EMPORiUMTPO

Effective Date: 7/30/2026

Emerge NonQM ITIN
Eligibility & Credit Matrix

Primary Residence - LTV Matrix				
Loan Amount	Credit Score	Purchase	R/T Refi	Cash Out
≤$1,500,000	720+	80	80	65
	700-719	80	80	65
	680-699	75	75	n/a

2nd Home & Investment - LTV Matrix				
Loan Amount	Credit Score	Purchase	R/T Refi	Cash Out
≤$1,500,000	720+	70	70	65
	700-719	70	70	n/a
	680-699	n/a	n/a	n/a

Property Type Restrictions	
Row Homes	Ineligible in all states
2-4 Units	Ineligible for 2nd Home

Declining Markets			
Applicable for ALL LTVs			
Property Value	Demand	Market Time	Reduce LTV
Declining	Any	Any	5%

Product Info	
5/6 ARM	30D Avg SOFR - Margin: 6%, Caps: 2/1/5 30Yr Fully Amortizing
30Yr Fixed	15, 30 or 40Yr Fully Amortizing

Other	
Occupancy	Primary Residence, Second Home, Investment Property
Property Types	SFR, SFR + 1ADU, PUD, Townhome, 2-4 Unit, Warrantable and Non Warrantable Condos
Doc Types	1Yr W2s or Tax Returns, 12 Mo Bank Statements, 1099
Subordinate Financing	Not Eligible
Citizenship	ITIN
Appraisal Review	1 Appraisal + CDA >$2.0MM 2 appraisals are required
	If applicable; AVM Confidence Rating ≥87% / ≤0.13 (other AVMs available, see guidelines) If FSD falls below the required AVM confidence rating a Clear Capital Residential Valuation is required
Prepayment Penalties	NOO Only 5/4/3/2/1, 5/4/3/2, 5/4/3, 5/4/3, 5/4, 5 OR 5/5/5/5/5, 5/5/5/5, 5/5/5, 5/5, 5
P&L	2 Mo supporting bank statements required Min FICO 660 Max LTV: 70% Refinance
Borrower Contribution	5% Minimum contribution required
Seller Concession	Up to 6% on all occupancies

Additional Eligibility Criteria		
Loan Amt	Min Amt	$125,000
	Max Amt	$1.5MM
	Min Reserves	3 Months
DTI	Max DTI	50%
Credit	Mtg/Rental Dq 12 Mo	0x30x12
	Credit Event Seasoning	48 Months
Exposure	Max Aggregate per borrower	10 Loans or $10MM
Residual Income	Monthly Min	$1500 + $150 per dependent
I/O	Ineligible	All LTVs
Cashout	Max Cashout	$500,000
	Can be used for reserves	No
	Reserves	6 Months
Second Home	Reserves	6 Months
	Addtl Financed Properties	+2mo per financed property
Investment	Reserves	6 Months
FTHB	Occupancy	OOC & 2nd Home only
	Reserves	6 Months
First Time Investor	With 12mo Housing History	Eligible
Geographic Restrictions	Ineligible Cities	Baltimore, MD Philadelphia, PA
	New York	Investment properties Only
	Hawaii Lava Zones 1&2	Ineligible
Impounds	Escrow Waivers	Ineligible

EQUAL HOUSING LENDER