



## FLAGSTAR BANK, FSB 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>					
FFSSB	FIXED RATE	US3200.NOT				
TXFFSSB	TEXAS CASH OUT FIXED RATE 1ST LIEN	TX3244.NOT				
FNIVFSSB	NIV FIXED RATE	US3200.NOT				
FEAFSSB	FIXED RATE EXPANDED APPROVAL	US3200.NOT				
FTRPIIFSSB	FIXED RATE TIMELY PAYMENTS LEVEL II	US3200.NOT US1410.ATN-B US1412.RID-B				
FTRPFSSB	FIXED RATE TIMELY PAYMENTS LEVEL III	US3200.NOT US1410.ATN US1412.RID				
FAJFSSB	FIXED RATE ADVANTAGE SELECT	US3200.NOT				
APFFSSB	ADVANTAGE PLUS FIXED	US3200.NOT PPAF.FSB				
FCJFSSB	FIXED RATE CHOICE JUMBO	US3200.NOT				
PSPFFSSB	PORTFOLIO SUBPRIME FIXED	US3200.NOT				
AJFIOFSSB	ADVANTAGE SELECT FIXED INTEREST ONLY	US3817.FSB US3819.FSB D3492.FSB				120
CJFIOFSSB	CHOICE JUMBO FIXED INTEREST ONLY	US3817.FSB US3819.FSB D3492.FSB				120
FCLDIOFSSB	FIXED CONFORMING LOW DOC I/O 10YRS	US3271.NOT D3492.FSB				120
FIFFSSB	FIXED FNMA INTERST FIRST	US3271.NOT				180



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<b>FMIOFSSB</b>	FIXED FNMA INTERST ONLY 10YRS	US3271.NOT D3492.FSB				120
<b>FMCFSSB</b>	MY COMMUNITY FIXED RATE	US3200.NOT				
<b>FMCIOfSSB</b>	FANNIE MAE MYCOMMUNITY I/O 10YRS	US3271.NOT D3492.FSB				120
<b>FMCI5FSSB</b>	FANNIE MAE MY COMMUNITY I/O 5 YRS 35 YR	US3271.NOT				
<b>FM30FIOFSSB</b>	FANNIE MAE FIXED RATE I/O 15YRS	US3271.NOT				180
<b>305FSSSB</b>	30 DUE IN 5	US3290.NOT US3291.NOT US3190.RID				
<b>307FSSB</b>	30 DUE IN 7	US3290.NOT US3291.NOT US3190.RID				
<b>3015FSSB</b>	30 DUE IN 15	US3260.NOT - 1ST US3015.NTE - 2ND				
<b>FHAFSSB</b>	FHA FIXED RATE	USFHA.NTE				
<b>VAFSSB</b>	VA FIXED RATE	USFN.VA				
	<b>ARM PROGRAMS</b>					
<b>LIBFSSB</b>	6 MONTH LIBOR	US3520U.NOT US3138U.RID 6LIB.FSB		1%	6%	
<b>AJ6MLFSSB</b>	ADVANTAGE SELECT 6MO LIBOR	US3520U.NOT US3138U.RID US3820.FSB	1%	1%	5%	
<b>CJ6MLIOFSSB</b>	CHOICE JUMBO 6MO LIBOR INTEREST ONLY	US3811.FSB US3812.FSB D6MOLIB.FSB	1%	1%	6%	120
<b>AS6MLIOFSSB</b>	ADVANTAGE SELECT 6MO LIBOR INTEREST ONLY	US3811.FSB US3812.FSB D6MOLIB.FSB	1%	1%	6%	120



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<b>TXCOLFSSB</b>	TEXAS CASH OUT 6 MONTH LIBOR	TX3815.FSB TX3816.FSB TXM3044.ESI TX3044.ESI		1%	6%	
<b>AS1YRLIOFSSB</b>	ADVANTAGE SELECT 1 YR LIBOR INTEREST ONLY 10	US3813.FSB US3814.FSB D3421.FSB	2%	2%	6%	120
<b>CJ228FSSB</b>	CHOICE JUMBO 228 LIBOR	US3520U.NOT US3138U.RID D3417.FSB	3%	1%	5%	
<b>AJ228FSSB</b>	ADVANTAGE SELECT 228 LIBOR	US3520U.NOT US3138U.RID D3417.FSB	3%	1%	5%	
<b>TXHE228FSSB</b>	TEXAS HOME EQUITY ADVANTAGE SELECT 228	TX3815.FSB TX3816.FSB D3417.FSB TXM3044.ESI TX3044.ESI	3%	1%	5%	
<b>AJ228IOFSSB</b>	ADVANTAGE SELECT 228 INTEREST ONLY LIBOR	US3811.FSB US3812.FSB D3417.FSB	3%	1%	5%	120
<b>CJ228IOFSSB</b>	CHOICE JUMBO 228 INTEREST ONLY LIBOR	US3811.FSB US3812.FSB D3417.FSB	3%	1%	5%	120
<b>CJ327FSSB</b>	CHOICE JUMBO 327 LIBOR	US3520U.NOT US3138U.RID D3418.FSB	3%	1%	5%	
<b>AJ327FSSB</b>	ADVANTAGE SELECT 327 LIBOR	US3520U.NOT US3138U.RID D3418.FSB	3%	1%	5%	
<b>TXHE327FSSB</b>	TEXAS HOME EQUITY ADVANTAGE SELECT 327	TX3815.FSB TX3816.FSB D3418.FSB TXM3044.ESI TX3044.ESI	3%	1%	5%	



