# RISE TPO NonQM Matrix

Effective Date: 11.10.26 | Revised: 11.10.26

## Select Non-QM and Core Non-QM

**Income Types**:

**Full Doc** - 12, 24 months | **Alt Doc** - 1099, WVOE, Asset Utilization, Bank Statements, P&L w/3 mos Bank Stmts, P&L Only, One Yr Self-Employment, Assets as Blended Income

**Investment and Non-TRID (Business Purpose): All subject properties located in Baltimore City, MD (and it's neighborhoods) are temporarily suspended**

### Select Non-QM

FICO to Max LTV/CLTV

| Loan Amount | Credit Score | Purchase | Rate/Term | Cash-Out |
|---|---|---|---|---|
| $ 1,000,000 | 700+ | 85% | 80% | 75% |
| | 680+ | 80% | 80% | 75% |
| | 600+ | | | |
| $ 1,500,000 | 720+ | 85% | 80% | 75% |
| | 700+ | 80% | 80% | 75% |
| | 680+ | 75% | 75% | 70% |
| | 640+ | | | |
| | 600+ | | | |
| $ 2,000,000 | 740+ | 85% | 80% | 75% |
| | 720+ | 80% | 80% | 75% |
| | 700+ | 75% | 75% | 70% |
| | 680+ | 75% | 75% | 70% |
| | 640+ | | | |
| $ 2,500,000 | 740+ | 80% | 80% | 75% |
| | 720+ | 75% | 75% | 70% |
| | 700+ | 75% | 75% | 70% |
| | 680+ | 65% | 65% | 60% |
| | 660+ | | | |
| $ 3,000,000 | 720+ | 75% | 75% | 70% |
| | 700+ | 65% | 65% | 60% |
| | 680+ | 60% | 60% | 55% |
| | 660+ | | | |

### Core Non-QM

FICO to Max LTV/CLTV

| Loan Amount | Credit Score | Purchase | Rate/Term | Cash-Out |
|---|---|---|---|---|
| $ 1,000,000 | 700+ | 90% | 85% | 80% |
| | 680+ | 85% | 85% | 80% |
| | 600+ | 80% | 80% | 75% |
| $ 1,500,000 | 720+ | 90% | 85% | 80% |
| | 700+ | 90% | 85% | 80% |
| | 680+ | 85% | 85% | 80% |
| | 640+ | 80% | 80% | 75% |
| | 600+ | 75% | 75% | 70% |
| $ 2,000,000 | 740+ | 90% | 85% | 80% |
| | 720+ | 85% | 85% | 80% |
| | 700+ | 85% | 85% | 80% |
| | 680+ | 80% | 80% | 75% |
| | 640+ | 75% | 75% | 70% |
| $ 2,500,000 | 740+ | 85% | 80% | 75% |
| | 720+ | 80% | 80% | 75% |
| | 700+ | 80% | 80% | 75% |
| | 680+ | 75% | 75% | 70% |
| | 660+ | 70% | 70% | 65% |
| $ 3,000,000 | 720+ | 80% | 80% | 75% |
| | 700+ | 75% | 75% | 70% |
| | 680+ | 70% | 70% | 65% |
| | 660+ | 60% | 60% | 55% |
| $ 3,500,000 | 740+ | 75% | 75% | 65% |
| | 720+ | 70% | 70% | 65% |
| | 680+ | 60% | 60% | 55% |
| | 660+ | 50% | 50% | 45% |
| $ 4,000,000 | 740+ | 70% | 65% | 60% |
| | 720+ | 60% | 60% | 55% |
| | 700+ | 50% | 50% | 45% |
| > $3,000,000: | Refer to product details or guidelines for overlays | | | |

## LOAN PROGRAMS

**Fixed**
• 15-Year Fixed • 30-Year Fixed • 40-Year Fixed
• Nonstandard Terms Available

**Fully Amortizing ARM**
• 5/6 SOFR (2/1/5 Cap) with 30-Yr & 40-Yr terms
• 7/6 SOFR (5/1/5 Cap) with 30-Yr & 40-Yr terms
• Not Available on Select Non-QM

**Interest Only (IO)**
• 30-Year Fixed IO (120 mos, IO + 240 mos Amortization)
• 40-Year Fixed IO (120 mos, IO + 360 mos Amortization)
• 30-Year 5/6 ARM IO (2/1/5 Cap) • 30-Year 7/6 ARM IO (5/1/5 Cap)
• Not Available on Select Non-QM

