

## UPDATED GUIDELINE SUMMARY

EMET Mortgage is announcing the following policy updates for FHA PRODUCTS to align with the Mortgage Letter 2025-09 issued by Federal Housing Administration (FHA). These updates apply to all FHA loans with an FHA case number assigned on or after May 25,2025.

FHA PRODUCTS	
Section	Update Summary
Residency Requirement	<ul style="list-style-type: none"><li>▪ Non-permanent residents will no longer be eligible for FHA financing.</li><li>▪ Borrowers must be U.S. citizens or lawful permanent residents to qualify for FHA-insured financing.</li><li>▪ Citizens of the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau remain eligible under existing guidelines.</li></ul>