



## GMAC BANK MATRIX

DOCMAGIC PROGRAM CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND ADDENDA	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
	<b>FIXED/BALLOON PROGRAMS</b>					
GMAC_002	15YR JUMBO FIXED	US3200.NOT				
GMAC_004	30YR JUMBO FIXED	US3200.NOT				
GMAC_050	FHA 15 YR FIX	USFHA.NTE				
GMAC_051	FHA 30 YR FIX	USFHA.NTE				
GMAC_075	VA 15 YR FIX	USFN.VA VAPR.RDR				
GMAC_076	VA 30 YR FIX	USFN.VA VAPR.RDR				
GMAC_345	15 YR FIXED CONF	US3200.NOT				
GMAC_346	FNMA 30 YR FIX CONF	US3200.NOT				
GMAC_347	FHLMC 15 YR FIX CONF	US3200.NOT				
GMAC_348	FHLMC 30 YR FIX CONF	US3200.NOT				
GMAC_471	15 YR FNMA TEXAS HOME EQUITY	TX3244.NOT				
GMAC_472	30 YR FNMA TEXAS HOME EQUITY	TX3244.NOT				
GMAC_736	15YR JUMBO FIXED TEXAS HOME EQUITY	TX3244.NOT				
GMAC_945	FNMA 15 YR FIX CONF FLEXIBLE	US3200.NOT				
GMAC_946	FNMA 30 YR FIX CONF FLEXIBLE	US3200.NOT				
GMAC_959	15YR FNMA FIXED BUILDER CAP	US3200.NOT				
GMAC_960	30YR FNMA FIXED BUILDER CAP	US3200.NOT				
GMAC_988	30 YR EXPRESSWAY STATE INCOME WITHOUT 4506	US3200.NOT				
GMAC_A46	15 YR EXPRESSWAY STATED INCOME WITHOUT 4506	US3200.NOT				
GMAC_J32	30YR FNMA INTERESTFIRST FIXED	US3271.NOT DFIO.GMC				120
GMAC_J33	30YR FNMA INTERESTFIRST FIXED W/SUB FIN	US3271.NOT DFIO.GMC				120
GMAC_L76	SOLUTIONS PLUS 15YR FIXED	US3200.NOT				
GMAC_L77	SOLUTIONS PLUS 30YR FIXED	US3200.NOT				



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GMAC_N91	SOLUTIONS PLUS 40/30 BALLOON FIXED	US3260.NOT				
GMAC_P20	40YR FNMA FIXED	US3200.NOT				
GMAC_P45	SOLUTIONS PLUS 15 YEAR INTEREST ONLY FIXED	US3271.NOT IOL.GMC				60
GMAC_P46	SOLUTIONS PLUS 30 YEAR INTEREST ONLY FIXED	US3271.NOT IOL.GMC				60
GMAC_T16	40 YR FIXED RATE INTEREST ONLY (10 YEAR IO)	US3271.NOT IOL.GMC				120
GMAC_T17	40 YR FIXED RATE INTEREST ONLY W/SUB FIN (10 YEAR IO)	US3271.NOT IOL.GMC				120
GMAC_T48	30 YR FLEXIBLE FIXED IO (10 YEAR IO)	US3271.NOT IOL.GMC				120
GMAC_T49	30 YR FLEXIBLE FIXED IO W/SUB FIN (10 YEAR IO)	US3271.NOT IOL.GMC				120
GMAC_U22	15YR FIXED CONFORMING EA	US3200.NOT				
GMAC_U23	30YR FIXED CONFORMING EA	US3200.NOT				
GMAC_V38	FHA FIXED RATE 15YR \$100 DOWN	USFHA.NTE				
GMAC_V39	FHA FIXED RATE 30YR \$100 DOWN	USFHA.NTE				
GMAC_V40	HIGH BALANCE 15YR FIXED CONF	US3200.NOT				
GMAC_V41	HIGH BALANCE 30YR FIXED CONF	US3200.NOT				
GMAC_V44	HIGH-BALANCE FHA FIXED RATE 30 YEAR	USFHA.NTE				
GMAC_V50	HIGH-BALANCE FHA FIXED RATE 15 YEAR	USFHA.NTE				
GMAC_V51	HIGH-BALANCE FHA FIXED RATE 15 YEAR \$100 DOWN HUD REO	USFHA.NTE				
GMAC_V52	HIGH-BALANCE FHA FIXED RATE 30 YEAR \$100 DOWN HUD REO	USFHA.NTE				
GMAC_V53	HIGH BALANCE VA FIXED RATE 30YR	USFN.VA				
GMAC_V54	HIGH BALANCE VA FIXED RATE 15YR	USFN.VA				
GMAC_V57	15YR FIXED DU REFI PLUS/REFI PLUS WITHOUT MI	US3200.NOT FM1149.MSC				
GMAC_V58	30YR FIXED DU REFI PLUS/REFI PLUS WITHOUT MI	US3200.NOT FM1149.MSC				
GMAC_V59	40YR FIXED DU REFI PLUS/REFI PLUS WITHOUT MI	US3200.NOT FM1149.MSC				
GMAC_V60	15YR FIXED CONFORMING EA DU REFI PLUS/REFI PLUS WITHOUT MI	US3200.NOT FM1149.MSC				



