RISE TPO

risetpo.com

BUSINESS PURPOSE CLOSED-END SECONDS DSCR

Get ready to elevate your pipeline!

With our **Business Purpose Closed-End Second DSCR** program, you can expand your reach and lend in states where you aren't even licensed—giving your business the freedom to scale higher than ever. It combines the flexibility of business purpose lending with the untapped potential of a standalone second.

HERE'S HOW THIS PROGRAM HELPS YOUR BUSINESS SOAR:

- **Max CLTV up to 90%:** Unlock maximum equity for your borrowers.
- **Loans up to $750k:** Substantial leverage to fund larger deals.
- **Accessible Qualifications:** Down to a 660 min FICO and a low 1.00 min DSCR ratio.
- **Flexible Property Options:** Primary, 2nd Home, and Non-Owner Occupied (NOO) are all eligible.
- **Investor Friendly:** Works for both experienced and first-time investors, including Short-Term Rentals (STR).
- **Tailored Terms:** 10, 20, or 30-year fixed rates with 1, 2, or 3-year Prepayment Penalty options.

Don't let your growth hit a ceiling. Reach out to your Account Executive today to learn how to get these deals off the ground!

Intended for use by real estate and lending professionals only and not for distribution to consumers.

RISE TPO, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: 866.328.8059 | RISE TPO is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Underwriting terms and conditions apply and not all applicants will qualify. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888-473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 3636 S. Geyer Road, Suite 100, Office 134, St. Louis, MO 63127. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125. Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, HI, IA, ID, IN, KS, KY, LA, MD, ME, MI, MN, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VT, WA, WI, WV, and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Text or images may be AI generated. Copyright 2026. 09.29.26