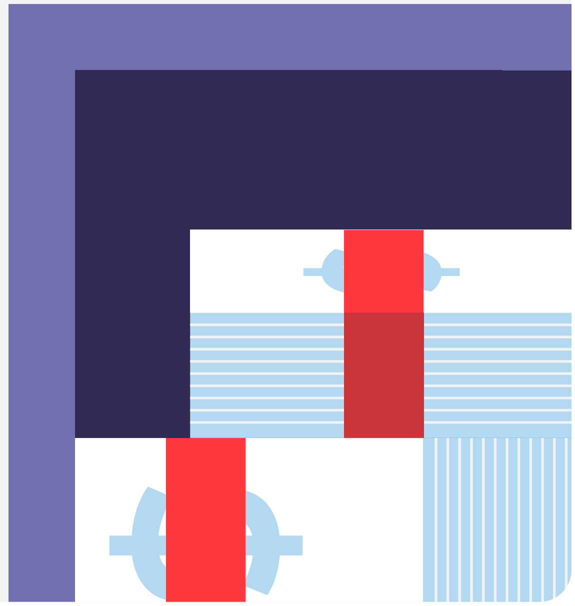
ASSET UTILIZATION

Up to 80% CLTV

Min. FICO 620

YES to HNWIs with Liquid Assets



PROGRAM HIGHLIGHTS:

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