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GMAC_V61	30YR FIXED CONFORMING EA DU REFI PLUS/REFI PLUS WITHOUT MI	US3200.NOT FM1149.MSC				
GMAC_V64	15YR FIXED HIGH BALANCE DU REFI PLUS/REFI PLUS WITHOUT MI	US3200.NOT FM1149.MSC				
GMAC_V65	30YR FIXED HIGH BALANCE DU REFI PLUS/REFI PLUS WITHOUT MI	US3200.NOT FM1149.MSC				
GMAC_V74	15YR FIXED DU REFI PLUS WITH MI	US3200.NOT FM1149.MSC				
GMAC_V75	30YR FIXED DU REFI PLUS WITH MI	US3200.NOT FM1149.MSC				
GMAC_V76	40YR FIXED DU REFI PLUS WITH MI	US3200.NOT FM1149.MSC				
GMAC_V77	15YR FIXED CONFORMING EA DU REFI PLUS WITH MI	US3200.NOT FM1149.MSC				
GMAC_V78	30YR FIXED CONFORMING EA DU REFI PLUS WITH MI	US3200.NOT FM1149.MSC				
GMAC_V81	15YR FIXED HIGH BALANCE DU REFI PLUS WITH MI	US3200.NOT FM1149.MSC				
GMAC_V82	30YR FIXED HIGH BALANCE DU REFI PLUS WITH MI	US3200.NOT FM1149.MSC				
GMAC_V98	HOMEPAATH 15 YR FIXED CONFORMING	US3200.NOT				
GMAC_V99	HOMEPAATH 30 YR FIXED CONFORMING	US3200.NOT				
GMAC_W01	HOMEPAATH 15 YR FIXED FLEXIBLE	US3200.NOT				
GMAC_W02	HOMEPAATH 30 YR FIXED FLEXIBLE	US3200.NOT				
GMAC_W08	FHLMC SUPER CONFORMING 15YR FIXED RATE	US3200.NOT				
GMAC_W09	FHLMC SUPER CONFORMING 30YR FIXED RATE	US3200.NOT				
GMAC_W12	HOMEPAATH 15 YR FIXED CONFORMING EA	US3200.NOT				
GMAC_W13	HOMEPAATH 30 YR FIXED CONFORMING EA	US3200.NOT				
GMAC_W14	HOMEPAATH HIGH BALANCE 30 YR FIXED	US3200.NOT				
GMAC_W16	15YR DU REFI PLUS FIXED TEXAS HOME EQUITY	TX3244.NOT				
GMAC_W17	30YR DU REFI PLUS FIXED TEXAS HOME EQUITY	TX3244.NOT				
GMAC_W58	30YR FIXED DU REFI PLUS 125%	US3200.NOT				
GMAC_W59	30YR FIXED HIGH BALANCE DU REFI PLUS 125%	US3200.NOT				



