
FORWARD
LENDING
OSCR 101
LIVE WEBINAR - OCT 15TH 11AM PST

WEBINAR HOSTS



Jenny Beck, Director of Learning and Development



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Intended for Mortgage/Real Estate Professionals

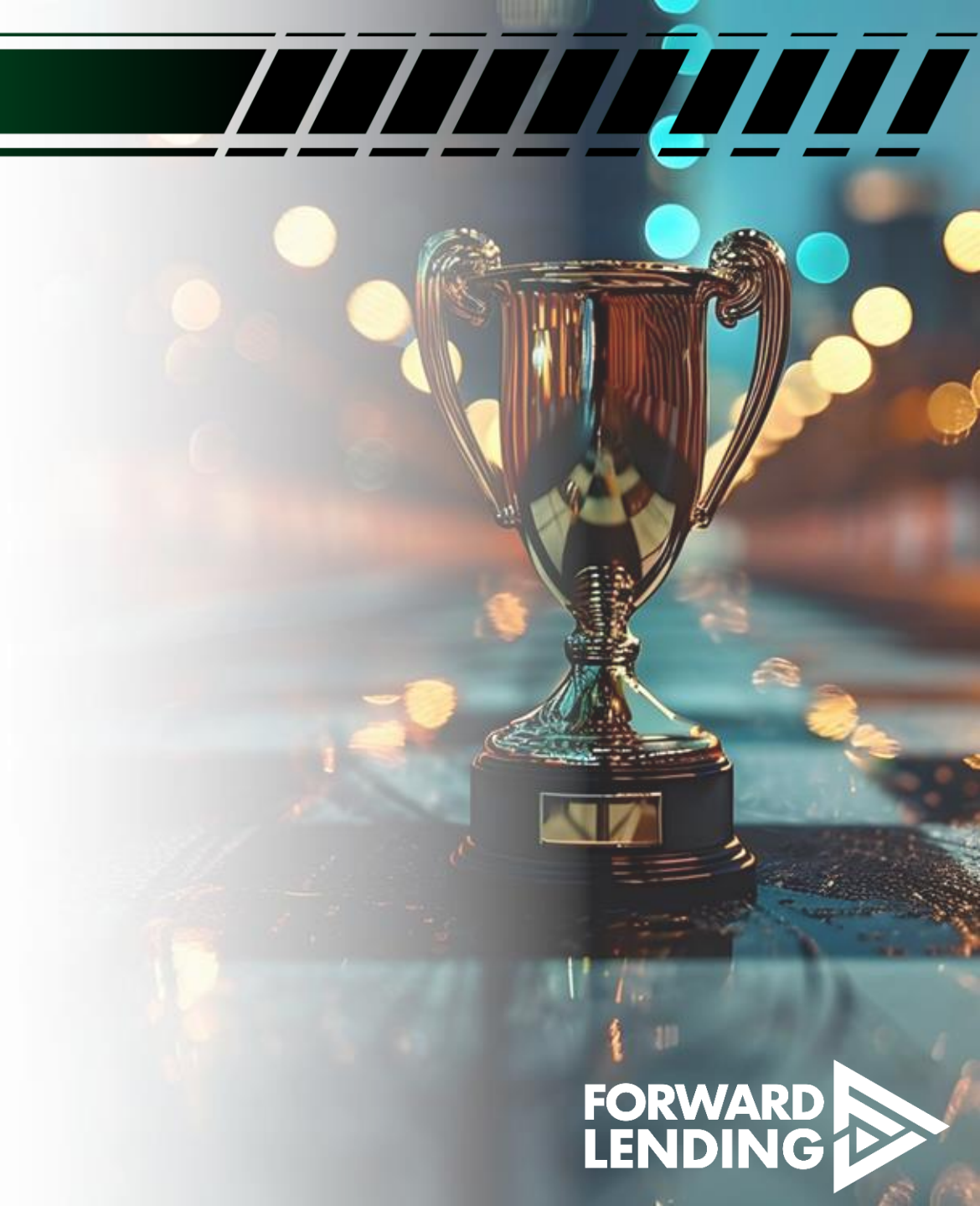
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FREE TRAINING FOR TEAMS

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 OCTOBER



Up to 50 BPS Price Improvement on Non-QM*

- 25 BPS Price Improvement on 30 year ARM
- 50 BPS Price Improvement on 40 year Fixed Rate
- 25 BPS Price Improvement on all 3 year + Prepayment Penalties

*Non-QM Specials may not be combined with each othe

October Special Offers valid for loans locked between 10/1/2026 and 10/31/2026. 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 each other and any other offer or price exception unless explicitly stated. Terms, restrictions, and conditions apply. This is not a commitment to lend.