## Additional Criteria

| | Select Non-QM | Core Non-QM |
|---|---|---|
| **Max LTV** | Non-Owner Occupied - 75%<br>2nd Home - 75%<br>Condo - 85% (FL Condo - 75%)<br>Condo Non-Warrantable - NA (FL Condo - NA)<br>2 Unit - 80% \| 3-4 Unit - 75%<br>Rural - NA | Non-Owner Occupied - 85%<br>2nd Home - 85%<br>Warrantable Condo - 90% \| High Rise Condo - 85% \| FL Condo - 75%<br>Non-Warrantable Condo - 75% \| FL NW Condo - 65%<br>2 Unit - 85% \| 3-4 Unit - 80%<br>Rural - 70% |
| **Min Loan Amount** | $150,000 | $125,000 |
| **Interest Only (IO)** | Not Allowed | • 640 min FICO • 80% max LTV • Reserves based on IO payment |
| **Housing History** | 0 x 30 x 24<br>Rent free not allowed | 0 x 30 x 12<br>1 x 30 x 12: 5% LTV reduction, > $2.5M: 10% LTV reduction, $3.5M max LA<br>1 x 60 x 12 (must be 0 x 60 in most recent 6): 10% LTV reduction, > $2.5M: 15% LTV reduction, $3.0M max LA<br>1 x 30 x 6: 10% LTV reduction, > $2.5M: 20% LTV reduction |
| **Credit Event (BK/SS/FC/DIL/CCC)** | > 48 Months<br>Multiple unrelated credit events not allowed | > 36 Months (12 mos seasoning on discharged BK 13 or CCC w/pay history allowed)<br>> 24 Months - 10% LTV reduction, $3.5 max LA (discharged BK 13 or CCC w/pay history allowed)<br>>12 Months - 15% LTV reduction, $3.0 max LA (discharged BK 13 or CCC allowed) |
| **DTI** | 45% max | • 50% max, 45% max if > 85% LTV<br>(50-55% allowed w/restrictions, see product details below) |
| **P&L Only** | Not Allowed | • 80% max LTV • 660 min FICO • $2.5M max LA<br>• 1 x 30 x 12 allowed • 36 mos credit event seasoning • FTHB and transferred appraisals ineligible<br>• See Profit & Loss income in 'Additional Product Details' for additional criteria |
| **One Year Self-Employed** | Not Allowed | • 80% max LTV • 75% max LTV - C/O<br>• 660 min FICO • Income - Bank Statement only • 1 x 30 x 12 allowed |
| **Asset Utilization** | Not Allowed | • 80% max LTV • 75% max LTV - C/O • $2.0M max LA • 1 x 60 x 12 allowed |
| **1099 Only** | Not Allowed | • $3.0M max LA • 2 mos recent Bank Stmts • 1 x 60 x 12 allowed |
| **WVOE Only** | Not Allowed | • 620 min FICO • 80% Max LTV • 70% max LTV - C/O & FTHB • 0 x 30 x 12 |
| **ITIN** | Not Allowed | • 660 min FICO • 85% max LTV • 80% max LTV - NOO • 65% max LTV - C/O<br>• > 80% LTV - $1.0M max LA • $1.5M max LA • Full Doc & 12 mos Bank Stmt only • 0 x 30 x 12 |
| **Foreign National** | Not Allowed | Not Allowed |
| **DACA** | Not Allowed | • 85% max LTV • 75% max LTV - C/O • 0 x 30 x 12 |
| **Reserves** | • 6 months min, cash-out cannot be utilized<br>• > $2.0M LA = 6 mos, cash-out cannot be utilized<br>• > $3.0M LA = 12 mos, cash-out cannot be utilized | **Owner Occupied & 2nd Home:**<br>≤ 75% LTV = no reserves, > 75% LTV = 3 mos \| Pur & R/T: > 80% LTV = 6 mos, 3 mos w/0x30x12<br>**Non Owner Occupied:**<br>≤ 70% LTV = no reserves, > 70% LTV = 3 mos \| Pur & R/T: > 80% LTV = 6 mos, 3 mos w/0x30x12<br>**All Occupancies**:<br>• > $2.0M LA = 6 mos • > $3.0M LA = 12 mos,<br>* Additional 3 mos required with 1 x 60 x 12*<br><br>Cash-out may be utlilized |