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GMAC_W72	VA FIXED RATE 15YR - ENERGY EFFICIENT MORTGAGE	USFN.VA VAPR.RDR				
GMAC_W73	VA FIXED RATE 30YR - ENERGY EFFICIENT MORTGAGE	USFN.VA VAPR.RDR				
GMAC_W78	FNMA 20 YR FIXED CONF	US3200.NOT				
GMAC_W79	FHLMC 20 YR FIXED CONF	US3200.NOT				
GMAC_W90	10YR FNMA FIXED	US3200.NOT				
GMAC_W91	10YR FHLMC FIXED	US3200.NOT				
GMAC_W92	USDA FIXED RATE MORTGAGE	US3200.NOT				
GMAC_X34	CONFORMING 10YR FIXED EA	US3200.NOT				
GMAC_X35	10YR TEXAS HOME EQUITY	TX3244.NOT				
GMAC_X36	HOMEPAATH 10YR FIXED CONFORMING	US3200.NOT				
GMAC_X37	HOMEPAATH 10YR FIXED CONFORMING EA	US3200.NOT				
GMAC_X38	HIGH BALANCE 10YR FIX CONF	US3200.NOT				
GMAC_X39	FHLMC SUPER CONFORMING 10YR FIXED RATE	US3200.NOT				
GMAC_X44	CONFORMING 20YR FIXED EA	US3200.NOT				
GMAC_X45	20YR TEXAS HOME EQUITY	TX3244.NOT				
GMAC_X46	HOMEPAATH 20YR FIXED CONFORMING	US3200.NOT				
GMAC_X47	HOMEPAATH 20YR FIXED CONFORMING EA	US3200.NOT				
GMAC_X48	HIGH BALANCE 20YR FIX CONF	US3200.NOT				
GMAC_X49	FHLMC SUPER CONFORMING 20YR FIXED RATE	US3200.NOT				
GMAC_X50	HOMEPAATH HIGH BALANCE 20YR FIXED	US3200.NOT				
GMAC_X57	10YR FIXED DU REFI PLUS WITHOUT MI	US3200.NOT				
GMAC_X58	10YR FIXED COMFORMING EA DU REFI PLUS	US3200.NOT				
GMAC_X60	10YR FIXED DU REFI PLUS WITH MI	US3200.NOT				
GMAC_X61	10YR FIXED COMFORMING EA DU REFI PLUS W/MI	US3200.NOT				
GMAC_X65	10YR FIXED TEXAS HOME EQUITY DU REFI PLUS	TX3244.NOT				
GMAC_X66	10YR FIXED HIGH BALANCE DU REFI PLUS WITHOUT MI	US3200.NOT				
GMAC_X68	10YR FIXED HIGH BALANCE DU REFI PLUS WITH MI	US3200.NOT				
GMAC_X73	20YR FIXED DU REFI PLUS WITHOUT MI	US3200.NOT				
GMAC_X74	20YR FIXED COMFORMING EA DU REFI PLUS	US3200.NOT				
GMAC_X76	20YR FIXED DU REFI PLUS WITH MI	US3200.NOT				
GMAC_X77	20YR FIXED COMFORMING EA DU REFI PLUS W/MI	US3200.NOT				



