



WM VA Guaranteed Fixed Rate with High Balance Option							
	UNITS	LTV	MINIMUM FICO	CASH OUT	MAX RATIO	MI	MONTHS RESERVES
<b>Purchase/Rate &amp; Term</b> <sup>2</sup>	1-4	100%	620 <sup>1</sup>	N/A	45%	See Profile	See Profile
<b>Cash-Out Refinance</b> <sup>2</sup>	1-4	90%	620 <sup>1</sup>	See Profile	45%	See Profile	See Profile
<b>IRRRL</b>	1-4	100%	660	No	45%	See Profile	See Profile

1. 680 minimum FICO for loan amounts >\$453,100 to \$700,000.
2. Including financed funding fee.