



www.emetmortgage.com lock@emetmortgage.com 1-866-777-3638 (EMET) Page 1 of 20

OFFICE INFORMATION

CORPORATE OFFICE

2601 Saturn St., Ste. 200 Brea, CA 92821

Office: 866-777-3638 (EMET)

Fax: 714-364-9155

GA BRANCH OFFICE

3296 Summit Ridge Pkwy Ste 1010

Duluth, GA 30096 Office: 678-691-6363 Fax: 678-559-0763 **VA BRANCH OFFICE**

7619 Little River Turnpike #320

Annandale, VA 22003 Office: 703-854-1622 Fax: 703-854-1623

MORTGAGEE CLAUSE

EMET MORTGAGE, A CALIFORNIA CORPORATION

ISAOA/ATIMA

2601 SATURN ST. SUITE 200

BREA, CA 92821

LICENSE INFORMATION

NMLS#: 1301672

FHA LENDER ID: 01018-0000-8

FREDDIE MAC SELLER/SERVICER # : 173330

KEY CONTACT INFORMATION

APPROVED STATES: AL, AZ, CA, CO, DC, FL, GA, MD, NC, NJ, NV,

SC, TN, TX, VA, WA

CURRENT TURN-TIMES

Registered before 3 pm pst Same Day Initial Disclosure: Registered after 3 pm pst Lock Desk: 24 Hours Underwriting Doc Dept.: 24 Hours **UW Conditions Review** Funding Dept.: 24 Hours **Loan Documents** 24 Hours Appraisal Help Desk: TPO Approval: **Docs Review** 24 Hours

compliance@emetmortgage.com lock@emetmortgage.com docs@emetmortgage.com funding@emetmortgage.com amc@emetmortgage.com tpoapproval@emetmortgage.com

24 Hours Payment Coupon: accounting@emetmortgage.com

FEATURE PRODUCTS

Funding Conditions

Page	Product Name	Le	nder fee
2	EMET CONFORMING FIXED (DU & LPA)	\$	1,170.00
3	EMET CONFORMING ARM (DU & LPA)	\$	1,170.00
3	HOME READY & HOME POSSIBLE ARM	\$	1,170.00
4	EMET HIGH BALANCE FIXED & ARM (DU & LPA)	\$	1,170.00
6	AGENCY DIRECT CONFORMING FIXED (DU & LPA) - TEMPORARY BUYDOWN ELIGIBLE	\$	1,170.00
6	HOME READY & HOME POSSIBLE FIXED - TEMPORARY BUYDOWN ELIGIBLE	\$	1,170.00
7	AGENCY DIRECT HIGH BALANCE FIXED & ARM (DU & LPA) - TEMPORARY BUYDOWN ELIGIBLE	\$	1,170.00
7	HIGH BALANCE HOME READY & HOME POSSIBLE FIXED & ARM - TEMPORARY BUYDOWN ELIGIBLE	\$	1,170.00
9	EMET FHA CONFORMING - TEMPORARY BUYDOWN ELIGIBLE	\$	1,170.00
9	EMET FHA HIGH BALANCE - TEMPORARY BUYDOWN ELIGIBLE	\$	1,170.00
10	EMET ULTIMATE JUMBO	\$	1,395.00
11	EMET AUS JUMBO	\$	1,395.00
12	EMET ULTIMATE ALT DOC PRO (WVOE / CPA PREPARED P&L OR BANK STATEMENT OR 1099 OR ASSET UTILIZATION)	\$	1,395.00
13	EMET BANK STATEMENTS PRO (PERSONAL BANK OR BUSINESS BANK OR 1099)	\$	1,395.00
14	EMET ITIN PRO	\$	1,395.00
15	EMET DSCR EPIC (DSCR)	\$	1,395.00
16	EMET ULTIMATE INVESTOR PRO (DSCR & NO RATIO)	\$	1,395.00
17	EMET FOREIGN NATIONAL PORTFOLIO (DSCR)	\$	1,395.00
18	EMET CLOSED END SECOND	\$	1,170.00

RATE LOCK POLICY NOTES

LOCK CUT-OFF TIME: 4:00 pm Pacific

LOCK EXTENSION POLICY: Conventional & FHA: 3 bps per day, Jumbo & Portfolio: 5 days: 0.125% & 10 days: 0.250%

RELOCK POLICY: Worse Case Pricing + 0.250%

Rate sheets give indications only, as market conditions may cause intra-day changes to pricing. It is the Broker's responsibility to keep abreast of price changes. The TPO portal has the latest pricing available and supersedes all rate sheets. Emet Mortgage reserves the right not to honor the rate sheet price regardless of prior published indications in case of technical pricing errors. intra-day price changes may occur, due to fluctuating market conditions, and all lock requests received by Lock Desk after the re-price notice will be subject to the new pricing.



10 YEAR FIXED



30 YEAR FIXED

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EMET CONFORMING FIXED (DU & LPA)

20 YEAR FIXED

U YEAR FIXED ECDU/	20 Y ECLP 30	EAR FIXED ECDU/EC		YEAR FIX	CDU/ECLP 15	IU YEA	K FIXED ECDU,	/ECLP 10		
Rate 15 Day 3	0 Day Rate	e 15 Day 30	Day Rat	e 15 Day	/ 30 Day	Rate	15 Day	30 Day		
5.250 (0.250) (0.125) 6.000	0 (0.125) 0.0	5.7	50 (0.250)) (0.125)	5.750	0.000	0.000		
5.375 (0.750) (0.625) 6.125	5 (0.750) (0	.625) 5.8	75 (0.500)) (0.375)	5.875	(0.250)	(0.125)		
	1.000) 6.250		.750) 6.00	•	, , ,	6.000	,	(0.250)		
	1.375) 6.375		875) 6.1	, ,		6.125	•	(0.375)		
	1.500) 6.500		500) 6.2	, ,		6.250	` '	(0.750)		
	1.875) 6.625		875) 6.3	, ,		6.375		(1.125)		
	2.250) 6.750 2.500) 6.875		.000) 6.5 .125) 6.6	· · · · · · · · · · · · · · · · · · ·	,	6.500 6.625	•	(1.250) (1.375)		
	2.625) 7.000	, ,	375) 6.7		, ,	6.750	,	(1.750)		
	3.000) 7.12!	, , ,				6.875	,	(2.000)		
ALL PRODUCTS - I	LLPA BY FICO A	AND LTV RATIO								
		< 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95.0
	FICO ≥ = 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
	FICO 760 - 77	9 0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
	FICO 740 - 75	9 0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
PURCHASE	FICO 720 - 73	9 0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
(TERMS > 15 YRS)	FICO 700 - 71		0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
20 1110)	FICO 680 - 69		0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
	FICO 660 - 67		0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
	FICO 640 - 659		0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
	FICO 620 - 63		0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750
	FICO ≥ = 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
	FICO 760 - 77		0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
	FICO 740 - 75		0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
RATE/TERM	FICO 720 - 73		0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
(TERMS > 15 YRS)	FICO 700 - 71		0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
	FICO 680 - 699		0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
	FICO 660 - 679		0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
	FICO 640 - 65		0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
	FICO 620 - 639		0.375	1.750	2.500 0.875	2.500 3.500 0.875 1.375	3.875	3.625	2.500	2.500 N/A
	FICO 760, 779	0.375		0.625			N/A	N/A	N/A	
	FICO 740 - 75		0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A
	FICO 740 - 75		0.375	1.000 1.375	1.625 2.000	2.375 2.750	N/A	N/A	N/A	N/A
CASHOUT	FICO 720 - 73		0.500	1.625	2.625	3.250	N/A	N/A N/A	N/A N/A	N/A N/A
CASHOOT	FICO 700 - 71		0.625	2.000	2.875	3.750	N/A N/A	N/A N/A	N/A	N/A
	FICO 660 - 67		0.023	2.750	4.000	4.750	N/A N/A	N/A	N/A	N/A
	FICO 640 - 65		1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A
	FICO 620 - 63		1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A
PRODUCT FEATU			1.073	1 3.373	1.073	7 3.123	1 11//1	11,77	1477	1 14/71
		< 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95.0
Condo ¹		0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
Investment proper	ty	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Second home		1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Two- to four-unit բ	oroperty	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625
Subordinate finan		0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875
ENDER PAID MI LTV MI Coverage	•	ADJUST 	MENTS 760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-63
95.01-97 35%		2.750	2.750	3.750	4.750	5.500	6.750	8.875	10.500	10.500
90.01-95 30%		2.730	2.375	3.125	3.875	4.500	5.375	7.000	8.250	8.250
85.01-90 25%		1.875	1.875	2.500	2.750	3.500	4.125	5.500	6.250	6.250
•		1.250	1.250	1.375	1.500	1.625	1.875	2.375	2.750	2.750
80.01-85 12 %		0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)
LOAN TFRM < 30				0.250	0.250	0.750	0.875	1.250	1.250	1.250
		0.250	U.Z.III		3.233	0.,00	5.575			
•		0.250	0.250		0.750	1.000	1.000	1.500	1.500	1.500
R/T REFINANCE SECOND HOME	PERTY	0.500	0.500	0.500	0.750 1.625	1.000 2.000	1.000 2.000	1.500 N/A	1.500 N/A	1.500 N/A
LOAN TERM < 30 R/T REFINANCE SECOND HOME INVESTMENT PRO 3-4 UNIT PROPERT					0.750 1.625 1.625	1.000 2.000 2.000	1.000 2.000 N/A	1.500 N/A N/A	1.500 N/A N/A	1.500 N/A N/A

15 YEAR FIXED

¹ Not applicable to co-ops or detached condo units

² The subordinate financing LLPA will be charged if the CLTV is greater that the LTV; the undrawn portion of a HELOC is not included in CLTV. Also, if the subordinate financing is a Community Seconds® loan, these LLPAs do not apply.





Margin: 3.000 / CAP: 5/1/5

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EMET CONFORMING ARM (DU & LPA)

10/6 S	OFR AR	M J/ECLP 106	7/6 SO	FR ARM	1 J/ECLP 76	5/6 SC	5/6 SOFR ARM ECDU/ECLP 56				
	LCDC	7/LCLI 100		LCDC	7/LCLI 70		LCD	O/LCLI 30			
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day			
6.250	0.125	0.250	5.875	0.625	0.750	6.000	0.250	0.375			
6.375	(0.250)	(0.125)	6.000	0.250	0.375	6.125	0.000	0.125			
6.500	(0.500)	(0.375)	6.125	0.000	0.125	6.250	(0.250)	(0.125)			
6.625	(0.750)	(0.625)	6.250	(0.375)	(0.250)	6.375	(0.375)	(0.250)			
6.750	(1.125)	(1.000)	6.375	(0.625)	(0.500)	6.500	(0.625)	(0.500)			
6.875	(1.375)	(1.250)	6.500	(0.875)	(0.750)	6.625	(0.750)	(0.625)			
7.000	(1.625)	(1.500)	6.625	(1.125)	(1.000)	6.750	(0.875)	(0.750)			
7.125	(2.000)	(1.875)	6.750	(1.375)	(1.250)	6.875	(1.125)	(1.000)			
7.250	(2.000)	(1.875)	6.875	(1.500)	(1.375)	7.000	(1.125)	(1.000)			

Margin: 3.000 / CAP: 5/1/5

HOMEREADY & HOMEPOSSIBLE ADJUSTMENT CAP

HOMEREADY / ALL LTV AND CREDIT SCORE 0.0
HOMEPOSSIBLE / ALL LTV AND CREDIT SCORE 0.0

0.000 2-1 Bu 0.000 1-0 Bu

Margin: 3.000 / CAP: 2/1/5

TEMPORARY INTEREST RATE BUYDOWN ADJUSTMENT

2-1 Buydown (30 YR FIXED ONLY) 0.125 1-0 Buydown (30 YR FIXED ONLY) 0.125

ALL DRODUCTS	LLDA DV EICO	AND ITY DATIO
ALL PRODUCIS	- IIPA BY FICO	AND LTV RATIO

		< 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95.0
	FICO ≥ = 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
	FICO 760 - 779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
	FICO 740 - 759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
DUDCHACE	FICO 720 - 739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
PURCHASE	FICO 700 - 719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
(TERMS > 15 YRS)	FICO 680 - 699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
	FICO 660 - 679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
	FICO 640 - 659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
	FICO 620 - 639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750
	FICO ≥ = 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
RATE/TERM	FICO 760 - 779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
	FICO 740 - 759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
	FICO 720 - 739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
	FICO 700 - 719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
(TERMS > 15 YRS)	FICO 680 - 699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
	FICO 660 - 679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
	FICO 640 - 659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
	FICO 620 - 639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500
	FICO ≥ = 780	0.375	0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A
	FICO 760 - 779	0.375	0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A
	FICO 740 - 759	0.375	0.375	1.000	1.625	2.375	N/A	N/A	N/A	N/A
	FICO 720 - 739	0.375	0.500	1.375	2.000	2.750	N/A	N/A	N/A	N/A
CASHOUT	FICO 700 - 719	0.375	0.500	1.625	2.625	3.250	N/A	N/A	N/A	N/A
	FICO 680 - 699	0.375	0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A
	FICO 660 - 679	0.375	0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A
-	FICO 640 - 659	0.375	1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A
	FICO 620 - 639	0.375	1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A

PRODUCT FEATURE ADJUSTMENTS

	< 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95.0
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
Condo ¹	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
Investment property	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Second home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Two- to four-unit property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625
Subordinate financing ²	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875

LENDER PAID MI (SINGLE PREMIUM) ADJUSTMENTS

LTV MI Coverage	>=780	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01-97 35%	3.375	3.375	4.625	5.875	6.875	8.375	11.000	13.250	13.250
90.01-95 30%	2.875	2.875	3.875	4.625	5.500	6.500	8.500	10.250	10.250
85.01-90 25%	2.375	2.375	3.000	3.625	4.250	5.125	6.875	7.875	7.875
80.01-85 12 %	1.375	1.375	1.625	1.750	2.000	2.250	2.875	3.250	3.250
LOAN TERM < 30	0.125	0.125	0.125	0.125	0.000	0.000	(0.125)	(0.125)	(0.125)
R/T REFINANCE	0.250	0.250	0.250	0.250	0.750	0.875	1.250	1.250	1.250
SECOND HOME	0.500	0.500	0.500	0.750	1.000	1.000	1.500	1.500	1.500
INVESTMENT PROPERTY	1.500	1.500	1.500	1.625	2.000	2.000	N/A	N/A	N/A
3-4 UNIT PROPERTY	1.500	1.500	1.500	1.625	2.000	N/A	N/A	N/A	N/A
CASH OUT REFI	0.750	0.750	0.750	1.000	1.250	1.250	1.625	1.625	1.625

¹ Not applicable to co-ops or detached condo units

² The subordinate financing LLPA will be charged if the CLTV is greater that the LTV; the undrawn portion of a HELOC is not included in CLTV. Also, if the subordinate financing is a Community Seconds® loan, these LLPAs do not apply.





