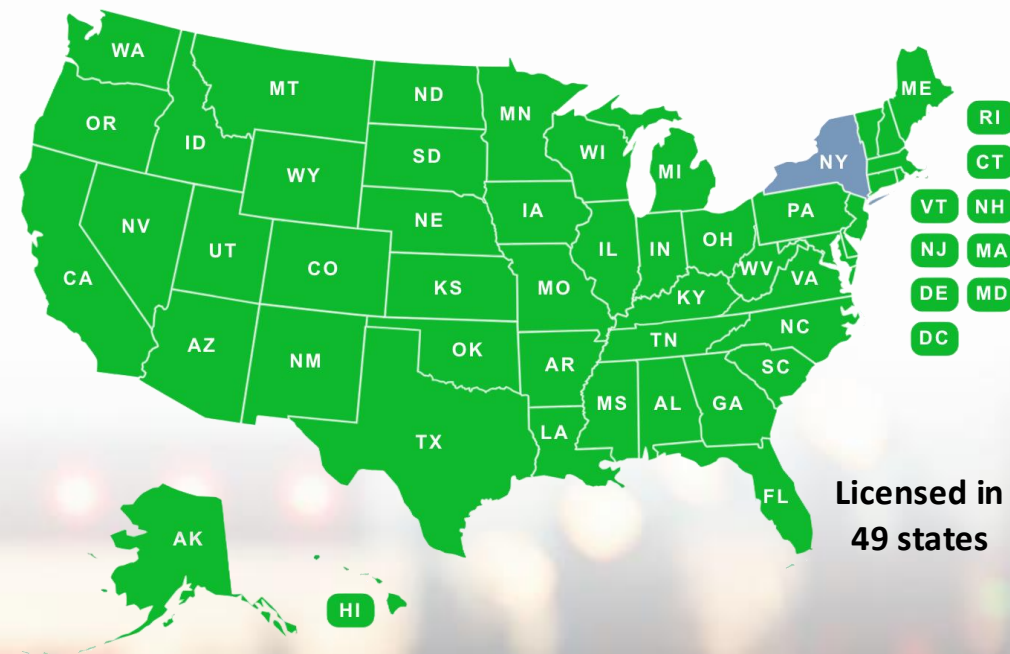


BUILT FOR SUCCESS
WHAT KEEPS FORWARD LENDING IN THE LEAD

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



Shaun Dennison, EVP Non-QM Lending

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 APRIL

Special 1: Gov and DPA Price Improvement

- 25 BPS price improvement special on all non-select government loans
- 12 BPS price improvement special on all select government

*Above special includes DPA, standard and high balance (excludes CalHFA)

Special 2: Non-QM 25 BPS Price Improvement

- Includes 5-8 and Jumbo Loans

Special 3: Closed End Seconds 25 BPS Price Improvement

Closed-End Seconds Specials: eligible only in conjunction with Forward Lending first liens. See our Closed-End 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.

April Special Offers valid for loans locked between 4/1/2026 and 4/30/2026. 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.





WHY CHOOSE US FOR YOUR NON-QM

WHO IS FORWARD LENDING?

WE KEEP YOU MOVING FORWARD



EVOLVED

Our leadership has an evolved understanding of the 'broker lender' relationship. With industry leading loan volume and production sustained over changing market climates, we create a stronger foundation for our broker partners. One that strengthens our platform for success together.



EFFECTIVE

We achieve a better result by optimizing technology and our loan process to keep your files moving forward. Our in-house technology reduces turnaround times. We apply the same efficiency to our underwriting process.



EXECUTION

With a strong core competence of guidelines and programs, our production team is dynamic and decisive. They never hesitate to stride beyond boundaries, which is precisely why they're able to provide solutions that excel. Their ingenuity is unparalleled.



WHY FORWARD LENDING FOR YOUR NON-QM

We are often described by brokers as a “Lender of choice” in the Non-QM space because of our product depth, broker focused platform, and strong reputation in the Non-QM securitization market.

