



Forward Lending Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective Date: Fri, December -12 - 2025

Lock Request

Base Price			NonQM Forward Lending									
30 Day Lock			Loan Level Pricing Adjustments									
Rate	Full Doc	Alt Doc	FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
5.999	98.163	97.913	780+	0.625	0.475	0.475	0.475	0.350	0.075	(0.500)	(1.625)	(3.525)
6.125	98.788	98.538	760-779	0.500	0.438	0.438	0.350	0.225	(0.025)	(0.625)	(2.125)	(3.775)
6.250	99.326	99.076	740-759	0.438	0.350	0.350	0.225	(0.025)	(0.525)	(0.875)	(2.375)	(4.025)
6.375	99.826	99.576	720-739	0.350	0.225	0.225	(0.025)	(0.400)	(0.750)	(1.150)	(3.125)	(4.525)
6.499	100.263	100.013	700-719	(0.025)	(0.275)	(0.275)	(0.650)	(0.775)	(1.275)	(2.025)	(3.875)	(5.275)
6.625	100.661	100.411	680-699	(0.275)	(0.650)	(0.650)	(0.775)	(1.275)	(1.900)	(3.050)	(4.875)	#N/A
6.750	101.052	100.802	660-679	(0.775)	(0.775)	(0.775)	(1.275)	(1.775)	(2.875)	(4.000)	#N/A	#N/A
6.875	101.435	101.185	640-659	(1.625)	(1.750)	(1.875)	(2.250)	(2.625)	(3.875)	(4.900)	#N/A	#N/A
6.999	101.810	101.560	620-639	(2.500)	(2.500)	(2.625)	(2.775)	(3.275)	(4.775)	(5.875)	#N/A	#N/A
7.125	102.177	101.927	600-619	(3.000)	(3.250)	(3.500)	(3.750)	(4.250)	(5.625)	(6.625)	#N/A	#N/A
7.250	102.536	102.286										
7.375	102.888	102.638										
7.499	103.232	102.982										
7.625	103.568	103.318										
7.750	103.896	103.646										
7.875	104.216	103.966										
7.999	104.497	104.247										
8.125	104.747	104.497										
8.250	104.997	104.747										
8.375	105.247	104.997										
8.499	105.497	105.247										
8.625	105.747	105.497										
8.750	105.935	105.685										
8.875	106.122	105.872										
8.999	106.310	106.060										
9.125	106.497	106.247										
9.250	106.685	106.435										
9.375	106.872	106.622										
9.499	107.060	106.810										
9.625	107.247	106.997										
9.750	107.435	107.185										
9.875	107.560	107.310										
9.999	107.685	107.435										
10.125	107.810	107.560										
10.250	107.935	107.685										
10.375	108.060	107.810										
10.499	108.185	107.935										
10.625	108.310	108.060										
10.750	108.435	108.185										
10.875	108.560	108.310										
Lock Term			Occupancy/Property/Units									
45 Day	(0.250)		NOO	(0.375)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A
60 Day	(0.500)		2nd Home	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A
			NW Condo	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)	#N/A	#N/A	#N/A
			2 Units	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
			3-4 Units	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.500)	(0.625)	#N/A	#N/A
Extension Cost			Prepayment Penalty									
See Below Extension Cost			No PPP-States not allowed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A
All Rates @ 2 bps / day Extension Cost			No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	#N/A
Current lock extension costs/policies apply to all active locks, regardless of lock date			12 Months PPP*	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A
All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost			24 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	#N/A
All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions			36 Months PPP*	0.250	0.125	0.125	0.125	0.125	0.125	0.125	0.063	#N/A
			48 Months PPP*	0.375	0.250	0.250	0.250	0.250	0.250	0.125	0.125	#N/A
			60 Months PPP*	0.750	0.625	0.625	0.625	0.625	0.625	0.625	0.500	#N/A
			12 Months PPP (5% Fixed)**	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A
			24 Months PPP (5% Fixed)**	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	#N/A
			36 Months PPP (5% Fixed)**	0.375	0.250	0.250	0.250	0.250	0.250	0.125	0.125	#N/A
			48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.375	0.375	#N/A
			60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.625	#N/A
Allowable Fees			Other									
