



HOMECOMINGS FINANCIAL, LLC 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					
F1HC	FIXED ACCESS (INCLUDES EXPANDED)	US3200.NOT				
F3HC	ADVANTAGE FIXED (INCLUDES EXPANDED)	US3200.NOT				
F6HC	ALPINE FIXED (INCLUDES EXPANDED)	US3200.NOT				
F9HC	ACCENT FIXED SECOND	CA2LOCN.RFC				
F11HC	FNMA FIXED	US3200.NOT				
F12HC	FHLMC FIXED	US3200.NOT				
F17HC	FNMA EXPANDED LEVEL 1	US3200.NOT				
F18HC	FNMA EXPANDED LEVEL 2	US3200.NOT				
F19HC	FNMA EXPANDED LEVEL 3	US3200.NOT				
F20HC	FNMA FLEX 97 & FLEX 100 (INC EXPANDED)	US3200.NOT				
F22HC	ADVANTAGE 30 YR FIXED W/10 YR IO	US3271.NOT D6211.HC DIO.HC				120
F54HC	ADVANTAGE 30 YR FIXED, 10 YR IO W/3YR PP	US3271.NOT D6211.HC DIO.HC				120
F26HC	ALPINE 30 YR FIXED W/10 YR IO	US3271.NOT D6211.HC DIO.HC				120
F27HC	ALPINE 30 YR FIXED, 10 YR IO W/3YR PP	US3271.NOT D6211.HC DIO.HC				120



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F34HC	FNMA 30YR FIXED W/10YR IO	US3271.NOT D6211.HC DIO.HC				120
F44HC	FNMA FLEX EAll 10YR FIXED	US3200.NOT				
F45HC	FNMA FLEX EAll 15YR FIXED	US3200.NOT				
F46HC	FNMA FLEX EAll 20YR FIXED	US3200.NOT				
F47HC	FNMA FLEX EAll 25YR FIXED	US3200.NOT				
F48HC	FNMA FLEX EAll 30YR FIXED	US3200.NOT				
F49HC	FNMA FLEX EAll 10YR FIXED	US3200.NOT				
F50HC	FNMA FLEX EAll 15YR FIXED	US3200.NOT				
F51HC	FNMA FLEX EAll 20YR FIXED	US3200.NOT				
F52HC	FNMA FLEX EAll 25YR FIXED	US3200.NOT				
F53HC	FNMA FLEX EAll 30YR FIXED	US3200.NOT				
B3HC	FNMA 7 YR BALLOON	US3260.NOT US3266.NOT US3180.RID				
B5HC	FHLMC 5 YR BALLOON	US3290.NOT US3292.NOT US3190.RID				
B6HC	ACCENT CLOSED END SECOND BALLOON	CA2LOCNB.RFC				
B9HC	ALPINE 40 DUE IN 30 BALLOON NO PP	US3260.NOT D4030B.HC				
B10HC	ALPINE 40 DUE IN 30 BALLOON W/PP	US3260.NOT D4030B.HC				
B11HC	ACCESS 40 DUE IN 30 BALLOON NO PP	US3260.NOT D4030B.HC				
B12HC	ACCESS 40 DUE IN 30 BALLOON W/1YR PP	US3260.NOT D4030B.HC				
B13HC	ACCESS 40 DUE IN 30 BALLOON W/2YR PP	US3260.NOT D4030B.HC				