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<b>AJ327IOFSSB</b>	ADVANTAGE SELECT 327 INTEREST ONLY LIBOR	US3811.FSB US3812.FSB D3418.FSB	3%	1%	5%	120
<b>CJ327IOFSSB</b>	CHOICE JUMBO 327 INTEREST ONLY LIBOR	US3811.FSB US3812.FSB D3418.FSB	3%	1%	5%	120
<b>CJ525FSSB</b>	CHOICE JUMBOR 525 LIBOR	US3520U.NOT US3138U.RID D3419.FSB	5%	1%	5%	
<b>AJ525FSSB</b>	ADVANTAGE SELECT 525 LIBOR	US3520U.NOT US3138U.RID D3419.FSB	5%	1%	5%	
<b>TXHE525FSSB</b>	TEXAS HOME EQUITY ADVANTAGE SELECT 525	TX3815.FSB TX3816.FSB TXM3044.ESI TX3044.ESI D3419.FSB	5%	1%	5%	
<b>Y525FSSB</b>	YES 525 LIBOR 5/1/5 CAPS	US3520U.NOT US3138U.RID D3419.FSB	5%	1%	5%	
<b>Y56IFSSB</b>	YES 5/6 LIBOR IO 10 YRS 5/1/5 CAPS	US3811.FSB US3812.FSB D3419.FSB	5%	1%	5%	120
<b>AJ525IOFSSB</b>	ADVANTAGE SELECT 525 INTEREST ONLY LIBOR	US3811.FSB US3812.FSB D3419.FSB	5%	1%	5%	120
<b>CJ525IOFSSB</b>	CHOICE JUMBOR 525 INTERST OLY LIBOR	US3811.FSB US3812.FSB D3419.FSB	5%	1%	5%	120
<b>56HLFSSB</b>	HOME 5YR 6MO LIBOR 40YR 10YR IO 5/1/5 CAPS	US3811.FSB US3812.FSB D3429.FSB	5%	1%	5%	120
<b>AJ723FSSB</b>	ADVANTAGE SELECT 723 LIBOR	US3520U.NOT US3138U.RID D3431.FSB	5%	1%	5%	



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<b>AJ723IOFSSB</b>	ADVANTAGE SELECT 723 LIBOR I/O 10YRS	US3811.FSB US3812.FSB D3431.FSB	5%	1%	5%	120
<b>DA31YRTFSSB</b>	DELAYED ARM 3/1 YEAR T-BILL	US3522U.NOT US3182U.RID D3403.FSB	2%	2%	6%	
<b>DA51YRTFSSB</b>	DELAYED ARM 5/1 YEAR T-BILL	US3522U.NOT US3182U.RID 515YRT.FSB	5%	2%	5%	
<b>71YRTFSSB</b>	DELAYED 7/1 T-BILL	US3502U.NOT US3111U.RID 715YRT.FSB	5%	2%	5%	
<b>DAIO51YRTFSSB</b>	DELAYED INTEREST ONLY 5/1 T-BILL	US3522.FSB US3182.FSB D3407.FSB	5%	2%	5%	60
<b>DAIO71TFSSB</b>	DELAYED INTEREST ONLY 7/1 T-BILL	US3522.FSB US3182.FSB D3408.FSB	5%	2%	5%	84
<b>AP51FSSB</b>	ADVANTAGE PLUS 5/1 YEAR T-BILL	US3522U.NOT US3182U.RID 515YRT.FSB		2%	6%	
<b>AP71FSSB</b>	ADVANTAGE PLUS 7/1 YEAR T-BILL	US3522U.NOT US3182U.RID 715YRT.FSB		2%	6%	
<b>APIO71TFSSB</b>	ADVANTAGE PLUS INTEREST ONLY 7/1 T-BILL	US3522.FSB US3182.FSB D3408.FSB	5%	2%	5%	84
<b>AP101FSSB</b>	ADVANTAGE PLUS 10/1 YEAR T-BILL	US3522U.NOT US3182U.RID ARM.DSC		2%	6%	
<b>FM1FSSB</b>	FREDDIE MAC 1 YEAR T-BILL (2/2/6 CAPS)	US5511U.NOT US5111U.RID D3307.FSB	2%	2%	6%	



