

A high-speed Formula 1 race car, primarily red and black, is shown from a low angle, moving towards the right. The background is a blurred, fiery orange and yellow, suggesting a race track at night or in a high-contrast environment. The car's aerodynamic features, including the front wing, sidepods, and rear wing, are clearly visible.

ACCELERATE YOUR APPROVALS WITH ***NO MINIMUM TRADELINES***

OUR NO MINIMUM TRADELINE PROGRAM HELPS BORROWERS HIT
THE GAS ON THEIR HOMEOWNERSHIP GOALS WITHOUT
THE USUAL CREDIT LINE ROADBLOCKS.

PROGRAM HIGHLIGHTS

- Main wage earner has three reported credit scores.
- DSCR loans – all borrowers must have three reported credit scores.
- Minimum 600 mid score required – Alt/Full Doc loans.*
- Minimum 620 mid score required – DSCR loans.
- Not applicable on our ITIN program.
- “Thin” tradelines- Authorized user or self-reported tradelines cannot be considered and must meet Forward Lending’s minimum tradeline requirements.

*Per program guidelines

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

Forward Lending, 19000 MacArthur Blvd, Ste 300, Irvine, CA 92612 | Phone: 844.941.5626 | Forward Lending is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 3636 S. Geyer Road, Suite 100, Office 134, St. Louis, MO 63127. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125 (www.nmlsconsumeraccess.org). Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MS, MT, NC, NE, NH, NM, OH, OK, OR, PA, SC, SD, TN, TX, UT, VT, WA, WI, WV and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System’s Consumer Access website www.nmlsconsumeraccess.org. Copyright 2025. Revised 07.25.25