

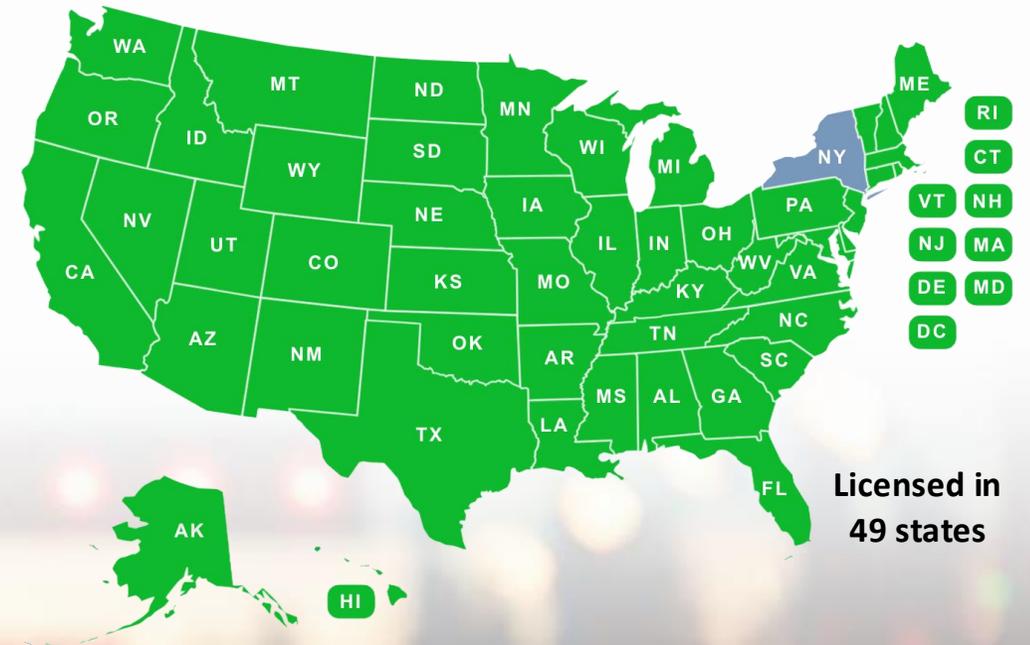


FAST 100
& CALHFA DREAM FOR ALL
WEBINAR

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*.



Licensed in
49 states



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 FEBRUARY

25 BPS Pricing Improvement on Non-QM (includes DSCR 5-8 units and Jumbo)*

FHA Pricing Improvement on the following*

- 37.5 BPS price improvement on FHA & DPA loans (includes Streamlines; excludes Select, CalHFA)
- 12.5 BPS price improvement on FHA Select

*Non-QM Specials exclude Seconds (Closed End, Stand-Alone, and HELOC).

*FHA excludes CalHFA and Select products. FHA and Fast 100 Specials cannot be combined with FHA Select.

Offers valid for loans locked between 2/1/2026 and 2/28/2026. 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.

Loans may qualify for additional price improvement with Select Specials as indicated on our Prime and Non-QM Rate sheets.

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.





Fast 100 DPA

FAST 100 DPA HIGHLIGHTS

DPA GENERAL HIGHLIGHTS

- Purchase Transaction
- Does not need to be a First Time Home Buyer!
- No Income Restriction
- Follows FHA Guidelines
- DU/Approve Eligible
 - 600 FICO Minimum
 - Follows Findings
- Manual UW Allowed!
 - 660 Min FICO
 - Max DTI 45%
- High Balance Now Available!
- Cannot be subordinated
- 2:1 Temp Buydown Now Available!
- ***Refer to our complete Matrix at: <https://forwardlendingmtg.com/forward-fha-100/>**

FAST 100 DPA HIGHLIGHTS

FAST 100

- 96.5%
- 3.5%
- CLTV 100%
- 3-year term, forgivable
- 0% Interest rate on 2nd \$0
 - NO Payment on 2nd
 - NOT included in the DTI

FAST 100 PLUS

- 96.5%
- 3.5%
- CLTV 100%
- Interest rate on 2nd
 - 2% higher than the 1st
 - Payment amortized over 10 years.
 - Payment included in the DTI

FAST 100 PLUS SUPREME

- 96.5%
- 3.5% (DPA)
- 1.5% (Closing Cost)
- CLTV 101.5%
- Interest rate on 2nd
 - 2% higher than the 1st
 - Payment amortized over 10 years.
 - Payment included in the DTI

PRICING IN THE TRACK (EXAMPLE)

