



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
	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-107	30 YEAR INTEREST FIRST FIXED RATE CONFORMING	US3271.NOT				120
BB-110	10 YEAR FIXED RATE CONFORMING	US3200.NOT				
BB-111	NON-CONFORMING FIXED RATE 30 YEAR	US3200.NOT				
BB-112	NON-CONFORMING FIXED RATE 15 YEAR	US3200.NOT				
BB-118	INTEREST FIRST FIXED RATE NON-CONFORMING	US3271.NOT				120
BB-153	30 YEAR FIXED RATE CONFORMING HOME NOW 97	US3200.NOT				
BB-154	20 YEAR FIXED RATE CONFORMING HOME NOW 97	US3200.NOT				
BB-155	15 YEAR FIXED RATE CONFORMING HOME NOW 97	US3200.NOT				
BB-159	30 YEAR FIXED RATE CONFORMING NEIGHBORHOOD HOME 97	US3200.NOT				
BB-160	20 YEAR FIXED RATE CONFORMING NEIGHBORHOOD HOME 97	US3200.NOT				
BB-161	15 YEAR FIXED RATE CONFORMING NEIGHBORHOOD HOME 97	US3200.NOT				
BB-163	40 YEAR FIXED RATE CONFORMING HOME NOW 97	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	30 YEAR FIXED RATE REFI PLUS	US3200.NOT				



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BB-951	20 YEAR FIXED RATE REFI PLUS	US3200.NOT				
BB-952	15 YEAR FIXED RATE REFI PLUS	US3200.NOT				
BB-RHS	USDA RURAL HOUSING	US3200.NOT				
	ARM PROGRAMS					
BB-203	FHA 1YR ARM	USFHAA.NTE FHAA.RDR DD203.BB DP203.BB		1%	5%	
BB-213	VA 3 YEAR HYBRID ARM	US3501.VA US3108.VA DD213.BB DP213.BB	1%	1%	5%	
BB-215	VA 5 YEAR HYBRID ARM	US3501.VA US3108.VA DD215.BB DP215.BB	1%	1%	5%	
BB-217	FHA 3YR ARM	USFHAA.NTE FHAA.RDR DD217.BB DP217.BB	1%	1%	5%	
BB-218	FHA 5YR ARM	USFHAA.NTE FHAA.RDR DD218.BB DP218.BB	1%	1%	5%	
BB-300	CONFORMING 7 YEAR P&I LIBOR ARM NON-CONVERTIBLE HOME NOW 100	US3546.NOT US3146.RID DD300.BB DP300.BB	5%	2%	5%	
BB-301	CONFORMING 10 YEAR P&I LIBOR ARM NON-CONVERTIBLE HOME NOW 100	US3546.NOT US3146.RID DD301.BB DP301.BB				



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BB-302	CONFORMING 7YEAR P&I LIBOR AMR NON-CONVERTIBLE HOME NOW 97	US5531U.NOT US5131U.RID DD302.BB DP302.BB	5%	2%	5%	
BB-303	CONFORMING 10 YEAR P&I LIBOR ARM NON-CONVERTIBLE HOME NOW 97	US5531U.NOT US5131U.RID DD303.BB DP303.BB	5%	2%	5%	
BB-304	CONFORMING 7 YEAR P&I LIBOR ARM NON-CONVERTIBLE NEIGHBORHOOD HOME 100	US3546.NOT US3146.RID DD300.BB DP300.BB	5%	2%	5%	
BB-305	CONFORMING 10 YEAR P&I LIBOR ARM NON-CONVERTIBLE NEIGHBORHOOD HOME 100	US3546.NOT US3146.NOT DD301.BB DP301.BB	5%	2%	5%	
BB-306	CONFORMING 7 YEAR P&I LIBOR ARM NON-CONVERTIBLE NEIGHBORHOOD HOME 97	US5531U.NOT US5131U.RID DD306.BB DP306.BB	5%	2%	5%	
BB-307	CONFORMING 10 YEAR P&I LIBOR ARM NON-CONVERTIBLE NEIGHBORHOOD HOME 97	US5531U.NOT US5131U.RID DD307.BB DP307.BB	5%	2%	5%	
BB-311	CONFORMING 1 YEAR CMT ARM NON-CONVERTIBLE	US3502U.NOT US3111U.RID DD311.BB DP311.BB	2%	2%	6%	
BB-312	CONFORMING 1 YEAR CMT ARM CONVERTIBLE	USNTBWC.BB USRTBWC.BB DD312.BB DP312.BB D451C1.BB	2%	2%	6%	



