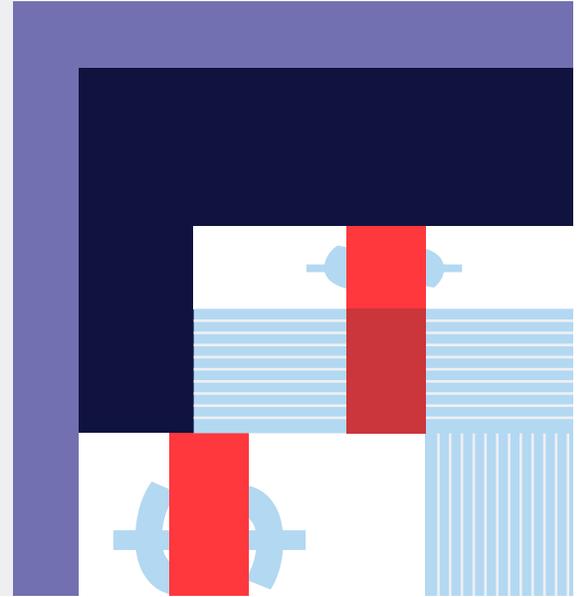


ASSET UTILIZATION

Up to 80% CLTV

Min. FICO 620

YES to HNWI's with Liquid Assets



PROGRAM HIGHLIGHTS:

- Cash-out up to 80% CLTV
- Savings and Checking at 100%
- Securities at 100%
- Retirement at 70%
- Income calculation — All Eligible
- Assets Divided by 60
- Temporary rate buydowns available
- Super Prime and Prime Programs

THE POWER OF YES

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