

Introducing the NEW Core Flex!



R I S E T P O . C O M

Webinar Hosts



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RISE AND SHINE SPECIALS ARE HERE!

UP TO 37.5 BPS PRICE IMPROVEMENTS

For loans locked May 1st – 31st, 2026

THIS MAY IT'S TIME TO RISE ABOVE THE COMPETITION

Specials Available for loans locked May 1st – 31st 2026.

Non-QM Select & Core Pricing Improvement

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

Government (FHA & VA) Pricing Improvements

- ◆ 25 BPS on FHA & VA (FICO 620+ Non-Select, excludes DPA)
- ◆ 12.5 BPS on FHA & VA Select
- ◆ 12.5 BPS on Alt Agency

Closed End Seconds Specials: eligible only in conjunction with Rise TPO first liens. See our Closed Ends 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 5/1/2026 and 5/31/2026. 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. 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.

Ready to take your pipeline higher?

Our New Core Flex offers FICOs down to 500 and is designed to help you rise above traditional limitations and capture more opportunities!

CORE FLEX HIGHLIGHTS

Program Highlights

Designed for the over-leveraged credit debt borrower

- Primary residence only
- Minimum FICO: **500** – due to maxed out balances / revolving and installment delinquencies
- Maximum LTV:
 - 60% for cash-out
 - 65% for purchase and rate/term refinance
- Loan amounts: \$200,000 minimum / \$1,250,000 maximum
- Maximum DTI: 45%
- Full documentation only (**24** months)
- 30-year fixed
- Cash in hand: Unlimited
- Reserves: 6 months (C/O may be used to meet requirement)

- Credit event seasoning: 5 years / multiple credit events = ineligible
- Housing history: 1x30x12 (borrowers living rent free are ineligible)
- Tradelines: Each borrower must meet standard tradeline requirements
- Collections/Charge-offs with total > \$5000 must be paid (< \$5000 include in DTI → 5% of balances)
- Gift funds allowed with **10%** borrower own funds

BORROWER ELIGIBILITY

Eligible Borrowers

- US Citizens
- Permanent Resident Aliens ONLY

Ineligible Borrowers

- Non-Permanent Resident Aliens
- Foreign Nationals
- ITIN Borrowers
- DACA Recipients

Additional Info

- First time Homebuyers allowed with 580 Min FICO
- Non-Occupant Co-Borrowers NOT ALLOWED

Vesting

- Individuals/Revocable Trust/Joint Tenants/Tenants in Common

You can find our complete matrix on our website here:
<https://risetpo.com/non-qm-core-flex/>

WHY RISE FOR YOUR NON-QM NEEDS?

KEY TAKE AWAYS:

- 6 Months Reserves- C/O can be used to satisfy
- Primary wage earner decision score used
- First Time Homebuyer allowed w/580 min FICO
- Living rent free NOT allowed
- Payment shock not to exceed 300% of the borrowers current housing payment
- Currently listed properties - R/T must be delisted at least one day prior to application
- Temp Buydowns NOT allowed