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BB-315	NON-CONFORMING 1 YEAR CMT ARM NON-CONVERTIBLE	US3502U.NOT US3111U.RID DD315.BB DP315.BB	2%	2%	6%	
BB-320	CONFORMING 1 YEAR P&I LIBOR ARM NON-CONVERTIBLE	US5530U.NOT US5130U.RID DD320.BB DP320.BB	2%	2%	6%	
BB-321	CONFORMING 1 YEAR P&I LIBOR ARM CONVERTIBLE	US5511U.NOT US5132.RID DD321.BB DP321.BB D451C1.BB	2%	2%	6%	
BB-324	NON-CONFORMING 1 YEAR P&I LIBOR ARM NON-CONVERTIBLE	US5530U.NOT US5130U.RID DD324.BB DP324.BB	2%	2%	6%	
BB-331	CONFORMING 3 YEAR CMT ARM NON-CONVERTIBLE	US3502U.NOT US3111U.RID DD331.BB DP331.BB	2%	2%	5%	
BB-332	CONFORMING 3 YEAR CMT ARM CONVERTIBLE	USNTBWC.BB USRTBWC.BB DD332.BB DP332.BB D451C1.BB	2%	2%	5%	
BB-340	CONFORMING 3 YEAR P&I LIBOR ARM NON-CONVERTIBLE	US5530U.NOT US5130U.RID DD340.BB DP340.BB	2%	2%	5%	
BB-341	CONFORMING 3 YEAR P&I LIBOR ARM CONVERTIBLE	US5532U.NOT US5132.RID DD341.BB DP341.BB D451C1.BB	2%	2%	5%	



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BB-343	NON-CONFORMING 3 YEAR P&I LIBOR ARM NON-CONVERTIBLE	US5530U.NOT US5130U.RID DD343.BB DP343.BB	2%	2%	5%	
BB-362	CONFORMING 5 YEAR P&I LIBOR ARM NON-CONVERTIBLE	US5531U.NOT US5131U.RID DD362.BB DP362.BB	5%	2%	5%	
BB-363	NON-CONFORMING 5 YEAR P&I LIBOR ARM NON-CONVERTIBLE	US5531U.NOT US5131U.RID DD363.BB DP363.BB	5%	2%	5%	
BB-371	CONFORMING 7 YEAR CMT ARM NON-CONVERTIBLE	US5510U.NOT US5110U.RID DD371.BB DP371.BB	5%	2%	5%	
BB-372	CONFORMING 10 YEAR CMT ARM NON-CONVERTIBLE	US5510U.NOT US5110U.RID DD372.BB DP372.BB	5%	2%	5%	
BB-375	CONFORMING 7 YEAR P&I LIBOR ARM NON-CONVERTIBLE	US5531U.NOT US5131U.RID DD375.BB DP375.BB	5%	2%	5%	
BB-376	CONFORMING 10 YEAR P&I LIBOR ARM NON-CONVERTIBLE	US5531U.NOT US5131U.RID DD376.BB DP376.BB	5%	2%	5%	
BB-377	NON-CONFORMING 7 YEAR P&I LIBOR ARM NON-CONVERTIBLE	US5531U.NOT US5131U.RID DD377.BB DP377.BB	5%	2%	5%	



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BB-378	NON-CONFORMING 10 YEAR P&I LIBOR ARM NON-CONVERTIBLE	US5531U.NOT US5131U.RID DD378.BB DP378.BB	5%	2%	5%	
BB-381	NON-CONFORMING 7 YEAR CMT ARM NON-CONVERTIBLE	US5510U.NOT US5110U.RID DD381.BB DP381.BB	5%	2%	5%	
BB-382	NON-CONFORMING 10 YEAR CMT ARM NON-CONVERTIBLE	US5510U.NOT US5110U.RID DD382.BB DP382.BB	5%	2%	5%	