One of the Largest Non-QM Platforms

Forward Lending along with OCMBC, Inc. has been one of the **largest issuers of Non-QM mortgage-backed securities** in the U.S.

This means we have:

- consistent capital markets access
- regular loan securitizations
- stable liquidity for Non-QM loans

For brokers, that translates to **consistent program availability and pricing stability**.

Competitive DSCR Programs

Forward Lending is particularly strong in **DSCR investor lending**.

Brokers often cite:

- higher LTV options
- flexible cash-flow calculations
- short-term rental eligibility
- scalable investor financing

This is attractive for real estate investors building portfolios

Broad Non-QM Product Suite

Forward Lending offers a wide range of programs designed for borrowers who don't fit conventional guidelines.

Common programs include:

- **Bank Statement loans**
- **DSCR investor loans**
- **1099 income programs**
- **Asset utilization loans**
- **P&L programs**
- **Foreign national loans**
- **ITIN loans**

This allows brokers to **serve multiple borrower types with one lender**.

Flexible Underwriting

Non-QM underwriting allows more discretion than agency loans from organizations like Fannie Mae or Freddie Mac.

Forward Lending is known for:

- **common-sense underwriting**
- manual income analysis
- exception reviews/approvals
- flexibility with complex borrowers

This helps brokers **save deals that would otherwise die in conventional channels**

WHY NON-QM?

- Help brokers close more loans, reach a larger client base, make more money!!
- Agency guidelines are tighter / no exceptions
- Forward Lending has Exception flexibility in NQM – approved in-house!
- Increased average loan balances: 1 NQM loan can replace 1.5 to 2 conventional loans
 - Same effort, more \$\$
 - Higher balance products = better referral partners, stronger relationships
 - More stability, less scrambling = fewer units required to hit funding goals
 - Separate yourself! Most LO's want to stay "comfy" w/ low balance conventional, few confidently position NQM. That gap is where growth happens!
- Self-Employed borrowers are increasing! (as of 2025)
 - Approximate 16.6 million – Self employed as primary job
 - Approximate 70.0+ million – including Gig and irregular SE
 - "Be The One!" - There are approximately 70 MILLION people who could use your help! Are you ready? Let's get you there!
- Non-Traditional income is more common/flexible
 - Self-employed bank statement and P&L
 - 1099 Gig economy
 - Real Estate cash-flow (DSCR)
 - High net worth Asset Utilization
 - WVOE
- Avg Real Estate investor = 3-4 transaction/year = Repeat business!! Long term clients!! Surging demand for DSCR!!
- **Brokers without NQM/DSCR are losing deals!!**
 - Opportunities to serve a larger client base are lost!

WHAT PROGRAMS WE OFFER AND BENEFIT

✓ Bank Statement for the Self employed

- No Tax returns
- Ability to focus/qualify on 1 business entity (if borrower has multiple businesses) – We don't need to see financials for the “non-qualifying” entities which could negatively impact total income.
- Ability to use the “most recent” 12 months, not subject to a calendar year – This is beneficial for those businesses who have seen a recent increase in revenue/cash flow.

✓ P&L for the self employed

- Easier “documentation” path vs Bank statement (0-3 months vs 12-24 months)
- Less “variance” opportunity when it comes to deposit trends/large deposits making this a great option for those industries who get paid “once a quarter” or “twice a year” and lack deposit consistency.
- Increase income: add back Depreciation, Depletion and Amortization

✓ 1099 for the GIG economy (contract/side hustle/100% commission)

- Easier “documentation” path vs Full Doc or Bank Statement – only 2 years 1099 vs full tax returns or 12-24 months bank statements.
- Low expense factors are common (compared to standard bank statement program) which means **more borrowing power/more income!** A common expense factor for 1099 is 10% vs 50% for Bank Statement.

WHAT PROGRAMS WE OFFER AND BENEFIT

✓ WVOE for the wage earner

- No need to hassle the borrower (or broker) for paystubs and W2's
- Forward Lending will handle the income doc collection by sending the WVOE for directly to the employer
- Borrower does not have to worry about expiring paystubs or sending additional income documents late in the process

✓ Asset utilization for the high-net-worth borrower

- Employment is not required. NO income doc hassle!
- The same assets can be used for closing costs, reserves and income
- Borrowers can keep investments intact, avoid forced liquidation and maintain tax efficiency – aligns with wealth management goals!

