



## BRANCH BANKING AND TRUST COMPANY

DOCMAGIC PROGRAM DESCRIPTION	PROGRAM DESCRIPTION	NOTES, RIDERS, AND ADDENDA	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
	<b>FIXED/BALLOON PROGRAMS</b>					
<b>BB-101</b>	30 YEAR FIXED RATE CONFORMING	US3200.NOT				
<b>BB-102</b>	15 YEAR FIXED RATE CONFORMING	US3200.NOT				
<b>BB-104</b>	20 YEAR FIXED RATE CONFORMING	US3200.NOT				
<b>BB-105</b>	30 DUE IN 7	US3290.NOT US3291.NOT US3190.RID				
<b>BB-106</b>	30 DUE IN 5	US3290.NOT US3291.NOT US3190.RID				
<b>BB-107</b>	30 YEAR INTEREST FIRST FIXED RATE CONFORMING	US3271.NOT				120
<b>BB-110</b>	10 YEAR FIXED RATE CONFORMING	US3200.NOT				
<b>BB-111</b>	NON-CONFORMING FIXED RATE 30 YEAR	US3200.NOT				
<b>BB-112</b>	NON-CONFORMING FIXED RATE 15 YEAR	US3200.NOT				
<b>BB-118</b>	INTEREST FIRST FIXED RATE NON-CONFORMING	US3271.NOT				120
<b>BB-119</b>	40 YEAR FIXED RATE CONFORMING	US3200.NOT				
<b>BB-120</b>	40 YEAR INTEREST FIRST FIXED RATE	US3271.NOT				120
<b>BB-150</b>	30 YEAR FIXED RATE CONFORMING HOME NOW 100	US3200.NOT				
<b>BB-151</b>	20 YEAR FIXED RATE CONFORMING HOME NOW 100	US3200.NOT				
<b>BB-152</b>	15 YEAR FIXED RATE CONFORMING HOME NOW 100	US3200.NOT				
<b>BB-153</b>	30 YEAR FIXED RATE CONFORMING HOME NOW 97	US3200.NOT				



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<b>BB-154</b>	20 YEAR FIXED RATE CONFORMING HOME NOW 97	US3200.NOT				
<b>BB-155</b>	15 YEAR FIXED RATE CONFORMING HOME NOW 97	US3200.NOT				
<b>BB-156</b>	30 YEAR FIXED RATE CONFORMING NEIGHBORHOOD HOME 100	US3200.NOT				
<b>BB-157</b>	20 YEAR FIXED RATE CONFORMING NEIGHBORHOOD HOME 100	US3200.NOT				
<b>BB-158</b>	15 YEAR FIXED RATE CONFORMING NEIGHBORHOOD HOME 100	US3200.NOT				
<b>BB-159</b>	30 YEAR FIXED RATE CONFORMING NEIGHBORHOOD HOME 97	US3200.NOT				
<b>BB-160</b>	20 YEAR FIXED RATE CONFORMING NEIGHBORHOOD HOME 97	US3200.NOT				
<b>BB-161</b>	15 YEAR FIXED RATE CONFORMING NEIGHBORHOOD HOME 97	US3200.NOT				
<b>BB-162</b>	40 YEAR FIXED RATE CONFORMING HOME NOW 100	US3200.NOT				
<b>BB-163</b>	40 YEAR FIXED RATE CONFORMING HOME NOW 97	US3200.NOT				
<b>BB-164</b>	40 YEAR FIXED RATE CONFORMING NEIGHBORHOOD HOME 100	US3200.NOT				
<b>BB-165</b>	40 YEAR FIXED RATE CONFORMING NEIGHBORHOOD HOME 97	US3200.NOT				
<b>BB-201</b>	FHA 30 YEAR FIXED	USFHA.NTE				
<b>BB-202</b>	FHA 15 YEAR FIXED	USFHA.NTE				
<b>BB-204</b>	VA FIXED	USFN.VA				
<b>BB-901</b>	FANNIE FLEX 100 FIXED RATE 30 YEAR	US3200.NOT				
<b>BB-902</b>	FANNIE FLEX 100 FIXED RATE 20 YEAR	US3200.NOT				
<b>BB-903</b>	FANNIE FLEX 100 FIXED RATE 15 YEAR	US3200.NOT				
	<b>ARM PROGRAMS</b>					



