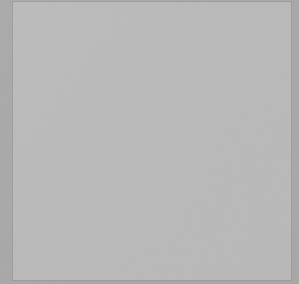


ASSET UTILIZATION



LTV - 80%

FICO - 580

PROGRAM HIGHLIGHTS:

- ▲ Cash out up to 75% LTV
- ▲ Savings and CHK. 100%
- ▲ Securities at 90%
- ▲ Retirement at 70%
- ▲ Cash out available
- ▲ Income calculation - All Eligible Assets Divided by 60
- ▲ Super Prime & Prime Programs

