(866) 328-8059
info@risetpo.com
risetpo.com

COMPREHENSIVE WHOLESALE PROGRAM SUMMARY

Prime, Non-QM, Jumbo, DPA & Equity Lending

MASTER PROGRAM MATRIX

PROGRAM CATEGORY	KEY HIGHLIGHTS & ELIGIBILITY	MAX LTV / CLTV	MIN FICO	MAX LOAN AMOUNT
Prime Agency	Conventional, HomeReady, HomePossible, RefiNow, 2/1 & 1/0 Buydowns available.	Up to 97%	AUS / 620	High Balance
Prime Government	FHA, VA, USDA, FHA Streamline, Manual Underwriting, Manufactured Homes, Single Unit Condos.	Up to 96.5%	550 (No FICO to 90%)	Agency Limits
Alt Agency	2nd Home & Investment Properties. NO Prepayment Penalty (No PPP), 1-4 Units, High Balance & ARMs.	90% (2nd) 85% (Inv)	Agency Limits	High Balance
Jumbo Loan Suite	Peak, Edge, Apex & Boost: Personal/Business Bank Statements eligible (Boost), 15/30 Yr, Non-Standard terms.	Up to 90%	660 (680 Boost)	Up to $3.5M
Non-QM Bank Statement & Alt-Doc Income	100% Personal / 85% Business Deposits, Asset Utilization (60-mo), 1099, P&L Only, P&L + 3mo Bk St, WVOE, & ITIN	Up to 90%	500 (Core Flex) 600+ Std	Up to $4.0M
Non-QM Investor DSCR	DSCR Core (1.0+), Fusion (Rental + Assets), Sub-1 Ratio (0.75–0.99), No Ratio, 5-8 Unit Residential, STR / Airbnb. ITIN, Foreign National, & DACA options available.	Up to 85%	620	Up to $3.0M
EquityMax HELOC	1st, 2nd, or 3rd Lien positions. Funding as fast as 5 days, No Condo Approval, Electronic Income.	Up to 85% CLTV	600	Up to $750,000
Closed-End Seconds	Access equity without refinancing 1st lien. Bank Statements, DSCR, Solar Liens & Non-Warrantable Condos OK.	Up to 90% CLTV	600	Up to $750,000

EXCLUSIVE DOWN PAYMENT ASSISTANCE (DPA) PROGRAMS (LOANLIFT SUITE)

LOANLIFT	LOANLIFT PLUS	LOANLIFT MAX
• 100% CLTV: 96.5% FHA First + 3.5% DPA (Forgivable option after 3 yrs with payments deferred at 0%) • Highlights: No max income limits & no First-Time Buyer requirement. • Underwriting: 620 Min FICO (AUS) / 660 Manual. Nonoccupied co-borrowers OK.	• 100% CLTV FHA: Combines 1st lien with 10-yr amortized 2nd lien (~2% rate). • Highlights: $0.00 min borrower contribution, no max income limits. • Underwriting: 620 Min FICO (AUS) / 660 Manual. 2/1 Buydown available.	• 101.5% CLTV: 96.5% First + 5% DPA to assist with closing costs. • Highlights: FHA 30-Yr Fixed, Primary Residence (1-2 Units), No income limits. • Underwriting: 620 Min FICO (AUS) / 660 Manual. No FTB requirement.

KEY PROGRAM ADVANTAGES & SOLUTIONS

FLEXIBLE INCOME DOCUMENTATION	INVESTOR & DSCR SOLUTIONS	HOME EQUITY & 2ND LIENS
• Bank Statements: 12/24 mo, 100% Personal, up to 85% Business Deposits. • Alternative Doc: P&L Only (12/24 mo), WVOE, 1099, Asset Utilization. • Core Flex: Min 500 FICO for Purchase, Rate/Term, and Cash-Out.	• DSCR Options: Core (1.0+), Sub-1 (0.75–0.99), and No Ratio options. • Property Types: 1-4 Units, 5-8 Unit Residential, Condos, STRs. • DSCR Fusion: Combine rental income + asset utilization.	• EquityMax HELOC: Up to $750k, 5-day funding, 1st/2nd/3rd lien position. • Closed-End Seconds: Standalone cash-out without touching low 1st rates. • ALT Agency: Investment/2nd homes with NO Prepayment Penalty.

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