



LIVE
WEBINAR

FORWARD
LENDING



UNVEILING THE NON-QM
EQUITY FORWARD

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 MAY

Special 1: Non-QM 25 BPS Price Improvement

- Includes Closed-End Seconds, DSCR 5-8 Unit and Jumbo loans

Special 2: Government Price Improvement

- 37.5 BPS on FHA & VA (FICO 620+ Non-Select, excludes DPA)
- 12.5 BPS on FHA & VA Select
- 12.5 BPS on Alt Agency

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.

May Special Offers valid for loans locked between 5/1/2026 and 5/31/2026. 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.





The NEW Equity Forward!

EQUITY FORWARD HIGHLIGHTS

Program Highlights

Designed for the over-leveraged credit debt borrower

- Primary residence only
- Minimum FICO: **500** – due to maxed out balances / revolving and installment delinquencies
- Maximum LTV:
 - 60% for cash-out
 - 65% for purchase and rate/term refinance
- Loan amounts: \$200,000 minimum / \$1,250,000 maximum
- Maximum DTI: 45%
- Full documentation only (**24** months)
- 30-year fixed
- Cash in hand: Unlimited
- Reserves: 6 months (C/O may be used to meet requirement)

- Credit event seasoning: 5 years / multiple credit events = ineligible
- Housing history: 1x30x12 (borrowers living rent free are ineligible)
- Tradelines: Each borrower must meet standard tradeline requirements
- Collections/Charge-offs with total > \$5000 must be paid (< \$5000 include in DTI → 5% of balances)
- Gift funds allowed with **10%** borrower own funds

BORROWER ELIGIBILITY

Eligible Borrowers

- US Citizens
- Permanent Resident Aliens ONLY

Ineligible Borrowers

- Non-Permanent Resident Aliens
- Foreign Nationals
- ITIN Borrowers
- DACA Recipients

Additional Info

- First time Homebuyers allowed with 580 Min FICO
- Non-Occupant Co-Borrowers NOT ALLOWED

Vesting

- Individuals/Revocable Trust/Joint Tenants/Tenants in Common

You can find our complete matrix on our website here:
<https://forwardlendingmtg.com/non-qm-non-conforming-loans/>