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GMAC_X80	20YR FIXED DU REFI PLUS 125%	US3200.NOT				
GMAC_X82	20YR FIXED TEXAS HOME EQUITY DU REFI PLUS	TX3244.NOT				
GMAC_X83	20YR FIXED HIGH BALANCE DU REFI PLUS WITHOUT MI	US3200.NOT				
GMAC_X85	20YR FIXED HIGH BALANCE DU REFI PLUS WITH MI	US3200.NOT				
GMAC_X88	20YR FIXED HIGH BALANCE DU REFI PLUS 125%	US3200.NOT				
GMAC_Y10	FHA FIXED RATE 20YR	USFHA.NTE				
GMAC_Y11	FHA FIXED RATE 10YR	USFHA.NTE				
GMAC_Y12	HIGH-BALANCE FHA FIXED RATE 20YR	USFHA.NTE				
GMAC_Y13	HIGH-BALANCE FHA FIXED RATE 10YR	USFHA.NTE				
GMAC_Y26	VA FIXED RATE 20YR	USFN.VA				
GMAC_Y27	VA FIXED RATE 10YR	USFN.VA				
GMAC_Y28	HIGH BALANCE VA FIXED RATE 20YR	USFN.VA				
GMAC_Y29	HIGH BALANCE VA FIXED RATE 10YR	USFN.VA				
GMAC_Y32	30YR FIXED HIGH BALANCE LPMI	US3200.NOT				
GMAC_Y50	30YR FIXED CONFORMING FNMA LPMI	US3200.NOT				
GMAC_Y57	FHLMC SUPER CONFORMING LPMI 30YR FIXED	US3200.NOT				
GMAC_Y59	15YR FIXED CONFORMING FNMA LPMI	US3200.NOT				
GMAC_Y60	5YR FIXED HIGH BALANCE LPMI	US3200.NOT				
GMAC_Y64	FHLMC SUPER CONFORMING LPMI 15YR FIXED	US3200.NOT				
GMAC_Y73	20YR FIXED DU REFI PLUS 125% WITH MI	US3200.NOT				
GMAC_Y74	20YR FIXED HIGH BALANCE DU REFI PLUS 125% WITH MI	US3200.NOT				
GMAC_Y75	30YR FIXED DU REFI PLUS 125% WITH MI	US3200.NOT				
GMAC_Y76	30YR FIXED HIGH BALANCE DU REFI PLUS 125% WITH MI	US3200.NOT				
GMAC_Y83	15YR FIXED DU REFI PLUS UNLIMITED LTV W/O MI	US3200.NOT				
GMAC_Y84	15YR FIXED HIGH BALANCE DU REFI PLUS UNLIMITED LTV W/O MI	US3200.NOT				
GMAC_Y87	15YR FIXED DU REFI PLUS UNLIMITED LTV WITH MI	US3200.NOT				
GMAC_Y88	15YR FIXED HIGH BALANCE DU REFI PLUS UNLIMITED LTV WITH MI	US3200..NOT				
GMAC_Y97	30YR FIXED DU REFI PLUS 125% EA I, II & III W/O MI	US3200.NOT				
GMAC_Y98	20YR FIXED DU REFI PLUS 125% EA I, II & III W/O MI	US3200.NOT				
GMAC_Y99	30YR FIXED HIGH BALANCE DU REFI PLUS 125% WITH MI	US3200.NOT				
GMAC_Z01	20YR FIXED HIGH BALANCE DU REFI PLUS 125% WITH MI	US3200.NOT				
GMAC_Z02	30YR FIXED DU REFI PLUS UNLIMITED LTV EA I, II & III W/O MI	US3200.NT				
GMAC_Z03	15YR FIXED DU REFI PLUS UNLIMITED LTV EA I, II & III W/O MI	US3200.NOT				



