



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
	FIXED/BALLOON PROGRAMS					
FFSSB	FIXED RATE	US3200.NOT				
FNIVFSSB	NIV FIXED RATE	US3200.NOT				
FEAFSSB	FIXED RATE EXPANDED APPROVAL	US3200.NOT				
FTPRIIFSSB	FIXED RATE TIMELY PAYMENTS LEVEL II	US3200.NOT US1410.ATN-B US1412.ATN-B				
FTPRFSSB	FIXED RATE TIMELY PAYMENTS LEVEL III	US3200.NOT US1410.ATN US1412.ATN				
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				120
CJFIOFSSB	CHOICE JUMBO FIXED INTEREST ONLY	US3817.FSB US3819.FSB				120
FCLDIOFSSB	FIXED CONFORMING LOW DOC I/O 10YRS	US3271.NOT				120
FIFSSB	FIXED FNMA INTERST FIRST	US3271.NOT				180
FMIOFSSB	FIXED FNMA INTERST ONLY 10YRS	US3271.NOT				120
FM30FIOFSSB	FANNIE MAE FIXED RATE I/O 15YRS	US3271.NOT				180
FMCIOfSSB	FANNIE MAE MYCOMMUNITY I/O 10YRS	US3271.NOT				120



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305FSSB	30 DUE IN 5	US3290.NOT US3291.NOT US3190.RID				
307FSSB	30 DUE IN 7	US3290.NOT US3291.NOT US3190.RID				
3015FSSB	30 DUE IN 15	US3260.NOT - 1ST US3015.NTE - 2ND				
FHAFSSB	FHA FIXED RATE	USFHA.NTE				
VAFSSB	VA FIXED RATE	USFN.VA				
ARM PROGRAMS						
LIBFSSB	6 MONTH LIBOR	US3520.NOT US3138.RID 6LIB.FSB		1%	6%	
AJ6MLFSSB	ADVANTAGE SELECT 6MO LIBOR	US3520.NOT US3138.RID US3820.FSB	1%	1%	5%	
CJ6MLIOFSSB	CHOICE JUMBO 6MO LIBOR INTEREST ONLY	US3811.FSB US3812.FSB D6MOLIB.FSB	1%	1%	6%	120
AS6MLIOFSSB	ADVANTAGE SELECT 6MO LIBOR INTEREST ONLY	US3811.FSB US3812.FSB D6MOLIB.FSB	1%	1%	6%	120
TXCOLFSSB	TEXAS CASH OUT 6 MONTH LIBOR	TX3815.FSB TX3816.FSB TXM3044.ESI TX3044.ESI D3419.FSB		1%	6%	
AS1YRLIOFSSB	ADVANTAGE SELECT 1 YR LIBOR INTEREST ONLY 10YRS	US3813.FSB US3814.FSB D3421.FSB	2%	2%	6%	120



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CJ228FSSB	CHOICE JUMBO 228 LIBOR	US3520.NOT US3138.RID D3417.FSB	3%	1%	5%	
AJ228FSSB	ADVANTAGE SELECT 228 LIBOR	US3520.NOT US3138.RID D3417.FSB	3%	1%	5%	
TXHE228FSSB	TEXAS HOME EQUITY ADVANTAGE SELECT 228	TX3815.FSB TX3816.FSB D3417.FSB TXM3044.ESI TX3044.ESI	3%	1%	5%	
AJ228IOFSSB	ADVANTAGE SELECT 228 INTEREST ONLY LIBOR	US3811.FSB US3812.FSB D3417.FSB	3%	1%	5%	120
CJ228IOFSSB	CHOICE JUMBO 228 INTEREST ONLY LIBOR	US3811.FSB US3812.FSB D3417.FSB	3%	1%	5%	120
CJ327FSSB	CHOICE JUMBO 327 LIBOR	US3520.NOT US3138.RID D3418.FSB	3%	1%	5%	
AJ327FSSB	ADVANTAGE SELECT 327 LIBOR	US3520.NOT US3138.RID D3418.FSB	3%	1%	5%	
TXHE327FSSB	TEXAS HOME EQUITY ADVANTAGE SELECT 327	TX3815.FSB TX3816.FSB D3418.FSB TXM3044.ESI TX3044.ESI	3%	1%	5%	
AJ327IOFSSB	ADVANTAGE SELECT 327 INTEREST ONLY LIBOR	US3811.FSB US3812.FSB D3418.FSB	3%	1%	5%	120
CJ327IOFSSB	CHOICE JUMBO 327 INTEREST ONLY LIBOR	US3811.FSB US3812.FSB D3418.FSB	3%	1%	5%	120



