

# FHA HOME LOANS

## Flexible Lending Solutions

### PROGRAM HIGHLIGHTS

- Purchase: 550 FICO at 90% LTV, 580 FICO at 96.5% LTV
- Cash Out Refinance: 580 FICO at 80% LTV, Manual U/W 600 FICO at 80% LTV
- Max DTI per AUS
- Manual Underwriting Allowed
- No Min Credit History with AUS Approval
- Blended Ratios with Non-occupant Co-borrower
- W2 Only Available
- One FICO Score Allowed
- Min Loan Amount \$75,000
- ARMS Option Available

### FHA Lending

Home buying and refinancing made simple and affordable with excellent pricing and reduced out of pocket expenses.

*RISE TPO is not affiliated with or acting on behalf of or at the direction of Federal Housing Administration, or the Federal Government.*

Intended for use by real estate and lending professionals only and not for distribution to consumers.

RISE TPO, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: 866.328.8059 | RISE TPO is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888-473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 3636 S. Geyer Road, Suite 100, Office 134, St. Louis, MO 63127. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125. Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MN, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VT, WA, WI, WV, and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). Copyright 2025. 08.14.25