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<b>FM31FSSB</b>	FREDDIE MAC 3/1 YEAR T-BILL	US3502U.NOT US3111U.RID D3309.FSB	2%	2%	6%	
<b>FM31IOFSSB</b>	FREDDIE MAC 3/1 YR. T-BILL 10YRS I/O (2/2/6)	US5506U.NOT US5106U.RID D3332.FSB	2%	2%	6%	120
<b>FM51FSSB</b>	FREDDIE MAC 5/1 YEAR T-BILL	US5510U.NOT US5110U.RID D3310.FSB	2%	2%	6%	
<b>FM51IOFSSB</b>	FREDDIE MAC 5/1 YEAR T-BILL 10YRS IO	US5507U.NOT US5107U.RID D3333.FSB	5%	2%	5%	120
<b>FM71FSSB</b>	FREDDIE MAC 7/1 YEAR T-BILL	US5510U.NOT US5110U.RID D3311.FSB	5%	2%	5%	
<b>FM71IOFSSB</b>	FREDDIE MAC 7/1 YEAR T-BILL 10YRS IO (5/2/5)	US5507U.NOT US5107U.RID D3334.FSB	5%	2%	5%	120
<b>FM101FSSB</b>	FREDDIE MAC 10/1 YEAR T-BILL	US5510U.NOT US5110U.RID D3312.FSB	5%	2%	5%	
<b>FM101IOFSSB</b>	FREDDIE MAC 10/1 YEAR T-BILL 10YRS IO (5/2/5)	US5507U.NOT US5107U.RID D3335.FSB	5%	2%	5%	120
<b>PSP6LIBFSSB</b>	PORTFORLIO SUBPRIME 6 MONTH LIBOR	US5520U.NOT US5120U.RID D3504.FSB	1.50%	1.50%	7%	
<b>PSP327FSSB</b>	PORTFOLIO SUBPRIME 327 LIBOR	US3520U.NOT US3138U.RID D3505.FSB		1.50%	7%	
<b>PSP525FSSB</b>	PORTFOLIO SUBPRIME 525 LIBOR	US3520U.NOT US3138U.RID D3506.FSB	5%	1.50%	7%	



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<b>PSP1YRTFSSB</b>	PORTFOLIO SUBPRIME 1YRT T-BILL	US3502U.NOT US3111U.RID D3501.FSB		2%	6%	
<b>1YRTFSSB</b>	1 YEAR T-BILL	US3502U.NOT US3111U.RID 1YRT.FSB		2%	6%	
<b>1YRTWCFSSB</b>	FREDDIE MAC 1- YEAR TREASURY CONVERTIBLE	US5511U.NOT US5111U.RID D3307.FSB	2%	2%	6%	
<b>31YRTFSSB</b>	3/1 YEAR T-BILL	US3502U.NOT US3111U.RID 31YRT.FSB		2%	6%	
<b>33YRTFSSB</b>	3/3 YEAR T-BILL	US3504U.NOT US3114U.RID 33YRT.FSB		2%	6%	
<b>51YRTFSSB</b>	5/1 YEAR T-BILL	US3502U.NOT US3111U.RID 51YRT.FSB	5%	2%	5%	
<b>1YRLCJFSSB</b>	1 YR LIBOR CHOICE JUMBO	US3526U.NOT US3189U.RID D3421.FSB		2%	6%	
<b>31YRLFSSB</b>	3/1 LIBOR CONFORMING NIV	US3526U.NOT US3189U.RID D3322.FSB		2%	6%	
<b>31YRL2FSSB</b>	FANNIE MAE 3/1 LIBOR STANDARD	US3526U.NOT US3189U.RID D3318.FSB	2%	2%	6%	
<b>31LFL97FSSB</b>	FANNIE MAE 3/1 FLEX 97 LIBOR	US3526U.NOT US3189U.RID D3318.FSB		2%	6%	
<b>31LFL100FSSB</b>	FANNIE MAE 3/1 FLEX 100 LIBOR	US3526U.NOT US3189U.RID D3318.FSB		2%	6%	



