LoanLift DPA

RISE TPO

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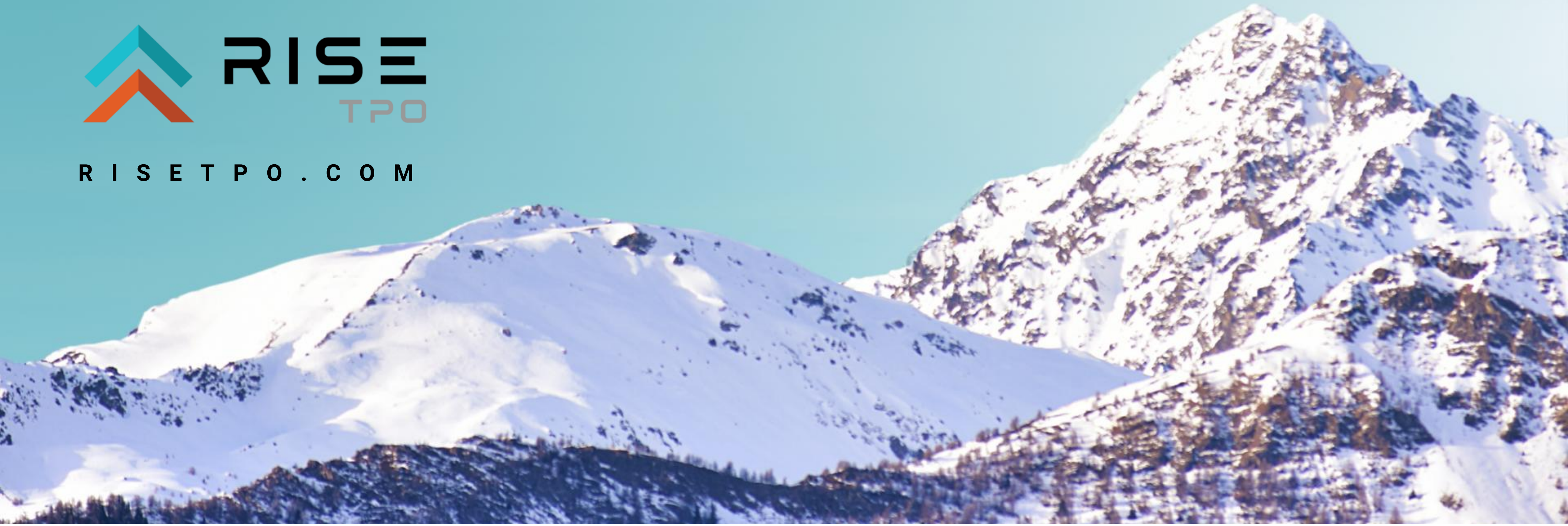


Webinar Host

Jenny Beck

Director of Learning and Development

MONTHLY SPECIALS

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

Up to 75 BPS with Select or 25 BPS without Select

FHA Pricing Improvement

FHA: 25 BPS Price Improvement
Includes LoanLift DPA Programs and FHA Streamlines
Excludes Select Product

**Non-QM Specials exclude Seconds (Closed End or Stand-Alone). FHA excludes CalHFA and Select products.*

Specials apply to all eligible Non-QM (except Closed End Seconds, Standalone Seconds, HELOCs), FHA Streamline Refinance loans and VA IRRRL Loans.

Offers valid for loans locked between 1/1/2026 and 1/31/2026. 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.

LoanLift DPA’s

LoanLift DPA Program General Highlights

LoanLift General Highlights

- *Purchase Transaction*
- *Does not need to be a First Time Home Buyer!*
- *No Income Restriction*
- *Follows FHA Guidelines*
- *DU/Approve Eligible*
  - *600 FICO Minimum*
  - *Follows Findings*
- *Manual UW Allowed!*
  - *660 Min FICO*
  - *Max DTI 45%*
- *High Balance Now Available!*
- *Cannot be subordinated*
- *2:1 Temp Buydown Now Available!*
- ***Refer to our complete Matrix at: https://loanstreamwholesale.com/maxone-down-payment-assistance-program/**

LoanLift DPA Program Highlights

LoanLift Highlights

- *DU/Approve Eligible*
- *LP/Accept Eligible*
    - *600 FICO Minimum*
    - *Follows Findings*
- *Manual UW Now Allowed!*
    - *660 Min FICO*
    - *Max DTI 45%*
- *High Balance Now Available!*
- *100% CLTV FHA Loan (Combining 1st and Subordinate Lien)*
- *Cannot be subordinated*
- *0% Interest rate on 2nd $0*
    - *NO Payment on 2nd*
    - *NOT included in the DTI*
- *2:1 Temp Buydown Now Available!*
- ***Refer to our complete Matrix at: https://loanstreamwholesale.com/maxone-down-payment-assistance-program/**

