



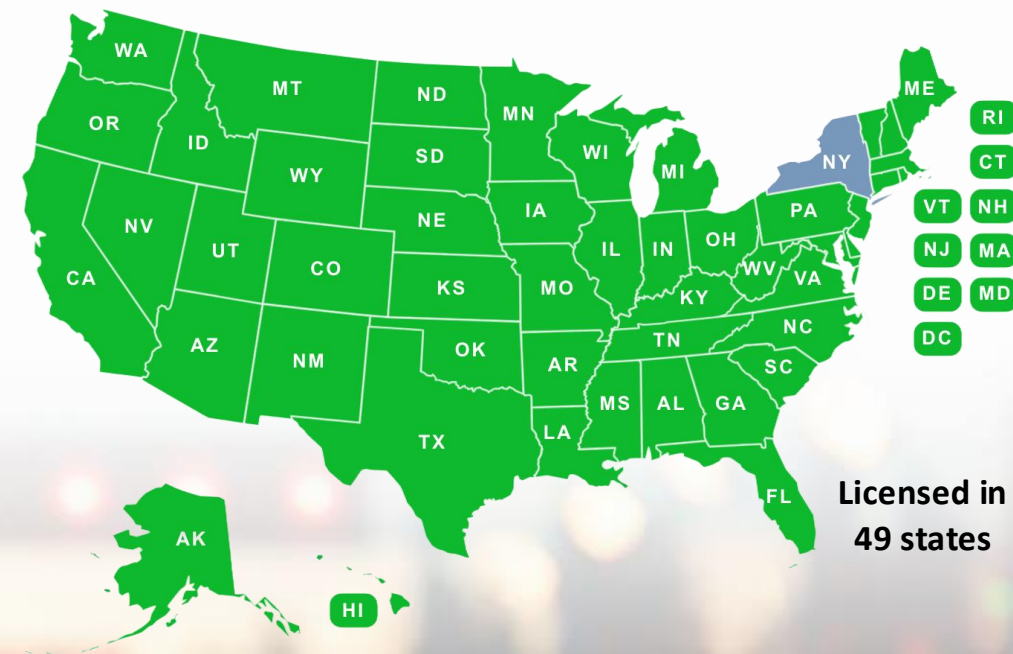
[FORWARDLENDINGMTG.COM](https://forwardlendingmtg.com)

***OSCR FOREIGN NATIONAL***

# FORWARD LENDING

## Speed, Quality, Service

Forward Lending provides Speed, Quality and Service. Our combination of wholesale loan products and wholesale loan rates in the industry surpass the competition. We understand our clients need loan programs that give you the competitive edge with your customers. With a variety of different home loan products and programs to choose from including unique, Non-QM loan portfolio products, there's no other place to look than *FORWARD*.





# WEBINAR HOSTS



Jenny Beck, Director of Learning and Development

# FREE TRAINING FOR TEAMS

## THE TRACK



Receive free training on one of the most powerful tools to help you close more loans, The Track.



Learn how to submit, price, disclose your loan in minutes using our new TPO portal.



Get an edge on the competition and expand your business at the same time with The Track.



Schedule training now and reserve a spot for you and your team.



Training available now! <https://forwardlendingmtg.com/the-track/>

# SPECIALS FOR JANUARY!

## 2026 Starts in the Fast Lane!

### 25 BPS Price Improvement on Non-QM\*

- Purchase/ R/T Refi/ Cash-Out
- Includes DSCR 5-8 units and Jumbo

### 25 BPS Price Improvement on FHA and Fast 100/100+ DPA programs

- FHA: 25 BPS Price Improvement
- Includes Fast 100/100+ DPA loans and Streamlines

\*Non-QM Specials exclude Seconds (Closed End or Stand-Alone)

Offers valid for loans locked between 1/1/2026 and 1/31/2026. 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. Terms, restrictions, and conditions apply. This is not a commitment to lend.

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.







**DSCR FOREIGN NATIONAL**

# DSCR FOREIGN NATIONAL HIGHLIGHTS

**Our Foreign National DSCR program offers flexible options, competitive guidelines, and the support you need to grow your business!**

## **What is a Foreign National?**

A Foreign National is a non-resident alien who is not authorized to live or work in the U.S or holds a work visa that is indicative of a more temporary residency than those required to meet Non-Permanent Resident Alien requirements.

A Foreign National may periodically visit the US for various reasons including vacation and/or business.

To be eligible, the borrower must live and work in another country and be a legal resident of that same country. They may not purchase a property intended for use as a primary resident.



