risetpo.com

PARTNER WITH A LEADING DPA LENDER!

100% CLTV Programs with LoanLift

LOANLIFT

(Exclusive to RISE TPO)

- FHA DPA, Purchase Only
- 2/1 Buydown option available (24 month term)
- Min FICO 600 - DU Approve/Eligible
- Manual Underwrite Available, Min FICO 660
- Not Available with Buydown option
- Follows FHA guidelines
- No Maximum Income Restrictions
- No First Time Home Buyer Requirement
- Non-occupied Co-borrowers allowed per FHA guides
- DTI - Follow AUS - Approved/Eligible
- One borrower must complete HUD approved counseling
- 96.5% Max LTV with 3.5% DPA (100% CLTV)
- Fully amortized over 30 years, with a forgivable option
- Conforming and High Balance Loan Limits Available
- Second Mortgage Lien Forgiven after 10 years

Qualify more borrowers and expand your market reach with our DPA programs.

LOANLIFT PLUS

(Exclusive to RISE TPO)

- 100% CLTV FHA Loan (Combines 1st and Subordinate Lien)
- 2nd lien with an interest rate 2% greater than 1st lien Payment amortized over 10 years Monthly payments required
- 2/1 Buydown option available (24 month term)
- Min FICO 600 - DU Approve/Eligible
- Manual Underwrite Available, Min FICO 660
- Not Available with Buydown option
- Follows FHA guidelines
- No Maximum Income Restrictions
- Borrower's minimum contribution of $0.00
- Purchase Only
- No First Time Home Buyer Requirement
- Conforming and High Balance Loan Limits Available

LOANLIFT MAX

(Exclusive to RISE TPO)

- 101.5% CLTV, (96.5% First + 5% DPA)
- 5% DPA available to assist with closing costs
- FHA 30-YR Fixed Purchase
- No Income Limits
- 1 - 2 Units, Primary Residence Only (No FTB Requirement)
- 600 Min FICO for AUS
- 660 Min FICO for Manual

AZ and SC require a minimum loan amount of $5,000.
Maximum loan amount follows standard conforming FHA Guidelines and varies by subject property county. Income follows FHA guidelines. LoanLift and LoanLift Plus: High Balance Not Allowed. Restrictions apply, contact your Account Executive. RISE TPO is not affiliated with or acting on behalf of or at the direction of Federal Housing Administration, or the Federal Government.

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