



## COUNTRYWIDE HOME LOANS, INC. (CORRESPONDENT) MATRIX

DOCMAGIC PROGRAM CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND ADDENDA	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
	<b>FIXED/BALLOON PROGRAMS</b>					
CW-HP	HOME POSSIBLE	US3200.NOT				
CW-FHS	FIXED RATE HOMESTYLE	US3200.NOT BA.CW				
FCW	FIXED RATE	US3200.NOT				
FSPCW	FIXED RATE SUBPRIME	US3200.NOT				
F4030CW	FIXED SUBPRIME RATE BALLOON 40/30	USB5730.CW US3180.RID				
FIO5CW	FIXED SUBPRIME 5 YEAR INTEREST ONLY	US3196.CW FE3187.CW				60
FIFCW	FIXED CONFORMING W/10YR INTEREST ONLY	US3271.NOT 1FE3185US.CW				120
FIF15CW	FIXED RATE 15 YEAR INTEREST FIRST	US3271.NOT				180
FIOCW	FIXED RATE EXPANDED/NON CONFORMING W/10YR INTEREST ONLY	US3166.CW FE3185.CW				120
FIO15CW	FIXED RATE 15 YEAR INTEREST ONLY	US3166.NOT				180
FMCCW	FIXED RATE MY COMMUNITY	US3200.NOT				
FMCIOCW	FIXED INTERESTFIRST 10YRS MY COMMUNITY	US3271.NOT				120
CW-FCC	FIXED RATE CREDIT COMEBACK	US3200.NOT US5741.CW				
RRRCW	RATE REDUCTION REWARD LEVEL III	US3200.NOT US3260.NOT US3266.NOT US1412A.CW US1410.ATN				



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RRRCW2	RATE REDUCTION REWARD LEVEL II	US3200.NOT US3260.NOT US3266.NOT US1412A.CW US1410.ATN				
CW-RHF	RURAL HOUSING RIXED RATE	US3200.NOT IECW.RH				
307CW	30 DUE IN 7 BALLOON	US3290.NOT US3191.RID US3292.NOT				
305CW	30 DUE IN 5 BALLOON	US3290.NOT US3191.RID US3292.NOT				
FHACW	FHA FIXED	USFHA.NTE				
203KCW	FHA 203K	USFHA.NTE				
CW-203KHS	FHA 203K HOMESTYLE	USFHA.NTE				
T1CW	FHA TITLE 1	USFHA.NTE				
VACW	VA FIXED	USFN.VA				
TXFCW	TEXAS (a)(6) FIXED RATE	TX3244.NOT				
TXFPCW	TEXAS (a)(6) FIXED SUB PRIME	TX3244.NOT				
	<b>ARM PROGRAMS</b>					
ARMI	1 YR T-BILL CONFORMING/CONVERTIBLE	US3508.NOT US3118.RID D3034.CW		2%	6%	
ARMII	1 YR T-BILL CONFORMING	US3502.NOT US3111.RID D3037.CW		2%	6%	
ARMIII	1 YR T-BILL NON-CONFORMING/CONVERTIBLE	US3508.NOT US3118.RID D3035.CW		2%	6%	



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ARMIV	1 YR T-BILL NON-CONFORMING	US3502.NOT US3111.RID D3037.CW		2%	6%	
CWJ1L	1 YEAR LIBOR NON-CONFORMING	US3529.NOT US3122.RID ARM.DSC		2%	6%	
ARMIVL	1 YEAR LIBOR NONCONFORMING/NONCONVERTIBLE	US3526.NOT US3189.RID ARM.DSC		2%	6%	
ARMXII	6 MONTH LIBOR CONFORMING	US5520.NOT US5120.RID D3044.CW		1%	6%	
ARMXIIA	6 MONTH LIBOR NON-CONFORMING	US5520.NOT US5120.RID D3044.CW		1%	6%	
CWJ6IOL	6 MO LIBOR INTEREST ONLY NON-CONF	US4267.CW US4276.CW D4277.CW				120
CWJ1IOL	1 MO LIBOR INTEREST ONLY NON-CONF	US4268.CW US4269.CW D4277.CW				120
CWJ31	3/1 YR T-BILL NON-CONFORMING	US3522.NOT US3182.RID D3098.CW		2%	6%	
CWC31	3/1 YR T-BILL CONFORMING	US3502.NOT US3111.RID D3095.CW	2%	2%	6%	
CWJ31L	3/1 YEAR LIBOR NON-CONFORMING	US3528.NOT US3187.RID D3177.CW		2%	6%	
CWC31L	3/1 YEAR LIBOR CONFORMING	US3526.NOT US3189.RID D3178.CW		2%	6%	



