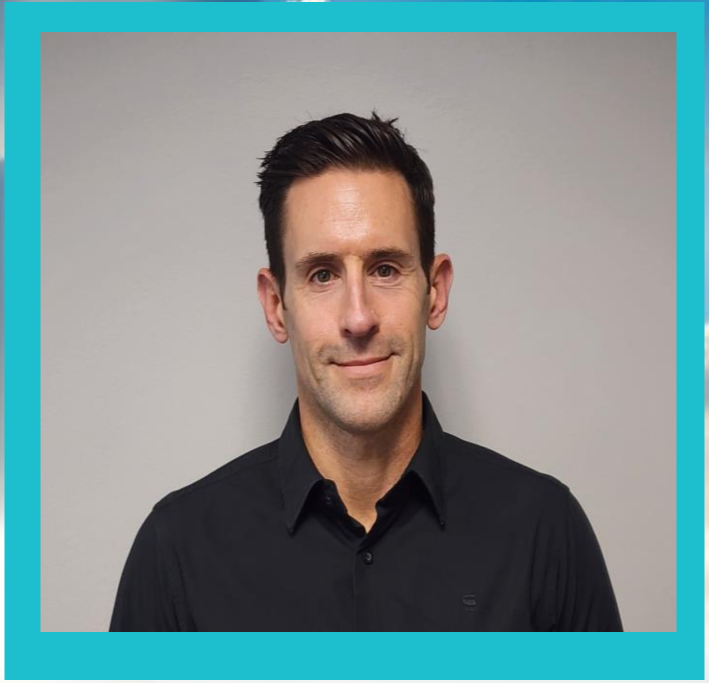
Rise with DSCR Fusion and DSCR 5-8!!

R I S E T P O . C O M

Webinar Hosts

Jenny Beck
Director of Learning and Development



Shaun Dennison
EVP Non-QM Lending

ELEVATE YOUR PRODUCTION AND REACH NEW HEIGHTS!

Specials Available for loans locked July 1st – 31st, 2026.

Non-QM Select & Core Pricing Improvement

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

Government Pricing Improvements

- 25 BPS on FHA, VA & USDA (FICO 600+ Non-Select Standard & High Balance, Excludes DPA and CalHFA)
- 12.5 BPS on FHA, VA & USDA Select (Includes Select Standard & High Balance, Includes FHA Streamlines and VA IRRRLs)

Closed-End Seconds Specials: eligible only in conjunction with RISETPO 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. July Special Offers valid for loans locked between 7/1/2026 and 7/31/2026. 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.

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Take Your Investor Business to New Heights with DSCR Fusion and DSCR 5-8!

DSCR GENERAL ELIGIBILITY HIGHLIGHTS

- LTV's Up to 85% on Purchase/R&T
- ****NEW**** LTV's up to 80% Cash-out!! ($1M / 720 FICO)
- ****NEW**** UNLIMTED CASH OUT available!!! (65% LTV, 1.20+ DSCR, 720+ FICO, Experienced Investor)
- Less disclosures (NON TRID) – no CD/LE…close with a HUD
- Credit
  - Down to 620 FICO CORE DSCR (1.0)
  - Down to 640 FICO Sub 1 (.75 -.99)
  - Down to 700 FICO No Ratio (< .75)
  - All borrowers must have a minimum of 2 credit scores with all 3 repositories attempted
- Vesting in an Entity - Use the FICO of the largest % owner of the Entity (LLC, Partnership, S-Corp, C-Corp)
  - Husband and Wife own 50/50? - Use "higher" FICO to qualify
- Loan Amounts - $100k to $3.5M
- Transaction: Cash-out eligible w/ < 6-month ownership seasoning
- Recently listed for sale + C/O = ok @ delisted 1 day prior to application

