

SINGLE FAMILY			CONDO		2-4 FAMILY	
PROGRAM	LOAN LIMIT	MAX LTV	LOAN LIMIT	MAX LTV	LOAN LIMIT	MAX LTV
“QQ” QUICK QUALIFIER - Stated Income (Stated Assets Where Noted)						
OWNER OCCUPIED PURCHASE (2)	\$300,000 \$600,000 \$750,000 \$600,000 \$1.0 Million	100% w/20% CD (3) 90% 75/15/10 NIV (5,9) 80% Stated income 75% Stated income/assets 75% Stated income (7,10)	\$300,000 \$600,000 \$750,000 \$600,000	100% w/20% CD (3) 90% 75/15/10 NIV (5,9) 80% Stated income 75% Stated income/assets	\$460,400 \$556,500 \$691,600	75% 2 units (7,8) 70% 3 units (7,8) 70% 4 units (7,8)
NON-OWNER PURCHASE (2)	\$400,000 \$400,000	70% Stated income 65% Stated income/assets	\$400,000 \$400,000	70% Stated income 65% Stated income/assets	\$460,400 \$556,500 \$691,600	70% 2 units (7,8) 70% 3 units (7,8) 70% 4 units (7,8)
OWNER OCCUPIED REFI (1,2)	\$600,000 \$750,000 \$750,000 \$1.0 Million	90% 75/15 Stated income (9) 80% Rate & Term, Stated income 80% Cash Out, Stated income 75% R/T, 70% Cash Out (7,10)	\$600,000 \$750,000 \$750,000	90% 75/15 Stated income (9) 80% Rate & Term, Stated income 80% Cash Out, Stated income	\$460,400 \$460,400 \$556,500 \$691,600	75% 2 units Rate & Term (7,8) 70% 2 units Cash Out (7,8) 70% 3 units R/T & Cash Out (7,8) 70% 4 units R/T & Cash Out (7,8)
NON-OWNER REFINANCE (1,2)	\$400,000 \$400,000 >\$400,000	70% Rate & Term, Cash Out (4) 65% R/T, C/O, Stated inc/assets By exception	\$400,000 \$400,000 >\$400,000	70% Rate & Term, Cash Out (4) 65% R/T, C/O, Stated inc/assets By exception	\$460,400 \$556,500 \$691,600	70% 2 units R/T & Cash Out (7,8) 70% 3 units R/T & Cash Out (7,8) 70% 4 units R/T & Cash Out (7,8)
FULL DOC LOANS - 33/40 Ratios/No PMI/Optional Escrows						
OWNER OCCUPIED PURCHASE (2)	\$300,000 \$500,000 \$600,000 \$1.0 Million \$1.2 Million \$1.5 Million	100% w/ 10% CD (3) 95% 75/20/5 (7) 90% 80/10/10 (5,6) 80% (7,10) 75% (7,10) 65% (7,10)	\$300,000 \$500,000 \$600,000 \$750,000	100% w/ 10% CD (3) 95% 75/20/5 (7) 90% 80/10/10 (5,6) 80% (10)	\$460,400 \$556,500 \$691,600	75% 2 units 75% 3 units 75% 4 units
NON-OWNER PURCHASE (2)	\$450,000	75%	\$450,000	75%	\$460,400 \$556,500 \$691,600	70% 2 units 70% 3 units 70% 4 units
OWNER OCCUPIED REFI (1,2)	\$600,000 \$750,000 \$1.0 Million \$1.2 Million \$1.5 Million	90% 80/10/10 (5,6) 80% R/T & Cash Out (10) 80% R/T, 75% Cash Out (7,10) 75% R/T, 70% Cash Out (7,10) 65% R/T, 60% Cash Out (7,10)	\$600,000 \$750,000	90% 80/10/10 (5,6) 80% R/T & Cash Out (10)	\$460,400 \$556,500 \$691,600	75% 2 units R/T & Cash Out 75% 3 units R/T & Cash Out 75% 4 units R/T & Cash Out
NON-OWNER REFINANCE (1,2)	\$450,000 \$450,000 >\$450,000	75% Rate & Term (4) 70% Cash Out (4) By exception	\$450,000 \$450,000 >\$450,000	75% Rate & Term (4) 70% Cash Out (4) By exception	\$460,400 \$556,500 \$691,600	70% 2 units R/T & Cash Out 70% 3 units R/T & Cash Out 70% 4 units R/T & Cash Out

UPFRONT/CLOSING COSTS

Processing (Upfront).....	\$310.00
Appraisal (Closing).....	\$325.00
Tax Service (Closing)	\$61.00
Flood (Closing)	\$9.00
Wiring (Closing, per trust)....	\$50.00
Doc Prep (Closing).....	\$50.00
Equity Builder (Optional).....	\$150.00
TOTAL LENDER FEES	\$955.00

LOAN SUBMISSION PACKAGE

(All loans are submitted on line at www.worldmortgage.com)

- Signed Broker Demand (Fee Statement)
 - Completed & Signed 1003
 - In-File Credit Report
 - Purchase Contract (If Applicable)
 - **Check for \$310 (\$100 w/ Fee Appraisal)**
 - Verification of Income (if Full-Doc)
 - Verification of Assets (if Full-Doc **OR** on Stated Income with Asset Q.Q. Transactions)
- Call Marty McLaughlin for signing up on line!**
703-629-4976

MORTGAGEE CLAUSE

World Savings Bank F.S.B.
It's Successors and/or Assigns.
P.O. Box 7512, Springfield, OH 45501

FOOTNOTES

- (1) Regional approval required when cash out exceeds \$125,000.
- (2) Regional approval required on all 2-4 units.
- (3) 100% Financing when CD established @WSB.
- (4) An Additional 5% LTV may be considered on World-to-World Refinances.
- (5) World may provide 1st and 2nd mortgages; loans are approved and closed simultaneously.
- (6) Min 640 credit score.
- (7) Min 650 credit score.
- (8) Positive cash flow based on 75% rental income.
- (9) Min 695 credit score, 4 months PITI reserves, 60-day seasoning.
- (10) 1 Year PITI reserves recommended.