

Adjustable Rate Mortgage - based on COSI. (loan type code 147) (equity builder code 127) (plan 31/32) The interest rate will be set upon receipt of application and application fee. This loan includes a prepayment fee of 2% for the first 3 years.

5806 - (31/32) 147/127 - COSI ARM												Footnotes																			
Purch	Refi	Cash Out	Min. Loan	Max. Loan	Units	Fully Index Rate	Margin	Points	Life Cap	PrePay	-	-	-	-	-	-	-	-	-	-											
Owner Occupied																															
75	n/a	n/a	\$750,001	\$900,000	SFR	6.090*	2.850	0.000	12.250	3-Year																					
n/a	70	70	\$750,001	\$900,000	SFR	6.090*	2.850	0.000	12.250	3-Year																					
70	70	70	\$900,001	\$1,150,000	SFR	6.090*	2.850	0.250	12.250	3-Year																					

NO Texas Equity over \$500,000

Adjustable Rate Mortgage with Pick-A-Payment feature (loan type code 247) (equity builder code 227) (plan 40/41)

5842 - (40/41) 247/227 - COSI ARM Pick-a-Paymt												Footnotes																			
Purch	Refi	Cash Out	Min. Loan	Max. Loan	Units	Min Pmt	Fully Index Rate	Margin	Points	Life Cap	PrePay	-	-	-	-	-	-	-	-	-											
Owner Occupied																															
75	n/a	n/a	\$750,001	\$900,000	SFR	2.950	6.140*	2.900	0.000	12.250	3-Year																				
n/a	70	70	\$750,001	\$900,000	SFR	2.950	6.140*	2.900	0.000	12.250	3-Year																				
70	70	70	\$900,001	\$1,150,000	SFR	2.950	6.190*	2.950	0.250	12.250	3-Year																				

NO Texas Equity over \$500,000

SPECIAL PMB PROGRAM

Adjustable Rate Mortgage with Pick-A-Payment feature (loan type code 247) (equity builder code 227) (plan 409/410)

5895 - (409/410) 247/227 - Broker Comp COSI ARM Pick-a-Paymt												Footnotes																			
Purch	Refi	Cash Out	Min. Loan	Max. Loan	Units	Min Pmt	Fully Index Rate	Margin	Points	Life Cap	PrePay	6	7	8	28	29	-	-	-	-											
Owner Occupied																															
75	n/a	n/a	\$750,001	\$900,000	SFR	2.950	6.540*	3.300	-1.000	12.250	3-Year	•	•	•	•	•															
n/a	70	70	\$750,001	\$900,000	SFR	2.950	6.540*	3.300	-1.000	12.250	3-Year	•	•	•	•	•															
70	70	70	\$900,001	\$1,150,000	SFR	2.950	6.590*	3.350	-1.000	12.250	3-Year	•	•																		

NO Texas Equity over \$500,000

Program Specific Footnotes are available if indicated by a dot in the Box

- 6) You may increase the broker compensation by .500% for providing services resulting in an increase of .100% in the margin on this ARM loan. Important! Footnote 7, 8 and 17 cannot be used in conjunction.
- 7) You may increase broker compensation by .750% for providing services resulting in an increase of .150% in the margin on this ARM loan.
- 8) You may increase broker compensation by 1.000% for providing services resulting in an increase of .250% in the margin on this ARM loan.
- 28) To reduce the term of the prepayment feature from 3 years to 1 year, you must decrease the broker compensation by .500% and decrease the margin by .100%. This footnote cannot be used in conjunction with footnotes 1, 6, 7, 8, 22, 23 and 29. Please Note: To apply 1 year prepay to a loan you must select either footnote 28 or 29.
- 29) To reduce the term of the prepayment feature from 3 years to 1 year, you must increase margin by .100%. This footnote cannot be used in conjunction with footnotes 1, 6, 7, 8, 22, 23 and 28. Please Note: To apply 1 year prepay to a loan you must select either footnote 28 or 29.

ADDITIONAL PRICING INFORMATION

- 3) Equity builder payment plan, combined with an automatic checking account. Pick-a-Payment loan type code 110 plan 062). ARM loan type code 210 (plan 072). MARM 12 loan type code 139 (plan 068).
- 6) A total of \$310 will be collected up front. This covers a \$306 processing fee (\$306 application fee in NJ) and \$4 initial flood determination fee. Please note that these fees will not be returned for any reason if the appraiser has visited the property.

Fees deducted from loan proceeds at close (net funded)...appraisal fee \$225 - \$425, \$9 ongoing flood monitoring fee, tax service fee, (commitment fee in NJ). In addition, all broker fees are net funded by World. Brokers must submit a broker fee statement to World with the complete loan package and broker fees will be paid out by World within three business days after the loan closes. There may be additional fees depending on certain features of the loan.

Any additional costs associated with Jumbo loans will be passed on to Borrower.

