



LEAVE THE COMPETITION BEHIND WITH OUR **2-1 BUYDOWN** ON FNMA, VA AND FHA* LOANS

Give your Borrowers more purchasing power with our 2-1 Buydown Program

PROGRAM HIGHLIGHTS

- 30 year Fixed Rate Mortgages
- Primary Residences only
- Single Family Residences, PUD and Condos
- FNMA, VA, and FHA only
- Purchase Transactions only
- Term: 24 months (2-1)
- Borrower(s) are Qualified off Note Rate not buydown rate
- Buydown cost is paid by Seller/Builder concessions
- Seller Concessions:
 - Max 6% on FHA, Max 4% on VA
 - Max 6% up to 90% FNMA
 - Max 3% greater than 90% FNMA

On FHA: Not available for Manually Underwritten Loans. 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.

INTENDED FOR USE BY REAL ESTATE AND LENDING PROFESSIONALS ONLY AND NOT FOR DISTRIBUTION TO CONSUMERS. THIS PROGRAM DOES NOT REDUCE THE NOTE RATE OF THE LOAN.

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, 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 2026. Revised 03.11.25