



RISE TPO
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective Date: Tue, January -13 - 2026

Lock Request

Base Price			NonQM RISE TPO									
30 Day Lock			Loan Level Pricing Adjustments									
Rate	Full Doc	Alt Doc	FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
5.999	98.663	98.363	780+	0.625	0.475	0.475	0.475	0.350	0.075	(0.500)	(1.625)	(3.525)
6.125	99.288	98.988	760-779	0.500	0.438	0.438	0.350	0.225	(0.025)	(0.625)	(2.125)	(3.775)
6.250	99.826	99.526	740-759	0.438	0.350	0.350	0.225	(0.025)	(0.525)	(0.875)	(2.375)	(4.025)
6.375	100.326	100.026	720-739	0.350	0.225	0.225	(0.025)	(0.400)	(0.750)	(1.150)	(3.125)	(4.525)
6.499	100.763	100.463	700-719	(0.025)	(0.275)	(0.275)	(0.650)	(0.775)	(1.275)	(3.875)	(5.275)	
6.625	101.161	100.861	680-699	(0.275)	(0.650)	(0.650)	(0.775)	(1.275)	(1.900)	(3.050)	(4.875)	#N/A
6.750	101.552	101.252	660-679	(0.775)	(0.775)	(0.775)	(1.275)	(1.775)	(4.000)	#N/A	#N/A	#N/A
6.875	101.935	101.635	640-659	(1.625)	(1.750)	(1.875)	(2.250)	(2.625)	(3.875)	(4.900)	#N/A	#N/A
6.999	102.310	102.010	620-639	(2.500)	(2.500)	(2.625)	(2.775)	(3.275)	(4.775)	(5.875)	#N/A	#N/A
7.125	102.677	102.377	600-619	(3.000)	(3.250)	(3.500)	(3.750)	(4.250)	(5.625)	(6.625)	#N/A	#N/A
			Program									
7.250	103.036	102.736	SELECT	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	#N/A
7.375	103.388	103.088	Core	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			Income Doc Types									
7.499	103.732	103.432	VOE w/ Bank Statement	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
7.625	104.068	103.768	1099 w/ Bank Statement	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
7.750	104.396	104.096	Asset Utilization	(0.375)	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	(1.500)	#N/A	#N/A
7.875	104.716	104.416	P&L w/ Bank Statement	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.375)	(0.500)
7.999	104.997	104.697	P&L Only	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.500)	(2.000)	#N/A	#N/A
8.125	105.247	104.947	Professional	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
8.250	105.497	105.197	Purpose									
8.375	105.747	105.447	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8.499	105.997	105.697	Rate Term Refi	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.250)	(0.250)	#N/A
8.625	106.247	105.947	Cash Out Refi	0.000	(0.125)	(0.125)	(0.250)	(0.500)	(0.625)	#N/A	#N/A	#N/A
8.750	106.435	106.135	Rate Term Refi FICO < 680	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	#N/A	#N/A
8.875	106.622	106.322	Cash Out Refi FICO < 680	(0.500)	(0.500)	(0.625)	(0.625)	(0.750)	(1.000)	#N/A	#N/A	#N/A
8.999	106.810	106.510	Loan Amount									
9.125	106.997	106.697	<\$150,000	(0.500)	(0.750)	(0.750)	(0.750)	(0.750)	(0.875)	(1.000)	(1.250)	(1.250)
9.250	107.185	106.885	\$150,001-\$250,000	0.000	0.000	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)
9.375	107.372	107.072	\$250,001-\$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9.499	107.560	107.260	\$500,001-\$1,000,000	0.375	0.375	0.375	0.375	0.375	0.375	0.250	0.250	0.250
9.625	107.747	107.447	>\$1,000,000	0.625	0.500	0.375	0.250	0.250	0.250	0.250	0.000	0.000
9.750	107.935	107.635	>\$1,500,000	0.250	0.250	0.125	0.125	0.125	0.125	0.125	0.000	0.000
9.875	108.060	107.760	>\$2,000,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	#N/A	#N/A
9.999	108.185	107.885	>\$2,500,000	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
10.125	108.310	108.010	>\$3,000,000	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A	#N/A
10.250	108.435	108.135	>\$3,500,000	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A	#N/A	#N/A
10.375	108.560	108.260	>\$4,000,000	(3.000)	(3.000)	(3.000)	(3.000)	#N/A	#N/A	#N/A	#N/A	#N/A
10.499	108.685	108.385	Occupancy/Property/Units									
10.625	108.810	108.510	NOO	(0.250)	(0.375)	(0.375)	(0.625)	(0.625)	(0.625)	(0.625)	(0.875)	#N/A
10.750	108.935	108.635	2nd Home	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A
10.875	109.060	108.760	NW Condo	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)	#N/A	#N/A	#N/A
Lock Term			Prepayment Penalty									
45 Day	(0.250)		No PPP-States not allowed	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A
