

DSCR ≥ 1.00: 80% LTV UP TO \$ 1MM
NO RATIO: 75% LTV UP TO \$1.5MM

1.00 ≥ DSCR VS NO RATIO

**ULTIMATE
INVESTOR PRO**

www.emetmortgage.com

PROGRAM HIGHLIGHTS

Income

- Gross Rents * 0.80 / PITIA ≥ 1.00
- No Ratio
- No Proof of Income
- No Employment

Asset

- No source for Large Deposits
- 100% Gift Allowed
- No Resere require, if
 - Loan Amount ≤ \$1.5 MM
 - LTV ≤ 75%

Eligible

- First-Time Homebuyer (2)
- Interest Only (1)
- Transferred Appraisal

PURCHASE (DSCR =>1.00)			
Property Type	Max Loan Amount	LTV/CLTV	Min. FICO (1)
1 Unit & PUD	\$1,000,000	80% (1)	700
2-4 Units & Condo	\$1,000,000	75%	700
1-4 Units/PUD/Condo	\$1,500,000	75%	660
	\$2,000,000	70%	660
		65%	640
	\$3,000,000	65%	660
		60%	640
REFINANCE (DSCR =>1.00)			
Property Type	Max Loan Amount	LTV/CLTV	Min. FICO
1-4 Units/PUD/Condo	\$1,500,000	70%	660
	\$2,500,000	65%	660

(1) Interest Only: Max. LTV: 75%, Min Credit Score: 680

PURCHASE (No Ratio)			
Property Type	Max Loan Amount	LTV/CLTV	Min. FICO
1-4 Units/PUD/Condo	\$1,500,000	75%	700
	\$2,000,000	70%	700
	\$2,500,000	65%	700
	\$1,500,000	70%	680
	\$2,000,000	65%	680
	\$3,000,000	60%	680
	\$1,000,000	65%	660
REFINANCE (No Ratio) (2)			
Property Type	Max Loan Amount	LTV/CLTV	Min. FICO
1-4 Units/PUD/Condo	\$1,500,000	70%	700
	\$2,000,000	65%	700
	\$1,500,000	65%	680
	\$2,000,000	60%	680

(2) Cash-out Refinance not allowed for Fico less than 700