

# RISE & SHINE SPECIALS ARE HERE!

## Up to 50 BPS Price Improvement

For Loans Locked May 11<sup>th</sup> - 31<sup>st</sup>, 2026

This May, it's your time to rise above the competition and elevate your business with pricing designed to help you reach new heights.

### ELEVATE YOUR OPPORTUNITIES:

#### Non-QM Select & Core Pricing Improvement

- 25 BPS on Non-QM (includes Closed-End Seconds, DSCR 5-8 and Jumbo)

#### Government (FHA & VA) Pricing Improvement

- 50 BPS on FHA & VA (FICO 620+ Non-Select, includes DPA)
- 25 BPS on FHA & VA Select (Standard & High Balance)
- 12.5 BPS on Alt Agency

*Note: Previous Special that started on 5/1/2026 is not honored unless loans were locked prior to 5/11/2026.*

Now's the time to rise, thrive, and take your production to the next level.

Connect with your Account Executive today and start elevating your success. Let's climb higher, together.

*Closed-End Seconds Specials: eligible only in conjunction with RISE TPO first liens. See our Closed-End Seconds matrix for details. Loans originated in US Territories and the following states are ineligible: MI NJ, NY, TN, TX, WV. Restrictions apply. Contact your account Executive for details. Important to note that a Closed-End Second Mortgage may typically have a higher interest rate than the first lien mortgage. May Special Offers valid for loans locked between 5/11/2026 and 5/31/2026. Note: Previous Special that started on 5/1/2026 is not honored unless loans were locked prior to 5/11/2026. 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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