- Mortgage is not reported on credit (just don't default)
- Experienced and Inexperienced (first time investors allowed)
- Unlimited financed properties (scale)
- Terms:
  - 15, 30 and 40yr Fixed / 5/6 SOFR and 7/6 SOFR / Non-Standard terms
  - IO Available (not available on 15-year term)
- Brokers do not need to be licensed in states that don't require licensing
- Gift Funds Allow up to 100%
  - This includes Gift of Equity
- Reserves for subject property only
- Interested Party Contribution (IPC) → 6% regardless of LTV
- **DSCR 5-8 up to $3M loan amount / 75% Max LTV / IO available**
- **DSCR Fusion: FUSE Rental income + Asset utilization (business assets are eligible!!)**
- DSCR Foreign National – No credit / No FICO – no problem

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DSCR + ASSET UTILIZATION = DSCR FUSION

Give your Sub1 DSCR LTV's a boost by fusing rental income with Asset Utilization!

The DSCR ratio is integrated with Asset Utilization, providing investors with the ability to leverage assets for investment property purchases or refinances.

- **How does DSCR Fusion work? Benefits?**
  - It all starts with DSCR Sub1 (.75 - .99 ratio) and knowing we have an option to enhance LTV's and pricing
    - This option is **DSCR FUSION**
  - Does the borrower need an additional 5% increase on LTV or want 25bp price improvement vs Sub1?
  - Does the borrower have additional assets not being used in qualification?
  - We can put those additional assets to work and "fuse" them w/ rental income using DSCR Fusion!!
  - Additional assets / 60 = additional income for our DSCR Fusion ratio
  - FUSION (blended with Asset Utilization) ratio is required to be 1.15 DSCR (1.15 DSCR ratio is the minimum target)
  - If target ratio is met (1.15), borrower now qualifies for DSCR Fusion program = improved LTV's and pricing!

DSCR + ASSET UTILIZATION = DSCR FUSION

The following Asset Utilization criteria applies:

Asset Utilization Calculation Policy:

- Qualified monthly Asset Utilization is the total balance of eligible assets minus all funds used for down payment, closing costs and reserves divided by 60-months irrespective of the amortized term of the loan.
- Vesting in an entity? Business assets are eligible – Entity assets can be used along with personal assets to qualify!

Example of Qualifying Asset Utilization for a 30-year loan:

- ➢ Savings Account balance is $80,000 ($80,000 useable toward the calculation)
- ➢ Stock Fund balance is $20,000 ($18,000 usable toward the calculation – 10% haircut for investment account)
- ➢ Usable asset total is $98,000 divided by 60 = $1,633 available for asset utilization in conjunction with rental income to drive a higher DSCR ratio (1.15 is target).
- ➢ We will use this $1633 in an example calculation on the following slide

DSCR FUSION CALCULATION

DSCR Fusion is calculated by adding gross rents and Asset Utilization, then dividing by qualifying PITIA/ITIA (yes, if I/O, we will use the I/O payment in the DSCR calculation)

Example:

- Purchase Money Transaction
- Monthly PITIA = $7,650
- Estimated Monthly Market Rent (Form 1007) = $7,500
- Existing Lease Monthly Rent = Not available
- Usable Assets = $1,633

Ratio Calculation:
Gross rental income + Qualifying Asset Utilization / PITIA (or ITIA) = Fusion DSCR (Ratio)

****Initial DSCR: $7,500/$7,650 = .980 DSCR****

****Final FUSION DSCR: $7,500 + $1,633 = $9,133/$7,650 = 1.19 DSCR****

MATRIX COMPARE…

DSCR Fusion - DSCR + Asset Utilization

FICO to Max LTV/CLTV

Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
$ 1,000,000	720+	80%	75%	70%
	700+	75%	75%	70%
	680+	75%	75%	70%
	640+			
	620+			
$ 1,500,000	720+	70%	70%	65%
	700+	70%	70%	65%
	680+	70%	70%	65%
	640+			
	620+			
$ 2,000,000	740+	65%	65%	60%
	720+	65%	65%	60%
	700+	65%	65%	60%
	680+	65%	65%	60%
	640+			
	620+			
$ 2,500,000	740+	60%	60%	55%
	720+	60%	60%	55%
	700+	60%	60%	55%
	680+	60%	60%	55%
	640+			
	620+			
$ 3,000,000	740+			
	720+			
	700+			
	680+			
	640+			
	620+			
$ 3,500,000	740+			
	720+			
	680+			
	660+			

