

Elevate Your Pipeline with **PRIME LENDING**

Unlock more opportunities and close more deals with our powerful lineup of Conventional, FHA, VA, and USDA loan programs. Call us today to discover how these flexible solutions can take your business to the next level!

AGENCY

Conventional Highlights

- LTV up to 97%
- HomeReady & HomePossible options
- FNMA RefiNow available
- Standard Fixed & ARM programs
- Manufactured Housing eligible on DU/LP
- Transferred Appraisals Accepted
- 2/1 & 1/0 Buydowns to boost affordability*
- Dual AUS + Blended FICO flexibility

GOVERNMENT

FHA Program

- No FICO available to 90% LTV Purchase
- 550 Min FICO / 90% LTV on Purchase or RT
- 580 Min FICO / 96.5% LTV on Purchase or RT
- 580 Min FICO on Cash Out
- Manual underwriting with a 580 FICO
- Manufactured Housing
- Condo Single Unit Approval
- Standard Fixed Rate and ARM Programs
- 2/1 and 1/0 buydown options*

FHA Streamline

- No Income Documentation
- No Appraisal or valuation product required on SFR's, PUDs, or Condos
- Condo Approval Issued by FHA is not Required
- Mortgage Only Tri-Merge or Soft-Pull Mortgage Only Tri-Merge
- 580 Min FICO
- Manufactured Housing

**Buydown program does not reduce the Note Rate of the Loan.*

RISE TPO is not affiliated with or acting on behalf of or at the direction of the Federal Housing Administration, Veterans Administration, United States Department of Agriculture, 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. Underwriting terms and conditions apply and not all applicants will qualify. 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. Copyright 2026. 01.07.26