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<b>FM31LIOFSSB</b>	FANNIE MAE 3/1 LIBOR I/O 10YRS	US3537U.NOT US3155U.RID D3330.FSB	2%	2%	6%	120
<b>31YRLIOFSSB</b>	FANNIE MAE 3/1 LIBOR INTEREST ONLY	US3532U.NOT US3189U.RID D3326.FSB	2%	2%	6%	36
<b>31YRLIO2FSSB</b>	NIV FANNIE MAE 3/1 LIBOR INTEREST ONLY	US3532U.NOT US3189U.RID D3326.FSB	2%	2%	6%	36
<b>FMMC51LFSSB</b>	FANNIE MAE MY COMMUNITY 5/1 LIBOR 2/2/5	US3528U.NOT US3187U.RID D3336.FSB	2%	2%	5%	
<b>FMMC51LIFSSB</b>	FANNIE MAE MY COMMUNITY 5/1 LIBOR I/O 10 YRS 2/2/5	US3535U.NOT US3153U.RID D3336.RID	2%	2%	5%	120
<b>51YRLFSSB</b>	FANNIE MAE 5/1 LIBOR SPECIAL	US3528U.NOT US3187U.RID D3315.FSB	5%	2%	5%	
<b>51YRL2FSSB</b>	FANNIE MAE 5/1 LIBOR STANDARD	US3528U.NOT US3187U.RID D3319.FSB	2%	2%	6%	
<b>51YRL3FSSB</b>	FANNIE MAE 5/1 LIBOR NIV	US3528U.NOT US3187U.RID D3323.FSB	2%	2%	6%	
<b>51LFL97FSSB</b>	FANNIE MAE 5/1 FLEX 97 LIBOR	US3528U.NOT US3187U.RID D3319.FSB	2%	2%	6%	
<b>51LFL100FSSB</b>	FANNIE MAE 5/1 FLEX 100 LIBOR	US3528U.NOT US3187U.RID D3319.FSB	2%	2%	6%	
<b>51ARM104FSSB</b>	5/1 ARM 104% LTV	US3522U.NOT US3182U.RID 515YRT.FSB PPAA.FSB	5%	2%	5%	



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<b>51YRLIOFSSB</b>	FANNIE MAE 5/1 LIBOR 5YR INTEREST ONLY	US3530U.NOT US3187U.RID D3327.FSB	2%	2%	6%	60
<b>FM51LIOFSSB</b>	FANNIE MAE 5/1 LIBOR I/O 10YRS	US3535U.NOT US3153U.RID D3329.FSB	5%	2%	5%	120
<b>FM51LIO2FSSB</b>	FANNIE MAE 5/1 CONFORMING LOW DOC 10YR I/O	US3535U.NOT US3187U.RID D3323.FSB	2%	2%	6%	120
<b>FSSB-A51L</b>	AGENCY 5/1 LIBOR ARM	US3528U.NOT US3187U.RID D3362.FSB	5%	2%	5%	
<b>51LFIFSSB</b>	FLEX 100 5/1 LIBOR I/O 10 YRS 2/2/5 CAPS	US3535U.NOT US3153U.RID ARMIO.DSC	2%	2%	5%	120
<b>71YRL2FSSB</b>	FANNIE MAE 7/1 LIBOR STANDARD 5/2/5 CAPS	US3528U.NOT US3187U.RID D3337.FSB	5%	2%	5%	
<b>71LIFSSB</b>	7/1 LIBOR SISA I/O 10 YRS 5/2/5 CAPS	US3535U.NOT US3153U.RID D3338.FSB	5%	2%	5%	120
<b>FSSB-FM71LIO</b>	FANNIE MAE 7/1 LIBOR I/O 10 YRS	US3535U.NOT US3153U.RID D3365.FSB	5%	2%	5%	120
<b>FM101LFSSB</b>	FANNIE MAE 10/1 LIBOR 5/2/5 CAPS	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
<b>FM101LIOFSSB</b>	FANNIE MAE 10/1 LIBOR I/O 10 YRS	US3535U.NOT US3153.RID ARMIO.DSC	5%	2%	5%	120
<b>VA31TFSSB</b>	VA 3/1 T-BILL	US3501.VA US3108.VA D9726.FSB	1%	1%	5%	



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<b>VA51TFSSB</b>	VA 5/1 T-BILL	US3501.VA US3108.VA D9727.FSB	1%	1%	5%	
<b>FHA1YRTFSSB</b>	FHA 1YR T-BILL ARM	USFHAA.NTE FHAA.RDR BDARM.DSC		1%	5%	
<b>FHA31TFSSB</b>	FHA 3/1 T-BILL	USFHAA.NTE FHAA.RDR D9336.FSB	1%	1%	5%	
<b>FHA51TFSSB</b>	FHA 5/1 T-BILL	USFHAA.NTE FHAA.RDR D9337.FSB	1%	1%	5%	
<b>OPAFSSB</b>	OPTION POWER ARM	US3524.FSB US3184.FSB D3422.FSB D3423.FSB				
<b>OPANYFSSB</b>	NEW YORK OPTION POWER ARM	US3524.NOT US3184.RID D3422.FSSB D3423.FSB				
<b>12MATFSSB</b>	12 MAT OPTION ARM	US3848.FSB US3849.FSB D3422.FSB D3423.FSB				
<b>12MATNYFSSB</b>	12 MAT OPTION ARM (NEW YORK)	US3848.FSB US3849.FSB D3422.FSB D3423.FSB				