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CJ525FSSB	CHOICE JUMBOR 525 LIBOR	US3520.NOT US3138.RID D3419.FSB	5%	1%	5%	
AJ525FSSB	ADVANTAGE SELECT 525 LIBOR	US3520.NOT US3138.RID D3419.FSB	5%	1%	5%	
TXHE525FSSB	TEXAS HOME EQUITY ADVANTAGE SELECT 525	TX3815.FSB TX3816.FSB TXM3044.ESI TX3044.ESI D3419.FSB	5%	1%	5%	
Y525FSSB	YES 525 LIBOR 5/1/5 CAPS	US3520.NOT US3138.RID D3419.FSB	5%	1%	5%	
AJ525IOFSSB	ADVANTAGE SELECT 525 INTEREST ONLY LIBOR	US3811.FSB US3812.FSB D3419.FSB	5%	1%	5%	120
CJ525IOFSSB	CHOICE JUMBOR 525 INTERST OLY LIBOR	US3811.FSB US3812.FSB D3419.FSB	5%	1%	5%	120
56HLFSSB	HOME 5YR 6MO LIBOR 40YR 10YR IO 5/1/5 CAPS	US3811.FSB US3812.FSB D3429.FSB	5%	1%	5%	120
AJ723FSSB	ADVANTAGE SELECT 723 LIBOR	US3520.NOT US3138.RID D3431.FSB	5%	1%	5%	
AJ723IOFSSB	ADVANTAGE SELECT 723 LIBOR I/O 10YRS	US3811.FSB US3812.FSB D3431.FSB	5%	1%	5%	120
DA31YRTFSSB	DELAYED ARM 3/1 YEAR T-BILL	US3522.NOT US3182.RID D3403.FSB	2%	2%	6%	
DA51YRTFSSB	DELAYED ARM 5/1 YEAR T-BILL	US3522.NOT US3182.RID 515YRT.FSB	5%	2%	5%	



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71YRTFSSB	DELAYED 7/1 T-BILL	US3502.NOT US3111.RID 715YRT.FSB	5%	2%	5%	
DAIO51YRTFSSB	DELAYED INTEREST ONLY 5/1 T-BILL	US3522.NOT US3182.RID D3407.FSB	5%	2%	5%	60
DAIO71TFSSB	DELAYED INTEREST ONLY 7/1 T-BILL	US3522.NOT US3182.RID D3408.FSB	5%	2%	5%	84
AP51FSSB	ADVANTAGE PLUS 5/1 YEAR T-BILL	US3522.NOT US3182.RID		2%	6%	
AP71FSSB	ADVANTAGE PLUS 7/1 YEAR T-BILL	US3502.NOT US3111.RID 715YRT.FSB		2%	6%	
APIO71TFSSB	ADVANTAGE PLUS INTEREST ONLY 7/1 T-BILL	US3522.NOT US3182.RID D3408.FSB	5%	2%	5%	84
AP101FSSB	ADVANTAGE PLUS 10/1 YEAR T-BILL	US3522.NOT US3182.RID ARM.DSC		2%	6%	
FM1FSSB	FREDDIE MAC 1 YEAR T-BILL (2/2/6 CAPS)	US5511.NOT US5111.RID D3307.FSB	2%	2%	6%	
FM31FSSB	FREDDIE MAC 3/1 YEAR T-BILL	US3502.NOT US3111.RID D3309.FSB	2%	2%	6%	
FM31IOFSSB	FREDDIE MAC 3/1 YR. T-BILL 10YRS I/O (2/2/6)	US5506.NOT US5106.RID D3332.FSB	2%	2%	6%	120
FM51FSSB	FREDDIE MAC 5/1 YEAR T-BILL	US5510.NOT US5110.RID D3310.FSB	2%	2%	6%	



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FM51IOFSSB	FREDDIE MAC 5/1 YEAR T-BILL 10YRS IO	US5507.NOT US5110.RID D3333.FSB	5%	2%	5%	120
FM71FSSB	FREDDIE MAC 7/1 YEAR T-BILL	US5510.NOT US5110.RID D3311.FSB	5%	2%	5%	
FM71IOFSSB	FREDDIE MAC 7/1 YEAR T-BILL 10YRS IO (5/2/5)	US5507.NOT US5110.RID D3334.FSB	5%	2%	5%	120
FM101FSSB	FREDDIE MAC 10/1 YEAR T-BILL	US5510.NOT US5110.RID D3312.FSB	5%	2%	5%	
FM101IOFSSB	FREDDIE MAC 10/1 YEAR T-BILL 10YRS IO (5/2/5)	US5507.NOT US5107.RID D3335.FSB	5%	2%	5%	120
PSP6LIBFSSB	PORTFORLIO SUBPRIME 6 MONTH LIBOR	US5520.NOT US5120.RID D3504.FSB	1.50%	1.50%	7%	
PSP327FSSB	PORTFOLIO SUBPRIME 327 LIBOR	US3520.NOT US3138.RID D3505.FSB		1.50%	7%	
PSP525FSSB	PORTFOLIO SUBPRIME 525 LIBOR	US3520.NOT US3138.RID D3406.FSB	5%	1.50%	7%	
PSP1YRTFSSB	PORTFOLIO SUBPRIME 1YRT T-BILL	US3502.NOT US3111.RID D3501.FSB		2%	6%	
1YRTFSSB	1 YEAR T-BILL	US3502.NOT US3111.RID 1YRT.FSB		2%	6%	
1YRTWCFSSB	FREDDIE MAC 1- YEAR TREASURY CONVERTIBLE	US5511.NOT US5111.RID D3307.FSB	2%	2%	6%	