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<b>GMAC_Z04</b>	30YR FIXED DU REFI PLUS UNLIMITED LTV EA I, II & III WITH MI	US3200.NOT				
<b>GMAC_Z05</b>	15YR FIXED DU REFI PLUS UNLIMITED LTV EA I, II & III WITH MI	US3200.NOT				
<b>GMAC_Z32</b>	15YR FIXED DU REFI PLUS 125%	US3200.NOT				
<b>GMAC_Z33</b>	15YR FIXED HIGH BALANCE DU REFI PLUS 125%	US3200.NOT				
<b>GMAC_Z34</b>	15YR FIXED DU REFI PLUS 125% WITH MI	US3200.NOT				
<b>GMAC_Z35</b>	15YR FIXED HIGH BALANCE DU REFI PLUS 125% WITH MI	US3200.NOT				
<b>GMAC_Z36</b>	15YR FIXED DU REFI PLUS 125% EA I, II & III W/O MI	US3200.NOT				
<b>GMAC_Z37</b>	15YR FIXED DU REFI PLUS 125% EAI, II & III WITH MI	US3200.NOT				
	<b>ARM PROGRAMS</b>					
<b>GMAC_923</b>	3/1 NON-CONVERT/NON-CONF LIBOR ARM 2/2/6	US3526U.NOT US3189U.RID D1316.GMC	2%	2%	6%	
<b>GMAC_925</b>	5/1 NON-CONVERT/NON-CONF LIBOR ARM 5/2/5	US3528U.NOT US3187U.RID D1317.GMC	5%	2%	5%	
<b>GMAC_927</b>	7/1 NON-CONVERT/NON-CONF LIBOR ARM 5/2/5	US3528U.NOT US3187U.RID D1318.GMC	5%	2%	5%	
<b>GMAC_A68</b>	5/1 CONF LIBOR ARM 5/2/5	US3528U.NOT US3187U.RID D51L.GMC	5%	2%	5%	
<b>GMAC_A86</b>	FLEXIBLE 5/1 HYBRID LIBOR ARM N-CONV	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
<b>GMAC_A87</b>	FLEXIBLE 5/1 LIBOR ARM N-CONV W/SUBORDINATE FINANCING	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
<b>GMAC_B05</b>	VA HYBRID 3/1 ARM	US3501.VA US3108.VA D31TG.GMC	1%	1%	5%	
<b>GMAC_B12</b>	3/1 LIBOR ARM (2/2/6) NONCNVRT/CONF	US3526U.NOT US3189U.RID ARM.DSC	2%	2%	6%	



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GMAC_B14	7/1 LIBOR ARM (5/2/5) NONCNVRT/CONF	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
GMAC_B15	FLEXIBLE 7/1 LIBOR ARM N-CONV	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
GMAC_B16	FLEXIBLE 7/1 LIBOR ARM N-CONV W/SUBORDINATE FINANCING	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
GMAC_C95	FHA 3 YR T-BILL ARM (2.00 MARGIN)	N0357.GMC R0356.GMC D1603.GMC	1%	1%	5%	
GMAC_C96	FHA 5/1 HYBRID ARM - 2.000%	N0357.GMC R0356.GMC D1668.GMC	2%	2%	6%	
GMAC_E50	10/1 FNMA IO LIBOR ARM N-CONV	US3530U.NOT US3187U.RID ARMIO.DSC	5%	2%	5%	120
GMAC_E59	5/6 JUMBO LIBOR ARM	US5520U.NOT US5120U.RID ARM.DSC	5%	1%	5%	
GMAC_E60	7/6 JUMBO LIBOR ARM	US5520U.NOT US5120U.RID ARM.DSC	5%	1%	5%	
GMAC_H41	10/1 JUMBO LIBOR ARM	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
GMAC_H42	10/1 LIBOR ARM	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
GMAC_H64	VA HYBRID 5/1 ARM	US3501.VA US3108.VA D51TG.GMC	2%	2%	6%	



