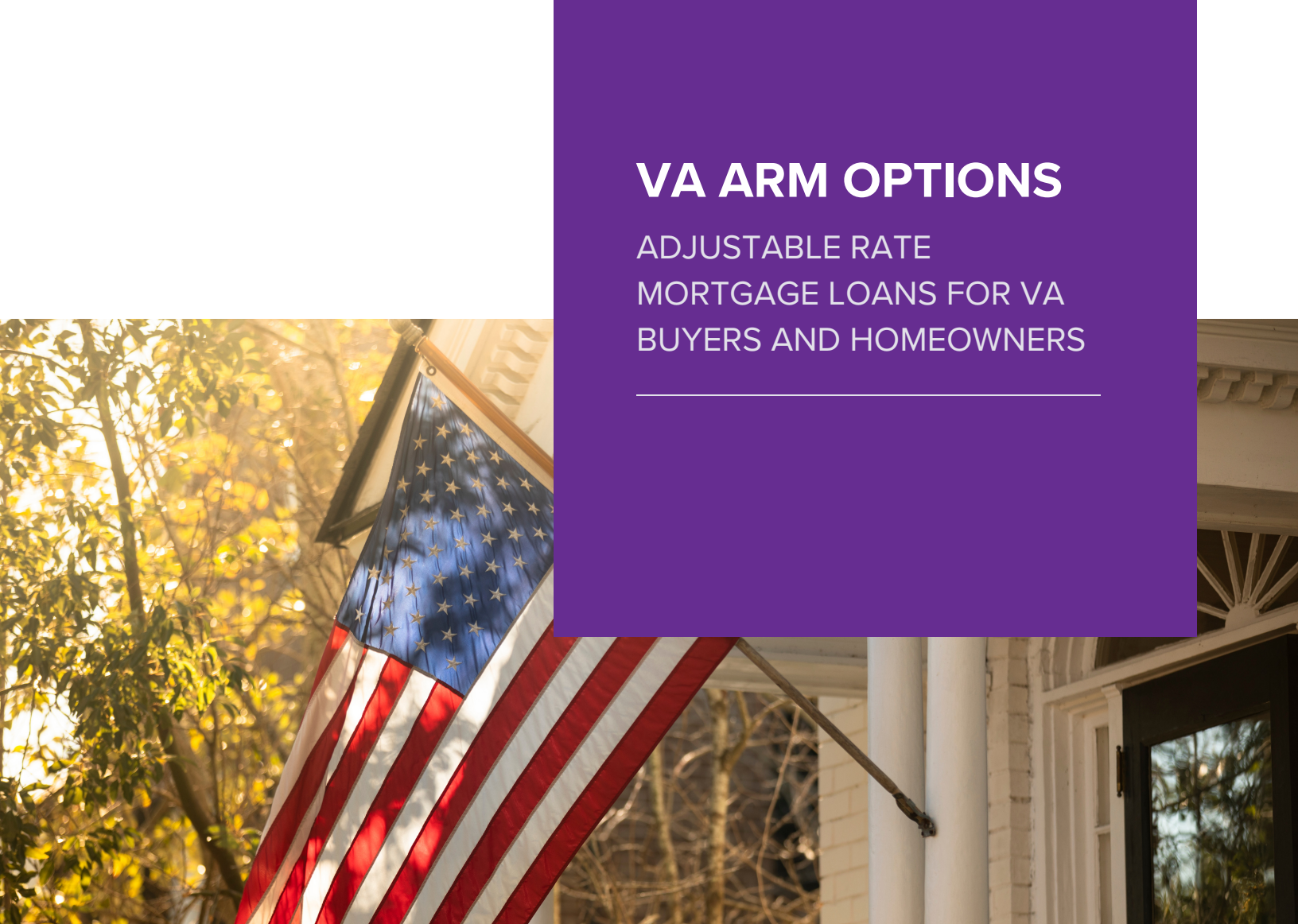




VA ARM OPTIONS

ADJUSTABLE RATE
MORTGAGE LOANS FOR VA
BUYERS AND HOMEOWNERS

PROGRAM HIGHLIGHTS

- 5/1 ARM
- Purchase and Cash-Out Refinance
- VA AUS: Purchase Min FICO 640, 100% Max LTV/CLTV
- VA AUS: Cash Out Refi Min FICO 680, 90% Max LTV/CLTV
- VA Manual Underwrite: Purchase: Min FICO 660, 100% Max LTV/CLTV
- VA Manual Underwrite: Cash Out Refi: Min FICO 660, 90% Max LTV/CLTV
- No Manufactured Homes
- No Buydowns
- Non-Standard Terms Not Allowed