

MAX. CLTV  
**75%**

MAX. LOAN AMOUNT  
**\$1,000,000**

MIN. FICO  
**700**

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**75%**

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**700**

**1.00 ≥ DSCR** **VS** **NO RATIO**

**ULTIMATE  
INVESTOR PRO**

[www.emetmortgage.com](http://www.emetmortgage.com)

## PROGRAM HIGHLIGHTS

### Income

- Gross Rents \* 0.80 / PITIA ≥ 1.00
- No Ratio
- No Proof of Income
- No Employment

### Asset

- No source for Large Deposits
- 100% Gift Allowed
- No Resere require, if
  - Loan Amount ≤ \$1.5 MM
  - LTV ≤ 75%

### Eligible

- First-Time Homebuyer (2)
- Interest Only (1)
- Transferred Appraisal

PURCHASE (DSCR ≥ 1.00)			
Property Type	Max Loan Amount	LTV/CLTV	Min. FICO
1 Unit & PUD	\$1,000,000	80% (1)(2)	700
2-4 Units & Condo	\$1,000,000	75%	700
1-4 Units/PUD/Condo	\$1,500,000	75%	660
	\$2,000,000	70%	660
		65%	620
	\$3,000,000	65%	660
		60%	620
REFINANCE (DSCR ≥ 1.00)			
Property Type	Max Loan Amount	LTV/CLTV	Min. FICO
1-4 Units/PUD/Condo	\$1,500,000	70%	660
	\$2,000,000	65%	660

(1) Interest Only: Max. 75% LTV with Min. 660 FICO

(2) First-Time Homebuyer: Max. 75% LTV with Min. 680 FICO

PURCHASE (NO RATIO )			
Property Type	Max Loan Amount	LTV/CLTV	Min. FICO
1-4 Units/PUD/Condo	\$1,000,000	75%	700
	\$1,500,000	70%	660
	\$2,000,000	65%	660
	\$3,000,000	60%	660
REFINANCE (NO RATION)			
Property Type	Max Loan Amount	LTV/CLTV	Min. FICO
1-4 Units/PUD/Condo	\$1,000,000	70%	700
	\$1,500,000	65%	660
	\$2,000,000	60%	660