

# Take Your Business Further with DSCR Foreign National

## January 2026 Broker Webinar



R I S E T P O . C O M

# Webinar Host



**Jenny Beck**

*Director of Learning and Development*

# MONTHLY SPECIALS





# UP TO 75 BPS PRICE IMPROVEMENT WITH JANUARY SPECIALS

For Loans Locked January 1st - 31st, 2026

**Non-QM Pricing Improvement (Includes DSCR 5-8 units and Jumbo)\***  
**Up to 75 BPS with Select or 25 BPS without Select**

## FHA Pricing Improvement

**FHA: 25 BPS Price Improvement**  
**Includes LoanLift DPA Programs and FHA Streamlines**  
**Excludes Select Product**

\*Non-QM Specials exclude Seconds (Closed End or Stand-Alone). FHA excludes CalHFA and Select products.

Specials apply to all eligible Non-QM (except Closed End Seconds, Standalone Seconds, HELOCs), FHA Streamline Refinance loans and VA IRRRL Loans.

Offers valid for loans locked between 1/1/2026 and 1/31/2026. All offers are subject to change without prior notice. Rate and price improvements are applicable only to qualifying loan programs and borrowers, and not all applicants will qualify. Specials cannot be combined with any other offer or price exception unless explicitly stated. Terms, restrictions, and conditions apply. This is not a commitment to lend.

Loans may qualify for additional price improvement with Select Specials as indicated on our Prime and Non-QM Rate sheets.

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# DSCR FOREIGN NATIONAL

# DSCR FOREIGN NATIONAL

**Our Foreign National DSCR program offers flexible options, competitive guidelines, and the support you need to grow your business!**

## **What is a Foreign National?**

A Foreign National is a non-resident alien who is not authorized to live or work in the U.S or holds a work visa that is indicative of a more temporary residency than those required to meet Non-Permanent Resident Alien requirements.

A Foreign National may periodically visit the US for various reasons including vacation and/or business.

To be eligible, the borrower must live and work in another country and be a legal resident of that same country. They may not purchase a property intended for use as a primary resident.



# DSCR FOREIGN NATIONAL

- LTV's up to 75% for Purchase, 70% Rate/Term, 65% Cash Out
- Min Fico 680
- Min DSCR 1.00
- \$2.0M Max Loan Amount
- 0 x 30 x 12 with full 2 yr history
- > 36 months Credit Event Seasoning
- 12 mos reserves – Cash-out can be used

Foreign National DSCR - Ratio 1.0				
FICO to Max LTV/CLTV				
Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
\$ 1,000,000	720+	75%	70%	65%
	700+	70%	65%	60%
	680+/No FICO	65%	60%	55%
	660+			
	640+			
\$ 1,500,000	720+	70%	65%	60%
	700+	65%	60%	55%
	680+/No FICO	60%	55%	50%
	660+			
	640+			
\$ 2,000,000	740+	65%	60%	55%
	720+	65%	60%	55%
	700+/No FICO	60%	55%	50%
	680+			
	660+			
640+				

# DSCR FOREIGN NATIONAL

## **Borrower Eligibility:**

Borrowers who reside in & are citizens of the following countries/regions are eligible:

**Canada**

**Caribbean** (excluding Cuba)

**China** (excluding Hong Kong) as permitted

**Europe** (excluding Russia)

**Japan**

**Latin America** (excluding Nicaragua)

**South America** (excluding Venezuela)

## **Tradelines:**

Borrowers with FICO/credit history  
Standard tradeline requirements followed  
Limited tradelines not allowed

Borrowers without FICO/credit history  
12-month credit rating from an internationally known financial institution in the borrower country of origin

US tri-merge credit report required for each borrower to verify credit or confirm no credit history

# PRICING IN THE PULSE

**Mortgage Information**

Non-QM  No  Yes  
 Business Purpose Loan?  No  Yes  
 Loan purpose \*   
 Lien position  First  Second  
 Doc type \*   
 Loan term   
 Amortization  Fixed  ARM  
 Mid FICO \*   No FICO?  
 DSCR % \*   
 Buydown Type   
 Is there a Co-Borrower?  No  Yes  
 Prepay Period   
 Months of Reserves \*   
 Waive escrows  No  Yes  
 Self Employed  No  Yes  
 Vested in LLC?  No  Yes  
 Short Term Rental?  No  Yes  
 Interest Only  No  Yes  
 First Time Homebuyer?  No  Yes  
 Citizenship   
 Mortgage Lates?  No  Yes  
 Foreclosure?  No  Yes  
 Bankruptcy?  No  Yes  
 Professional?  No  Yes

