

Take Your Business Further with DSCR Foreign National

January 2026 Broker Webinar



Webinar Host



Jenny Beck

Director of Learning and Development



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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.



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DSCR FOREIGN NATIONAL



DSCR FOREIGN NATIONAL

Our Foreign National DSCR program offers flexible options, competitive guidelines, and the support you need to grow your business!

What is a Foreign National?

A Foreign National is a non-resident alien who is not authorized to live or work in the U.S or holds a work visa that is indicative of a more temporary residency than those required to meet Non-Permanent Resident Alien requirements.

A Foreign National may periodically visit the US for various reasons including vacation and/or business.

To be eligible, the borrower must live and work in another country and be a legal resident of that same country. They may not purchase a property intended for use as a primary resident.



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DSCR FOREIGN NATIONAL

- LTV's up to 75% for Purchase, 70% Rate/Term, 65% Cash Out
- Min Fico 680
- Min DSCR 1.00
- \$2.0M Max Loan Amount
- 0 x 30 x 12 with full 2 yr history
- > 36 months Credit Event Seasoning
- 12 mos reserves – Cash-out can be used

Foreign National DSCR - Ratio 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%	65%	60%
	680+/No FICO	65%	60%	55%
	660+			
	640+			
\$ 1,500,000	720+	70%	65%	60%
	700+	65%	60%	55%
	680+/No FICO	60%	55%	50%
	660+			
	640+			
\$ 2,000,000	740+	65%	60%	55%
	720+	65%	60%	55%
	700+/No FICO	60%	55%	50%
	680+			
	660+			
	640+			



DSCR FOREIGN NATIONAL

Borrower Eligibility:

Borrowers who reside in & are citizens of the following countries/regions are eligible:

Canada

Caribbean (excluding Cuba)

China (excluding Hong Kong) as permitted

Europe (excluding Russia)

Japan

Latin America (excluding Nicaragua)

South America (excluding Venezuela)

Tradelines:

Borrowers with FICO/credit history
Standard tradeline requirements followed
Limited tradelines not allowed

Borrowers without FICO/credit history
12-month credit rating from an internationally
known financial institution in the borrower country
of origin

US tri-merge credit report required for each
borrower to verify credit or confirm no credit
history



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PRICING IN THE PULSE

Non-QM

☐ No ☒ Yes

Business Purpose Loan?

☐ No ☒ Yes

Loan purpose *

Purchase

Lien position

☒ First ☐ Second

Doc type *

Investor - DSCR

Loan term

30 Year

Amortization

☐ Fixed ☐ ARM

Mid FICO *

300

☒ No FICO?

DSCR % *

1

Buydown Type

None

Is there a Co-Borrower?

☒ No ☐ Yes

Prepay Period

3 Years

Months of Reserves *

12

Waive escrows

☒ No ☐ Yes

Self Employed

☒ No ☐ Yes

Vested in LLC?

☒ No ☐ Yes

Short Term Rental?

☒ No ☐ Yes

Interest Only

☒ No ☐ Yes

First Time Homebuyer?

☒ No ☐ Yes

Citizenship

Foreign National

Mortgage Lates?

☒ No ☐ Yes

Foreclosure?

☒ No ☐ Yes

Bankruptcy?

☒ No ☐ Yes

Professional?

☒ No ☐ Yes

Property Information

Property zip *

90210

Property state *

CA

Property city *

Beverly Hills

Property type *

SFD/SFR

Units

1

Occupancy type *

Investment

Comp source

Borrower Paid

My comp plan:

BP: 2.250

Fixed Fee:

750

Min:

1

Max:

999999

UW fee buyout *

☒ No ☐ Yes (Fee bought-out)

Purchase price *

400,000

Est. value *

400,000

Loan amount *

260,000

Sub Financing

0

LTV *

65.000

CLTV

65.000

Paid By Seller

Remaining

Seller contribution:

0

Apply seller contribution to discount?

☒ No ☐ Yes

100% of your compensation will be paid by the borrower:

6,600

0

6,600

3rd party closing costs :

9,854

Add UW & Doc fee:

2,195

Total 3rd party costs:

12,049

0

12,049

Total 3rd party and compensation costs:

18,649

0

18,649

Allowable lender credit:

12,049

LC cannot be applied to Compensation

Amount to be applied:

0

Discount to buy the rate down:

0

Remaining cash from borrower for fees after lender credit:

18,649

Amount to be built into pricing:

0

Borrower paid by

Borrower

Credit applied to

Net T

RISE TPO - Wholesale - Non-QM Core DSCR 30 Yr Fixed - EG

7.375

7.375

101.000

(\$2,600)

\$1,795

RISE TPO - Wholesale - Non-QM Core DSCR 5/6 30 Yr SOFR ARM - EG

7.375

7.594

101.000

(\$2,600)

\$1,795

RISE TPO - Wholesale - Non-QM Core DSCR 7/6 30 Yr SOFR ARM - EG

7.375

7.549

101.000

(\$2,600)

\$1,795

RISE TPO - Wholesale - Non-QM Core 5% Fixed PPP DSCR 30 Yr Fixed - EG

7.375

7.375

101.000

(\$2,600)

\$1,795

RISE TPO - Wholesale - Non-QM Core 5% Fixed PPP DSCR 5/6 30 Yr SOFR ARM - EG

7.375

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(\$2,600)

\$1,795

RISE TPO - Wholesale - Non-QM Core 5% Fixed PPP DSCR 7/6 30 Yr SOFR ARM - EG

7.375

7.549

101.000

(\$2,600)

\$1,795



DSCR MATRIX AT A GLANCE...

