

WM LP Fixed Rate Matrix										
	UNITS	LTV W/O SUB	LTV WITH SUB	CLTV	MAX LOAN AMOUNT	MINIMUM FICO	CASH OUT	MAX RATIO	MI	MONTHS RESERVES
O/O Purchase ² & R/T ² SFR & PUD	1 ²	95% ²	N/A	N/A	FHLMC™ Limit	620	N/A	More Restrictive of LP® or 50%	See Profile	See Profile
		90%	90%	95% ²						
	2-4	80%	N/A	N/A						
		75%	75%	80%						
Second Home Purchase & R/T SFR & PUD	1	85%	N/A	N/A	FHLMC™ Limit	620	N/A	More Restrictive of LP® or 50%	See Profile	See Profile
		80%	80%	85%						
N/O/O Purchase & R/T ¹ 2-4 Units & PUD	1 ¹	85% ¹	80% ¹	85% ¹	FHLMC™ Limit	620	N/A	More Restrictive of LP® or 50%	N/A	See Profile
	2-4	75%	N/A	N/A						
		70%	70%	75%						
O/O Cash-Out SFR & PUD	1	80%	N/A	N/A	FHLMC™ Limit	620	Unlimited	More Restrictive of LP® or 50%	See Profile	See Profile
		75%	75%	80%						
	2-4	75%	N/A	N/A						
		70%	70%	75%						
Second Home Cash-Out SFR & PUD	1	75%	N/A	N/A	FHLMC™ Limit	620	Unlimited	More Restrictive of LP® or 50%	N/A	See Profile
		70%	70%	75%						
N/O/O Cash-Out 2-4 Units & PUD	1	75%	N/A	N/A	FHLMC™ Limit	620	Unlimited	More Restrictive of LP® or 50%	N/A	See Profile
		70%	70%	75%						
	2-4	70%	N/A	N/A						
		65%	65%	70%						

1. Rate/Term Refinance 75%/NA or 70%/75% LTV/CLTV.

2. NOO Purchase 1 unit 700 FICO to exceed 80% LTV.