



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 | | | | |
| 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 | | | | |
| FHAFAM2 | FHA FIXED RATE | USFHA.NTE | | | | |
| VAFAM2 | VA FIXED RATE | USFN.VA VAPR.RDR | | | | |



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| | ARM PROGRAMS | | | | | |
| 71YRTFAM2 | 7/1 1YR T-BILL ARM | US3522.NOT US3182.RID D71YRT.FAM | 5% | 2% | 5% | |
| 31LIBFAM2 | 3/1 LIBOR ARM | US3526.NOT US3189.RID D31L.FAM | | 2% | 6% | |
| 31JLIBFAM2 | NON CONF 3/1 LIBOR ARM | US3526.NOT US3189.RID D31L.FAM | 2% | 2% | 6% | |
| FAM2-C31LIO | CONFORMING 3/1 LIBOR | US3537.NOT US3155.RID IO.RID D31LIO.FAM | 2% | 2% | 6% | 120 |
| 51LIBFAM2 | 5/1 LIBOR ARM | US3528.NOT US3187.RID D51L.FAM | 5% | 2% | 5% | |
| 51JLIBFAM2 | NON CONF 5/1 LIBOR ARM | US3528.NOT US3187.RID D51L.FAM | 5% | 2% | 5% | |
| FAM2-C51LIO | CONFORMING 5/1 LIBOR IO | US3535.NOT US3153.RID IO.RID D51LIO.FAM | 5% | 2% | 5% | 120 |
| FAM2-NC51LIO | NON-CONFORMING 5/1 LIBOR IO | US3535.NOT US3153.RID IO.RID D51LIO.FAM | 5% | 2% | 5% | 120 |
| 71LIBFAM2 | 7/1 LIBOR ARM | US3528.NOT US3187.RID D7001.FAM | 5% | 2% | 5% | |



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| 71JLIBFAM2 | NON CONF 7/1 LIBOR ARM | US3528.NOT US3187.RID D7001.FAM | 5% | 2% | 5% | |
| FAM2-C71LIO | CONFORMING 7/1 LIBOR IO | US3535.NOT US3153.RID IO.RID D71LIO.FAM | 5% | 2% | 5% | 120 |
| FAM2-NC71LIO | NON-CONFORMING 7/1 LIBOR IO | US3535.NOT US3153.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% | |