



DocMagic, Inc.

1800 W 213th Street • Torrance, CA 90501

Phone: 800-649-1362 • Fax: 800-564-1362 • www.DocMagic.com • compliance@docmagic.com

BRANCH BANKING AND TRUST COMPANY

DOCMAGIC PROGRAM DESCRIPTION	PROGRAM DESCRIPTION	NOTES, RIDERS, AND DISCLOSURES	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
	FIXED/BALLOON PROGRAMS					
BB_101	30 YEAR FIXED RATE CONFORMING	US3200.NOT				
BB_102	15 YEAR FIXED RATE CONFORMING	US3200.NOT				
BB_104	20 YEAR FIXED RATE CONFORMING	US3200.NOT				
BB_110	10 YEAR FIXED RATE CONFORMING	US3200.NOT				
BB_111	NON-CONFORMING/JUMBO 30 YEAR FIXED RATE	US3200.NOT				
BB_112	NON-CONFORMING/JUMBO 15 YEAR FIXED RATE	US3200.NOT				
BB_126	30 YEAR FIXED RATE CONFORMING FTHB (First Time Home Buyer)	US3200.NOT				
BB_153	HOME NOW 30YR FIXED RATE (FREDDIE MAC HOME POSSIBLE)	US3200.NOT				
BB_154	HOME NOW 20YR FIXED RATE (FREDDIE MAC HOME POSSIBLE)	US3200.NOT				
BB_155	HOME NOW 15YR FIXED RATE (FREDDIE MAC HOME POSSIBLE)	US3200.NOT				
BB_201	FHA 30 YEAR FIXED	USFHA.NTE				
BB_202	FHA 15 YEAR FIXED	USFHA.NTE				
BB_204	VA 30YR FIXED	USFN.VA				
BB_205	VA 15YR FIXED	USFN.VA				
BB_950	30YR FIXED RATE RELIEF PLUS FREDDIE MAC	US3200.NOT				
BB_951	20YR FIXED RATE RELIEF PLUS FREDDIE MAC	US3200.NOT				
BB_952	15YR FIXED RATE RELIEF PLUS FREDDIE MAC	US3200.NOT				
BB_501	USDA/GUARANTEED RURAL HOUSING 30YR FIXED RATE	US3200.NOT				
BB_1022TX	TEXAS CASH-OUT FIXED RATE 1ST LIEN	TX3244.NOT				



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	ARM PROGRAMS					
BB_144	CONFORMING 5/1 NON-CONVERTIBLE P&I LIBOR 2/2/5 FANNIE MAE	US3528U.NOT US3187U.RID DD144.BB DP144.BB	2%	2%	5%	
BB_144FMAC	CONFORMING 5/1 NON-CONVERTIBLE P&I LIBOR 2/2/5 FREDDIE MAC	US5531U.NOT US5131U.RID DD144.BB DP144.BB	2%	2%	5%	
BB_145	NON-CONFORMING/JUMBO 5/1 NON-CONVERTIBLE P&I LIBOR ARM 2/2/5 FANNIE MAE	US3528U.NOT US3187U.RID DD144.BB DP144.BB	2%	2%	5%	
BB_145FMAC	NON-CONFORMING/JUMBO 5/1 NON-CONVERTIBLE P&I LIBOR ARM 2/2/5 FREDDIE MAC	US5531U.NOT US5131U.RID DD144.BB DP144.BB	2%	2%	5%	
BB_147	NON-CONFORMING/JUMBO 7/1 NON-CONVERTIBLE P&I LIBOR ARM 2/2/5 FANNIE MAE	US3528U.NOT US3187U.RID DD147.BB DP147.BB	2%	2%	5%	
BB_147FMAC	NON-CONFORMING/JUMBO 7/1 NON-CONVERTIBLE P&I LIBOR ARM 2/2/5 FREDDIE MAC	US5531U.NOT US5131U.RID DD147.BB DP147.BB	2%	2%	5%	
BB_149	NON-CONFORMING/JUMBO 10/1 NON-CONVERTIBLE P&I LIBOR ARM 2/2/5 FANNIE MAE	US3528U.NOT US3187U.RID DD149.BB DP149.BB	2%	2%	5%	



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BB_149FMAC	NON-CONFORMING/JUMBO 10/1 NON-CONVERTIBLE P&I LIBOR ARM 2/2/5 FREDDIE MAC	US5531U.NOT US5131U.RID DD149.BB DP149.BB	2%	2%	5%	
BB_302	HOME NOW 7/1 P&I LIBOR ARM NON-CONVERTIBLE 5/2/5 (FREDDIE MAC HOME POSSIBLE)	US5531U.NOT US5131U.RID DD302.BB DP302.BB	5%	2%	5%	
BB_303	HOME NOW 10/1 P&I LIBOR ARM NON-CONVERTIBLE 5/2/5 (FREDDIE MAC HOME POSSIBLE)	US5531U.NOT US5131U.RID DD303.BB DP303.BB	5%	2%	5%	
BB_340	CONFORMING 3/1 NON-CONVERTIBLE P&I LIBOR ARM 2/2/5 FANNIE MAE	US3526U.NOT US3189U.RID DD340.BB DP340.BB	2%	2%	5%	
BB_340FMAC	CONFORMING 3/1 NON-CONVERTIBLE P&I LIBOR ARM 2/2/5 FREDDIE MAC	US5530U.NOT US5130U.RID DD340.BB DP340.BB	2%	2%	5%	
BB_343	NON-CONFORMING/JUMBO 3/1 NON-CONVERTIBLE P&I LIBOR ARM 2/2/5 FANNIE MAE	US3526U.NOT US3189U.RID DD343.BB DP343.BB	2%	2%	5%	
BB_343FMAC	NON-CONFORMING/JUMBO 3/1 NON-CONVERTIBLE P&I LIBOR ARM 2/2/5 FREDDIE MAC	US5530U.NOT US5130U.RID DD343.BB DP343.BB	2%	2%	5%	
BB_375	CONFORMING 7/1 NON-CONVERTIBLE P&I LIBOR ARM 5/2/5 FANNIE MAE	US3528U.NOT US3187U.RID DD375.BB DP375.BB	5%	2%	5%	



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BB_375FMAC	CONFORMING 7/1 NON-CONVERTIBLE P&I LIBOR ARM 5/2/5 FREDDIE MAC	US5531U.NOT US5131U.RID DD375.BB DP375.BB	5%	2%	5%	
BB_376	CONFORMING 10/1 NON-CONVERTIBLE P&I LIBOR ARM 5/2/5 FANNIE MAE	US3528U.NOT US3187U.RID DD376.BB DP376.BB	5%	2%	5%	
BB_376FMAC	CONFORMING 10/1 NON-CONVERTIBLE P&I LIBOR ARM 5/2/5 FREDDIE MAC	US5531U.NOT US5131U.RID DD376.BB DP376.BB	5%	2%	5%	