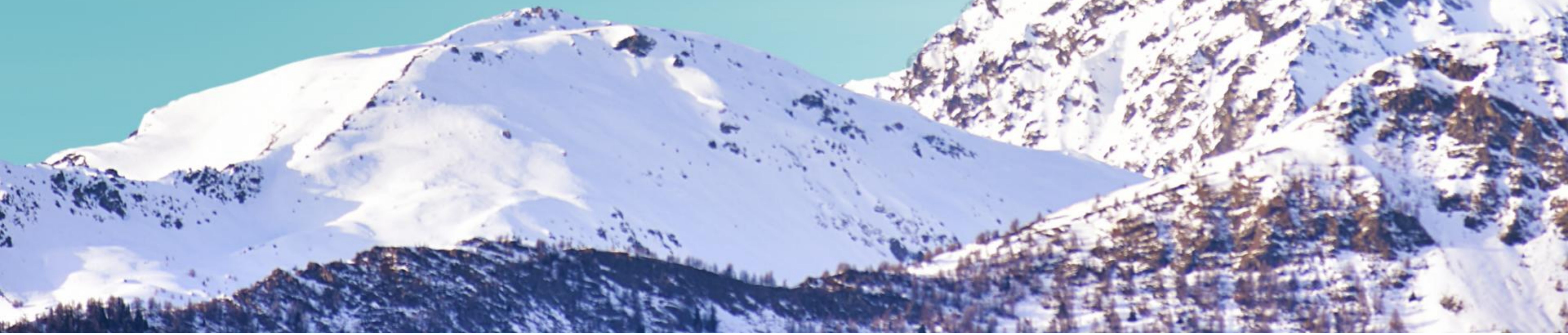
Take Your Business Further with DSCR Foreign National

January 2026 Broker Webinar

RISE TPO

R I S E T P O . C O M



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.

DSCR FOREIGN NATIONAL

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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 indictive 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.

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
	720+	75%	70%	65%
	700+	70%	65%	60%
$ 1,000,000	680+/No FICO	65%	60%	55%
	660+			
	640+			
	720+	70%	65%	60%
	700+	65%	60%	55%
$ 1,500,000	680+/No FICO	60%	55%	50%
	660+			
	640+			
	740+	65%	60%	55%
	720+	65%	60%	55%
	700+/No FICO	60%	55%	50%
$ 2,000,000	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:

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

<u>Borrowers without FICO/credit history</u>
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

Mortgage Information

Non-QM	No / **Yes** (selected)
Business Purpose Loan?	No / **Yes** (selected)
Loan purpose *	Purchase
Lien position	**First** (selected) / Second
Doc type *	Investor - DSCR
Loan term	30 Year
Amortization	Fixed / ARM
Mid FICO *	300 — No FICO? (checked)
DSCR % *	1
Buydown Type	None
Is there a Co-Borrower?	**No** (selected) / Yes
Prepay Period	3 Years
Months of Reserves *	12
Waive escrows	**No** (selected) / Yes
Self Employed	**No** (selected) / Yes
Vested in LLC?	**No** (selected) / Yes
Short Term Rental?	**No** (selected) / Yes
Interest Only	**No** (selected) / Yes
First Time Homebuyer?	**No** (selected) / Yes
Citizenship	Foreign National
Mortgage Lates?	**No** (selected) / Yes
Foreclosure?	**No** (selected) / Yes
Bankruptcy?	**No** (selected) / Yes
Professional?	**No** (selected) / Yes

Comp source	Borrower Paid
My comp plan:	BP: 2.250; Fixed Fee: 750; Min: 1; Max: 999999
UW fee buyout *	**No** (selected) / 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

Property Information

Property zip *	90210
Property state *	CA
Property city *	Beverly Hills
Property type *	SFD/SFR
Units	1
Occupancy type *	Investment

	Paid By Seller	Remaining
Seller contribution: 0		
Apply seller contribution to discount? **No** (selected) / 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: (LC cannot be applied to Compensation)		12,049
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 br… / Ba… / Credit applied t… / T… / 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	7.594	101.000	($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

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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

FICO to Max LTV/CLTV

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

Core DSCR - Ratio 1.0

FICO to Max LTV/CLTV

Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
$ 1,000,000	720+	85%	85%	75%
	700+	80%	80%	75%
	680+	80%	80%	75%
	640+	75%	75%	70%
	620+	70%	70%	65%
$ 1,500,000	720+	85%	85%	75%
	700+	80%	80%	75%
	680+	80%	80%	75%
	640+	70%	70%	65%
	620+	65%	65%	60%
$ 2,000,000	740+	80%	80%	75%
	720+	80%	80%	75%
	700+	75%	75%	70%
	680+	75%	75%	70%
	640+	70%	70%	65%
	620+	60%	60%	55%
$ 2,500,000	740+	80%	80%	75%
	720+	80%	80%	75%
	700+	75%	75%	70%
	680+	75%	75%	70%
	640+	70%	70%	65%
	620+	60%	60%	55%
$ 3,000,000	740+	75%	75%	70%
	720+	75%	75%	70%
	700+	70%	70%	65%
	680+	70%	70%	65%
	640+	65%	65%	60%
	620+	55%	55%	50%
$ 3,500,000	740+	65%	65%	60%
	720+	65%	65%	60%
	680+			
	660+			

