. Rate and price improvements are applicable only to qualifyinN loan proNrams 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 eliNibility criteria outlined in the Prime and Non-QM proNrams to qualify for 'SELENT' pricinN 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 chanNe at any time and are subject to the loan qualifyinN as 'Select.'

Forward LendinN is not affiliated with or actinN on behalf of or at the direction of the Federal HousinN Ndministration, Veterans Ndministration, or the Federal Government.

Nlosed-End Seconds: Loans oriNinated in US Territories, and the followinN states are ineliNible: MI, NJ, NY, TN, TX, WV. Restrictions apply, contact your Nccount Executive for details. Important to note that a Nlosed-End Second MortNaNe may typically have a hiNher interest rate than the first lien mortNaNe.

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EQUAL HOUSING OPPORTUNITY