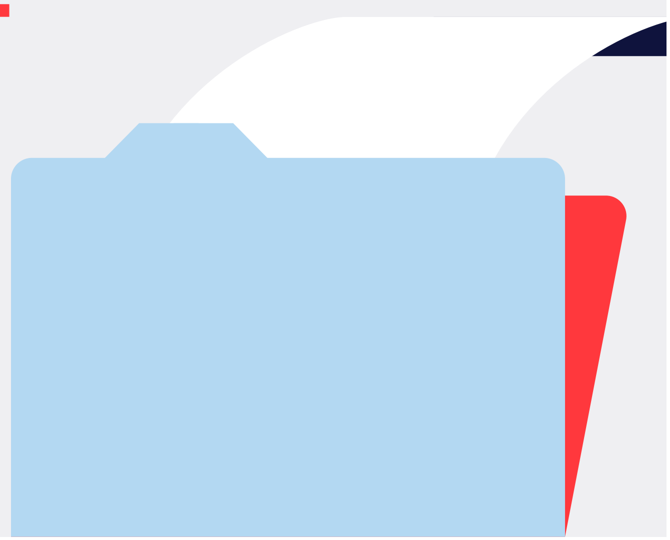
CONVENTIONAL STANDARD



Low cost loan for borrowers with good credit

DOWN PAYMENT FROM 3%

PROGRAM HIGHLIGHTS:

- $832,750 loan limit
- DTI as determined by AUS
- Wide range of down-payment options
- Fixed or adjustable rates for primary, second homes, investment properties
- No mortgage insurance with at least 20% down payment
- Temporary rate buydowns available