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+			

No Ratio DSCR - Ratio < .75

FICO to Max LTV/CLTV

Loan Amount	Credit Score	Purchase	Rate/Term	Cash-Out
$ 1,000,000	720+	70%	65%	60%
	700+	65%	65%	60%
	680+			
	660+			
	640+			
$ 1,500,000	720+	65%	65%	55%
	700+	60%	60%	55%
	680+			
	660+			
	640+			
$ 2,000,000	740+	60%	60%	55%
	720+	60%	60%	55%
	700+	55%	55%	50%
	680+			
	660+			
	640+			
$ 2,500,000	740+	55%	55%	
	720+	55%	55%	
	700+	55%	55%	
	680+			
	660+			
	640+			
$ 3,000,000	740+			
	720+			
	700+			
	680+			
	660+			
	650+			
$ 3,500,000	740+			
	720+			
	680+			
	660+			

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+			
$ 2,500,000	740+			
	720+			
	700+			
	680+			
	660+			
	640+			
$ 3,000,000	740+			
	720+			
	700+			
	680+			
	660+			
	650+			
$ 3,500,000	740+			
	720+			
	680+			
	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

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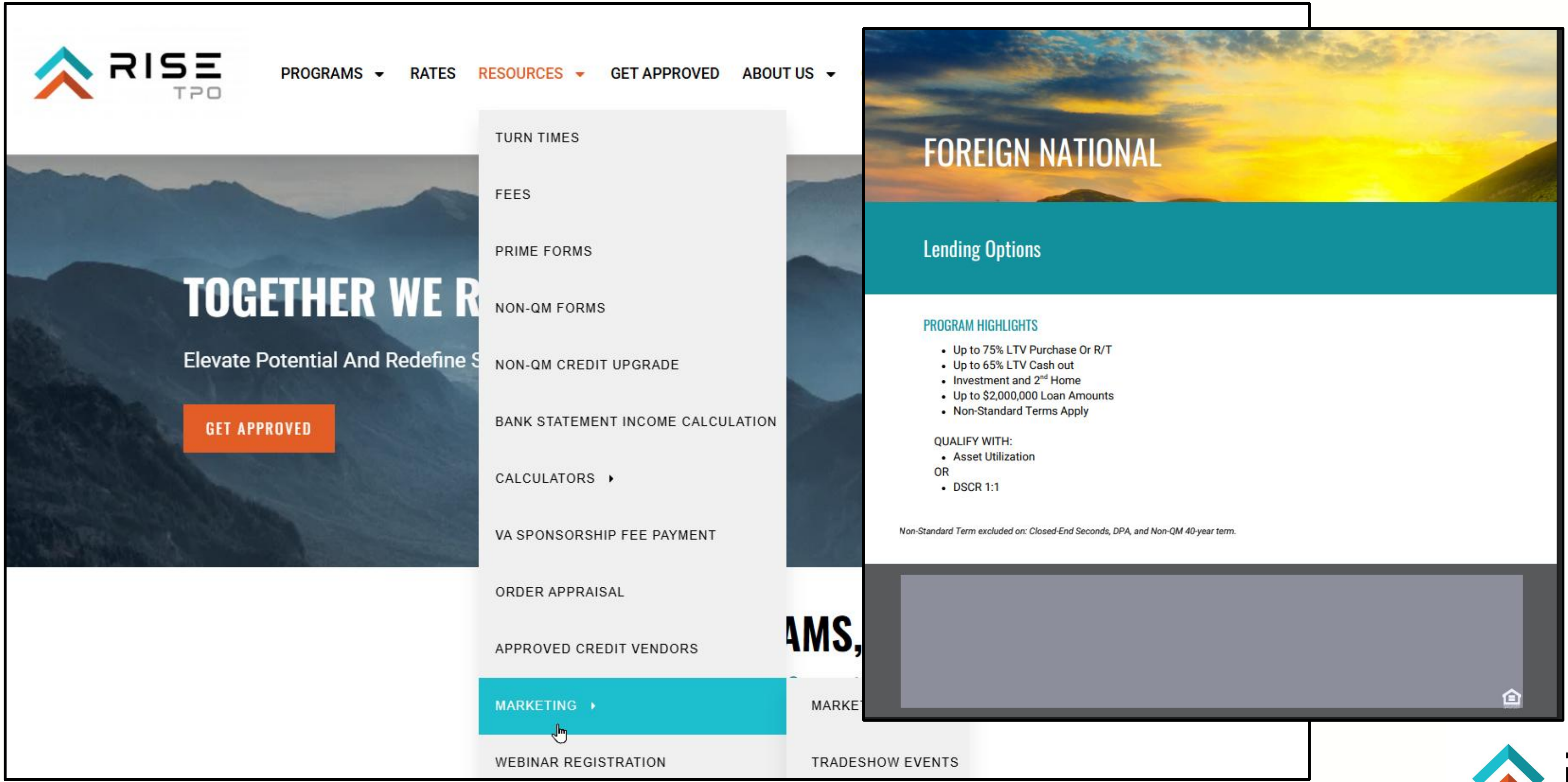
MARKETING MATERIAL



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QUESTIONS

THANK YOU

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