Loan Scenario  

Mortgage Information

Non-QM No Yes

Loan type *

Loan purpose *

Doc type *

Loan term

Amortization Fixed ARM

Low-Mid FICO *

DTI *

Underwriting Result *

Is there a Co-Borrower? No Yes

Buydown Type None 2/1

Include Down Payment Assistance? No Yes

Do you want to finance the upfront MIP? No Yes

Property Information

Property zip *

Property state *

Property city *

Channel *

Price Group

Comp source

Comp %:

Fixed Fee:

Min:

Max:

Base:

UW & Doc fee buyout * No Yes (Fee bought-out)

Purchase price *

Est. value *

Loan amount *

Subordinate financing

LTV *

CLTV

Gross loan amount

Property type *

Units *

Occupancy type *

Forward Lending - Wholesale - Fast 100 (DPA) 30 Year Fixed							
5.250	6.832	92.329	✓	\$30,128	2168	271	2439
5.500	7.036	92.859	✓	\$28,046	2230	271	2501
5.625	7.108	93.390	✓	\$25,961	2260	271	2531
5.750	7.181	93.911	✓	\$23,914	2292	271	2563
6.000	7.406	94.218	✓	\$22,709	2354	271	2625
6.125	7.478	94.739	✓	\$20,662	2386	271	2657
6.250	7.552	95.240	✓	\$18,695	2418	271	2689
6.500	7.801	95.315	✓	\$18,400	2482	272	2754
6.625	7.875	95.806	✓	\$16,472	2514	272	2786
6.750	7.950	96.287	✓	\$14,582	2547	272	2819
6.875	7.997	97.015	✓	\$11,723	2580	272	2852
7.000	8.067	97.527	✓	\$9,712	2613	272	2885
7.125	8.146	97.988	✓	\$7,902	2646	272	2918
7.250	8.273	98.429	✓	\$6,170	2679	272	2951
Forward Lending - Wholesale - Fast 100+ (DPA) 30 Year Fixed							
5.250	6.641	94.129	✓	\$23,058	2168	271	2439
5.500	6.843	94.854	✓	\$20,977	2230	271	2501

MARKETING MATERIAL ON OUR WEBSITE!

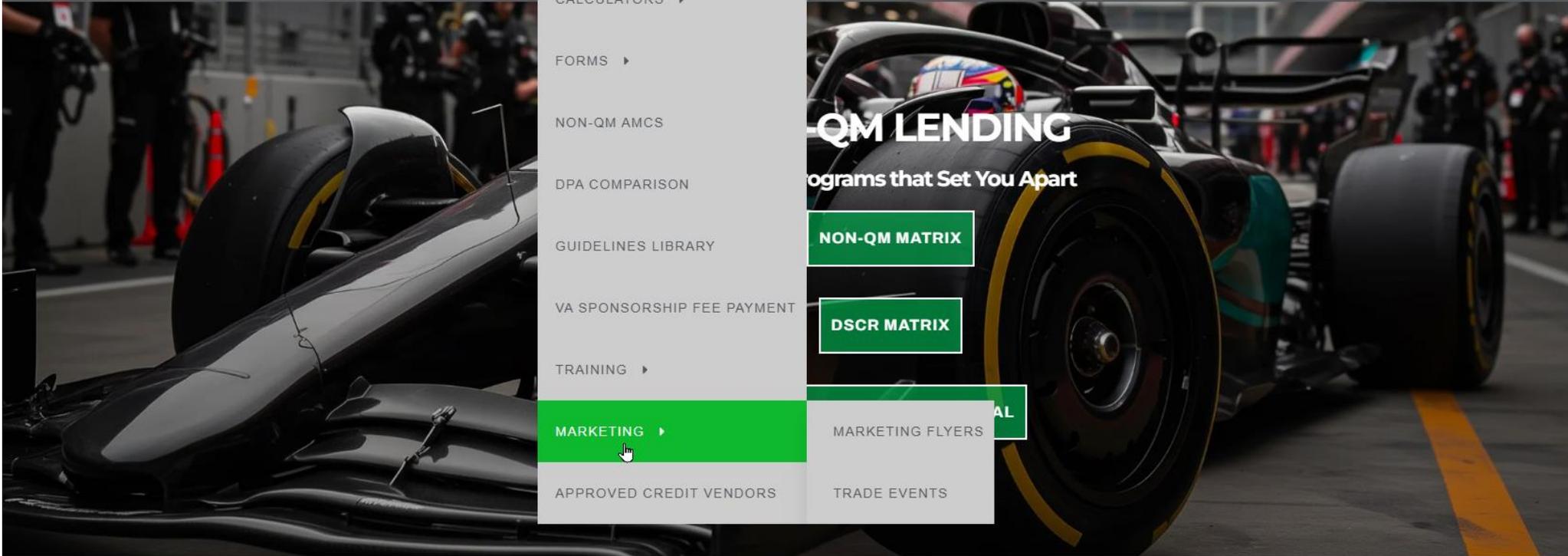


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PROGRAMS ▾ RATES RESOURCES ▾ GET APPROVED ABOUT US CONTACT US ▾ DISASTER DECLARATIONS