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DSCR 101

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DSCR 101

WHAT IS A DSCR LOAN AND WHAT IS THE BENEFIT OF GOING DSCR?

- Momentum in 2026 is real - Surging demand and market adoption is happening!
- Powerful financing tool for Real Estate Investors/Foreign Nationals (both Experienced and Inexperienced)
- Easy qualification : Property Cash-flow ONLY!!
  - No Employment, No income
  - DSCR Ratio = Property Rental income / PITIA
- Faster (approvals), Flexible (guides), Scalable (portfolio)
  - 7 product offerings!
- Exceptions are available and approved in-house! Efficient!
- Avg RE investor = 3-4 transaction/year = Repeat business!! Long term clients!!
- Scenario desk + EZ-Structure = support for our broker partners
- If DSCR is not on your menu, deals are being lost!

WHAT ARE THE DSCR OPTIONS?

Non-QM Investor Programs

Non-Owner Occupied Investment Properties, 1-4 Units only * All subject properties located in Baltimore City, MD (and it's neighborhoods) are temporarily suspended*

Select DSCR - Ratio 1.25

Loan Amount	FICO to Max LTV/CLTV Credit Score	Purchase	Rate/Term	Cash-Out
$ 1,000,000	720+	75%	75%	70%
	700+	75%	75%	70%
	680+			
	640+			
	620+			
$ 1,500,000	720+	75%	75%	70%
	700+	75%	75%	70%
	680+			
	640+			
	620+			
$ 2,000,000	740+	75%	75%	70%
	720+	70%	70%	65%
	700+	70%	70%	65%
	680+			
	640+			
	620+			
$ 2,500,000	740+	75%	75%	70%
	720+	70%	70%	65%
	700+	70%	70%	65%
	680+			
	640+			
	620+			
$ 3,000,000	740+	65%	65%	60%
	720+	60%	60%	55%
	700+	60%	60%	55%
	680+			
	640+			
	620+			
$ 3,500,000	740+			
	720+			
	680+			
	660+			

Core DSCR - Ratio 1.0

Loan Amount	FICO to Max LTV/CLTV Credit Score	Purchase	Rate/Term	Cash-Out
$ 1,000,000	720+	85%	85%	80%
	700+	80%	80%	75%
	680+	80%	80%	75%
	640+	75%	75%	70%
	620+	70%	70%	65%
$ 1,500,000	720+	85%	85%	75%
	700+	80%	80%	75%
	680+	80%	80%	75%
	640+	70%	70%	65%
	620+	65%	65%	60%
$ 2,000,000	740+	80%	80%	75%
	720+	80%	80%	75%
	700+	75%	75%	70%
	680+	75%	75%	70%
	640+	70%	70%	65%
	620+	60%	60%	55%
$ 2,500,000	740+	80%	80%	75%
	720+	80%	80%	75%
	700+	75%	75%	70%
	680+	75%	75%	70%
	640+	70%	70%	65%
	620+	60%	60%	55%
$ 3,000,000	740+	75%	75%	70%
	720+	75%	75%	70%
	700+	70%	70%	65%
	680+	70%	70%	65%
	640+	65%	65%	60%
	620+	55%	55%	50%
$ 3,500,000	740+	65%	65%	60%
	720+	65%	65%	60%
	680+			
	660+			

