



FLAGSTAR BANK, FSB MATRIX

DOCMAGIC PROGRAM CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND DISCLOSURES	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
FIXED PROGRAMS						
FSSB_F	FIXED RATE - FLAGSTAR	US3200.NOT				
FSSB_JF	JUMBO FIXED RATE - FLAGSTAR	US3200.NOT				
FSSB_HBF	FNMA HIGH BALANCE FIXED RATE - FLAGSTAR	US3200.NOT				
FSSB_DURP	FNMA DU REFI PLUS FIXED RATE - FLAGSTAR	US3200.NOT				
FSSB_FMSC	FREDDIE MAC SUPER CONFORMING FIXED RATE - FLAGSTAR	US3200.NOT				
FSSB_FMRR	FREDDIE MAC RELIEF REFI FIXED RATE - FLAGSTAR	US3200.NOT				
FSSB_FMROA	FREDDIE MAC RELIEF OPEN ACCESS FIXED RATE - FLAGSTAR	US3200.NOT				
FSSB_HR	FNMA HOMEReadY FIXED RATE - FLAGSTAR	US3200.NOT HRNBHIWC.FNMA				
FSSB_HRHB	FNMA HOMEReadY HIGH BALANCE FIXED RATE - FLAGSTAR	US3200.NOT HRNBHIWC.FNMA				
FSSB_HSR	FNMA HOMESTYLE RENOVATION FIXED RATE - FLAGSTAR	US3200.NOT 1035.MSC				
FSSB_FHA	FHA FIXED RATE - FLAGSTAR	USFHA.NTE				
FSSB_VA	VA FIXED RATE - FLAGSTAR	USFN.VA				
FSSB_USDA	USDA FIXED RURAL HOUSING	US3200.NOT				
FSSB_TXHSF	TEXAS HOMESTEAD FIXED - REFI WITH CASH OUT - FLAGSTAR	TXHESEC.NOT				
FSSB_TXF	TEXAS CASH OUT FIXED RATE 1ST LIEN - FLAGSTAR	TX3224.NOT				
ARM PROGRAMS						
FSSB_A31L	AGENCY 3/1 LIBOR ARM - FANNIE MAE - 2/2/6	US3526U.NOT US3189U.RID D3380.FSB	2%	2%	6%	



FLAGSTAR BANK, FSB MATRIX

DOCMAGIC PROGRAM CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND DISCLOSURES	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
FSSB_A31LFM	AGENCY 3/1 LIBOR ARM - FREDDIE MAC - 2/2/6	US5530U.NOT US5130U.RID D3380.FSB	2%	2%	6%	
FSSB_A51L	AGENCY 5/1 LIBOR ARM - FANNIE MAE - 5/2/5	US3528U.NOT US3187U.RID D3381.FSB	5%	2%	5%	
FSSB_A51LFM	AGENCY 5/1 LIBOR ARM - FREDDIE MAC - 2/2/6	US5531U.NOT US5131U.RID D3380.FSB	2%	2%	6%	
FSSB_A51L2	AGENCY 5/1 LIBOR ARM - FANNIE MAE - 2/2/5	US3528U.NOT US3187U.RID D3382.FSB	2%	2%	5%	
FSSB_A71L	AGENCY 7/1 LIBOR - FANNIE MAE - 5/2/5	US3528U.NOT US3187U.RID D3381.FSB	5%	2%	5%	
FSSB_A71LFM	AGENCY 7/1 LIBOR ARM - FREDDIE MAC - 5/2/5	US5531U.NOT US5131U.RID D3381.FSB	5%	2%	5%	
FSSB_A101L	AGENCY 10/1 LIBOR ARM - FANNIE MAE - 5/2/5	US3528U.NOT US3187U.RID D3381.FSB	5%	2%	5%	
FSSB_A101LFM	AGENCY 7/1 LIBOR ARM - FREDDIE MAC - 5/2/5	US5531U.NOT US5131U.RID D3381.FSB	5%	2%	5%	
FSSB_31LHB	3/1 LIBOR ARM - HIGH BALANCE FANNIE MAE - 2/2/6 - FLAGSTAR	US3526U.NOT US3189U.RID D3380.FSB	2%	2%	6%	
FSSB_51LHB	5/1 LIBOR ARM - HIGH BALANCE FANNIE MAE - 5/2/5 - FLAGSTAR	US3528U.NOT US3187U.RID D3381.FSB	5%	2%	5%	
FSSB_71LHB	7/1 LIBOR ARM - HIGH BALANCE FANNIE MAE - 5/2/5 - FLAGSTAR	US3528U.NOT US3187U.RID D3381.FSB	5%	2%	5%	



