



## ENCORE CREDIT CORPORATION

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>					
CONVECC	ALL FIXED LOANS	US3200.NOT				
30152NDECC	30 DUE IN 15 BALLOON 2ND	US3015.NTE USB.RDR				
CONVIOECC	ALL FIXED LOANS - 5 YEAR INT. ONLY PERIOD	US3271.ECC IOFRR.ECC DIOFRM.ECC				60
CONVIO10ECC	ALL FIXED LOANS - 10 YEAR INT. ONLY PERIOD	US3271.ECC IOFRR.ECC DIOFRM.ECC				120
4030BFECC	40 DUE IN 30 BALLOON FIXED RATE	US3260.NOT US3015.NTE USB.RDR BPATF.NOT				
5030BFECC	50 DUE IN 30 BALLOON FIXED RATE	US3260.NOT US3015.NTE USB.RDR BPATF.NOT				
	<b>ARM PROGRAMS</b>					
6MOLIBECC	6 MONTH LIBOR	US3520.NOT US3138.RID ARM.ECC		1%	5%	
129ECC	129 LIBOR	US3520.NOT US3138.RID ARM.ECC	3%	1%	6%	



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228ECC	228 LIBOR	US3520.NOT US3138.RID ARM.ECC	3%	1%	6%	
228ENHECC	228 ENHANCED LIBOR (2/1/6 CAPS)	US3520.NOT US3138.RID ARM.ECC	2%	1%	6%	
327ECC	327 LIBOR	US3520.NOT US3138.RID ARM.ECC	3%	1%	6%	
327ENHECC	327 ENHANCED LIBOR (2/1/6 CAPS)	US3520.NOT US3138.RID ARM.ECC	2%	1%	6%	
525ECC	525 LIBOR	US3520.NOT US3138.RID ARM.ECC	3%	1%	6%	
525ENHECC	525 ENHANCED LIBOR (2/1/6 CAPS)	US3520.NOT US3138.RID ARM.ECC	2%	1%	6%	
6MOLIBECC2	6 MONTH LIBOR - ENCORE MAINE (1/6 CAPS)	US3520.NOT US3138.RID ARM.ECC		1%	6%	
129ECC2	129 LIBOR - ENCORE MAINE (1/6 CAPS)	US3520.NOT US3138.RID ARM.ECC		1%	6%	
228ECC2	228 LIBOR - ENCORE MAINE (1/6 CAPS)	US3520.NOT US3138.RID ARM.ECC		1%	6%	
327ECC2	327 LIBOR - ENCORE MAINE (1/6 CAPS)	US3520.NOT US3138.RID ARM.ECC		1%	6%	
525ECC2	525 LIBOR - ENCORE MAINE (1/6 CAPS)	US3520.NOT US3138.RID ARM.ECC		1%	6%	



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228EIOECC	228 LIBOR EXTENDED INT. ONLY 5 YR INT. ONLY PERIOD	EIOARN.ECC EIOARR.ECC D228EIO.ECC	3%	1%	6%	60
228EIO10ECC	228 LIBOR EXTENDED INT. ONLY 10 YR INT. ONLY PERIOD	EIOARN.ECC EIOARR.ECC D228EIO.ECC	3%	1%	6%	120
327EIOECC	327 LIBOR EXTENDED INT. ONLY 5 YR INT. ONLY PERIOD	EIOARN.ECC EIOARR.ECC D327EIO.ECC	3%	1%	6%	60
327EIO10ECC	327 LIBOR EXTENDED INT. ONLY 10 YR INT. ONLY PERIOD	EIOARN.ECC EIOARR.ECC D327EIO.ECC	3%	1%	6%	120
228DAECC	228 LIBOR DUAL AMORTIZATION	US6MDA.NOT US6MDA.RID DAARM.DSC	3%	1%	6%	
4030B228ECC	40 DUE IN 30 BALLOON 228 LIBOR	US3520.NOT BPAT.NOT US3138.RID ARMBP.DSC BALLOON.RID BALLOONA.DSC BALLOON.LSR	3%	1%	6%	
4030B228ECC2	40 DUE IN 30 BALLOON 228 LIBOR - MAINE	US3520.NOT BPAT.NOT US3138.RID ARMBP.DSC BALLOON.RID BALLOONA.DSC BALLOON.LSR		1%	6%	



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4030B327ECC	40 DUE IN 30 BALLOON 327 LIBOR	US3520.NOT BPAT.NOT US3138.RID ARMBP.DSC BALLOON.RID BALLOONA.DSC BALLOON.LSR	3%	1%	6%	
4030B327ECC2	40 DUE IN 30 BALLOON 327 LIBOR - MAINE	US3520.NOT BPAT.NOT US3138.RID ARMBP.DSC BALLOON.RID BALLOONA.DSC BALLOON.LSR		1%	6%	
5030B228ECC	50 DUE IN 30 BALLOON 228 LIBOR	US3520.NOT BPAT.NOT US3138.RID ARMBP.DSC BALLOON.RID BALLOONA.DSC BALLOON.LSR	3%	1%	6%	
5030B228ECC2	50 DUE IN 30 BALLOON 228 LIBOR - MAINE	US3520.NOT BPAT.NOT US3138.RID ARMBP.DSC BALLOON.RID BALLOONA.DSC BALLOON.LSR		1%	6%	



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5030B327ECC	50 DUE IN 30 BALLOON 327 LIBOR	US3520.NOT BPAT.NOT US3138.RID ARMBP.DSC BALLOON.RID BALLOONA.DSC BALLOON.LSR	3%	1%	6%	
5030B327ECC2	50 DUE IN 30 BALLOON 327 LIBOR - MAINE	US3520.NOT BPAT.NOT US3138.RID ARMBP.DSC BALLOON.RID BALLOONA.DSC BALLOON.LSR		1%	6%	
5030B525ECC	50 DUE IN 30 BALLOON 525 LIBOR	US3520.NOT BPAT.NOT US3138.RID ARMBP.DSC BALLOON.RID BALLOONA.DSC BALLOON.LSR	3%	1%	6%	
5030B525ECC2	50 DUE IN 30 BALLOON 525 LIBOR - MAINE	US3520.NOT BPAT.NOT US3138.RID ARMBP.DSC BALLOON.RID BALLOONA.DSC BALLOON.LSR		1%	6%	