

# LoanLift DPA



R I S E T P O . C O M

# Webinar Hosts



**Jenny Beck**

*Director of Learning and Development*



**Eric Yang**

*Founder, Chief Production Officer*

# MONTHLY SPECIALS



# ELEVATE YOUR PIPELINE WITH FEBRUARY SPECIALS!

UP TO 75 BPS PRICE IMPROVEMENTS

For Loans Locked February 1st – 28th, 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

**37.5 BPS Price Improvement on FHA & LoanLift DPA loans (includes Streamlines, excludes Select)**

**12.5 BPS Price Improvement on FHA Select Loans**  
(FHA and LoanLift Select Specials and FHA cannot be combined)

## - FLASH SPECIAL Non-QM ARMS

**25 BPS Non-QM ARMS Price Improvement**

- Applies to all ARM products, including Non-QM and DSCR
- Combine it with our February pricing specials to maximize impact.
- Available on loans locked February 2nd through 28, 2026.

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

\*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. February Special Offers valid for loans locked between 2/1/2026 and 2/28/2026. Non-QM ARMS Special valid for loans locked between 2/2/2026 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.



# LoanLift DPA's

# LoanLift DPA Program General Highlights

## LoanLift General Highlights

- *Purchase Transaction*
- *Does not need to be a First Time Home Buyer!*
- *No Income Restriction*
- *Follows FHA Guidelines*
- *DU/Approve Eligible*
  - *600 FICO Minimum*
  - *Follows Findings*
- *Manual UW Allowed!*
  - *660 Min FICO*
  - *Max DTI 45%*
- *High Balance Now Available!*
- *Cannot be subordinated*
- *2:1 Temp Buydown Now Available!*

\*Refer to our complete Matrix at:

<https://risetpo.com/wp-content/uploads/2026/01/RISETPO-X-CRD-FHA-DPA-260115.pdf>

# LoanLift DPA Program Highlights

## LoanLift Highlights

- *DU/Approve Eligible*
- *LP/Accept Eligible*
  - *600 FICO Minimum*
  - *Follows Findings*
- *Manual UW Now Allowed!*
  - *660 Min FICO*
  - *Max DTI 45%*
- *High Balance Now Available!*
- *100% CLTV FHA Loan (Combining 1<sup>st</sup> and Subordinate Lien)*
- *Cannot be subordinated*
- *3-Year Forgivable Term*
- *0% Interest rate on 2<sup>nd</sup> \$0*
  - *NO Payment on 2<sup>nd</sup>*
  - *NOT included in the DTI*
- *2:1 Temp Buydown Now Available!*

\*Refer to our complete Matrix at:

<https://risetpo.com/wp-content/uploads/2026/01/RISETPO-X-CRD-FHA-DPA-260115.pdf>

# LoanLift DPA Plus Highlights

## LoanLift Plus Highlights

- *DU/Approve Eligible*
- *LP/Accept Eligible*
  - *600 FICO Minimum*
  - *Follows Findings*
- *Manual UW Now Allowed!*
  - *660 Min FICO*
  - *Max DTI 45%*
- *High Balance Now Available!*
- *100% CLTV FHA Loan (Combining 1<sup>st</sup> and Subordinate Lien)*
- *Cannot be subordinated*
- *Interest Rate 2% greater than the 1<sup>st</sup>*
  - *Payment amortized over 10 years*
  - *Monthly payment included in DTI*
- *2:1 Temp Buydown Now Available!*

\*Refer to our complete Matrix at:

<https://risetpo.com/wp-content/uploads/2026/01/RISETPO-X-CRD-FHA-DPA-260115.pdf>

# LoanLift DPA Mam Program Highlights

## LoanLift Max Highlights

- *DU/Approve Eligible*
- *LP/Accept Eligible*
  - *600 FICO Minimum*
  - *Follows Findings*
- *Manual UW Now Allowed!*
  - *660 Min FICO*
  - *Max DTI 45%*
- *High Balance Now Available!*
- *96.5% LTV / 101.50% CLTV FHA Loan (Combining 1<sup>st</sup> and Subordinate Lien)*
- *Cannot be subordinated*
- *Interest Rate 2% greater than the 1<sup>st</sup>*
  - *Payment amortized over 10 years*
  - *Monthly payment included in DTI*
- *2:1 Temp Buydown Now Available!*

