



GMAC BANK MATRIX

| DOCMAGIC PROGRAM CODE | PROGRAM DESCRIPTION | NOTES, RIDERS, AND ADDENDA | FIRST INTEREST RATE CAP % | SUBSEQUENT RATE CAP % | LIFE CAP % | INTEREST ONLY MONTHS |
|-----------------------|---|----------------------------|---------------------------|-----------------------|------------|----------------------|
| | FIXED/BALLOON PROGRAMS | | | | | |
| 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 BANK MATRIX

| DOCMAGIC PROGRAM CODE | PROGRAM DESCRIPTION | NOTES, RIDERS, AND ADDENDA | FIRST INTEREST RATE CAP % | SUBSEQUENT RATE CAP % | LIFE CAP % | INTEREST ONLY MONTHS |
|------------------------------|--|-----------------------------------|----------------------------------|------------------------------|-------------------|-----------------------------|
| 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 | | | | |
| 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 BANK MATRIX

| DOCMAGIC PROGRAM CODE | PROGRAM DESCRIPTION | NOTES, RIDERS, AND ADDENDA | FIRST INTEREST RATE CAP % | SUBSEQUENT RATE CAP % | LIFE CAP % | INTEREST ONLY MONTHS |
|-----------------------|--|----------------------------|---------------------------|-----------------------|------------|----------------------|
| 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 | | | | |
| 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-W08 | FHLMC SUPER CONFORMING 15YR FIXED RATE | US3200.NOT | | | | |
| GMAC-W09 | FHLMC SUPER CONFORMING 30YR FIXED RATE | US3200.NOT | | | | |
| GMAC-W16 | 15YR DU REFI PLUS FIXED TEXAS HOME EQUITY | TX3244.NOT | | | | |



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-W17 | 30YR DU REFI PLUS FIXED TEXAS HOME EQUITY | TX3244.NOT | | | | |
| 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-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-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-W74 | FHA FIXED RATE 15 YR- ENERGY EFFICIENT MORTGAGE | USFHA.NTE | | | | |
| GMAC-W75 | FHA FIXED RATE 30YR - ENERGY EFFICIENT MORTGAGE | USFHA.NTE | | | | |
| GMAC-W76 | FHA HIGH BALANCE FIXED RATE 30YR ENERGY EFFICIENT MORTGAGE | USFHA.NTE | | | | |
| GMAC-W77 | VA HIGH BALANCE 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-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 BANK MATRIX

| DOCMAGIC PROGRAM CODE | PROGRAM DESCRIPTION | NOTES, RIDERS, AND ADDENDA | FIRST INTEREST RATE CAP % | SUBSEQUENT RATE CAP % | LIFE CAP % | INTEREST ONLY MONTHS |
|------------------------------|---|-----------------------------------|----------------------------------|------------------------------|-------------------|-----------------------------|
| 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 | | | | |
| 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-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 BANK MATRIX

| DOCMAGIC PROGRAM CODE | PROGRAM DESCRIPTION | NOTES, RIDERS, AND ADDENDA | FIRST INTEREST RATE CAP % | SUBSEQUENT RATE CAP % | LIFE CAP % | INTEREST ONLY MONTHS |
|------------------------------|---|---|----------------------------------|------------------------------|-------------------|-----------------------------|
| 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 | 15YR FIXED HIGH BALANCE LPMI | US3200.NOT | | | | |
| GMAC-Y64 | FHLMC SUPER CONFORMING LPMI 15YR FIXED | US3200.NOT | | | | |
| | ARM PROGRAMS | | | | | |
| GMAC-923 | 3/1 NON-CONVERT/NON-CONF LIBOR ARM 2/2/6 | US3526U.NOT US3189U.RID D1316.GMC | 2% | 2% | 6% | |
| GMAC-925 | 5/1 NON-CONVERT/NON-CONF LIBOR ARM 5/2/5 | US3528U.NOT US3187U.RID D1317.GMC | 5% | 2% | 5% | |
| GMAC-927 | 7/1 NON-CONVERT/NON-CONF LIBOR ARM 5/2/5 | US3528U.NOT US3187U.RID D1318.GMC | 5% | 2% | 5% | |
| GMAC-A68 | 5/1 CONF LIBOR ARM 5/2/5 | US3528U.NOT US3187U.RID D51L.GMC | 5% | 2% | 5% | |
| GMAC-A86 | FLEXIBLE 5/1 HYBRID LIBOR ARM N-CONV | US3528U.NOT US3187U.RID ARM.DSC | 5% | 2% | 5% | |
| GMAC-A87 | FLEXIBLE 5/1 LIBOR ARM N-CONV W/SUBORDINATE FINANCING | US3528U.NOT US3187U.RID ARM.DSC | 5% | 2% | 5% | |
| GMAC-B05 | VA HYBRID 3/1 ARM | US3501.VA US3108.VA D31TG.GMC | 1% | 1% | 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-B12 | 3/1 LIBOR ARM (2/2/6) NONCNVRT/CONF | US3526U.NOT US3189U.RID ARM.DSC | 2% | 2% | 6% | |
| 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 BANK MATRIX

