



FRANKLIN AMERICAN MORTGAGE COMPANY (CORRESPONDENT) 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					
CONVFAM2	ALL FIXED LOANS	US3200.NOT				
FAM2-FMC	FIXED RATE MY COMMUNITY	US3200.NOT BAFC.MSC				
F2NDFAM2	FIXED RATE 2ND LIEN	CA4115.CW (CA) AR3904.NOT (AR)				
FAM2-FMCIO	FIXED RATE MY COMMUNITY INTEREST ONLY	US3271.NOT IOFD.FAM BAFC.MSC				120
FIOFAM2	FIXED CONFORMING 10YRS	US3271.NOT IOFD.FAM				120
FIO2FAM2	FIXED NON CONF IO 10 YRS	US3271.NOT IOFD.FAM				120
FIO3FAM2	FIXED NON CONF IO 15 YRS	US3271.NOT				180
305FAM2	30 DUE IN 5 BALLOON	US3290.NOT US3292.NOT US3191.RID				
307FAM2	30 DUE IN 7 BALLOON	US3290.NOT US3292.NOT US3191.RID				
3015CEFAM2	CLOSED END 30 DUE IN 15 BALLOON 2ND	CA4114.CW USB.RDR				
FAM2-JUM7302	FHA 30YR FIXED RATE HIGH BALANCE	USFHA.NTE				
FHAFAM2	FHA FIXED RATE	USFHA.NTE				
VAFAM2	VA FIXED RATE	USFN.VA VAPR.RDR				



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	ARM PROGRAMS					
31LIBFAM2	3/1 LIBOR ARM	US3526U.NOT US3189U.RID D31L.FAM		2%	6%	
31JLIBFAM2	NON CONF 3/1 LIBOR ARM	US3526U.NOT US3189U.RID D31L.FAM	2%	2%	6%	
FAM2-C31LIO	CONFORMING 3/1 LIBOR	US3537U.NOT US3155U.RID IO.RID D31LIO.FAM	2%	2%	6%	120
51LIBFAM2	5/1 LIBOR ARM	US3528U.NOT US3187U.RID D51L.FAM	5%	2%	5%	
51JLIBFAM2	NON CONF 5/1 LIBOR ARM	US3528U.NOT US3187U.RID D51L.FAM	5%	2%	5%	
FAM2-C51LIO	CONFORMING 5/1 LIBOR IO	US3535U.NOT US3153U.RID IO.RID D51LIO.FAM	5%	2%	5%	120
FAM2-NC51LIO	NON-CONFORMING 5/1 LIBOR IO	US3535U.NOT US3153U.RID IO.RID D51LIO.FAM	5%	2%	5%	120
71LIBFAM2	7/1 LIBOR ARM	US3528U.NOT US3187U.RID D7001.FAM	5%	2%	5%	
71JLIBFAM2	NON CONF 7/1 LIBOR ARM	US3528U.NOT US3187U.RID D7001.FAM	5%	2%	5%	



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FAM2-C71LIO	CONFORMING 7/1 LIBOR IO	US3535U.NOT US3153U.RID IO.RID D71LIO.FAM	5%	2%	5%	120
FAM2-NC71LIO	NON-CONFORMING 7/1 LIBOR IO	US3535U.NOT US3153U.RID IO.RID D71LIO.FAM	5%	2%	5%	120
FHA1YRTFAM2	FHA 1 YR T-BILL ARM	USFHAA.NTE FHAA.RDR DFHA.RBM		1%	5%	
FHA3YRTFAM2	FHA 3/1 T-BILL ARM	USFHAA.NTE FHAA.RDR D31YRT.FHA		1%	5%	
FAM2-FHA51T	FHA 5/1 T-BILL ARM	USFHAA.NTE FHAA.RDR D51YRT.FHA		1%	5%	