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EMET HIGH BALANCE FIXED & ARM (DU & LPA)

30 YEA	30 YEAR FIXED EHDU/EHLP 30		15 YEAR FIXED EHDU/EHLP 15			10/6	10/6 SOFR ARM EHDU/EHLP 106			FR ARN	1 U/EHLP 76	5/6 SOFR ARM EHDU/EHLP 56			
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	
6.375	(0.250)	(0.125)	6.000	0.125	0.250	6.125	0.750	0.875	6.125	0.125	0.250	6.125	0.500	0.625	
6.500	(0.750)	(0.625)	6.125	0.000	0.250	6.250	0.375	0.500	6.250	(0.125)	0.000	6.250	0.250	0.375	
6.625	(1.125)	(1.000)	6.250	(0.250)	(0.125)	6.375	0.000	0.125	6.375	(0.375)	(0.250)	6.375	0.000	0.125	
6.750	(1.250)	(1.125)	6.375	(0.500)	(0.375)	6.500	(0.250)	(0.125)	6.500	(0.625)	(0.500)	6.500	(0.250)	(0.125)	
6.875	(1.625)	(1.500)	6.500	(0.750)	(0.625)	6.625	(0.625)	(0.500)	6.625	(0.875)	(0.750)	6.625	(0.500)	(0.375)	
7.000	(1.875)	(1.750)	6.625	(0.875)	(0.625)	6.750	(0.875)	(0.750)	6.750	(1.125)	(1.000)	6.750	(0.625)	(0.500)	
7.125	(2.000)	(1.875)	6.750	(1.125)	(0.875)	6.875	(1.125)	(1.000)	6.875	(1.375)	(1.250)	6.875	(0.875)	(0.750)	
7.250	(2.125)	(2.000)	6.875	(1.375)	(1.125)	7.000	(1.375)	(1.250)	7.000	(1.500)	(1.375)	7.000	(1.000)	(0.875)	
7.375	(2.500)	(2.250)	7.000	(1.500)	(1.375)	7.125	(1.750)	(1.625)	7.125	(1.750)	(1.625)	7.125	(1.000)	(0.875)	
			Margin: 3.000 / CAP: 5/1/5			Margin: 3.000 / CAP: 5/1/5			Margin: 3.000 / CAP: 2/1/5						

RELITIODOCIS - L	LPA BY FICO AND I									
	1	< 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95.0
	FICO ≥ = 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
	FICO 760 - 779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
	FICO 740 - 759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
PURCHASE	FICO 720 - 739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
(TERMS > 15 YRS)	FICO 700 - 719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
(TERIVIS > 15 TRS)	FICO 680 - 699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
	FICO 660 - 679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
	FICO 640 - 659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
RATE/TERM	FICO 620 - 639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750
	FICO ≥ = 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
	FICO 760 - 779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
	FICO 740 - 759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
	FICO 720 - 739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
(TERMS > 15 YRS)	FICO 700 - 719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
(1EVIN2 > 12 LV2)	FICO 680 - 699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
	FICO 660 - 679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
	FICO 640 - 659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
	FICO 620 - 639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500
	FICO ≥ = 780	0.375	0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A
	FICO 760 - 779	0.375	0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A
	FICO 740 - 759	0.375	0.375	1.000	1.625	2.375	N/A	N/A	N/A	N/A
	FICO 720 - 739	0.375	0.500	1.375	2.000	2.750	N/A	N/A	N/A	N/A
CASHOUT	FICO 700 - 719	0.375	0.500	1.625	2.625	3.250	N/A	N/A	N/A	N/A
	FICO 680 - 699	0.375	0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A
	FICO 660 - 679	0.375	0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A
	FICO 640 - 659	0.375	1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A
	FICO 620 - 639	0.375	1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A

PRODUCT FEATURE ADJUSTMENTS													
	< 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95.0				
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250				
Condo ¹	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750				
Investment property	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125				
Second home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125				
Two- to four-unit property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625				
High-balance fixed-rate	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000				
High-balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	2.750				
High-balance Cashout	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750				
Subordinate financing ²	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875				

¹ Not applicable to co-ops or detached condo units

² The subordinate financing LLPA will be charged if the CLTV is greater that the LTV; the undrawn portion of a HELOC is not included in CLTV. Also, if the subordinate financing is a Community Seconds® loan, these LLPAs do not apply.





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EMET HIGH BALANCE FIXED & ARM (DU & LPA)

ENDER PAID MI (SINGLE PREMIUM) ADJUSTMENTS - FIXED													
LTV MI Coverage	>=780	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639				
95.01-97 35%	2.750	2.750	3.750	4.750	5.500	6.750	8.875	10.500	10.500				
90.01-95 30%	2.375	2.375	3.125	3.875	4.500	5.375	7.000	8.250	8.250				
85.01-90 25%	1.875	1.875	2.500	2.750	3.500	4.125	5.500	6.250	6.250				
80.01-85 12 %	1.250	1.250	1.375	1.500	1.625	1.875	2.375	2.750	2.750				
LOAN TERM < 30	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)				
R/T REFINANCE	0.250	0.250	0.250	0.250	0.750	0.875	1.250	1.250	1.250				
SECOND HOME	0.500	0.500	0.500	0.750	1.000	1.000	1.500	1.500	1.500				
INVESTMENT PROPERTY	1.500	1.500	1.500	1.625	2.000	2.000	N/A	N/A	N/A				
3-4 UNIT PROPERTY	1.500	1.500	1.500	1.625	2.000	N/A	N/A	N/A	N/A				
CASH OUT REFI	0.750	0.750	0.750	1.000	1.250	1.250	1.625	1.625	1.625				
ENDER PAID MI (SINGLE PREN	MIUM) ADJUSTN	IFNTS - ΔR	M										
,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		141										
LTV MI Coverage	>=780	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-63				
·				720-739 5.875	700-719 6.875	680-699 8.375	660-679 11.000	640-659 13.250					
LTV MI Coverage	>=780	760-779	740-759						13.250				
LTV MI Coverage 95.01-97 35%	>= 780 3.375	760-779 3.375	740-759 4.625	5.875	6.875	8.375	11.000	13.250	13.250				
LTV MI Coverage 95.01-97 35% 90.01-95 30% 85.01-90 25%	>= 780 3.375 2.875	760-779 3.375 2.875	740-759 4.625 3.875	5.875 4.625	6.875 5.500	8.375 6.500	11.000 8.500	13.250 10.250	13.250 10.250 7.875				
LTV MI Coverage 95.01-97 35% 90.01-95 30%	>= 780 3.375 2.875 2.375	760-779 3.375 2.875 2.375	740-759 4.625 3.875 3.000	5.875 4.625 3.625	6.875 5.500 4.250	8.375 6.500 5.125	11.000 8.500 6.875	13.250 10.250 7.875	13.250 10.250 7.875 3.250				
LTV MI Coverage 95.01-97 35% 90.01-95 30% 85.01-90 25% 80.01-85 12 %	>= 780 3.375 2.875 2.375 1.375	760-779 3.375 2.875 2.375 1.375	740-759 4.625 3.875 3.000 1.625	5.875 4.625 3.625 1.750	6.875 5.500 4.250 2.000	8.375 6.500 5.125 2.250	11.000 8.500 6.875 2.875	13.250 10.250 7.875 3.250	13.250 10.250 7.875 3.250 (0.125)				
LTV MI Coverage 95.01-97 35% 90.01-95 30% 85.01-90 25% 80.01-85 12 % LOAN TERM < 30	>= 780 3.375 2.875 2.375 1.375 0.125	760-779 3.375 2.875 2.375 1.375 0.125	740-759 4.625 3.875 3.000 1.625 0.125	5.875 4.625 3.625 1.750 0.125	6.875 5.500 4.250 2.000 0.000	8.375 6.500 5.125 2.250 0.000	11.000 8.500 6.875 2.875 (0.125)	13.250 10.250 7.875 3.250 (0.125)	13.250 10.250 7.875 3.250 (0.125) 1.250				
LTV MI Coverage 95.01-97 35% 90.01-95 30% 85.01-90 25% 80.01-85 12 % LOAN TERM < 30 R/T REFINANCE SECOND HOME	>= 780 3.375 2.875 2.375 1.375 0.125 0.250	760-779 3.375 2.875 2.375 1.375 0.125 0.250	740-759 4.625 3.875 3.000 1.625 0.125 0.250	5.875 4.625 3.625 1.750 0.125 0.250	6.875 5.500 4.250 2.000 0.000 0.750	8.375 6.500 5.125 2.250 0.000 0.875	11.000 8.500 6.875 2.875 (0.125) 1.250	13.250 10.250 7.875 3.250 (0.125) 1.250	13.250 10.250 7.875 3.250 (0.125) 1.250				
LTV MI Coverage 95.01-97 35% 90.01-95 30% 85.01-90 25% 80.01-85 12 % LOAN TERM < 30 R/T REFINANCE	>= 780 3.375 2.875 2.375 1.375 0.125 0.250 0.500	760-779 3.375 2.875 2.375 1.375 0.125 0.250 0.500	740-759 4.625 3.875 3.000 1.625 0.125 0.250 0.500	5.875 4.625 3.625 1.750 0.125 0.250 0.750	6.875 5.500 4.250 2.000 0.000 0.750 1.000	8.375 6.500 5.125 2.250 0.000 0.875 1.000	11.000 8.500 6.875 2.875 (0.125) 1.250 1.500	13.250 10.250 7.875 3.250 (0.125) 1.250 1.500	3.250 (0.125) 1.250 1.500				





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AGENCY DIRECT CONFORMING, HOME READY & HOME POSSIBLE FIXED (DU & LPA)

	30 YEAR FIXED ADDU/ADLP/ADHR/ADHP 30			AR FIXED			AR FIXE ADLP/ADHI		10 YEAR FIXED ADDU/ADLP/ADHR/ADHP 10			
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	
6.250	0.125	0.250	6.000	0.125	0.250	5.750	0.000	0.125	5.750	0.250	0.250	
6.375	(0.375)	(0.250)	6.125	(0.500)	(0.375)	5.875	(0.250)	(0.125)	5.875	0.000	0.125	
6.500	(0.875)	(0.750)	6.250	(0.750)	(0.500)	6.000	(0.375)	(0.250)	6.000	(0.125)	0.000	
6.625	(1.250)	(1.125)	6.375	(0.875)	(0.625)	6.125	(0.500)	(0.375)	6.125	(0.250)	(0.125)	
6.750	(1.375)	(1.250)	6.500	(1.375)	(1.250)	6.250	(0.875)	(0.750)	6.250	(0.625)	(0.500)	
6.875	(1.750)	(1.625)	6.625	(1.750)	(1.625)	6.375	(1.250)	(1.125)	6.375	(1.000)	(0.875)	
7.000	(2.125)	(2.000)	6.750	(1.875)	(1.750)	6.500	(1.375)	(1.250)	6.500	(1.125)	(1.000)	
7.125	(2.375)	(2.250)	6.875	(2.000)	(1.875)	6.625	(1.500)	(1.375)	6.625	(1.250)	(1.125)	
7.250	(2.500)	(2.375)	7.000	(2.375)	(2.125)	6.750	(1.875)	(1.750)	6.750	(1.625)	(1.500)	
7.375	(2.875)	(2.750)	7.125	(2.625)	(2.500)	6.875	(2.125)	(2.000)	6.875	(1.875)	(1.750)	

HOMEREADY & HOMEPOSSIBLE ADJUSTMENT CAP

2-1 Buydown (30 YR FIXED ONLY)

HOMEREADY / ALL LTV AND CREDIT SCORE HOMEPOSSIBLE / ALL LTV AND CREDIT SCORE

0.000 2 0.000 1

2-1 Buydown (30 YR FIXED ONLY) 0.125 1-0 Buydown (30 YR FIXED ONLY) 0.125

ALL PRODUCTS -	I I PA RV FICO	AND ITY RATIO
ALL PRODUCIS -	LLPA DI FICO	AND LIV RAIIO

		< 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95.0
	FICO ≥ = 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
	FICO 760 - 779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
	FICO 740 - 759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
DUDCUACE	FICO 720 - 739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
PURCHASE (TERMS > 15 VBS)	FICO 700 - 719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
(TERMS > 15 YRS)	FICO 680 - 699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
	FICO 660 - 679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
	FICO 640 - 659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
	FICO 620 - 639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750
	FICO ≥ = 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
	FICO 760 - 779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
	FICO 740 - 759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
	FICO 720 - 739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
RATE/TERM	FICO 700 - 719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
(TERMS > 15 YRS)	FICO 680 - 699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
	FICO 660 - 679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
	FICO 640 - 659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
	FICO 620 - 639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500
	FICO ≥ = 780	0.375	0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A
	FICO 760 - 779	0.375	0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A
	FICO 740 - 759	0.375	0.375	1.000	1.625	2.375	N/A	N/A	N/A	N/A
	FICO 720 - 739	0.375	0.500	1.375	2.000	2.750	N/A	N/A	N/A	N/A
CASHOUT	FICO 700 - 719	0.375	0.500	1.625	2.625	3.250	N/A	N/A	N/A	N/A
	FICO 680 - 699	0.375	0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A
	FICO 660 - 679	0.375	0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A
	FICO 640 - 659	0.375	1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A
	FICO 620 - 639	0.375	1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A

	CT FEATURE ADJUSTMENTS	
- PRODE	(

	< 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95.0
Condo ¹	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
Investment property	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Second home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Two- to four-unit property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625
Subordinate financing ²	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875

LENDER PAID MI (SINGLE PREMIUM) ADJUSTMENTS

	_			_	_	_	-		-
LTV MI Coverage	>=780	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01-97 35%	2.750	2.750	3.750	4.750	5.500	6.750	8.875	10.500	10.500
90.01-95 30%	2.375	2.375	3.125	3.875	4.500	5.375	7.000	8.250	8.250
85.01-90 25%	1.875	1.875	2.500	2.750	3.500	4.125	5.500	6.250	6.250
80.01-85 12 %	1.250	1.250	1.375	1.500	1.625	1.875	2.375	2.750	2.750
LOAN TERM < 30	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)
R/T REFINANCE	0.250	0.250	0.250	0.250	0.750	0.875	1.250	1.250	1.250
SECOND HOME	0.500	0.500	0.500	0.750	1.000	1.000	1.500	1.500	1.500
INVESTMENT PROPERTY	1.500	1.500	1.500	1.625	2.000	2.000	N/A	N/A	N/A
3-4 UNIT PROPERTY	1.500	1.500	1.500	1.625	2.000	N/A	N/A	N/A	N/A
CASH OUT REFI	0.750	0.750	0.750	1.000	1.250	1.250	1.625	1.625	1.625

¹ Not applicable to co-ops or detached condo units

² The subordinate financing LLPA will be charged if the CLTV is greater that the LTV; the undrawn portion of a HELOC is not included in CLTV. Also, if the subordinate financing is a Community Seconds® loan, these LLPAs do not apply.