| DOCMAGIC PROGRAM CODE | PROGRAM DESCRIPTION | NOTES, RIDERS, AND ADDENDA | FIRST INTEREST RATE CAP % | SUBSEQUENT RATE CAP % | LIFE CAP % | INTEREST ONLY MONTHS |
|------------------------------|--|--|----------------------------------|------------------------------|-------------------|-----------------------------|
| GMAC-H64 | VA HYBRID 5/1 ARM | US3501.VA US3108.VA D51TG.GMC | 2% | 2% | 6% | |
| 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-T59 | FLEXIBLE 5/1 IO LIBOR ARM W/SUBORDINATE FIN (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 BANK MATRIX

| DOCMAGIC PROGRAM CODE | PROGRAM DESCRIPTION | NOTES, RIDERS, AND ADDENDA | FIRST INTEREST RATE CAP % | SUBSEQUENT RATE CAP % | LIFE CAP % | INTEREST ONLY MONTHS |
|------------------------------|---|---|----------------------------------|------------------------------|-------------------|-----------------------------|
| GMAC-T65 | 5/1 CONFORMING IO LIBOR ARM (10 YEAR IO) | US3535U.NOT US3153U.RID ARMIO.DSC IOL.GMC | 5% | 2% | 5% | 120 |
| GMAC-T66 | 7/1 CONFORMING IO LIBOR ARM (10 YEAR IO) | US3535U.NOT US3153U.RID ARMIO.DSC IOL.GMC | 5% | 2% | 5% | 120 |
| GMAC-U25 | 30YR 7/1 LIBOR ARM EA | US3528U.NOT US3187U.RID ARM.DSC | 5% | 2% | 5% | |
| GMAC-V42 | HIGH BALANCE 30YR 5/1 LIBOR ARM | US3528U.NOT US3187U.RID ARM.DSC | 5% | 2% | 5% | |
| GMAC-V43 | HIGH BALANCE 5/1 LIBOR IO CONF | US3535U.NOT US3153U.RID ARMIO.DSC IOL.GMC | 5% | 2% | 5% | 120 |
| GMAC-V48 | HIGH-BALANCE FHA 3/1 HYBRID ARM 2.0% MARGIN | USFHAA.NTE FHAA.RDR D1603.GMC | 1% | 1% | 5% | |
| GMAC-V49 | HIGH-BALANCE FHA 5/1 HYBRID ARM 2.0% MARGIN | USFHAA.NTE FHAA.RDR D1668.GMC | 2% | 2% | 6% | |
| GMAC-V55 | HIGH BALANCE VA HYBRID 3/1 ARM | US3501.VA US3108.VA D1603.GMC | 1% | 1% | 5% | |
| GMAC-V56 | HIGH BALANCE VA HYBRID 5/1 ARM | US3501.VA US3108.VA D1668.GMC | 2% | 2% | 6% | |
| GMAC-V62 | 5/1 LIBOR DU REFI PLUS/REFI PLUS WITHOUT MI | US3528U.NOT US3187U.RID ARM.DSC FM1149.MSC | 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-V63 | 7/1 LIBOR DU REFI PLUS/REFI PLUS WITHOUT MI | US3528U.NOT US3187U.RID ARM.DSC FM1149.MSC | 5% | 2% | 5% | |
| GMAC-V66 | 5/1 LIBOR HIGH BALANCE DU REFI PLUS/REFI PLUS WITHOUT MI | US3528U.NOT US3187U.RID ARM.DSC FM1149.MSC | 5% | 2% | 5% | |
| GMAC-V79 | 5/1 LIBOR DU REFI PLUS WITH MI | US3528U.NOT US3187U.RID ARM.DSC FM1149.MSC | 5% | 2% | 5% | |
| GMAC-V80 | 7/1 LIBOR DU REFI PLUS WITH MI | US3528U.NOT US3187U.RID ARM.DSC FM1149.MSC | 5% | 2% | 5% | |
| GMAC-V83 | 5/1 LIBOR HIGH BALANCE DU REFI PLUS WITH MI | US3528U.NOT US3187U.RID ARM.DSC FM1149.MSC | 5% | 2% | 5% | |
| GMAC-W03 | HOMEPAATH 30 YR 5/1 LIBOR ARM | US3528U.NOT US3187U.RID D51L.GMC | 5% | 2% | 5% | |
| GMAC-W04 | HOMEPAATH 30YR 7/1 LIBOR ARM | US3528U.NOT US3187U.RID ARM.DSC | 5% | 2% | 5% | |
| GMAC-W10 | FHLMC SUPER CONFORMING 30YR 5/1 LIBOR ARM | US5531U.NOT US5131U.RID ARM.DSC | 5% | 2% | 5% | |
| GMAC-W11 | FHLMC SUPER CONFORMING 5/1 LIBOR IO | US5537U.NOT US5137U.RID ARMIO.DSC IOL.GMC | 5% | 2% | 5% | 120 |



