SHIFT INTO FALL WITH OUR OCTOBER SPECIALS

LOCK IN YOUR LOANS BY 10/31

Non-QM Pricing Improvement Specials (Includes DCSR 5-8 unit)*

- **35 BPS on all Non-QM Purchases**
- **25 BPS on all Cash-Out and R/T Refi**

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

Prime Pricing Improvement Specials

- **15 BPS on Conventional Non-Select**
- **15 BPS on FHA/VA loans**
- **35 BPS on FHA/VA with 600 – 679 FICOs**

***FHA/Conv Specials include High Balance and Fast 100 DPA's but Excludes all CalHFA.**

***Select Pricing on FHA/VA and Non QM loans can be combined with our October Specials when qualified for.**

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 10/1/2025 and 10/31/2025. 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.

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