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AGENCY DIRECT HIGH BALANCE, HOME READY & HOME POSSIBLE FIXED & ARM (DU & LPA)

30 YEA	R FIXE		15 YEA	R FIXED		10/6 9	SOFR A	RM	7/6 SO	FR ARN	1	5/6 SO	FR ARM	/
AHDU/	AHLP/AHH	R/AHHP 30	AHDU/A	HLP/AHHR,	/AHHP 15		AHDU	J/AHLP 106		AHD	U/AHLP 76		AHD	U/AHLP 56
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
6.375	0.000	0.125	6.000	0.375	0.500	6.125	1.000	1.125	6.125	0.375	0.500	6.125	0.750	0.875
6.500	(0.500)	(0.375)	6.125	0.250	0.500	6.250	0.625	0.750	6.250	0.125	0.250	6.250	0.500	0.625
6.625	(0.875)	(0.750)	6.250	0.000	0.125	6.375	0.250	0.375	6.375	(0.125)	0.000	6.375	0.250	0.375
6.750	(1.000)	(0.875)	6.375	(0.250)	(0.125)	6.500	0.000	0.125	6.500	(0.375)	(0.250)	6.500	0.000	0.125
6.875	(1.375)	(1.250)	6.500	(0.500)	(0.375)	6.625	(0.375)	(0.250)	6.625	(0.625)	(0.500)	6.625	(0.250)	(0.125)
7.000	(1.625)	(1.500)	6.625	(0.625)	(0.375)	6.750	(0.625)	(0.500)	6.750	(0.875)	(0.750)	6.750	(0.375)	(0.250)
7.125	(1.750)	(1.625)	6.750	(0.875)	(0.625)	6.875	(0.875)	(0.750)	6.875	(1.125)	(1.000)	6.875	(0.625)	(0.500)
7.250	(1.875)	(1.750)	6.875	(1.125)	(0.875)	7.000	(1.125)	(1.000)	7.000	(1.250)	(1.125)	7.000	(0.750)	(0.625)
7.375	(2.250)	(2.000)	7.000	(1.250)	(1.125)	7.125	(1.500)	(1.375)	7.125	(1.500)	(1.375)	7.125	(0.750)	(0.625)
						Margin:	3.000 / CA	P: 5/1/5	Margin:	3.000 / CA	P: 5/1/5	Margin	3.000 / CA	P: 2/1/5

HOMEREADY & HOMEPOSSIBLE ADJUSTMENT CAP

0.000

2-1 Buydown (30 YR FIXED ONLY)

1-0 Buydown (30 YR FIXED ONLY)

TEMPORARY INTEREST RATE BUYDOWN ADJUSTMENT

0.125 0.125

ALL DROBLICTO	LIDA DV FICO	AND ITV RATIO
	- IIDA KV EIGA	^NIT

HOMEREADY / ALL LTV AND CREDIT SCORE

HOMEPOSSIBLE / ALL LTV AND CREDIT SCORE

ALL PRODUCTS - L	LPA BY FICO AND I				l					07.0
		< 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95.0
	FICO ≥ = 780	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
	FICO 760 - 779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
	FICO 740 - 759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
PURCHASE	FICO 720 - 739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
(TERMS > 15 YRS)	FICO 700 - 719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
(TEMINIS > 15 TMS)	FICO 680 - 699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
	FICO 660 - 679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
	FICO 640 - 659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
	FICO 620 - 639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750
	FICO ≥ = 780	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
	FICO 760 - 779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
	FICO 740 - 759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
	FICO 720 - 739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
RATE/TERM	FICO 700 - 719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
(TERMS > 15 YRS)	FICO 680 - 699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
	FICO 660 - 679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
	FICO 640 - 659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
	FICO 620 - 639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500
	FICO ≥ = 780	0.375	0.375	0.625	0.875	1.375	N/A	N/A	N/A	N/A
	FICO 760 - 779	0.375	0.375	0.875	1.250	1.875	N/A	N/A	N/A	N/A
	FICO 740 - 759	0.375	0.375	1.000	1.625	2.375	N/A	N/A	N/A	N/A
	FICO 720 - 739	0.375	0.500	1.375	2.000	2.750	N/A	N/A	N/A	N/A
CASHOUT	FICO 700 - 719	0.375	0.500	1.625	2.625	3.250	N/A	N/A	N/A	N/A
	FICO 680 - 699	0.375	0.625	2.000	2.875	3.750	N/A	N/A	N/A	N/A
	FICO 660 - 679	0.375	0.875	2.750	4.000	4.750	N/A	N/A	N/A	N/A
	FICO 640 - 659	0.375	1.375	3.125	4.625	5.125	N/A	N/A	N/A	N/A
	FICO 620 - 639	0.375	1.375	3.375	4.875	5.125	N/A	N/A	N/A	N/A

PRODUCT FEATURE ADJUSTMENTS

	< 30.00	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95.0
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	0.250
Condo ¹	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
Investment property	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Second home	1.125	1.125	1.625	2.125	3.375	4.125	4.125	4.125	4.125
Two- to four-unit property	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625
High-balance fixed-rate	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000
High-balance ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	2.750
High-balance Cashout	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Subordinate financing ²	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875

¹ Not applicable to co-ops or detached condo units

² The subordinate financing LLPA will be charged if the CLTV is greater that the LTV; the undrawn portion of a HELOC is not included in CLTV. Also, if the subordinate financing is a Community Seconds® loan, these LLPAs do not apply.





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AGENCY DIRECT HIGH BALANCE, HOME READY & HOME POSSIBLE FIXED & ARM (DU & LPA)

LTV MI Coverage	>=780	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01-97 35%	2.750	2.750	3.750	4.750	5.500	6.750	8.875	10.500	10.500
90.01-95 30%	2.375	2.375	3.125	3.875	4.500	5.375	7.000	8.250	8.250
85.01-90 25%	1.875	1.875	2.500	2.750	3.500	4.125	5.500	6.250	6.250
80.01-85 12 %	1.250	1.250	1.375	1.500	1.625	1.875	2.375	2.750	2.750
LOAN TERM < 30	0.000	0.000	0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)
R/T REFINANCE	0.250	0.250	0.250	0.250	0.750	0.875	1.250	1.250	1.250
SECOND HOME	0.500	0.500	0.500	0.750	1.000	1.000	1.500	1.500	1.500
INVESTMENT PROPERTY	1.500	1.500	1.500	1.625	2.000	2.000	N/A	N/A	N/A
3-4 UNIT PROPERTY	1.500	1.500	1.500	1.625	2.000	N/A	N/A	N/A	N/A
	1.500	1.500	1.500	1.025	2.000	14/74	14/74	14//	14//
CASH OUT REFI	0.750	0.750	0.750	1.000	1.250	1.250	1.625	1.625	1.625
CASH OUT REFI	0.750	0.750	0.750			-	-	-	1.625
CASH OUT REFI ENDER PAID MI (SINGLE PREN LTV MI Coverage	0.750	0.750 1ENTS - AR	0.750 M	1.000	1.250	1.250	1.625	1.625	1.625 620-63
CASH OUT REFI ENDER PAID MI (SINGLE PREM LTV MI Coverage 95.01-97 35%	0.750 MIUM) ADJUSTM >=780	0.750 1ENTS - AR 760-779	0.750 M 740-759	1.000 720-739	700-719	1.250 680-699	1.625 660-679	1.625 640-659	1.625 620-639 13.250
CASH OUT REFI ENDER PAID MI (SINGLE PREN LTV MI Coverage 95.01-97 35% 90.01-95 30%	0.750 VIUM) ADJUSTN >=780 3.375	0.750 1ENTS - AR 760-779 3.375	0.750 M 740-759 4.625	720-739 5.875	700-719 6.875	1.250 680-699 8.375	1.625 660-679 11.000	1.625 640-659 13.250	1.625 620-63 13.250
CASH OUT REFI ENDER PAID MI (SINGLE PREN LTV MI Coverage 95.01-97 35% 90.01-95 30%	0.750 //IUM) ADJUSTN >=780 3.375 2.875	0.750 TENTS - AR 760-779 3.375 2.875	0.750 M 740-759 4.625 3.875	720-739 5.875 4.625	700-719 6.875 5.500	1.250 680-699 8.375 6.500	1.625 660-679 11.000 8.500	1.625 640-659 13.250 10.250	1.625 620-639 13.250 10.250
CASH OUT REFI ENDER PAID MI (SINGLE PREN LTV MI Coverage 95.01-97 35% 90.01-95 30% 85.01-90 25%	0.750 MIUM) ADJUSTM >=780 3.375 2.875 2.375	0.750 TENTS - AR 760-779 3.375 2.875 2.375	0.750 740-759 4.625 3.875 3.000	720-739 5.875 4.625 3.625	700-719 6.875 5.500 4.250	1.250 680-699 8.375 6.500 5.125	1.625 660-679 11.000 8.500 6.875	1.625 640-659 13.250 10.250 7.875	1.625 620-639 13.250 10.250 7.875 3.250
CASH OUT REFI ENDER PAID MI (SINGLE PREM LTV MI Coverage 95.01-97 35% 90.01-95 30% 85.01-90 25% 80.01-85 12 %	0.750 MIUM) ADJUSTM >=780 3.375 2.875 2.375 1.375	0.750 TENTS - AR 760-779 3.375 2.875 2.375 1.375	0.750 740-759 4.625 3.875 3.000 1.625	1.000 720-739 5.875 4.625 3.625 1.750	700-719 6.875 5.500 4.250 2.000	1.250 680-699 8.375 6.500 5.125 2.250	1.625 660-679 11.000 8.500 6.875 2.875	1.625 640-659 13.250 10.250 7.875 3.250	1.625 620-639 13.250 10.250 7.875 3.250
CASH OUT REFI ENDER PAID MI (SINGLE PREMEMBER) LTV MI Coverage 95.01-97 35% 90.01-95 30% 85.01-90 25% 80.01-85 12 % LOAN TERM < 30	0.750 VIUM) ADJUSTN >=780 3.375 2.875 2.375 1.375 0.125	0.750 TENTS - AR 760-779 3.375 2.875 2.375 1.375 0.125	0.750 M 740-759 4.625 3.875 3.000 1.625 0.125	1.000 720-739 5.875 4.625 3.625 1.750 0.125	700-719 6.875 5.500 4.250 2.000 0.000	1.250 680-699 8.375 6.500 5.125 2.250 0.000	1.625 660-679 11.000 8.500 6.875 2.875 (0.125)	1.625 640-659 13.250 10.250 7.875 3.250 (0.125)	1.625 620-639 13.250 10.250 7.875 3.250 (0.125)
CASH OUT REFI ENDER PAID MI (SINGLE PREN LTV MI Coverage 95.01-97 35% 90.01-95 30% 85.01-90 25% 80.01-85 12 % LOAN TERM < 30 R/T REFINANCE SECOND HOME	0.750 VIUM) ADJUSTN >=780 3.375 2.875 2.375 1.375 0.125 0.250	0.750 TENTS - AR 760-779 3.375 2.875 2.375 1.375 0.125 0.250	0.750 M 740-759 4.625 3.875 3.000 1.625 0.125 0.250	1.000 720-739 5.875 4.625 3.625 1.750 0.125 0.250	700-719 6.875 5.500 4.250 2.000 0.000 0.750	1.250 680-699 8.375 6.500 5.125 2.250 0.000 0.875	1.625 660-679 11.000 8.500 6.875 2.875 (0.125) 1.250	1.625 640-659 13.250 10.250 7.875 3.250 (0.125) 1.250	1.625 620-639 13.250 10.250 7.875 3.250 (0.125) 1.250
CASH OUT REFI ENDER PAID MI (SINGLE PREMENTAL LTV MI Coverage 95.01-97 35% 90.01-95 30% 85.01-90 25% 80.01-85 12 % LOAN TERM < 30 R/T REFINANCE	0.750 MIUM) ADJUSTN >=780 3.375 2.875 2.375 1.375 0.125 0.250 0.500	0.750 TENTS - AR 760-779 3.375 2.875 2.375 1.375 0.125 0.250 0.500	0.750 740-759 4.625 3.875 3.000 1.625 0.125 0.250 0.500	1.000 720-739 5.875 4.625 3.625 1.750 0.125 0.250 0.750	700-719 6.875 5.500 4.250 2.000 0.000 0.750 1.000	1.250 680-699 8.375 6.500 5.125 2.250 0.000 0.875 1.000	1.625 660-679 11.000 8.500 6.875 2.875 (0.125) 1.250 1.500	1.625 640-659 13.250 10.250 7.875 3.250 (0.125) 1.250 1.500	1.625 620-639 13.250 10.250 7.875 3.250 (0.125) 1.250 1.500





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EMET FHA CONFORMING

30 YEA	R FIXED		15 YEA	R FIXED		5/1 CI	MT ARN	/
		FHA 30			FHA 15			FHA 51
	_							
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
5.750	(0.125)	0.000	5.500	1.625	1.625	5.250	4.875	4.875
5.875	(0.375)	(0.125)	5.625	1.250	1.250	5.375	4.250	4.375
6.000	(0.750)	(0.625)	5.750	0.875	0.875	5.500	3.750	3.750
6.125	(1.250)	(1.000)	5.875	0.625	0.625	5.625	3.250	3.250
6.250	(1.500)	(1.250)	6.000	0.250	0.375	5.750	3.250	3.250
6.375	(1.250)	(1.250)	6.125	0.000	0.125	5.875	2.750	2.750
6.500	(1.750)	(1.625)	6.250	0.125	0.125	6.000	2.250	2.250
6.625	(2.125)	(2.125)	6.375	0.375	0.375	Margin:	2.000 / CA	P: 1/1/5

PRICE ADJUSTN	MENTS
FICO => 740	(0.150)
FICO 720 - 739	(0.100)
FICO 680 - 719	0.000
FICO 660 - 679	0.125
FICO 640 - 659	0.250
FICO 620 - 639	1.000
FICO 600 - 619	1.250
FICO 580 - 599	3.000
FICO < 580	N/A
=> \$275,000	0.000
\$100,000 - \$124,999	0.375
\$50,000 - \$99,999	0.750
2 Units	0.500
3-4 Units	1.000
TEMPORARY BUYDOWN	0.125

EMET FHA HIGH BALANCE

30 YEA	R FIXED		15 YEA	R FIXED		5/1 CN	1T ARM	
		FHAHB 30			FHAHB 15			FHAHB 51
			į					
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
6.250	(0.375)	(0.125)	4.625	8.625	8.500	4.875	6.375	6.375
6.375	0.250	0.250	4.750	8.125	8.125	5.000	5.750	5.875
6.500	(0.250)	(0.250)	4.875	7.875	7.875	5.125	5.250	5.250
6.625	(0.625)	(0.625)	5.000	7.500	7.500	5.250	5.375	5.375
6.750	(0.875)	(0.750)	5.125	7.250	7.250	5.375	4.750	4.875
6.875	(0.500)	(0.500)	5.250	5.875	5.875	5.500	4.250	4.250
7.000	(0.875)	(0.750)	5.375	5.750	5.750	5.625	3.750	3.750
7.125	(1.125)	(1.125)	5.500	5.375	5.375	Margin:	2.000 / CA	P: 1/1/5