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B14HC	ACCESS 40 DUE IN 30 BALLOON W/3YR PP	US3260.NOT D4030B.HC				
B15HC	ADVANTAGE 40 DUE IN 30 BALLOON NO PP	US3260.NOT D4030B.HC				
B16HC	ADVANTAGE 40 DUE IN 30 BALLOON W/PP	US3260.NOT D4030B.HC				
BBAALMIHC	FNMA 30YR LPMI	US3200.NOT				
IBBAALMIHC	FNMA 30YR LPMI W/10YR IO PERIOD	US3271.NOT D6211.HC DIO.HC				120
IBBAA97	FNMA 30YR FLEX 97 10 YR IO DU ONLY	US3271.NOT IIAYP.HC DIO.HC D30IONY.HC				120
IBBAAF1	FNMA 30 YR FLEX 100 10 YR IO DU ONLY	US3271.NOT IIAYP.HC DIO.HC D30IONY.HC				120
IBBAALMI	FNMA 30 YR IO LPMI	US3271.NOT IIAYP.HC DIO.HC D30IONY.HC LPMI.HC				120
IBBAALSF	FNMA 30 YR IO LPMI SUB FIN	US3271.NOT IIAYP.HC DIO.HC D30IONY.HC LPMI.HC				120
CF40LMIHC	FNMA 40YR FIXED LPMI	US3200.NOT				
CFM30LMHC	FNMA MCM 30YR LPMI	US3200.NOT				
ICFM30LMHC	FNMA MCM 30YR LPMI W/10YR IO PERIOD	US3271.NOT D6211.HC DIO.HC				120



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CFM40LMHC	FNMA MCM 40YR FIXED LPMI	US3200.NOT				
ICFM40LMHC	FNMA MCM 40YR LPMI W/10YR IO PERIOD	US3271.NOT D6211.HC DIO.HC				120
CFMCM30HC	FNMA MCM 30YR	US3200.NOT				
CFMCM301HC	FNMA MCM 30YR LEVEL I	US3200.NOT				
ICFMCM30HC	FNMA MCM 30YR W/10YR IO PERIOD	US3271.NOT DIO.HC D6211.HC				120
ICFMC301HC	FNMA MCM 30YR LVL I W/10YR IO PERIOD	US3271.NOT DIO.HC D6211.HC				120
CFMCM40HC	FNMA MCM 40YR	US3200.NOT				
CFMCM401HC	FNMA MCM 40YR LEVEL I	US3200.NOT				
ICFMC40HC	FNMA MCM 40YR W/10YR IO PERIOD	US3271.NOT DIO.HC D6211.HC				120
ICFMC401HC	FNMA MCM 40YR LVL I W/10YR IO PERIOD	US3271.NOT DIO.HC D6211.HC				120
CFM3097HC	FNMA MCM 30YR 97%	US3200.NOT				
ICFM3097HC	FNMA MCM 30YR 97% W/10YR IO PERIOD	US3271.NOT DIO.HC D6211.HC				120
CFM4097HC	FNMA MCM 40YR 97%	US3200.NOT				
ICFM4097HC	FNMA MCM 40YR 97% W/10YR IO PERIOD	US3271.NOT DIO.HC D6211.HC				120
CF4040HC	FNMA 40YR FIXED	US3200.NOT				



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ICF4040	FNMA 40 YR FIXED INT ONLY	US3271.NOT IIAYP.HC DIO.HC D40IONY.HC				120
ICF40LMI	FNMA 40 YR FIXED LPMI INT ONLY	US3271.NOT IIAYP.HC DIO.HC D40IONY.HC LPMI.HC				120
ICF40LSF	FNMA 40 YR FIXED IO LPMI SUB FIN	US3271.NOT IIAYP.HC DIO.HC D40IONY.HC LPMI.HC				120
ICF40SF	FNMA 40 YR FIXED IO W/SUB FIN	US3271.NOT IIAYP.HC DIO.HC D40IONY.HC				120
HC-PF30YR	PAYMENT OPTION FIXED 30 YEAR	USFRPON.HC USFRPOR.HC DUSFRPO.HC				
HC-PF30YR3	PAYMENT OPTION FIXED 30 YEAR W/3 YR PP	USFRPON.HC USFRPOR.HC DUSFRPO.HC				
HC-AAAASML	CONF JUMBO 15 YEAR FIXED	US3200.NOT				
HC-BBAASML	CONF JUMBO 30 YEAR FIXED	US3200.NOT				
HC-BBAASLMI	CONF JUMBO 30YEAR LPMI FIXED	US3200.NOT LPMI.HC				
	ARM PROGRAMS					
L10HC	ALPINE 3/1 LIBOR (INCLUDES EXPANDED)	US3526.NOT US3189.RID	2%	2%	6%	
L11HC	ALPINE 5/1 LIBOR (INCLUDES EXPANDED)	US3528.NOT US3187.RID	5%	2%	5%	