\*Refer to our complete Matrix at:

<https://risetpo.com/wp-content/uploads/2026/01/RISETPO-X-CRD-FHA-DPA-260115.pdf>

# PRICING IN THE PORTAL EXAMPLE

**Loan Scenario** [Refresh] [Download]

**Mortgage Information**

Non-QM  No  Yes      Comp source: Lender Paid

Loan type: **FHA**      My comp plan: BP: 0.000

Loan purpose: Purchase      Fixed Fee: 0

Doc type: Full      Min: 0

Loan term: 30 Year      Max: 0

Amortization:  Fixed  ARM      UW fee buyout:  No  Yes (Fee bought-out)

Low-Mid FICO: 700      Purchase price: 400,000

DTI: 35.00      Est. value: 400,000

Underwriting Result: DU Approve/Eligible      Loan amount: 386,000

Buydown Type: None      Sub Financing: 14,000

Is there a Co-Borrower?  No  Yes      LTV: 96.500

Months of Reserves: Months      **CLTV: 100.000**

Gross loan amount: 392,755

Include Down Payment Assistance?  No  Yes

FHA Case# Assigned? Between 1/1/2025 ...

Do you want to finance the upfront MIP?  No  Yes

First Time Homebuyer?  No  Yes

Citizenship: US Citizen

**Property Information**

Property zip: 92503      Property type: SFD

Property state: CA      Units: 1

Property city: Riverside      Occupancy type: Primary

**Rise TPO - Wholesale - LoanLift Plus 30 Year Fixed**

6.750	7.712	97.715	\$8,974	\$2,547	\$177	\$2,724
6.875	7.821	97.892	\$8,279	\$2,580	\$177	\$2,757
6.990	7.890	98.336	\$6,535	\$2,610	\$177	\$2,787
7.000	7.897	98.366	\$6,418	\$2,613	\$177	\$2,790
7.125	7.979	98.782	\$4,784	\$2,646	\$177	\$2,823
7.250	8.062	99.188	\$3,189	\$2,679	\$177	\$2,856
7.500	8.280	99.515	\$1,905	\$2,746	\$177	\$2,923
7.625	8.364	99.901	\$389	\$2,779	\$177	\$2,956
7.750	8.479	100.267	(\$1,049)	\$2,813	\$177	\$2,990
8.125	8.858	100.579	(\$2,274)	\$2,916	\$177	\$3,093
8.250	8.985	100.891	(\$3,509)	\$3,019	\$177	\$3,196

**Rise TPO - Wholesale - LoanLift Max 5.0% 30 Year Fixed**

6.750	7.794	96.965	\$11,920	\$2,547	\$177	\$2,724
6.875	7.904	97.142	\$11,225	\$2,580	\$177	\$2,757
6.990	7.973	97.586	\$9,481	\$2,610	\$177	\$2,787
7.000	7.980	97.616	\$9,363	\$2,613	\$177	\$2,790
7.125	8.062	98.032	\$7,729	\$2,646	\$177	\$2,823
7.250	8.144	98.438	\$6,135	\$2,679	\$177	\$2,856
7.500	8.363	98.765	\$4,851	\$2,746	\$177	\$2,923
7.625	8.447	99.151	\$3,334	\$2,779	\$177	\$2,956
7.750	8.533	99.517	\$1,897	\$2,813	\$177	\$2,990
8.125	8.878	99.829	\$672	\$2,916	\$177	\$3,093
8.250	8.985	100.175	(\$687)	\$2,950	\$177	\$3,127

# COMPLETE MATRIX ON OUR WEBSITE



## RISE TPO 2ND LIEN PRODUCT MATRIX LOANLIFT & LOANLIFT PLUS & LOANLIFT MAX

Transaction Type <sup>1</sup>	Number of Units	Maximum LTV/CLTV/HCLTV		Minimum Credit Score
FHA Purchase	1-2 Units	LoanLift	96.50% LTV + 3.5% DPA = 100% CLTV	600 for AUS 660 for Manual
		LoanLift Plus	96.50% LTV + 3.5% DPA = 100% CLTV	
		LoanLift Max	96.50% LTV + 5.0% DPA = 101.5% CLTV	

<sup>1</sup>Row Homes in Baltimore City, MD: External-only BPO secondary valuation required within 10% tolerance

PRODUCT OFFERINGS	
<b>Fixed Rate Products</b>	<ul style="list-style-type: none"> <li>30 year fixed</li> </ul>

RISE TPO FHA DPA is designed to increase homeownership opportunities for low-to-moderate income individuals and families nationwide (excluding New York). Unless otherwise specified here as an overlay, RISE TPO adheres to all posted guidelines for FHA eligibility, as found in the [FHA Single Family Housing Handbook 4000.1](#).