✓ DSCR for the real estate investor

- Easy qualification based on subject property cash-flow only
- Faster approvals, more flexible guidelines, and scalable (unlimited financed properties to build the real estate portfolio)
- **6 product offerings** to cover your investor clientele – who, on average, complete 3-4 transactions per year = Repeat business and long-term clients!!

****BOTTOM LINE**** – if your 2026 goal is to increase volume, income and efficiency, NQM/DSCR cannot be optional, it must be intentional!!

NON-QM OFFERS...

FLEXIBILITY

COMPETITIVE ADVANTAGE FOR BROKERS

INVESTOR APPEAL

RISK & REWARD BALANCE

DIVERSIFIED MORTGAGE PORTFOLIOS

WHAT'S NEXT?

What to do?

1. Review your pipeline – identify potential clients who need or may benefit from NQM/DSCR products.
2. Make sure your team understands the vast NQM/DSCR product suite – and their benefits.
3. Education is key!! Become an expert for your clients! Build that credibility!
4. Monitor secondary market demand – be on top of investor appetite
5. Be transparent – always be honest and put your clients in the best position for success!

COMPLETE MATRICES ON OUR WEBSITE



Select Non-QM and Core Non-QM									
Income Types:									
Full Doc - 12, 24 months Alt Doc - 1099, WVOE, Asset Utilization, Bank Statements, P&L w/3 mos Bank Strmts, P&L Only, One Yr Self-Employment, Assets as Blended Income					Investment and Non-TRID (Business Purpose): All subject properties located in Baltimore City, MD (and it's neighborhoods) and Philadelphia County, PA are temporarily suspended*				
Select Non-QM					Core Non-QM				
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
\$ 1,000,000	700+	85%	80%	75%	\$ 1,000,000	700+	90%	85%	80%
	680+	80%	80%	75%		680+	85%	85%	80%
	600+					600+	80%	80%	75%
\$ 1,500,000	720+	85%	80%	75%	\$ 1,500,000	720+	90%	85%	80%
	700+	80%	80%	75%		700+	90%	85%	80%
	680+	75%	75%	70%		680+	85%	85%	80%
\$ 2,000,000	740+	85%	80%	75%	\$ 2,000,000	740+	85%	85%	80%
	720+	80%	80%	75%		720+	85%	85%	80%
	700+	75%	75%	70%		700+	85%	85%	80%
\$ 2,500,000	740+	80%	80%	75%	\$ 2,500,000	740+	80%	80%	75%
	720+	75%	75%	70%		720+	80%	80%	75%
	700+	75%	75%	70%		700+	80%	80%	75%
\$ 3,000,000	680+	65%	65%	60%	\$ 3,000,000	680+	75%	75%	70%
	660+					660+	70%	70%	65%
	720+	75%	75%	70%		720+	80%	80%	75%
> \$3,000,000	700+	65%	65%	60%	\$ 3,500,000	700+	75%	75%	70%
	680+	60%	60%	55%		680+	70%	70%	65%
	660+					660+	60%	60%	55%
					\$ 4,000,000	740+	65%	65%	60%
						720+	60%	60%	55%
						700+	50%	50%	45%
LOAN PROGRAMS									
Fixed • 15-Year Fixed • 30-Year Fixed • 40-Year Fixed • Nonstandard Terms Available			Fully Amortized ARM • 5/6 SOFR (2/1/5 Cap) with 30-Yr & 40-Yr terms • 7/6 SOFR (5/1/5 Cap) with 30-Yr & 40-Yr terms • Not Available on Select Non-QM			Interest Only (IO) • 30-Year Fixed IO (120 mos, IO + 240 mos Amortization) • 40-Year Fixed IO (120 mos, IO + 360 mos Amortization) • 30-Year 5/6 ARM IO (2/1/5 Cap) • 30-Year 7/6 ARM IO (5/1/5 Cap) • Not Available on Select Non-QM			
Additional Criteria									
	Select Non-QM				Core Non-QM				
Max LTV	Non-Owner Occupied - 75% 2nd Home - 75% Condo - 85% (FL Condo - 75%) Condo Non-Warrantable - NA (FL Condo - NA) 2 Unit - 80% 3-4 Unit - 75% Rural - NA				Non-Owner Occupied - 85% 2nd Home - 85% Warrantable Condo - 90% High Rise Condo - 85% FL Condo - 75% Non-Warrantable Condo - 75% FL NW Condo - 65% 2 Unit - 85% 3-4 Unit - 80% Rural - 70%				
Min Loan Amount	\$150,000				\$125,000				
Interest Only (IO)	Not Allowed				• 640 min FICO • 80% max LTV • Reserves based on IO payment				
Housing History	0 x 30 x 24 Rent free not allowed				0 x 30 x 12 1 x 30 x 12: 5% LTV reduction, > \$2.5M: 10% LTV reduction, \$3.5M max LA 1 x 60 x 12 (must be 0 x 60 in most recent 6): 10% LTV reduction, > \$2.5M: 15% LTV reduction, \$3.0M max LA 1 x 30 x 6: 10% LTV reduction, > \$2.5M: 20% LTV reduction				
Credit Event (BK/SS/FC/DIL/CC)	> 48 Months Multiple unrelated credit events not allowed				> 36 Months (12 mos seasoning on discharged BK 13 or CCC w/pay history allowed) > 24 Months - 10% LTV reduction, \$3.5 max LA (discharged BK 13 or CCC w/pay history allowed) > 12 Months - 15% LTV reduction, \$3.0 max LA (discharged BK 13 or CCC allowed)				

