

PROGRAM CODE: VABF30,VABF15

VA HIGH BALANCE FIXED RATE AND ARM PROGRAM

VA HIGH BALANCE					
FIXED					
PURCHASE					
OCCUPANCY	UNITS	LTV	CLTV	MIN FICO	DTI
PRIMARY	1-4	100	100	620	AUS
INTEREST RATE REDUCTION REFINANCE LOAN/IRRRL					
OCCUPANCY	UNITS	LTV	CLTV	MIN FICO	DTI
PRIMARY	1-4	105	105	620	AUS
SECOND	1	105	105	620	AUS
INVESTMENT	1-4	105	105	620	AUS
REGULAR REFINANCE (RATE & TERM/CASH OUT)					
OCCUPANCY	UNITS	LTV	CLTV	MIN FICO	DTI
PRIMARY	1-4	100	100 <sup>(2)</sup>	640	AUS
PRIMARY	1-4	90	90 <sup>(1)</sup>	620	AUS

NOTE: LTV CALCULATED USING BASE LOAN AMOUNT. THE LTV MAY BE EXCEEDED BY THE FINANCE FUNDING FEE.

1. MAX CASH BACK TO THE BORROWER IS \$325,000.

2. ON A REGULAR REFINANCE, WHEN THE LTV/CLTV > 90%, THE FOLLOWING REQUIREMENTS APPLY:

A. LOAN MUST RECEIVE AN AUS APPROVAL/ELIGIBLE

B. 0X30X6 IF FICO >660; 0X30X12 IF FICO <= 660

C. MAX \$100,000 CASH IN HAND TO THE BORROWER

PROGRAM CODE: VABT5 - 30 YEAR TERM

VA HIGH BALANCE					
ARM					
PURCHASE					
OCCUPANCY	UNITS	LTV	CLTV	MIN FICO	DTI
PRIMARY	1-4	100	NA	620	AUS
INTEREST RATE REDUCTION REFINANCE LOAN/IRRRL					
OCCUPANCY	UNITS	LTV	CLTV	MIN FICO	DTI
PRIMARY	1-4	105	NA	620	AUS
SECOND	1	105	105	620	AUS
INVESTMENT	1-4	105	105	620	AUS
REGULAR REFINANCE (RATE & TERM/CASH OUT)					
OCCUPANCY	UNITS	LTV	CLTV	MIN FICO	DTI
PRIMARY	1-4	100	100 <sup>(2)</sup>	640	AUS
PRIMARY	1-4	90	90 <sup>(1)</sup>	620	AUS

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B. 0X30X6 IF FICO >660; 0X30X12 IF FICO <= 660

C. MAX \$100,000 CASH IN HAND TO THE BORROWER

Product Detail	Product Guidelines
1. MAXIMUM LOAN AMOUNT:	\$1,500,000
2. MINIMUM LOAN AMOUNT:	\$417,000
	REFER TO VA FIXED AND ARM PROGRAM