



CITIMORTGAGE, INC. (CORRESPONDENT DIVISION) MATRIX

DOCMAGIC PROGRAM CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND ADDENDA	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
	FIXED/BALLOON PROGRAMS					
CONVCIC	ALL FIXED LOANS	US3200.NOT MB1936A.CIC				
CIC-FMC	MY COMMUNITY ALL FIXED LOANS	US3200.NOT MB1936A.CIC BARIRC.CIC				
CIC-FES	FIXED RATE ECONOMIC STIMULUS	US3200.NOT				
FIOCIC	FANNIE MAE AGENCY/NONAGENCY FIXED 30 YR IO	US3271.NOT				120
CIC-FMFIO	FREDDIE MAC AGENCY/NON-AGENCY FIXED 30 YR IO	US5206.NOT				120
CIC-35IO	35YR FIXED WITH 5YR IO	US3271.NOT				60
CIC-40IO	40YR FIXED WITH 10YR IO	US3271.NOT				120
CIC-FESIO	FIXED RATE ECONOMIC STIMULUS W/IO	US3271.NOT				
CIC-FMCIO	MY COMMUNITY 30YR FIXED W/IO	US3271.NOT MB4584.CIC BARIRC.CIC				120
CIC-HP100	FREDDIE MAC HOME POSSIBLE 97 & 100	US3200.NOT				
F2NDCIC	FIXED 2ND LOANS	3900 SERIES				
F2NDIOIC	FIXED 30YR 2ND LIEN W/10YR IO	US3271.NOT				120
F2NDIO2CIC	FIXED 20YR 2ND LIEN W/5YR IO	3900 SERIES IOATFSN.MSC				60
TPRIICIC	FIXED RATE TIMELY PAYMENT LEVEL II	US3200.NOT US1410.ATN-B US1412.RID-B				



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TPRIICIC	FIXED RATE TIMELY PAYMENT LEVEL III	US3200.NOT US1410.ATN US1412.RID				
CIC-FMCEAII	MY COMMUNITY CONVENTIONAL AGENCY FIXED RATE EA II	US3200.NOT MB1936A.CIC US1412.RID-B US1410.ATN-B				
FECIC	EXPANDED ALL FIXED LOANS	US3200.NOT MB1936A.CIC				
FEIO5CIC	EXPANDED ALL FIXED LOANS W/5YR IO	US3271.NOT UC18ATN.CIC UC18R.CIC MB4584.CIC				60
FEIOCIC	EXPANDED ALL FIXED LOANS W/10YR IO	US3271.NOT UC18ATN.CIC UC18R.CIC MB1936A.CIC				120
BECIC	EXPANDED BALLOON 40 DUE IN 30	US3260.NOT MB4661.CIC MB4662.CIC				
3015BSCIC	30 DUE IN 15 BALLOON SECOND	US3260.NOT US3015.NTE USB.RDR				
FHACIC	FHA FIXED RATE	USFHA.NTE				
VACIC	VA FIXED RATE	USFN.VA				
	ARM PROGRAMS					
1MLIOCIC	1 MONTH LIBOR INTEREST ONLY	US3520.NOT ARR1ML.CIC RTN1ML.CIC ARMIO.DSC	2%	2%	6%	120



