

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.

5706 - (31/32) 147/127 - COSI ARM												Footnotes																		
Purch	Refi	Cash Out	Min. Loan	Max. Loan	Units	Fully Index Rate	Margin	Points	Life Cap	PrePay	26	-	-	-	-	-	-	-												
Owner Occupied																														
75	75	70	\$1,000,001	\$1,200,000	SFR	6.210*	2.850	0.000	12.250	3-Year	•																			
65	65	60	\$1,200,001	\$1,500,000	SFR	6.210*	2.850	0.250	12.250	3-Year	•																			

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

5742 - (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	26	-	-	-	-	-	-												
Owner Occupied																														
75	75	70	\$1,000,001	\$1,200,000	SFR	3.150	6.260*	2.900	0.000	12.250	3-Year	•																		
65	65	60	\$1,200,001	\$1,500,000	SFR	3.150	6.310*	2.950	0.250	12.250	3-Year	•																		

SPECIAL PMB PROGRAM

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

5795 - (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	26	-	-	-	-												
Owner Occupied																														
75	75	70	\$1,000,001	\$1,200,000	SFR	3.150	6.660*	3.300	-1.000	12.250	3-Year	•	•	•																
65	65	60	\$1,200,001	\$1,500,000	SFR	3.150	6.710*	3.350	-1.000	12.250	3-Year	•		•																

MAXIMUM BROKER COMP IS \$20,000

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.

26) NEW YORK ONLY - Add .100% to the Margin to waive the .250% adjustment to the Loan Fee.

**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.