

**For Fast Pre-Approval, Please Submit Your Scenario  
On-line at [www.empmtg.com/hardmoney](http://www.empmtg.com/hardmoney)**

**HARD MONEY LOAN PROGRAMS**

Indicative SFR Guidelines

Sub-600 FICO / Full Doc Program / Max 49.9% DTI Ratio

**MARYLAND WHOLESALE LENDER**

Min SFR Property Value	Pay History Status	
	Current & Clean 12 Month Pay History	Current & Only 1 x 30 last 12 Months No BK or FCL 3 Yrs
\$400,000	60%	55%
\$550,000	60%	55%
\$700,000	60%	55%
\$850,000	60%	55%
Over \$850K	Call to Discuss	Call to Discuss

Empire also originates Land Loans  
Residential & Commercial  
No Environmental Risks  
MAX LTV Case-by-Case  
Verifiable Cash Down at Purchase

Loan approval subject to verification of ability to repay, clear title, credit guidelines, VOM and sufficient equity in the property

Properties over \$850k require special review and approval. Ask us about Land Loans and Selected Commercial with No Environmental

**NO PREPAYMENT PENALTIES ON MARYLAND OO SFR**

**Key Product Descriptions**

<b>Type:</b>	30-Year Fixed Rate Step-Down		
<b>Rates:</b>	Year 1: 11.50% Interest Only	<b>Title Work:</b>	Ordered by Empire
	Years 2-3: 10.50%	<b>Appraisal:</b>	Ordered by Empire, COD by borrower
	Years 4-30: 10.00%	<b>Broker Points:</b>	2 points - 1 line item on HUD1
<b>Min FICO:</b>	Below 600 is OK	<b>Min Loan Size:</b>	\$220,000
<b>Foreclosure:</b>	-	<b>Max Loan Size:</b>	\$1MM ++
<b>Bankruptcy:</b>	-	<b>Income Verification</b>	Yes
<b>Judgements:</b>	OK	<p><b>For Fast Pre-Approval, simply submit your scenario on-line at <a href="http://www.empmtg.com/hardmoney">www.empmtg.com/hardmoney</a></b></p>	
<b>Collections:</b>	OK		

**Acceptable Property Types:** (1) 1 to 4, SFR, PUD, Condo, Townhomes, Mixed-Use, Selected Commercial, Land & Lots

**Prepayment Penalties:** No Prepay Penalty on Maryland Owner Occupied SFR

**Tax & Insurance Escrows are Required**

**SECTION 32 LOANS NOT ALLOWED**

**No Broker Approval Process**

(1) LTV's may be lower on Property Types other than SFR

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