

Equity Line of Credit - 30 year 2nd trust deed based on certificates of deposit index. For loan type 231 (plan 75). The combined ltv of the 1st and 2nd Trust Deed determines the margin for the 2nd Trust Deed. The final margin is set at commitment. This loan includes an annual fee of \$50 for years two through ten. The entire amount of the credit line must be used for concurrent transactions. On optional and standalone ELOCs, draws from the credit line may be taken after a three-day rescission period. The minimum draw amount is \$250.

4658 - (75) 231 - CODI ELOC												Footnotes																				
Purch	Refi	Cash Out	Min. Loan	Max. Loan	Total Loan	Units	Fully Index Rate	Margin	Points	Life Cap	PrePay	25	-	-	-	-	-	-	-	-												
Owner Occupied																																
95	n/a	n/a	\$10,000	\$105,000	\$500,000	SFR	8.674	5.000	0.000	14.950	none																					
90	90	90	\$10,000	\$150,000	\$500,000	SFR	8.674	5.000	0.000	14.950	none																					
80	80	80	\$10,000	\$200,000	\$600,000	SFR	7.424	3.750	0.000	12.950	none	•																				
75	75	75	\$10,000	\$200,000	\$600,000	SFR	7.424	3.750	0.000	12.950	none	•																				
75	75	70	\$10,000	\$200,000	\$500,000	2	7.424	3.750	0.000	12.950	none	•																				
70	70	70	\$10,000	\$200,000	\$500,000	3-4	7.424	3.750	0.000	12.950	none	•																				
Non-owner Occupied																																
70	70	70	\$10,000	\$150,000	\$400,000	SFR	7.674	4.000	0.000	14.950	none	•																				
70	70	70	\$10,000	\$150,000	\$425,000	2-4	7.924	4.250	0.000	14.950	none	•																				

ADDITIONAL PRICING INFORMATION

\$200 origination fee for standalone and optional ELOC on SFR properties.
 \$400 origination fee for concurrent ELOC when used as down payment for a World first Trust Deed purchase and for all types of ELOC on 2-4 unit properties in AZ, CO, CT, DC, DE, FL, ID, IL, IN, KS, KY, MA, MD, MI, MN, MO, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, UT, VA, WA, WI, NH, NE, WY.

For maximum ELOC amounts on concurrent and optional please refer to your underwriting guidelines.

For Non-owner occupied SFR with cash out, the maximum CLTV is 70%.

UTAH - 90% concurrent purchase transactions only - no standalone.

CODI ELOC FIRST LIEN PRICING

Equity Line of Credit - 30-year 1st Trust Deed based on certificates of deposit index. (Loan type code 231) (plan 76). The final margin is set at commitment. This loan includes an annual fee of \$50 for years two through ten. There is a \$500 early closure fee for the first 3 years. On First Lien ELOCs, draws from the credit line may be taken after a three-day rescission period. The minimum draw amount is \$250. Alta Title Insurance is required.

4659 - (76) 231 - 1st lien CODI ELOC												Footnotes																				
Purch	Refi	Cash Out	Min. Loan	Max. Loan	Total Loan	Units	Fully Index Rate	Margin	Points	Life Cap	PrePay	-	-	-	-	-	-	-	-	-												
Owner Occupied																																
n/a	80	80	\$30,000	\$600,000	\$600,000	SFR	6.674	3.000	0.000	11.950	none																					
n/a	75	75	\$30,000	\$600,000	\$600,000	SFR	6.674	3.000	0.000	11.950	none																					
n/a	75	70	\$30,000	\$500,000	\$500,000	2	6.674	3.000	0.000	11.950	none																					
n/a	75	75	\$30,000	\$600,000	\$600,000	3-4	6.674	3.000	0.000	11.950	none																					
Non-owner Occupied																																
n/a	70	70	\$30,000	\$350,000	\$350,000	SFR	7.024	3.350	0.000	12.250	none																					
n/a	70	70	\$30,000	\$600,000	\$600,000	2-4	7.024	3.350	0.000	12.250	none																					

ADDITIONAL PRICING INFORMATION

\$300 origination fee for First Lien ELOC with fees on SFR properties.
 \$500 origination fee for all types of ELOC on 2-4 unit properties in AZ, CO, CT, DC, DE, FL, ID, IL, IN, KS, KY, MA, MD, MI, MN, MO, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, UT, VA, WA, WI, NH, NE, WY.

Add .500 to the margin for No Fee First Lien ELOCs.

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

25) For an optional or standalone ELOC deduct .500% from the margin and fully indexed rate.