Comp source   
 My comp plan: BP:   
 Fixed 750 Fee:  
 Min: 1  
 Max: 999999  
 UW fee buyout \*  No  Yes (Fee bought-out)  
 Purchase price \*   
 Est. value \*   
 Loan amount \*   
 Sub Financing   
 LTV \*   
 CLTV

**Property Information**

Property zip \*   
 Property state \*   
 Property city \*   
 Property type \*   
 Units   
 Occupancy type \*

	Paid By Seller	Remaining
Seller contribution:	<input type="text" value="0"/>	
Apply seller contribution to discount?	<input checked="" type="radio"/> No <input type="radio"/> Yes	
100% of your compensation will be paid by the borrower:	<input type="text" value="6,600"/> <input type="text" value="0"/>	<input type="text" value="6,600"/>
3rd party closing costs:	<input type="text" value="9,854"/>	
Add UW & Doc fee:	<input type="text" value="2,195"/>	
Total 3rd party costs:	<input type="text" value="12,049"/> <input type="text" value="0"/>	<input type="text" value="12,049"/>
Total 3rd party and compensation costs:	<input type="text" value="18,649"/> <input type="text" value="0"/>	<input type="text" value="18,649"/>
Allowable lender credit: LC cannot be applied to Compensation		<input type="text" value="12,049"/>
Amount to be applied:	<input type="text" value="0"/>	
Discount to buy the rate down:	<input type="text" value="0"/>	
Remaining cash from borrower for fees after lender credit:		<input type="text" value="18,649"/>
Amount to be built into pricing:	<input type="text" value="0"/>	

Borrower paid by				
Credit applied to				
Net T				
<b>RISE TPO - Wholesale - Non-QM Core DSCR 30 Yr Fixed - EG</b>				
7.375	7.375	101.000	(\$2,600)	\$1,795
<b>RISE TPO - Wholesale - Non-QM Core DSCR 5/6 30 Yr SOFR ARM - EG</b>				
7.375	7.594	101.000	(\$2,600)	\$1,795
<b>RISE TPO - Wholesale - Non-QM Core DSCR 7/6 30 Yr SOFR ARM - EG</b>				
7.375	7.549	101.000	(\$2,600)	\$1,795
<b>RISE TPO - Wholesale - Non-QM Core 5% Fixed PPP DSCR 30 Yr Fixed - EG</b>				
7.375	7.375	101.000	(\$2,600)	\$1,795
<b>RISE TPO - Wholesale - Non-QM Core 5% Fixed PPP DSCR 5/6 30 Yr SOFR ARM - EG</b>				
7.375	7.594	101.000	(\$2,600)	\$1,795
<b>RISE TPO - Wholesale - Non-QM Core 5% Fixed PPP DSCR 7/6 30 Yr SOFR ARM - EG</b>				
7.375	7.549	101.000	(\$2,600)	\$1,795