60 Day	(0.500)		No PPP-States that allow	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	#N/A
Extension Cost			12 Months PPP*	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	#N/A
See Below Extension Cost			24 Months PPP*	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.500)	#N/A
			36 Months PPP*	0.250	0.125	0.125	0.125	0.125	0.125	0.125	0.063	#N/A
			48 Months PPP*	0.375	0.250	0.250	0.250	0.250	0.250	0.125	0.125	#N/A
			60 Months PPP*	0.750	0.625	0.625	0.625	0.625	0.625	0.625	0.500	#N/A
			12 Months PPP (5% Fixed)**	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A
All Rates @ 2 bps / day Extension Cost			24 Months PPP (5% Fixed)**	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	#N/A
			36 Months PPP (5% Fixed)**	0.375	0.250	0.250	0.250	0.250	0.250	0.125	0.125	#N/A
			48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.375	0.375	#N/A
			60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.625	#N/A
			12 Months PPP (5% Fixed)**	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A
Current lock extension costs/policies apply to all active locks, regardless of lock date			24 Months PPP (5% Fixed)**	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	#N/A
			36 Months PPP (5% Fixed)**	0.375	0.250	0.250	0.250	0.250	0.250	0.125	0.125	#N/A
			48 Months PPP (5% Fixed)**	0.625	0.425	0.425	0.425	0.425	0.425	0.375	0.375	#N/A
			60 Months PPP (5% Fixed)**	1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.625	#N/A
			12 Months PPP (5% Fixed)**	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A
All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost			Other									
			Interest Only 30Yr FIX	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#N/A	#N/A
			Interest Only 40Yr or ARM (30&40Yr)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(0.750)	(1.000)	#N/A
			Escrow Waived	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)
			DTI >45% - All Doc Types	0.000	0.000	(0.125)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	#N/A
All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions			DTI ≥50% - All Doc Types	(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.625)	(1.000)	#N/A	#N/A
			ITIN	(1.500)	(1.500)	(2.000)	(2.000)	(2.000)	(2.000)	(2.250)	(2.500)	#N/A
			Subordinate Financing	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
			Payment History									
			0x30x12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
PPP Required on NOO>80% LTV * 6 Months interest on 80% of the Principal Balance * ** 5% Fixed PPP option is 5% penalty on Current Balance for the duration of the Pre-Pay Term **			1x30x12	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	(2.000)	#N/A	#N/A
			1x60x12	(1.750)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A	#N/A	#N/A
			1x30x6	(1.500)	(1.750)	(1.750)	(1.750)	(2.000)	(2.000)	#N/A	#N/A	#N/A
			0x30x24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			Credit Events									
			12 Months	(1.500)	(1.500)	(2.000)	(2.000)	(2.000)	(2.000)	#N/A	#N/A	#N/A
			24 Months	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.500)	#N/A	#N/A
			36 Months	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	(0.500)
			48 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Inputs		
Interest Rate →	Choose a Selection	Reset
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	FALSE
Program	Core	#N/A
Reserves	Choose a Selection	0.000
Payment History	0x30x12	#N/A
Credit Events	NONE	0.000
Doc Type	Choose a Selection	0.000
Additional Adjs	Choose a Selection	#N/A
Citizenship	Choose a Selection	0.000
DTI	Choose a Selection	0.000
Loan Balance	Choose a Selection	#N/A
Purpose	Choose a Selection	#N/A
Occupancy	Choose a Selection	0.000
Property Type	Choose a Selection	0.000
Loan Term	30YR Fixed	#N/A
Escrow	Escrow Not Waived	#N/A
Prepayment Penalty	Choose a Selection	0.000
NJ - Title Vesting		0.000
State	Choose a Selection	0.000
Lock Term	30 Day	#N/A
Buydown	No	0.000
Subordinate Financing	No	0.000
Possible Eligibility Issue	No	0.000
State Tier Adjustment	Choose a Selection	0.000
Special	Not Applicable	FALSE
Total LLPA		#N/A
Gross Rate Sheet Price (Prior to LLPAs)		#N/A
Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)		Minimum Rate
Max YSP		#N/A
Final Price →		#N/A

