



FRANKLIN AMERICAN MORTGAGE COMPANY (WHOLESALE) MATRIX

DOCMAGIC PROGRAM CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND ADDENDA	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
	FIXED/BALLOON PROGRAMS					
CONVFA3	ALL FIXED LOANS	US3200.NOT				
CONVIOFA3	ALL FIXED LOANS 10YRS I/O	US3271.NOT				120
CONVIO2FA3	30YR FIXED NON CONFORMING 15YRS I/O	US.3271.NOT				180
F2NDFA3	FIXED RATE 2ND LIEN					
3015CEFA3	CLOSED END 30 DUE IN 15 BALLOON 2ND					
FHAFA3	FHA FIXED RATE	USFHA.NTE				
	ARM PROGRAMS					
31LIBFA3	3/1 LIBOR ARM	US3526.NOT US3189.RID D31L.FAM	2%	2%	6%	
31JLIBFA3	NON CONFORMING 3/1 LIBOR ARM	US3526.NOT US3189.RID D31L.FAM	2%	2%	6%	
51LIBFA3	5/1 LIBOR ARM	US3528.NOT US3187.RID D51L.FAM	2%	5%	5%	
51JLIBFA3	NON CONFORMING 5/1 LIBOR ARM	US3528.NOT US3187.RID D51L.FAM	2%	5%	5%	
71LIBFA3	7/1 LIBOR ARM	US3528.NOT US3187.RID D7001.FAM	2%	5%	5%	



FRANKLIN AMERICAN MORTGAGE COMPANY (WHOLESALE) MATRIX

DOCMAGIC PROGRAM CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND ADDENDA	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
71JLIBFA3	NON CONFORMING 7/1 LIBOR ARM	US3528.NOT US3184.RID D7001.FAM	2%	5%	5%	
FA3-31LIO	3/1 LIBOR IO	US3522.NOT US3189.RID ARMIO.DSC	2%	2%	6%	36
FA3-31LIONC	NON CONFORMING 3/1 ARM INTEREST ONLY	US3532.NOT US3189.RID D31LIO.FAM	2%	2%	6%	36
FA3-51LIO	5/1 LIBOR IO	US3530.NOT US3187.RID ARMIO.DSC	2%	5%	5%	60
FA3-51LIONC	NON CONFORMING 5/1 LIBOR INTEREST ONLY	US3530.NOT US3187.RID D51LIO.FAM	2%	5%	5%	60
FA3-71LIO	7/1 LIBOR IO	US3530.NOT US3187.RID ARMIO.DSC	2%	5%	5%	84
FA3-71LIONC	NON CONFORMING 7/1 LIBOR INTEREST ONLY	US3530.NOT US3187.RID D71LIO.FAM	2%	5%	5%	84
FHA3YRTFA3	FHA 3/1 T-BILL ARM (1/1/5 CAPS)	USFHA.NTE FHAA.RDR D31YRT.FHA	1%	1%	5%	
VAFA3	VA FIXED RATE	USFN.VA VAPR.RDR				