



EMC MORTGAGE CORPORATION MATRIX

DOCMAGIC PROGRAM DESCRIPTION	PROGRAM DESCRIPTION	NOTES, RIDERS, AND ADDENDA	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
	FIXED/BALLOON PROGRAMS					
CONVEMC	CONVENTIONAL FIXED RATE (EMC-C15 OR C30)	US3200.NOT				
CONVIOEMC	CONVENTIONAL FIXED RATE INTEREST ONLY 10YRS	US3200.NOT FIO.ATN				120
CONVIO5EMC	CONVENTIONAL FIXED RATE INTEREST ONLY 5YRS	US3200.NOT FIO.ATN				60
CONVJEMC	CONVENTIONAL FIXED RATE JUMBO (EMC-N15 OR N30)	US3200.NOT				
4030EMC	BALLOON 40 DUE 30	US3260.NOT US3015.NTE USB.RDR				
305EMC	BALLOON 30 DUE 5 (EMC-D5B)	US3290.NOT US3292.NTE US3191.RID				
307EMC	BALLOON 30 DUE 7 (EMC-D7B)	US3260.NOT US3266.NOT US3180.RID				
3015EMC	BALLOON 30 DUE 15	US3260.NOT US3015.NTE USB.RDR				
3015IO5EMC	BALLOON 30 DUE 15 INTEREST ONLY 5YRS	US3260.NOT US3015.NTE IOATN.EMC USB.RDR BPDIO.MSC				60



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3015IO10EMC	BALLOON 30 DUE 15 INTEREST ONLY 10YRS	US3260.NOT US3015.NTE IOATN.EMC USB.RDR BPDIO.MSC				120
	ARM PROGRAMS					
1YRNCMC	ONE YEAR T-BILL ARM NON-CONV (EMC-FIT/S11/T1T)	US3502.NOT US3111.RID		2%	6%	
1YRWCEMC	ONE YEAR T-BILL ARM CONVERTIBLE (EMC-F1C/S1C)	US3508.NOT US3118.RID		2%	6%	
3YRTEMC	THREE YEAR T-BILL ARM NO-CONV. (EMC-F3T/S3T/T3T)	US3504.NOT US3114.RID		2%	6%	
31EMC	THREE YEAR T-BILL ARM NO-CONVERTIBLE (EMC-F31/S31)	US3502.NOT US3111.RID		2%	6%	
51EMC	5/1 YEAR T-BILL ARM NO-CONVERTIBLE (EMC-F51/S51)	US3522.NOT US3182.RID		2%	5%	
3LIOEMC	3/1 LIBOR INTEREST ONLY 36 MONTHS (2/2/5 CAPS)	US3528.NOT-A US3187.RID IOAA.EMC	2%	2%	5%	36
31LIO2EMC	3/1 LIBOR I/O 120 MONTHS (3/2/5 CAPS)	US3528.NOT-A US3187.RID IOAA.EMC ARMIO.DSC	3%	2%	5%	120
51LIOEMC	5/1 LIBOR I/O 10YRS (5/2/5 CAPS)	US3528.NOT-A US3187.RID IOAA.EMC ARMIO.EMC	5%	2%	5%	120
51LIO2EMC	5/1 LIBOR I/O 10YRS (6/2/6 CAPS)	US3528.NOT US3187.RID IOAA.EMC ARMIO.EMC	6%	2%	6%	120
1MOLIBEMC	1 MO LIBOR ARM	US3524.NOT US3184.RID ARM.DSC		1%	6%	



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1MOLIBIOEMC	1 MO LIBOR ARM INTEREST ONLY	US3524.NOT US3184.RID		1%	6%	120
1MOLIONCEMC	NO CAPS 1 MO LIBOR I/O 10YRS	US3524B.EMC IOAARN.EMC US3184B.EMC D1MLIONC.EMC				120
6MOLIBEMC	6 MO LIBOR (1/1/6 CAPS)	US3520.NOT US3138.RID	1%	1%	6%	
6MOLIB2EMC	6 MO LIBOR (1/1/12 CAPS)	US3520.NOT US3138.RID	1%	1%	12%	
6MOLIBIOEMC	6 MONTH LIBOR I/O 10YRS (1/1/6 CAPS)	US3520.NOT US3138.RID IOAA.EMC	1%	1%	6%	120
6MOLIONCEMC	NO CAPS 6 MO LIBOR I/O 10YRS	US3520B.NOT US3138B.RID IOAA.EMC				120
228EMC	228 LIBOR	US3520.NOT US3138.RID ARM.DSC	3%	1%	5%	
228IEMC	228 LIBOR (CAPS 3/1/6)	US3520.NOT US3138.RID ARM.DSC	3%	1%	6%	
228IOEMC	228 LIBOR INTEREST ONLY 24 MONTHS	US3520.NOT US3138.RID IOAA.EMC D228.DLJ	3%	1%	5%	24
228IO2EMC	228 LIBOR INTEREST ONLY 10YRS	US3520.NOT US3138.RID IOAA.EMC ARMIO.DSC	3%	1%	5%	120
228SPIO5EMC	228 LIBOR SUBPRIME I/O 5YRS (3/1/6 CAPS)	US3520.NOT US3138.RID IOAA.EMC D228.DLJ	3%	1%	6%	60