Sub1 DSCR - Ratio ≥ .75 - < 1.0

FICO to Max LTV/CLTV

Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
$ 1,000,000	720+	75%	70%	65%
	700+	70%	70%	65%
	680+	70%	70%	65%
	640+	70%	70%	65%
	620+			
$ 1,500,000	720+	65%	65%	60%
	700+	65%	65%	60%
	680+	65%	65%	60%
	640+	65%	65%	60%
	620+			
$ 2,000,000	740+	60%	60%	55%
	720+	60%	60%	55%
	700+	60%	60%	55%
	680+	60%	60%	55%
	640+	60%	60%	55%
	620+			
$ 2,500,000	740+	55%	55%	50%
	720+	55%	55%	50%
	700+	55%	55%	50%
	680+	55%	55%	50%
	640+	55%	55%	50%
	620+			
$ 3,000,000	740+	50%	50%	45%
	720+	50%	50%	45%
	700+	50%	50%	45%
	680+	50%	50%	45%
	640+	50%	50%	45%
	620+			
$ 3,500,000	740+			
	720+			
	680+			
	660+			

DSCR Fusion	Sub1 DSCR
Condo - 75% (FL Condo - 50%) NW Condo - 65% (FL Condo - 50%) 2-4 Unit - 65% Rural - NA	Condo - 70% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA
$100,000	$100,000
Initial DSCR w/out Asset Utilization: ≥ 0.75 - ≤ 0.99 ratio Final DSCR w/Asset Utilization: ≥ 1.15	0.75 min ratio

DSCR 5-8 GENERAL ELIGIBILITY

Reach more Investors with our DSCR 5-8 Unit program!
#1 program drawing interest right now!!

Available for **Experienced** Investors!
First Time Investors/Inexperienced Investors are now eligible w/ Experienced Investor co-borrower!!

- What is an experienced investor? Borrower(s) with history of owning/managing NOO income producing real estate for 1 year in the last 3 years. Simple!

[RECENT EXPANSIONS]

- Purchase/R&T up to $3,000,000 max loan amount!!
- ADU's are now acceptable as dwelling units!! (max dwelling units = 8)
  - Example: 5-unit property + 3 ADU = eligible

DSCR 5-8 GENERAL ELIGIBILITY

Product Features

- ✓ Minimum FICO 680
- ✓ MAX LTV 75%
- ✓ Minimum DSCR 1.00
  - ✓ DSCR= Eligible monthly rents/PITIA (Or ITIA if I/O)
- ✓ Investment Properties only (all units must be NOO)
- ✓ Residential 5-8 Units
- ✓ Interest Only available- I/O payment will be used to qualify DSCR ratio
- ✓ Min Loan Amount $350,000 - Max Loan Amount $3MM
- ✓ Purchase, Rate/Term, and Cash-Out
- ✓ Cash In Hand $1MM max, 65% Max LTV
- ✓ Mixed Use Properties are NOT eligible
- ✓ Licensing and Entity vesting flexibility apply
- ✓ Business purpose: LPC/BPC + YSP available
- ✓ Recommendation: "Google is our Friend" – Property condition – Initial concerns?

DSCR 5-8 GENERAL BORROWER ELIGIBILITY

Borrower Eligibility and Vesting

- US Citizens, Permanent Resident Aliens, Non-Permanent Resident Aliens
- Foreign Nationals, ITIN and DACA are NOT eligible.

