

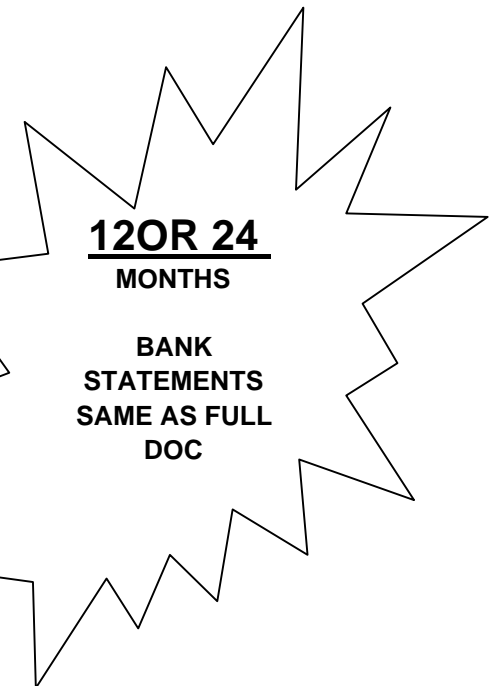
100% FINANCING

80% 1ST

20% 2ND'S

FULL DOC	MORTGAGE	DTI	SCORE	2/28 & 5/25		30 YEAR	
				2/28& 5/25	MARGIN	30 YEAR	30/15
ALSO INCLUDES: LIMITED & LITE SEE BELOW FOR ADDS	0x30 Mtg	45%	700	6.30%	5.225	7.46%	8.75%
			680	6.55%	5.225	7.23%	9.75%
	660		6.79%	5.225	7.35%	10.75%	
	620		7.20%	5.600	8.10%	11.25%	
	600		7.43%	5.600	8.35%	11.25%	
1x30 w/ add-on		580	7.79%	6.350	8.73%	11.25%	

FULL DOC= 24 MONTH BANK STATEMENTS OR 2 YEAR W-2'S OR 2 YEAR TAX RETURNS
LIMITED DOC=12 MONTH BANK STATEMENTS OR A W-2 COVERING 1 YEAR EMPLOYMENT AND CURRENT PAYSTUB
LITE DOC=6 MONTH BANK STATEMENTS OR A CURRENT PAYSTUB COVER AT LEAST 6 MONTHS PAY HISTORY



STATED INCOME	MORTGAGE	DTI	SCORE	2/28 & 5/25		30 YEAR	
				2/28& 5/25	MARGIN	30 YEAR	30/15
	0x30 Mtg	45%	700	7.68%	4.625	8.59%	11.25%
			680	7.79%	4.625	8.73%	11.25%
	660		8.20%	4.625	8.98%	11.25%	
	620		8.55%	5.000	9.35%	11.25%	
	1x30 w/ add-on						

ADD-ONS & PRICE ADJUSTMENTS	
REBATE- ADD TO RATE/MARGIN 1 POINT= .40% 1.5 POINTS=.60% ADD-ONS ARE TO THE RATE OR COST NON-OWNER= .75%(1ST ONLY) CONDO=.50%(2ND ONLY) 2ND HOME=.50%(2ND ONLY) LITE DOC= .375%(1ST)/.50%(2ND) LIMITED DOC= .25%(1ST&2ND) 2-4 units= .50%(1ST&2ND) 1X30 Mtg.= .50%(2ND ONLY) DTI over 50% for full, lite, lmtd- add 1% rate or cost-(2ND ONLY) Loans greater than 100k- add 1%(2ND ONLY) Loan amt >\$500k- .50%(1st only)	NOTABLES BANKS STATEMENTS: USE 100% Personal or 50% Business PREPAY: 2YEAR FIX=2YEAR PREPAY 5YEAR FIX=3YEAR PREPAY 2ND MORTGAGE: NO REBATE OR FEES MAY BE CHARGED ON 2ND MAX RATE ON 2NDS IN CA IS 11.25%- IF ADJUSTMENTS GO OVER 11.25% IGNORE ALL LOANS: REQUIRE 2 MONTHS PITI SOURCED & SEASONED FOR 60DAYS SECTION 32/HIGH COST LOANS NOT ALLOWED

SECTION 32

580 TO 100%-FULL DOC ONLY
 5YEAR PRICING SAMES AS 2YEAR
 100%-ONE LOAN AVAILABLE(CALL)
 LOW RATE 2ND MTG
 24-48 HOUR TURN-AROUND
 BANK STMTS SAME AS FULL DOC
 NO MI
 N/O/O- AVAILABLE

SECTION 32

WJ CAPITAL INC.
Call: Danielle
1-949-474-4447