Make A Payment

SUBMIT ▾



MARKETING MATERIAL ON OUR WEBSITE!



**FHA
100%
FINANCING
DPA FOR FHA!**

FHA FAST 100

INNOVATIVE DOWN PAYMENT ASSISTANCE PROGRAM

PROGRAM HIGHLIGHTS

- FHA DPA
- Purchase Only
- 2/1 Buydown optional available (24-month term)
- No maximum income restrictions
- Min FICO 620 - DU Approve/Eligible (no manual underwriting)
- No First Time Home Buyer Requirement
- Non-occupied Co-borrowers allowed per FHA guides
- DTI - Follow AUS - Approved/Eligible
- One borrower must complete HUD approved counseling
- 96.5% Max LTV with 3.5% DPA (100% CLTV)
- Zero payment on the 2nd TD
- Second Mortgage lien forgiven after 10 years
- Conforming and High Balance Loan Limits Available
- Borrower's minimum contribution of \$0.00
- 100% CLTV FHA Loan (Combines 1st and Subordinate Lien)

FHA DPA not available in WA.

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



**FHA
101.5%
FINANCING**

ZERO DOWN PAYMENT FAST 100+ SUPREME

FHA FAST 100+ SUPREME IS A 5% FHA PROGRAM THAT MAY HELP YOU QUALIFY MORE BORROWERS AND EXPAND YOUR MARKET REACH.

PROGRAM HIGHLIGHTS

- FHA DPA, Purchase Only
- 101.5% CLTV FHA Loan (Combines 1st and Subordinate Lien)
- 2nd lien with an interest rate 2% greater than 1st lien
 - Payment amortized over 10 years
 - Monthly payments required
- 2/1 Buydown option available (24 month term)
- Min FICO 620 - DU Approve/Eligible
- Cash back not allowed to buyer from DPA proceeds
- Manual Underwrite Available, Min FICO 660
 - Not Available with Buydown option
 - Follows FHA guidelines
- No Maximum Income Restrictions
- Borrower's minimum contribution of \$0.00
- No First Time Home Buyer Requirement
- Conforming and High Balance Loan Limits Available



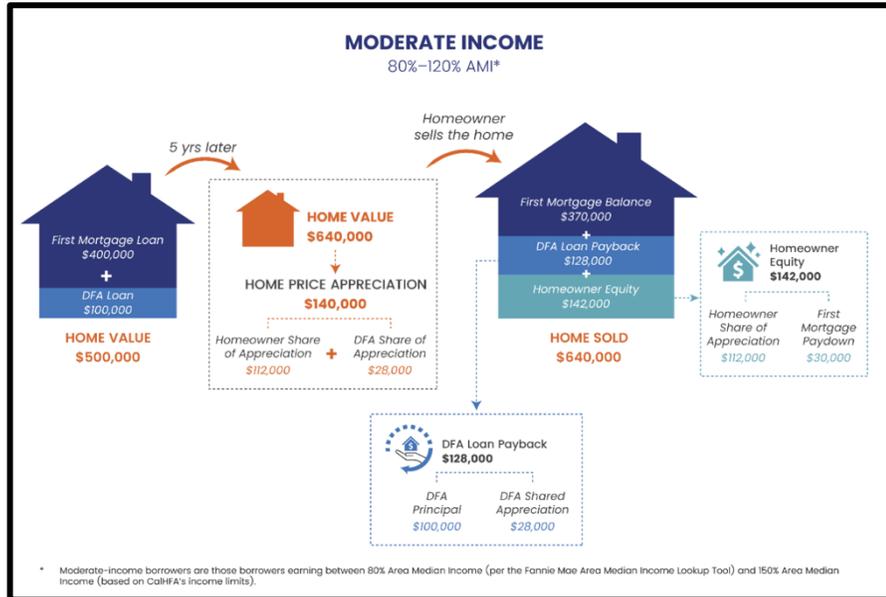
CalHFA Dream For All 2026

CalHFA Dream For All Shared Appreciation Loan

The Dream For All Shared Appreciation Loan is a down payment assistance program for first-time homebuyers to be used in conjunction with the Dream For All Conventional first mortgage for down payment and/or closing costs.

