

LoanLift DPA



R I S E T P O . C O M



Webinar Host



Jenny Beck

Director of Learning and Development

MONTHLY SPECIALS

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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.

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LoanLift DPA's

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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 [Icons]

Mortgage Information

Non-QM ☒ No ☐ Yes

Loan type * **FHA**

Loan purpose * Purchase

Doc type * Full

Loan term 30 Year

Amortization ☐ Fixed ☐ ARM

Low-Mid FICO * 700

DTI * 35.00

Underwriting Result * DU Approve/Eligible

Buydown Type None

Is there a Co-Borrower? ☒ No ☐ Yes

Months of Reserves Months

Include Down Payment Assistance? ☐ No ☒ Yes

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 state * CA

Property city * Riverside

Property type * SFD

Units 1

Occupancy type * Primary

Comp source Lender Paid

My comp plan: BP: 0.000

Fixed Fee: 0

Min: 0

Max: 0

UW fee buyout * ☒ No ☐ Yes (Fee bought-out)

Purchase price * 400,000

Est. value * 400,000

Loan amount * 386,000

Sub Financing 14,000

LTV * 96.500

CLTV 100.000

Gross loan amount 392,755

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	100.715				

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

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COMPLETE MATRIX ON OUR WEBSITE

You can find the complete matrix on our website:

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



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	

¹Row 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

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MARKETING AVAILABLE

The screenshot shows the RISE TPO website. The navigation bar includes: RISE TPO, PROGRAMS, RATES, RESOURCES (highlighted), GET APPROVED, ABOUT US, CONTACT US, CAREERS, and SUBMIT. The 'RESOURCES' dropdown menu is open, listing: 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 (highlighted with a mouse cursor), and BROKER TRAINING. The main banner features a mountain landscape with the text 'TOGETHER WE RISE' and 'Elevate Potential And Redefine Success'. A 'GET APPROVED' button is visible. Below the banner, there are sections for 'TOOLS, SERVICE, & TRAINING' and 'MARKETING FLYERS'.

The screenshot shows the 'LEADING DPA LENDER!' section of the RISE TPO website. The header reads 'LEADING DPA LENDER!' and '100% CLTV Programs with LoanLift'. The 'LOANLIFT' section lists the following bullet points:

- FHA DPA, Purchase Only
- 2/1 Buydown option available (24 month term)
- Min FICO 600 - DU Approve/Eligible
- Manual Underwrite Available, Min FICO 660
- Not Available with Buydown option
- Follows FHA guidelines
- No Maximum Income Restrictions
- No First Time Home Buyer Requirement
- Non-occupied Co-borrowers allowed per FHA guides
- DTI - Follow AUS - Approved/Eligible
- One borrower must complete HUD approved counseling
- 96.5% Max LTV with 3.5% DPA (100% CLTV)
- Fully amortized over 30 years, with a forgivable option
- Conforming and High Balance Loan Limits Available
- Second Mortgage Lien Forgiven after 10 years

The 'LOANLIFT PLUS' section lists the following bullet points:

- 100% CLTV FHA Loan (Combines 1st and Subordinate Lien)
- 2nd lien with an interest rate 2% greater than 1st lien Payment amortized over 10 years Monthly payments required
- 2/1 Buydown option available (24 month term)
- Min FICO 600 - DU Approve/Eligible
- Manual Underwrite Available, Min FICO 660
- Not Available with Buydown option
- Follows FHA guidelines
- No Maximum Income Restrictions
- Borrower's minimum contribution of \$0.00
- Purchase Only
- No First Time Home Buyer Requirement
- Conforming and High Balance Loan Limits Available

The 'LOANLIFT MAX' section lists the following bullet points:

- 101.5% CLTV, (96.5% First + 5% DPA)
- 5% DPA available to assist with closing costs
- FHA 30-YR Fixed Purchase
- No Income Limits
- 1 - 2 Units, Primary Residence Only (No FTB Requirement)
- 600 Min FICO for AUS
- 660 Min FICO for Manual

At the bottom, a disclaimer states: 'AZ and SC require a minimum loan amount of \$5,000. Maximum loan amount follows standard conforming FHA Guidelines and varies by subject property county. Income follows FHA guidelines. LoanLift and LoanLift Plus: High Balance Not Allowed. Restrictions apply, contact us.'

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QUESTIONS

THANK YOU



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866.328.8059

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