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<b>BB-203</b>	FHA ARM	USFHAA.NTE FHAA.RDR DFHA.RBM		1%	5%	
<b>BB-213</b>	VA 3 YEAR HYBRID ARM	US3501.VA US3108.VA DARM.VA	1%	1%	5%	
<b>BB-215</b>	VA 5 YEAR HYBRID ARM	US3501.VA US3108.VA DARM.VA	1%	1%	5%	
<b>BB-300</b>	CONFORMING 7 YEAR P&I LIBOR ARM NON- CONVERTIBLE HOME NOW 100	US3546.NOT US3146.RID DD300.BB DP300.BB	5%	2%	5%	
<b>BB-301</b>	CONFORMING 10 YEAR P&I LIBOR ARM NON- CONVERTIBLE HOME NOW 100	US3546.NOT US3146.RID DD301.BB DP301.BB	5%	2%	5%	
<b>BB-302</b>	CONFORMING 7YEAR P&I LIBOR AMR NON- CONVERTIBLE HOME NOW 97	US3546.NOT US3146.RID DD300.BB DP300.BB	5%	2%	5%	
<b>BB-303</b>	CONFORMING 10 YEAR P&I LIBOR ARM NON- CONVERTIBLE HOME NOW 97	US3546.NOT US3146.RID DD301.BB DP301.BB	5%	2%	5%	
<b>BB-304</b>	CONFORMING 7 YEAR P&I LIBOR ARM NON- CONVERTIBLE NEIGHBORHOOD HOME 100	US3546.NOT US3146.RID DD300.BB DP300.BB	5%	2%	5%	
<b>BB-305</b>	CONFORMING 10 YEAR P&I LIBOR ARM NON- CONVERTIBLE NEIGHBORHOOD HOME 100	US3546.NOT US3146.RID DD301.BB DP301.BB	5%	2%	5%	



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<b>BB-306</b>	CONFORMING 7 YEAR P&I LIBOR ARM NON-CONVERTIBLE NEIGHBORHOOD HOME 97	US3546.NOT US3146.RID DD300.BB DP300.BB	5%	2%	5%	
<b>BB-307</b>	CONFORMING 10 YEAR P&I LIBOR ARM NON-CONVERTIBLE NEIGHBORHOOD HOME 97	US3546.NOT US3146.RID DD301.BB DP301.BB	5%	2%	5%	
<b>BB-311</b>	CONFORMING 1 YEAR CMT ARM NON-CONVERTIBLE	US3502.NOT US3111.RID DD311.BB DP311.BB	2%	2%	6%	
<b>BB-312</b>	CONFORMING 1 YEAR CMT ARM CONVERTIBLE	USNTBWC.BB USRTBWC.BB DD312.BB DP312.BB D451C1.BB	2%	2%	6%	
<b>BB-315</b>	NON-CONFORMING 1 YEAR CMT ARM NON-CONVERTIBLE	US3502.NOT US3111.RID DD311.BB DP311.BB	2%	2%	6%	
<b>BB-316</b>	NON-CONFORMING 1 YEAR CMT ARM CONVERTIBLE	USNTBWC.BB USRTBWC.BB DD312.BB DP312.BB D451J1.BB	2%	2%	6%	
<b>BB-320</b>	CONFORMING 1 YEAR P&I LIBOR ARM NON-CONVERTIBLE	US3546.NOT US3146.RID DD320.BB DP320.BB	2%	2%	6%	
<b>BB-321</b>	CONFORMING 1 YEAR P&I LIBOR ARM CONVERTIBLE	US3546.NOT US3146.RID DD321.BB DP321.BB D451C1.BB	2%	2%	6%	



