



**CALL Your Account Executive**

Toll Free (888) 845-8888  
 Local (818) 880-4444

# Product 300 Automated

January 7, 2003

**NO MI**

## 100% Full Doc Combo Rates to \$500,000

**80% 1st Liens & 20% 2nd Liens**

**NO DOWN**

**PURCHASES ONLY**

Tier 1 = Primary Wage Earner has an account rated 24 mos				
	2/28/2 1st Lien or 3/27/3		30/30/3 1st Lien	30/15/3 2nd Lien
Score	Rate	Margin	Rate	Rate
<b>620-639</b>	6.375	5.000	7.875	12.125
<b>640-659</b>	6.125	4.750	7.375	10.875
<b>660-679</b>	5.875	4.500	6.750	10.625
<b>680-699</b>	5.750	4.375	6.750	9.500
<b>*700+</b>	5.625	4.250	6.750	9.250

### Full Doc Only - 50% DTI 6% Seller Paid NRCC OK!!

- ◆ Add 0.75% to 1st lien rate for all 1st liens < \$60K
- ◆ Add .50 for 2nd liens < \$20K
- ◆ For condo's, PUD, townhomes, add 0.25% to R/M

- ◆ 15/15 2nd lien rates are the same as 30/15 2nd rates. Some states place restrictions on 30/15 terms: call your AE for details.
- ◆ Add 0.50% to PAR R/M for <1> & add 1% to PAR R/M for <2>
- ◆ To buy prepayment penalty out completely, add 2 points to fee.