LoanLift DPA Plus Highlights

LoanLift Plus Highlights

- *DU/Approve Eligible*
- *LP/Accept Eligible*
  - *600 FICO Minimum*
  - *Follows Findings*
- *Manual UW Now Allowed!*
  - *660 Min FICO*
  - *Max DTI 45%*
- *High Balance Now Available!*
- *100% CLTV FHA Loan (Combining 1st and Subordinate Lien)*
- *Cannot be subordinated*
- *Interest Rate 2% greater than the 1st*
  - *Payment amortized over 10 years*
  - *Monthly payment included in DTI*
- *2:1 Temp Buydown Now Available!*

- **Refer to our complete Matrix at: https://loanstreamwholesale.com/maxone-down-payment-assistance-program/**

LoanLift DPA Mam Program Highlights

LoanLift Max Highlights

- *DU/Approve Eligible*
- *LP/Accept Eligible*
  - *600 FICO Minimum*
  - *Follows Findings*
- *Manual UW Now Allowed!*
  - *660 Min FICO*
  - *Max DTI 45%*
- *High Balance Now Available!*
- *96.5% LTV / 101.50% CLTV FHA Loan (Combining 1st and Subordinate Lien)*
- *Cannot be subordinated*
- *Interest Rate 2% greater than the 1st*
  - *Payment amortized over 10 years*
  - *Monthly payment included in DTI*
- *2:1 Temp Buydown Now Available!*

- **Refer to our complete Matrix at: https://loanstreamwholesale.com/maxone-down-payment-assistance-program/**

PRICING IN THE PORTAL EXAMPLE

Loan Scenario

Mortgage Information

Non-QM	(•) No ( ) Yes	Comp source	Lender Paid
Loan type *	FHA	My comp plan:	BP: 0.000
Loan purpose *	Purchase		Fixed Fee: 0
Doc type *	Full		Min: 0
Loan term	30 Year		Max: 0
Amortization	[ ] Fixed [ ] ARM	UW fee buyout *	(•) No ( ) Yes (Fee bought-out)
Low-Mid FICO *	700	Purchase price *	400,000
DTI *	35.00	Est. value *	400,000
Underwriting Result *	DU Approve/Eligible	Loan amount *	386,000
Buydown Type	None	Sub Financing	14,000
Is there a Co-Borrower?	(•) No ( ) Yes	LTV *	96.500
Months of Reserves	Months	CLTV	100.000
Include Down Payment Assistance?	( ) No (•) Yes	Gross loan amount	392,755
FHA Case# Assigned?	Between 1/1/2025 ...		
Do you want to finance the upfront MIP?	( ) No ( ) Yes		
First Time Homebuyer?	(•) No ( ) Yes		
Citizenship	US Citizen		

Property Information

Property zip *	92503	Property type *	SFD
Property state *	CA	Units	1
Property city *	Riverside	Occupancy type *	Primary

Rise TPO - Wholesale - LoanLift Plus 30 Year Fixed

6.750	7.712	97.715	$8,974	$2,547	$177	$2,724
6.875	7.821	97.892	$8,279	$2,580	$177	$2,757
6.990	7.890	98.336	$6,535	$2,610	$177	$2,787
7.000	7.897	98.366	$6,418	$2,613	$177	$2,790
7.125	7.979	98.782 ✔	$4,784	$2,646	$177	$2,823
7.250	8.062	99.188 ✔	$3,189	$2,679	$177	$2,856
7.500	8.280	99.515 ✔	$1,905	$2,746	$177	$2,923
7.625	8.364	99.901 ✔	$389	$2,779	$177	$2,956
7.750	8.479	100.267 ✔	($1,049)	$2,813	$177	$2,990
8.125	8.858	100.579 ✔	($2,274)	$2,916	$177	$3,093
8.250	8.985	10				

Rise TPO - Wholesale - LoanLift Max 5.0% 30 Year Fixed

6.750	7.794	96.965	$11,920	$2,547	$177	$2,724
6.875	7.904	97.142	$11,225	$2,580	$177	$2,757
6.990	7.973	97.586	$9,481	$2,610	$177	$2,787
7.000	7.980	97.616	$9,363	$2,613	$177	$2,790
7.125	8.062	98.032	$7,729	$2,646	$177	$2,823
7.250	8.144	98.438	$6,135	$2,679	$177	$2,856
7.500	8.363	98.765 ✔	$4,851	$2,746	$177	$2,923
7.625	8.447	99.151 ✔	$3,334	$2,779	$177	$2,956
7.750	8.533	99.517 ✔	$1,897	$2,813	$177	$2,990
8.125	8.878	99.829 ✔	$672	$2,916	$177	$3,093
8.250	8.985	100.175 ✔	($687)	$2,950	$177	$3,127