B 51		PRICE ADJU	STM	ENTS
ау	_F	ICO => 740		(0.150)
' 5	F	ICO 720 - 739		(0.100)
' 5	_F	ICO 680 - 719		0.000
0	F	ICO 660 - 679		0.125
' 5	F	ICO 640 - 659		0.250
' 5	F	ICO 620 - 639		1.000
0	F	ICO < 620		N/A
0	2	Units		0.500
' 5	3	-4 Units		1.000
	F	ligh Balance ARM		0.500
	T	EMPORARY BUYDOWN		0.125





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EMET ULTIMATE JUMBO

30 YEA	R FIXED)	15 YEA	R FIXED)	10/6 9	SOFR AF	RIVI
		EUJ 30			EUJ 15			EUJ 106
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day
6.875	0.000	0.125	6.500	3.000	3.125	6.625	0.375	0.500
7.000	(0.500)	(0.375)	6.625	2.375	2.500	6.750	(0.125)	0.000
7.125	(0.875)	(0.750)	6.750	1.750	1.875	6.875	(0.625)	(0.500)
7.250	(1.250)	(1.125)	6.875	1.125	1.250	7.000	(1.000)	(0.875)
7.375	(1.625)	(1.500)	7.000	0.500	0.625	7.125	(1.375)	(1.250)
7.500	(1.875)	(1.750)	7.125	0.000	0.125	7.250	(1.625)	(1.500)
7.625	(2.125)	(2.000)	7.250	(0.500)	(0.375)	7.375	(1.875)	(1.750)
7.750	(2.375)	(2.250)	7.375	(0.875)	(0.750)	Margin:	2.750 / CA	P: 5/1/5
7.875	(2.500)	(2.375)	7.500	(1.250)	(1.125)			

- * The minimum loan amount is \$1 over the agency conforming loan size including properties in high cost areas.
- * Minimum credit score of 720
- * Maximum Loan Amount of \$3,000,000
- * Maximum DTI of 43%

LTV/FICO PRICE ADJUSTMENTS: FIXED & ARMS P	URCHASE						
	<=50%	50.01-55%	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
FICO >= 800	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	0.000	0.000
FICO 780 - 799	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	0.000	0.000
FICO 760 - 779	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	0.250
FICO 740 - 759	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	0.250
FICO 720 - 739	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	0.250

PRODUCT FEATURE ADJUSTMENTS							
	<=50%	50.01-55%	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
PURCHASE	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
CASHOUT	0.500	0.500	0.500	0.500	0.500	N/A	N/A
2-4 UNITS	0.125	0.125	0.125	0.125	0.250	0.250	0.250
CONDO	0.000	0.000	0.000	0.000	0.125	0.125	0.125
SECOND HOME	0.125	0.125	0.125	0.125	0.125	N/A	N/A
INVESTMENT	0.500	0.500	0.500	0.500	N/A	N/A	N/A
LOAN AMOUNT > \$2MM	0.250	0.250	0.250	0.250	0.250	0.250	0.250
NO IMPOUND	0.125	0.125	0.125	0.125	0.125	0.125	0.125
STATE ADJUSTMENT (CA/DC/FL/MD/NJ/VA)	0.250	0.250	0.250	0.250	0.250	0.250	0.250

				PROG	RAM	HIGHLIGHTS						
	Purchase &	Rate Term Refinance					Cash-	Out Refinance				
	Prim	ary Residence					Prima	ary Residence				
Property Type	Max Loan Amt	LTV/CLTV/HCLTV	FICO	Max DTI	Res.	Property Type	Max Loan Amt	LTV/CLTV/HC	CLTV	FICO	Max DTI	Res.
	\$1,000,000	80% / 80% / 80%	720	43%	12	1-2 Unit	\$1,000,000	70% / 70% / 7	70%	740	43%	18
1-2 Unit	\$2,000,000	75% / 75% / 75%	720	41%	18	PUD, Condo	\$1,500,000	65% / 65% / 6	55%	740	43%	18
PUD, Condo	\$3,000,000	70% / 70% / 70%	760	41%	24		US Citizens				Purchase	.,
	\$3,000,000	75% / 75% / 75%	760	41%	36	Eligible Borrowers	Permanent Ali	ens	Loan I	Purpose	RT&TERN	Л
2.411nita	\$2,000,000	70% / 70% /70%	720	43%	18		FTHB(Primary i	residence			CASH OU	Τ
3-4 Units	\$3,000,000	65% / 65% / 65%	760	41%	36	Texas Cash Out	Ineligible				Primary	
Second Home						Transferred Appraisal	Not Allowed		Occup	ancy	2nd Hom	ie
Property Type	Max Loan Amt	LTV/CLTV/HCLTV	FICO	Max DTI	Res.	Mortgage Insurance	Not Required				Investme	nt
1 Unit, PUD, Condo	\$1,500,000	70% / 70% / 70%	740	43%	18	HPML	Not Permmited	k			SFR	
	Invest	ment Property				Danier of Attorna	Not allowed fo	r Investment	Duana		PUD	
Property Type	Max Loan Amt	LTV/CLTV/ HCLTV	FICO	Max DTI	Res.	Power of Attorney	& Cash-Out		Prope	rty types	Warranta	able
1 Unit, PUD, Condo	\$1,500,000	65% / 65% / 65%	760	40%	36	Non-Occupant	ا مانحنام				Condo	
						Co-Borrowers	Ineligible					



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EMET AUS JUMBO

30 YEAR FIXED

FICO 660 - 679

15 YEAR FIXED

EAJ 30 EAJ 15

Rate	15 Day	30 Day	Rate	15 Day	30 Day
6.500	0.125	0.250	6.500	(0.250)	(0.125)
6.625	(0.125)	0.000	6.625	(0.625)	(0.500)
6.750	(0.500)	(0.375)	6.750	(0.875)	(0.750)
6.875	(0.750)	(0.625)	6.875	(1.250)	(1.125)
7.000	(1.000)	(0.875)	7.000	(1.375)	(1.250)
7.125	(1.250)	(1.125)	7.125	(1.500)	(1.375)
7.250	(1.500)	(1.375)	7.250	(1.625)	(1.500)
7.375	(1.625)	(1.500)	7.375	(1.750)	(1.625)
7.500	(1.875)	(1.750)	7.500	(1.875)	(1.750)

- * Jumbo Program leveraging AUS findings including Income and liabilities
- * DU Approve/Ineligible or LPA Accept/Ineligible for loan size
- * Loan amounts from \$1 over the current Agency loan limit to \$3,000,000
- * Minimum credit score of 660
- * Maximum DTI of 45%
- * FULLY DELEGATED/NO INVESTOR APPROVAL NEEDED

2.000

3.000

4.250

N/A

N/A

* LOCK CUT OFF TIME: 3 PM

1.500

CLTV/FICO ADJUSTMENTS								
	<=55%	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO =>780	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	(0.125)	3.250	3.750
FICO 760 - 779	(0.500)	(0.500)	(0.375)	(0.250)	(0.125)	0.000	3.375	4.000
FICO 740 - 759	(0.375)	(0.375)	(0.250)	(0.125)	0.000	0.250	3.500	4.125
FICO 720 - 739	(0.250)	(0.125)	0.000	0.125	0.250	0.625	3.625	4.375
FICO 700 - 719	0.000	0.125	0.250	0.500	0.750	1.250	4.000	4.625
FICO 680 - 699	0.250	0.375	0.500	1.125	1.750	2.750	4.625	5.250

1.000

0.750

PRODUCT FEATURE ADJUSTMENTS								
	<=55%	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
RATE/TERM	0.500	0.500	0.500	0.500	0.500	0.500	0.375	0.375
CASH OUT	0.500	0.500	0.500	1.000	1.500	2.000	N/A	N/A
SECOND HOME	1.000	1.250	1.250	1.500	1.500	1.500	1.875	1.875
INVESTMENT	1.250	1.500	2.000	2.500	3.500	5.000	N/A	N/A
INTEREST ONLY	0.500	0.500	1.000	1.000	1.500	1.500	N/A	N/A
>80 LTV No MI	N/A	N/A	N/A	N/A	N/A	N/A	2.000	2.500

			D	POGRAM	HIGHLIGHT	C					
				ROGRAIVI	IIIGIILIGIII	<u> </u>					
	P	PURCHASE/RATE & TER	M REFINANCE			CAS	H-OUT REFINANCE				
		PRIMARY RESID	DENCE			PRIMARY RESIDENCE					
Prope	rty Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO	Property Type	Max. Loan Am	Max. LTV/CLTV	Min. FICO	Max. Cash-out		
		\$2,000,000	89.99%/89.99%	680		\$2,000,000	89.99%/89.99%	740	500K		
1	Unit	\$2,000,000	80%/80%	660	1 Unit	\$2,000,000	80%/80%	680	500K		
1	Offic	\$2,500,000	80%/80%	720		\$3,000,000	80%/80%	740	500K		
		\$3,000,000	80%/80%	740	2 - 4 Units	\$2,000,000	75%/75%	700	500K		
2 - 4	l Units	\$2,000,000	80%/80%	700		2ND HO	ME & VACATION HO	ME			
		2ND HOME & VACAT	TION HOME		Property Type	Loan Amount	Max. LTV/CLTV	Min. FICO	Max. Cash-out		
Prope	rty Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO	4 116:4	\$2,000,000	75%/75%	700	500K		
		\$2,000,000	89.99%/89.99%	680	1 Unit	\$3,000,000	75%/75%	740	500K		
4		\$2,500,000	80%/80%	720			INVESTMENT	-			
1	Unit	\$3,000,000	80%/80%	740	Property Type	oan Amount	Max. LTV/CLTV	Min. FICO	Max. Cash-out		
		\$2,000,000	80%/80%	660		\$1,000,000	75%/75%	680	350K		
		INVESTMEN	NT		1 Unit	\$2,000,000	75%/75%	720	350K		
Prope	rty Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO		\$3,000,000	70%/70%	680	350K		
		\$2,000,000	80%/80%	680		\$1,000,000	70%/70%	680	350K		
1	Unit	\$2,000,000	70%/70%	660	2 - 4 Units	\$2,000,000	70%/70%	720	350K		
		\$2,500,000	75%/75%	720		\$2,000,000	65%/65%	680	350K		
		\$2,000,000	75%/75%	680			·		1		
2 - 4	l Units	\$2,000,000	65%/65%	660							
		\$2,500,000	70%/70%	720							
Income D	Оос	FULL DOC	•		-						
Qualifyin		45%			-						
Min. Cred		660			-						
Asset		Follow DU or LPA guid	deline		Property Types	1-4 Units. PU	D, Warrantable Cond	do			
Business	Assets	Allowed but not for F			1 7 71	One Appraisa					
Large De		Follow DU or LPA guid			-	Two Apprais					
	•	O/O & 2nd Home onl		eserves	Appraisal						
Gift Fund	ls	Gift of equity not allo	•			Transferred A	Appraisal: Not Allow	ed			
		' ' '	MM - follow the AUS r	requirements		First-Time Ho	mebuyer - Restrictio	n refer to th	e guideline		
	LTV/CLTV	\$1 MM <loan amour<="" td=""><td></td><td>•</td><td>Eligible</td><td></td><td>nt Co-Borrowers</td><td></td><td>- 6</td></loan>		•	Eligible		nt Co-Borrowers		- 6		
	<=80%	\$2 MM <loan amour<="" td=""><td>•</td><td></td><td></td><td>·</td><td></td><td></td><td></td></loan>	•			·					
Reserves		\$2.5 MM <loan amo<="" td=""><td></td><td></td><td>Ineligible</td><td></td><td>ength Transactions</td><td></td><td></td></loan>			Ineligible		ength Transactions				
	>80%	6 Months PITI	70 111111 20 1111		-	HPML/HCML					
	Cash-out	\$2 MM <loan amour<="" td=""><td>nt <= \$2.5 MM· 18 Ma</td><td>onths PITI</td><td>Approved States</td><td>AL AZ CA C</td><td>O, DC, FL, GA, MD, N</td><td>C. NI. NV SC</td><td>TN. TX. VA WA</td></loan>	nt <= \$2.5 MM· 18 Ma	onths PITI	Approved States	AL AZ CA C	O, DC, FL, GA, MD, N	C. NI. NV SC	TN. TX. VA WA		
	Cusii Out	YE WHAT YEOUTH ATHOUT	10 \- γ2.5 IVIIVI. 10 IVI		Approved States	, , , , , , , , , , , ,	0, 00, 11, 0A, WD, N	C, 143, 14 V, 3C	, 114, 17, VA, VA		



(0.375)

(0.625)

(0.875)

(1.125)

(1.375)

(1.625)

(1.875)

(2.125)

(2.375)

7.250

7.375

7.500

7.625

7.750

7.875

8.000

8.125

8.250

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EMET ULTIMATE ALT DOC PRO (WVOE / CPA PREPARED P&L OR BANK STATEMENT OR 1099 OR ASSET UTILIZATION)

30 YEAR	O YEAR FIXED EAP 30		7/6 SOFI	R ARM EAP 76	5/6 SOFR ARM EAP 56		
Rate	30 Day		Rate	30 Day	Rate	30 Day	
6.875	0.625		6.875	0.500	6.875	0.375	
7.000	0.250		7.000	0.250	7.000	0.125	
7.125	0.000		7.125	(0.125)	7.125	(0.250)	

Rate	30 Day			
6.875	0.500			
7.000	0.250			
7.125	(0.125)			
7.250	(0.375)			
7.375	(0.750)			
7.500	(1.000)			
7.625	(1.250)			
7.750	(1.500)			
7.875	(1.750)			
8.000	(2.000)			
8.125	(2.250)			
Margin: 5.000 / CAP: 5/1/5				

	EAP 56
Rate	30 Day
6.875	0.375
7.000	0.125
7.125	(0.250)
7.250	(0.500)
7.375	(0.875)
7.500	(1.125)
7.625	(1.375)
7.750	(1.625)
7.875	(1.875)
8.000	(2.125)
8.125	(2.375)
Margin: 5.000	0 / CAP: 2/1/5

Max. Net Price Cap								
LOAN AMOUNT	Max. Cap							
<\$2,000,000	2.500 %							
\$2,000,000 - \$3,000,000	1.500 %							
\$3,000,001 - \$4,000,000	0.500 %							
NO PPP (Investor Only)	-0.250 %							
1 YR PPP (Investor Only)	0.750 %							
2 YR PPP (Investor Only)	1.500 %							
3 YR PPP (Investor Only)	2.000 %							

