SEPTEMBER SPECIALS

JUST HIT ANOTHER GEAR

LOCK IN YOUR LOANS BY 9/30

Special 1: Non-QM Pricing Improvements

- 25 BPS on Non-QM Select & Core
- Includes Closed-End Seconds and DSCR 5-8

Special 2: Government Pricing Improvements*

- 12.5 BPS on all Prime products
- Includes Alt Agency, ARMs and DPAs

*Excludes Jumbo and CalHFA

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.

September Special Offers valid for loans locked between 9/1/2026 and 9/30/2026. 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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