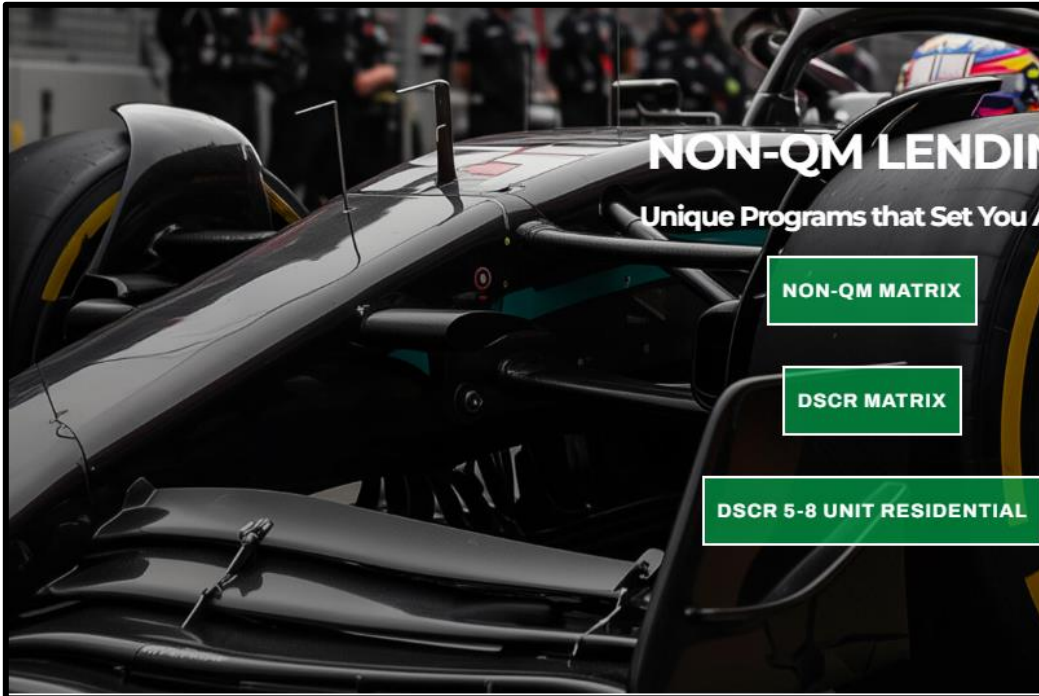
EXAMPLE OF ELIGIBILITY MATRIX

KEY TAKE AWAYS:

- 6 Months Reserves- C/O can be used to satisfy
- Primary wage earner decision score used
- First Time Homebuyer allowed w/580 min FICO
- Living rent free NOT allowed
- Payment shock not to exceed 300% of the borrowers current housing payment
- Currently listed properties - R/T must be delisted at least one day prior to application
- Temp Buydowns NOT allowed

