

PROGRAM CODE: VAP30,VAP15,VAHP30,VAP301

VA PORTFOLIO				
FIXED / ARM				
PURCHASE				
OCCUPANCY	UNITS	LTV	FICO RANGE	DTI
PRIMARY	1-4	100.00	550-619	AUS
CASH OUT				
OCCUPANCY	UNITS	LTV	FICO RANGE	DTI
PRIMARY	1-4	90.00	550-619	AUS

FHA PORTFOLIO - HIGH BALANCE				
FIXED / ARM				
PURCHASE				
OCCUPANCY	UNITS	LTV	FICO RANGE	DTI
PRIMARY	1-4	100.00	550-619	AUS
CASH OUT				
OCCUPANCY	UNITS	LTV	FICO RANGE	DTI
PRIMARY	1-4	90.00	550-619	AUS

FUNDING FEE TABLE			
LOAN TYPE	DOWN PAYMENT	FIRST TIME USE	SUBSEQUENT USE
PURCHASE	< 5%	2.30%	3.60%
	> 5% AND < 10%	1.65%	1.65%
	> 10%	1.40%	1.40%
CASH OUT	-	2.30%	3.60%
IRRRL	-	0.50%	0.50%