FLAGSTAR BANK, FSB MATRIX

DOCMAGIC PROGRAM CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND DISCLOSURES	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
FSSB_51LDURP	5/1 LIBOR ARM - DU REFI PLUS FANNIE MAE - 5/2/5 - FLAGSTAR	US3528U.NOT US3187U.RID D3381.FSB	5%	2%	5%	
FSSB_51LSCFM	5/1 LIBOR ARM - SUPER CONFORMING FREDDIE MAC - 2/2/6	US5531U.NOT US5131U.RID D3380.FSB	2%	2%	6%	
FSSB_71LSCFM	7/1 LIBOR ARM - SUPER CONFORMING FREDDIE MAC - 5/2/5	US5531U.NOT US5131U.RID D3381.FSB	5%	2%	5%	
FSSB_51LRRFM	5/1 LIBOR ARM - RELIEF REFI FREDDIE MAC - 2/2/6 - FLAGSTAR	US5531U.NOT US5131U.RID D3380.FSB	2%	2%	6%	
FSSB_51LRROA	5/1 LIBOR ARM - RELIEF OPEN ACCESS FREDDIE MAC - 2/2/6 - FLAGSTAR	US5531U.NOT US5131U.RID D3380.FSB	2%	2%	6%	
FSSB_J51L	JUMBO 5/1 LIBOR ARM (2/2/5 CAPS) - FLAGSTAR	US3528U.NOT US3187U.RID D3382.FSB	2%	2%	5%	
FSSB_J71L	JUMBO 7/1 LIBOR ARM (2/2/5 CAPS) - FLAGSTAR	US3528U.NOT US3187U.RID D3382.FSB	2%	2%	5%	
FSSB_J101L	JUMBO 10/1 LIBOR ARM (2/2/5 CAPS) - FLAGSTAR	US3528U.NOT US3187U.RID D3382.FSB	2%	2%	5%	
FSSB_51LDR	5/1 LIBOR ARM DOCTOR LOAN - 2/2/5 - FLAGSTAR	US3528U.NOT US3187U.RID D3382.FSB	2%	2%	5%	
FSSB_71LDR	7/1 LIBOR ARM DOCTOR LOAN - 5/2/5 - FLAGSTAR	US3528U.NOT US3187U.RID D3381.FSB	5%	2%	5%	
FSSB_FHA31T	FHA 3/1 T-BILL - FLAGSTAR	USFHAA.NTE FHAA.RDR D9401.FSB	1%	1%	5%	



FLAGSTAR BANK, FSB MATRIX

DOCMAGIC PROGRAM CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND DISCLOSURES	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
FSSB_FHA51T	FHA 5/1 T-BILL - FLAGSTAR	USFHAA.NTE FHAA.RDR D9402.FSB	1%	1%	5%	
FSSB_VA31T	VA 3/1 T-BILL - FLAGSTAR	US3501.VA US3108.VA D9403.FSB	1%	1%	5%	
FSSB_VA51T	VA 51/ T-BILL - FLAGSTAR	US3501.VA US3108.VA D9404.FSB	1%	1%	5%	