



| FHA EXPRESS |       |                      |          |     |
|-------------|-------|----------------------|----------|-----|
| FIXED / ARM |       |                      |          |     |
| PURCHASE    |       |                      |          |     |
| OCCUPANCY   | UNITS | LTV                  | MIN FICO | DTI |
| PRIMARY     | 1-4   | 96.50                | 620      | AUS |
| RATE & TERM |       |                      |          |     |
| OCCUPANCY   | UNITS | LTV                  | MIN FICO | DTI |
| PRIMARY     | 1-4   | 97.75 <sup>(1)</sup> | 620      | AUS |
| STREAMLINE  |       |                      |          |     |
| OCCUPANCY   | UNITS | LTV                  | MIN FICO | DTI |
| PRIMARY     | 1-4   | 97.75                | 620      | AUS |
| CASH OUT    |       |                      |          |     |
| OCCUPANCY   | UNITS | LTV                  | MIN FICO | DTI |
| PRIMARY     | 1-4   | 80                   | 620      | AUS |

(1) LTV IS LIMITED TO 85% IF BORROWER HAS OCCUPIED SUBJECT AS THEIR PRINCIPAL RESIDENCE FOR FEWER THAN 12 MONTHS PRIOR TO THE CASE NUMBER ASSIGNMENT DATE; OR IF OWNED LESS THAN 12 MONTHS, THE BORROWER HAS NOT OCCUPIED THE SUBJECT PROPERTY FOR THAT ENTIRE PERIOD OF OWNERSHIP.