

## UPDATED GUIDELINE ANNOUNCEMENT

EMET Mortgage is pleased to announce that the 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
EMET ULTIMATE ALT DOC PRO	<ul style="list-style-type: none"> <li>Please refer to the yellow-highlighted sections in the guideline for the updates.</li> </ul>
EMET ULTIMATE INVESTOR PRO (DSCR & NO RATIO)	<ul style="list-style-type: none"> <li>Please refer to the yellow-highlighted sections in the guideline for the updates.</li> </ul>
EMET DSCR MULTI-FAMILY PRO	<ul style="list-style-type: none"> <li>Please refer to the yellow-highlighted sections in the guideline for the updates.</li> </ul>
EMET FOREIGN NATION PORTFOLIO (DSCR)	<ul style="list-style-type: none"> <li>Please refer to the yellow-highlighted sections in the guideline for the updates.</li> </ul>