



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 BARIRC.CIC				
CIC-FES	FIXED RATE ECONOMIC STIMULUS	US3200.NOT				
CIC-HP100	FREDDIE MAC HOME POSSIBLE 97 & 100	US3200.NOT				
CIC-DURPF	DU REFI PLUS ALL FIXED LOANS	US3200.NOT				
TPRIICIC	FIXED RATE TIMELY PAYMENT LEVEL II	US3200.NOT US1410.ATN-B US1412.RID-B				
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 US1412.RID-B US1410.ATN-B BARIRC.CIC				
FIOCIC	FANNIE MAE AGENCY/NONAGENCY FIXED 30 YR IO	US3271.NOT				120
CIC-FMFIO	FREDDIE MAC AGENCY/NON-AGENCY FIXED 30 YR IO	US5206U.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				120
CIC-FMCIO	MY COMMUNITY 30YR FIXED W/IO	US3271.NOT BARIRC.CIC				120
FHACIC	FHA FIXED RATE	USFHA.NTE				
VACIC	VA FIXED RATE	USFN.VA				



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	ARM PROGRAMS					
1YRLCIC	FANNIE MAE 1YR LIBOR	US3526U.NOT US3189U.RID ARM.DSC	2%	2%	6%	
CIC-FM1YL	FREDDIE MAC 1YR LIBOR	US5530U.NOT US5130U.RID ARM.DSC	2%	2%	6%	
1YRLCCIC	FANNIE MAE 1YR LIBOR CONVERTIBLE	US3529U.NOT US3122U.RID ARM.DSC	2%	2%	6%	
CIC-FM1YLC	FREDDIE MAC 1YR LIBOR CONVERTIBLE	US5532U.NOT US5132U.RID ARM.DSC	2%	2%	6%	
1LIOIC	FANNIE MAE 1YR LIBOR IO	US3526U.NOT ARMIO.DSC RTN38.CIC ARR39.CIC	2%	2%	6%	120
CIC-FM1LIO	FREDDIE MAC 1YR LIBOR IO	US5536U.NOT RTN38.CIC ARR39.CIC ARMIO.DSC	2%	2%	6%	120
31LIBCIC	FANNIE MAE 3/1 LIBOR	US3526U.NOT US3189U.RID ARM.DSC	2%	2%	6%	
CIC-FM31L	FREDDIE MAC 3/1 LIBOR	US5530U.NOT US5130U.RID ARM.DSC	2%	2%	6%	
31LIBCCIC	FANNIE MAE 3/1 LIBOR CONVERTIBLE	US3527U.NOT US3186U.RID ARM.DSC	2%	2%	6%	
CIC-FM31LC	FREDDIE MAC 3/1 LIBOR CONVERTIBLE	US5533U.NOT US5133U.RID ARM.DSC	2%	2%	6%	



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CIC-31LIO	FANNIE MAE 3/1 LIBOR W/10 YR IO	US3537U.NOT US3155U.RID ARMIO.DSC	2%	2%	6%	120
51LIBCIC	FANNIE MAE 5/1 LIBOR (5/2/5 CAPS)	US3528UNOT US3187U.RID ARM.DSC	5%	2%	5%	
51LIB2CIC	FANNIE MAE 5/1 LIBOR (2/2/5 CAPS)	US3528U.NOT US3187U.RID ARM.DSC	2%	2%	5%	
51LIBCCIC	FANNIE MAE 5/1 LIBOR CONVERTIBLE (5/2/5 CAPS)	US3525U.NOT US3188U.RID ARM.DSC	5%	2%	5%	
51LIBC2CIC	FANNIE MAE 5/1 LIBOR CONVERTIBLE (2/2/5 CAPS)	US3525U.NOT US3188U.RID ARM.DSC	2%	2%	5%	
CIC-51LES	5/1 LIBOR ECONOMIC STIMULUS	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
CIC-FM51L	FREDDIE MAC 5/1 LIBOR (5/2/5 CAPS)	US5531U.NOT US5131U.RID ARM.DSC	5%	2%	5%	
CIC-FM51L2	FREDDIE MAC 5/1 LIBOR (2/2/5 CAPS)	US5531U.NOT US5131U.RID ARM.DSC	2%	2%	5%	
CIC-FM51LC	FREDDIE MAC 5/1 LIBOR CONVERTIBLE (5/2/5 CAPS)	US5534U.NOT US5134U.RID ARM.DSC	5%	2%	5%	
CIC-FM51LC2	FREDDIE MAC 5/1 LIBOR CONVERTIBLE (2/2/5 CAPS)	US5534U.NOT US5134U.RID ARM.DSC	2%	2%	5%	
CIC-51LMC	MY COMMUNITY 5/1 LIBOR	US3528U.NOT US3187U.RID ARM.DSC BARIRC.CIC	2%	2%	5%	