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228SPIO10EMC	228 LIBOR SUBPRIME I/O 10YRS (3/1/6 CAPS)	US3520.NOT US3138.RID IOAA.EMC ARMIO.DSC	3%	1%	6%	120
228BEMC	228 LIBOR 40 DUE IN 30 BALLOON (3/1/5 CAPS)	US3520.NOT US3138.RID BA1075.BSR ARMBP.DSC BALLOONA.DSC	3%	1%	5%	
327EMC	327 LIBOR (3/1/5 CAPS)	US3520.NOT US3138.RID ARM.DSC D327.DLJ	3%	1%	5%	
327IEMC	327 LIBOR (2/1/6 CAPS)	US3520.NOT US3138.RID ARM.DSC	2%	1%	6%	
327IOEMC	327 LIBOR INTEREST ONLY 36 MONTHS	US3520.NOT US3138.RID IOAA.EMC D327.DLJ	3%	1%	5%	36
327IO2EMC	327 LIBOR INTEREST ONLY 10YRS	US3520.NOT US3138.RID IOAA.EMC ARMIO.DSC	3%	1%	5%	120
327IO3EMC	327 LIBOR I/O 3YRS (2/1/6 CAPS)	US3520.NOT US3138.RID IOAA.EMC ARMIO.DSC	2%	1%	6%	36
327IO4EMC	327 LIBOR I/O 10YRS (2/1/6 CAPS)	US3520.NOT US3138.RID IOAA.EMC ARMIO.DSC	2%	1%	6%	120



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327SPIO5EMC	327 LIBOR SUBBPRIME I/O 5YRS (3/1/6 CAPS)	US3520.NOT US3138.RID IOAA.EMC D327.DLJ	3%	1%	6%	60
327SPIO10EMC	327 LIBOR SUBBPRIME I/O 10YRS (3/1/6 CAPS)	US3520.NOT US3138.RID IOAA.EMC D327.DLJ	3%	1%	6%	120
327BEMC	327 LIBOR 40 DUE IN 30 BALLOON (2/1/6 CAPS)	US3520.NOT US3138.RID BA1075.BSR ARMBP.DSC BALLOONA.DSC	2%	1%	6%	
525EMC	525 LIBOR	US3520.NOT US3138.RID ARM.DSC	5%	1%	5%	
525IOEMC	525 LIBOR INTEREST ONLY 60 MONTHS	US3520.NOT US3138.RID IOAA.EMC	5%	1%	5%	60
525IO2EMC	525 LIBOR INTEREST ONLY 10YRS	US3520.NOT US3138.RID IOAA.EMC ARMIO.DSC	5%	1%	5%	120
525BEMC	525 LIBOR 40 DUE IN 30 BALLOON (5/1/5 CAPS)	US3520.NOT US3138.RID BA1075.BSR ARMBP.DSC BALLOONA.DSC	5%	1%	5%	
56SOIOEMC	ALT-A 5/6 SECURE OPTION ARM W/ 10YR I/O (5/1/5)	US4008.EMC R1056.EMC R1057.EMC	5%	1%	5%	120
723EMC	723 LIBOR	US3520.NOT US3138.RID ARM.DSC	5%	1%	5%	



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723IOEMC	723 LIBOR INTEREST ONLY 84 MONTHS	US3520.NOT US3138.RID IOAA.EMC	5%	1%	5%	84
723IO2EMC	723 LIBOR INTEREST ONLY 10YRS (5/1/5 CAPS)	US3520.NOT US3138.RID IOAA.EMC ARMIO.DSC	5%	1%	5%	120
723BEMC	723 LIBOR 40 DUE IN 30 BALLOON (5/1/5 CAPS)	US3520.NOT US3138.RID BA1075.BSR ARMBP.DSC BALLOONA.DSC	5%	1%	5%	
106EMC	10/6 LIBOR	US3520.NOT US3138.RID ARM.EMC	5%	1%	5%	
106IOEMC	10/6 LIBOR INTEREST ONLY 120 MONTHS	US3520.NOT US3138.RID IOAA.EMC ARMIO.DSC	5%	1%	5%	120
106BEMC	10/6 LIBOR 40 DUE IN 30 BALLOON (5/1/5 CAPS)	US3520.NOT US3138.RID BA1075.BSR ARMBP.DSC BALLOONA.DSC	5%	1%	5%	
12MTAEMC	PAY OPTION 1 MONTH MTA ARM	US4004.EMC R1040.EMC D1041.EMC				