EMPORIUMTPO

Emerge Premier NonQM

Eligibility & Credit Matrix

Effective Date: 8/04/2026

Primary Occupancy LTV Matrix				
Credit Score	**Loan Amount**	**Purchase**	**R/T Refi**	**Cash Out**
720+	$ 1,500,000	89	89	80
	$ 2,000,000	85	85	80
	$ 2,500,000	80	80	75
	$ 3,000,000	80	80	75
	$ 3,500,000	70	70	n/a
700 -719	$ 1,500,000	85	85	80
	$ 2,000,000	85	85	80
	$ 2,500,000	80	80	75
	$ 3,000,000	80	80	75
	$ 3,500,000	70	70	n/a
680 - 699	$ 1,500,000	85	85	80
	$ 2,000,000	80	80	75
	$ 2,500,000	75	75	70
	$ 3,000,000	75	75	70
660 - 679	$ 1,500,000	80	80	75
	$ 2,000,000	80	80	75
	$ 2,500,000	75	75	70

2nd Home & Investment Occupancy LTV Matrix				
Credit Score	**Loan Amount**	**Purchase**	**R/T Refi**	**Cash Out**
720+	$ 1,500,000	85	85	80
	$ 2,000,000	75	75	75
	$ 2,500,000	75	75	70
	$ 3,000,000	70	70	65
700 -719	$ 1,500,000	80	80	75
	$ 2,000,000	75	75	75
	$ 2,500,000	75	75	70
	$ 3,000,000	70	70	65
680 - 699	$ 1,500,000	80	80	75
	$ 2,000,000	70	70	70
	$ 2,500,000	70	70	65
	$ 3,000,000	65	65	60
660 - 679	$ 1,500,000	75	75	70
	$ 2,000,000	70	70	70
	$ 2,500,000	70	70	65

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 Fixed
	30 Yr Fully Amortizing
15, 30 or 40 Yr Fixed	15, 30 or 40 Yr 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, 2-4 Unit, PUD, Townhome, Warrantable & Non Warrantable Condo
Doc Types	1Yr W2s or Tax Returns, 12Mo Bank Statements, P&L Only, P&L w/ BS, Asset Utilization & 1099
Subordinate Financing	Primary & 2nd Homes Only. Max CLTV = Max LTV from matrix (2nd must be with US Institution)
Citizenship	US Citizen, Permanent Resident Alien & Non-Permanent Resident Alien
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
Asset Utilization	Max 80% LTV C/O not eligible
P&L Only	Max 70% LTV Purchase Max 60% LTV Refi Min Fico 720 Max $2MM Loan Amount
P&L w/ Bank Statements	Max 80% LTV Purchase Max 70% LTV Refinance
Short Term Rental Income	Ineligible
Seller Concessions	Up to 6% towards closing for all occupancies

Property Type Restrictions	
Rural Properties	Up to 10 acres Max 75% LTV Purchase Max 70% LTV Refinance No Farm or AG use allowed
Condo Warrantable	Max 89% LTV
Condo-Non Warrantable	Max 80% LTV
2-4 Unit	Max 80% LTV
Row Homes	Ineligible in all states

Additional Eligibility Criteria		
Loan Amt	Min Amt	$125,000
	Max Amt	$3,500,000
	Loan Amt ≤ $2.0MM	6 Mo Reserves
	Loan Amt >$2.0MM - < $2.5MM	9 Mo Reserves
	Loan Amt >$2.5MM	12 Mo Reserves
DTI	Max DTI	55%
	DTI >50%	OOC Only Min 700 FICO Max 80% LTV No FTHB
Credit	Credit Event Seasoning	48 Months
	Mtg Dq 12 Mnth	1x30x12
	Decision Making Score	Primary Wage Earner Mid Score
Exposure	Max Aggregate per borrower	10 Loans or $10MM
Residual Income	Monthly Min	$2,500
I/O	Max LTV	80%
Cashout	Max C/O LTV > 65% (All occupancies)	$500,000
	Max C/O LTV ≤ 65% (OOC & 2nd Home)	Unlimited
	Max C/O LTV ≤ 65% (Investment)	$1,000,000
	I/O	Eligible
	Used for reserves	Eligible
FTHB	Max DTI	50%
	Occupancy	OOC & 2nd Home Only
	Reserves	6 Months
First Time Investor	With 12mo Housing History	Eligible
Second Home	Reserves	+2mo per addtl financed property
Geographic Restrictions	Ineligible Cities	Baltimore, MD Philadelphia, PA
	New York	Investment properties only
	Hawaii Lava Zones 1&2	Ineligible
HPML	Impounds	Required

EQUAL HOUSING LENDER