Eligibility Matrix					General Details	
Occupancy	Property	Loan Amount	FICO to Max LTV/CLTV		Cash in Hand Limits	Max: Unlimited
			Purchase, Rate/Term	Cash-out		
			500+	500+		
Primary Residence	SFR/2-4 Unit/PUD/Condo	\$ 1,250,000	65%	60%		Reserves • 6 mos minimum; cash-out proceeds may be used • Plus 2 months for each additional financed property (based on subject property PITIA)
Loan Programs		30 Year Fixed (Non-Standard Terms not available)				
Topics		Requirements				
Appraisal		1 Appraisal & Secondary Valuation required • Secondary Valuation waterfall: ≤ 2.5 CU, Enhanced Desk Review, Field Review, Exterior-only Appraisal, 2nd Appraisal • Transferred Appraisals not allowed				
Compliance		• May be QM or Non-QM, subject to ATR • State and Federal High-Cost loans ineligible • Safe Harbor, Rebuttable Presumption & HPML allowed, must comply with appl. regulatory requirements • The allowable points and fees threshold is the more restrictive of state law, as appl., or 5.00%				
Credit Event (BK,SS,PFC,FC,DIL,FB,MCO,MOD)		• 5 yrs seasoning • Multiple unrelated events not allowed				
Collections/Charge-offs		• Collections/Charge-offs with aggregate > \$5,000 must be paid • Medical charge-offs/collections may remain open (open accounts included in DTI)				
Credit Scores		• 2 scores required • Multiple Borrowers: Primary wage earner decision score used				
DTI		45% Max				
Eligible Borrowers		• US Citizens • Permanent Resident Aliens				
Escrows - Impound Accounts		Required				
First Time Homebuyer		Allowed w/580 min FICO				
Geographic Restrictions		• Ineligible States/Geographic Areas : AK, HI, Cook County (IL), NJ, NY, MA • US Territories ineligible • Texas 50(a)(6) ineligible				
Gift Funds		Allowed w/10% min buyer own funds				
Housing History		• 1x30x12 • Living rent free not allowed				
Income - Full Doc		• Wage Earners: Paystub, 2 yrs W-2s • Self-Employed: 2 yrs personal and business (if applicable) tax returns, P&L				
Interested Party Contributions		6% Max				
Max Financed Properties		Max 10 financed properties including subject				
Minimum Loan Amount		\$200,000				
Non-Occ Co-Borrower		Not allowed				
Payment Shock		Not to exceed 300% of the borrower's current housing payment (free and clear properties are exempt)				
Property Type		• SFR, 1-4 Units, PUD, Condo (25 acres max) • NW condos and rural properties not allowed • Rate/Term: Must be delisted at least one day prior to application • Cash-out: Properties listed for sale ≤ 6 mos ineligible				
Recently Listed Properties						
Refinance - Delayed Financing		• Eligible, property must have been purchased for cash within 6 mos of application date • Priced as a cash-out				
Residual Income		Must meet or exceed the family size residual income requirement: Family size of 1 = \$1250/mo, family size of 2 = \$1,500/mo, add \$125 for each additional family member ≥ 6 months ownership & > 6 months since a prior cash out.				
Seasoning - Cash-Out						
Secondary Financing		Permitted up to max LTV/CLTV				
Temporary Buydowns		Not allowed				
Tradelines Requirements		Each borrower must meet one of the minimum tradeline requirements: • 3 tradelines reporting 12 mos with activity in last 12 mos, or • 2 tradelines reporting for 24 mos with activity in last 12 mos, or • 1 revolving tradeline reporting for 60 mos with activity in the last 12 mos, or • 1 installment tradeline reporting for 36 mos with activity in the last 12 mos				
Underwriting		Manual underwriting required				