Acceptable Forms of Vesting

- Individuals
- Inter Vivo Revocable Trust
- Joint Tenants
- Tenants in common
- LLC, Partnership, Corp, S Corp

DSCR 5-8 MATRIX AT A GLANCE…

Single Investment Property 5 – 8 Unit Residential

DSCR

FICO to Max LTV/CLTV

Loan Amount	FICO	Purchase	Rate/Term	Cash-Out
$1,500,000	720	75%	75%	65%
	700	75%	75%	65%
	680	70%	65%	60%
$2,000,000	720	70%	70%	65%
	700	70%	65%	65%
	680	65%	65%	60%
$2,500,000	720	65%	60%	60%
	700	65%	60%	60%
	680			
$3,000,000	720	60%	55%	
	700	60%	55%	
	680			

Loan Programs	• 15-Year Fixed (180 Months) • 30-Year Fixed (360 Months) • 30-Year Fixed IO (120 mos IO + 240 mos Amort) Maximum loan term cannot exceed 30 years
Interest Only	Qualify with IO payment based on 10yr IO term
Product Type	Residential 5-8 Units
Loan Purpose	Purchase, Rate/Term and Cash-Out
Occupancy	Investment
Loan Amounts	• Min: $350,000 • Max: $3,000,000
Geographic Restrictions	• See State Licensing Map on website • All subject properties located in Baltimore City, MD (and it's neighborhoods) are temporarily ineligible
Cash In Hand	$1.0MM max • 65% max LTV

