risetpo.com

25 BPS
Price Improvement on Non-QM ARMS

ELEVATE YOUR NON-QM BUSINESS!
For Loans Locked Feb 2nd - 28th, 2026

Special applies to all ARM loan programs, including Non-QM and DSCR and it can be combined with our February pricing specials for even more impact. Plus, combine with our February Non-QM Price Improvement, up to 75 BPS with Select or 25 BPS without Select across key programs, including DSCR 5–8 Units and Jumbo.*

Available for loans locked between February 2nd through February 28, 2026.

ARMS HIGHLIGHTS

- 5/6 SOFR (2/1/5 Cap) - 5 yr fixed and after that every 6 months the rate can adjust
  - Cap, 2% max increase on the first adjustment, 1% max on each later adjustment, 5% max increase over life of loan.
- 7/6 SOFR (5/1/5 Cap) - 7 yr fixed and after that every 6 months the rate can adjust
  - Cap, 5% max increase on the first adjustment, 1% max on each later adjustment, 5% max increase over life of loan.

Please note: ARMs are not available on Select Non-QM or DSCR 5–8 Unit programs.

**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 loans including DPA and Streamline Refinance loans. Non-QM ARMS offer valid for loans locked 2/2/2026 - 2/28/2026. February Special Offers valid for loans locked between 2/1/2026 and 2/28/2026. 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. RISE TPO is not affiliated with or acting on behalf of or at the direction of the Federal Housing Administration, Veterans Administration, or the Federal Government.*

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