

PROGRAM CODE	FIXED ARM	ASSUM.	INITIAL CAP	SUB CAP	LIFE CAP	INDEX	MARGIN	FLOOR	INITIAL RATE ADJ	SUB RATE ADJ	INITIAL PMT ADJ	SUB PMT ADJ	PREPAY	NOTE *	NOTE ADDENDUMS	DEED RIDERS and ADDENDUMS	DISCLOSURES
C10	Fixed	NO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NO	3200	N/A	N/A	N/A
C15	Fixed	NO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NO	3200	N/A	N/A	N/A
C20	Fixed	NO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NO	3200	N/A	N/A	N/A
C30	Fixed	NO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NO	3200	N/A	N/A	N/A
C30BD21	Fixed	NO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NO	3200	N/A	N/A	N/A
C15DURP	Fixed	NO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NO	3200	N/A	N/A	N/A
C30DURP	Fixed	NO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NO	3200	N/A	N/A	N/A
C31L	ARM	YES	2	2	6	LIBOR	2.25	2.25	36	12	36	12	NO	3526	N/A	3189	3/1 LIBOR
C51L	ARM	Yes, after fixed period	5	2	5	LIBOR	2.25	2.25	60	12	60	12	NO	3528	N/A	3187	5/1 LIBOR
C71L	ARM	Yes, after fixed period	5	2	5	LIBOR	2.25	2.25	84	12	84	12	NO	3528	N/A	3187	7/1 LIBOR
CJ30	Fixed	NO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NO	3200	N/A	N/A	N/A
CJ15	Fixed	NO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NO	3200	N/A	N/A	N/A
CJ30DURP	Fixed	NO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NO	3200	N/A	N/A	N/A
CJ15DURP	Fixed	NO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NO	3200	N/A	N/A	N/A
CJ51L	ARM	Yes, after fixed period	5	2	5	LIBOR	2.25	2.25	60	12	60	12	NO	3528	N/A	3187	5/1 LIBOR
F30	Fixed	YES	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NO	FHA Multistate Fixed Rate Note	N/A	N/A	N/A
F30BD21	Fixed	YES	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NO	FHA Multistate Fixed Rate Note	N/A	N/A	N/A
F30II	Fixed	YES	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NO	FHA Multistate Fixed Rate Note	N/A	N/A	N/A
FJ15	Fixed	YES	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NO	FHA Multistate Fixed Rate Note	N/A	N/A	N/A
FJ30	Fixed	YES	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NO	FHA Multistate Fixed Rate Note	N/A	N/A	N/A

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F31T	ARM	YES	1	1	5	CMT	2.00	2.00	38 to 40 refer to grid	12	38 to 40 refer to grid	12	NO	FHA Multistate ARM Note	N/A	N/A	3/1 CMT
FJ31T	ARM	YES	1	1	5	CMT	2.00	2.00	38 to 40 refer to grid	12	38 to 40 refer to grid	12	NO	FHA Multistate ARM Note	N/A	N/A	3/1 CMT
J30	Fixed	NO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NO	3200	N/A	N/A	N/A
J51L	ARM	Yes, after fixed period	5	2	5	LIBOR	2.25	2.25	60	12	60	12	NO	3528	N/A	3187	5/1 LIBOR
V30	Fixed	YES	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NO	3200 Modified for VA	N/A	N/A	N/A
V30II	Fixed	YES	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	NO	3200 Modified for VA	N/A	N/A	N/A

FHA ARM		
First Payment	Initial Rate Adjust Period	Rate Adj Month
January	40	04/01
February	39	04/01
March	38	04/01
April	40	07/01
May	39	07/01
June	38	07/01
July	40	10/01
August	39	10/01
September	38	10/01
October	40	01/01
November	39	01/01
December	38	01/01