COMPLETE MATRIX ON OUR WEBSITE

RISE TPO 2ND LIEN PRODUCT MATRIX
LoanLift & LoanLift Plus & LoanLift Max

Transaction Type[1]	Number of Units	Maximum LTV/CLTV/HCLTV		Minimum Credit Score
FHA Purchase	1-2 Units	LoanLift	96.50% LTV + 3.5% DPA = 100% CLTV	600 for AUS 660 for Manual
		LoanLift Plus	96.50% LTV + 3.5% DPA = 100% CLTV	
		LoanLift Max	96.50% LTV + 5.0% DPA = 101.5% CLTV	

[1]Row Homes in Baltimore City, MD: External-only BPO secondary valuation required within 10% tolerance

PRODUCT OFFERINGS	
Fixed Rate Products	• 30 year fixed

RISE TPO FHA DPA is designed to increase homeownership opportunities for low-to-moderate income individuals and families nationwide (excluding New York). Unless otherwise specified here as an overlay, RISE TPO adheres to all posted guidelines for FHA eligibility, as found in the FHA Single Family Housing Handbook 4000.1.

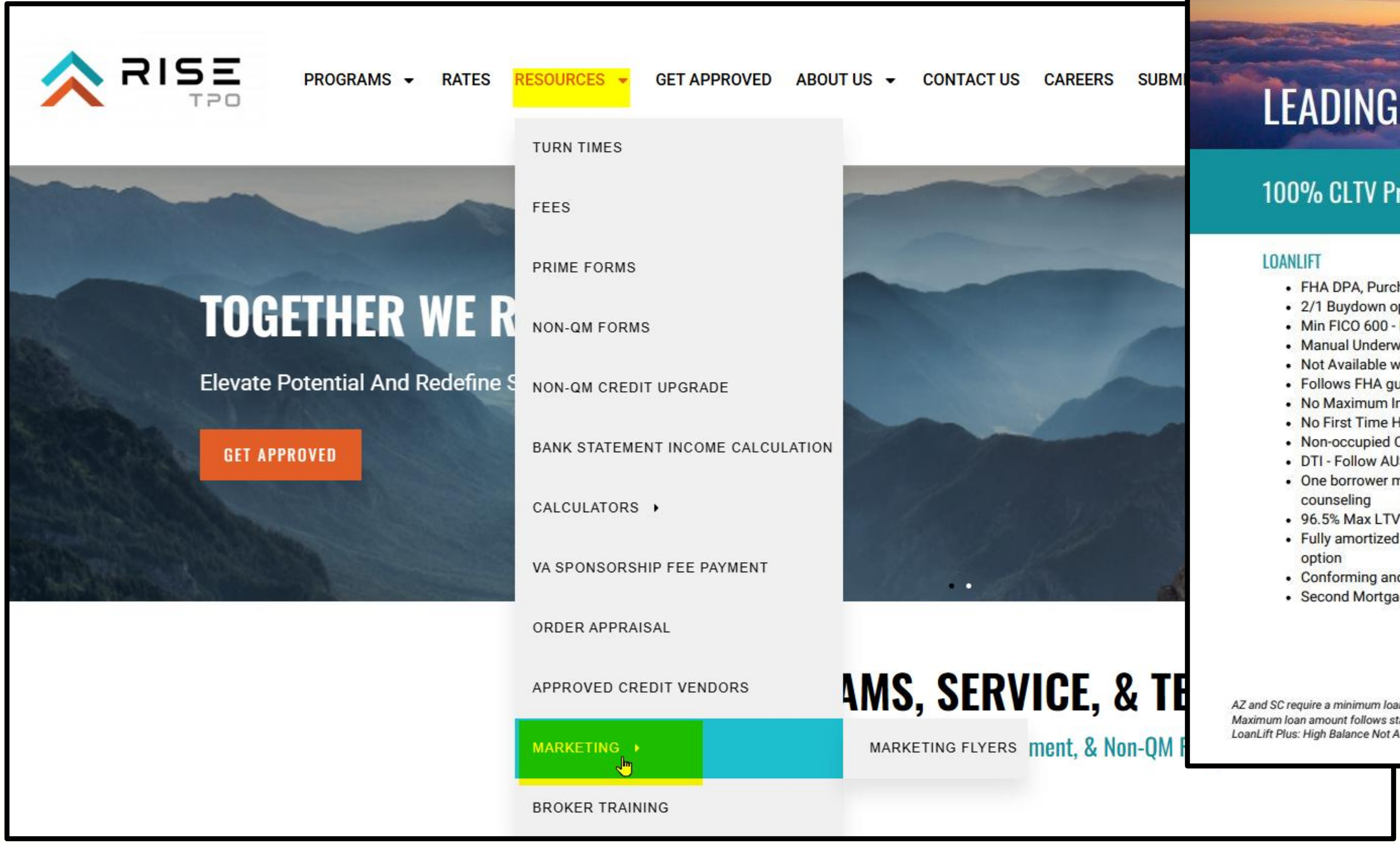
Down Payment Assistance is available to achieve 100% or 101.5% (LoanLift Max only) CLTV with these three options:
1) LoanLift - 2nd lien is a zero percent (0.00%) Note rate, with a deferred, forgivable payment (WA ineligible)
2) LoanLift Plus - 2nd lien that has an interest rate equal to the first lien rate plus 2% with a 10-year amortization and monthly payments required
3) LoanLift Max - 2nd lien that has an interest rate equal to the first lien rate plus 2% with a 10-year amortization and monthly payments required