[&]quot;-" means discount points

	<=50%	50.01<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
FICO => 780	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.375	1.750	3.000
FICO 760 - 779	(0.875)	(0.875)	(0.625)	(0.500)	(0.250)	0.000	0.500	1.875	3.125
FICO 740 - 759	(0.750)	(0.750)	(0.500)	(0.375)	(0.125)	0.125	0.625	2.375	3.750
FICO 720 - 739	(0.625)	(0.625)	(0.375)	(0.250)	0.000	0.500	1.250	2.875	4.375
FICO 700 - 719	(0.500)	(0.500)	(0.250)	(0.125)	0.375	1.125	1.750	3.875	5.375
FICO 680 - 699	(0.375)	(0.375)	0.000	0.500	0.875	2.000	2.750	4.750	5.625
FICO 660 - 679	0.250	0.500	0.875	1.375	2.250	2.750	3.500	N/A	N/A

1160 000 075	0.230	0.500	0.075	1.575	2.250	2.750	3.500	14/74	14/74
PRODUCT FEATURE ADJUSTMENTS									
	<=50%	50.01<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Loan Amount <= \$250,000	0.250	0.250	0.250	0.250	0.500	0.625	0.625	0.875	1.000
Loan Amount \$250,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
Loan Amount \$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.375
Loan Amount \$1,500,000 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.375	N/A
Loan Amount \$2,000,001 -\$2,500,000	0.000	0.000	0.000	0.000	0.250	0.250	0.375	N/A	N/A
Loan Amount \$2,500,001 -\$3,000,000	0.375	0.375	0.375	0.375	0.500	0.500	N/A	N/A	N/A
Loan Amount \$3,000,001 -\$3,500,000	0.750	0.750	0.750	1.250	1.500	N/A	N/A	N/A	N/A
Loan Amount \$3,500,001 -\$4,000,000	1.500	1.500	1.500	1.500	1.750	N/A	N/A	N/A	N/A
Rate/Term Refinance	0.000	0.000	0.125	0.125	0.375	0.375	0.375	N/A	N/A
Cash-Out Refinance	0.250	0.250	0.375	0.500	0.750	0.875	1.250	N/A	N/A
2nd Home	0.000	0.000	0.000	0.125	0.250	0.250	0.250	N/A	N/A
INVESTMENT PROPERTY	0.000	0.000	0.000	0.125	0.250	0.250	0.250	N/A	N/A
2-4 Units	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.625	N/A
Condo (Attached/Detached)	0.125	0.125	0.125	0.125	0.250	0.375	0.500	0.875	N/A
Doc Type: VOE only	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Doc Type: P&L only	0.000	0.000	0.000	0.000	0.000	0.125	0.250	N/A	N/A
Doc Type: Bank Statement - 12 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.375
Doc Type: 1099 -12 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.375
40 Year Maturity	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.375	0.375
Interest Only	0.250	0.250	0.250	0.375	0.500	0.500	0.750	1.125	1.375
NO PPP (N/O/O ONLY)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1 YR PPP (N/O/O ONLY)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
2 YR PPP (N/O/O ONLY)	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375
No Impound	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A	N/A
DTI 43.01 - 50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
Housing History - 1x30x12	0.125	0.250	0.250	0.375	0.375	0.375	0.500	0.500	1.500

		PR	OGRAM I	HIGHLIGHTS						
	PURCHASE				RATE&TERM / CASH-OUT	REFINANCE				
	PRIMARY RESIDE	NCE			PRIMARY RESIDE	NCE				
Property Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO	Property Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO			
		90%	700		\$1,000,000	80%	660			
	\$1,500,000	85%	680		\$1,500,000	80%	680			
		80%	660		\$1,500,000	75%	660			
		85%	700	1 4 1 1 1 1 1 1 1 1 1	\$2,000,000	720				
	\$2,000,000	80%	680	1-4 Units	\$2,000,000	680				
4 4 11		75%	660		\$2,000,000	65%	660			
1-4 Units	¢3.500.000	80%	720		¢2,000,000	70%	700			
	\$2,500,000	75%	680		\$3,000,000	65%	680			
	¢2,000,000	75%	700		TMENT					
	\$3,000,000	70%	680	Property Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO			
	\$3,500,000	70%	700		\$1,500,000	75%	660			
	\$4,000,000	70%	720		\$2,000,000	75%	720			
	2ND HOME & INVEST	ΓMENT		4 4 11	\$2,000,000	70%	680			
Property Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO	1-4 Units	\$2,000,000	65%	660			
	\$1,500,000	80%	660		¢3 500 000	70%	700			
	\$2,000,000	80%	680		\$2,500,000	65%	680			
1-4 Units	\$2,000,000	75%	660		No MI required over 80% LTV					
	¢3.500.000	80%	720							
	\$2,500,000	75%	680							
Income	Self-Employed: CPA/EA/	CTEC prepared P&L O	R Business Bai	nk Statements OR Perso	onal Bank Statements OR IF	RS Form 1099 OR Asset	t			
Documentation	Wage-Earners: Written	VOE form (FNMA Form	n 1005) compl	eted by employer.						
Qualifying Ratio	50%			Cash Out	Max. Cash back to borrower: Unlimited					
Min. Credit Score	660				Cash out net proceeds of	can be used for reserve	es.			
Min. Tradelines	3 Tradelines with 12 mg	nths rating (open or c	losed). Or	Seller Concessions	Primary & 2nd Home: 6	%				
	2 Tradelines with 24 mg	nths rating (open or c	losed)		Investment: 2%					
	If the primary borrower	has three (3) credit sc	ores,	Property Types	1-4 Units, PUD, Warran	table Condo				
	the minimum tradeline	requirement is waived	l.	Acreage	Property up to 20-acres					
Asset	Most recent 1 month ba	nk statement(s) or VO	D	Appraisal	One Appraisal <= \$2 MN	M				
Business Assets	At least 50% ownerships	5			Two Appraisal > \$2 MM					
Large Deposits	Not required to be sour	ced.			Desk Review (CDA): Red	Juired.				
Cift Funds	100% Gift Allowed.				Transferred Appraisal: A	Allowed				
Gift Funds	Gift funds CAN BE used	for reserves.		Eligible	First-Time Homebuyer ((No Restriction)				
Reserves	Reserves are required for	or subject property on	ly.		Non-Occupant Co-Borr					
0/0 % 2nd Homo	Loan Amount <= \$1 MV	& LTV <= 75%: None			Non-Arm's Length Trans	sactions				
O/O & 2nd Home	Loan Amount <= \$1MM	& LTV > 75%: 4 Month	PI		Closing In Trust					
	Loan Amount <= \$1MM	: 6 Month PI			Interest Only (40 Years	Term & 5/6 ARM)				
N/O/O	Loan Amount <= \$2MM	: 9 Month PI			HPML (Impound is requ	ired)				
	Loan Amount > \$2MM	12 Month PI		Ineligible	Subordinate Financing					
Approved States	AL, AZ, CA, CO, DC, FL, G	SA, MD, NC, NJ, NV, SC	, TN, TX, VA, V	VA						



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EMET BANK STATEMENTS PRO (PERSONAL BANK OR BUSINESS BANK OR 1099)

30 YEAR	FIXED EBP 30	5/6 SOF	R ARM EBP 56
Rate	30 Day	Rate	30 Day
7.125	0.250	7.125	0.125
7.250	(0.250)	7.250	(0.375)
7.375	(0.750)	7.375	(0.875)
7.500	(1.125)	7.500	(1.250)
7.625	(1.375)	7.625	(1.500)
7.750	(1.625)	7.750	(1.750)
7.875	(1.875)	7.875	(2.000)
8.000	(2.125)	Margin: 6.00	00 / CAP: 2/1/5

LTV/FICO ADJUSTMENTS: ALL PRODUCTS							
	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
FICO => 760	(0.750)	(0.750)	(0.750)	(0.750)	(0.625)	(0.375)	0.375
FICO 740 - 759	(0.500)	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	0.625
FICO 720 - 739	(0.375)	(0.375)	(0.375)	(0.375)	(0.250)	0.125	1.500
FICO 700 - 719	(0.250)	(0.250)	(0.250)	(0.125)	0.250	0.875	1.875
FICO 680 - 699	0.500	0.500	0.500	0.875	1.250	2.125	3.375
FICO 660 - 679	1.500	1.500	1.500	1.875	2.625	3.500	5.125

	•	•					_
PRODUCT FEATURE ADJUSTMENTS							
	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
LOAN AMOUNT < \$150K	1.000	1.000	1.000	1.000	1.000	1.000	1.000
LOAN AMOUNT < \$250K	0.250	0.250	0.250	0.250	0.250	0.250	0.500
LOAN AMOUNT > \$500K	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
LOAN AMOUNT > \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN AMOUNT > \$2M	0.250	0.250	0.250	0.250	0.375	0.500	0.500
LOAN AMOUNT > \$3M	1.000	1.000	1.000	1.125	1.250	N/A	N/A
CASH-OUT	0.500	0.500	0.500	0.500	0.750	1.000	N/A
SECOND HOME	0.000	0.000	0.000	0.125	0.375	0.500	0.750
INVESTMENT	0.250	0.250	0.250	0.250	0.250	0.375	0.750
2-4 UNITS	0.250	0.250	0.250	0.250	0.500	0.500	0.500
CONDO (ATTACHED/DETACHED)	0.125	0.125	0.125	0.125	0.250	0.250	0.250
NON-WARRANTABLE CONDO	0.750	0.750	0.750	0.750	0.750	0.750	0.750
DTI > 43	0.125	0.125	0.125	0.125	0.125	0.125	0.250
NO IMPOUND	0.250	0.250	0.250	0.250	0.250	0.250	0.250
1099 DOC TYPE	0.500	0.500	0.500	0.500	0.500	0.500	0.500
INTEREST ONLY	0.250	0.250	0.250	0.375	0.500	0.625	0.875
NO PPP (N/O/O ONLY)	2.000	2.000	2.000	2.000	2.000	2.000	2.000
1 YR PPP (N/O/O ONLY)	1.500	1.500	1.500	1.500	1.500	1.500	1.500
2 YR PPP (N/O/O ONLY)	0.750	0.750	0.750	0.750	0.750	0.750	0.750
3 YR PPP (N/O/O ONLY)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)

3 YR PPP (I	N/O/O ONLY	()			(0.25	50) (0.25	50)	(0.25	50) (0.	250) (0.250)	(0.250)	(0.250)		
				PRO	GRAM	HIGHLIG	HTS	5						
	P	URCHASE &	RATE/TERM REFINANC	CE					CASH	-OUT REFINANCE				
		PRIM	MARY RESIDENCE						PRIM	1ARY RESIDENCE				
Prop. Type	Max. Loar	n Amount	Max. LTV/CLTV	Min. FICO	Reserves	Prop. Type	Ma	x. Loan	Amount	Max. LTV/CLTV	Min. FICO	Reserves		
	\$1,00	0,000	80%	660	6]		\$1,000	000	75%	680	6		
	\$2,00	0 000	80%	700	9] [71,000		\$1,000,000		000	70%	660	6
1-4 Units	72,00	0,000	75%	680	9]				75%	720	9		
1-4 011103			80%	740	12	1-4 Units		\$2,000,	000	70%	700	9		
	\$3,00	0,000	75%	720	12] [65%	680	9		
			70%	700	12]		\$3,000,	000	70%	720	12		
			2ND HOME					33,000 ,	000	65%	700	12		
Prop. Type	Max. Loar	n Amount	Max. LTV/CLTV	Min. FICO	Reserves					2ND HOME				
1-4 Units	\$1,00	0,000	80%	700	6	Prop. Type	Ma	x. Loan	Amount	Max. LTV/CLTV	Min. FICO	Reserves		
1-4 011113	\$2,00	0,000	80%	700	9			\$1,000	,000	75%	700	6		
		ı	NVESTMENT			1-4 Units		\$2,000	000	75%	720	9		
Prop. Type	Max. Loar	n Amount	Max. LTV/CLTV	Min. FICO	Reserves		\$2,00		,000	70%	700	9		
	\$1,00	0.000	80%	680	6				I	NVESTMENT				
	71,00	0,000	75%	660	6	Prop. Type	Ma	x. Loan	Amount	Max. LTV/CLTV	Min. FICO	Reserves		
1-4 Units	\$2,00	0.000	75%	700	9			\$1,000	000	75%	740	6		
1-4 011113	\$2,00	0,000	70%	680	9			\$1,000	,000	70%	660	6		
	\$3,000,000		75%	740	12	1-4 Units		\$2,000	000	70%	700	9		
	Ş3,00º	0,000	70%	700	12			\$2,000	,000	65%	680	9		
								\$3,000	000,000 65% 700 1					
Income		Self-Emplo	yed Only											
Documenta	ation	12 (or) 24 ľ	Months Personal (or) Bu	usiness Bank S	Statements	OR 12 (or) 24	Mont	ths 1099) Income					
Qualifying	Ratio	50%, MIN	\$2,500 Residual Income	required		Seller Concessions Primary & 2nd Home: 6 %, Investment: 2%								
Min. Credit	t Score	660				Property Ty	ypes		1-4 Units, F	Units, PUD, Warrantable Condo				
Min. Trade	lines	2 tradeline	s reporting 24-months	w/activity in I	ast 12-	Acreage			Property u	p to 15-acres				
	months or		3 reporting 12-months	w/recent act	ivity.	Appraisal			One Appra	isal <= \$2 MM				
		Max. 0x60	x12 reporting on accept	able tradelin	es				Two Appra	isal > \$2 MM				
Asset		Most recer	nt 2 month bank statem	ent(s) or VOD)				Desk Revie	w (CDA): Required.				
Business As	ssets	At least 50	% ownerships						Transferre	d Appraisal: Allowed				
Large Depo	osits	Must be so	ourced for exceeding 50	% of the borr	ower's	Eligible			First-Time	Homebuyer:				
		gross mont	thly qualifying income						(O/O & 2r	nd Home Only, 6 month	PITIA reserve	es)		
Gift Funds		Not allowe	d on Investment Prope	rty					Non-Occup	ant Co-Borrowers:				
		Gift funds (CAN BE used for reserve	es.					(O/O, Pur	chase , Rate & Term Or	ıly)			
Min. Borro	wer	Primary: 59	% & 2nd Home: 10%						Non-Arm's	Length Transactions:				
Contribution	ons	Investmen	t: All funds must come f	rom the borr	rower				(O/O only)				
Reserves		See above	Matrix.						Closing In 1	Trust (Inter vivos revoca	able trust only	')		
		Refer to gu	ideline for additional re	eserve require	ements.				Interest Or	nly (40 Years Term & 5/	6 ARM)			
Cash Out		Max. Cash	back to borrower: \$500	,000					HPML (Imp	ound is required)				
		Cash out n	et proceeds can be used	d for reserves	5									
Approved S	States	AL, AZ, CA,	CO, DC, FL, GA, MD, NC	, NJ, NV, SC,	TN, TX, VA, \	VA								

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EMET ITIN PRO

30 YEAR	FIXED EIP 30	5/6 SOF	R ARM EIP 56
Rate	30 Day	Rate	30 Day
7.625	0.125	7.625	0.000
7.750	(0.125)	7.750	(0.250)
7.875	(0.375)	7.875	(0.500)
8.000	(0.625)	8.000	(0.750)
8.125	(0.875)	8.125	(1.000)
8.250	(1.125)	8.250	(1.250)
8.375	(1.375)	8.375	(1.500)
8.500	(1.625)	Margin: 6.00	0 / CAP: 2/1/5