# RISE TPO NonQM Matrix

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## Non-QM Product Details

**Appraisals**

Accepting New 3.6 appraisals, and all the new versions that go with it, as of 10.15.26

**• ≤ $1,500,000 LA :**
1 appraisal required & CU ≤ 2.5: No add'l requirements |
1 appraisal required & CU > 2.5 or no score: Enhanced Desk Review (ARR/CDA/CVA/CCA) required, 10% variance allowed

**• > $1,500,000 & ≤ $2,000,000 LA:**
1 appraisal if completed by Preferred AMC Enhanced Desk Review (ARR/CDA/CVA/CCA) required |
2 appraisals required if 1st appraisal NOT completed by Preferred AMC |
2nd Appraisal must be from the Preferred AMC

**• > $2,000,000 LA:**
2 appraisals, 1st appraisal must be from Preferred AMC
2nd appraisal can be from Approved AMC

**Cash In Hand Limits**

• ≤ 65% LTV: $1.5M max, unlimited with qualifying criteria*
• > 65% - ≤ 75% LTV & ≥ 700 FICO: $1.5M max
• > 65% - ≤ 75% LTV & < 700 FICO: $1.0M max
• > 75% LTV: $500k max
*Unlimited: ≥ 720 FICO, 0x30x12, primary residence only

**Standard Tradeline Requirements**

• 3 tradelines reporting 12 months with activity in last 12 months , or
• 2 tradelines reporting for 24 months with activity in last 12 months, or
• 1 revolving tradeline reporting for 60 months with activity in the last 12 months, or
• 1 installment tradeline reporting for 36 months with activity in the last 12 months

TRID
**• If primary wage earner has 3 credit scores reporting, the minimum standard tradeline requirement is met**
• If primary wage earner has less than 3 credit scores, each borrower must meet the minimum standard tradeline requirements

Non-TRID Business Purpose
**• If each borrower has 3 credit scores, minimum standard tradeline requirement is met***
• Any borrower with less than 3 credit scores must independently meet standard tradeline requirement
• Closing in an entity - if member with highest percentage of ownership has 3 credit scores, minimum standard tradeline requirement is met. If all members have equal ownership shares each borrower evaluated individually.
*Not available for ITINs, must independently meet tradelines requirements

**NOTE:** If borrower's credit scores primarily is based on thin credit—such as authorized user accounts, self-reported accounts, or recently opened accounts with limited activity—must still meet one of the minimum standard tradeline requirements

**Limited Tradelines:** If standard tradelines are not met and borrower has a valid credit score:
80% max LTV - Primary and Second Homes, 70% max LTV - Investment
Not available on Select Non-QM | ITIN - See ITIN Guides

**Non-QM Professional: +25 bps Pricing Improvement for Qualified Loans**

**Features:**

• Primary Residence only
• Purchase, Rate/Term and Cash-Out Refinance allowed
• 680 min FICO
• Borrower must be currently practicing full-time in their profession
• Copy of active license and/or degree required, see below for details

**Eligibility:**

**Doctors:**

At least 1 borrower is required to have an active license in one of the eligible fields below and must be actively practicing in that profession:
° Medical Doctor (MD)
° Medical Fellows
° Medical Resident (Educational License)
° Doctor of Dental Medicine (DMD)
° Doctor of Dental Surgery (DDS)
° Doctor of Ophthalmology (MD)
° Doctor of Optometry (OD)
° Doctor of Osteopathy (DO)
° Doctor of Pharmacy (PharmD)
° Doctor of Podiatric Medicine (DPM)
° Doctor of Veterinary Medicine (DVM)

**Professionals:**

At least 1 borrower must possess a postgraduate degree in one of the following fields and have at least 2 years of current employment in that discipline:
° Accounting
° Architecture
° Engineering
° Finance
° Legal

