



MAX. CLTV
90%

MAX. LOAN AMOUNT
\$350,000

MIN. FICO
740

FULL INCOME DOCUMENT
PERSONAL BANK STATEMENTS
BUSINESS BANK STATEMENTS
1099 INCOME

1 YEAR OR 2 YEARS

GET CASH-OUT
WITHOUT REFINANCING

**CLOSED END
SECOND**

www.emetmortgage.com

PROGRAM HIGHLIGHTS

Income

ONE (1) OR TWO (2) YEAR OPTIONS

- Full Income Documents
- 1 Year Business Bank Statements
- 1 Year Personal Bank Statements
- 1 Year IRS Form 1099

Asset

- No Reserves Requirements

Ineligible

- Texas
- Non-Occupant Co-Borrowers
- Non-Permanent Resident Aliens
- Interest Only
- Unpermitted Additions

FIXED RATE					
Standard Doc / Maximum CLTVs					
Loan Amount	Credit Score	Primary	Second Home	Investment	Reserves
\$350,000	740	90% *	80%	75%	N/A
	700	85% *	80%	65%	N/A
	680	75%	75%	N/A	N/A
\$500,000	740	85%	75%	75%	N/A
	700	85%	75%	65%	N/A
	680	75%	70%	N/A	N/A
Alt Doc / Maximum CLTVs					
Loan Amount	Credit Score	Primary	Second Home	Investment	Reserves
\$350,000	740	85%	75%	70%	N/A
	700	80%	70%	65%	N/A
	680	75%	65%	N/A	N/A
\$500,000	740	80%	70%	65%	N/A
	700	75%	65%	60%	N/A
	680	70%	60%	N/A	N/A

* New Jersey: Max CLTV 80% & Min. 720 FICO

* Warrantable Condo: Max CLTV 80%