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CWC311OL	3/1 YR INTEREST FIRST LIBOR CONFORMING	US3532.NOT US3189.RID D4338.CW		2%	6%	36
CWC311OL2	3/1 YR LIBOR CONFORMING INTEREST FIRST (10YR INT. ONLY)	US3537.NOT US3155.RID D4338.CW		2%	6%	120
CWJ311OL	3/1 LIBOR INTEREST ONLY NON-CONF	US4265.CW US4266.CW D4264.CW		2%	6%	36
CWJ311OL2	3/1 LIBOR 10YR INTEREST ONLY NON-CONF	US4265.CW US4266.CW D4264.CW	2%	2%	6%	120
CWJ51	5/1 YR T-BILL NON-CONFORMING	US3522.NOT US3182.RID D3098.CW	5%	2%	5%	
CWC51	5/1 T-BILL CONFORMING (2/6 CAPS)	US3522.NOT US3182.RID D3135.CW	2%	2%	6%	
CWC512	5/1 T-BILL CONFORMING (5/2/5 CAPS)	US3522.NOT US3182.RID D3095.CW	5%	2%	5%	
CWCMC51	MY COMMUNITY CONFORMING 5/1 LIBOR	US3528.NOT US3187.RID ARM.DSC BAFC.MSC	2%	2%	5%	
CWJMC51L	MY COMMUNITY EXP. APPROVAL 5/1 LIBOR	US3528.NOT US3187.RID D3177.CW BAFC.MSC	2%	2%	6%	
CWJ51L	5/1 YR LIBOR NON-CONFORMING 5% LIFE CAP	US3528.NOT US3187.RID D3177.CW	5%	2%	5%	
CWJ51L2	5/1 YR LIBOR NON-CONFORMING 6% LIFE CAP	US3528.NOT US3187.RID D3177.CW		2%	6%	



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CWC51L	5/1 LIBOR CONFORMING (5/2/5 CAPS)	US3528.NOT US3187.RID D3178.CW	5%	2%	5%	
CWC51L2	5/1 LIBOR CONFORMING (2/6 CAPS)	US3528.NOT US3187.RID D3178.CW		2%	6%	
CWC51LIF	5/1 LIBOR CONFORMING INTEREST FIRST (5YR INT. ONLY)	US3530.NOT US3187.RID D4338.CW	2%	2%	6%	60
CWC51LIF2	5/1 LIBOR CONF INTERESTFIRST (CAPS 5/2/5)	US3530.NOT US3187.RID 1FE4263US.CW	5%	2%	5%	60
CWC51LIF3	5/1 LIBOR CONF 10YR INTERESTFIRST (CAPS 5/2/5)	US3535.NOT US3153.RID 1FE4263US.CW	5%	2%	5%	120
CW-51LCIO2	5/1 LIBOR CONF EA W/10YR INTERST ONLY (2/2/5 CAPS)	US3535.NOT US3153.RID 1FE6076US.CW	2%	2%	5%	120
CWC51LIF4	5/1 LIBOR CONF 10YR INTERESTFIRST (CAPS 2/2/6)	US3535.NOT US3153.RID D4338.CW	2%	2%	6%	120
CWCMC51LIO	MY COMMUNITY 5/1 LIBOR CONFORMING (W/10YR INT. ONLY)	US3535.NOT US3153.RID ARMIO.DSC BAFC.MSC 1FE6076US.CW	2%	2%	5%	120
CWJ51IOL	5/1 LIBOR INTEREST ONLY NON-CONFORM	US4265.CW US4266.CW D4264.CW	5%	2%	5%	60
CWJ51IOL2	5/1 LIBOR 10YR INTEREST ONLY NON-CONFORM	US4265.CW US4266.CW D4264.CW	5%	2%	5%	120
CW-HA51L	HOUSE AMERICA 5/1 LIBOR (2/2/5 CAPS)	US3528.NOT US3187.RID D5921.CW	2%	2%	5%	



