

# Forward: Revolutionizing Auto Loan Refinancing

A California-based fintech company empowering consumers with lower interest rates while providing lenders with high-quality refinance loan applications.

Planned as a subsidiary of Bayside Credit, operating under the Forward brand. Bayside is regional auto finance company founded in 2015 serving over 800 car dealers and lending over \$200MM to their customers.



**FORWARD | REFI**

Go Forward for Savings.

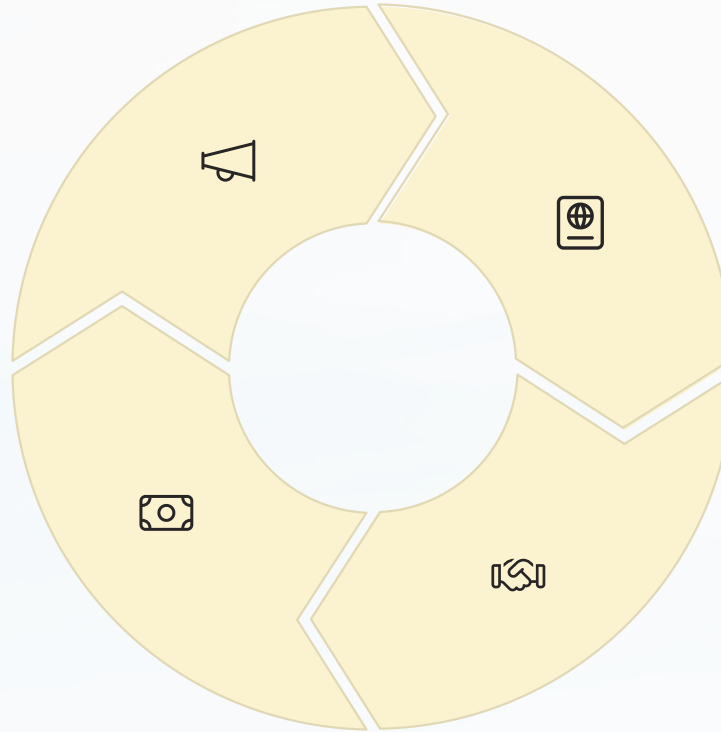
# The Forward Business Model

## Generate Leads

Prescreened consumer leads procured from a variety of traditional and cutting edge marketing strategies

## Fund Loans

Lenders audit, fund, and service loans



## Process Applications

Manage consumer communications and documentation

## Partner with Lenders

Deliver complete loan packages to lender partners

Operating as a full-service BPO partner while managing marketing, consumer communications, and regulatory compliance.

# Why Partner with Forward?



## Prequalified Applications

Tailored to lender criteria with no impact on consumer credit

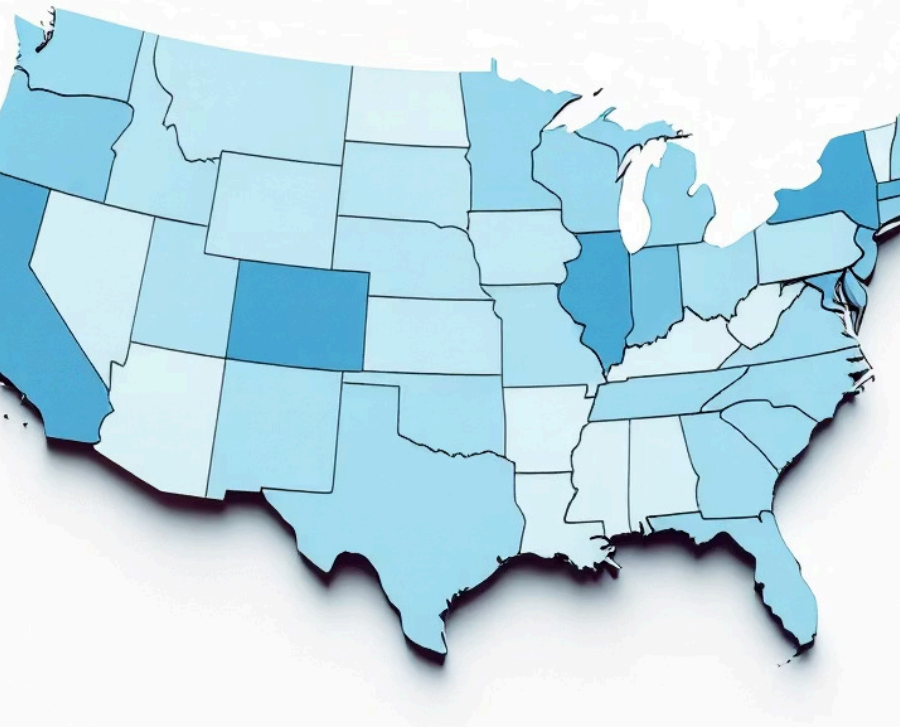
## Scalable Operations

Support for any loan volume across the country.

## No Upfront Costs

Fees apply only to funded loans, minimizing financial risk

# Our Market Focus



## All Credit Tiers

Supporting refinance auto loans from super prime to near prime consumers

## Nationwide Coverage

Operations covering all 50 states and Washington, DC

## Quality Borrowers

Targeting consumers with strong payment histories and low LTVs

## Consumer Benefits

Helping secure lower APRs and/or reduced monthly payments

# Lead Generation & Operations Workflow



## Lead Generation

- Prescreened credit bureau data
- Direct mail campaigns
- Online marketing
- Third-party referrals



## Application Processing

- Call center collection
- Soft credit pulls
- Lender matching
- Secure document handling



## Underwriting & Funding

- Data transfer to lenders
- Funds disbursement
- Title perfection

# Technology & Compliance Infrastructure

## Cutting-Edge Systems

- Integrated application processing & CRM
- AWS cloud storage for secure data management
- Interface with CUDL and lender platforms
- Consumer website: [www.Forwardrefi.com](http://www.Forwardrefi.com)
- Robust data security protocols

## Compliance Management

- Comprehensive Compliance Management System
- Policies covering AML, Fair Lending, TILA, GLBA
- Expert legal guidance
- Support for lender-specific requirements
- CFPB guidance monitoring

# Organizational Structure & Fee Model

## Leadership & Departments

Co-Founders Nima Mofrad and Lior Stolin lead as Managing Partners, overseeing:

- Lender Relations
- Marketing & Call Center
- Titles & Funding
- Compliance & IT
- Human Resources

## Transparent Fee Structure

Percentage of back-end product revenue

Per-funded loan fee from lenders

Consumer processing fee (~\$495)

Revenue comes from funded loans only, with charge-back period for fee rebates.



# Ready to move Forward ?

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## Upfront Costs

Pay fees only on  
funded loans

50

## States Covered

Nationwide operations

140+

## Targeting Criteria

For customized  
campaigns

Contact us at [www.Forwardrefi.com](http://www.Forwardrefi.com) to learn how our scalable, compliant operations can enhance your lending portfolio with low-cost, high-yield refinance loans.