# DSCR FOREIGN NATIONAL HIGHLIGHTS

- LTV's up to 75% for Purchase, 70% Rate/Term, 65% Cash Out
- Min Fico 680
- Min DSCR 1.00
- \$2.0M Max Loan Amount
- 0 x 30 x 12 with full 2 yr history
- > 36 months Credit Event Seasoning
- 12 mos reserves – Cash-out can be used

Foreign National DSCR - Ratio 1.0				
FICO to Max LTV/CLTV				
Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
\$ 1,000,000	720+	75%	70%	65%
	700+	70%	65%	60%
	680+/No FICO	65%	60%	55%
	660+			
	640+			
\$ 1,500,000	720+	70%	65%	60%
	700+	65%	60%	55%
	680+/No FICO	60%	55%	50%
	660+			
	640+			
\$ 2,000,000	740+	65%	60%	55%
	720+	65%	60%	55%
	700+/No FICO	60%	55%	50%
	680+			
	660+			
	640+			



# DSCR FOREIGN NATIONAL HIGHLIGHTS

## Borrower Eligibility:

Borrowers who reside in & are citizens of the following countries/regions are eligible:

**Canada**

**Caribbean** (excluding Cuba)

**China** (excluding Hong Kong) as permitted

**Europe** (excluding Russia)

**Japan**

**Latin America** (excluding Nicaragua)

**South America** (excluding Venezuela)

## Tradelines:

Borrowers with FICO/credit history

Standard tradeline requirements followed

Limited tradelines not allowed

Borrowers without FICO/credit history

12-month credit rating from an internationally known financial institution in the borrower country of origin

US tri-merge credit report required for each borrower to verify credit or confirm no credit history

# DSCR FOREIGN NATIONAL HIGHLIGHTS

## Limitations

- ✓ Maximum exposure to a single borrower or entity shall not exceed 3 properties
  - ✓ When both the buyer and seller are entities, sufficient seller entity documentation must be provided to establish ownership and confirm there is no mutual ownership interest
- ✓ Delayed financing not allowed
  - ✓ 2 acres max

## Documentation Requirements

- ✓ Valid and unexpired passport with photo &
- ✓ Valid and unexpired visa with photo or an I-797 form with valid extension dates and I-94, or

Note: Borrowers from countries participating in the State Department's Visa Waiver Program (VWP) are not required to provide a valid visa <https://travel.state.gov/content/travel/en/us-visas/tourism-visit/visa-waiver-program.html>

Canadian citizens do not require a nonimmigrant visa

# PRICING IN THE TRACK (EXAMPLE)

**Mortgage Information**

Non-QM ☐ No ☒ Yes  
 Business Purpose Loan? ☐ No ☒ Yes  
 Loan purpose \*   
 Lien position ☒ First ☐ Second  
 Doc type \*   
 Loan term   
 Amortization ☐ Fixed ☐ ARM  
 Mid FICO \*  ☒ No FICO?  
 DSCR % \*   
 Buydown Type   
 Is there a Co-Borrower? ☒ No ☐ Yes  
 Prepay Period   
 Months of Reserves \*   
 Waive escrows ☒ No ☐ Yes  
 Self Employed ☒ No ☐ Yes  
 Vested in LLC? ☒ No ☐ Yes  
 Short Term Rental? ☒ No ☐ Yes  
 Interest Only ☒ No ☐ Yes  
 First Time Homebuyer? ☒ No ☐ Yes  
 Citizenship   
 Mortgage Lates? ☒ No ☐ Yes  
 Foreclosure? ☒ No ☐ Yes  
 Bankruptcy? ☒ No ☐ Yes  
 Professional? ☒ No ☐ Yes

**Property Information**

Property zip \*   
 Property state \*   
 Property city \*   
 Property type \*   
 Units   
 Occupancy type \*

Comp source   
 My comp plan: BP:   
 Fixed Fee: 0  
 Min: 1  
 Max: 20000  
 UW fee buyout \* ☒ No  
☐ Yes (Fee bought-out)  
 Purchase price \*   
 Est. value \*   
 Loan amount \*   
 Sub Financing   
 LTV \*   
 CLTV