DSCR Fusion - DSCR + Asset Utilization

Loan Amount	FICO to Max LTV/CLTV Credit Score	Purchase	Rate/Term	Cash-Out
$ 1,000,000	720+	80%	75%	70%
	700+	75%	75%	70%
	680+	75%	75%	70%
	640+			
	620+			
$ 1,500,000	720+	70%	70%	65%
	700+	70%	70%	65%
	680+	70%	70%	65%
	640+			
	620+			
$ 2,000,000	740+	65%	65%	60%
	720+	65%	65%	60%
	700+	65%	65%	60%
	680+	65%	65%	60%
	640+			
	620+			
$ 2,500,000	740+	60%	60%	55%
	720+	60%	60%	55%
	700+	60%	60%	55%
	680+	60%	60%	55%
	640+			
	620+			
$ 3,000,000	740+			
	720+			
	700+			
	680+			
	640+			
	620+			
$ 3,500,000	740+			
	720+			
	680+			
	660+			

Sub1 DSCR - Ratio ≥ .75 - < 1.0

Loan Amount	FICO to Max LTV/CLTV Credit Score	Purchase	Rate/Term	Cash-Out
$ 1,000,000	720+	75%	70%	65%
	700+	70%	70%	65%
	680+	70%	70%	65%
	640+	70%	70%	65%
	620+			
$ 1,500,000	720+	65%	65%	60%
	700+	65%	65%	60%
	680+	65%	65%	60%
	640+	65%	65%	60%
	620+			
$ 2,000,000	740+	60%	60%	55%
	720+	60%	60%	55%
	700+	60%	60%	55%
	680+	60%	60%	55%
	640+	60%	60%	55%
	620+			
$ 2,500,000	740+	55%	55%	50%
	720+	55%	55%	50%
	700+	55%	55%	50%
	680+	55%	55%	50%
	640+	55%	55%	50%
	620+			
$ 3,000,000	740+	50%	50%	45%
	720+	50%	50%	45%
	700+	50%	50%	45%
	680+	50%	50%	45%
	640+	50%	50%	45%
	620+			
$ 3,500,000	740+			
	720+			
	680+			
	660+			

No Ratio DSCR - Ratio < .75

Loan Amount	FICO to Max LTV/CLTV Credit Score	Purchase	Rate/Term	Cash-Out
$ 1,000,000	720+	70%	65%	60%
	700+	65%	65%	60%
	680+			
	660+			
	640+			
$ 1,500,000	720+	65%	65%	55%
	700+	60%	60%	55%
	680+			
	660+			
	640+			
$ 2,000,000	740+	60%	60%	55%
	720+	60%	60%	55%
	700+	55%	55%	50%
	680+			
	660+			
	640+			
$ 2,500,000	740+	55%	55%	
	720+	55%	55%	
	700+	55%	55%	
	680+			
	660+			
	640+			
$ 3,000,000	740+			
	720+			
	700+			
	680+			
	660+			
	650+			
$ 3,500,000	740+			
	720+			
	680+			
	660+			

Foreign National DSCR - Ratio 1.0

Loan Amount	FICO to Max LTV/CLTV Credit Score	Purchase	Rate/Term	Cash-Out
$ 1,000,000	680+/No FICO	75%	70%	65%
	700+			
	680+/No FICO			
	660+			
	640+			
$ 1,500,000	680+/No FICO	70%	65%	60%
	700+			
	680+/No FICO			
	660+			
	640+			
$ 2,000,000	700+/No FICO	65%	60%	55%
	720+			
	700+/No FICO			
	680+			
	660+			
	640+			
$ 2,500,000	740+			
	720+			
	700+			
	680+			
	660+			
	640+			
$ 3,000,000	740+			
	720+			
	700+			
	680+			
	660+			
	650+			
$ 3,500,000	740+			
	720+			
	680+			
	660+			

	Select DSCR	Core DSCR	DSCR Fusion	Sub1 DSCR	No Ratio DSCR	Foreign National DSCR
Max LTV	Condo - 75% (FL Condo - 70%) NW Condo -NA 2-4 Unit - NA Rural - NA	Condo - 80% (FL Condo - 70%) NW Condo (Max $3.0M) - 75% (FL Condo - 65%) 2-4 Unit - 80% Rural - 65%	Condo - 75% (FL Condo - 50%) NW Condo - 65% (FL Condo - 50%) 2-4 Unit - 65% Rural - NA	Condo - 70% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA	Condo - 70% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA	Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA
Min Loan Amount	$250,000	$100,000	$100,000	$100,000	$100,000	$100,000
DSCR	1.25 min ratio	1.00 min ratio | > 80% 1.20 min ratio	Initial DSCR w/out Asset Utilization: ≥ 0.75 - ≤ 0.99 ratio Final DSCR w/Asset Utilization: ≥ 1.15	0.75 min ratio	No min ratio	1.00 min ratio