LTV/FICO ADJUSTMENTS: FULL DOC							
	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
FICO => 720	(0.375)	(0.375)	(0.375)	(0.375)	(0.250)	0.125	1.375
FICO 700 - 719	(0.250)	(0.250)	(0.250)	(0.125)	0.250	0.750	1.750
FICO 680 - 699	0.500	0.500	0.500	0.875	1.250	2.000	3.250
FICO 660 - 679	1.500	1.500	1.500	1.875	2.625	3.500	5.125
FICO 640 - 659	2.500	2.500	2.500	2.875	3.500	4.500	N/A
FICO 620 - 639	3.250	3.250	3.250	3.625	4.125	4.875	N/A

LTV/FICO ADJUSTMENTS: 12 / 24 MONTH BANK STATEMENTS							
	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
FICO => 720	(0.375)	(0.375)	(0.375)	(0.375)	(0.250)	0.125	1.500
FICO 700 - 719	(0.250)	(0.250)	(0.250)	(0.125)	0.250	0.875	1.875
FICO 680 - 699	0.500	0.500	0.500	0.875	1.250	2.125	3.375
FICO 660 - 679	1.500	1.500	1.500	1.875	2.625	3.500	5.125
FICO 640 - 659	2.500	2.500	2.500	2.875	3.500	4.500	N/A
FICO 620 - 639	3.250	3.250	3.250	3.625	4.125	4.875	N/A

1100 020 033	3.230	3.230	3.230	3.023	7.123	4.075	14/7
PRODUCT FEATURE ADJUSTMENTS							
	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Credit Event***	1.250	1.250	1.250	1.250	1.250	N/A	N/A
LOAN AMOUNT < \$150K	1.000	1.000	1.000	1.000	1.000	1.000	1.000
LOAN AMOUNT < \$250K	0.250	0.250	0.250	0.250	0.250	0.250	0.500
LOAN AMOUNT > \$1M	0.000	0.000	0.000	0.000	0.000	0.000	0.000
CASH-OUT	0.500	0.500	0.500	0.750	1.000	1.500	N/A
SECOND HOME	0.000	0.000	0.000	0.125	0.375	0.500	N/A
INVESTMENT	0.250	0.250	0.250	0.250	0.500	0.750	N/A
CONDO (ATTACHED/DETACHED)	0.125	0.125	0.125	0.125	0.250	0.250	0.250
2-4 UNITS	0.250	0.250	0.250	0.250	0.500	0.500	0.500
DTI > 43	0.125	0.125	0.125	0.125	0.125	0.125	0.250
NO IMPOUND	0.250	0.250	0.250	0.250	0.250	0.250	0.250
ITIN	1.500	1.500	1.500	1.500	1.500	1.500	1.500
1-Year P&L	0.375	0.375	0.375	0.375	0.375	0.500	0.750
1099 DOC TYPE	0.500	0.500	0.500	0.500	0.500	0.500	0.500
INTEREST ONLY	0.250	0.250	0.250	0.375	0.500	0.625	0.875
NO PPP (N/O/O ONLY)	2.000	2.000	2.000	2.000	2.000	2.000	2.000
1 YR PPP (N/O/O ONLY)	1.500	1.500	1.500	1.500	1.500	1.500	1.500
2 YR PPP (N/O/O ONLY)	0.750	0.750	0.750	0.750	0.750	0.750	0.750

² YR PPP (N/O/O ONLY) | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750 | 0.750

			PRO	GRAM I	HIGHLIGHTS				
P	URCHASE &	RATE/TERM REFINANC	E			CASH	-OUT REFINANCE		
	PRIMARY RESIDENCE					PRIN	IARY RESIDENCE		
Max. Loan Amo	unt	Max. LTV/CLTV	Min. FICO	Reserves	Max. Loan Amo	ount	Max. LTV/CLTV	Min. FICO	Reserves
\$1,500,000		80%	700	6	\$1,500,000		75%	700	6
71,300,000		75%	620*	6	\$1,500,000		70%	660	6
	2ND HO	ME & INVESTMENT				2ND HO	ME & INVESTMENT		
Max. Loan Amo	unt	Max. LTV/CLTV	Min. FICO	Reserves	Max. Loan Amo	ount	Max. LTV/CLTV	Min. FICO	Reserves
\$1,500,000		75%	700	6	\$1,500,000		65%	700	6
\$1,500,000		70%	660	6	71,300,000		60%	660	6
Self-employed	12(or)24 N	Ionths Personal(or)Busi	ness Bank St	atements	Occupancy	Primary, Secon Homes, Investment			
Borrower	Or 12(or)2	4 Months 1099 Income			Seller Concessions	Up to 6% to	owards closing for Prim	ary Homes	
Qualifying Ratio	50%				Property Types	1-4 Units, F	PUD, Warrantable Cond	lo	
Min. Credit Score	660					US Citizen,	Permanent Resident Al	lien	
Min. Tradelines	2 tradeline	s reporting 24-months v	last 12-	Citizenship	Non-Permanent Resident Alien (w/ US Credit)				
	months or	3 reporting 12-months	w/recent act	tivity.	Citizensiiip	ITIN: Standard Eligibility only (no Recent Event)			
	Max. 0x60	0x60x12 reporting on acceptable tradelines				-Primary & Second Homes only; Max LTV 80%			
Employment History	Must be Se	elf Employed for 2 years			Appraisal review	Clear Capital CDA or Field Review			
Residual Income	\$1,500 plu	s an additional \$150 per	dependent		product	required for the following transactions:			
Reserves	See above	Matrix.				(i) LTV > 80	% (ii) Loan Amount \$1N	Л-\$2М (iii) N	on-Arms
	Refer to gu	ideline for additional re	serve requir	ements.		Full 2nd Appraisal required for Loan Amount > \$2M			
Cash Out	Max. Cash	back to borrower: \$500	,000		Eligible	HPML (Imp	oound is required)		
	Cash out n	et proceeds can be used	d for reserve	S.	Interest Only	Max LTV 80	0%		
First-Time Home Buyer	Allowed or	owner occupied transa	actions only		* FICO < 660 → PURCH	HASE ONLY /	MAX DTI 43%		
	6 months of	of PITIA reserves require	ed for subj. p	roperty.	* Declining Markets: If	f property is I	ocated in a declining m	arket as	
Approved States	AL, AZ, CA, VA, WA	CO, DC, FL, GA, MD, NC	C, NJ, NV, SC,	, TN, TX,	indicated by the appraisal, Max LTV is reduced by 5%				



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EMET DSCR EPIC

30 YEAR FIXED

EDE 30

Rate	15 Day	30 Day
7.000	0.375	0.500
7.125	(0.125)	0.000
7.250	(0.625)	(0.500)
7.375	(1.000)	(0.875)
7.500	(1.500)	(1.375)
7.625	(2.000)	(1.875)
7.750	(2.375)	(2.250)
7.875	(2.750)	(2.625)
8.000	(3.125)	(3.000)
8.125	(3.500)	(3.375)
8.250	(3.875)	(3.750)

Max. Net Price Cap							
NO PPP	0.750 %						
1 YR PPP	2.250 %						
2 YRS PPP	2.250 %						
3 YRS PPP	2.250 %						
4 YRS PPP	2.250 %						
5 YRS PPP	2.250 %						

^{*} LOCK CUT OFF TIME : 3 PM

LTV/FICO ADJUSTMENTS: ALL PRODUCTS										
	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80			
FICO => 800	(1.250)	(1.250)	(1.000)	(0.750)	(0.250)	0.000	0.750			
FICO 780 - 799	(1.250)	(1.250)	(1.000)	(0.750)	(0.250)	0.000	0.750			
FICO 760 - 779	(1.000)	(1.000)	(0.750)	(0.500)	0.000	0.500	1.500			
FICO 740 - 759	(1.000)	(1.000)	(0.500)	(0.250)	0.250	1.000	2.000			
FICO 720 - 739	(0.750)	(0.750)	0.000	0.250	0.750	1.500	2.500			
FICO 700 - 719	(0.500)	(0.500)	0.250	0.750	1.250	2.250	3.250			
FICO 680 - 699	0.000	0.000	0.500	1.250	1.750	2.750	N/A			
FICO 660 - 679	0.250	0.250	1.000	2.000	2.500	N/A	N/A			

FICO 660 - 679	0.250	0.250	1.000	2.000	2.500	N/A	N/A
PRODUCT FEATURE ADJUSTMENTS							
	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR >=1 <=1.15	0.000	0.000	0.250	0.250	0.250	0.500	0.750
DSCR > 1.15 <= 1.3	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR > 1.3	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
LOAN AMOUNTS <= \$150,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
LOAN AMOUNT \$150,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN AMOUNT \$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN AMOUNT \$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN AMOUNT \$2,000,001 - \$2,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
LOAN AMOUNT \$2,500,001 - \$3,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
CASHOUT	0.250	0.250	0.250	0.500	0.500	0.750	N/A
2-4 UNITS	0.500	0.500	0.750	1.000	1.250	1.500	2.000
INTEREST ONLY	0.250	0.250	0.250	0.500	0.500	0.500	N/A
NO PPP	2.500	2.500	2.500	2.500	2.500	2.500	2.500
1 YR PPP	1.500	1.500	1.500	1.500	1.500	1.500	1.500
2 YR PPP	0.750	0.750	0.750	0.750	0.750	0.750	0.750
3 YR PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4 YR PPP	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5 YR PPP	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)

	PROGRAM HIGHLIGHTS												
		Purch	nase/Rate &	Term					Cash	out - Refin	ance		
Min Loan	Max Loan	Max	Max(IO)	Min FICO	Reserves	Min	Min Loan	Max Loan	Max	Max(IO)	Min FICO	Reserves	Min
Amount >=	Amount <=	LTV <=	LTV <=	Score	(months)	DSCR	Amount >=	Amount <=	LTV <=	LTV <=	Score	(months)	DSCR
\$100,000	\$1,000,000	80%	75%	700	3	1.00	\$100,000	\$1,000,000	75%	70%	700	3	1.00
\$100,000	\$1,000,000	75%	NA	680	3	1.00	\$100,000	\$1,000,000	70%	NA	680	3	1.00
\$100,000	\$1,000,000	70%	NA	660	3	1.20	\$1,000,001	\$2,000,000	75%	70%	700	6	1.00
\$1,000,001	\$2,000,000	80%	75%	700	6	1.00	\$1,000,001	\$2,000,000	70%	NA	680	6	1.00
\$1,000,001	\$2,000,000	75%	NA	680	6	1.00	\$2,000,001	\$2,500,000	75%	70%	700	9	1.00
\$1,000,001	\$2,000,000	70%	NA	660	6	1.20	\$2,000,001	\$2,500,000	70%	NA	680	9	1.00
\$2,000,001	\$3,000,000	80%	75%	700	9	1.00							
\$2,000,001	\$3,000,000	75%	NA	680	9	1.00							
\$2,000,001	\$3,000,000	70%	NA	660	9	1.20							
Income		Employme	ent section o	f the loan ap	plication sho	ould not be	Seller Contributions Maximum 3%						
Document	ation	Debt Servi	ce Coverage	Ratio is the	Monthly Gro	oss Income o	Property T	ypes	1-4 Units, PUD, Warrantable Condo				
Min. Credit	t Score	660/700 (i	nterest only)			Appraisal		Desk Review (CDA): Required				
Min. Trade	elines	Min. 2 trac	delines requi	red, Refer to	o guidelines.				Transferre	d Appraisal:	Not allowed	H	
		Authorized	d user accou	nts not cour	ntable		Eligible		Closing In	Trust (Inter	vivos revoca	ble trust only	<u>')</u>
Min DSCR	ratio	1.00							30 year fu	lly amortizin	g, 30 year in	terest only	
Business A	ssets	100% Perc	entage of ov	vnerships			Ineligible		First-Time	Homebuyer	•		
Large Depo	osits	Required t	o be sourced	d.			Approved	States	AL, AZ, CA	, CO, DC, FL,	GA, MD, NC	C, NJ, NV, SC,	TN, TX
Gift Funds		Not allowe	ed						VA, WA				
Cash Out		Max. Cash	back to bori	rower: \$500	,000								
	Cash out net proceeds can be used for reserves.												



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EMET ULTIMATE INVESTOR PRO (DSCR & NO RATIO)

30 YEAR FIXED EPI 30		7/6 SOF	R ARM EPI 76	5/6 SOI	5/6 SOFR ARM EPI 56		
Rate	30 Day	Rate	30 Day	Rate	30 Day		
7.250	0.875	7.250	0.750	7.250	0.750		
7.375	0.250	7.375	0.125	7.375	0.125		
7.500	(0.375)	7.500	(0.500)	7.500	(0.500)		
7.625	(0.750)	7.625	(0.875)	7.625	(1.000)		
7.750	(1.250)	7.750	(1.375)	7.750	(1.375)		
7.875	(1.625)	7.875	(1.750)	7.875	(1.875)		
8.000	(2.125)	8.000	(2.250)	8.000	(2.250)		
8.125	(2.500)	8.125	(2.625)	8.125	(2.625)		
8.250	(2.875)	8.250	(3.000)	8.250	(3.000)		
8.375	(3.250)	8.375	(3.375)	8.375	(3.375)		
8.500	(3.625)	8.500	(3.750)	8.500	(3.750)		
8.625	(4.000)	8.625	(4.125)	8.625	(4.125)		
8.750	(4.375)	Margin: 6.50	0 / CAP: 5/1/5	Margin: 6.50	0 / CAP: 2/1/5		

Max. Net Price Cap									
NO PPP	0.000 %								
1 YR PPP	1.000 %								
2 YRS PPP	1.500 %								
3 YRS PPP	2.000 %								
4 YRS PPP	2.500 %								
5 YRS PPP	2.500 %								

"-" means discount points

LTV/FICO ADJUSTMENTS: ALL PRODUCTS									
	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80		
FICO => 760	(1.875)	(1.625)	(1.375)	(0.875)	(0.250)	0.250	2.500		
FICO 740 - 759	(1.750)	(1.500)	(1.250)	(0.750)	0.000	0.500	2.750		
FICO 720 - 739	(1.500)	(1.250)	(1.000)	(0.500)	0.250	0.750	3.500		
FICO 700 - 719	(0.875)	(0.625)	(0.375)	0.125	1.000	1.375	4.250		
FICO 680 - 699	(0.250)	0.125	0.125	0.625	2.000	3.250	N/A		
FICO 660 - 679	0.000	0.375	0.625	1.125	2.500	5.000	N/A		
FICO 640 - 659	2.500	3.000	3.500	4.000	N/A	N/A	N/A		
FICO 620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A		