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GMAC_P50	40YR 3/1 FNMA LIBOR ARM 2.375% MARGI	US3526U.NOT US3189U.RID ARM.DSC	2%	2%	6%	
GMAC_P51	40YR 7/1 FNMA LIBOR ARM 2.375% MARGIN	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
GMAC_Q86	10/6 JUMBO LIBOR ARM	US5520U.NOT US5120U.RID ARM.DSC	5%	1%	5%	
GMAC_Q96	3/6 JUMBO LIBOR ARM	US5520U.NOT US5120U.RID ARM.DSC	2%	1%	6%	
GMAC_T58	FLEXIBLE 5/1 IO LIBOR ARM N-CONV (10 YEAR IO)	US3535U.NOT US3153U.RID ARMIO.DSC IOL.GMC	5%	2%	5%	120
GMAC_T62	FLEXIBLE 7/1 IO LIBOR ARM N-CONV (10 YEAR IO)	US3535U.NOT US3153U.RID ARMIO.DSC IOL.GMC	5%	2%	5%	120
GMAC_T63	FLEXIBLE 7/1 IO LIBOR ARM W/SUBORDINATE FIN (10 YEAR IO)	US3535U.NOT US3153U.RID ARMIO.DSC IOL.GMC	5%	2%	5%	120
GMAC_T64	3/1 CONFORMING IO LIBOR ARM (10 YEAR IO)	US3537U.NOT US3155U.RID ARMIO.DSC IOL.GMC	2%	2%	6%	120
GMAC_T65	5/1 CONFORMING IO LIBOR ARM (10 YEAR IO)	US3535U.NOT US3153U.RID ARMIO.DSC IOL.GMC	5%	2%	5%	120



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<b>GMAC_T66</b>	7/1 CONFORMING IO LIBOR ARM (10 YEAR IO)	US3535U.NOT US3153U.RID ARMIO.DSC IOL.GMC	5%	2%	5%	120
<b>GMAC_U25</b>	30YR 7/1 LIBOR ARM EA	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
<b>GMAC_V42</b>	HIGH BALANCE 30YR 5/1 LIBOR ARM	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
<b>GMAC_V43</b>	HIGH BALANCE 5/1 LIBOR IO CONF	US3535U.NOT US3153U.RID ARMIO.DSC IOL.GMC	5%	2%	5%	120
<b>GMAC_V48</b>	HIGH-BALANCE FHA 3/1 HYBRID ARM 2.0% MARGIN	USFHAA.NTE FHAA.RDR D1603.GMC	1%	1%	5%	
<b>GMAC_V49</b>	HIGH-BALANCE FHA 5/1 HYBRID ARM 2.0% MARGIN	USFHAA.NTE FHAA.RDR D1668.GMC	2%	2%	6%	
<b>GMAC_V55</b>	HIGH BALANCE VA HYBRID 3/1 ARM	US3501.VA US3108.VA D1603.GMC	1%	1%	5%	
<b>GMAC_V56</b>	HIGH BALANCE VA HYBRID 5/1 ARM	US3501.VA US3108.VA D1668.GMC	2%	2%	6%	
<b>GMAC_V62</b>	5/1 LIBOR DU REFI PLUS/REFI PLUS WITHOUT MI	US3528U.NOT US3187U.RID ARM.DSC FM1149.MSC	5%	2%	5%	
<b>GMAC_V63</b>	7/1 LIBOR DU REFI PLUS/REFI PLUS WITHOUT MI	US3528U.NOT US3187U.RID ARM.DSC FM1149.MSC	5%	2%	5%	



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<b>GMAC_V66</b>	5/1 LIBOR HIGH BALANCE DU REFI PLUS/REFI PLUS WITHOUT MI	US3528U.NOT US3187U.RID ARM.DSC FM1149.MSC	5%	2%	5%	
<b>GMAC_V79</b>	5/1 LIBOR DU REFI PLUS WITH MI	US3528.NOT US3187.RID ARM.DSC FM1149.MSC	5%	2%	5%	
<b>GMAC_V80</b>	7/1 LIBOR DU REFI PLUS WITH MI	US3528.NOT US3187.RID ARM.DSC FM1149.MSC	5%	2%	5%	
<b>GMAC_V83</b>	5/1 LIBOR HIGH BALANCE DU REFI PLUS WITH MI	US3528.NOT US3187.RID ARM.DSC FM1149.MSC	5%	2%	5%	
<b>GMAC_W03</b>	HOMEPAATH 30 YR 5/1 LIBOR ARM	US3528U.NOT US3187U.RID D51L.GMC	5%	2%	5%	
<b>GMAC_W04</b>	HOMEPAATH 30YR 7/1 LIBOR ARM	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
<b>GMAC_W10</b>	FHLMC SUPER CONFORMING 30YR 5/1 LIBOR ARM	US5531U.NOT US5131U.RID ARM.DSC	5%	2%	5%	
<b>GMAC_W11</b>	FHLMC SUPER CONFORMING 5/1 LIBOR IO	US5537U.NOT US5137U.RID ARMIO.DSC IOL.GMC	5%	2%	5%	120
<b>GMAC_W15</b>	HOMEPAATH HIGH BALANCE 5/1 LIBOR ARM	US3528U.NOT US3187U.RID D51L.GMC	5%	2%	5%	
<b>GMAC_W64</b>	FHA 5/1 HYBRID ARM 1/1/5 CAPS	N0357.GMC R0356.GMC 53858MU.GMC	1%	1%	5%	



