

February Special	
25 BPS	NonQm & DSCR
25 BPS	ARMS



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

Effective Date: Fri, February - 27 - 2026

Base Price

DSCR RISE TPO

NonQM Price Calculator

Rate	30 Day Lock		Loan Level Pricing Adjustments								
	DSCR	DSCR 5-8	FICO/LTV	<=60	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
5.999	98.313	#N/A	700	1.125	1.000	0.875	0.850	0.475	0.400	(0.625)	(2.500)
6.125	99.538	#N/A	700-779	1.000	0.850	0.850	0.700	0.350	0.275	(0.875)	(2.750)
6.250	99.975	#N/A	740-759	0.850	0.725	0.725	0.563	0.250	0.063	(1.000)	(3.000)
6.375	100.351	#N/A	720-739	0.725	0.600	0.600	0.500	(0.125)	(0.250)	(1.875)	(3.500)
6.499	100.851	#N/A	700-719	0.350	0.100	0.100	(0.125)	(0.400)	(1.150)	(2.625)	#N/A
6.625	101.319	#N/A	680-699	0.300	(0.275)	(0.275)	(0.400)	(1.000)	(1.650)	(3.375)	#N/A
6.750	101.757	#N/A	660-679	(0.400)	(0.400)	(0.900)	(1.400)	(2.750)	#N/A	#N/A	#N/A
6.875	102.179	#N/A	640-659	(0.900)	(1.250)	(1.650)	(1.875)	(2.875)	(3.625)	#N/A	#N/A
6.999	102.585	96.875	620-639	(2.000)	(2.250)	(2.400)	(2.875)	(3.625)	#N/A	#N/A	#N/A
7.125	102.960	97.250									
7.250	103.335	97.750									
7.375	103.710	98.125									
7.499	104.054	98.750									
7.625	104.366	99.250									
7.750	104.647	99.500									
7.875	104.929	99.750									
7.999	105.210	100.250									
8.125	105.491	100.500									
8.250	105.772	100.750									
8.375	106.054	101.000									
8.499	106.335	101.375									
8.625	106.585	101.750									
8.750	106.835	102.000									
8.875	107.085	102.375									
8.999	107.335	102.500									
9.125	107.585	102.875									
9.250	107.710	103.125									
9.375	107.835	103.500									
9.499	107.960	103.875									
9.625	108.085	104.125									
9.750	108.210	104.375									
9.875	108.335	104.625									
9.999	108.460	104.875									
10.125	108.585	105.125									
10.250	108.710	105.375									
10.375	108.835	105.625									
10.499	108.960	105.875									
10.625	109.085	106.125									
10.750	109.210	106.375									
10.875	109.335	106.625									

Lock Term	LLPA
45 Day	(0.250)
60 Day	(0.500)

Extension Cost

Temporary Guidance See Below Extension Cost

All Rates @ 2bps / 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 NOD > 80% LTV

* 6 Months Interest on 80% of the Principal Balance *

** 5% Fixed PPP option @ 5% penalty on Current Balance for the duration of the Pre-Pay Term **

SELECT - DSCR		Core DSCR (>1.20)		Core DSCR (>1.00)		Sub1 DSCR (0.75-0.99)		No Ratio DSCR - < 0.75		DSCR Fusion (DSCR + Asset Upl)	
0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)
(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)	(3.000)
(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)

Purchase		Rate Term Refi		Cash Out Refi		Rate Term Refi FICO < 680		Cash Out Refi FICO < 680	
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)	(0.500)	(0.750)	(1.000)	(1.500)
(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
(0.500)	(0.500)	(0.625)	(0.750)	(0.750)	(1.000)	(1.000)	(1.500)	(1.500)	(2.000)

<\$150,000		\$150,001-\$250,000		\$250,001-\$1,000,000		>\$1,000,000		>\$1,500,000		>\$2,000,000		>\$2,500,000		>\$3,000,000		>\$3,500,000	
(0.250)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)

N/W Condo		Short Term Rental		2 Units		3-4 Units	
(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

No PPP-States not allowed		No PPP-States that allow		12 Months PPP**		24 Months PPP**		36 Months PPP**		48 Months PPP**		60 Months PPP**	
(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)
(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
0.250	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
0.375	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
0.750	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625
(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
0.625	0.425	0.425	0.425	0.425	0.425	0.425	0.425	0.425	0.425	0.425	0.425	0.425	0.425
1.000	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750

Interest Only 30Yr FIX		Intt Only: 40Yr or ARM (30&40Yr)		Escrow Waived		ITIN		Foreign National		Subordinate Financing	
(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	(0.500)	(1.500)	(1.500)	(1.500)	(1.500)
(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(1.500)	(1.500)	(1.500)	(1.500)
(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(1.500)	(1.500)	(1.500)	(1.500)
(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)
(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)

0x30x12		1x30x12		2x30x12		1x30x6		0x30x24	
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)
(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)
(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

12 Months		24 Months		36 Months		48 Months	
(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)
(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	(1.250)	(1.250)
(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Inputs		Reset
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	#N/A
Escrow	Escrow Not Waived	#N/A
Prepayment Penalty	Choose a Selection	0.000
NJ - Title Vesting	Choose a Selection	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	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 LLPA) #N/A

Net Price: Rate Sheet - LLPA (Prior to Min/Max YSP) #N/A

Max YSP #N/A

Final Price AFTER LPC → #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