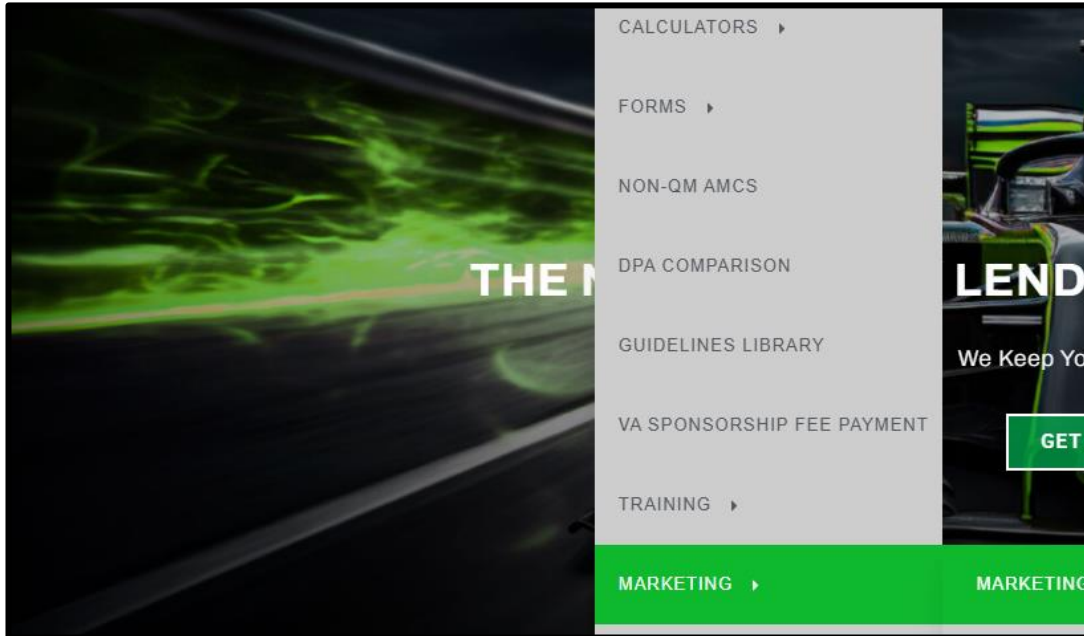
Eligibility Matrix					General Details	
Occupancy	Property	Loan Amount	FICO to Max LTV/CLTV		Cash in Hand Limits	Max: Unlimited
			Purchase, Rate/Term	Cash-out		
			500+	500+	Reserves	
Primary Residence	SFR/2-4 Unit/ PUD/Condo	\$ 1,250,000	65%	60%		<ul style="list-style-type: none"> • 6 mos minimum; • cash-out proceeds may be used • Plus 2 months for each additional financed property (based on subject property PITIA)
Loan Programs		30 Year Fixed (Non-Standard Terms not available)				
Topics		Requirements				
Appraisal		1 Appraisal & Secondary Valuation required • Secondary Valuation waterfall: ≤ 2.5 CU, Enhanced Desk Review, Field Review, Exterior-only Appraisal, 2nd Appraisal • Transferred Appraisals not allowed				
Compliance		<ul style="list-style-type: none"> • May be QM or Non-QM, subject to ATR • State and Federal High-Cost loans ineligible • Safe Harbor, Rebuttable Presumption & HPML allowed, must comply with appl. regulatory requirements • The allowable points and fees threshold is the more restrictive of state law, as appl., or 5.00% 				
Credit Event (BK,SS,PFC,FC,DIL,FB,MCO,MOD)		• 5 yrs seasoning • Multiple unrelated events not allowed				
Collections/Charge-offs		<ul style="list-style-type: none"> • Collections/Charge-offs with aggregate > \$5,000 must be paid • Medical charge-offs/collections may remain open (open accounts included in DTI) 				
Credit Scores		• 2 scores required • Multiple Borrowers: Primary wage earner decision score used				
DTI		45% Max				
Eligible Borrowers		• US Citizens • Permanent Resident Aliens				
Escrows - Impound Accounts		Required				
First Time Homebuyer		Allowed w/580 min FICO				
Geographic Restrictions		<ul style="list-style-type: none"> • Ineligible States/Geographic Areas : AK, HI, Cook County (IL), NJ, NY, MA • US Territories ineligible • Texas 50(a)(6) ineligible 				
Gift Funds		Allowed w/10% min buyer own funds				
Housing History		• 1x30x12 • Living rent free not allowed				
Income - Full Doc		<ul style="list-style-type: none"> • Wage Earners: Paystub, 2 yrs W-2s • Self-Employed: 2 yrs personal and business (if applicable) tax returns, P&L 				
Interested Party Contributions		6% Max				
Max Financed Properties		Max 10 financed properties including subject				
Minimum Loan Amount		\$200,000				
Non-Occ Co-Borrower		Not allowed				
Payment Shock		Not to exceed 300% of the borrower's current housing payment (free and clear properties are exempt)				
Property Type		<ul style="list-style-type: none"> • SFR, 1-4 Units, PUD, Condo (25 acres max) • NW condos and rural properties not allowed 				
Recently Listed Properties		<ul style="list-style-type: none"> • Rate/Term: Must be delisted at least one day prior to application • Cash-out: Properties listed for sale ≤ 6 mos ineligible 				
Refinance - Delayed Financing		<ul style="list-style-type: none"> • Eligible, property must have been purchased for cash within 6 mos of application date • Priced as a cash-out 				
Residual Income		Must meet or exceed the family size residual income requirement: Family size of 1 = \$1250/mo, family size of 2 = \$1,500/mo, add \$125 for each additional family member				
Seasoning - Cash-Out		≥ 6 months ownership & > 6 months since a prior cash out				
Secondary Financing		Permitted up to max LTV/CLTV				
Temporary Buydowns		Not allowed				
Tradeline Requirements		Each borrower must meet one of the minimum tradeline requirements: <ul style="list-style-type: none"> • 3 tradelines reporting 12 mos with activity in last 12 mos, or • 2 tradelines reporting for 24 mos with activity in last 12 mos, or • 1 revolving tradeline reporting for 60 mos with activity in the last 12 mos, or • 1 installment tradeline reporting for 36 mos with activity in the last 12 mos 				
Underwriting		Manual underwriting required				

COMPLETE MATRICES ON OUR WEBSITE



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MARKETING MATERIAL ON OUR WEBSITE!

A banner for 'NON-QM LOAN PROGRAMS' featuring a background image of a racetrack. The text 'NON-QM LOAN PROGRAMS' is in large, bold, white letters with a green outline. Below it, 'INNOVATIVE LENDING SOLUTIONS' is in smaller white letters. The banner is divided into two columns of text by a vertical line.

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

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