14//	14//	14/71	14//	14//	14//	14/74
<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
0.000	0.000	0.000	0.000	0.000	0.000	0.000
1.375	1.375	1.375	1.875	2.375	3.000	N/A
2.625	2.625	2.625	3.250	3.625	5.000	N/A
0.250	0.250	0.250	0.250	0.250	0.250	N/A
0.250	0.250	0.250	0.250	0.375	0.375	N/A
0.750	0.750	0.875	0.875	0.875	N/A	N/A
0.250	0.250	0.250	0.250	0.250	0.250	0.250
0.000	0.000	0.000	0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000	0.000	0.000	N/A
0.125	0.125	0.250	0.250	0.375	N/A	N/A
0.125	0.125	0.250	0.375	N/A	N/A	N/A
0.500	0.500	0.500	0.875	N/A	N/A	N/A
0.375	0.375	0.375	0.500	0.750	N/A	N/A
0.500	0.500	0.500	0.500	1.750	N/A	N/A
0.125	0.125	0.125	0.250	0.500	0.750	N/A
0.500	0.500	0.500	0.500	0.625	0.750	N/A
0.500	0.500	0.500	0.500	0.625	0.750	N/A
1.750	1.750	1.750	1.750	1.750	1.750	N/A
0.250	0.250	0.250	0.250	0.250	0.250	0.250
1.750	1.750	2.000	2.000	2.250	2.250	2.250
1.250	1.250	1.500	1.500	1.750	1.750	1.750
0.500	0.500	0.500	0.500	0.625	0.625	0.625
0.000	0.000	0.000	0.000	0.000	0.000	0.000
(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	(0.625)
(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	(0.875)
	<=50% (0.500) 0.000 1.375 2.625 0.250 0.250 0.750 0.250 0.000 0.000 0.000 0.125 0.125 0.500 0.375 0.500 0.125 0.500 1.750 1.250 0.500 0.250 1.750 1.250 0.500 0.000 (0.375)	<=50% 50.01-55 (0.500) (0.500) 0.000 0.000 1.375 1.375 2.625 2.625 0.250 0.250 0.750 0.750 0.250 0.250 0.000 0.000 0.000 0.000 0.000 0.000 0.125 0.125 0.125 0.125 0.125 0.125 0.500 0.500 0.375 0.375 0.500 0.500 0.500 0.500 1.750 1.750 1.250 0.250 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0	(0.500) (0.500) (0.500) 0.000 0.000 0.000 1.375 1.375 1.375 2.625 2.625 2.625 0.250 0.250 0.250 0.750 0.750 0.875 0.250 0.250 0.250 0.750 0.875 0.250 0.750 0.750 0.875 0.250 0.250 0.250 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.125 0.125 0.250 0.500 0.500 0.500 0.125 0.125 0.125 0.500 0.500 0.500 0.125 0.125 0.125 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 0.500 1.750 1.750 1.750	<=50% 50.01-55 55.01-60 60.01-65 (0.500) (0.500) (0.500) (0.500) 0.000 0.000 0.000 0.000 1.375 1.375 1.375 1.875 2.625 2.625 2.625 3.250 0.250 0.250 0.250 0.250 0.750 0.750 0.875 0.875 0.250 0.250 0.250 0.250 0.750 0.750 0.875 0.875 0.250 0.250 0.250 0.250 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.125 0.125 0.250 0.250 0.125 0.125 0.250 0.375 0.500 0.500 0.500 0.875 0.375 0.375 0.375 0.500 0.500 0.500 0.500 0.500 0.500 <td><=50% 50.01-55 55.01-60 60.01-65 65.01-70 (0.500) (0.500) (0.500) (0.500) (0.500) 0.000 0.000 0.000 0.000 0.000 1.375 1.375 1.875 2.375 2.625 2.625 3.250 3.625 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.375</td> <td><=50% 50.01-55 55.01-60 60.01-65 65.01-70 70.01-75 (0.500) (0.500) (0.500) (0.500) (0.500) (0.500) 0.000 0.000 0.000 0.000 0.000 0.000 1.375 1.375 1.375 1.875 2.375 3.000 2.625 2.625 2.625 3.250 3.625 5.000 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.750 0.875 0.875 0.875 N/A N/A 0.250 0.250 0.250 0.250 0.250 0.250 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.125 0.125</td>	<=50% 50.01-55 55.01-60 60.01-65 65.01-70 (0.500) (0.500) (0.500) (0.500) (0.500) 0.000 0.000 0.000 0.000 0.000 1.375 1.375 1.875 2.375 2.625 2.625 3.250 3.625 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.375	<=50% 50.01-55 55.01-60 60.01-65 65.01-70 70.01-75 (0.500) (0.500) (0.500) (0.500) (0.500) (0.500) 0.000 0.000 0.000 0.000 0.000 0.000 1.375 1.375 1.375 1.875 2.375 3.000 2.625 2.625 2.625 3.250 3.625 5.000 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.250 0.750 0.875 0.875 0.875 N/A N/A 0.250 0.250 0.250 0.250 0.250 0.250 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.125 0.125

PROGRAM HIGHLIGHTS											
	PURCHASE (DSCR =	=>1.00)		PURCHASE (NO RATIO)							
Property Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO	Property Type	Max. Loan Amount	Min. FICO					
1 Unit	\$1,000,000	80%	700		\$1,000,000	75%	700				
Condo	\$1,000,000	75%	700	1-4 Units	\$1,500,000	70%	660				
	\$1,500,000	75%	660	1-4 011113	\$2,000,000	65%	660				
	\$2,000,000	70%	660		\$3,000,000	60%	660				
1-4 Units	\$2,000,000	65%	640	RATE8	&TERM / CASH-OUT REFI	NANCE (NO RATIO)					
	\$2,000,000	65%	660	Property Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO				
	\$3,000,000	60%	640		\$1,000,000	70%	700				
RATE&1	TERM / CASH-OUT REFIN	ANCE (DSCR =>1.00)		1-4 Units	\$1,500,000	65%	660				
Property Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO		\$2,000,000	60%	660				
1-4 Units	\$1,500,000	70%	660								
1-4 011105	\$2,000,000	65%	660								
Income	Employment section of the loan application may be left blank. No proof of borrower income is required.										
Documentation	Debt Service Coverage	Ratio is the Monthly	Gross Income	divided by the PITIA of	the subject property.						
Min. Credit Score	640			Seller Concessions	2%	2%					
Min. Tradelines	3 Tradelines with 12 m	onths rating (open or	closed). Or	Property Types	1-4 Units, PUD, Warra	1-4 Units, PUD, Warrantable Condo					
	2 Tradelines with 24 m	onths rating (open or	closed)	Acreage	Property up to 20-acres						
	If the primary borrowe	er has three (3) credit	scores,	Appraisal	One Appraisal <= \$2 M	1M					
	the minimum tradeline	e requirement is waive	ed.		Two Appraisal > \$2 MM						
Asset	Most recent 1 month b	oank statement(s) or V	OD		Desk Review (CDA): Re	Desk Review (CDA): Required					
Business Assets	Limited to Percentage	of ownerships			Transferred Appraisal:	Allowed					
Large Deposits	Not required to be sou	irced.		Eligible	Closing In Trust (Inter-	•					
Gift Funds	100% gift funds allowe	d			Interest Only (5/6 & 7/	[/] 6 ARM)					
	Gift funds CAN BE used	d for reserves.			HPML						
Reserves	Loan Amount <= \$1.5N	/I & LTV <= 75%: None	<u>.</u>		First-Time Investor:						
	Loan Amount <= \$1.5N	/I & LTV > 75%: 2 mon	ths of PI		First-Time Homebuyer	- require investor app	roval				
	Loan Amount > \$1.5M: 4 months of PI				(Min. 680 FICO, Max.	75% LTV, Min. DSCR >	0.75)				
	Loan Amount > \$2.0M	: 6 months of PI		Ineligible	Non-Arm's Length Transactions						
Cash Out	Max. Cash back to bor	rower: Unlimited		Approved States	AL, AZ, CA, CO, DC, FL,	GA, MD, NC, NJ, NV					
	Cash out net proceeds	can be used for reser	ves.		SC, TN, TX, VA, WA						



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EMET FOREIGN NATIONAL PORTFOLIO (DSCR)

30	YEAR	FIXED
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EPF 30

		L11 30
Rate	30 Day	45 Day
8.125	0.250	0.375
8.250	(0.125)	0.000
8.375	(0.500)	(0.375)
8.500	(0.875)	(0.750)
8.625	(1.250)	(1.125)
8.750	(1.625)	(1.500)
8.875	(2.000)	(1.875)
9.000	(2.375)	(2.250)
9.125	(2.750)	(2.625)
9.250	(3.125)	(3.000)
·	-	-

7/6 SOFR ARM

EPF 76

		211 70
Rate	30 Day	45 Day
8.125	0.125	0.250
8.250	(0.250)	(0.125)
8.375	(0.625)	(0.500)
8.500	(1.000)	(0.875)
8.625	(1.375)	(1.250)
8.750	(1.750)	(1.625)
8.875	(2.125)	(2.000)
9.000	(2.500)	(2.375)
9.125	(2.875)	(2.750)
Margir	n: 6.500 / CAP	: 5/1/5

5/6 SOFR ARM

EPF 56

Rate	30 Day	45 Day
8.125	0.125	0.250
8.250	(0.250)	(0.125)
8.375	(0.625)	(0.500)
8.500	(1.000)	(0.875)
8.625	(1.375)	(1.250)
8.750	(1.750)	(1.625)
8.875	(2.125)	(2.000)
9.000	(2.500)	(2.375)
9.125	(2.875)	(2.750)
Marair		. 2/1/5

Max. Net	Price Cap
NO PPP	Manual
1 YR PPP	Manual
2 YRS PPP	1.000 %
3 YRS PPP	1.500 %
4 YRS PPP	2.000 %
5 YRS PPP	2.000 %

Margin: 6.500 / CAP: 2/1/5

LTV/FICO ADJUSTMENTS: ALL PRODUCTS									
	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
DSCR & FICO => 680	(0.500)	0.000	0.125	0.625	1.375	2.500	N/A	N/A	
DSCR & FOREIGN CREDIT	(0.500)	0.000	0.125	0.625	1.375	2.500	N/A	N/A	
DSCR >=1.25	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	N/A	N/A	
DSCR 1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	
DSCR .7599	1.375	1.375	1.375	1.625	N/A	N/A	N/A	N/A	
DSCR <.75	1.875	1.875	1.875	2.125	N/A	N/A	N/A	N/A	

	<=50%	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
LOAN AMOUNT <=\$150,000	1.000	1.000	1.125	1.125	1.125	2.000	N/A	N/A
LOAN AMOUNT \$150,001 - \$250,000	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
CASH OUT	0.500	0.625	0.750	1.000	N/A	N/A	N/A	N/A
LTV ADJUSTMENT	0.000	0.000	0.000	0.125	0.125	0.250	N/A	N/A
2ND HOME (CANADIAN CITIZENS)	0.375	0.375	0.375	0.375	0.375	0.375	N/A	N/A
CONDO (ATTACHED/DETACHED)	0.250	0.250	0.250	0.375	0.500	N/A	N/A	N/A
2-4 UNITS	0.375	0.375	0.375	5.000	N/A	N/A	N/A	N/A
NO IMPOUND	0.250	0.250	0.250	0.250	0.250	N/A	N/A	N/A
INTEREST ONLY	0.500	0.500	0.500	0.500	0.625	0.750	N/A	N/A
STATE(FL)	0.500	0.500	0.500	0.500	0.500	0.500	N/A	N/A
LESS THAN 12 MONTHS RESERVES	0.250	0.250	0.250	0.250	N/A	N/A	N/A	N/A
NO PPP (N/O/O ONLY)	1.750	1.750	2.000	2.250	2.250	2.250	N/A	N/A
1 YR PPP (N/O/O ONLY)	1.250	1.250	1.500	1.500	1.750	1.750	N/A	N/A
2 YR PPP (N/O/O ONLY)	0.500	0.500	0.500	0.500	0.625	0.625	N/A	N/A
3 YR PPP (N/O/O ONLY)	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
4 YR PPP (N/O/O ONLY)	(0.375)	(0.375)	(0.375)	(0.375)	(0.500)	(0.500)	N/A	N/A
5 YR PPP (N/O/O ONLY)	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.750)	N/A	N/A

		PRC	OGRAM I	HIGHLIGHTS					
	PURCHASE (DSCR =	>1.00)			PURCHASE (NO R	ATIO)			
Property Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO	Property Type	Max. Loan Amount Max. LTV/CLTV Mi				
	\$1,000,000	75%	680	1 / Linits	\$1,500,000	65%	680		
1 Unit	\$1,500,000	70%	680	1-4 Units	\$1,500,000	65%	N/A		
1 Unit	\$1,000,000	75%	N/A	RATE	&TERM / CASH-OUT REFI	NANCE (NO RATIO)			
	\$1,500,000	70%	N/A	Property Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO		
2-4 Units & Condo	\$1,500,000	65%	680	1-4 Units	\$1,000,000	60%	680		
2-4 UTIILS & CUTIOU	\$1,500,000	65%	N/A	1-4 011113	\$1,000,000 60%				
RATE&	TERM / CASH-OUT REFINA	ANCE (DSCR =>1.00)							
Property Type	Max. Loan Amount	Max. LTV/CLTV	Min. FICO						
	\$1,000,000	65%	680						
1-4 Units	\$1,500,000	60%	680						
1-4 011113	\$1,000,000	65%	N/A						
	\$1,500,000	60%	N/A						
Income	Employment section of	the loan application m	ay be left bla	nk. No proof of borrow	ver income is required.				
Documentation	Debt Service Coverage	Ratio is the Monthly G	ross Income o	divided by the PITIA of t	the subject property.				
Min. Credit Score	680			Seller Concessions	2%				
Min. Tradelines	Min 2 reporting 24-mor	nths or 3 reporting 12-	months.	Property Types	1-4 Units, PUD, Warrar	ntable Condo			
	Without U.S. credit: tw	o credit reference lette	ers must be	Acreage	Property up to 20-acre	S			
	provided.			Appraisal	One Appraisal <= \$1.5	MM			
Asset	Most recent 2 month b	ank statement(s) or VO	D		Two Appraisal > \$1.5 N	1M			
Business Assets	Limited to Percentage of	of ownerships.			Desk Review (CDA): If (CU Score < 2.5			
Large Deposits	Must be sourced.				Transferred Appraisal:	Allowed			
Gift Funds	Not allowed. All funds r	must come from the bo	rrower.	Eligible	Closing In Trust (Inter v	vivos revocable trust o	nly)		
Reserves	12 months of PITIA				Interest Only (5/6 & 7/	6 ARM)			
	6-months with 5% LTV	reduction and price ad	justment		HPML (Impound is requ	uired)			
Cash Out	Max. Cash back to borr	ower:			First-Time Investor:				
	LTV > 50%: \$300,000 &	LTV <= 50%: \$500,000		Ineligible	First-Time Homebuyer				
	Cash out net proceeds	can be used for reserve	es.		Non-Arm's Length Trar	nsactions			
Approved States	AL, AZ, CA, CO, DC, FL,	GA, MD, NC, NJ, NV, SC	C, TN, TX, VA,	WA					



