



## FIRST NATIONAL BANK OF ARIZONA

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>					
HQCFXFNA	HQC FIXED	US3200.NOT				
CONFXXDFNA	CONFORMING FIXED RATE	US3200.NOT				
AZEXFX30FNA	AZ EXP FIXED 30	US3200.NOT				
AZEXPFXFNA	AZ EXP FIXED 15	US3200.NOT				
MICONVFNA	MI FIXED	US3200.NOT				
MICONVIOFNA	MI IO FIXED	US3271.NOT IOFRD.FNA				120
HQCFXIOFNA	HQC FIXED INTEREST ONLY	US3271.NOT IOFRD.FNA				120
CFX10YRIOFNA	CONFORMING FIXED RATE 10 YR IO	US3271.NOT IOFRD.FNA				120
CFX15YRIOFNA	CONFORMING FIXED RATE 15 YR IO	US3271.NOT IOFRDB.FNA				180
AZEXPIOFXFNA	AZ EXP FIXED INTEREST ONLY	US3271.NOT IOFRD.FNA				120
MI3015FNA	MI 30 DUE IN 15 BALLOON	US3260.NOT (1st) US3015.NTE (2nd)				
PB25IOFNA	2ND 25YR 5YR INTEREST ONLY	US3200.NOT IOATFN.FNA				60
PB3015FNA	30 DUE IN 15 BALLOON 2ND	US3260.NOT US3015.NTE				
PB15YRFNA	15YR FIXED RATE 2ND	US3200.NOT				
	<b>ARM PROGRAMS</b>					
L1FNA	2/6 MO LIBOR	US3520U.NOT US3138U.RID ARM.DSC	6%	1%	6%	



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L2FNA	3/6 MO LIBOR	US3520U.NOT US3138U.RID ARM.DSC	6%	1%	6%	
L3FNA	5/6 MO LIBOR	US3520U.NOT US3138U.RID ARM.DSC	6%	1%	6%	
L7FNA	3/1 LIBOR 3 YR INTEREST ONLY	US3598.FNA-A US3198.FNA IOATARN.FNA D31LIO.FNA		2%	10%	36
AZEXP31FNA	AZ EXP 3/1 ARM	US3526U.NOT US3189U.RID ARM.DSC	2%	2%	6%	
AZEXP31IOFNA	AZ EXP INTEREST ONLY 3/1 ARM	US3527U.NOT US3155U.RID ARMIO.DSC	2%	2%	6%	120
AZEXP51FNA	AZ EXP 5/1 ARM	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
AZEXP51IOFNA	AZ EXP INTEREST ONLY 5/1 ARM	US3535U.NOT US3153U.RID ARMIO.DSC	5%	2%	5%	120
AZEXP71FNA	AZ EXP 7/1 ARM	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
AZEXP71IOFNA	AZ EXP INTEREST ONLY 7/1 ARM	US3535U.NOT US3153U.RID ARMIO.DSC	5%	2%	5%	120
AZEXP101FNA	AZ EXP 10/1 ARM	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
AZEXP101IOFNA	AZ EXP INTEREST ONLY 10/1 ARM	US3530U.NOT US3187U.RID ARMIO.DSC	5%	2%	5%	120



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L17FNA	5/6 LIBOR 5YR I/O 3/1/6 CAPS	US3520U.NOT US3138U.RID IOATN.FNA IOATR.FNA ARMIO.DSC	3%	1%	6%	60
HQC36FNA	HQC 3/6 LIBOR	US3520U.NOT US3138U.RID ARM.DSC	6%	1%	6%	
HQCIO36FNA	HQC 3/6 LIBOR 10YR INTEREST ONLY	US3520U.NOT US3138U.RID IOATN.FNA IOATR.FNA ARMIO.DSC	6%	1%	6%	120
HQC56FNA	HQC 5/6 LIBOR	US3520U.NOT US3138U.RID ARM.DSC	6%	1%	6%	
HQCIO56FNA	HQC 5/6 LIBOR 10YR INTEREST ONLY	US3520U.NOT US3138U.RID IOATN.FNA IOATR.FNA ARMIO.DSC	6%	1%	6%	120
HQC76FNA	HQC 7/6 LIBOR	US3520U.NOT US3138U.RID ARM.DSC	6%	1%	6%	
HQCIO76FNA	HQC 7/6 LIBOR 10YR INTEREST ONLY	US3520U.NOT US3138U.RID IOATN.FNA IOATR.FNA ARMIO.DSC	6%	1%	6%	120
CMFRPOFNA	CM FIXED RATE PAY OPTION	US4401.FNA US4399.FNA DUS4398.FNA 4432.FNA				



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CMPOLIBFNA	CM ARM LIBOR PAY OPTION	US4408.FNA US4424.FNA DUS4428.FNA 4432.FNA				
CMPOMTAFNA	CM ARM MTA PAY OPTION	US4416.FNA US4426.FNA DUS4429.FNA 4432.FNA				
1CMMTAFNA	PAY OPTION 1 MONTH MTA ARM	US5312.CW US5315.CW D4273.CW				
1CMLIBFNA	PAY OPTION 1 MONTH LIBOR ARM	US5310.CW US5313.CW D4275.CW				
5CMLBFNA	5YR HYBRID CASH MANAGEMENT ARM - LIBOR	USNLIB5.RFC USRLIB5.RFC DLIB5.RFC				120
5CMMTAFNA	5YR HYBRID CASH MANAGEMENT ARM - MTA	USNMTA5.RFC USRMTA5.RFC DMTA5.RFC				120
	<b>HELOC</b>					
H1FNA	HELOC 25YR 10YR DRAW IO/15YR REPAY 3MO TEASER	CALOCM.RFC CALOCNI.RFC CALOC.RFC DIO25.RFC				