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CIC-DURP51L	DU REFI PLUS 5/1 LIBOR	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
CIC-51LIO	FANNIE MAE 5/1 LIBOR W/10YR IO (2/2/5 CAPS)	US3535U.NOT US3153U.RID ARMIO.DSC	2%	2%	5%	120
CIC-51LIO2	FANNIE MAE 5/1 LIBOR W/10YR IO (5/2/5 CAPS)	US3535U.NOT US3153U.RID ARMIO.DSC	5%	2%	5%	120
CIC-51LIOMC	MY COMMUNITY 5/1 LIBOR IO	US3535U.NOT US3153U.RID ARMIO.DSC BARIRC.CIC	2%	2%	5%	120
CIC-51LIOES	5/1 LIBOR ARM 10YR IO ECONOMIC STIMULUS	US3535U.NOT US3153U.RID ARMIO.DSC	5%	2%	5%	120
71LIBCIC	FANNIE MAE 7/1 LIBOR	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
71LIBCCIC	FANNIE MAE 7/1 LIBOR CONVERTIBLE	US3525U.NOT US3188U.RID ARM.DSC	5%	2%	5%	
CIC-FM71L	FREDDIE MAC 7/1 LIBOR	US5531U.NOT US5131U.RID ARM.DSC	5%	2%	5%	
CIC-FM71LC	FREDDIE MAC 7/1 LIBOR CONVERTIBLE	US5534U.NOT US5134U.RID ARM.DSC	5%	2%	5%	
CIC-71LMCEAII	CONVENTIONAL AGENCY 7/1 LIBOR MY COMMUNITY EA II	US3528U.NOT US3187U.RID ARM.DSC US1410.ATN-B US1412.RID-B BARIRC.CIC	5%	2%	5%	



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CIC-71LMC	MY COMMUNITY 7/1 LIBOR	US3528U.NOT US3187U.RID ARM.DSC BARIRC.CIC	5%	2%	5%	
CIC-71LES	7/1 LIBOR ARM ECONOMIC STIMULUS	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
CIC-DURP71L	DU REFI PLUS 7/1 LIBOR	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
CIC-71LIO	FANNIE MAE 7/1 LIBOR W/10YR IO	US3535U.NOT US3153U.RID ARMIO.DSC	5%	2%	5%	120
CIC-71LIOES	7/1 LIBOR ARM 10YR IO ECONOMIC STIMULUS	US3535U.NOT US3153U.RID ARMIO.DSC	5%	2%	5%	120
101LCIC	FANNIE MAE 10/1 LIBOR	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
101LCCIC	FANNIE MAE 10/1 LIBOR CONVERTIBLE	US3525U.NOT US3188U.RID ARM.DSC	5%	2%	5%	
CIC-FM101L	FREDDIE MAC 10/1 LIBOR	US5531U.NOT US5131U.RID ARM.DSC	5%	2%	5%	
CIC-FM101LC	FREDDIE MAC 10/1 LIBOR CONVERTIBLE	US5534U.NOT US5134U.RID ARM.DSC	5%	2%	5%	
CIC-101LMC	MY COMMUNITY 10/1 LIBOR	US3528U.NOT US3187U.RID ARM.DSC BARIRC.CIC	5%	2%	5%	
CIC-101LES	10/1 LIBOR ARM ECONOMIC STIMULUS	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	



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CIC-101LMCEAII	CONVENTIONAL AGENCY 10/1 LIBOR MY COMMUNITY EA II	US3528U.NOT US3187U.RID ARM.DSC US1412.RID-B US1410.ATN-B BARIRC.CIC	5%	2%	5%	
CIC-DURP101L	DU REFI PLUS 10/1 LIBOR	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
101LIOIC	FANNIE MAE 10/1 LIBOR W/10YR IO	US3530U.NOT US3187U.RID ARMIO.DSC	5%	2%	5%	120
CIC-FM101LIO	FREDDIE MAC 10/1 LIBOR W/10YR IO	US5537U.NOT US5137U.RID ARMIO.RID	5%	2%	5%	120
CIC-101LIOES	10/1 LIBOR ARM 10YR IO ECONOMIC STIMULUS	US3530U.NOT US3187U.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%	
FHA51TCIC	FHA 5/1 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%	