**Paid By Seller**

Seller contribution:   
 Apply seller contribution to discount? ☒ No  
☐ Yes  
 100% of your compensation will be paid by the borrower:     
 3rd party closing costs   
 Add UW & Doc fee:   
 Total 3rd party costs:     
 Total 3rd party and compensation costs:     
 Allowable lender credit:   
 LC cannot be applied to Compensation  
 Amount to be applied:   
 Discount to buy the rate down:   
 Remaining cash from borrower for fees after lender credit:   
 Amount to be built into pricing:   
 Borrower paid broker comp:   
 Base pricing:   
 Credit applied to 3rd party:   
 Summary cash to close  
 Down payment:   
 Remaining cash for fees after:

Forward Lending Wholesale - Non-QM Core DSCR 30 Yr Fixed - EG ⓘ				
7.375	7.375	101.000 <input checked="" type="checkbox"/>	(\$2,600)	\$1,795
Forward Lending Wholesale - Non-QM Core DSCR 5/6 30 Yr SOFR ARM - EG ⓘ				
7.375	7.594	101.000 <input checked="" type="checkbox"/>	(\$2,600)	\$1,795
Forward Lending Wholesale - Non-QM Core DSCR 7/6 30 Yr SOFR ARM - EG ⓘ				
7.375	7.549	101.000 <input checked="" type="checkbox"/>	(\$2,600)	\$1,795
Forward Lending Wholesale - Non-QM Core 5% Fixed PPP DSCR 30 Yr Fixed - EG ⓘ				
7.375	7.375	101.000 <input checked="" type="checkbox"/>	(\$2,600)	\$1,795
Forward Lending Wholesale - Non-QM Core 5% Fixed PPP DSCR 5/6 30 Yr SOFR ARM - EG ⓘ				
7.375	7.594	101.000 <input checked="" type="checkbox"/>	(\$2,600)	\$1,795
Forward Lending Wholesale - Non-QM Core 5% Fixed PPP DSCR 7/6 30 Yr SOFR ARM - EG ⓘ				
7.375	7.549	101.000 <input checked="" type="checkbox"/>	(\$2,600)	\$1,795