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-W15 | HOMEPATH HIGH BALANCE 5/1 LIBOR ARM | US3528U.NOT US3187U.RID D51L.GMC | 5% | 2% | 5% | |
| GMAC-W64 | FHA 5/1 HYBRID ARM 1/1/5 CAPS | N0357.GMC R0356.GMC 53858MU.GMC | 1% | 1% | 5% | |
| GMAC-W65 | FHA 5/1 HIGH-BALANCE HYBRID ARM 1/1/5 CAPS | USFHAA.NTE FHAA.RDR 53858MU.GMC | 1% | 1% | 5% | |
| GMAC-W66 | VA 5/1 HYBRID ARM 1/1/5 CAPS | US3501.VA US3108.VA 53858MU.GMC | 1% | 1% | 5% | |
| GMAC-W67 | VA 5/1 HIGH BALANCE HYBRID ARM 1/1/5 CAPS | US3501.VA US3108.VA 53858MU.GMC | 1% | 1% | 5% | |
| GMAC-X30 | 30YR 10/1 LIBOR ARM EA | US3528U.NOT US3187U.RID ARM.DSC | 5% | 2% | 5% | |
| GMAC-X98 | FHLMC SUPER CONFORMING 30YR 7/1 LIBOR ARM | US5531U.NOT US5131U.RID ARM.DSC | 5% | 2% | 5% | |
| GMAC-X99 | FHLMC SUPER CONFORMING 30YR 10/1 LIBOR ARM | US5531U.NOT US5131U.RID ARM.DSC | 5% | 2% | 5% | |
| GMAC-Y02 | HIGH BALANCE 30YR 7/1 LIBOR ARM | US3528U.NOT US3187U.RID ARM.DSC | 5% | 2% | 5% | |
| GMAC-Y03 | HIGH BALANCE 7/1 LIBOR IO CONF | US3535U.NOT US3153U.RID ARMIO.DSC IOL.GMC | 5% | 2% | 5% | |
| GMAC-Y04 | HIGH BALANCE 30YR 10/1 LIBOR ARM | US3528U.NOT US3187U.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-Y05 | HIGH BALANCE 10/1 LIBOR IO CONF | US3535U.NOT US3153U.RID ARMIO.DSC IOL.GMC | 5% | 2% | 5% | |
| GMAC-Y06 | 7/1 TEXAS EQUITY REFINANCE | TX3528U.NOT TX3187U.RID ARM.DSC | 5% | 2% | 5% | |
| 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 ARM.DSC | 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 | US3528U.NOT US3187U.RID ARM.DSC | 5% | 2% | 5% | |