



CITIMORTGAGE, INC. (BROKER DIVISION)

| DOCMAGIC PROGRAM CODE | PROGRAM DESCRIPTION | NOTES, RIDERS, AND ADDENDA | FIRST INTEREST RATE CAP % | SUBSEQUENT RATE CAP % | LIFE CAP % | INTEREST ONLY MONTHS |
|-------------------------------|---------------------------------------|--|---------------------------|-----------------------|------------|----------------------|
| FIXED/BALLOON PROGRAMS | | | | | | |
| CONVCI | ALL FIXED LOANS | US3200.NOT-A | | | | |
| FIOCI | 30YR FIXED W/10YR IO | US3271.NOT | | | | 120 |
| FHACI | FHA FIXED RATE | USFHA.NTE | | | | |
| VACI | VA FIXED RATE | USFN.VA VAPR.RDR | | | | |
| ARM PROGRAMS | | | | | | |
| 1MLIOCI | 1 MONTH LIBOR INTEREST ONLY | NMB4025.CI RMB4026.CI | 2% | 2% | 6% | 120 |
| 6MLIOCI | 6 MONTH LIBOR INTEREST ONLY | NMB4052.CI RMB4031.CI DMB4056.CI | 2% | 2% | 6% | 120 |
| 1LIBCI | 1 YR LIBOR NON CONVERTIBLE | US3526.NOT US3189.RID DMB4197.CI | 2% | 2% | 6% | |
| 1LIBWCCI | 1 YR LIBOR CONVERTIBLE | US3529.NOT US3122.RID DMB4197.CI | 2% | 2% | 6% | |
| 1LIOCI | 1 YR LIBOR W/INT ONLY NON CONVERTIBLE | NMB4243.CI US3189.RID DMB4246.CI | 2% | 2% | 6% | 120 |
| 31LIBCI | 3/1 LIBOR ARM | US3526.NOT US3189.RID ARM.DSC | 2% | 2% | 6% | |



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| 31LIBWCCI | 3/1 LIBOR CONVERTIBLE | US3527.NOT US3186.RID DMB3052.CI | 2% | 2% | 6% | |
| 31LIOCI | 3/1 LIBOR INTEREST ONLY | US3532.NOT US3189.RID DMB4239.CI | 2% | 2% | 6% | 36 |
| CI31LIO | 3/1 LIBOR W/10YR INTEREST ONLY | US3537.NOT US3155.RID ARMIO.DSC | 2% | 2% | 6% | 120 |
| 51LIBCI | 5/1 LIBOR ARM | US3528.NOT US3187.RID ARM.DSC | 5% | 2% | 5% | |
| 51LIBWCCI | 5/1 LIBOR CONVERTIBLE | US3525.NOT US3188.RID DMB3054.CI | 5% | 2% | 5% | |
| 51LIOCI | 5/1 LIBOR INTEREST ONLY (2/2/5 CAPS) | US3530.NOT US3187.RID DMB4264.CI | 2% | 2% | 5% | 60 |
| 51LIO2CI | 5/1 LIBOR INTEREST ONLY (5/2/5 CAPS) | US3530.NOT US3187.RID DMB4255.CI | 5% | 2% | 5% | 60 |
| CI51LIO | 5/1 LIBOR W/10YR INTEREST ONLY (2/2/5 CAPS) | US3535.NOT US3153.RID ARMIO.DSC | 2% | 2% | 5% | 120 |
| CI51LIO2 | 5/1 LIBOR W/10YR INTEREST ONLY (5/2/5 CAPS) | US3535.NOT US3153.RID ARMIO.DSC | 5% | 2% | 5% | 120 |
| 71LIBCI | 7/1 LIBOR ARM | US3528.NOT US3187.RID ARM.DSC | 5% | 2% | 5% | |
| 71LIBWCCI | 7/1 LIBOR CONVERTIBLE | US3525.NOT US3188.RID DMB4195.CI | 5% | 2% | 5% | |
| 71LIOCI | 7/1 LIBOR INTEREST ONLY | US3530.NOT US3187.RID DMB4258.CI | 5% | 2% | 5% | 84 |



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| CI71LIO | 7/1 LIBOR W/10YR INTEREST ONLY | US3535.NOT US3153.RID ARMIO.DSC | 5% | 2% | 5% | 120 |
| 101LIBCI | 10/1 LIBOR ARM | US3528.NOT US3187.RID DMB4196.CI | 5% | 2% | 5% | |
| 101LIBWCCI | 10/1 LIBOR CONVERTIBLE | US3525.NOT US3188.RID DMB4196.CI | 5% | 2% | 5% | |
| 101LIOCI | 10/1 LIBOR INTEREST ONLY | US3530.NOT US3187.RID DMB4261.CI | 5% | 2% | 5% | 120 |
| FHA1YRTCI | FHA 1 YR T-BILL ARM | USFHAA.NTE FHAA.RDR DFHA.RBM | | 1% | 5% | |
| FHA31TCI | FHA 3/1 T-BILL ARM | USFHAA.NTE FHAA.RDR D31YRT.FHA | | 1% | 5% | |
| VA31TCI | VA 3/1 T-BILL ARM | US3501.VA US3108.VA DARM.VA | 1% | 1% | 5% | |
| VA51TCI | VA 5/1 T-BILL ARM | US3501.VA US3108.VA DARM.VA | 1% | 1% | 5% | |