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31YRTFSSB	3/1 YEAR T-BILL	US3502.NOT US3111.RID 31YRT.FSB		2%	6%	
33YRTFSSB	3/3 YEAR T-BILL	US3504.NOT US3114.RID 33YRT.FSB		2%	6%	
51YRTFSSB	5/1 YEAR T-BILL	US3502.NOT US3111.RID 51YRT.FSB	5%	2%	5%	
1YRLCFSSB	1 YR LIBOR CHOICE JUMBO	US3526.NOT US3189.RID D3421.FSB		2%	6%	
31YRLFSSB	3/1 LIBOR CONFORMING NIV	US3526.NOT US3189.RID D3322.FSB		2%	6%	
31YRL2FSSB	FANNIE MAE 3/1 LIBOR STANDARD	US3526.NOT US3189.RID D3318.FSB	2%	2%	6%	
31LFL97FSSB	FANNIE MAE 3/1 FLEX 97 LIBOR	US3526.NOT US3189.RID D3318.FSB		2%	6%	
31LFL100FSSB	FANNIE MAE 3/1 FLEX 100 LIBOR	US3526.NOT US3189.RID D3318.FSB		2%	6%	
FM31LIOFSSB	FANNIE MAE 3/1 LIBOR I/O 10YRS	US3537.NOT US3155.RID D3330.FSB	2%	2%	6%	120
31YRLIOFSSB	FANNIE MAE 3/1 LIBOR INTEREST ONLY	US3532.NOT US3189.RID D3326.FSB	2%	2%	6%	36
31YRLIO2FSSB	NIV FANNIE MAE 3/1 LIBOR INTEREST ONLY	US3532.NOT US3189.RID D3326.FSB	2%	2%	6%	36



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51YRLFSSB	FANNIE MAE 5/1 LIBOR SPECIAL	US3528.NOT US3187.RID D3315.FSB	5%	2%	5%	
51YRL2FSSB	FANNIE MAE 5/1 LIBOR STANDARD	US3528.NOT US3187.RID D3319.FSB	2%	2%	6%	
51YRL3FSSB	FANNIE MAE 5/1 LIBOR NIV	US3528.NOT US3187.RID D3323.FSB	2%	2%	6%	
51LFL97FSSB	FANNIE MAE 5/1 FLEX 97 LIBOR	US3528.NOT US3187.RID D3319.FSB	2%	2%	6%	
51LFL100FSSB	FANNIE MAE 5/1 FLEX 100 LIBOR	US3528.NOT US3187.RID D3319.FSB	2%	2%	6%	
51ARM104FSSB	5/1 ARM 104% LTV	PPAA.FSB US3522.NOT US3182.RID 515YRT.FSB	5%	2%	5%	
51YRLIOFSSB	FANNIE MAE 5/1 LIBOR 5YR INTEREST ONLY	US3530.NOT US3187.RID D3327.FSB	2%	2%	6%	60
FM51LIOFSSB	FANNIE MAE 5/1 LIBOR I/O 10YRS	US3535.NOT US3153.RID D3329.FSB	5%	2%	5%	120
FM51LIO2FSSB	FANNIE MAE 5/1 CONFORMING LOW DOC 10YR I/O	US3535.NOT US3187.RID D3323.FSB	2%	2%	6%	120
71YRL2FSSB	FANNIE MAE 7/1 LIBOR STANDARD 5/2/5 CAPS	US3528.NOT US3187.RID D3337.FSB	5%	2%	5%	
VA31TFSSB	VA 3/1 T-BILL	US3501.VA US3108.VA D9726.FSB	1%	1%	5%	



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VA51TFSSB	VA 5/1 T-BILL	US3501.VA US3108.VA D9727.FSB	1%	1%	5%	
FHA1YRTFSSB	FHA 1YR T-BILL ARM	USFHAA.NTE FHAA.RDR BDARM.DSC		1%	5%	
FHA31TFSSB	FHA 3/1 T-BILL	USFHAA.NTE FHAA.RDR D9336.FSB	1%	1%	5%	
FHA51TFSSB	FHA 5/1 T-BILL	USFHAA.NTE FHAA.RDR D9337.FSB	1%	1%	5%	