



EMET ULTIMATE ALT DOC

INCOME QUALIFYING MADE SIMPLE

Alternative qualification for Salaried
Borrowers & Self-employed Borrowers.

COMMON SENSE UNDERWRITING
FAST TURN-TIME
COMPETITIVE PRICING

WWW.EMETMORTGAGE.COM

APPROVED STATES: AL, AZ, CA, CO, DC, FL, GA, MD,
NC, NJ, SC, TN, TX, VA, WA

SALARIED BORROWERS

- ▶ Written VOE completed by the employer.

SELF-EMPLOYED BORROWERS

- ▶ The most recent Profit & Loss Statement
- ▶ Personal/Business Bank Statements
- ▶ IRS Form 1099
- ▶ Asset Utilization Type

PROGRAM HIGHLIGHTS

- ▶ Loan Amount up to \$4MM
- ▶ Min. Credit Score 660
- ▶ 90% Max. LTV
- ▶ 100 % Gift Funds Allowed
- ▶ No Reserves Required *
- ▶ First Time Homebuyer Allowed
- ▶ Appraisal Transfers Accepted
- ▶ No Tax Returns / No 4506 required

* PRIMARY & 2ND HOME: <= \$1MM & LTV <= 75% ONLY



Disclaimer: This is not a commitment to lend. Credit and collateral are subject to final approval. Other restriction may apply. Program, rates, terms and conditions are subject to change without notice. Emet Lending Group, Inc. DBA Emet Mortgage. 2601 Saturn St., Ste. 200 Brea, CA 92821 NMLS ID 1301672. (www.nmlsconsumeraccess.org)