



RiseTPO.com

Effective Date: 08/18/25 | Revised: 08/18/25

## RISE TPO Jumbo EDGE^ Matrix

Eligibility Matrix										Loan Programs			
Occupancy	Property	Loan Amount	Purchase, Rate/Term Refi					Cash-out Refi					
			Max LTV/CLTV to FICO					Max LTV/CLTV to FICO					
			740+	720+	700+	680+	660+	740+	720+	700+	680+	660+	
Primary Residence	SFR/2-4 Unit/PUD/Condo	\$ 2,000,000	89.99% <sup>1</sup>	89.99% <sup>1</sup>	89.99% <sup>1</sup>	89.99% <sup>1</sup>	80%	80%	80%	80%			
		\$ 2,500,000	80%	80%				80%					
		\$ 3,000,000	80%					80%					
Second Home	SFR/2-4 Unit/PUD/Condo	\$ 2,000,000	89.99% <sup>1</sup>	89.99% <sup>1</sup>	89.99% <sup>1</sup>	89.99% <sup>1</sup>	80%	75%	75%	75%			
		\$ 2,500,000	80%	80%				75%					
		\$ 3,000,000	80%					75%					
Investment <sup>2</sup>	SFR/2-4 Unit/PUD/Condo	\$ 1,000,000	80%	80%	80%	80%	70%	75%	75%	75%	75%		
		\$ 2,000,000	80%	80%	80%	80%	70%	75%	75%	70%	70%		
		\$ 2,500,000	75%	75%									
			Interest Only (Fixed Rate)										
			760+	740+	720+	700+	680+						
Primary Residence/ Second Home	SFR/2-4 Unit/PUD/Condo	\$ 1,000,000	80%	80%	75%	75%							
		\$ 2,000,000	75%	75%	75%								
		\$ 3,000,000	75%										
<sup>1</sup> 10/6 ARM ineligible										Fixed Rate Period			
<sup>2</sup> Investment only: All properties located in Essex County, NJ and Baltimore City, MD (and it's neighborhoods) are ineligible										Index			
										Lookback Period			
										Floor			
										Margin			
										Caps			
										1%: Subsequent Cap (max periodic increase or decrease)			
										5%: Lifetime Cap (max increase in interest rate over the life of loan)			
										Fully Indexed Rate			
										Sum of the index & margin rounded to the nearest .125			
										Qualifying Rate			
										Greater of fully indexed rate or Note rate			
Product Restrictions (Not Permitted)													
Borrowers													
• Blind Trusts				• Less than 18 years old				• Real Estate Trusts					
• Foreign Nationals				• LLCs, LLPs, Corporations				• Qualified Personal Residence Trusts					
• Guardianships				• Irrevocable Trusts				• With diplomatic immunity					
• ITIN				• Life estates				• Without a social security number					
• Land Trusts				• Party to a lawsuit									
Transactions													
• 1031 exchange on owner occupied 2-4 unit property				• Income produced, or in relation to, cannabis, hemp				• Refinancing of a subsidized loan					
• Bridge loans				• Model home leaseback				• Reverse 1031 exchange					
• Builder/Seller bailout				• Escrow holdbacks				• Section 32 or High Cost loan					
• Foreclosure bailout				• Multiple property payment skimming				• Single closing construction to perm financing					
• Illinois Land Trust				• Non-QM loans				• Straw borrowers					
Property Types													
• Agricultural zoned properties				• Hotel or motel conversions				• Properties > 25 acres					
• Assisted living facilities				• Houseboats				• Property not accessible by roads					
• Bed and Breakfast				• Hobby farms, ranches or orchards				• Properties not suitable for year-round occupancy					
• Boarding house				• Illinois Land Trust				• Properties with deed or resale restrictions					
• Container homes				• Income producing properties				• Properties with PACE obligations					
• Commercial				• Leasehold properties				• Properties with UCC filings					
• Condo hotels and condotels				• Log homes				• Row Homes in Baltimore City, MD					
• Condominium conversions				• Manufactured or mobile homes				• Rural properties					
• Co-Ops				• Mixed use				• Unique properties					
• Domes or geodesic domes				• Non-warrantable Condos				• Vacant land or land development properties					
• Dwelling w/more than 4 units				• Projects that offer unit rentals daily, weekly or monthly									
• Earth or Berm homes													
• Factory built housing													
• Hawaii properties in lava zones 1 or 2													
• Homes on Native American lands													