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

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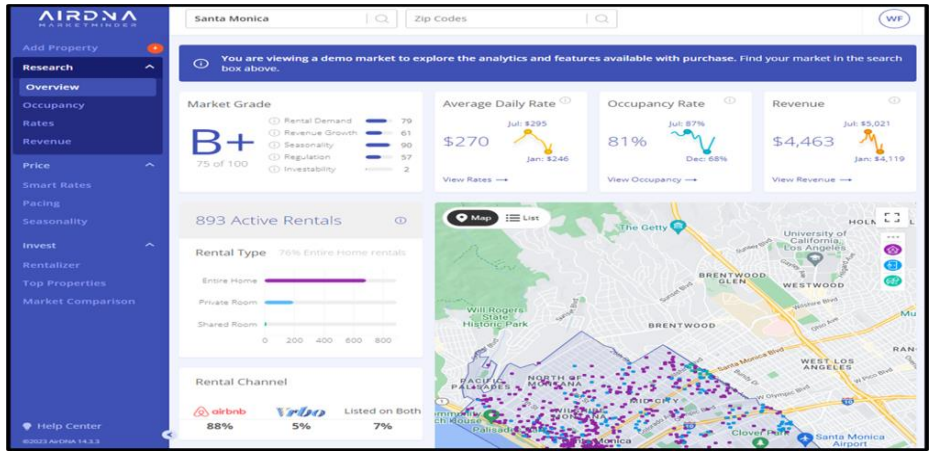
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DSCR 101

DO YOU ALLOW FOR VACANT PROPERTIES?
HOW DO YOU HANDLE SHORT TERM RENTALS?

Vacant / Unleased Properties

- Purchase Transaction – no LTV restriction
- Max LTV Refinance
  - 70% Rate/Term
  - 70% Cash-Out Max
- LOE for cause of vacancy



Short Term Rentals

- Purchase or Refi (R/T & C/O)
- 1 Unit SFR, 2-4 Unit, PUD and Condo eligible
- Experienced investors only
- Apply 20% Management Fee Reduction to Income (i.e. marketing, cleaning fees)
- Document Income with 12-month history of payments OR Air DNA/Overview Report supported by 1007/1025
- Rural not available
- Vacant ok

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DSCR CALCULATOR TOOL

Information

This calculator is not a committment to lend it is intended to be a scenario review. For eligibility information please contact your Account Executive and review our matrices.

Loan Amount ⓘ

$ 450,000

Amortization Term (Years)

30 years

Monthly Association Dues (HOA)

$ 250

Monthly Taxes

$ 0

Monthly Insurance Cost

$ 0

Estimated Monthly Taxes ⓘ

$ 468.75

Estimated Monthly Insurance ⓘ

$ 75.00

Fixed Term DSCR

Loan Amount (Fixed)

