RISETPO Non-QM Core Flex Matrix

Effective Date: 11.10.2026

Eligibility Matrix					General Details	
Occupancy	Property	Loan Amount	FICO to Max LTV/CLTV		Cash in Hand Limits	Max: Unlimited
			Purchase, Rate/Term	Cash-out		
			500+	500+	Reserves	• 6 mos minimum; cash-out proceeds may be used • Plus 2 months for each additional financed property (based on subject property PITIA)
Primary Residence	SFR/2-4 Unit/ PUD/Condo	$ 1,250,000	65%	60%		
Loan Programs	30 Year Fixed (Non-Standard Terms not available)					

Topics	Requirements
Appraisal	Accepting New 3.6 appraisals, and all the new versions that go with it, as of 10.15.26 1 Appraisal & Secondary Valuation required • Secondary Valuation waterfall: ≤ 2.5 CU, Enhanced Desk Review, Field Review, Exterior-only Appraisal, 2nd Appraisal • Transferred Appraisals not allowed
Compliance	• May be QM or Non-QM, subject to ATR • State and Federal High-Cost loans ineligible • Safe Harbor, Rebuttable Presumption & HPML allowed, must comply with appl. regulatory requirements • The allowable points and fees threshold is the more restrictive of state law, as appl., or 5.00%
Credit Event (BK,SS,PFC,FC,DIL,FB,MCO,MOD)	• 5 yrs seasoning • Multiple unrelated events not allowed
Collections/Charge-offs	• Collections/Charge-offs with aggregate> $5,000 must be paid • Medical charge-offs/collections may remain open (open accounts included in DTI)
Credit Scores	• 2 scores required • Multiple Borrowers: Primary wage earner decision score used
DTI	45% Max
Eligible Borrowers	• US Citizens • Permanent Resident Aliens
Escrows - Impound Accounts	Required
First Time Homebuyer	Allowed w/580 min FICO
Geographic Restrictions	• Ineligible States/Geographic Areas : AK, HI, Cook County (IL), NJ, NY, MA • US Territories ineligible • Texas 50(a)(6) ineligible
Gift Funds	Allowed w/10% min buyer own funds
Housing History	• 1x30x12 • Living rent free not allowed
Income - Full Doc	• Wage Earners: Paystub, 2 yrs W-2s • Self-Employed: 2 yrs personal and business (if applicable) tax returns, P&L
Interested Party Contributions	6% Max
Max Financed Properties	Max 10 financed properties including subject
Minimum Loan Amount	$200,000
Non-Occ Co-Borrower	Not allowed
Payment Shock	Not to exceed 300% of the borrower's current housing payment (free and clear properties are exempt)
Property Type	• SFR, 1-4 Units, PUD, Condo (25 acres max) • NW condos and rural properties not allowed
Recently Listed Properties	• Rate/Term: Must be delisted at least one day prior to application • Cash-out: Properties listed for sale ≤ 6 mos ineligible
Refinance - Delayed Financing	• Eligible, property must have been purchased for cash within 6 mos of application date • Priced as a cash-out
Residual Income	Must meet or exceed the family size residual income requirement: Family size of 1 = $1250/mo, family size of 2 = $1,500/mo, add $125 for each additional family member
Seasoning - Cash-Out	≥ 6 months ownership & > 6 months since a prior cash out
Secondary Financing	Permitted up to max LTV/CLTV
Temporary Buydowns	Not allowed
Tradeline Requirements	Each borrower must meet one of the minimum tradeline requirements: • 3 tradelines reporting 12 mos with activity in last 12 mos, or • 2 tradelines reporting for 24 mos with activity in last 12 mos, or • 1 revolving tradeline reporting for 60 mos with activity in the last 12 mos, or • 1 installment tradeline reporting for 36 mos with activity in the last 12 mos
Underwriting	Manual underwriting required

© 2026 All rights reserved Rise TPO is a registered DBA of OCMBC, Inc. NMLS ID #2125. Equal Housing Lender. All rights reserved. Some products may not be available in all states. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Some restrictions may apply. Underwriting terms and conditions apply and not all applicants will qualify. This is not a commitment to lend. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. For our licensing information and lists please visit: www.ocmbc.com/licensing/.