PRODUCT ENHANCEMENT ANNOUNCEMENT

Optimus Alt Doc Program

Temporary Interest Rate Buydowns Now Available

EMET Mortgage is pleased to announce that **Temporary Interest Rate Buydowns** are now permitted under our Optimus Alt Doc program, in accordance with Fannie Mae Seller Guide requirements, **effective on Monday, November 2, 2026**.

This enhancement provides our broker partners with additional flexibility when structuring financing solutions for eligible borrowers.

Program Guidelines

- **Qualification Requirements**: Borrowers must qualify at the initial note rate without consideration of the temporary buydown rate.
- **Maximum Buydown Period**: The temporary buydown period may not exceed 24 months.
- **Guideline Compliance**: All temporary buydowns must comply with applicable Fannie Mae Seller Guide requirements (Buydown can be paid by Seller, Third party).

Temporary Buydown Eligibility

Transaction Type	Eligibility
Principal Residence	Eligible
Second Home	Eligible
Investment Property	Ineligible
Cash-Out Refinance	Ineligible
Fixed-Rate Mortgage	Eligible for Primary & 2nd Home (2-1 and 1-0)
Adjustable-Rate Mortgage (ARM)	Eligible for Primary & 2nd Home (2-1 ONLY)

EMET remains committed to enhancing our product offerings and providing our broker partners with competitive financing solutions to better serve their clients.

For additional information, please contact your Account Executive.