

SPRINT AHEAD WITH OUR SEPTEMBER SPECIALS

LOCK IN YOUR LOANS BY 09/30

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 CalHFA programs

*Non-QM Specials do not include Jumbos, Seconds (Closed End or Stand Alone)

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

Specials apply to all eligible Non-QM, FHA, VA loans, including standard/high balance, and DPA Programs excluding CalHFA DPA programs, HELOCs, and Jumbo Programs. 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. 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.

ForwardLendingMTG.com
(844) 941-5626

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