



Effective Date: 01.27.26 | Revised: 01.27.26

Eligibility Matrix

Table with columns: Loan Amount, Occupancy, Property, Select Full Doc (FICO to Max CLTV), Core Full Doc (FICO to Max CLTV), and Alt Doc & DSCR (FICO to Max CLTV). Rows include loan amounts from \$350,000 to \$750,000 for Primary Residence and Investment properties.

15% CLTV reduction for declining market

2-4 Unit: 75% max CLTV

2-4 Unit ineligible on Select Full Doc

4 Standalone close transactions only on Select Full Doc, concurrent transaction ineligible

5 Investment and Non-TRID (Business Purpose): All subject properties located in Baltimore City, MD (and it's neighborhoods) and Philadelphia County, PA are temporarily suspended

Table with columns: Loan Programs (30-Year Fixed, 20-Year Fixed, 10-Year Fixed), Program Codes & Descriptions (Select Full Doc, Core Full, Alt Doc), and DSCR (Non-QM/Business).

Table with columns: Product Features (Fixed term loan, Fully disbursed at closing, etc.) and DSCR - Experienced/Inexperienced Investor (Borrower(s) with history of owning & managing NOO income-producing investment RE).

Table with columns: Details (Max LTV/CLTV/HCLTV, Property Type, Income Types, etc.) and Standalone Close (Refer to Eligibility Matrix, 2-4 Unit: 75% (Second Home and Select Full Doc ineligible), etc.).

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Additional Product Details

Concurrent (Piggyback Loans)	First and second mortgage must close simultaneously with OCMBC. The more restrictive of the 1st lien or closed-end second guidelines are followed. Refer to the Closed End Second Guidelines for specific requirements.
Eligible Borrowers	US Citizens • Permanent Resident Aliens - Select, Core Full Doc, Alt Doc & DSCR Non-Permanent Resident Aliens • ITIN • First time Homebuyers - Core Full Doc, Alt Doc & DSCR only (Select ineligible) Select Full Doc - All borrowers on 1st lien note must be on new loan and on title at application with exceptions allowed for death of borrower, divorce and legal separation (Purchases excluded) Core Full Doc, Alt Doc & DSCR - At least one borrower on 1st lien note must be on new loan and on title at application. Any additional borrowers on new loan must be on title at application. (Purchases excluded)
Geographic Restrictions	US Territories & following states ineligible: MI, NJ, NY, TN, TX, WV Arizona SB 1082: prohibits loans when a borrower or any ≥30% beneficial owner is classified as a foreign adversary nation or agent
General Property Requirements	SFR: 700 min sq ft • Condo: 500 min sq ft • 2-4 Unit: 400 min sq ft • 10 acres max -Select only, 25 acres max - Core Full Doc, Alt Doc & DSCR
Licensing	Full Doc/Alt Doc loans: May only be originated by a Broker and/or MLO that is licensed in the state where the subject property is located DSCR (Business Purpose) loans: Refer to DSCR/Business Purpose State Licensing Requirements
Payment Shock	New combined payment not to exceed 200% of current housing payment, waived when DTI is ≤ 36%
Residual Income	Min \$2,500 required, waived when DTI is ≤ 36%

Product Restrictions (Not Permitted)

Borrowers	1st Liens	Transactions
<ul style="list-style-type: none"> Blind Trusts Foreign Nationals Irrevocable Trusts ITIN (Select only) Land Trusts Less than 18 years old Life estates Non-Permanent Resident Aliens (Select only) Party to a lawsuit With diplomatic immunity 	<ul style="list-style-type: none"> All Affordable Purch, Refi & DPA programs (HomeStyle, FHA, Refi Now, HomeReady, etc.) ARMs (Select only) Balloon notes or features Construction loans Cross collateralized loans HELOC Land Trusts Loans in forbearance Negative amortization Private Mortgages Renovation loans Resident Transition Loans (RTL) Reverse mortgages 	<ul style="list-style-type: none"> Assumable loans Community Seconds Escrow holdbacks High Cost Loans Income produced, or in relation to, cannabis, hemp Income produced by short term rentals (excludes DSCR) Lien free properties
Property Types		
<ul style="list-style-type: none"> 2-4 Units properties (Select only) Agricultural zoned properties Barndominiums Bed and Breakfast Boarding houses Churches Commercial and mixed-use Condo hotels and condotels Container homes Co-Ops Deed Restricted properties, age-related restrictions allowed on all except DSCR Domes or geodesic domes Dwelling w/more than 4 units Fractional ownership 	<ul style="list-style-type: none"> Hawaii properties - lava zones 1 or 2 Hotel or motel conversions Houseboats Leasehold properties Log homes Manufactured or mobile homes NW Condos (Select only) Projects that offer unit rentals daily, weekly or monthly Properties > 25 acres Properties offering individuals room leases (SRO, PadSplits, etc.) Properties not accessible by roads Properties not suitable for year-round occupancy Properties w/PACE obligations Properties w/private transfer fees Properties w/zoning violations Row Homes in Baltimore City, MD Rural properties Solar Panels that affect 1st lien position Stilt homes Unique properties Vacant land or land development properties Working farms & ranches 	

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