



CHAMPIONSHIP LEVEL MARCH MADNESS SPECIALS

Special 1: Government Price Improvement on FHA Streamlines and VA IRRRLS

- 37.5 BPS on Non-Select Pricing
- 12.5 BPS Price Improvement on Select Pricing

Special 2: Non-QM 25 BPS Price Improvement

- Includes 5-8 and Jumbo Loans

Special 3: Closed End Seconds 25 BPS Price Improvement

*Non-QM Specials exclude Seconds (Closed End or Stand-Alone), except where noted.

Closed End Seconds Specials: eligible only in conjunction with Forward Lending first liens. See our Closed Ends Seconds matrix for details. Loans originated in US Territories and the following states are ineligible: MI NJ, NY, TN, TX, WV. Restrictions apply. Contact your account Executive for details. Important to note that a Closed-End Second Mortgage may typically have a higher interest rate than the first lien mortgage. March Special Offers valid for loans locked between 3/1/2026 and 3/31/2026. 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.

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.

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