

UPDATED GUIDELINE ANNOUNCEMENT

EMET Mortgage is pleased to announce that updated guidelines have been posted on the EMET portal for the following programs. These updated guidelines are effective immediately.

NON-QM PRODUCTS	
PROGRAM	Updated Guideline
<u>EMET BANK STATEMENT PRO</u>	<ul style="list-style-type: none"> Please refer to the yellow-highlighted sections in the guideline for the updates.
<u>EMET PRIME ALT DOC</u>	<ul style="list-style-type: none"> Please refer to the yellow-highlighted sections in the guideline for the updates.
<u>EMET PRIME DSCR</u>	<ul style="list-style-type: none"> Please refer to the yellow-highlighted sections in the guideline for the updates.
<u>EMET OPTIMUS DSCR</u>	<ul style="list-style-type: none"> Short Term Rental Income section in the guideline for the updates.
<u>EMET DSCR PROGRAM COMPARISONS</u>	<ul style="list-style-type: none"> Please refer to the yellow-highlighted sections in the guideline for the updates.