

# ULTIMATE ALT DOG PRO

**NOW OFFERING  
80% LTV PURCHASE  
UP TO \$1.5M WITH MIN 660 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](http://www.emetmortgage.com)

## PROGRAM HIGHLIGHTS

### Income

#### SELF-EMPLOYED BORROWERS

- P&L STATEMENTS (Max 80% LTV)\*
- Business Bank Statements
- Personal Bank Statements
- IRS Form 1099
- Asset Utilization Type

#### SALARIED BORROWERS

- Written VOE only (Max 80% 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

\*\* FOR 2-4 UNITS AND CONDOMINIUMS : MAX 85% LTV

*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
		70%	720
\$4,000,000	70%	720	
	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