(866) 328-8059
info@risetpo.com
risetpo.com

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

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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