



Effective Date: 8/03/2026

Emerge NonQM

Eligibility & Credit Matrix

Primary Residence - 0x60x12 or Event ≥24Mo				
Loan Amount	Credit Score	Purchase	R/T Refi	Cash Out
≤\$2,000,000	700+	80	80	80
	660 - 699	80	80	75
	620 - 659	75	75	65
Primary Residence - 0x90x12* or Recent Event				
Loan Amount	Credit Score	Purchase	R/T Refi	Cash Out
≤\$2,000,000	700+	70	70	n/a
	660 - 699	70	70	n/a
	620 - 659	70	70	n/a
Second Home/Investment - 0x60x12 or Event ≥24Mo				
Loan Amount	Credit Score	Purchase	R/T Refi	Cash Out
≤\$2,000,000	700+	75	75	65
	660 - 699	75	75	60
	620 - 659	70	70	n/a
Second Home/Investment - 0x90x12* or Recent Event				
Loan Amount	Credit Score	Purchase	R/T Refi	Cash Out
≤\$2,000,000	700+	n/a	n/a	n/a
	660 - 699	n/a	n/a	n/a
	620 - 659	n/a	n/a	n/a

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		
15, 30 or 40Yr Fixed	15, 30 or 40Yr Fully Amortizing		
30Yr Fixed IO	IO Period: 10Yr	Amortized: 20Yr	Maturity: 30Yr
40Yr Fixed IO	IO Period: 10Yr	Amortized: 30Yr	Maturity: 40Yr

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, 12m P&L w/ BS, & 1099
Subordinate Financing	Primary & 2nd Home Only. Max CLTV = Max LTV from matrix (2nd must be with US Institution)
Citizenship	US Citizen, Permanent Resident Alien & Non-Permanent Resident Alien
Appraisal + CDA	1 Appraisal + CDA >\$2.0MM 2 appraisals are required
Appraisal Review	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
Short Term Rental Income	Ineligible
Seller Concession	Up to 6% on all occupancies
Second Homes	An additional 2 months reserves are required per financed property when applicable

*See LTV Matrix for restrictions

Property Type Restrictions	
Row Homes	Ineligible in all states
Rural (Up to 10 Acres)	Max 75% LTV Pur Max 70% Refi No Farm or AG use allowed

Additional Eligibility Criteria		
Loan Amt	Min Amt	\$125,000
	Max Amt	\$2.0MM
	Reserves	3 mo required
DTI	Max DTI	50%
	0x60x12	Credit events require 24mo seasoning
Credit	0x90x12* or Recent Event	Credit events/BK's require settlement/discharge. Presence of any of these items will result in
	Exposure	Max Aggregate per borrower 10 Loans or \$10MM
Residual Income	Monthly Min	\$1500 + \$150 per dependent
I/O	Max LTV	80%
Cashout	Max Cashout	\$500,000
	Can be used for reserves	Yes
	I/O Eligible	Yes
FTHB	Occupancy	OOC & 2nd Home only
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
HPML	Impounds	Required



Emporium TPO LLC. © 2026. 2611 Internet Blvd, Suite 115, Frisco, Texas 75034. NMLS# 2278548. www.nmlsconsumeraccess.org. Equal Housing Lender. FOR WHOLESALE AND LOAN BROKER USE ONLY AND NOT FOR DISTRIBUTION TO CONSUMERS. The rate sheet does not constitute a commitment to accept an application or lend credit. Additional restrictions may apply. Emporium TPO LLC reserve the right to amend rates and guidelines at any time and completely within the discretion of our internal policies and procedures. All loans submitted must be originated in compliance with federal, state, and local laws. Registered trade/service marks, all illustrations and designs are the property of Emporium TPO LLC and/or its subsidiaries. Available in: AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, IL, IN, KS, KY, LA, MD, ME, MI, MN, NE, NH, NJ, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WA, WI, WV. Business Purpose loans also available in HI, MA, MS, MO, MT, NY, WY.