

EMET ULTIMATE NON-QM

IT IS
EASIER THAN
YOU THINK

NON-QM MADE SIMPLE

Alternative qualification for Salaried Borrowers & Self-employed Borrowers.

COMMON SENSE UNDERWRITING
FAST TURN-TIME
MOST COMPETITIVE PRICING

APPROVED STATES:
CA, CO, GA, NJ, TX, VA, WA PROPERTIES ONLY

WWW.EMETMORTGAGE.COM



SALARIED BORROWERS

- ▶ Written VOE (FNMA Form 1005) completed by the employer.

SELF-EMPLOYED BORROWERS

- ▶ The most recent Profit & Loss Statement completed by CPA, CTEC, EA or "BORROWER"

PROGRAM HIGHLIGHTS

- ▶ Loan Amount up to \$2MM
- ▶ Min. Credit Score 680
- ▶ 70% Max. LTV
- ▶ 100 % Gift Funds Allowed
- ▶ First Time Homebuyer Allowed
- ▶ Appraisal Transfers Accepted
- ▶ No Tax Returns / No 4506 required



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)