

WHY CHOOSE US FOR NON-QM!



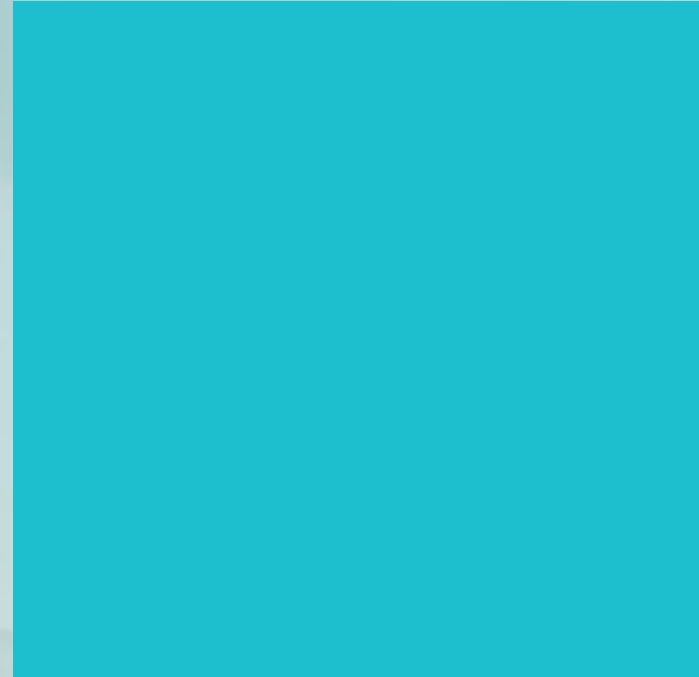
R I S E T P O . C O M



Webinar Hosts



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EVP Non-QM Lending

SPRING LIFT OFF SPECIALS ARE HERE!

UP TO 75 BPS PRICE IMPROVEMENTS

For loans locked April 1st – 30th, 2026



Non-QM Pricing Improvement (Includes DSCR 5-8 units and Jumbo)*

- ◆ Up to 75 BPS with Select or 25 BPS without Select

Government and DPA Price Improvement

- ◆ 25 BPS Price Improvement on all non-select government loans, includes FHA, VA USDA, DPA – standard & high balance (excludes CalHFA)
- ◆ 12 BPS Price improvement on all select government loans, includes FHA, VA, USDA, DPA – standard and high balance (excludes CALHFA)

Closed End Seconds

- ◆ LLPA Improvements
- ◆ 25 BPS Price Improvement

**Non-QM Specials exclude Seconds (Closed End or Stand-Alone), except where noted. 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. April Special Offers valid for loans locked between 4/1/2026 and 4/30/2026. 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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RISETPO.COM

WHY CHOOSE US FOR NON-QM!

WHO IS RISE TPO?

ABOUT US, A DIVISION OF OCMBC, INC.

At RISE TPO, our mission is to elevate potential and redefine success—for our brokers, our partners, and ourselves. We are dedicated to raising the bar in wholesale lending by empowering mortgage professionals to thrive through unwavering support, exceptional service, and a culture built on integrity and excellence. As a trusted partner, we provide superior products and unmatched expertise, helping our brokers grow, achieve, and rise with confidence. This is more than business—it's about building lasting relationships. At RISE TPO, partnerships aren't brokered, they're built.



People



Our leadership team offers deep expertise and a nuanced understanding of the broker-lender relationship. With a proven history of industry-leading loan volume and consistent performance through shifting market conditions, we are dedicated to building a strong foundation that enables our broker partners to succeed and grow.



Service

We're here to set a brand new standard for exceptional service in the mortgage industry. Our commitment goes beyond transactions from proactive, transparent communication to consistently going the extra mile, we make it our mission to simplify the process, remove roadblocks, and create a seamless experience for every broker we serve. Together we Rise.



Products

We offer a wide array of lending programs for assisting various types of clients including Non-QM, Conventional, Government and Down Payment assistance programs as well as programs exclusive just to Rise and its broker partners. We also closely monitor the wholesale lending industry to modify our programs to keep our brokers competitive.

WHY RISE FOR YOUR NON-QM NEEDS?

One of the Largest Non-QM Platforms

RiseTPO along with OCMBC, Inc. has been one of the **largest issuers of Non-QM mortgage-backed securities** in the U.S.

This means we have:

- consistent capital markets access
- regular loan securitizations
- stable liquidity for Non-QM loans

For brokers, that translates to **consistent program availability and pricing stability**.