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EMET CLOSED END SECOND (FULL DOC)

30 YEAR	FIXED	20 YEAR	FIXED	15 YEAR	R FIXED	10 YEAR	R FIXED
	ECES 30		ECES 20		ECES 15		ECES 10
		_					
Rate	30 Day	Rate	30 Day	Rate	30 Day	Rate	30 Day
8.500	2.375	8.500	2.250	8.500	2.250	8.500	2.250
8.625	2.000	8.625	1.750	8.625	1.750	8.625	1.750
8.750	1.625	8.750	1.375	8.750	1.375	8.750	1.375
8.875	1.250	8.875	1.000	8.875	1.000	8.875	1.000
9.000	0.875	9.000	0.625	9.000	0.625	9.000	0.625
9.125	0.500	9.125	0.250	9.125	0.250	9.125	0.250
9.250	0.125	9.250	(0.125)	9.250	(0.125)	9.250	(0.125)
9.375	(0.250)	9.375	(0.500)	9.375	(0.500)	9.375	(0.500)
9.500	(0.625)	9.500	(0.875)	9.500	(0.875)	9.500	(0.875)
9.625	(1.000)	9.625	(1.250)	9.625	(1.250)	9.625	(1.250)
9.750	(1.375)	9.750	(1.625)	9.750	(1.625)	9.750	(1.625)
9.875	(1.750)	9.875	(2.000)	9.875	(2.000)	9.875	(2.000)
		ND CECOND /AL					

EMET CLOSED END SECOND (ALT DOC)

30 YEAR	FIXED ECES 30	20 YEAF	R FIXED ECES 20	15 YEAR	FIXED ECES 15	10 YEAR	FIXED ECES 10
Rate	30 Day						
8.875	2.375	8.875	2.250	8.875	2.250	8.875	2.250
9.000	2.000	9.000	1.750	9.000	1.750	9.000	1.750
9.125	1.625	9.125	1.375	9.125	1.375	9.125	1.375
9.250	1.250	9.250	1.000	9.250	1.000	9.250	1.000
9.375	0.875	9.375	0.625	9.375	0.625	9.375	0.625
9.500	0.500	9.500	0.250	9.500	0.250	9.500	0.250
9.625	0.125	9.625	(0.125)	9.625	(0.125)	9.625	(0.125)
9.750	(0.250)	9.750	(0.500)	9.750	(0.500)	9.750	(0.500)
9.875	(0.625)	9.875	(0.875)	9.875	(0.875)	9.875	(0.875)
10.000	(1.000)	10.000	(1.250)	10.000	(1.250)	10.000	(1.250)
10.125	(1.375)	10.125	(1.625)	10.125	(1.625)	10.125	(1.625)
10.250	(1.750)	10.250	(2.000)	10.250	(2.000)	10.250	(2.000)

FICO/CLTV ADJUSTMENTS: STANDARD DOC - 2 YRS									
	<=50%	50.01<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
FICO 800 >=	(3.250)	(3.125)	(3.000)	(2.750)	(2.500)	(2.000)	(0.875)	2.000	3.500
FICO 780 - 799	(3.125)	(3.000)	(2.875)	(2.625)	(2.250)	(1.375)	(0.500)	2.875	4.500
FICO 760 - 779	(2.125)	(2.000)	(1.875)	(1.375)	(1.000)	(0.750)	0.500	4.000	6.500
FICO 740 - 759	(1.250)	(1.250)	(1.250)	(1.000)	(0.625)	(0.250)	1.750	5.500	8.500
FICO 720 - 739	(0.875)	(0.875)	(0.875)	(0.500)	(0.125)	0.500	2.750	7.000	N/A
FICO 700 - 719	(0.375)	(0.375)	(0.375)	0.125	1.000	2.000	5.000	8.000	N/A
FICO 680 - 699	0.250	0.500	0.750	1.000	3.000	4.000	N/A	N/A	N/A
Standard Doc - 1 Year (In Addition to the 2 Year Adj)	0.000	0.000	0.000	0.000	0.125	0.125	0.125	0.250	0.375

FICO/CLTV ADJUSTMENTS: ALT DOC - 12/24 MONTHS									
	<=50%	50.01<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
FICO 800 >=	(3.250)	(3.125)	(3.000)	(2.750)	(2.500)	(2.000)	(0.875)	2.250	N/A
FICO 780 - 799	(3.125)	(3.000)	(2.875)	(2.625)	(2.250)	(1.375)	(0.500)	3.125	N/A
FICO 760 - 779	(2.125)	(2.000)	(1.875)	(1.375)	(1.000)	(0.750)	0.500	4.250	N/A
FICO 740 - 759	(1.250)	(1.250)	(1.250)	(1.000)	(0.625)	(0.250)	1.750	6.000	N/A
FICO 720 - 739	(0.875)	(0.875)	(0.875)	(0.500)	(0.125)	0.500	2.750	N/A	N/A
FICO 700 - 719	(0.125)	(0.125)	(0.125)	0.375	1.250	2.250	5.500	N/A	N/A
FICO 680 - 699	0.500	0.750	1.000	1.250	3.250	4.500	N/A	N/A	N/A
Additional Alt Doc Adj 12 MONTHS	0.000	0.000	0.000	0.000	0.125	0.125	0.125	0.250	N/A

PRODUCT FEATURE ADJUSTMENTS									
	<=50%	50.01<=55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
DTI <=40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DTI 40.01 - 45%	0.375	0.375	0.375	0.375	0.375	0.375	0.500	0.750	1.000
DTI 45.01 - 50%	0.500	0.500	0.500	0.500	0.500	0.500	0.750	1.000	1.500
Loan Amount \$75,000 - \$100,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Loan Amount \$100,001 - \$150,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount \$150,001 - \$200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount \$200,001 - \$350,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amount \$350,001 - \$500,000	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	N/A
2nd Home	1.000	1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
Investor	1.875	1.875	2.375	2.875	3.375	4.000	N/A	N/A	N/A
Condo (Attached/Detached)	0.250	0.250	0.250	0.250	0.375	0.375	0.500	N/A	N/A
State (NJ)	1.000	1.000	1.250	1.250	1.500	1.500	2.000	N/A	N/A

PROGRAM HIGHLIGHTS						
Income Doc.	Full Doc / Alt Doc	Loan Amount	\$75,000 - \$500,000			
Qualifying Ratio	80% CLTV MAX 50% / 90% CLTV MAX 45%	Eligible Property	Single Family, PUDs, Warrantable Condo(Max LTV is 80)			
Min. Credit Score	680	Loan Purpose	Stand-Alone Cash Out			
Eligible	US Citizen	Appraisal	Full Interior/Exterior Appraisal FNMA Form 1004, 1073			
	Permanent Resident Alien	Tradelines	A minimum of three (3) tradelines, one currently open			
Occupancy	Primary/2nd/Investor		and active for at least 24-months based upon the credit			
Housing History	0x30x12		report pull date. The other 2 must have reported			
	verification of mortgage history required on all loans		for a minimum of 12-months but can be open or closed.			

EMET RATE LOCK POLICY



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LOCK CUT-OFF TIME

Lock cut-off time is 4:00 p.m. All locks received after 4:00 p.m. will be subject to the next business day pricing. EMET reserves the right to close the lock desk at any time and will do its best to notify brokers in advance of any closing.

RATE SHEET RE-PRICE

Emet Mortgage reserves the right to suspend locks and issue a revised rate sheet at any time during the day without notice. The ability to lock a loan will not be available until the re-price is complete. No grace period will be provided to any loan not locked prior to the effective time of the re-price.

LOCKING A LOAN

All locks are handled through our TPO portal at emetmortgage.com. Manual lock requests cannot be honored via phone or email. Once a Rate Lock has been processed, a Rate Lock Confirmation will be sent to the Broker no later than the next business morning. The Broker is responsible for reporting any inaccuracies or inconsistencies to EMET at lock@emetmortgage.com within 24 hours of the Confirmation Date. If EMET agrees with the Broker's findings, EMET will forward a new and amended Rate Lock Confirmation to the Broker with the changes. If EMET is not notified within 24 hours of the Rate Lock Confirmation, the loan is subject to market

LOCK PERIODS

All lock periods are based on calendar days. All loans have the following lock terms, with the additional restrictions noted below:

- 15 days, 30 days and 45 days.
- 15 day locks: "APPROVED" or greater status and the appraisal must be completed.
- 30 day & 45 day locks: "REGISTERED" or greater status. (PRE-LOCKS)

After a loan has been pre-locked, the Broker/Branch then has 48 hours from the lock date to submit the full submission package. The lock will be cancelled if the full submission package has not been received within 48 hours. Cancelled locks are subject to worse case pricing plus 25 basis points if relocked within 30 days from cancellation. This allows EMET Mortgage one additional business day to produce the locked LE based on the new lock terms and remain compliant with TRID.

** Redisclosure of Loan Estimate with Rate Lock Reg. Z, 12 C.F.R. §1026.19 (e)(3)(iv)(D) If the Loan Estimate is required to be redisclosed due to a Rate Lock it must be delivered to the borrower within 3(three) days of lock in of the interest rate.

LOCK CANCELLATION

When a locked loan is cancelled and a new loan opened (for the same property) the lock must be transferred to the new loan. The lock desk must be notified the same day the new loan is opened in order to keep the original lock otherwise the loan will be subject to worse case re-lock pricing.

LOCK EXTENSIONS FOR UNEXPIRED LOANS

All rate lock extensions require a written request via email to the Lock Desk at <u>lock@emetmortgage.com</u>. The subject line of the email must contain the borrower name, loan number, and Rate Lock Extension Request. Locks may be extended up to 3 times/30 days at a cost of 3 bps per day. The extensions cannot be greater than 30 days combined. Additional extensions may be granted on a case-by-case basis depending on market conditions. If an extension request is received and the extended loan will expire on a weekend or holiday, the Lock Desk will require the appropriate additional days at cost. Lock extension fees are cumulative.

LOCK EXTENSION COST

Locks may be extended up to 3 times/30 days at a cost of 3 bps per day. If an extension request is received and the extended loan will expire on a weekend or holiday, the Lock Desk will require the appropriate additional days at cost.

EXTENSIONS FOR NON-AGENCY JUMBO AND NON-QM: 5 days: 0.125% / 10 days: 0.250%. Lock extension fees are cumulative.

LOCK EXPIRATIONS DATE

The expiration date for all locks (and re-locks) is determined by the lock-in date. The expiration date is calculated based upon the number of days of the lock period selected, including the day of the lock. Locks expire at 4:00 p.m. on the lock expiration date. Locks expiring on a weekend or holiday, the expiration will roll to the next business day.

EXPIRED RATE LOCK/RE-LOCK

All expired locks require a written re-lock request via email to the Lock Desk at lock@emetmortgage.com. The subject line of the email must contain the borrower name, loan number, and Expired Rate Lock Request. Locks expiring on a Saturday, Sunday, or a holiday will be rolled the next business day. The loan that is expired or cancelled less than 30 days, priced at current market or original lock price, whichever is worse-case pricing plus 25 basis points. The term for a re-lock is 15 days. If the lock expiration date is greater than 30 days/45 days(non-qm), then the loan may be relocked at current market pricing. No relock fee will apply and all previous extension costs and concessions will becleared out.

DUPLICATE LOCKS

If a duplicate loan for the same borrower and property address is locked, only the original lock is valid.





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PROPERTY CHANGE

A lock is only valid on the original property; a change in the subject property address will require a new lock based on current market pricing.

CHANGE TO A LOCKED LOAN

Loan program changes must be requested on our website via the Change of Circumstance tab. An updated confirmation will be emailed once the change has been approved and completed.

Change Type	Pricing Policy
Product Change: Emet Prime to/from Agency Direct	Worse case pricing
Product Change: FHA to/from Conventional	Worse case pricing
Product Change: Conventional to/from Jumbo/ Non-QM / Portfolio	Worse case pricing
Product Type Change: Fixed to/from ARM	Worse case pricing
Change in Term (e.g. 30 year to 15 year):	Worse case pricing

Change in interest rate, credit score, loan amount, LTV,

property type or occupancy, loan purpose

Change in interest rate, credit score, loan amount, LTV,

Loan Level Pricing Adjustment (LLPA)

Renegotiation policy

When pricing conditions improve significantly yielding over 1% in pricing spreads, EMET Lending Group, Inc will allow a one-time Rate Renegotiation on Agency and FHA loans locked and subject to all the below guidelines:

- * The rate to the borrower must be reduced by 0.125% or more.
- * Pricing Comparison will be to the same Lock Day term (30-day lock vs. 30-day lock, etc).
- * Renegotiation Adjustment of -0.500 point from Current Market Base Price will be applied.
- * All LLPA's and applied Extension or Exception Fee's will remain.
- * Rate cannot increase once the renegotiation has been applied.
- * Current Lock expiration does not change.
- * When the loan status is 'Doc Out', 'Doc In' or 'Funding Conditions', renegotiation is not allowed.

MAX. NET PRICE

Page	Product Name	Max. Net Price
2	EMET CONFORMING FIXED (DU & LPA)	4.000%
3	EMET CONFORMING ARM (DU & LPA)	4.000%
3	HOME READY & HOME POSSIBLE ARM	4.000%
4	EMET HIGH BALANCE FIXED & ARM (DU & LPA)	3.000%
6	AGENCY DIRECT CONFORMING FIXED (DU & LPA) - TEMPORARY BUYDOWN ELIGIBLE	4.000%
6	HOME READY & HOME POSSIBLE FIXED - TEMPORARY BUYDOWN ELIGIBLE	4.000%
7	AGENCY DIRECT HIGH BALANCE FIXED & ARM (DU & LPA) - TEMPORARY BUYDOWN ELIGIBLE	3.000%
7	HIGH BALANCE HOME READY & HOME POSSIBLE FIXED & ARM - TEMPORARY BUYDOWN ELIGIBLE	3.000%
9	EMET FHA CONFORMING - TEMPORARY BUYDOWN ELIGIBLE	6.000%
9	EMET FHA HIGH BALANCE - TEMPORARY BUYDOWN ELIGIBLE	6.000%
10	EMET ULTIMATE JUMBO	Per Pricing engine
11	EMET AUS JUMBO	1.750%
12	EMET ULTIMATE ALT DOC PRO (WVOE / CPA PREPARED P&L OR BANK STATEMENT OR 1099 OR ASSET UTILIZATION)	PAGE 12
13	EMET BANK STATEMENTS PRO (PERSONAL BANK OR BUSINESS BANK OR 1099)	Per Pricing engine
14	EMET ITIN PRO	1.500%
15	EMET DSCR EPIC (DSCR)	PAGE 15
16	EMET ULTIMATE INVESTOR PRO (DSCR & NO RATIO)	PAGE 16
17	EMET FOREIGN NATIONAL PORTFOLIO (DSCR)	PAGE 17
18	EMET CLOSED END SECOND	2.500%