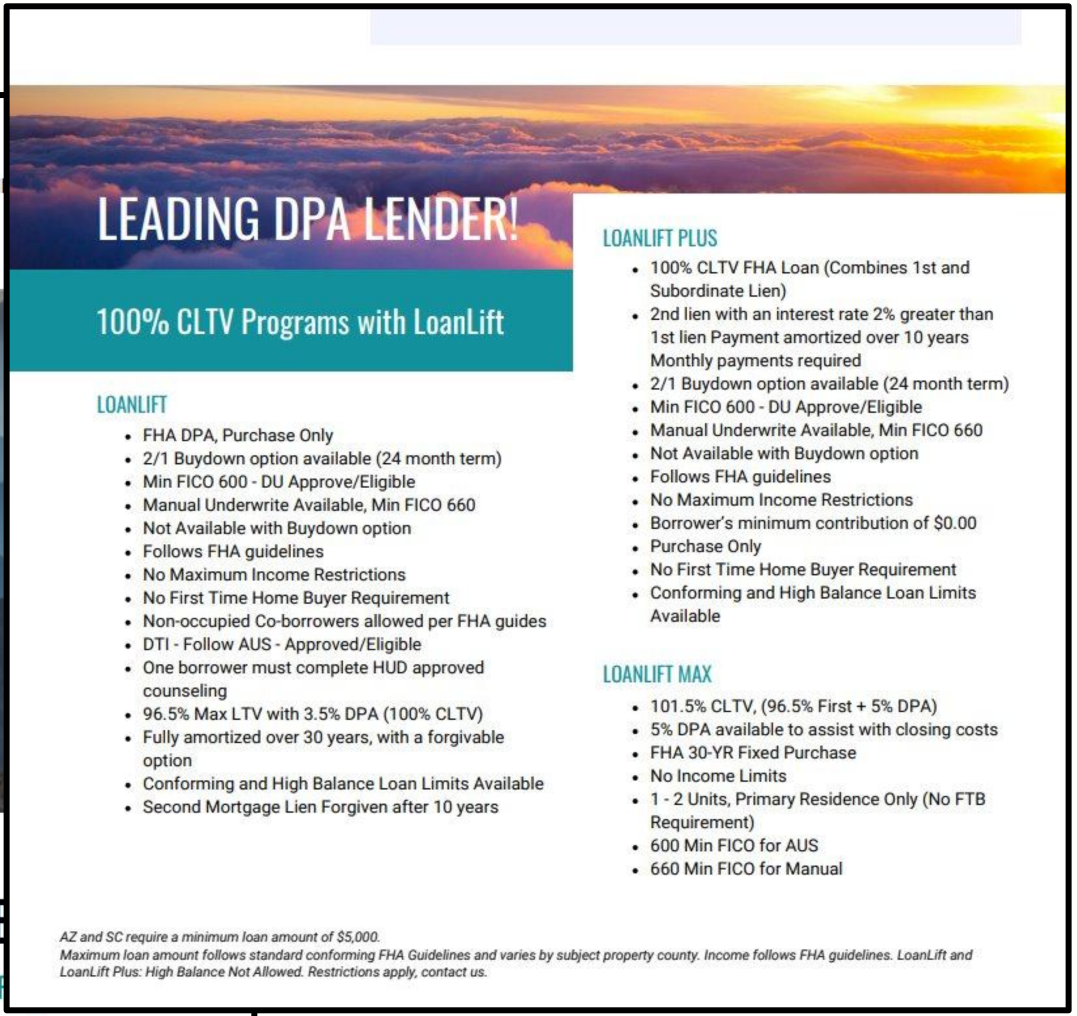
TOPIC	BORROWER ELIGIBILITY
Credit Score	• 600 Minimum Credit Score for AUS Approve/Accept findings • 660 Minimum Credit Score for Manual Underwriting • Must meet all FHA credit standards per FHA Single Family Housing Handbook 4000.1

You can find the complete matrix on our website:

https://risetpo.com/dpa-plus/

MARKETING AVAILABLE





QUESTIONS

THANK YOU

RISE TPO

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