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6MTBCIC	6 MONTH T-BILL CONVERTIBLE	US2895N.CI US2871R.CI DMB4119.CI RTN6MTB.CIC ARR6MTB.CIC	1%	1%	6%	
6MTBNCCIC	6 MONTH T-BILL NON-CONVERTIBLE	US2895N.CI US2871R.CI DMB4119.CI US3502.NOT RTN6MTB.CIC ARR6MTB.CIC	1%	1%	6%	
6MLIOCIC	6 MONTH LIBOR INTEREST ONLY	US3520.NOT ARR6ML.CIC RTN6ML.CIC ARMIO.DSC PMGID.CI	2%	2%	6%	120
1YRTCIC	FANNIE/FREDDIE 1YR T-BILL	US3502.NOT US3111.RID ARM.DSC	2%	2%	6%	
1YRTCCIC	FANNIE MAE 1YR T-BILL CONVERTIBLE	US3508.NOT US3118.RID ARM.DSC	2%	2%	6%	
CIC-FM1TC	FREDDIE MAC 1YR T-BILL CONVERTIBLE	US5511.NOT US5111.RID ARM.DSC	2%	2%	6%	
1YRLCIC	FANNIE MAE 1YR LIBOR	US3526.NOT US3189.RID ARM.DSC	2%	2%	6%	
CIC-FM1YL	FREDDIE MAC 1YR LIBOR	US5530.NOT US5130.RID ARM.DSC	2%	2%	6%	
1YRLCCIC	FANNIE MAE 1YR LIBOR CONVERTIBLE	US3529.NOT US3122.RID ARM.DSC	2%	2%	6%	



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CIC-FM1YLC	FREDDIE MAC 1YR LIBOR CONVERTIBLE	US5532.NOT US5132.RID ARM.DSC	2%	2%	6%	
1LIOIC	FANNIE MAE 1YR LIBOR IO	US3526.NOT ARMIO.DSC RTN38.CIC ARR39.CIC	2%	2%	6%	120
CIC-FM1LIO	FREDDIE MAC 1YR LIBOR IO	US5536.NOT RTN38.CIC ARR39.CIC ARMIO.DSC	2%	2%	6%	120
31YRTCIC	FANNIE/FREDDIE 3/1 T-BILL	US3502.NOT US3111.RID ARM.DSC	2%	2%	6%	
31YRTCCIC	FANNIE MAE 3/1 T-BILL CONVERTIBLE	US3503.NOT US3113.RID ARM.DSC	2%	2%	6%	
CIC-FM31TC	FREDDIE MAC 3/1 T-BILL CONVERTIBLE	US5512.NOT US5112.RID ARM.DSC	2%	2%	6%	
31TCIOIC	FANNIE MAE 3/1 T-BILL IO CONVERTIBLE	US3503.NOT US3113.RID DMB4022.CIC RTN23.CIC	2%	2%	6%	36
31TNCIOIC	FANNIE MAE 3/1 T-BILL IO	US3533.NOT US3111.RID DMB4022.CIC RTN24.CIC	2%	2%	6%	36
CIC-FM31TIO	FREDDIE MAC 3/1T-BILL IO	US5506.NOT US5106.RID RTN24.CIC ARMIO.DSC	2%	2%	6%	36
31LIBCIC	FANNIE MAE 3/1 LIBOR	US3526.NOT US3189.RID ARM.DSC	2%	2%	6%	



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CIC-FM31L	FREDDIE MAC 3/1 LIBOR	US5530.NOT US5130.RID ARM.DSC	2%	2%	6%	
31LIBCCIC	FANNIE MAE 3/1 LIBOR CONVERTIBLE	US3527.NOT US3186.RID ARM.DSC	2%	2%	6%	
CIC-FM31LC	FREDDIE MAC 3/1 LIBOR CONVERTIBLE	US5533.NOT US5133.RID ARM.DSC	2%	2%	6%	
31LIOIC	FANNIE MAE 3/1 LIBOR W/3YR IO	US3532.NOT US3189.RID ARMIO.DSC	2%	2%	6%	36
CIC-31LIO	FANNIE MAE 3/1 LIBOR W/10 YR IO	US3537.NOT US3155.RID ARMIO.DSC	2%	2%	6%	120
CIC-FM31LIO	FREDDIE MAC 3/1 LIBOR W/3YR IO	US5536.NOT US5136.RID ARMIO.DSC	2%	2%	6%	36
51YRTCIC	FANNIE MAE 5/1 T-BILL (2/2/5 CAPS)	US3522.NOT US3182.RID ARM.DSC	2%	2%	5%	
51YRT2CIC	FANNIE MAE 5/1 T-BILL (5/2/5 CAPS)	US3522.NOT US3182.RID ARM.DSC	5%	2%	5%	
CIC-FM51T	FREDDIE MAC 5/1 T-BILL (2/2/5 CAPS)	US5510.NOT US5110.RID ARM.DSC	2%	2%	5%	
CIC-FM51T2	FREDDIE MAC 5/1 T-BILL (5/2/5 CAPS)	US5510.NOT US5110.RID ARM.DSC	5%	2%	2%	
51YRTCCIC	FANNIE MAE 5/1 T-BILL CONVERTIBLE (2/2/5 CAPS)	US3523.NOT US3183.RID ARM.DSC	2%	2%	5%	



