

NO INCOME
NO EMPLOYMENT
NO TAX RETURNS
QUALIFY ON CASH FLOW



EMET ULTIMATE INVESTOR (DSCR)

AN EASY TO CLOSE SOLUTION
FOR REAL ESTATE INVESTORS!

$$\text{DSCR} = \frac{\text{GROSS MARKET RENT}}{\text{MORTGAGE PAYMENT(PITIA)}}$$

DEBT SERVICE COVERAGE RATIO

COMMON SENSE UNDERWRITING
FAST TURN-TIME
MOST COMPETITIVE PRICING

WWW.EMETMORTGAGE.COM

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

PROGRAMS HIGHLIGHTS

- ▶ Loan Amount up to \$3.5MM
 - ▶ Min. Credit Score 620
 - ▶ 75% Max. LTV
 - ▶ 100% Gift Funds Allowed
 - ▶ No Reserves Required *
 - ▶ First Time Investor Allowed
 - ▶ Foreign National
 - ▶ Appraisal Transfers Accepted
 - ▶ DSCR => 1.00 or No Ratio
- (* Loan Amount <= \$1.5M & LTV <= 75%)



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)