January SPECIAL

25 BPS on NonQM and DSCR

RISE

TPO

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective Date: Tue, January - 13 - 2026

Base Price			DSCR RISE TPO								
30 Day Lock			Loan Level Pricing Adjustments								
Rate	DSCR	DSCR 5-8	FICO/LTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
5.999	98.113	#N/A	780+	1.125	1.000	0.875	0.850	0.475	0.400	(0.625)	(2.500)
6.125	98.738	#N/A	760-779	1.000	0.850	0.850	0.700	0.350	0.275	(0.875)	(2.750)
6.250	99.175	#N/A	740-759	0.850	0.725	0.725	0.563	0.250	0.063	(1.000)	(3.000)
6.375	99.551	#N/A	720-739	0.725	0.600	0.600	0.500	(0.125)	(0.250)	(1.875)	(3.500)
6.499	100.051	#N/A	700-719	0.350	0.100	0.100	(0.125)	(0.400)	(1.150)	(2.625)	#N/A
6.625	100.519	#N/A	680-699	0.100	(0.275)	(0.275)	(0.400)	(1.000)	(1.650)	(3.375)	#N/A
6.750	100.957	#N/A	660-679	(0.400)	(0.400)	(0.900)	(1.400)	(2.125)	(2.750)	#N/A	#N/A
6.875	101.379	#N/A	640-659	(0.900)	(1.250)	(1.650)	(1.875)	(2.875)	(3.625)	#N/A	#N/A
6.999	101.785	#N/A	620-639	(2.000)	(2.250)	(2.400)	(2.875)	(3.625)	#N/A	#N/A	#N/A
7.125	102.160	#N/A									
7.250	102.535	97.735									
7.375	102.910	98.125									
7.499	103.254	98.750									
7.625	103.566	99.250									
7.750	103.847	99.500									
7.875	104.129	99.750									
7.999	104.410	100.250									
8.125	104.691	100.500									
8.250	104.972	100.750									
8.375	105.254	101.000									
8.499	105.535	101.250									
8.625	105.785	101.500									
8.750	106.035	101.750									
8.875	106.285	102.000									
8.999	106.535	102.500									
9.125	106.785	102.750									
9.250	106.910	103.000									
9.375	107.035	103.250									
9.499	107.160	103.500									
9.625	107.285	103.750									
9.750	107.410	104.000									
9.875	107.535	104.250									
9.999	107.660	104.500									
10.125	107.785	104.750									
10.250	107.910	105.000									
10.375	108.035	105.250									
10.499	108.160	105.500									
10.625	108.285	105.750									
10.750	108.410	106.000									
10.875	108.535	106.250									
Lock Term			LLPA								
45 Day				(0.250)							
60 Day				(0.500)							
Extension Cost			Temporary Guidance See Below Extension Cost								
			All Rates @ 2 bps / day Extension Cost								
			Current lock extension costs/policies apply to all active locks, regardless of lock date								
			All 45 day locks are at a 25bp cost and are eligible for up to 15 days of extensions at cost								
			All 60 day locks are at a 50bp cost and are not eligible for Lock Extensions								
Allowable Fees			Click Here								
PPP Requirements			PPP Required on NQO>80% LTV								
			* 6 Months interest on 80% of the Principal Balance *								
			** 5% Fixed PPP option is 5% penalty on Current Balance for the duration of the Pre-Pay Term **								

NonQM Price Calculator		
Inputs		
Interest Rate →	Choose a Selection	Reset
LTV Range	Choose a Selection	
FICO Range	Choose a Selection	FALSE
Program	Choose a Selection	#N/A
Reserves	Choose a Selection	0.000
Payment History	0x30x12	#N/A
Credit Events	NONE	0.000
Doc Type	Choose a Selection	0.000
Additional Adjs	Choose a Selection	#N/A
Citizenship	Choose a Selection	0.000
Loan Balance	Choose a Selection	#N/A
Purpose	Choose a Selection	#N/A
DSCR Cashout	Choose a Selection	0.000
Occupancy	Choose a Selection	0.000
Property Type	Choose a Selection	0.000
Loan Term	30YR Fixed	0.000
Escrow	Escrow Not Waived	0.000
Prepayment Penalty	Choose a Selection	0.000
NJ - Title Vesting		0.000
State	Choose a Selection	0.000
Lock Term	30 Day	0.000
Buydown	No	0.000
Subordinate Financing	No	0.000
Possible Eligibility Issue	Yes	#N/A
State Tier Adjustment	Choose a Selection	0.000
Special	Yes	0.250
Total LLPA		#N/A
Gross Rate Sheet Price (Prior to LLPAs)		#N/A
Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP)		Minimum Rate
Max YSP		102.000
Final Price →		#N/A
MANUAL LPC CALCULATOR		
Loan amount	\$500,000.00	
LPC %	2.250	\$11,250.00
LPC Flat Fee		0.000
Total LPC LLPA	2.250	
Final Price AFTER LPC →		#N/A
*YSP allowed up to 102.000, may be paid to borrower on all Loans, or to Broker on Business Purpose Loans only		
*YSP & Lender Credit are not Applicable to DSCR 5-8 Unit		
Calculator does not verify eligibility. Please use in conjunction with product matrix.		
Max Price		
24-60 Months PPP	102.000	Georgia (0.250)
>\$2,500,000	101.000	Illinois (0.250)
80.01-90.00% LTV	101.000	Kansas (0.250)
ITIN/Foreign National	101.000	New Jersey (0.250)
Subord Financing	100.000	North Carolina (0.250)
No PPP	100.000	Ohio (0.250)
12 Months PPP	101.500	Terms LLPA
NJ Title Vested in LLC	100.000	15YR Fixed 0.250
DSCR 5-8 Units	100.000	30YR Fixed 0.000
Floor Price		40YR Fixed (0.500)
NC Floor Price	99.750	5/6 30YR ARM 0.000
Min Rate		5/6 40YR ARM (0.500)
>\$2,500,000	6.625	7/6 30YR ARM 0.000
ITIN/Foreign National	7.375	7/6 40YR ARM (0.500)
		Terms Caps
		5/6 ARM 2/1/5
		7/6 ARM 5/1/5
		Floor Margin
		Index 6 Month SOFR
		Reset 6 Month
		Margin 4.000
State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250