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51YRT2CCIC	FANNIE MAE 5/1 T-BILL CONVERTIBLE (5/2/5 CAPS)	US3523.NOT US3183.RID ARM.DSC	5%	2%	5%	
CIC-FM51TC	FREDDIE MAC 5/1 T-BILL CONVERTIBLE (2/2/5 CAPS)	US5513.NOT US5113.RID ARM.DSC	2%	2%	5%	
CIC-FM51TC2	FREDDIE MAC 5/1 T-BILL CONVERTIBLE (5/2/5 CAPS)	US5513.NOT US5113.RID ARM.DSC	5%	2%	5%	
CIC-51TIO2	FANNIE MAE 5/1 T-BILL IO (2/2/5 CAPS)	US3531.NOT US3182.RID RTN24.CIC ARMIO.CIC	2%	2%	5%	60
51TCIOCIC	FANNIE MAE 5/1 T-BILL CONVERTIBLE IO (5/2/5 CAPS)	US3523.NOT -A US3183.RID RTN23.CIC DMB4023.CIC	5%	2%	5%	60
51TNCIOCIC	FANNIE MAE 5/1 T-BILL IO (5/2/5 CAPS)	US3531.NOT US3182.RID DMB4023.CIC RTN24.CIC	5%	2%	5%	60
CIC-FM51TIO	FREDDIE MAC 5/1 T-BILL IO (2/2/5 CAPS)	US5507.NOT US5107.RID RTN24.CIC ARMIO.DSC	2%	2%	5%	60
CIC-FM51TIO2	FREDDIE MAC 5/1 T-BILL IO (5/2/5 CAPS)	US5507.NOT US5107.RID RTN24.CIC ARMIO.DSC	5%	2%	5%	60
CIC-51TCIO2	FANNIE MAE 5/1 T-BILL CONVERTIBLE IO (2/2/5 CAPS)	US3523.NOT-A US3183.RID RTN23.CIC ARMIO.DSC	2%	2%	5%	60



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51LIBCIC	FANNIE MAE 5/1 LIBOR (5/2/5 CAPS)	US3528.NOT US3187.RID ARM.DSC	5%	2%	5%	
51LIB2CIC	FANNIE MAE 5/1 LIBOR (2/2/5 CAPS)	US3528.NOT US3187.RID ARM.DSC	2%	2%	5%	
51LIBCCIC	FANNIE MAE 5/1 LIBOR CONVERTIBLE (5/2/5 CAPS)	US3525.NOT US3188.RID ARM.DSC	5%	2%	5%	
51LIBC2CIC	FANNIE MAE 5/1 LIBOR CONVERTIBLE (2/2/5 CAPS)	US3525.NOT US3188.RID ARM.DSC	2%	2%	5%	
CIC-51LES	5/1 LIBOR ECONOMIC STIMULUS	US3528.NOT US3187.RID ARM.DSC	5%	2%	5%	
CIC-FM51L	FREDDIE MAC 5/1 LIBOR (5/2/5 CAPS)	US5531.NOT US5131.RID ARM.DSC	5%	2%	5%	
CIC-FM51L2	FREDDIE MAC 5/1 LIBOR (2/2/5 CAPS)	US5531.NOT US5131.RID ARM.DSC	2%	2%	5%	
CIC-FM51LC	FREDDIE MAC 5/1 LIBOR CONVERTIBLE (5/2/5 CAPS)	US5534.NOT US5134.RID ARM.DSC	5%	2%	5%	
CIC-FM51LC2	FREDDIE MAC 5/1 LIBOR CONVERTIBLE (2/2/5 CAPS)	US5534.NOT US5134.RID ARM.DSC	2%	2%	5%	
CIC-51LMC	MY COMMUNITY 5/1 LIBOR	US3528.NOT US3187.RID ARM.DSC BARIRC.CIC	2%	2%	5%	
51LIOIC	FANNIE MAE 5/1 LIBOR W/5YR IO (2/2/5 CAPS)	US3530.NOT US3187.RID ARMIO.DSC	2%	2%	5%	60