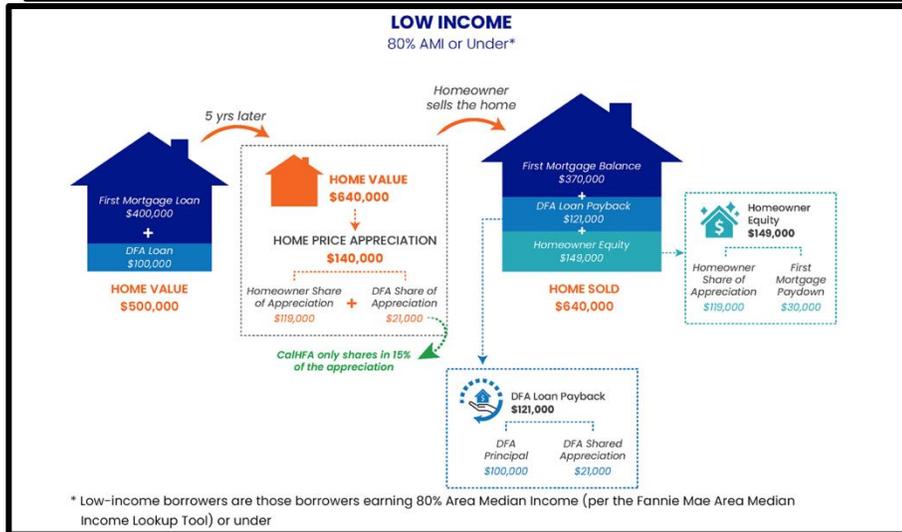
Upon sale or transfer of the home, the homebuyer repays the original down payment loan, plus a share of the appreciation in the value of the home.

Shared Appreciation EXAMPLES



Borrower is a CalHFA income homebuyer

- Dream For All provides a loan for 20% of the home purchase price.
- The homeowner pays back the original loan amount plus 20% of any appreciation in the value of the home.



Borrower income less than or equal to 80% AMI using the HomeReady Lookup Tool

- Reduced (0.75:1) program appreciation share
- Program appreciation share is equal to 0.75 times the Shared Appreciation Loan Amount (i.e., the original principal amount) as a percentage of the home value
- Dream For All provides a loan for 20% of the home purchase price.
- The homeowner pays back the original loan amount plus 15% of any appreciation in the value of the home

CalHFA Dream For All Program Highlights

- Up to 20% of appraised value/sales price or **\$150,000** whichever is less
- Must be combined with the CalHFA Dream for All Conventional loan (1st)
- **CLTV** must be between **95%** and **105%**
- Max borrower down payment is **5%**
- One borrower must currently reside in California
- All borrowers must be a First Time Homebuyer
- One borrower must be a First-Generation Homebuyer
- Income cannot exceed **CalHFA Dream for All** limits
- An additional homebuyer education specifically for Shared Appreciation loans is required (offered online by CalHFA)

CalHFA First Time Homebuyer vs First Gen

First Time Homebuyer

Has not had any ownership interest in a principal residence
resided in a home owned by a spouse in the last 3 years

First Generation Homebuyer

A homebuyer who has not been on title, held ownership
interest or been named on a mortgage to a home in the last 7
years, AND

- To the best of the homebuyer's knowledge whose parents (biologically or adoptive) do not own any **present ownership** interest in a home in the US or, if deceased, whose parents did not have any ownership interest at the time of death in a home in the US, OR
- An individual who has, at any time, been placed in foster care or institutional care (type of out of home residential care for large groups of children by non-related care givers)

CalHFA DFA Matrix at a Glance...