## Additional Product Details

| | |
|---|---|
| **> $3,000,000 Loan Amount** | Allowed on Core Non-QM only, refer to guidelines for additional overlays |
| **50.01% - 55% DTI** | Full doc \| 6 months reserves \| 80% max LTV \| 660 min FICO \| Primary only \| Purchase only \| $1.5M max LA |
| **ARM Qualifying Rate** | Fully Amortizing ARM: Greater of the fully indexed rate or Note rate<br>Interest Only ARM: Greater of the fully indexed rate or Note rate, amortized over the remaining loan term after the interest-only period expires |
| **Concentrated Risk** | 70% max LTV when single borrower or entity is financing 3 or more investment properties in the same area. |
| **Debt Consolidation** | Follows R/T Refi LTV w/80% max LTV, Owner Occupied only (5k max cash in hand) |
| **Declining Markets** | > 70% LTV: Areas designated declining value on the appraisal will take a 5% LTV reduction from program max LTV |
| **Delayed Financing** | ≤ $1.5M LA: follow program max \| > $1.5M LA: 70% max LTV/CLTV |
| **Geographic Restrictions** | **Texas Cash-Out**: 80% max LTV (Owner-Occ, per TX 50(a)(6))<br>**Texas SB 17**: Prohibits loans when the borrower is a restricted person connected to China, Russia, Iran, or North Korea; U.S. citizens and Permanent Resident Aliens from these countries are exempt, while Non-Permanent Resident Aliens are limited to primary residences only<br>**Arizona SB 1082**: prohibits loans when a borrower or any ≥30% beneficial owner is classified as a foreign adversary nation or agent<br>**TRID (Non-Business Purpose)**: Row Homes ineligible in Baltimore City, MD<br>**Investment and Non-TRID (Business Purpose)**: All subject properties located in Baltimore City, MD (and it's neighborhoods) are temporarily ineligible |
| **Gift Funds** | 100% allowed w/10% LTV reduction from max LTV (see above), no LTV reduction required with min 5% buyer own funds<br>Gift of Equity not allowed on Select Non-QM |
| **Financed Property Limits** | 20 financed properties including subject \| OCMBC exposure - $5.0M or 6 properties |
| **First Time Homebuyers** | Primary Residence and Investment Properties allowed (2nd Homes ineligible), payment shock should not exceed 300%<br>Investment - Purchase & Refinance: Full Doc and Bank Statement income only, 80% Max LTV, 660 Min FICO, 50% Max DTI, $1.5M Max LA |
| **Impound Waivers** | Owner/2nd Home: Allowed if NOT HPML loan \| Non-Owner allowed (see rate sheet) |
| **Interested Party Contribution (IPC)** | ≤ 75% LTV = 9% max \| > 75% LTV = 6% max |
| **Minimum Square Footage** | SFR: 700 sq. ft. \| Condo: 500 sq. ft. \| 2-4 Units: 400 sq. ft. each |
| **Non-Occupant Co-Borr** | Purchase, Rate & Term & Core Non-QM only |
| **Pre-Payment Penalty** | Not allowed in: AK, MN, NJ*, NM *Allowed to close in the name of a Corp.<br>PPP Required on NOO with > 80% LTV<br>Refer PPP Matrix for state specific requirements. |
| **Private Party VOR's** | LTV ≤ 80% & ≥ 660 FICO \| LTV ≤ 70% & ≥ 600 FICO |
| **Profit & Loss Income** | Business must be in existence for at least 2 years and hold a current active license. Ineligible businesses include but are not limited to:<br>• Asset Speculation<br>• Crowd Funding<br>• Day Trading<br>• Income derived from rental income only<br>• Income derived from interest or capital gains<br>• Non-Profit<br>• Note Holders<br>• Private Lender / Hard Money Lender<br>• Property Management (managing rentals)<br>• Real Estate Flipper / Investor / Land Developer<br>• Trust income only<br>• Venture Capitalist |
| **Residual Income** | $1250/month + $250 1st + $125 others |
| **Seasoning** | Cash-out: ≥ 6 months ownership or since prior Cash-out<br>< 6 mos seasoning allowed: All borrowers on the original Note at acquisition or prior cash out must be on the current Note & LTV is based off lesser of purchase price + documented improvements, if acquired in the past 6 months, or appraised value |
| **Temporary Buydowns** | 2:1 and 1:0 \| 30 year fixed, Purchase transactions only \| Primary & Second Home eligible, Investment loans ineligible |

*All Adjustments on this matrix are cumulative, all LTV calculations start from the highest LTV allowed per product.

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