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51LIO2CIC	FANNIE MAE 5/1 LIBOR W/5YR IO (5/2/5 CAPS)	US3530.NOT US3187.RID ARMIO.DSC	5%	2%	5%	60
CIC-FM51LIO	FREDDIE MAC 5/1 LIBOR W/5YR IO (2/2/5 CAPS)	US5537.NOT US5137.RID ARMIO.DSC	2%	2%	5%	60
CIC-FM51LIO2	FREDDIE MAC 5/1 LIBOR W/5YR IO (5/2/5 CAPS)	US5537.NOT US5137.RID ARMIO.DSC	5%	2%	5%	60
CIC-51LIO	FANNIE MAE 5/1 LIBOR W/10YR IO (2/2/5 CAPS)	US3535.NOT US3153.RID ARMIO.DSC	2%	2%	5%	120
CIC-51LIO2	FANNIE MAE 5/1 LIBOR W/10YR IO (5/2/5 CAPS)	US3535.NOT US3153.RID ARMIO.DSC	5%	2%	5%	120
71YRTCIC	FANNIE MAE 7/1 T-BILL	US3522.NOT US3182.RID ARM.DSC	5%	2%	5%	
71YRTCCIC	FANNIE MAE 7/1 T-BILL CONVERTIBLE	US3523.NOT US3183.RID ARM.DSC	5%	2%	5%	
CIC-FM71T	FREDDIE MAC 7/1 T-BILL	US5510.NOT US5110.RID ARM.DSC	5%	2%	5%	
CIC-FM71TC	FREDDIE MAC 7/1 T-BILL CONVERTIBLE	US5513.NOT US5113.RID ARM.DSC	5%	2%	5%	
71TCIOCIC	FANNIE MAE 7/1 T-BILL IO CONVERTIBLE	US3523.NOT -A US3183.RID DMB4024.CIC RTN23.CIC	5%	2%	5%	84
71TNCIOCIC	FANNIE MAE 7/1 T-BILL IO	US3531.NOT US3182.RID DMB4024.CIC RTN24.CIC	5%	2%	5%	84