Click Here			Interest Only 30Yr FIX	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
			Interest Only 40Yr or ARM (30&40Yr)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A
			Escrow Waived	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
			DTI >45% - All Doc Types	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	#N/A
			DTI ≥50% - All Doc Types	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(1.000)	#N/A	#N/A
			ITIN	(1.500)	(1.500)	(2.000)	(2.000)	(2.000)	(2.000)	(2.250)	(2.500)	#N/A
			Subordinate Financing	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
PPP Requirements			Payment History									
PPP Required on NOO>80% LTV			0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
* 6 Months interest on 80% of the Principal Balance *			1x30x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	(2.000)	#N/A	#N/A
** 5% Fixed PPP option is 5% penalty on Current Balance for the duration of the Pre-Pay Term **			1x60x12	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A	#N/A
			1x30x6	(1.500)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A	#N/A
			0x30x24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			Credit Events									
			12 Months	(1.500)	(1.500)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A	#N/A
			24 Months	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.500)	#N/A	#N/A	#N/A
			36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)
			48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NonQM Price Calculator			
Inputs			
Interest Rate →	Choose a Selection	Reset	
LTV Range	Choose a Selection		
FICO Range	Choose a Selection	FALSE	
Program	Core	#N/A	
Reserves	Choose a Selection	0.000	
Payment History	0x30x12	#N/A	
Credit Events	NONE	0.000	
Doc Type	Choose a Selection	0.000	
Additional Adj's	Choose a Selection	#N/A	
Citizenship	Choose a Selection	0.000	
DTI	Choose a Selection	0.000	
Loan Balance	Choose a Selection	#N/A	
Purpose	Choose a Selection	#N/A	
Occupancy	Choose a Selection	0.000	
Property Type	Choose a Selection	0.000	
Loan Term	30YR Fixed	0.000	
Escrow	Escrow Not Waived	0.000	
Prepayment Penalty	Choose a Selection	0.000	
NJ - Title Vesting		0.000	
State	Choose a Selection	0.000	
Lock Term	30 Day	#N/A	
Buydown	No	0.000	
Subordinate Financing	No	0.000	
Possible Eligibility Issue	No	0.000	
State Tier Adjustment	Choose a Selection	0.000	
Special	Not Applicable	FALSE	
Total LLPA		#N/A	
Gross Rate Sheet Price (Prior to LLPAs)		#N/A	
Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)		Minimum Rate	
Max YSP		#N/A	
Final Price →		#N/A	
MANUAL LPC CALCULATOR			
Loan amount	\$500,000.00		
LPC %	2.250	\$11,250.00	
LPC Flat Fee		0.000	
Total LPC LLPA	2.250		
Final Price AFTER LPC →		#N/A	
*YSP allowed up to 102.000, 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 Unit			
Calculator does not verify eligibility. Please use in conjunction with product matrix.			
Max Price		Terms	Caps
Owner/2nd Home	102.000	5/6 ARM	2/1/5
>\$2,500,000	101.000	7/6 ARM	5/1/5
80.01-90.00% LTV	101.000	Floor	Margin
ITIN/Foreign National	101.000	Index	6 Month SOFR
Subord Financing	100.000	Reset	6 Month
No PPP	100.000	Margin	4.000
12 Months PPP	101.500	Terms	LLPA
24-60 Months PPP	102.000	15YR Fixed	0.250
Floor Price		30YR Fixed	0.000
NC Floor Price	99.750	40YR Fixed	(0.500)
Min Rate		5/6 30YR ARM	0.000
>\$2,500,000	6.625	5/6 40YR ARM	(0.500)
ITIN/Foreign National	7.375	7/6 30YR ARM	0.000
Full Doc Includes		7/6 40YR ARM	(0.500)
Tax Returns		Alt Doc Column Includes	
1099 Only		12 Bank Statements	
Asset Utilization Only		12 or 24 CPA P&L	
Asset Utilization W/ Full Doc		Asset Utilization W/ Bank Stmt	
VOE			
State Tier Adjustment			
Tier 1 States	CA, MD, AZ, MA, NV, CO, GA, VA, WA, NJ, CT, SC, UT, OR, HI		0.000
Tier 2 States	IL, NC, PA, TN, OH, OK, MI, MO, IN, RI, LA, ID, MN, DC, TX, FL		0.150
Tier 3 States	AK, AR, AL, WI, KY, MS, KS, NM, NH, WY, WV, NE, ME, MT, DE, SD, ND, IA, VT		0.250

