



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
	\$ 3,500,000	80	80	75
660 - 679	\$ 2,000,000	80	80	75
	\$ 2,500,000	75	75	70
	\$ 3,000,000	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
	\$ 3,500,000	80	80	75
700 - 719	\$ 1,500,000	75	75	75
	\$ 2,000,000	75	75	70
	\$ 2,500,000	70	70	65
	\$ 3,000,000	80	80	75
	\$ 3,500,000	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
	\$ 3,500,000	75	75	70
660 - 679	\$ 2,000,000	70	70	70
	\$ 2,500,000	70	70	65
	\$ 3,000,000	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%	OOO 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% (OOO & 2nd Home)	Unlimited
	Max C/O LTV ≤ 65% (Investment)	\$1,000,000
	I/O	Eligible
FTHB	Used for reserves	Eligible
	Max DTI	50%
	Occupancy	OOO & 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



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