# DSCR MATRIX AT A GLANCE...

Non-QM Investor Programs																													
Non-Owner Occupied Investment Properties, 1-4 Units only * All subject properties located in Essex County, NJ, Baltimore City, MD (and it's neighborhoods) and Philadelphia County, PA are temporarily suspended*																													
Select DSCR - Ratio 1.25					Core DSCR - Ratio 1.0					DSCR Fusion - DSCR + Asset Utilization					Sub1 DSCR - Ratio ≥ .75 - < 1.0					No Ratio DSCR - Ratio < .75					Foreign National DSCR - Ratio 1.0				
FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					FICO to Max LTV/CLTV				
Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
\$ 1,000,000	720+	75%	75%	70%	\$ 1,000,000	720+	85%	85%	75%	\$ 1,000,000	720+	80%	80%	75%	\$ 1,000,000	720+	75%	70%	65%	\$ 1,000,000	720+	70%	65%	60%	\$ 1,000,000	680+/No FICO	65%	60%	55%
	700+	75%	75%	70%		700+	80%	80%	75%		700+	75%	75%	70%		700+	70%	70%	65%		700+	65%	65%	60%		680+	65%	60%	55%
	680+					680+	80%	80%	75%		680+	75%	75%	70%		680+	70%	70%	65%		680+					660+			
	640+					640+	75%	75%	70%		640+					640+	70%	70%	65%		640+					640+			
	620+					620+	70%	70%	65%		620+					620+					620+					640+			
\$ 1,500,000	720+	75%	75%	70%	\$ 1,500,000	720+	85%	85%	75%	\$ 1,500,000	720+	80%	80%	75%	\$ 1,500,000	720+	75%	70%	65%	\$ 1,500,000	720+	65%	65%	60%	\$ 1,500,000	680+/No FICO	60%	55%	50%
	700+	75%	75%	70%		700+	80%	80%	75%		700+	75%	75%	70%		700+	70%	70%	65%		700+	60%	60%	55%		680+	60%	55%	50%
	680+					680+	80%	80%	75%		680+	75%	75%	70%		680+	70%	70%	65%		680+					660+			
	640+					640+	70%	70%	65%		640+					640+	65%	65%	60%		640+					640+			
	620+					620+	65%	65%	60%		620+					620+					620+					640+			
\$ 2,000,000	740+	75%	75%	70%	\$ 2,000,000	740+	80%	80%	75%	\$ 2,000,000	740+	80%	80%	75%	\$ 2,000,000	740+	65%	65%	60%	\$ 2,000,000	740+	60%	60%	55%	\$ 2,000,000	740+	65%	60%	55%
	720+	70%	70%	65%		720+	80%	80%	75%		720+	65%	65%	60%		720+	60%	60%	55%		720+	60%	60%	55%		720+	65%	60%	55%
	700+	70%	70%	65%		700+	75%	75%	70%		700+	65%	65%	60%		700+	60%	60%	55%		700+	55%	55%	50%		700+	60%	60%	55%
	680+					680+	75%	75%	70%		680+	65%	65%	60%		680+	60%	60%	55%		680+					660+			
	640+					640+	70%	70%	65%		640+					640+					640+					660+			
\$ 2,500,000	740+	75%	75%	70%	\$ 2,500,000	740+	80%	80%	75%	\$ 2,500,000	740+	80%	80%	75%	\$ 2,500,000	740+	55%	55%	50%	\$ 2,500,000	740+	55%	55%	\$ 2,500,000	740+	55%	55%		
	720+	70%	70%	65%		720+	80%	80%	75%		720+	60%	60%	55%		720+	55%	55%	50%		720+	55%	55%						
	700+	70%	70%	65%		700+	75%	75%	70%		700+	60%	60%	55%		700+	55%	55%	50%		700+	55%	55%						
	680+					680+	75%	75%	70%		680+	60%	60%	55%		680+	55%	55%	50%		680+								
	640+					640+	70%	70%	65%		640+					640+	55%	55%	50%		640+								
\$ 3,000,000	740+	65%	65%	60%	\$ 3,000,000	740+	75%	75%	70%	\$ 3,000,000	740+	60%	60%	55%	\$ 3,000,000	740+	50%	50%	45%	\$ 3,000,000	740+	55%	55%	\$ 3,000,000	740+	55%	55%		
	720+	60%	60%	55%		720+	75%	75%	70%		720+	60%	60%	55%		720+	50%	50%	45%		720+	55%	55%						
	700+	60%	60%	55%		700+	70%	70%	65%		700+	60%	60%	55%		700+	50%	50%	45%		700+	55%	55%						
	680+					680+	70%	70%	65%		680+	60%	60%	55%		680+	50%	50%	45%		680+								
	640+					640+	65%	65%	60%		640+					640+	50%	50%	45%		640+								
\$ 3,500,000	740+				\$ 3,500,000	740+	65%	65%	60%	\$ 3,500,000	740+	60%	60%	55%	\$ 3,500,000	740+	50%	50%	45%	\$ 3,500,000	740+	55%	55%	\$ 3,500,000	740+	55%	55%		
	720+					720+	65%	65%	60%		720+	60%	60%	55%		720+	50%	50%	45%		720+	55%	55%						
	680+					680+					680+	60%	60%	55%		680+	50%	50%	45%		680+								
	640+					640+					640+					640+	50%	50%	45%		640+								
	620+					620+	55%	55%	50%		620+					620+					620+								
Select DSCR					Core DSCR					DSCR Fusion					Sub1 DSCR					No Ratio DSCR					Foreign National DSCR				
Max LTV	Condo - 75% (FL Condo - 70%) NW Condo - NA 2-4 Unit - NA Rural - NA				Condo - 80% (FL Condo - 70%) NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Unit - 80% Rural - 65%				Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA				Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA				Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA				Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA								
Min Loan Amount	\$250,000				\$100,000				\$100,000				\$100,000				\$100,000				\$100,000								
DSCR	1.25 min ratio				1.00 min ratio   > 80% 1.20 min ratio				Initial DSCR w/out Asset Utilization: ≥ 0.75 - ≤ 0.99 ratio Final DSCR w/Asset Utilization: ≥ 1.15				0.75 min ratio				No min ratio				1.00 min ratio								
Interest Only (IO)	• Qualify on IO Payment ALL States • Reserves based on IO Payment • 640 min FICO • 80% max LTV																												
Housing History	0 x 30 x 12				1 x 30 x 12 Inexperienced Investors: 0 x 30 x 12				0 x 30 x 12				0 x 30 x 12				0 x 30 x 12				0 x 30 x 12 & 2 yr history required								
Credit Event (BK, SF, FC, DL, CCC)	> 48 months				> 36 months - FC/CCC > 12 months - BK Ch 13 w/pay history > 24 months - SS/DL/BK Ch 7				> 36 months				> 36 months				> 36 months				> 36 months								

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TRADE EVENTS



# CONTACT US

**Juju McIntire**  
**EVP | Co-Founder**

**Chris Calderon**  
**EVP | Co-Founder**

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WE KEEP YOU MOVING FORWARD

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