$ 450,000

Fixed Term Monthly Payments

$ 3,591.24

Interest Only DSCR

Loan Amount

$ 450,000

I/O Monthly Payments

$ 3,296.88

Interest Rate ⓘ

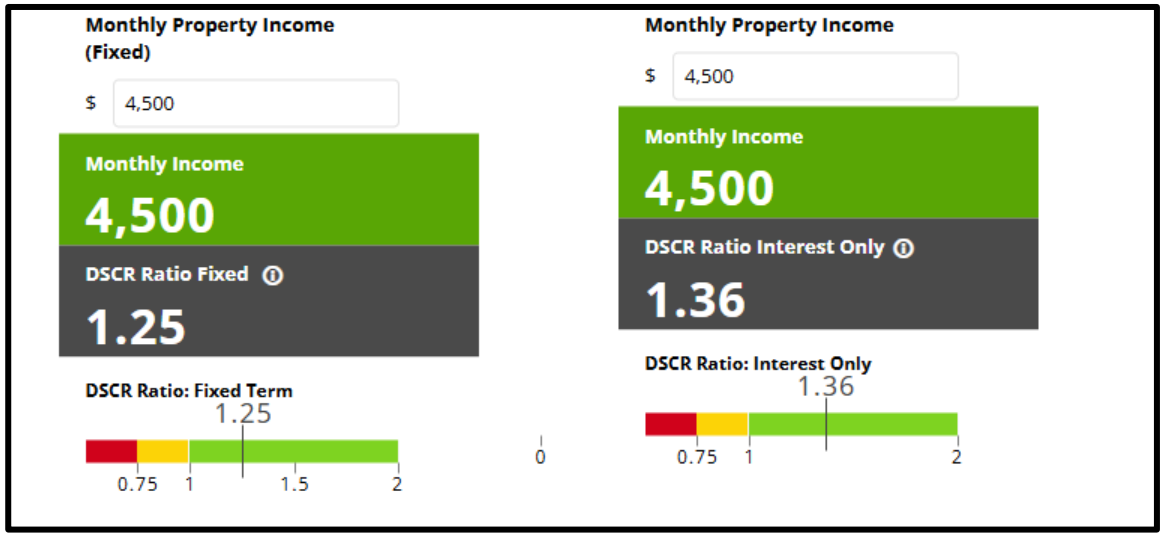
− 8.125 + %

Rental Information

- ○ Short Term Rental (AirBnB, VRBO, etc)
- ● Non-Short Term Rental

HOW DO YOU CALCULATE THE DSCR?

You can find the DSCR Calculation Form on our website here:
https://forwardlendingmtg.com/dscr-calculator-form/



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DSCR 101

HOW DO I GROW MY BUSINESS?

1. **Target Real Estate Investors (Highest ROI) – market solutions vs loans**
   - "Finance your next AirBnB"
   - "No tax returns required"
   - "Cash out to buy your next rental"
   - "Close in an LLC"
   - ➢ Where to find them:
     - REIA Groups and local investor meetings / Facebook Investor groups/ Landlord associations / Flipper groups / BiggerPockets groups / Property management companies
2. **Become the "STR financing expert" – growing niche!!**
   - ➢ Create content around:
     - AirBnB financing / Vacation rental loans
     - Condotel, Cabin or Beach rental financing
     - AirDNA supported appraisals (STR 1007)
     - LLC borrowing
   - ➢ Many LO's/borrowers still don't understand STR lending, so create an opportunity to differentiate yourself.
3. **Build relationships with realtors who specialize in Investment Properties**
   - Agents who focus on Multi-family (2-4 units)
   - Vacation homes
   - BRRR properties (Buy→ Rehab →Rent →Refinance → Repeat)
4. **Partner with CPAs**
   - Clients own rental portfolios
   - Benefit from DSCR loans and even Bank Statement loans
5. **Educate Real estate agents – Host short training sessions:**
   - "DSCR myths"
   - "How investors qualify without tax returns"
   - "Financing short-term rentals"
   - "When conventional financing isn't the best option"
     - ➢ Teaching builds credibility and referrals!!
6. **Build a local market presence w/ specific content like:**
   - "Top AirBnB markets in {your local area}"
   - "Best DSCR opportunities in {your state here}"
   - "Cashflow by ZIP code"
7. **Create simple DSCR tools: Quicker answers win the deals!**
   - DSCR calculator / Cash-flow calculator / STR revenue estimator
8. **"Top of mind" w/ existing clients: Investors avg 3-4 transactions per year**
   - CRM for rate updates, market insights, new program announcements
9. **Develop Referral Partnerships**
   - RE attorneys, 1031 Exchange companies, Property managers, Financial Advisors, Accountants, Insurance agents
10. **Own the niche!!**
    - DSCR loans for AirBnB investors / First-time investor loans / Beach rental financing / LLC borrower expertise

LIGHTNING ROUND Q&A



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CONTACT US

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WE KEEP YOU MOVING FORWARD

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