



WM VA GUARANTEED FIXED RATE WITH HIGH BALANCE <sup>1</sup> OPTION							
	UNITS	LTV	MINIMUM FICO	CASH OUT	MAX RATIO	MI	MONTHS RESERVES
Purchase <sup>2</sup>	1-4	100%	660 <sup>1,3</sup>	N/A	Per AUS	See Profile	See Profile
Cash-Out Refinance <sup>2</sup>	1-4	90%	660 <sup>1,3</sup>	See Profile	Per AUS	See Profile	See Profile

1- 680 minimum FICO for loan amounts >\$417,000 to \$700,000.

2- Including financed funding fee.

3- **Effective with Loans Locked or Relocked on and after Wednesday, April 11, 2012, a minimum 660 FICO.**