MARKETING MATERIAL ON OUR WEBSITE!

The screenshot displays the website's navigation menu on the left, which includes: CALCULATORS, FORMS, NON-QM AMCS, DPA COMPARISON, GUIDELINES LIBRARY, VA SPONSORSHIP FEE PAYMENT, TRAINING, and MARKETING (highlighted in green). The main content area features a promotional banner for 'NON-QM LOAN PROGRAMS INNOVATIVE LENDING SOLUTIONS'. The banner includes a background image of a racetrack and lists details for 'BANK STATEMENTS' and 'ASSET UTILIZATION' programs, along with 'ITIN' loan amounts.

MARKETING

NON-QM LOAN PROGRAMS
INNOVATIVE LENDING SOLUTIONS

BANK STATEMENTS

- 12 & 3 Month Bank Statement Programs**
- Use 100% of Deposits on Personal Statements
- Use Up To 85% of Deposits on Business Statements
- 12 month P&L w/3 mos bank statements

Program Highlights:

- Up To 90% LTV Purchase to \$1,500,000
- Up To 85% LTV to \$2,000,000
- Up to 80% LTV Cash Out
- Min FICO 600
- Loan Amounts Up to \$4,000,000
- Couple With Asset Utilization for Extra Income
- Transfers From Business to Personal OK!

Qualify Using:

- Fixed Expense Factor
- Third Party Prepared P&L
- Third Party Prepared Expense Statement

ASSET UTILIZATION

Featuring 60 Month Qualification

- Qualify by dividing assets over 60 months!
- Up to 80% LTV Purchase and Rate/Term
- 75% Cash Out
- Minimum FICO 600
- Owner-Occupied, 2nd Home or Investment

ITIN

Loan Amounts to \$1,500,000

- Up to 85% LTV Purchase
- Up to 75% LTV C/O Refi
- Min FICO 660
- Loan Amounts to \$1,500,000
- Tradelines on credit report must be based on ITIN issuance
- Max 50% DTI
- ITIN DSCR to 75% LTV
- Tax Returns or Bank Statements for Self Employed
- Tax Returns for Wage Earners

CONTACT US

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FORWARD
LENDING

WE KEEP YOU MOVING FORWARD

844.941.5626