Competitive DSCR Programs

RiseTPO is particularly strong in **DSCR investor lending**.

Brokers often cite:

- higher LTV options
- flexible cash-flow calculations
- short-term rental eligibility
- scalable investor financing

This is attractive for real estate investors building portfolios

Broad Non-QM Product Suite

RiseTPO offers a wide range of programs designed for borrowers who don't fit conventional guidelines.

Common programs include:

- **Bank Statement loans**
- **DSCR investor loans**
- **1099 income programs**
- **Asset utilization loans**
- **P&L programs**
- **Foreign national loans**
- **ITIN loans**

This allows brokers to **serve multiple borrower types with one lender**.

Flexible Underwriting

Non-QM underwriting allows more discretion than agency loans from organizations like Fannie Mae or Freddie Mac.

RiseTPO is known for:

- **common-sense underwriting**
- manual income analysis
- exception reviews/approvals
- flexibility with complex borrowers

This helps brokers **save deals that would otherwise die in conventional channels**

WHY NON-QM?

- Help brokers close more loans, reach a larger client base, make more money!!
- Agency guidelines are tighter / no exceptions
- RiseTPO has Exception flexibility in NQM – approved in-house!
- Increased average loan balances: 1 NQM loan can replace 1.5 to 2 conventional loans
 - Same effort, more \$\$
 - Higher balance products = better referral partners, stronger relationships
 - More stability, less scrambling = fewer units required to hit funding goals
 - Separate yourself! Most LO's want to stay "comfy" w/ low balance conventional, few confidently position NQM. That gap is where growth happens!
- Self-Employed borrowers are increasing! (as of 2025)
 - Approximate 16.6 million – Self employed as primary job
 - Approximate 70.0+ million – including Gig and irregular SE
 - "Be The One!" - There are approximately 70 MILLION people who could use your help! Are you ready? Let's get you there!
- Non-Traditional income is more common/flexible
 - Self-employed bank statement and P&L
 - 1099 Gig economy
 - Real Estate cash-flow (DSCR)
 - High net worth Asset Utilization
 - WVOE
- Avg Real Estate investor = 3-4 transaction/year = Repeat business!! Long term clients!! Surging demand for DSCR!!
- **Brokers without NQM/DSCR are losing deals!!**
 - Opportunities to serve a larger client base are lost!

WHAT PROGRAMS WE OFFER AND BENEFIT

✓ Bank Statement for the Self employed

- No Tax returns
- Ability to focus/qualify on 1 business entity (if borrower has multiple businesses) – We don't need to see financials for the “non-qualifying” entities which could negatively impact total income.
- Ability to use the “most recent” 12 months, not subject to a calendar year – This is beneficial for those businesses who have seen a recent increase in revenue/cash flow.

✓ P&L for the self employed

- Easier “documentation” path vs Bank statement (0-3 months vs 12-24 months)
- Less “variance” opportunity when it comes to deposit trends/large deposits making this a great option for those industries who get paid “once a quarter” or “twice a year” and lack deposit consistency.
- Increase income: add back Depreciation, Depletion and Amortization

✓ 1099 for the GIG economy (contract/side hustle/100% commission)

- Easier “documentation” path vs Full Doc or Bank Statement – only 2 years 1099 vs full tax returns or 12-24 months bank statements.
- Low expense factors are common (compared to standard bank statement program) which means more borrowing power/more income! A common expense factor for 1099 is 10% vs 50% for Bank Statement.

WHAT PROGRAMS WE OFFER AND BENEFIT

✓ WVOE for the wage earner

- No need to hassle the borrower (or broker) for paystubs and W2's
- RiseTPO will handle the income doc collection by sending the WVOE for directly to the employer
- Borrower does not have to worry about expiring paystubs or sending additional income documents late in the process

✓ Asset utilization for the high-net-worth borrower

- Employment is not required. NO income doc hassle!
- The same assets can be used for closing costs, reserves and income
- Borrowers can keep investments intact, avoid forced liquidation and maintain tax efficiency – aligns with wealth management goals!

✓ DSCR for the real estate investor

- Easy qualification based on subject property cash-flow only
- Faster approvals, more flexible guidelines, and scalable (unlimited financed properties to build the real estate portfolio)
- **6 product offerings** to cover your investor clientele – who, on average, complete 3-4 transactions per year = Repeat business and long-term clients!!