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<b>GMAC_W65</b>	FHA 5/1 HIGH-BALANCE HYBRID ARM 1/1/5 CAPS	USFHAA.NTE FHAA.RDR 53858MU.GMC	1%	1%	5%	
<b>GMAC_W66</b>	VA 5/1 HYBRID ARM 1/1/5 CAPS	US3501.VA US3108.VA 53858MU.GMC	1%	1%	5%	
<b>GMAC_W67</b>	VA 5/1 HIGH BALANCE HYBRID ARM 1/1/5 CAPS	US3501.VA US3108.VA 53858MU.GMC	1%	1%	5%	
<b>GMAC_X30</b>	30YR 10/1 LIBOR ARM EA	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
<b>GMAC_X98</b>	FHLMC SUPER CONFORMING 30YR 7/1 LIBOR ARM	US5531U.NOT US5131U.RID ARM.DSC	5%	2%	5%	
<b>GMAC_X99</b>	FHLMC SUPER CONFORMING 30YR 10/1 LIBOR ARM	US5531U.NOT US5131U.RID ARM.DSC	5%	2%	5%	
<b>GMAC_Y02</b>	HIGH BALANCE 30YR 7/1 LIBOR ARM	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
<b>GMAC_Y03</b>	HIGH BALANCE 7/1 LIBOR IO CONF	US3535U.NOT US3153U.RID ARMIO.DSC IOL.GMC	5%	2%	5%	
<b>GMAC_Y04</b>	HIGH BALANCE 30YR 10/1 LIBOR ARM	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
<b>GMAC_Y05</b>	HIGH BALANCE 10/1 LIBOR IO CONF	US3535U.NOT US3153U.RID ARMIO.DSC IOL.GMC	5%	2%	5%	
<b>GMAC_Y06</b>	7/1 TEXAS EQUITY REFINANCE	TX3528U.NOT TX3187U.RID ARM.DSC	5%	2%	5%	



**GMAC BANK MATRIX**

DOCMAGIC PROGRAM CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND ADDENDA	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
GMAC_Y07	10/1 TEXAS EQUITY REFINANCE	TX3528U.NOT TX3187U.RID ARM.DSC	5%	2%	5%	
GMAC_Y08	7/1 TEXAS EQUITY REFINANCE JUMBO	TX3528U.NOT TX3187U.RID ARM.DSC	5%	2%	5%	
GMAC_Y09	10/1 TEXAS EQUITY REFINANCE JUMBO	TX3528U.NOT TX3187U.RID ARM.DSC	5%	2%	5%	
GMAC_Y34	FHA 7/1 HYBRID ARM	USFHAA,NTE FHAA.RDR D71G.GMC	2%	2%	6%	
GMAC_Y36	HIGH BLANCE FHA 7/1 HYBRID ARM	USFHAA.NTE FHAA.RDR D71G.GMC	2%	2%	6%	
GMAC_Y61	LPMI 5/1 LIBOR ARM	US3528U.NOT US3187U.RID D1587.GMC	5%	2%	5%	
GMAC_Y62	LPMI 7/1 LIBOR ARM	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
GMAC_Y63	LPMI 10/1 LIBOR ARM	UD3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	