Down Payment Assistance is available to achieve 100% or 101.5% (LoanLift Max only) CLTV with these three options:

- 1) LoanLift** - 2nd lien is a zero percent (0.00%) Note rate, with a deferred, forgivable payment (WA ineligible)
- 2) LoanLift Plus** - 2nd lien that has an interest rate equal to the first lien rate plus 2% with a 10-year amortization and monthly payments required
- 3) LoanLift Max** - 2nd lien that has an interest rate equal to the first lien rate plus 2% with a 10-year amortization and monthly payments required

TOPIC	BORROWER ELIGIBILITY
<b>Credit Score</b>	<ul style="list-style-type: none"> <li>600 Minimum Credit Score for AUS Approve/Accept findings</li> <li>660 Minimum Credit Score for Manual Underwriting</li> <li>Must meet all FHA credit standards per <a href="#">FHA Single Family Housing Handbook 4000.1</a></li> </ul>

You can find the complete matrix on our website:

<https://risetpo.com/dpa-plus/>



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# MARKETING AVAILABLE

**RISE TPO** PROGRAMS ▾ RATES RESOURCES ▾ GET APPROVED ABOUT US ▾ CONTACT US CAREERS SUBMIT LOAN

TURN TIMES

FEEES

PRIME FORMS

NON-QM FORMS

NON-QM CREDIT UPGRADE

BANK STATEMENT INCOME CALCULATION

CALCULATORS ▸

VA SPONSORSHIP FEE PAYMENT

ORDER APPRAISAL

APPROVED CREDIT VENDORS

**MARKETING** ▸

BROKER TRAINING

MARKETING FLYERS ment, & Non-QM

## TOGETHER WE R

Elevate Potential And Redefine S

**GET APPROVED**

## LEADING DPA LENDER!

### 100% CLTV Programs with LoanLift

#### LOANLIFT

- FHA DPA, Purchase Only
- 2/1 Buydown option available (24 month term)
- Min FICO 600 - DU Approve/Eligible
- Manual Underwrite Available, Min FICO 660
- Not Available with Buydown option
- Follows FHA guidelines
- No Maximum Income Restrictions
- No First Time Home Buyer Requirement
- Non-occupied Co-borrowers allowed per FHA guides
- DTI - Follow AUS - Approved/Eligible
- One borrower must complete HUD approved counseling
- 96.5% Max LTV with 3.5% DPA (100% CLTV)
- Fully amortized over 30 years, with a forgivable option
- Conforming and High Balance Loan Limits Available
- Second Mortgage Lien Forgiven after 10 years

#### LOANLIFT PLUS

- 100% CLTV FHA Loan (Combines 1st and Subordinate Lien)
- 2nd lien with an interest rate 2% greater than 1st lien Payment amortized over 10 years Monthly payments required
- 2/1 Buydown option available (24 month term)
- Min FICO 600 - DU Approve/Eligible
- Manual Underwrite Available, Min FICO 660
- Not Available with Buydown option
- Follows FHA guidelines
- No Maximum Income Restrictions
- Borrower's minimum contribution of \$0.00
- Purchase Only
- No First Time Home Buyer Requirement
- Conforming and High Balance Loan Limits Available

#### LOANLIFT MAX

- 101.5% CLTV, (96.5% First + 5% DPA)
- 5% DPA available to assist with closing costs
- FHA 30-YR Fixed Purchase
- No Income Limits
- 1 - 2 Units, Primary Residence Only (No FTB Requirement)
- 600 Min FICO for AUS
- 660 Min FICO for Manual

AZ and SC require a minimum loan amount of \$5,000.  
Maximum loan amount follows standard conforming FHA Guidelines and varies by subject property county. Income follows FHA guidelines. LoanLift and LoanLift Plus: High Balance Not Allowed. Restrictions apply, contact us.

# QUESTIONS

# THANK YOU



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866.328.8059

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