



## 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
	<b>FIXED/BALLOON PROGRAMS</b>					
<b>CONVEMC</b>	CONVENTIONAL FIXED RATE (EMC-C15 OR C30)	US3200.NOT				
<b>CONVIOEMC</b>	CONVENTIONAL FIXED RATE INTEREST ONLY 10YRS	US3200.NOT FIO.ATN				120
<b>CONVIO5EMC</b>	CONVENTIONAL FIXED RATE INTEREST ONLY 5YRS	US3200.NOT FIO.ATN				60
<b>CONVJEMC</b>	CONVENTIONAL FIXED RATE JUMBO (EMC-N15 OR N30)	US3200.NOT				
<b>4030EMC</b>	BALLOON 40 DUE 30	US3260.NOT US3015.NTE USB.RDR				
<b>305EMC</b>	BALLOON 30 DUE 5 (EMC-D5B)	US3290.NOT US3292.NTE US3191.RID				
<b>307EMC</b>	BALLOON 30 DUE 7 (EMC-D7B)	US3260.NOT US3266.NOT US3180.RID				
<b>3015EMC</b>	BALLOON 30 DUE 15	US3260.NOT US3015.NTE USB.RDR				
<b>3015IO5EMC</b>	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
F2NDIO5EMC	FIXED RATE SECOND INTEREST ONLY 5 YRS	US3200.NOT IOATFSN.MSC				60
F2NDIO10EMC	FIXED RATE SECOND INTEREST ONLY 10 YRS	US3200.NOT IOATFSN.MSC				120
CONVTXEMC	TEXAS HOMESTEAD CASH OUT OR REFI WITH CASH OUT	TXHESEC.NOT				
	<b>ARM PROGRAMS</b>					
1YRNCEMC	ONE YEAR T-BILL ARM NON-CONV (EMC-FIT/S11/T1T)	US3502U.NOT US3111U.RID		2%	6%	
1YRWCEMC	ONE YEAR T-BILL ARM CONVERTIBLE (EMC-F1C/S1C)	US3508U.NOT US3118U.RID		2%	6%	
3YRTEMC	THREE YEAR T-BILL ARM NO-CONV. (EMC-F3T/S3T/T3T)	US3504U.NOT US3114U.RID		2%	6%	
31EMC	THREE YEAR T-BILL ARM NO-CONVERTIBLE (EMC-F31/S31)	US3502U.NOT US3111U.RID		2%	6%	
51EMC	5/1 YEAR T-BILL ARM NO-CONVERTIBLE (EMC-F51/S51)	US3522U.NOT US3182U.RID		2%	5%	
EMC-T1	10/1 T-BILL ARM	US3502U.NOT US3111U.RID ARM.DSC	5%	2%	5%	
31LIOEMC	3/1 LIBOR INTEREST ONLY 36 MONTHS (2/2/5 CAPS)	US3528U.NOT-A US3187U.RID IOAA.EMC	2%	2%	5%	36
31LIO2EMC	3/1 LIBOR I/O 120 MONTHS (3/2/5 CAPS)	US3528U.NOT-A US3187U.RID IOAA.EMC ARMIO.DSC	3%	2%	5%	120
51LIBEMC	ALT 5/1 LIBOR (5/2/5 CAPS)	US3528U.NOT US3189U.RID ARM.DSC	5%	2%	5%	