****BOTTOM LINE**** – if your 2026 goal is to increase volume, income and efficiency, NQM/DSCR cannot be optional, it must be intentional!!

NON-QM OFFERS...



FLEXIBILITY



COMPETITIVE
ADVANTAGE FOR
BROKERS



INVESTOR APPEAL



RISK & REWARD
BALANCE



DIVERSIFIED
MORTGAGE
PORTFOLIOS



WHAT'S NEXT?

What to do?

1. Review your pipeline – identify potential clients who need or may benefit from NQM/DSCR products.
2. Make sure your team understands the vast NQM/DSCR product suite – and their benefits.
3. Education is key!! Become an expert for your clients! Build that credibility!
4. Monitor secondary market demand – be on top of investor appetite
5. Be transparent – always be honest and put your clients in the best position for success!



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%
	720+	85%	80%	75%		720+	90%	85%	80%
\$ 1,500,000	700+	80%	80%	75%	\$ 1,500,000	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%
\$ 2,500,000	640+				\$ 2,500,000	640+	75%	75%	70%
	740+	80%	80%	75%		740+	80%	80%	75%
	720+	75%	75%	70%		720+	80%	80%	75%
	700+	75%	75%	70%		700+	80%	80%	75%
\$ 3,000,000	680+	65%	65%	60%	\$ 3,000,000	680+	75%	75%	70%
	660+					660+	70%	70%	65%
	720+	75%	75%	70%		720+	80%	80%	75%
	700+	65%	65%	60%		700+	75%	75%	70%
> \$3,000,000	680+	60%	60%	55%	\$ 3,000,000	680+	70%	70%	65%
	660+					660+	60%	60%	55%
	740+					740+	75%	75%	65%
	720+					720+	70%	70%	65%
See Guides for Appraisal & Credit Overlay					\$ 3,500,000	680+	60%	60%	55%
						660+	50%	50%	45%
						740+	65%	65%	60%
						720+	60%	60%	55%
					\$ 4,000,000	740+	65%	65%	60%
						720+	60%	60%	55%
						700+	50%	50%	45%
						700+	50%	50%	45%
LOAN PROGRAMS									
Fixed			Fully Amortized ARM			Interest Only (IO)			
• 15-Year Fixed • 30-Year Fixed • 40-Year Fixed			• 5/6 SOFR (2/1/5 Cap) with 30-Yr & 40-Yr terms			• 30-Year Fixed IO (120 mos, IO + 240 mos Amortization)			
• Nonstandard Terms Available			• 7/6 SOFR (5/1/5 Cap) with 30-Yr & 40-Yr terms			• 40-Year Fixed IO (120 mos, IO + 360 mos Amortization)			
			• Not Available on Select Non-QM			• 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%				Non-Owner Occupied - 85%				
	2nd Home - 75%				2nd Home - 85%				
	Condo - 85% (FL Condo - 75%)				Warrantable Condo - 90% High Rise Condo - 85% FL Condo - 75%				
	Condo Non-Warrantable - NA (FL Condo - NA)				Non-Warrantable Condo - 75% FL NW Condo - 65%				
Min Loan Amount	2 Unit - 80% 3-4 Unit - 75%				2 Unit - 85% 3-4 Unit - 80%				
	Rural - NA				Rural - 70%				
	\$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 (BK/BS/FC/DL/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 image displays two overlapping screenshots of the RISE TPO website. The background screenshot shows the main navigation bar with links for PROGRAMS, RATES, RESOURCES, GET APPROVED, ABOUT US, and CONTACT US. A dropdown menu is open under 'RESOURCES', listing options such as 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 'MARKETING' option is highlighted in teal. The foreground screenshot shows the 'NON-QM LOAN PROGRAMS' page, which features a teal header with the text 'Innovative Lending Solutions'. The page is divided into several sections: BANK STATEMENTS, Program Highlights, Qualify Using, ASSET UTILIZATION, 1099, WVOE, PROFIT AND LOSS ONLY, FOREIGN NATIONAL DSCR, and ITIN. Each section contains specific details about the loan programs, including LTV percentages, minimum FICO scores, and loan amounts.

RISE TPO

PROGRAMS ▾ RATES **RESOURCES ▾** GET APPROVED ABOUT US ▾ CONTACT US

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

MARKETING ▸

MARKETING FLYERS

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



R I S E T P O . C O M

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