RISE TPO

risetpo.com

LOANLIFT PLUS

FHA DPA
Higher Loan Amounts Available

PROGRAM HIGHLIGHTS

- 100% CLTV FHA Loan (Combines 1st and Subordinate Lien)
- 2nd lien with an interest rate 2% greater than 1st lien
- 2nd lien payment amortized over 10 years
- Monthly payments required
- 2/1 Buydown option available (24 month term)*
- Min FICO 620 - DU Approve/Eligible
- Manual Underwrite Available, Min FICO 660
  - 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
- Non-Occupant Co-Signer Allowed

Restrictions may apply, please talk with your Account Executive for details.

LoanLift Plus is a 100% CLTV FHA DPA Program
that may help you qualify more borrowers and expand your market reach.

*AZ and SC require a minimum loan amount of $5,000. High Balance not allowed in WA. *Buydown program does not reduce the Note Rate of the Loan. LoanLift Plus High Balance Buydown Options not available in WA. RISE TPO is not affiliated with or acting on behalf of or at the direction of Federal Housing Administration, or the Federal Government.*

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. 10.13.26