

NON-QM LOAN PROGRAMS

Innovative Lending Solutions

BANK STATEMENTS

- Use **100%** of Deposits on Personal Statements
- Use Up To **85%** of Deposits on Business / Comingled Statements

Program Highlights

- Up to 90% LTV Purchase to \$2M
- Up to 85% LTV Rate/Term
- Up to 80% LTV Cash-Out
- Min FICO 600
- Loan Amounts Up to \$4,000,000
- Couple With Asset Utilization for Extra Income
- Transfers From Business to Personal OK!
- P&L Program comes with 3 Months Bank Statement

Qualify Using

- Fixed Expense Factor
- Third Party Prepared P&L
- Third Party Prepared Expense Statement

ASSET UTILIZATION

Featuring 60 Month Qualification

- Qualify by dividing assets over 60 months!
- Up to 80% LTV – Purchase and Rate/Term
- 75% Cash-Out
- Minimum FICO 600
- Owner-Occupied, 2nd Home or Investment

NON-QM CORE FLEX

- 500 Minimum FICO Purchase
- Rate/Term & Cash-Out
- 30-Year Fixed
- Up to 65% LTV
- Loan Amounts up to \$1.2M SFR, 2–4 Unit, PUD & Condo Eligible
- Max 45% DTI

1099

1099 Income Qualification

- Up to 90% LTV
- 2 Most Recent Bank Statements
- 600 Min FICO
- Up to \$3,000,000 Loan Amount

WVOE

Qualify your borrower with only a WVOE Form

- 80% LTV for Purchase and Rate/Term
- 70% LTV for Cash-Out
- First Time Home Buyer OK to 70% LTV
- Max Loan Amount \$4,000,000
- Min FICO 620
- First Time Homebuyer eligible

PROFIT AND LOSS ONLY

- 80% Max LTV
- 660 Min FICO
- Max Loan Amount \$2.5 million
- 12- or 24-month P&L statement for qualifying self-employed who meet eligibility and documentation requirements
- 36 months credit event seasoning

FOREIGN NATIONAL DSCR

- Loan Amounts up to \$2 million
- Credit scores starting at 680

ITIN

- Loan Amounts up to \$1.5 million
- Option for DSCR for Investment Properties

Intended for use by real estate and lending professionals only and not for distribution to consumers.

RISE TPO, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: 866.328.8059 | RISE TPO is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Underwriting terms and conditions apply and not all applicants will qualify. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888-473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 3636 S. Geyer Road, Suite 100, Office 134, St. Louis, MO 63127. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125. Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MN, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VT, WA, WI, WV, and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2026. 06.16.26



NON-QM LOAN PROGRAMS

Innovative Lending Solutions

DSCR CORE (RATIO 1.0+)

DSCR for Investors

- 1 – 4 Family Properties and Condominiums
- 85% LTV for Purchase, Rate & Term
- 80% LTV for Cash-Out
- Down to 620 FICO
- Gift Funds Allowed
- No Limit on Financed Properties
- Short term rentals! Airbnb, VRBO, Purchase, Rate and Term Refi, Cash-Out

DSCR FUSION

Use Rental Income + Assets to Qualify

- Qualifying Ratio: Rental Income + Asset Utilization ÷ PITIA or ITIA
- Max loan amount \$2,500,000
- Asset you can use: 401K, Retirement Accounts, Cash in the bank, stocks, bonds, IRAs, Mutual funds
- 2-4 Unit properties and Condominiums permitted
- 80% LTV for Purchase, 75% LTV for R/T
- 70% LTV for Cash-Out Refi
- Down to 680 FICO
- Investment Properties Only
- Cash-Out can be used as reserves

DSCR 5-8

5-8 Unit Residential

- Purchase, Rate and Term and Cash-Out
- Occupancy: Investment
- \$3 Million Max Loan Amount
- Min FICO 680
- 15 -YR Fixed, 30 -YR Fixed for those that qualify
- Minimum DSCR ≥ 1.00
- 30yr I/O
- Transferred appraisals accepted

DSCR NO RATIO

- 70% LTV for Purchase
- 65% LTV for Rate/Term, 60% LTV Cash-Out
- Down to 700 FICO
- Gift Funds Allowed
- No Limit on Financed Properties
- Short Term Rentals and Temporary buydowns not allowed
- Cash-Out can be used as reserves

DSCR SUB 1 (.75 - .99)

DSCR Minimum Ratio .75

- 75% LTV for Purchase, 70% LTV Rate/Term
- 65% LTV for Cash-Out Refi
- Max Loan Amount \$3,000,000
- Down to 640 FICO
- Gift Funds Ok
- No Max on Financed Properties

DSCR

DSCR for Investors

- 1 – 4 Family Properties and Condominiums
- 85% LTV for Purchase, Rate & Term
- 80% LTV for Cash-Out
- Down to 620 FICO
- Gift Funds Allowed
- No Limit on Financed Properties
- Short term rentals! Airbnb, VRBO, Purchase, Rate and Term Refi, Cash-Out

Intended for use by real estate and lending professionals only and not for distribution to consumers.