



PROGRAM CODE: VAP30,VAP15,VAHP30,VAP301

VA PORTFOLIO				
FIXED / ARM				
PURCHASE				
OCCUPANCY	UNITS	LTV / CLTV	FICO	DTI
PRIMARY	1-4	100 / UNLIMITED	550 - 639	AUS
CASH OUT				
OCCUPANCY	UNITS	LTV / CLTV	FICO	DTI
PRIMARY	1-4	90 / UNLIMITED	550 - 639	AUS
IRRRL				
OCCUPANCY	UNITS	LTV / CLTV	FICO	DTI
ALL	1-4	UNLIMITED	550 & NO FICO	AUS

FUNDING FEE TABLE			
LOAN TYPE	DOWN PAYMENT	FIRST TIME USE	SUBSEQUENT USE
PURCHASE	< 5%	2.15%	3.30%
	> 5% AND < 10%	1.50%	1.50%
	> 10%	1.25%	1.25%
CASH OUT	-	2.15%	3.30%
IRRRL	-	0.50%	0.50%