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CW-HP51L	HOME POSSIBLE 5/1 LIBOR (2/2/5 CAPS)	US3528.NOT US3187.RID D5921.CW	2%	2%	5%	
CWJ71	7/1 YR T-BILL NON-CONFORMING	US3522.NOT US3182.CW D3132.CW	5%	2%	5%	
CWC71	7/1 YR T-BILL CONFORMING	US3522.NOT US3182.RID D3096.CW	5%	2%	5%	
CWJMC71	MY COMMUNITY 7/1 YR T-BILL EXP CRITERIA	US3522.NOT US3182.RID D3132.CW BAFC.MSC	5%	2%	5%	
CWJ71L	7/1 YEAR LIBOR NON-CONFORMING	US3528.NOT US3187.RID D3177.CW	5%	2%	5%	
CWC71L	7/1 YEAR LIBOR CONFORMING	US3528.NOT US3187.RID D3178.CW	5%	2%	5%	
CWCMC71L	MY COMMUNITY CONFORMING 7/1 LIBOR	US3528.NOT US3187.RID D3178.CW BAFC.MSC	5%	2%	5%	
CWC71LIF	7/1 LIBOR CONFORMING INTEREST FIRST	US3530.NOT US3187.RID 1FE4263US.CW	5%	2%	5%	84
CWC71LIF2	7/1 LIBOR CONFORMING 10YR INTEREST FIRST	US3535.NOT US3153.RID 1FE4263US.CW	5%	2%	5%	120
CWJ71IOL	7/1 LIBOR INTEREST ONLY NON-CONFORM	US4266.CW US4265.CW D4264.CW	5%	2%	5%	84
CWJ71IOL2	7/1 LIBOR 10 YR INTEREST ONLY NON-CONFORM	US4266.CW US4265.CW D4264.CW	5%	2%	5%	120



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CW-HA71L	HOUSE AMERICA 7/1 LIBOR (5/2/5 CAPS)	US3528.NOT US3187.RID D3178.CW	5%	2%	5%	
CW-HP71L	HOME POSSIBLE 7/1 LIBOR (5/2/5 CAPS)	US3528.NOT US3187.RID D3178.CW	5%	2%	5%	
CWJ101	10/1 YR T-BILL NON-CONFORMING	US3522.NOT US3182.RID D3134.CW	5%	2%	5%	
CWC101	10/1 YR T-BILL CONFORMING	US3522.NOT US3182.RID D3133.CW	5%	2%	5%	
CWJMC101	MY COMMUNITY 10/1 YR T-BILL EXP CRITERIA	US3522.NOT US3182.RID D3134.CW BAFC.MSC	5%	2%	5%	
CWJ101L	10/1 YEAR LIBOR NON-CONFORMING	US3528.NOT US3187.RID D3177.CW	5%	2%	5%	
CWC101L	10/1 YEAR LIBOR CONFORMING	US3528.NOT US3187.RID D3178.CW	5%	2%	5%	
CW-HA101L	HOUSE AMERICA 10/1 LIBOR CONFORMING (5/2/5)	US3528.NOT US3187.RID D3178.CW	5%	2%	5%	
CW-HP101L	HOME POSSIBLE 10/1 LIBOR CONFORMING (5/2/5 CAPS)	US3528.NOT US3187.RID D3178.CW	5%	2%	5%	
CWCMC101L	MY COMMUNITY CONFORMING 10/1 LIBOR	US3528.NOT US3187.RID D3178.CW BAFC.MSC	5%	2%	5%	
CWC101LIF	10/1 LIBOR CONFORMING INTEREST FIRST	US3530.NOT US3187.RID 1FE4263US.CW	5%	2%	5%	120



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CWJ101LIF	10/1 LIBOR JUMBO INTEREST ONLY	US4265.CW US4266.CW D4264.CW	5%	2%	5%	120
6MOTCW	6 MONTH T-BILL CONFORMING	USARM.NOT USARM.RID		1%	6%	
6MLSPCW	6 MONTH LIBOR SUBPRIME (3/1/6 CAPS)	US3520.NOT US3138.RID D4286.CW	3%	1%	6%	
6MLSP2CW	6 MONTH LIBOR SUBPRIME (1.5/7 CAPS)	US3520.NOT US3138.RID D4287.CW	1.5%	1.5%	7%	
6MLSP3CW	6 MONTH LIBOR SUBPRIME (3/1/7 CAPS)	US3520.NOT US3138.RID D5784.CW	3%	1%	7%	
36LIBHYPCW	3/6 LIBOR HYBRID (6/2/6 CAPS)	US3520.NOT US3138.RID D3504.CW	6%	2%	6%	
36LIBIOHYPCW	3/6 LIBOR HYBRID/ NON CONF. INT. ONLY 10YRS (6/2/6 CAPS)	US3520.NOT US3138.RID US3501.CW US3502.CW D3503.CW	6%	2%	6%	120
56LIBSPCW	5/6 LIBOR SUBPRIME (1.5/1.5/7.0)	US3520.NOT US3138.RID D5775.CW	1.5%	1.5%	7%	
56LBSPCW	5/6 LIBOR SUBPRIME 40/30 BALLOON (3.0/1.0/7.0)	US5731.CW US5785.CW D5747.CW US3180.RID	3%	1%	7%	
56LB2SPCW	5/6 LIBOR SUBPRIME 40/30 BALLOON (3.0/1.0/6.0)	US5731.CW US5785.CW US3180.RID D5779.CW	3%	1%	6%	