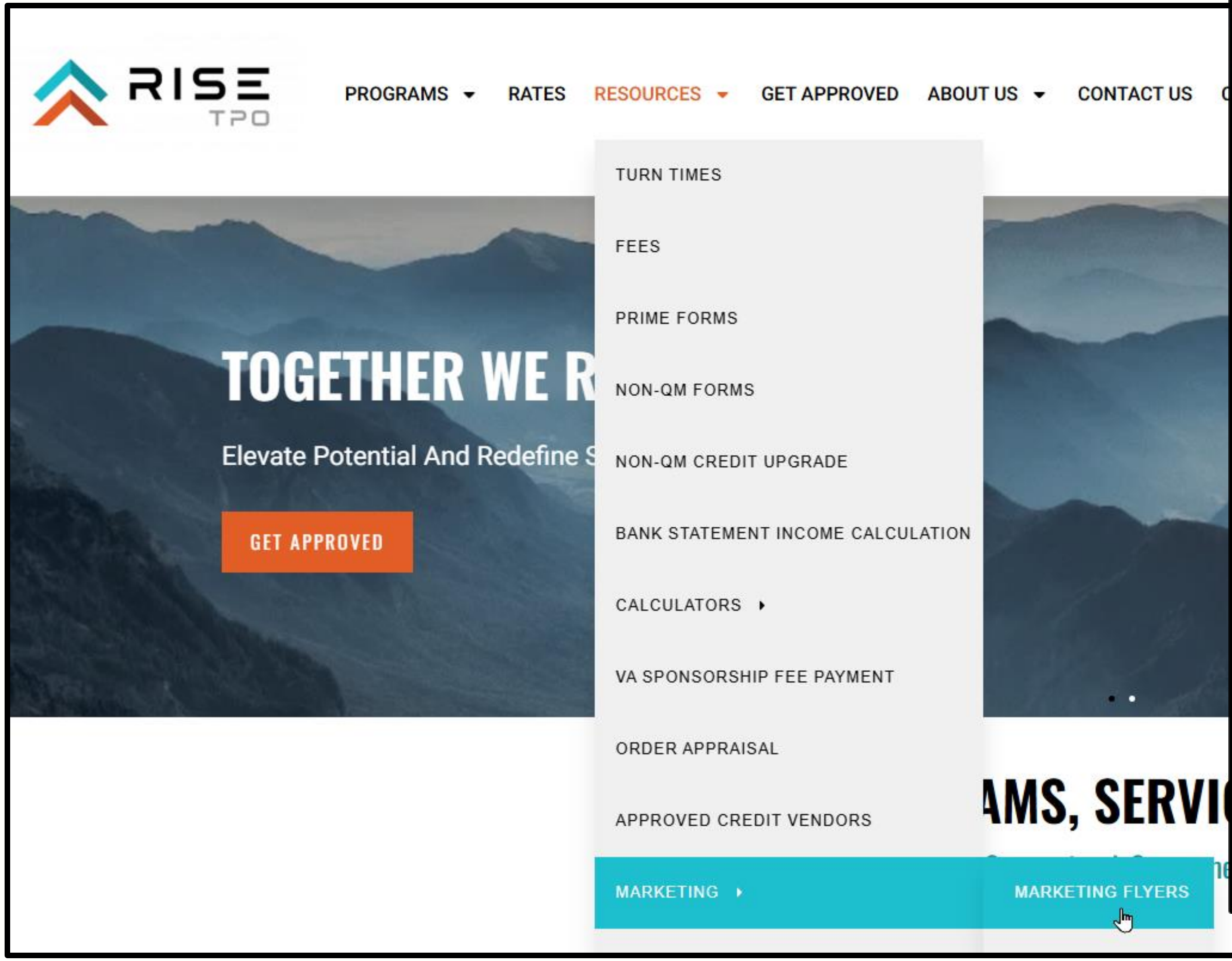
DSCR

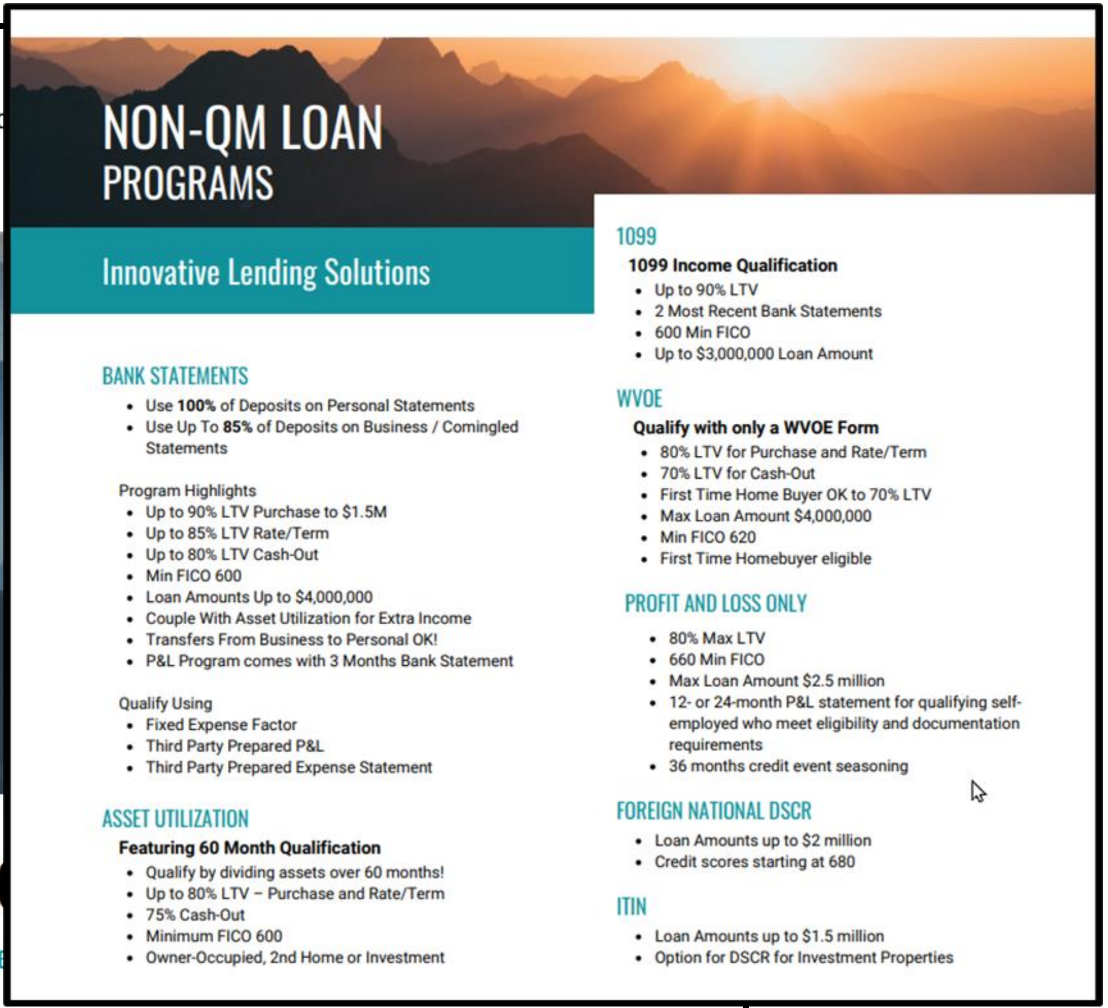
- Minimum DSCR ≥ 1.00
- DSCR = Eligible monthly rents/PITIA (loans with an interest only feature may use the ITIA payment)
- Reduce qualifying rents by any management fee reflected on the appraisal report

