

VA PORTFOLIO & HIGH BALANCE

Program Code: VAP##

| Purchase | | | | | |
|-------------------|----------|---|-----|-----------|-----|
| Occupancy | Unit | Max LTV/CLTV | | Min. FICO | DTI |
| | | Fixed | ARM | | |
| Primary Residence | 1-4 Unit | 100% of the lesser sales price or reasonable value, excluding the VAFF. | | 550 - 639 | AUS |

| Cash-Out Refinance | | | | | |
|--------------------|----------|---|-----|---------------|-----|
| Occupancy | Unit | Max LTV/CLTV | | Min. FICO | DTI |
| | | Fixed | ARM | | |
| All | 1-4 Unit | 100% of the reasonable value, including the VAFF. | | 550 & NO FICO | AUS |

| Funding Fee Table | | | |
|-------------------|----------------|----------------|----------------|
| Loan Type | Downpayment | 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% |