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56LB3SPCW	5/6 LIBOR SUBPRIME 40/30 BALLOON (1.5/1.5/7.0)	US5731.CW US5785.CW US3180.RID D5746.CW	1.5%	1.5%	7%	
56LIB2SPCW	5/6 LIBOR SUBPRIME (3.0/1.0/6.0)	US3520.NOT US3138.RID D5765.CW	3%	1%	6%	
56LIB3SPCW	5/6 LIBOR SUBPRIME (3.0/1.0/7.0)	US3520.NOT US3138.RID D5774.CW	3%	1%	7%	
56LIBIOSPCW	5/6 LIBOR SUBPRIME INTEREST ONLY 120MOS (3/1/6)	US4278.CW US4279.CW D5781.CW	3%	1%	6%	120
56LIBIO2SPCW	5/6 LIBOR SUBPRIME INT. ONLY 120MOS (3/1/7)	US4278.CW US4279.CW D5767.CW	3%	1%	7%	120
56LIBIO3SPCW	5/6 LIBOR SUBPRIME INT. ONLY 120MOS (1.5/1.5/7.0)	US4278.CW US4279.CW D5766.CW	1.5%	1.5%	7%	120
56LIBHYPCW	5/6 LIBOR HYBRID (6/2/6 CAPS)	US3520.NOT US3138.RID D3504.CW	6%	2%	6%	
56LIBIOHYPCW	5/6 LIBOR HYBRID/ NON CONF. 10YR INT. ONLY (6/2/6 CAPS)	US3520.NOT US3138.RID US3501.CW US3502.CW D3503.CW	6%	2%	6%	120
76LIBHYPCW	7/6 LIBOR HYBRID (6/2/6 CAPS)	US3520.NOT US3138.RID D3504.CW	6%	2%	6%	
76LIBIOHYPCW	7/6 LIBOR HYBRID/ NON CONF. 10YR INT. ONLY (6/2/6 CAPS)	US3520.NOT US3138.RID US3501.CW US3502.CW D3503.CW	6%	2%	6%	120



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CWPA51L	PAYMENT ADVANTAGE 5/1 LIBOR NOTE RATE -5% LTV <= 90%	US5768.CW US5769.CW D5770.CW	5%	2%	5%	120
CWPA51L2	PAYMENT ADVANTAGE 5/1 LIBOR NOTE RATE -4% LTV > 90%	US5768.CW US5769.CW 2D5770.CW	5%	2%	5%	120
PO1COFCW	PAY OPTION 1 MONTH COFI ARM	US5311.CW US5314.CW D4274.CW				
PO1COF2CW	PAY OPTION 1 MONTH COFI ARM W/ 10YR RECAST PERIOD	US5311.CW US5314.CW D4274.CW				
PO1COFNWCW	PAY OPTION 1 MONTH COFI ARM (NEW YORK)	US5311.CW US5314.CW NY4274.CW				
PO1COFN2CW	PAY OPTION 1 MONTH COFI ARM (NEW YORK) W/ 10YR RECAST PERIOD	US5311.CW US5314.CW NY4274.CW				
PO1LIBCW	PAY OPTION 1 MONTH LIBOR ARM	US5310.CW US5313.CW D4275.CW				
PO1LIB2CW	PAY OPTION 1 MONTH LIBOR ARM W/ 10YR RECAST PERIOD	US5310.CW US5313.CW D4275.CW				
PO1LIBNYCW	PAY OPTION 1 MONTH LIBOR ARM (NEW YORK)	US5310.CW US5313.CW NY4275.CW				
PO1LIBNY2CW	PAY OPTION 1 MONTH LIBOR ARM (NEW YORK) W/ 10YR RECAST PERIOD	US5310.CW US5313.CW NY4275.CW				
PO1MTACW	PAY OPTION 1 MONTH MTA ARM	US5312.CW US5315.CW D4273.CW				