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<b>51LIOEMC</b>	5/1 LIBOR I/O 10YRS (5/2/5 CAPS)	US3528U.NOT-A US3187U.RID IOAA.EMC ARMIO.EMC	5%	2%	5%	120
<b>51LIO2EMC</b>	5/1 LIBOR I/O 10YRS (6/2/6 CAPS)	US3528U.NOT US3187U.RID IOAA.EMC ARMIO.EMC	6%	2%	6%	120
<b>71LIOEMC</b>	7/1 LIBOR I/O 10YRS (5/2/5 CAPS)	US3528U.NOT-A US3187U.RID IOAA.EMC ARMIO.DSC	5%	2%	5%	120
<b>1MOLIBEMC</b>	1 MO LIBOR ARM	US3524U.NOT US3184U.RID ARM.DSC		1%	6%	
<b>1MOLIBIOEMC</b>	1 MO LIBOR ARM INTEREST ONLY	US3524.EMC US3184.EMC IOAARN.EMC		1%	6%	120
<b>1MOLIBNCEMC</b>	NO CAPS 1 MO LIBOR ARM	US3524B.EMC IOAARN.EMC US3184B.EMC ARM.DSC				
<b>1MOLIONCEMC</b>	NO CAPS 1 MO LIBOR I/O 10YRS	US3524B.EMC IOAARN.EMC US3184B.EMC D1MLIONC.EMC				120
<b>6MOLIBEMC</b>	6 MO LIBOR (1/1/6 CAPS)	US3520U.NOT US3138U.RID	1%	1%	6%	
<b>6MOLIB2EMC</b>	6 MO LIBOR (1/1/12 CAPS)	US3520U.NOT US3138U.RID	1%	1%	12%	
<b>6MOLIBIOEMC</b>	6 MONTH LIBOR I/O 10YRS (1/1/6 CAPS)	US3520U.NOT US3138U.RID IOAA.EMC ARMIO.DSC	1%	1%	6%	120



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<b>6MOLIBNCEMC</b>	NO CAPS 6 MO LIBOR ARM	US3520B.EMC US3138B.EMC ARM.DSC				
<b>6MOLIONCEMC</b>	NO CAPS 6 MO LIBOR I/O 10YRS	US3520B.EMC US3138B.EMC IOAARN.EMC 620IO.ALS				120
<b>EMC-LB1</b>	2/6 SUBPRIME LIBOR 50 DUE IN 30 BALLOON (3/1/6 CAPS)	US3520U.NOT US3138U.RID BA1075.BSR ARMBP.DSC BALLOONA.DSC	3%	1%	6%	
<b>EMC-L3</b>	SUBPRIME 40 YEAR 5/6 LIBOR ARM (3/1/6 CAPS)	US3520U.NOT US3138U.RID ARM.DSC	3%	1%	6%	
<b>228EMC</b>	228 LIBOR	US3520U.NOT US3138U.RID ARM.DSC	3%	1%	5%	
<b>228IEMC</b>	228 LIBOR (CAPS 3/1/6)	US3520U.NOT US3138U.RID ARM.DSC	3%	1%	6%	
<b>228IOEMC</b>	228 LIBOR INTEREST ONLY 24 MONTHS	US3520U.NOT US3138U.RID IOAA.EMC D228.DLJ	3%	1%	5%	24
<b>228IO2EMC</b>	228 LIBOR INTEREST ONLY 10YRS	US3520U.NOT US3138U.RID IOAA.EMC ARMIO.DSC	3%	1%	5%	120
<b>228SPIO5EMC</b>	228 LIBOR SUBPRIME I/O 5YRS (3/1/6 CAPS)	US3520U.NOT US3138U.RID IOAA.EMC D228.DLJ	3%	1%	6%	60



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<b>228SPIO10EMC</b>	228 LIBOR SUBPRIME I/O 10YRS (3/1/6 CAPS)	US3520.NOT US3138.RID IOAA.EMC ARMIO.DSC	3%	1%	6%	120
<b>228BEMC</b>	228 LIBOR 40 DUE IN 30 BALLOON (3/1/5 CAPS)	US3520U.NOT US3138U.RID BA1075.BSR ARMBP.DSC BALLOONA.DSC	3%	1%	5%	
<b>228B2EMC</b>	228 LIBOR SUPREME 40 DUE IN 30 BALLOON (3/1/6 CAPS)	US3520U.NOT US3138U.RID BA1075.BSR ARMBP.DSC BALLOONA.DSC	3%	1%	6%	
<b>327EMC</b>	327 LIBOR (3/1/5 CAPS)	US3520U.NOT US3138U.RID ARM.DSC D327.DLJ	3%	1%	5%	
<b>327IEMC</b>	327 LIBOR (2/1/6 CAPS)	US3520U.NOT US3138U.RID ARM.DSC	2%	1%	6%	
<b>327IOEMC</b>	327 LIBOR INTEREST ONLY 36 MONTHS	US3520U.NOT US3138U.RID IOAA.EMC D327.DLJ	3%	1%	5%	36
<b>327IO2EMC</b>	327 LIBOR INTEREST ONLY 10YRS	US3520U.NOT US3138U.RID IOAA.EMC ARMIO.DSC	3%	1%	5%	120
<b>327IO3EMC</b>	327 LIBOR I/O 3YRS (2/1/6 CAPS)	US3520U.NOT US3138U.RID IOAA.EMC ARMIO.DSC	2%	1%	6%	36