CalHFA CONVENTIONAL ELIGIBILITY MATRIX						
First Mortgage Programs ^{1,2}						
Program Name	Max Loan Amount ³	Property Type	Max LTV/CLTV ³	Min Credit Score ⁴	Max DTI	Subordinate Options
CalHFA and CalReady Conventional Program	Conforming Loan Limits	SFR and Condos	97%/105%	680	45%	Must be combined with MyHome (mandatory), FNMA Community Seconds optional
		Manufactured Homes–MH Advantage		680	45%	
		Manufactured Homes –Standard MH	95%/105%	680	45%	
CalPLUS Conventional Program	Conforming Loan Limits	SFR and Condos	97%/105%	680	45%	Must be combined with both MyHome and ZIP (mandatory)
		Manufactured Homes–MH Advantage		680	45%	
		Manufactured Homes–Standard MH	95%/105%	680	45%	
CalPLUS Access Conventional Program	Conforming Loan Limits	SFR and Condos	97%/105%	680	45%	Must be combined with MyHome and MyAccess (mandatory)
		Manufactured Homes–MH Advantage		680	45%	
		Manufactured Homes –Standard MH	95%/105%	680	45%	
CalHFA Dream For All Conventional Program ⁵	Conforming Loan Limits	SFR and Condos	97%/105%	680	45%	Dream For All Shared Appreciation mandatory, FNMA Community Seconds optional
		Manufactured Homes–MH Advantage		680	45%	
		Manufactured Homes–Standard MH	95%/105%	680	45%	

CalHFA Dream For All NEXT STEPS!

- Broker to pre-approve borrower & provide applicant with the DFA pre-approval letter signed by LO (**Broker**)
- CalHFA Approved Lender is **OCMBC, Inc.**
- Pre-approval is not full approval
- Borrower to meet the income limits for the county they wish to purchase in
- Pre-approve for maximum amount \$\$\$

 California Dream For All (DFA)
Lender Pre-Approval Letter

The CalHFA Approved Lender must complete this form and provide it to the borrower. The borrower must then upload this document into the CalHFA Dream For All pre-registration system. The CalHFA Approved Lender certifies that based upon the review of the loan application, credit report, income, first-time homebuyer status, first-generation status and automated underwriting findings, the borrower(s) currently meets CalHFA's Dream For All program guidelines. Note guidelines may be subject to change at any time.

Completion of this form does not guarantee loan approval or issuance of a CalHFA Dream For All voucher. Lender acknowledges that if the borrower is issued a Dream For All program voucher, all borrowers will need to meet all loan approval parameters in place at time of loan reservation, including but not limited to income eligibility in the County in which the borrower purchases a property.

CalHFA Approved Lender:

Retail Wholesale DBA

Loan Officer Company:

Loan Officer Name:

Loan Officer NMLS:

Loan Officer Email:

Borrowers: (1) (2)
(3) (4)

Purchase Price: First Mortgage Loan Amount:

Dream For All-subordinate loan amount:

Borrower(s) total combined annual credit qualifying income:

I certify I am a CalHFA Approved Lender.

Loan Officer signature: Date:

CalHFA Dream For All NEXT STEPS!

- Application portal will be open for applicants on February 24- March 16, 2026
- Borrower will complete registration
- Lottery used to award vouchers
- Borrowers selected will get voucher via email
- Borrower then shops for home
- Voucher good for 90 days
- Measured by reservation date in CalHFA MAS

CalHFA Dream For All NEXT STEPS!

Once the voucher application is submitted, the following steps will take place:

1. CalHFA will use a third-party to randomly select applications that meet eligibility requirements to receive a DFA voucher and establish a waitlist in each region (see bulletin for details)
2. CalHFA will verify eligibility and ensure that information submitted via the pre-registration portal is true and correct:
 - Additional information or documentation to establish the parent relationship may be required such as birth certificates, school records or hospital records.
 - Fraudulent applications may be referred to the California Department of Justice for potential criminal prosecution.
3. Applicant will receive notification of updated application status via email.
 - Selected for Voucher
 - Waitlisted
 - Not Selected for Voucher
 - Additional information needed. Applicants will have a limited window of time to respond to requests for additional information.
4. Voucher recipients will have up to 90 days to shop for a home, enter into a purchase contract for a home and have their CalHFA approved lender reserve their loan in MAS. All DFA loans must be reserved in MAS before the voucher expiration date and time identified on the DFA Voucher.

CalHFA Dream For All RESOURCES



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California Dreamin'

CalHFA Dream For All Loan Program Coming Soon
Register with CalHFA in April

New Program Funds Available soon for 2026

Program Details:

Down Payment Assistance to 20% of the Home Purchase Price.

- Up to 20% down payment assistance (max \$150,000)
- All borrowers must be first-time homebuyers
- At least one borrower must be a first-generation homebuyer and a California resident
- Income limits apply
- CLTV: 95%–105%
- All borrowers must occupy the property
- Homebuyer education required
- Available in California only
- Borrowers must be U.S. citizens or qualified residents

Learn More at the [CalHFA Dream for All site](#).



CONTACT US

Juju McIntire
EVP | Co-Founder

Chris Calderon
EVP | Co-Founder

FORWARD
LENDING

WE KEEP YOU MOVING FORWARD

844.941.5626