Non-QM Investor Programs																																									
Non-Owner Occupied Investment Properties, 1-4 Units only * All subject properties located in Essex County, NJ, Baltimore City, MD (and it's neighborhoods) and Philadelphia County, PA are temporarily suspended*																																									
Select DSCR - Ratio 1.25					Core DSCR - Ratio 1.0					DSCR Fusion - DSCR + Asset Utilization					Sub1 DSCR - Ratio ≥ .75 - < 1.0					No Ratio DSCR - Ratio < .75					Foreign National DSCR - Ratio 1.0																
FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					FICO to Max LTV/CLTV					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	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out	Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out												
\$ 1,000,000	720+	75%	75%	70%	\$ 1,000,000	720+	85%	85%	75%	\$ 1,000,000	720+	80%	75%	70%	\$ 1,000,000	720+	75%	70%	65%	\$ 1,000,000	720+	70%	65%	60%	\$ 1,000,000	720+	75%	70%	65%												
	700+	75%	75%	70%		700+	80%	80%	75%		700+	75%	75%	70%		700+	70%	70%	65%		700+	65%	65%	60%		700+	70%	65%	60%												
	680+					680+	80%	80%	75%		680+	75%	75%	70%		680+	70%	70%	65%		680+					680+/No FICO	65%	60%	55%												
	640+					640+	75%	75%	70%		640+					640+	70%	70%	65%		660+					660+															
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	680+					680+	80%	80%	75%		680+	70%	70%	65%		680+	65%	65%	60%		680+					680+/No FICO	60%	55%	50%												
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	700+	70%	70%	65%		700+	75%	75%	70%		700+	65%	65%	60%		700+	60%	60%	55%		700+	55%	55%	50%		700+/No FICO	60%	55%	50%												
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\$ 3,500,000	620+					620+	55%	55%	50%		620+					620+					650+					650+															
	740+				\$ 3,500,000	740+	65%	65%	60%	\$ 3,500,000	740+				\$ 3,500,000	740+				\$ 3,500,000	740+				\$ 3,500,000	740+															
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	680+					680+					680+					680+					680+					680+															
	660+					660+					660+					660+					660+					660+															
	Select DSCR					Core DSCR					DSCR Fusion					Sub1 DSCR					No Ratio DSCR					Foreign National DSCR															
Max LTV	Condo - 75% (FL Condo - 70%) NW Condo -NA 2-4 Unit - NA Rural - NA					Condo - 80% (FL Condo - 70%) NW Condo (Max \$3.0M) - 75% (FL Condo - 65%) 2-4 Unit - 80% Rural - 65%					Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA					Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA					Condo - 60% (FL Condo - 50%) NW Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA					Condo - 60% (FL Condo - 50%) 2-4 Unit - 60% Rural - NA															
Min Loan Amount	\$250,000					\$100,000					\$100,000					\$100,000					\$100,000					\$100,000															



MARKETING MATERIAL



PROGRAMS ▾ RATES RESOURCES ▾ GET APPROVED ABOUT US ▾

TOGETHER WE RISE

Elevate Potential And Redefine Success

GET APPROVED

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 ▸

WEBINAR REGISTRATION

AMS,

MARKET

TRADESHOW EVENTS



FOREIGN NATIONAL

Lending Options

PROGRAM HIGHLIGHTS

- Up to 75% LTV Purchase Or R/T
- Up to 65% LTV Cash out
- Investment and 2nd Home
- Up to \$2,000,000 Loan Amounts
- Non-Standard Terms Apply

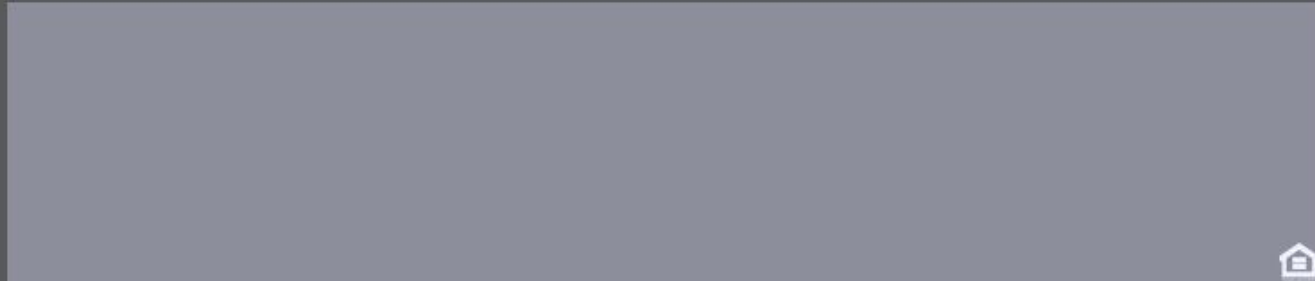
QUALIFY WITH:

- Asset Utilization

OR

- DSCR 1:1

Non-Standard Term excluded on: Closed-End Seconds, DPA, and Non-QM 40-year term.





QUESTIONS



THANK YOU



R I S E T P O . C O M

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