December SPECIAL

25 BPS on NonQM and DSCR



Forward Lending Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective Date: Fri, December - 12 - 2025

Base Price			DSCR Forward Lending								
30 Day Lock			Loan Level Pricing Adjustments								
Rate	DSCR	DSCR 5-8	FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
5.999	97.663	#N/A	780+	1.125	1.000	0.875	0.850	0.475	0.400	(0.625)	(2.500)
6.125	98.288	#N/A	760-779	1.000	0.850	0.850	0.700	0.350	0.275	(0.875)	(2.750)
6.250	98.725	#N/A	740-759	0.850	0.725	0.725	0.563	0.250	0.063	(1.000)	(3.000)
6.375	99.101	#N/A	720-739	0.725	0.600	0.600	0.500	(0.125)	(0.250)	(1.875)	(3.500)
6.499	99.601	#N/A	700-719	0.350	0.100	0.100	(0.125)	(0.400)	(1.150)	(2.625)	#N/A
6.625	100.069	#N/A	680-699	0.100	(0.275)	(0.275)	(0.400)	(1.000)	(1.650)	(3.375)	#N/A
6.750	100.507	#N/A	660-679	(0.400)	(0.400)	(0.900)	(1.400)	(2.125)	(2.750)	#N/A	#N/A
6.875	100.929	#N/A	640-659	(0.900)	(1.250)	(1.650)	(1.875)	(2.875)	(3.625)	#N/A	#N/A
6.999	101.335	#N/A	620-639	(2.000)	(2.250)	(2.400)	(2.875)	(3.625)	#N/A	#N/A	#N/A
7.125	101.710	#N/A									
7.250	102.085	#N/A									
7.375	102.460	#N/A									
7.499	102.804	98.750	SELECT - DSCR	0.500	0.500	0.500	0.500	0.500	0.500	#N/A	#N/A
7.625	103.116	99.250	Core DSCR (≥1.20)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
7.750	103.397	99.500	Core DSCR (≥1.00)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7.875	103.679	99.750	Sub1 DSCR (0.75-0.99)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A
7.999	103.960	100.250	No Ratio DSCR - < 0.75	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	#N/A	#N/A	#N/A
8.125	104.241	100.500	DSCR Fusion (DSCR + Asset Util)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A
8.250	104.522	100.750									
8.375	104.804	101.000	Purpose	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.499	105.085	101.250	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.500)
8.625	105.335	101.500	Rate Term Refi	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	#N/A	#N/A
8.750	105.585	101.750	Cash Out Refi	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	#N/A
8.875	105.835	102.000	Rate Term Refi FICO < 680	(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	(1.000)	#N/A	#N/A
8.999	106.085	102.500	Cash Out Refi FICO < 680								
9.125	106.335	102.750	Loan Amount	<\$150,000	(0.250)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.500)
9.250	106.460	103.000	\$150,001-\$250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	(0.250)
9.375	106.585	103.250	\$250,001-\$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.499	106.710	103.500	>\$1,000,000	0.375	0.250	0.250	0.250	0.250	0.000	0.000	0.000
9.625	106.835	103.750	>\$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.750	106.960	104.000	>\$2,000,000	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.500)	#N/A
9.875	107.085	104.250	>\$2,500,000	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	#N/A
9.999	107.210	104.500	>\$3,000,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)	#N/A	#N/A
10.125	107.335	104.750	>\$3,500,000	(2.000)	(2.250)	(2.500)	(3.000)	#N/A	#N/A	#N/A	#N/A
10.250	107.460	105.000	Property/Units								
10.375	107.585	105.250	NW Condo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.500)	#N/A	#N/A
10.499	107.710	105.500	Short Term Rental	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	#N/A
10.625	107.835	105.750	2 Units	0.000	0.000	0.000	0.000	0.000	0.000	0.000	#N/A
10.750	107.960	106.000	3-4 Units	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	#N/A
10.875	108.085	106.250	Prepayment Penalty	No PPP-States not allowed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
			No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)
			12 Months PPP*	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
			24 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)
			36 Months PPP*	0.250	0.125	0.125	0.125	0.125	0.125	0.125	0.063
			48 Months PPP*	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125