COMPLETE MATRICES ON OUR WEBSITE

NON-QM PROGRAMS

↓ NON-QM MATRIX

Select NonQM and Core NonQM									
Income Types: Full Doc - 12, 24 months Alt Doc - 1099, WVOE, Asset Utilization, Bank Statements, P&L w/3 mos Bank Stmt, P&L Only, One Yr Self-Employment, Assets as Blended Income <i>*Investment and Non-TRID (Business Purpose): All subject properties located in Baltimore City, MD (and it's neighborhoods) and Philadelphia County, PA are temporarily suspended*</i>									
Select NonQM					Core NonQM				
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
\$ 1,000,000	700+	85%	80%	75%	\$ 1,000,000	700+	90%	85%	80%
	680+	80%	80%	75%		680+	85%	85%	80%
	600+					600+	80%	80%	75%
\$ 1,500,000	720+	85%	80%	75%	\$ 1,500,000	720+	90%	85%	80%
	700+	80%	80%	75%		700+	90%	85%	80%
	680+	75%	75%	70%		680+	85%	85%	80%
	640+					640+	80%	80%	75%
	600+					600+	75%	75%	70%
\$ 2,000,000	740+	85%	80%	75%	\$ 2,000,000	740+	85%	85%	80%
	720+	80%	80%	75%		720+	85%	85%	80%
	700+	75%	75%	70%		700+	85%	85%	80%
	680+	75%	75%	70%		680+	80%	80%	75%
	640+					640+	75%	75%	70%
\$ 2,500,000	740+	80%	80%	75%	\$ 2,500,000	740+	80%	80%	75%
	720+	75%	75%	70%		720+	80%	80%	75%
	700+	75%	75%	70%		700+	80%	80%	75%
	680+	65%	65%	60%		680+	75%	75%	70%
	660+					660+	70%	70%	65%
\$ 3,000,000	720+	75%	75%	70%	\$ 3,000,000	720+	80%	80%	75%
	700+	65%	65%	60%		700+	75%	75%	70%
	680+	60%	60%	55%		680+	70%	70%	65%
	660+					660+	60%	60%	55%
	> \$3,000,000	See Guides for Appraisal & Credit Overlay				\$ 3,500,000	740+	75%	75%
				720+	70%		70%	65%	
				680+	60%		60%	55%	
				660+	50%		50%	45%	
				740+	65%		65%	60%	
				\$ 4,000,000	720+	60%	60%	55%	
					700+	50%	50%	45%	
LOAN PROGRAMS									
Fixed • 15-Year Fixed • 30-Year Fixed • 40-Year Fixed • Nonstandard Terms Available			Fully Amortized ARM • 5/6 SOFR (2/1/5 Cap) with 30-Yr & 40-Yr terms • 7/6 SOFR (5/1/5 Cap) with 30-Yr & 40-Yr terms • Not Available on Select Non-QM			Interest Only (IO) • 30-Year Fixed IO (120 mos, IO + 240 mos Amortization) • 40-Year Fixed IO (120 mos, IO + 360 mos Amortization) • 30-Year 5/6 ARM IO (2/1/5 Cap) • 30-Year 7/6 ARM IO (5/1/5 Cap) • Not Available on Select Non-QM			
Additional Criteria									
	Select NonQM	Core NonQM							
Max LTV	Non-Owner Occupied - 75% 2nd Home - 75% Condo - 85% (FL Condo - 75%) Condo Non-Warrantable - NA (FL Condo - NA) 2 Unit - 80% 3-4 Unit - 75% Rural - NA	Non-Owner Occupied - 85% 2nd Home - 85% Warrantable Condo - 90% High Rise Condo - 85% FL Condo - 75% Non-Warrantable Condo - 75% FL NW Condo - 65% 2 Unit - 85% 3-4 Unit - 80% Rural - 70%							
Min Loan Amount	\$150,000	\$125,000							
Interest Only (IO)	Not Allowed	• 640 min FICO • 80% max LTV • Reserves based on IO payment							
Housing History	0 x 30 x 24 Rent free not allowed	0 x 30 x 12 1 x 30 x 12: 5% LTV reduction, > \$2.5M: 10% LTV reduction, \$3.5M max LA 1 x 60 x 12 (must be 0 x 60 in most recent 6): 10% LTV reduction, > \$2.5M: 15% LTV reduction, \$3.0M max LA 1 x 30 x 6: 10% LTV reduction, > \$2.5M: 20% LTV reduction							
Credit Event (BKSS/FC/DIL/CCC)	> 48 Months Multiple unrelated credit events not allowed	> 36 Months (12 mos seasoning on discharged BK 13 or CCC w/pay history allowed) > 24 Months - 10% LTV reduction, \$3.5 max LA (discharged BK 13 or CCC w/pay history allowed) > 12 Months - 15% LTV reduction, \$3.0 max LA (discharged BK 13 or CCC allowed)							

MARKETING AVAILABLE

The screenshot shows the RISE TPO website home page. The navigation menu is open, highlighting the 'MARKETING' option. The main content area features a large image of a mountain range with the text 'TOGETHER WE RISE' and 'Elevate Potential And Redefine Success'. A 'GET APPROVED' button is visible. The navigation menu includes the following items: 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, and MARKETING.

The screenshot shows the 'NON-QM CORE FLEX PROGRAM!' page. The page features a large image of a mountain range with a path leading through a field. The text 'NON-QM CORE FLEX PROGRAM!' is prominently displayed. Below this, a teal banner reads 'Extended program with FICOs down to 500!'. The main content area includes a 'Ready to take the next step?' section, a 'PROGRAM HIGHLIGHTS' section, and a 'Built to Help You Rise Higher' section. The 'PROGRAM HIGHLIGHTS' section lists: 500 Minimum FICO, Purchase, Rate/Term & Cash-Out, 30-Year Fixed, Up to 65% LTV, Loan Amounts up to \$1.25M, SFR, 2-4 Unit, PUD & Condo Eligible, and Max 45% DTI. The 'Built to Help You Rise Higher' section lists: First-Time Homebuyers allowed (580+ FICO), Manual underwriting for expanded approvals, Flexible reserves: 6 months minimum (cash-out proceeds allowed), and +2 months per additional financed property. The 'Bottom line' section states: more flexibility, more approval opportunities, and more upward momentum. A note at the bottom indicates ineligible states: AK, HI, Cook County (IL), NJ, NY, MA, US Territories.

QUESTIONS

THANK YOU



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