

WJ CAPITAL CORPORATION

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#50

2/28 100% First Mortgage (no m.i. Required)

CREDIT SCORE	TIER	70%	75%	80%	85%	90%	95%	100%
OVER 725	1	4.78%	4.83%	4.88%	5.03%	5.43%	5.93%	6.18%
700-725	2	4.93%	5.03%	5.13%	5.33%	5.58%	6.18%	6.58%
675-699	3	5.03%	5.08%	5.18%	5.43%	5.93%	6.33%	6.88%
650-674	4	5.13%	5.43%	5.58%	5.73%	6.18%	6.68%	7.43%
625-649	5	5.53%	5.78%	6.03%	6.43%	MAX CLTV 85% FOR TIER 5		

ADD .60% FOR ONE POINT REBATE (MAX REBATE 102) / NO REBATE WITHOUT 2 YEAR PREPAY

MAX LOAN AMOUNTS: 100% LTV \$300,000 / 95% LTV \$400,000 / 90% LTV \$500,000

#500

100% SECOND MORTGAGE

CREDIT SCORE	TIER	70%	75%	80%	85%	90%	95%	100%
OVER 725	1	8.21%	8.34%	8.51%	8.72%	8.87%	9.13%	9.31%
700-725	2	8.30%	8.47%	8.69%	8.97%	9.14%	9.48%	9.69%
675-699	3	8.36%	8.55%	8.78%	9.10%	9.32%	9.71%	9.94%
650-674	4	8.53%	8.74%	9.01%	9.38%	9.62%	9.87%	10.24%
625-649	5	8.68%	8.93%	9.25%	9.50%	MAX CLTV 85% FOR TIER 5		

ADD .38% FOR ONE POINT REBATE

MAX LOAN AMOUNTS: \$250,000

LOAN TERMS FIRST MTG: 2 YEAR FIXED 30 YEAR AMORTIZATION / SECOND MTG: 15/20 YR 30 DUE IN 15

CREDIT EXPERIAN ONLY

MAX DTI 50% FOR FIRST AND SECOND MORTGAGES

PREPAY PENALTY 3 YEARS 1 POINT BUY OUT FOR 2ND MTG / NO REBATE WITH NO PREPAY FOR 1ST MTG

NO INCOME DOC: 700 MINIMUM SCORE / MAX LOAN \$75,000 / MAX LTV 90% 3YRS SAME PROF.

SALARY AND SELF EMPLOYED/REFI ONLY /SFR OWNER OCCUPIED ONLY

STATED INCOME: SELF EMPLOYED ONLY (2 YEARS) /80% MAX CLTV / MAX LOAN 1ST:250K - 2ND:125K

ADD 1% TO RATE / SFR OWNER OCCUPIED ONLY /MAX 15% CASH OUT

BK/ FORECLOSURE NEED 48 MONTHS SEASONING ON BANKRUPTCY

CONDOS: 700 SCORE 85% MAX LTV / 625 SCORE 80% MAX LTV

CASH OUT: NO CASH OUT RESTRICTIONS

2-4 UNIT: 700 SCORE 85% MAX LTV / 625 SCORE 80% MAX LTV

NON-OWNER SFR: 700 SCORE 85% MAX LTV / 625 SCORE 80% MAX LTV

PURCHASE MONEY: 95% MAX ON FIRST MORTGAGES / 90% MAX ON SECOND MORTGAGES

NO STATED INCOME / 45% DTI FOR FIRST TIME HOME BUYER

WJCAPITAL.COM

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