

Rates are for California & Hawaii only.

Five Year Fixed New Lower Rates!

- 10 year fixed (10/20) - add .125% to the rate above rates
- Interest Only - No add-on



Full & Limited Doc rates. Lite Doc - add.25%. 0x30 mortgage.

Score	60%	70%	75%	80%	85%	90%	95%	100%
720	5.750	5.800	5.865	5.925	5.975	6.050	6.275	7.175
700	6.130	6.180	6.265	6.300	6.330	6.455	6.680	7.580
680	6.240	6.290	6.375	6.415	6.500	6.670	6.950	7.850
660	6.300	6.350	6.400	6.450	6.525	6.695	6.975	7.875
Margin	5.000	5.125	5.250	5.375	5.750	6.250	7.000	7.000



- 80/20 combo loans available
- 40/30 (add .10%) & 50/30 (add .225%)
- Combos up to \$1.2 Million
- 2nd homes - same LTV as primary home
(680 FICO on 80/20 combo)

Full and limited doc rates are displayed. Other pricing adjustments apply. See rate sheet for additional add-ons for Lite Doc, Stated Income, occupancy, property type, and for any other pricing adjustments that may apply. Up to 3 year prepay charged where allowed by law. All loans are subject to credit approval based on WMC underwriting guidelines.



www.wcm mortgage.com 1-800-542-6508

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Rates are for IA, KS, NM, VT & WV only.

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Score	60%	70%	75%	80%	85%	90%	95%	100%
720	6.350	6.400	6.465	6.525	6.575	6.650	6.875	7.775
700	6.730	6.780	6.865	6.900	6.930	7.055	7.280	8.180
680	6.840	6.890	6.975	7.015	7.100	7.270	7.550	8.450
660	6.900	7.150	7.200	7.275	7.825	8.145	8.275	8.650
Margin	5.000	5.125	5.250	5.375	5.750	6.250	7.000	7.000



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720	6.000	6.050	6.115	6.175	6.225	6.300	6.525	7.425
700	6.380	6.430	6.515	6.550	6.580	6.705	6.930	7.830
680	6.490	6.540	6.625	6.665	6.750	6.920	7.200	8.100
660	6.550	6.800	6.850	6.925	7.475	7.795	7.925	8.300
Margin	5.000	5.125	5.250	5.375	5.750	6.250	7.000	7.000



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720	6.100	6.150	6.215	6.275	6.325	6.400	6.625	7.525
700	6.480	6.530	6.615	6.650	6.680	6.805	7.030	7.930
680	6.590	6.640	6.725	6.765	6.850	7.020	7.300	8.200
660	6.650	6.900	6.950	7.025	7.575	7.895	8.025	8.400
Margin	5.000	5.125	5.250	5.375	5.750	6.250	7.000	7.000



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720	5.975	6.025	6.090	6.150	6.200	6.275	6.500	7.400
700	6.355	6.405	6.490	6.525	6.555	6.680	6.905	7.805
680	6.465	6.515	6.600	6.640	6.725	6.895	7.175	8.075
660	6.525	6.775	6.825	6.900	7.450	7.770	7.900	8.275
Margin	5.000	5.125	5.250	5.375	5.750	6.250	7.000	7.000



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Score	60%	70%	75%	80%	85%	90%	95%	100%
720	5.725	5.775	5.840	5.900	5.950	6.025	6.250	7.150
700	6.105	6.155	6.240	6.275	6.305	6.430	6.655	7.555
680	6.215	6.265	6.350	6.390	6.475	6.645	6.925	7.825
660	6.275	6.525	6.575	6.650	7.200	7.520	7.650	8.025
Margin	5.000	5.125	5.250	5.375	5.750	6.250	7.000	7.000



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Score	60%	70%	75%	80%	85%	90%	95%	100%
720	5.600	5.650	5.715	5.775	5.825	5.900	6.125	7.025
700	5.980	6.030	6.115	6.150	6.180	6.305	6.530	7.430
680	6.090	6.140	6.225	6.265	6.350	6.520	6.800	7.700
660	6.150	6.400	6.450	6.525	7.075	7.395	7.525	7.900
Margin	5.000	5.125	5.250	5.375	5.750	6.250	7.000	7.000



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720	5.850	5.900	5.965	6.025	6.075	6.150	6.375	7.275
700	6.230	6.280	6.365	6.400	6.430	6.555	6.780	7.680
680	6.340	6.390	6.475	6.515	6.600	6.770	7.050	7.950
660	6.400	6.650	6.700	6.775	7.325	7.645	7.775	8.150
Margin	5.000	5.125	5.250	5.375	5.750	6.250	7.000	7.000



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