



BANK OF AMERICA, N.A. (CORRESPONDENT)

DOCMAGIC PROGRAM DESCRIPTION	PROGRAM DESCRIPTION	NOTES, RIDERS, AND ADDENDA	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
	FIXED/BALLOON PROGRAMS					
BAC-F1	CONF 10	US3200.NOT				
BAC-F2	CONF 15	US3200.NOT				
BAC-F3	CONF 20	US3200.NOT				
BAC-F4	CONF 30	US3200.NOT				
BAC-F5	CONF 30 INTEREST ONLY (10/20)	US3271.NOT 1FE3185US.BAC				120
BAC-F12	CONF 30 RURAL HOUSING	US3200.NOT IECW.RH 198086.RH 198021.RH 198019.RH 198017.RH 198011.RH 198018.RH				
BAC-F16	CONF 15 EXP APPR'L LEVEL 1	US3200.NOT				
BAC-F19	CONF 30 EXP APPR'L LEVEL 1	US3200.NOT				
BAC-F22	CONF 30 FNMA MY COMMUNITY 97 PLUS	US3200.NOT 1FE6166US.BAC 1FE6188US.BAC				
BAC-F24	CONF 15 HOME POSSIBLE	US3200.NOT 1FE6188US.BAC				
BAC-F25	CONF 20 HOME POSSIBLE	US3200.NOT IFW6188US.BAC				
BAC-F26	CONF 30 HOME POSSIBLE	US3200.NOT 1FE6188US.BAC				



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BAC-F28	NONCONF 15	US3200.NOT				
BAC-F30	NONCONF 30	US3200.NOT				
BAC-F32	GOV 15- VA	USFN.VA 1FE6107US.BAC				
BAC-F33	GOV 30- VA	USFN.VA 1FE6107US.BAC				
BAC-F34	GOV 30 BUYDOWN- VA	USFN.VA 1FE6107US.BAC FHABD.LSR				
BAC-F35	GOV 15- FHA	USFHA.NTE 1FE6103US.BAC				
BAC-F37	GOV 30- FHA	USFHA.NTE 1FE6103US.BAC				
BAC-F38	GOV 30 BUYDOWN- FHA	USFHA.NTE 1FE6103US.BAC FHABD.LSR				
BAC-F39	GOV 30- 203K FHA	USFHA.NTE 1FE6168XX.BAC 1FE6159XX.BAC 1FE6158US.BAC 2FE6161US.BAC BA203K.FHA				
CALSTRS-BAC	CONF SECOND 30 CALSTRS 80/17/3	CA6003B.NOT CA6004B.DOT				
	ARM PROGRAMS					
BAC-A1	CONF ARM 6M LIB (PLAN 12)	US5520U.NOT US5120U.RID 2FE3044US.BAC		1%	6%	
BAC-A19	CONF ARM 3/1 - 1Y LIB	US3526U.NOT US3189U.RID 2FE6172US.BAC	2%	2%	6%	



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BAC-A20	CONF ARM 5/1 w/2-2-6 CAPS -1Y LIB	US3528U.NOT US3187U.RID 2FE6172US.BAC	2%	2%	6%	
BAC-A20A	CONF ARM 5/1 w/2-2-6 CAPS EA 1 -1Y LIB	US3528U.NOT US3187U.RID 2FE6172US.BAC	2%	2%	6%	
BAC-A21	CONF ARM 5/1 w/5-2-5 CAPS -1Y LIB	US3528U.NOT US3187U.RID 2FE3178US.BAC	5%	2%	5%	
BAC-A22	CONF ARM 7/1 - 1Y LIB	US3528U.NOT US3187U.RID 2FE3178US.BAC	5%	2%	5%	
BAC-A22A	CONF ARM 7/1 EA 1- UST	US3528U.NOT US3187U.RID 2FE3178US.BAC	5%	2%	5%	
BAC-A23	CONF ARM 10/1 - 1Y LIB	US3528U.NOT US3187U.RID 2FE3178US.BAC	5%	2%	5%	
BAC-A24	CONF ARM 3/1 w/10Y IO - 1Y LIB	US3537U.NOT US3155U.RID 1FE4338US.BAC	2%	2%	6%	120
BAC-A25	CONF ARM 5/1 w/2-2-6 CAPS w/10Y IO -1Y LIB	US3535U.NOT US3153U.RID 1FE4263US.BAC	2%	2%	6%	120
BAC-A26	CONF ARM 5/1 w/5-2-5 CAPS w/10Y IO -1Y LIB	US3535U.NOT US3153U.RID 1FE4263US.BAC	5%	2%	5%	120
BAC-A27	CONF ARM 10/1 - 1Y LIB	US3535U.NOT US3153U.RID 1FE4263US.BAC	5%	2%	5%	
BAC-A27A	CONF ARM 10/1 EA 1 - UST	US3535U.NOT US3153U.RID 1FE4263US.BAC	5%	2%	5%	



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BAC-A28	CONF ARM 10/1 INTEREST ONLY - 1Y LIB	US3535U.NOT US3153U.RID 1FE4263US.BAC	5%	2%	5%	120
BAC-A29	CONF ARM 5/1 MY COMMUNITY - 1Y LIB	US3528U.NOT US3187U.RID 1FE5921US.BAC 1FE6166US.BAC 1FE6188US.BAC	2%	2%	5%	
BAC-A30	CONF ARM 7/1 MY COMMUNITY - 1Y LIB	US3528U.NOT US3187U.RID 2FE3178US.BAC 1FE6166US.BAC 1FE6188US.BAC	5%	2%	5%	
BAC-A31	CONF ARM 10/1 MY COMMUNITY - 1Y LIB	US3528U.NOT US3187U.RID 2FE3178US.BAC 1FE6166US.BAC 1FE6188US.BAC	5%	2%	5%	
BAC-A34	CONF ARM 7/1 HOME POSSIBLE - 1Y LIB	US3528U.NOT US3187U.RID 2FE3178US.BAC 1FE6188US.BAC	5%	2%	5%	
BAC-A35	CONF ARM 10/1 HOME POSSIBLE - 1Y LIB	US3528U.NOT US3187U.RID 2FE2178US.BAC 1FE6188US.BAC	5%	2%	5%	
BAC-A46	GOV ARM 1Y- VA	US3501.VA US3108.VA 2FE4288US.BAC 1FE6107US.BAC	1%	1%	5%	
BAC-A47	GOV ARM 3/1- VA	US3501.VA US3108.VA 2FE3188US.BAC 1FE6107US.BAC	1%	1%	5%	



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BAC-A48	GOV ARM 5/1 w/1-1-5 CAPS - VA	US3501.VA US3108.VA 2FE3188US.BAC 1FE6107US.BAC	1%	1%	5%	
BAC-A49	GOV ARM 1Y- FHA	USFHAA.NTE FHAA.RDR 1FE3046US.BAC 1FE6103US.BAC	1%	1%	5%	
BAC-A50	GOV ARM 3/1- FHA	USFHAA.NTE FHAA.RDR 2FE3075US.BAC 1FE6103US.BAC	1%	1%	5%	
BAC-A51	GOV ARM 5/1 w/1-1-5 CAPS - FHA	USFHAA.NTE FHAA.RDR 2FE3075US.BAC 1FE6103US.BAC	1%	1%	5%	