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PO1MTA2CW	PAY OPTION 1 MONTH MTA ARM W/ 10YR RECAST PERIOD	US5312.CW US5315.CW D4273.CW				
PO1MTANYCW	PAY OPTION 1 MONTH MTA ARM (NEW YORK)	US5312.CW US5315.CW NY4273.CW				
PO1MTANY2CW	PAY OPTION 1 MONTH MTA ARM (NEW YORK) W/ 10YR RECAST PERIOD	US5312.CW US5315.CW NY4273.CW				
PO3COFCW	PAY OPTION 3 MONTH COFI ARM	US5311.CW US5314.CW D4274.CW				
PO3COF2CW	PAY OPTION 3 MONTH COFI ARM W/ 10YR RECAST PERIOD	US5311.CW US5314.CW D4274.CW				
PO3COFNYSW	PAY OPTION 3 MONTH COFI ARM (NEW YORK)	US5311.CW US5314.CW NY4274.CW				
PO3COFNYS2CW	PAY OPTION 3 MONTH COFI ARM (NEW YORK) W/ 10YR RECAST PERIOD	US5311.CW US5314.CW NY4274.CW				
PO3LIBCW	PAY OPTION 3 MONTH LIBOR ARM	US5310.CW US5313.CW D4275.CW				
PO3LIB2CW	PAY OPTION 3 MONTH LIBOR ARM W/ 10YR RECAST PERIOD	US5310.CW US5313.CW D4275.CW				
PO3LIBNYSW	PAY OPTION 3 MONTH LIBOR ARM (NEW YORK)	US5310.CW US5313.CW NY4275.CW				
PO3LIBNYS2CW	PAY OPTION 3 MONTH LIBOR ARM (NEW YORK) W/10YR RECAST PERIOD	US5310.CW US5313.CW NY4275.CW				



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PO3MTACW	PAY OPTION 3 MONTH MTA ARM	US5312.CW US5315.CW D4273.CW				
PO3MTA2CW	PAY OPTION 3 MONTH MTA ARM W/ 10YR RECAST PERIOD	US5312.CW US5315.CW D4273.CW				
PO3MTANYCW	PAY OPTION 3 MONTH MTA ARM (NEW YORK)	US5312.CW US5315.CW NY4273.CW				
PO3MTANY2CW	PAY OPTION 3 MONTH MTA ARM (NEW YORK) W/ 10YR RECAST PERIOD	US5312.CW US5315.CW NY4273.CW				
TXVRCECW	TEXAS VARIABLE RATE CLOSED END	TX3168.CW TX3169.CW				120
TX228SPCW	TEXAS (a)(6) 228 LIBOR SUB PRIME (1.5/1.5/7 CAPS)	TX5610.CW TX5612.CW D5783.CW	1.5%	1.5%	7%	
TX228SP2CW	TEXAS (a)(6) 228 LIBOR SUB PRIME (3/1/6 CAPS)	TX5610.CW TX5612.CW D4284.CW	3%	1%	6%	
TX228SP3CW	TEXAS (a)(6) 228 LIBOR SUB PRIME (3/1/7 CAPS)	TX5610.CW TX5612.CW D4282.CW	3%	1%	7%	
TX327SPCW	TEXAS (a)(6) 327 LIBOR SUB PRIME	TX5610.CW TX5612.CW D5783.CW	1.5%	1.5%	7%	
TX327SP2CW	TEXAS (a)(6) 327 LIBOR SUB PRIME (3/1/6 CAPS)	TX5610.CW TX5612.CW D4284.CW	3%	1%	6%	
CW-TX71L	TEXAS CASH OUT 7/1 YEAR LIBOR CONFORMING	TX3528.NOT TX3187.RID D3178.CW	5%	2%	5%	
FHA1YRTCW	FHA 1 YEAR T-BILL	USFHAA.NTE FHAA.RDR D3046.CW		1%	5%	



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FHA31TCW	FHA 3/1 T-BILL	USFHAA.NTE FHAA.RDR 1FE3046US.CW	1%	1%	5%	
FHA51TCW	FHA 5/1 T-BILL	USFHAA.NTE FHAA.RDR D51YRT.FHA	1%	1%	5%	
VA1TCW	VA 1 YEAR T-BILL ARM	US3501.VA US3108.VA DARM.VA	1%	1%	5%	
VA31TCW	VA 3/1 T-BILL ARM	US3501.VA US3108.VA DARM.VA	1%	1%	5%	
VA51TCW	VA 5/1 T-BILL ARM	US3501.VA US3108.VA DARM.VA	1%	1%	5%	