# DSCR MATRIX AT A GLANCE...

Non-QM Investor Programs																													
Non-Owner Occupied Investment Properties, 1-4 Units only * All subject properties located in Essex County, NJ, Baltimore City, MD (and it's neighborhoods) and Philadelphia County, PA are temporarily suspended*																													
Select DSCR - Ratio 1.25					Core DSCR - Ratio 1.0					DSCR Fusion - DSCR + Asset Utilization					Sub1 DSCR - Ratio $\geq .75$ - $< 1.0$					No Ratio DSCR - Ratio $< .75$					Foreign National DSCR - Ratio 1.0				
FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					FICO to Max LTV/CLTV				
Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
\$ 1,000,000	720+	75%	75%	70%	\$ 1,000,000	720+	85%	85%	75%	\$ 1,000,000	720+	80%	75%	70%	\$ 1,000,000	720+	75%	70%	65%	\$ 1,000,000	720+	70%	65%	60%	\$ 1,000,000	720+	75%	70%	65%
	700+	75%	75%	70%		700+	80%	80%	75%		700+	75%	75%	70%		700+	70%	70%	65%		700+	65%	65%	60%					
	680+					680+	80%	80%	75%		680+	75%	75%	70%		680+	70%	70%	65%		680+								
	640+					640+	75%	75%	70%		640+					640+	70%	70%	65%		660+								
	620+					620+	70%	70%	65%		620+					620+					640+								
\$ 1,500,000	720+	75%	75%	70%	\$ 1,500,000	720+	85%	85%	75%	\$ 1,500,000	720+	70%	70%	65%	\$ 1,500,000	720+	65%	65%	60%	\$ 1,500,000	720+	65%	65%	55%	\$ 1,500,000	720+	70%	65%	60%
	700+	75%	75%	70%		700+	80%	80%	75%		700+	70%	70%	65%		700+	65%	65%	60%		700+	60%	60%	55%					
	680+					680+	80%	80%	75%		680+	70%	70%	65%		680+	65%	65%	60%		680+								
	640+					640+	70%	70%	65%		640+					640+	65%	65%	60%		660+								
	620+					620+	65%	65%	60%		620+					620+					640+								
\$ 2,000,000	740+	75%	75%	70%	\$ 2,000,000	740+	80%	80%	75%	\$ 2,000,000	740+	65%	65%	60%	\$ 2,000,000	740+	60%	60%	55%	\$ 2,000,000	740+	60%	60%	55%	\$ 2,000,000	740+	65%	60%	55%
	720+	70%	70%	65%		720+	80%	80%	75%		720+	65%	65%	60%		720+	60%	60%	55%		720+	60%	60%	55%					
	700+	70%	70%	65%		700+	75%	75%	70%		700+	65%	65%	60%		700+	60%	60%	55%		700+	55%	55%	50%					
	680+					680+	75%	75%	70%		680+	65%	65%	60%		680+	60%	60%	55%		680+								
	640+					640+	70%	70%	65%		640+					640+	60%	60%	55%		660+								
\$ 2,500,000	740+	75%	75%	70%	\$ 2,500,000	740+	80%	80%	75%	\$ 2,500,000	740+	60%	60%	55%	\$ 2,500,000	740+	55%	55%	50%	\$ 2,500,000	740+	55%	55%		\$ 2,500,000	740+	55%	55%	
	720+	70%	70%	65%		720+	80%	80%	75%		720+	60%	60%	55%		720+	55%	55%	50%		720+	55%	55%						
	700+	70%	70%	65%		700+	75%	75%	70%		700+	60%	60%	55%		700+	55%	55%	50%		700+	55%	55%						
	680+					680+	75%	75%	70%		680+	60%	60%	55%		680+	55%	55%	50%		680+								
	640+					640+	70%	70%	65%		640+					640+	55%	55%	50%		660+								
\$ 3,000,000	740+	65%	65%	60%	\$ 3,000,000	740+	75%	75%	70%	\$ 3,000,000	740+	70%	70%	65%	\$ 3,000,000	740+	50%	50%	45%	\$ 3,000,000	740+	50%	50%	45%	\$ 3,000,000	740+	50%	50%	45%
	720+	60%	60%	55%		720+	75%	75%	70%		720+	70%	70%	65%		720+	50%	50%	45%		720+	50%	50%	45%					
	700+	60%	60%	55%		700+	70%	70%	65%		700+	65%	65%	60%		700+	50%	50%	45%		700+	50%	50%	45%					
	680+					680+	70%	70%	65%		680+	65%	65%	60%		680+	50%	50%	45%		680+								
	640+					640+	65%	65%	60%		640+					640+	50%	50%	45%		660+								
\$ 3,500,000	740+				\$ 3,500,000	740+	65%	65%	60%	\$ 3,500,000	740+				\$ 3,500,000	740+				\$ 3,500,000	740+				\$ 3,500,000	740+			
	720+					720+	65%	65%	60%		720+					720+					720+								
	680+					680+					680+					680+					680+								
	640+					660+					660+					660+					660+								
	660+					660+					660+					660+					660+								
	Select DSCR				Core DSCR				DSCR Fusion				Sub1 DSCR				No Ratio DSCR				Foreign National DSCR								
Max LTV	Condo - 75% (FL Condo - 70%) NW Condo - NA 2-4 Unit - NA Rural - NA				Condo - 80% (FL Condo - 70%) NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Unit - 80% Rural - 65%				Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA				Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA				Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA				Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA								
Min Loan Amount	\$250,000				\$100,000				\$100,000				\$100,000				\$100,000				\$100,000								

# MARKETING MATERIAL

The image shows a screenshot of the RISE TPO website. The top navigation bar includes the RISE TPO logo, and menu items for PROGRAMS, RATES, RESOURCES, GET APPROVED, and ABOUT US. A dropdown menu is open under RESOURCES, listing various services such as TURN TIMES, FEES, PRIME FORMS, NON-QM FORMS, NON-QM CREDIT UPGRADE, BANK STATEMENT INCOME CALCULATION, CALCULATORS, VA SPONSORSHIP FEE PAYMENT, ORDER APPRAISAL, APPROVED CREDIT VENDORS, MARKETING, WEBINAR REGISTRATION, and TRADESHOW EVENTS. The 'MARKETING' item is highlighted in teal. To the right, a preview of the 'FOREIGN NATIONAL' page is shown, featuring a sunset background and the text 'FOREIGN NATIONAL' and 'Lending Options'. Below this, 'PROGRAM HIGHLIGHTS' are listed, including LTV purchase and cash-out options, loan amounts, and qualification requirements like DSCR 1:1. A disclaimer at the bottom of the preview states: 'Non-Standard Term excluded on: Closed-End Seconds, DPA, and Non-QM 40-year term.'

# QUESTIONS



# THANK YOU



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