



EVERBANK MORTGAGE 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					
EB2-CON40F	FIXED RATE 40 YEAR	US3200.NOT				
EB2-CONF30F	FIXED RATE 30 YEAR	US3200.NOT				
EB2-CONF20F	FIXED RATE 20 YEAR	US3200.NOT				
EB2-CONF15F	FIXED RATE 15 YEAR	US3200.NOT				
EB2-FNIF3010	FIXED RATE 10 YEARS INTEREST ONLY	US3271.NOT				120
EB2-JUM30F	JUMBO 30 YEAR FIXED RATE	US3200.NOT				
EB2-JUM15F	JUMBO 15 YEAR FIXED RATE	US3200.NOT				
EB2-JUM30FIO	JUMBO 30 YEAR FIXED 10 YR INTEREST ONLY	US3271.NOT				120
FHAEB2	FHA FIXED RATE	USFHA.NTE				
	ARM PROGRAMS					
EB2-CONF1YL	1/1 LIBOR ARM (2/2/6 CAPS)	US3526U.NOT US3189U.RID ARM.DSC	2%	2%	6%	
EB2-CONF3YL	3/1 LIBOR ARM (2/2/6 CAPS)	US3526U.NOT US3189U.RID ARM.DSC	2%	2%	6%	
EB2-CONF5YL	5/1 LIBOR (5/2/5 CAPS)	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
EB2-CONF7YL	7/1 LIBOR (5/2/5 CAPS)	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
EB2-CONF10Y	10/1 LIBOR (5/2/5 CAPS)	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	