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<b>327IO4EMC</b>	327 LIBOR I/O 10YRS (2/1/6 CAPS)	US3520U.NOT US3138U.RID IOAA.EMC ARMIO.DSC	2%	1%	6%	120
<b>327SPEMC</b>	327 LIBOR SUBPRIME (3/1/6 CAPS)	US3520U.NOT US3138U.RID ARM.DSC	3%	1%	6%	
<b>327SPIO5EMC</b>	327 LIBOR SUBBPRIME I/O 5YRS (3/1/6 CAPS)	US3520U.NOT US3138U.RID IOAA.EMC D327.DLJ	3%	1%	6%	60
<b>327SPIO10EMC</b>	327 LIBOR SUBBPRIME I/O 10YRS (3/1/6 CAPS)	US3520U.NOT US3138U.RID IOAA.EMC D327.DLJ	3%	1%	6%	120
<b>327BEMC</b>	327 LIBOR 40 DUE IN 30 BALLOON (2/1/6 CAPS)	US3520U.NOT US3138U.RID BA1075.BSR ARMBP.DSC BALLOONA.DSC	2%	1%	6%	
<b>327B2EMC</b>	327 LIBOR SUBPRIME 40 DUE IN 30 BALLOON (3/1/6 CAPS)	US3520U.NOT US3138U.RID ARMBP.DSC BALLOON.DSC BA1075.BSR	3%	1%	6%	
<b>525EMC</b>	525 LIBOR	US3520U.NOT US3138U.RID ARM.DSC	5%	1%	5%	
<b>525IOEMC</b>	525 LIBOR INTEREST ONLY 60 MONTHS	US3520U.NOT US3138U.RID IOAA.EMC D525.DLJ	5%	1%	5%	60



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525IO2EMC	525 LIBOR INTEREST ONLY 10YRS	US3520U.NOT US3138U.RID IOAA.EMC ARMIO.DSC	5%	1%	5%	120
525IO3EMC	525 LIBOR I/O 10 YRS (6/2/6 CAPS)	US3520U.NOT US3138U.RID IOAA.EMC ARMIO.DSC	6%	2%	6%	120
525BEMC	525 LIBOR 40 DUE IN 30 BALLOON (5/1/5 CAPS)	US3520U.NOT US3138U.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 DIO57.EMC	5%	1%	5%	120
723EMC	723 LIBOR	US3520U.NOT US3138U.RID ARM.DSC	5%	1%	5%	
723IOEMC	723 LIBOR INTEREST ONLY 84 MONTHS	US3520U.NOT US3138U.RID IOAA.EMC D723.DLJ	5%	1%	5%	84
723IO2EMC	723 LIBOR INTEREST ONLY 10YRS (5/1/5 CAPS)	US3520U.NOT US3138U.RID IOAA.EMC ARMIO.DSC	5%	1%	5%	120
723BEMC	723 LIBOR 40 DUE IN 30 BALLOON (5/1/5 CAPS)	US3520U.NOT US3138U.RID BA1075.BSR ARMBP.DSC BALLOONA.DSC	5%	1%	5%	
106EMC	10/6 LIBOR	US3520U.NOT US3138U.RID ARM.DSC	5%	1%	5%	



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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)	US3520U.NOT US3138U.RID BA1075.BSR ARMBP.DSC BALLOONA.DSC	5%	1%	5%	
12MTAEMC	PAY OPTION 1 MONTH MTA ARM	US4004.EMC R1040.EMC D1041.EMC				