			60 Months PPP*	0.750	0.625	0.625	0.625	0.625	0.625	0.625	0.500
			12 Months PPP (5% Fixed)**	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)
			24 Months PPP (5% Fixed)**	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
			36 Months PPP (5% Fixed)**	0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.125
			48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.425	0.375
			60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.625
			Other								
			Interest Only 30Yr FIX	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	#N/A
			Intt Only: 40Yr or ARM (30&40Yr)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	#N/A
			Escrow Waived	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
			ITIN	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(2.000)	#N/A	#N/A
			Foreign National	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.750)	#N/A	#N/A
			Subordinate Financing	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
			Payment History								
			0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			1x30x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	(2.000)
			1x60x12	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A
			1x30x6	(1.500)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A
			0x30x24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			Credit Events								
			12 Months	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)
			24 Months	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)
			36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)
			48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NonQM Price Calculator		
Inputs		
Interest Rate →	Choose a Selection	Reset
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	FALSE
Program	Choose a Selection	#N/A
Reserves	Choose a Selection	0.000
Payment History	0x30x12	#N/A
Credit Events	NONE	0.000
Doc Type	Choose a Selection	0.000
Additional Adjs	Choose a Selection	#N/A
Citizenship	Choose a Selection	0.000
Loan Balance	Choose a Selection	#N/A
Purpose	Choose a Selection	#N/A
DSCR Cashout	Choose a Selection	0.000
Occupancy	Choose a Selection	0.000
Property Type	Choose a Selection	0.000
Loan Term	30YR Fixed	#N/A
Escrow	Escrow Not Waived	#N/A
Prepayment Penalty	Choose a Selection	0.000
NJ - Title Vesting		0.000
State	Choose a Selection	0.000
Lock Term	30 Day	#N/A
Buydown	No	0.000
Subordinate Financing	No	0.000
Possible Eligibility Issue	No	0.000
State Tier Adjustment	Choose a Selection	0.000
Special	Not Applicable	FALSE
Total LLPA		#N/A
Gross Rate Sheet Price (Prior to LLPAs)		#N/A
Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)		Minimum Rate
Max YSP		#N/A
Final Price →		#N/A
MANUAL LPC CALCULATOR		
Loan amount	\$500,000.00	
LPC %	2.250	\$11,250.00
LPC Flat Fee		0.000
Total LPC LLPA	2.250	
Final Price AFTER LPC →		#N/A
*YSP allowed up to 102.000, 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 Unit		
Calculator does not verify eligibility. Please use in conjunction with product matrix.		
Max Price		
24-60 Months PPP	102.000	Georgia (0.250)
>\$2,500,000	101.000	Illinois (0.250)
80.01-90.00% LTV	101.000	Kansas (0.250)
ITIN/Foreign National	101.000	New Jersey (0.250)
Subord Financing	100.000	North Carolina (0.250)
No PPP	100.000	Ohio (0.250)
12 Months PPP	101.500	Terms LLPA
NJ Title Vested in LLC	100.000	15YR Fixed 0.250
DSCR 5-8 Units	100.000	30YR Fixed 0.000
Floor Price		40YR Fixed (0.500)
NC Floor Price	99.750	5/6 30YR ARM 0.000
Min Rate		5/6 40YR ARM (0.500)
>\$2,500,000	6.625	7/6 30YR ARM 0.000
ITIN/Foreign National	7.375	7/6 40YR ARM (0.500)
		Terms Caps
		5/6 ARM 2/1/5
		7/6 ARM 5/1/5
		Floor Margin
		Index 6 Month SOFR
		Reset 6 Month
		Margin 4.000
State Tier Adjustment		
Tier 1 States	CA, MD, AZ, MA, NV, CO, GA, VA, WA, NJ, CT, SC, UT, OR, HI	0.000
Tier 2 States	IL, NC, PA, TN, OH, OK, MI, MO, IN, RI, LA, ID, MN, DC, TX, FL	0.150
Tier 3 States	AK, AR, AL, WI, KY, MS, KS, NM, NH, WY, WV, NE, ME, MT, DE, SD, ND, IA, VT	0.250