

ULTIMATE BAIT DOG PRO

**NOW OFFERING
85% LTV PURCHASE
UP TO \$1M WITH MIN 720 FICO
FOR WVOE AND P&L DOC TYPE**

**1099 / BANK STATEMENTS / ASSET UTILIZATION
90% LTV UP TO \$1.5MM WITH 700 FICO FOR PURCHASE**

www.emetmortgage.com

PROGRAM HIGHLIGHTS

Income

SELF-EMPLOYED BORROWERS

- P&L STATEMENTS (Max 85% LTV)*
- Business Bank Statements
- Personal Bank Statements
- IRS Form 1099
- Asset Utilization Type

SALARIED BORROWERS

- Written VOE only (Max 85% LTV)*

Asset

- No source for Large Deposits
- 100% Gift Allowed
- No Resere require, if
 - O/O & 2nd Home,
 - Loan Amount <= \$1 MM
 - LTV <= 75%

Eligible

- First-Time Homebuyer
- Non-Occupant Co-Borrowers
- Non-Arm's Length Transactions
- Interest Only
- Transferred Appraisal

* FOR WVOE AND P&L DOC TYPES ONLY : MAX 80% LTV
85% LTV AVAILABLE WITH 720 MIN. FICO UP TO \$1,000,000 LOAN AMOUNT.

*PURCHASE			
PRIMARY RESIDENCE			
Property Type	Max. Loan amount	Max. LTV/CLTV/HCLTV	Min. FICO
1-4 Units	\$1,500,000	90%	700
		85%	680
		80%	660
	\$2,000,000	85%	700
		80%	680
		75%	660
	\$2,500,000	80%	720
		75%	680
	\$3,000,000	75%	700
		70%	680
\$3,500,000	70%	700	
	\$4,000,000	70%	720
2ND HOME & INVESTMENT			
Property Type	Max. Loan amount	Max. LTV/CLTV/HCLTV	Min. FICO
1-4 Units	\$1,500,000	80%	660
	\$2,000,000	80%	680
	\$2,000,000	75%	660
	\$2,500,000	80%	720
		75%	680