

PROGRAM CODE: VAHP30, VAP30I

VA CONFORMING PORTFOLIO HIGH BALANCE					
FIXED					
PURCHASE / RATE & TERM					
OCCUPANCY	UNITS	LTV	CLTV	MIN FICO	DTI
PRIMARY	1-4	100	100	550	AUS
IRRRL					
OCCUPANCY	UNITS	LTV	CLTV	MIN FICO	DTI
PRIMARY	1-4	105	105	550	AUS
SECOND	1	105	105	550	AUS
INVESTMENT	1-4	105	105	550	AUS
CASH OUT					
OCCUPANCY	UNITS	LTV	CLTV	MIN FICO	DTI
PRIMARY	1-4	90	90	550	AUS

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

1. 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