Investor Experience	• Experienced Investor: Borrower(s) with history of owning & managing non-owner occupied income-producing investment real estate for at least 1 year within the last 3 years • Only 1 borrower has to meet the Experienced Investor definition
Borrowers	• U.S Citizens, Permanent Resident Aliens, Non-Permanent Resident Aliens • Foreign Nationals, ITIN, DACA are not allowed
Housing History	• 0 x 30 x 12 & 1 x 30 x 24
Credit Event	• BK/FC/SS/DIL/Mod: > 36 Mos seasoning
Interested Party Contributions (IPC)	• May not exceed 3%
Prepayment Penalty	• Refer to PPP Matrix for state specific details
Income Requirements	
Income	• Leased - Use lower of estimated market rent or lease agreement • Reduce qualifying rents by any management fee reflected on the appraisal report. Purchases only - 8% fixed expense factor applied if management fee is not listed. • Use 75% of market rents for vacant unit, no more than 2 vacant units allowed • STR income ineligible, considered a vacant unit and no income used
Leased Units	• Existing leases with ≥ 6 mos initial term to be provided • Month-to-month leases allowed w/prior lease of ≥ 6 months & most recent 2 mos receipt • Individual room leases, Single Room Occupancy (SRO) or boarder leases ineligible • Commercial use of the unit is not allowed • STR income not permitted, considered a vacant unit and no income used
Unleased Units	• Maximum 2 vacancies

Appraisals	• Appraisals to be dated no more than 120 days prior to Note date • New appraisal required if dated more than 120 days prior to Note date • Full interior inspection of all units with photos required • Acceptable appraisal forms: • FHLMC 71A/71B, FNMA Form 1050, or a similar short form for 5+ unit residential properties • Narrative reports are also acceptable w/sales approach with repeat sales analysis • Attachments required for appraisal reports: ◦ Rent Roll ◦ Income and Expense Statement ◦ Photos of subject including exterior/interior and street scene ◦ Aerial photo ◦ Sketch or floor plan of typical units ◦ Area map ◦ Plot plan or survey ◦ Appraiser qualifications
Review Product	Commercial Sales and Income BPO (exterior) is required on all properties • Appraised value used when BPO is greater than or no more than 10% below appraised value • BPO value used when BPO is more than 10% below appraised value
Property Restrictions	• Properties > 2 acres not allowed • Rural properties and Leaseholds ineligible (Contact AE for complete list of ineligible property types and transactions)
Property Condition	• No fair or poor ratings • No environmental issues (storage or use of hazardous material e.g., Dry Cleaners, Laundromat) • No health or safety issues (e.g., broken windows, stairs) • No excessive deferred maintenance that could become a health or safety issue for tenants • No structural deferred maintenance, (e.g., foundation, roof, electrical, plumbing)

MARKETING AVAILABLE





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 $1.5M
- 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

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 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

QUESTIONS

THANK YOU

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