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CIC-FM71TIO	FREDDIE MAC 7/1 T-BILL IO	US5507.NOT US5107.RID RTN24.CIC ARMIO.DSC	5%	2%	5%	84
71LIBCIC	FANNIE MAE 7/1 LIBOR	US3528.NOT US3187.RID ARM.DSC	5%	2%	5%	
71LIBCCIC	FANNIE MAE 7/1 LIBOR CONVERTIBLE	US3525.NOT US3188.RID ARM.DSC	5%	2%	5%	
CIC-FM71L	FREDDIE MAC 7/1 LIBOR	US5531.NOT US5131.RID ARM.DSC	5%	2%	5%	
CIC-FM71LC	FREDDIE MAC 7/1 LIBOR CONVERTIBLE	US5534.NOT US5134.RID ARM.DSC	5%	2%	5%	
CIC-71LMCEAII	CONVENTIONAL AGENCY 7/1 LIBOR MY COMMUNITY EA II	US3528.NOT US3187.RID ARM.DSC US1410.ATN-B US1412.RID-B BARIRC.CIC	5%	2%	5%	
CIC-71LMC	MY COMMUNITY 7/1 LIBOR	US3528.NOT US3187.RID ARM.DSC BARIRC.CIC	5%	2%	5%	
71LIOICIC	FANNIE MAE 7/1 LIBOR W/7YR IO	US3530.NOT US3187.RID ARMIO.DSC	5%	2%	5%	84
CIC-FM71LIO	FREDDIE MAC 7/1 LIBOR W/7YR IO	US5537.NOT US5137.RID ARMIO.DSC	5%	2%	5%	84
CIC-71LIO	FANNIE MAE 7/1 LIBOR W/10YR IO	US3535.NOT US3153.RID ARMIO.DSC	5%	2%	5%	120



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101YRTCIC	FANNIE MAE 10/1 T-BILL	US3522.NOT US3182.RID ARM.DSC	5%	2%	5%	
101YRTCCIC	FANNIE MAE 10/1 T-BILL CONVERTIBLE	US3523.NOT US3183.RID ARM.DSC	5%	2%	5%	
CIC-FM101T	FREDDIE MAC 10/1 T-BILL	US5510.NOT US5110.RID ARM.DSC	5%	2%	5%	
CIC-FM101TC	FREDDIE MAC 10/1 T-BILL CONVERTIBLE	US5513.NOT US5113.RID ARM.DSC	5%	2%	5%	
101TNCIOCIC	FANNIE MAE 10/1 T-BILL IO	US3531.NOT US3182.RID ARMIO.DSC	5%	2%	5%	120
CIC-101TCIO	FANNIE MAE 10/1 T-BILL CONVERTIBLE IO	US3523.NOT US3183.RID ARMIO.DSC	5%	2%	5%	120
CIC-FM101TCIO	FREDDIE MAC 10/1 T-BILL IO	US5507.NOT US5107.RID ARMIO.DSC	5%	2%	5%	120
101LCIC	FANNIE MAE 10/1 LIBOR	US3528.NOT US3187.RID ARM.DSC	5%	2%	5%	
101LCCIC	FANNIE MAE 10/1 LIBOR CONVERTIBLE	US3525.NOT US3188.RID ARM.DSC	5%	2%	5%	
CIC-FM101L	FREDDIE MAC 10/1 LIBOR	US5531.NOT US5131.RID ARM.DSC	5%	2%	5%	
CIC-FM101LC	FREDDIE MAC 10/1 LIBOR CONVERTIBLE	US5534.NOT US5134.RID ARM.DSC	5%	2%	5%	



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CIC-101LMC	MY COMMUNITY 10/1 LIBOR	US3528.NOT US3187.RID ARM.DSC BARIRC.CIC	5%	2%	5%	
CIC-101LMCEAII	CONVENTIONAL AGENCY 10/1 LIBOR MY COMMUNITY EA II	US3528.NOT US3187.RID ARM.DSC US1412.RID-B US1410.ATN-B BARIRC.CIC	5%	2%	5%	
101LIOIC	FANNIE MAE 10/1 LIBOR W/10YR IO	US3530.NOT US3187.RID ARMIO.DSC	5%	2%	5%	120
FHA1YRTCIC	FHA 1 YR T-BILL ARM	USFHAA.NTE FHAA.RDR DFHA.RBM		1%	5%	
FHA31TCIC	FHA 3/1 YR T-BILL ARM	USFHAA.NTE FHAA.RDR DFHA.RBM		1%	5%	
VA31TCIC	VA 3/1 T-BILL ARM	US3501.VA US3108.VA DARM.VA	1%	1%	5%	
VA51TCIC	VA 5/1 T-BILL ARM	US3501.VA US3108.VA DARM.VA	1%	1%	5%	