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<b>BB-324</b>	NON-CONFORMING 1 YEAR P&I LIBOR ARM NON-CONVERTIBLE	US3546.NOT US3146.RID DD320.BB DP320.BB	2%	2%	6%	
<b>BB-325</b>	NON-CONFORMING 1 YEAR P&I LIBOR ARM CONVERTIBLE	US3547.NOT US3147.RID DD321.BB DD321.BB D451J1.BB	2%	2%	6%	
<b>BB-331</b>	CONFORMING 3 YEAR CMT ARM NON-CONVERTIBLE	US3502.NOT US3111.RID DD331.BB DP331.BB	2%	2%	5%	
<b>BB-332</b>	CONFORMING 3 YEAR CMT ARM CONVERTIBLE	USNTBWC.BB USRTBWC.BB DD332.BB DP332.BB D451C1.BB	2%	2%	5%	
<b>BB-334</b>	NON-CONFORMING 3 YEAR CMT ARM NON-CONVERTIBLE	US3502.NOT US3111.RID DD331.BB DP331.BB	2%	2%	5%	
<b>BB-335</b>	NON-CONFORMING 3 YEAR CMT ARM CONVERTIBLE	USNTBWC.BB USRTBWC.BB DD332.BB DP332.BB D451J1.BB	2%	2%	5%	
<b>BB-339</b>	CONFORMING 3 YEAR IO LIBOR ARM NON-CONVERTIBLE	US5536.NOT US5136.RID AB838I.BB DD339.BB DP339.BB	2%	2%	6%	120



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<b>BB-340</b>	CONFORMING 3 YEAR P&I LIBOR ARM NON-CONVERTIBLE	US3546.NOT US3146.RID DD340.BB DP340.BB	2%	2%	5%	
<b>BB-341</b>	CONFORMING 3 YEAR P&I LIBOR ARM CONVERTIBLE	US3547.NOT US3147.RID DD341.BB DP341.BB D451C1.BB	2%	2%	5%	
<b>BB-343</b>	NON-CONFORMING 3 YEAR P&I LIBOR ARM NON-CONVERTIBLE	US3546.NOT US3146.RID DD340.BB DP340.BB	2%	2%	5%	
<b>BB-344</b>	NON-CONFORMING 3 YEAR P&I LIBOR ARM CONVERTIBLE	US3547.NOT US3147.RID D451J1.BB ARM.DSC	2%	2%	5%	
<b>BB-351</b>	CONFORMING 5 YEAR CMT ARM CONVERTIBLE	USNTBWC.BB USRTBWC.BB DD351.BB DP351.BB D451C1.BB	2%	2%	5%	
<b>BB-353</b>	NON-CONFORMING 5 YEAR CMT ARM CONVERTIBLE	USNTBWC.BB USRTBWC.BB DD351.BB DP351.BB D451J1.BB	2%	2%	5%	
<b>BB-359</b>	CONFORMING 5 YEAR IO LIBOR ARM NON-CONVERTIBLE	US3528.NOT US3187.RID DD359.BB DP359.BB	2%	2%	5%	120



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<b>BB-360</b>	CONFORMING 5 YEAR P&I LIBOR ARM CONVERTIBLE	US3547.NOT US3147.RID DD360.BB DP360.BB D451C1.BB	2%	2%	5%	
<b>BB-361</b>	NON-CONFORMING 5 YEAR P&I LIBOR ARM CONVERTIBLE	US3547.NOT US3147.RID DD360.BB DP360.BB D451J1.BB	2%	2%	5%	
<b>BB-362</b>	CONFORMING 5 YEAR P&I LIBOR ARM NON-CONVERTIBLE	US5531.NOT US5131.RID DD362.BB DP362.BB	5%	2%	5%	
<b>BB-363</b>	NON-CONFORMING 5 YEAR P&I LIBOR ARM NON-CONVERTIBLE	US5531.NOT US5131.RID DD362.BB DP362.BB	5%	2%	5%	
<b>BB-371</b>	CONFORMING 7 YEAR CMT ARM NON-CONVERTIBLE	US3593.NOT US3195.RID DD371.BB DP371.BB	5%	2%	5%	
<b>BB-372</b>	CONFORMING 10 YEAR CMT ARM NON-CONVERTIBLE	US3593.NOT US3195.RID DD372.BB DP372.BB	5%	2%	5%	
<b>BB-373</b>	CONFORMING 7 YEAR IO LIBOR ARM NON-CONVERTIBLE	US3528.NOT US3187.RID AB838I.BB DD373.BB DP373.BB	5%	2%	5%	120



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<b>BB-374</b>	CONFORMING 10 YEAR IO LIBOR ARM NON-CONVERTIBLE	US3528.NOT US3187.RID AB838I.BB DD374.BB DP374.BB	5%	2%	5%	120
<b>BB-375</b>	CONFORMING 7 YEAR P&I LIBOR ARM NON-CONVERTIBLE	US3546.NOT US3146.RID DD300.BB DP300.BB	5%	2%	5%	
<b>BB-376</b>	CONFORMING 10 YEAR P&I LIBOR ARM NON-CONVERTIBLE	US3546.NOT US3146.RID DD301.BB DP301.BB	5%	2%	5%	
<b>BB-377</b>	NON-CONFORMING 7 YEAR P&I LIBOR ARM NON-CONVERTIBLE	US3546.NOT US3146.RID DD300.BB DP300.BB	5%	2%	5%	
<b>BB-378</b>	NON-CONFORMING 10 YEAR P&I LIBOR ARM NON-CONVERTIBLE	US3546.NOT US3146.RID DD301.BB DP301.BB	5%	2%	5%	
<b>BB-381</b>	NON-CONFORMING 7 YEAR CMT ARM NON-CONVERTIBLE	US3593.NOT US3195.RID DD371.BB DP371.BB	5%	2%	5%	
<b>BB-382</b>	NON-CONFORMING 10 YEAR CMT ARM NON-CONVERTIBLE	US3593.NOT US3195.RID DD372.BB DP372.BB	5%	2%	5%	
<b>BB-391</b>	NON-CONFORMING 6 MONTH IO LIBOR ARM NON-CONVERTIBLE	US3520.NOT US3138.RID AB838I.BB DD391.BB DP391.BB	1%	1%	6%	120



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<b>BB-392</b>	NON-CONFORMING 1 YEAR IO LIBOR ARM NON-CONVERTIBLE	US3526.NOT US3189.RID AB838I.BB DD392.BB DP392.BB	2%	2%	6%	120
<b>BB-393</b>	NON-CONFORMING 3 YEAR IO LIBOR ARM NON-CONVERTIBLE	US3526.NOT US3189.RID AB838I.BB DD393.BB DP393.BB	2%	2%	5%	120
<b>BB-394</b>	NON-CONFORMING 5 YEAR IO LIBOR ARM NON-CONVERTIBLE	US3528.NOT US3187.RID AB838I.BB DD359.BB DP359.BB	2%	2%	5%	120
<b>BB-395</b>	NON-CONFORMING 7 YEAR IO LIBOR ARM NON-CONVERTIBLE	US3528.NOT US3187.RID AB838I.BB DD373.BB DP373.BB	5%	2%	5%	120
<b>BB-396</b>	NON-CONFORMING 10 YEAR IO LIBOR ARM NON-CONVERTIBLE	US3528.NOT US3187.RID AB838I.BB DD374.BB DP374.BB	5%	2%	5%	120
<b>BB-397</b>	CONFORMING 5 YEAR IO LIBOR ARM NON-CONVERTIBLE	US5537.NOT US5137.RID DD397.BB DP397.BB	5%	2%	5%	120
<b>BB-398</b>	NON-CONFORMING 5 YEAR IO LIBOR ARM NON-CONVERTIBLE	US5537.NOT US5137.RID DD397.BB DP397.BB	5%	2%	5%	120