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L12HC	ALPINE 7/1 LIBOR (INCLUDES EXPANDED)	US3528.NOT US3187.RID	5%	2%	5%	
L13HC	ADVANTAGE 3/1 LIBOR (INCLUDES EXPANDED)	US3526.NOT US3189.RID	2%	2%	6%	
L14HC	ADVANTAGE 5/1 LIBOR (INCLUDES EXPANDED)	US3528.NOT US3187.RID	5%	2%	5%	
L35HC	FNMA 1YR LIBOR	US3526.NOT US3189.RID D1L.HC	2%	2%	6%	
L36HC	FNMA 3/1 LIBOR	US3526.NOT US3189.RID D31L.HC	2%	2%	6%	
L37HC	FNMA 5/1 LIBOR	US3528.NOT US3187.RID D51L.HC	5%	2%	5%	
L38HC	FNMA 7/1 LIBOR	US3528.NOT US3187.RID D71L.HC	5%	2%	5%	
L39HC	ADVANTAGE 7/1 LIBOR (INCLUDES EXPANDED)	US3528.NOT US3187.RID	5%	2%	5%	
L47HC	FNMA CONFORMING IO ARM 3/1 LIBOR W/3YR IO PERIOD	M3532.HC US3189.HC D31LIO2.HC DIO.HC	2%	2%	6%	36
L48HC	FNMA CONFORMING ARM 5/1 LIBOR W/5YR IO PERIOD	US3530.HC US3187.HC D51LIO2.HC DIO.HC	5%	2%	5%	60
L49HC	FNMA CONFORMING ARM 7/1 LIBOR W/7YR IO PERIOD	US3530.HC US3187.HC D71LIO2.HC DIO.HC	5%	2%	5%	84
L89HC	FNMA EAI 5/1 LIBOR	US3528.NOT US3187.RID D51L.HC	5%	2%	5%	



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L90HC	FNMA EAI 5/1 LIBOR	US3528.NOT US3187.RID D51L.HC	5%	2%	5%	
L91HC	FNMA EAI 5/1 LIBOR	US3528.NOT US3187.RID D51L.HC	5%	2%	5%	
L92HC	FNMA EAI 7/1 LIBOR	US3528.NOT US3187.RID D71L.HC	5%	2%	5%	
L93HC	FNMA EAI 7/1 LIBOR	US3528.NOT US3187.RID D71L.HC	5%	2%	5%	
L94HC	FNMA EAI 7/1 LIBOR	US3528.NOT US3187.RID D51L.HC	5%	2%	5%	
L95HC	FNMA FLEX 5/1 LIBOR	US3528.NOT US3187.RID D51L.HC	5%	2%	5%	
L96HC	FNMA FLEX W/SUB FIN 5/1 LIBOR	US3528.NOT US3187.RID D51L.HC	5%	2%	5%	
L97HC	FNMA FLEX 7/1 LIBOR	US3528.NOT US3187.RID D71L.HC	5%	2%	5%	
L98HC	FNMA FLEX W/SUB FIN 7/1 LIBOR	US3528.NOT US3187.RID D71L.HC	5%	2%	5%	
L99HC	FNMA FLEX EAI 7/1 LIBOR	US3528.NOT US3187.RID D71L.HC	5%	2%	5%	
L100HC	FNMA FLEX EAI W/SUB FIN 7/1 LIBOR	US3528.NOT US3187.RID D71L.HC	5%	2%	5%	



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L101HC	FNMA FLEX EAI 7/1 LIBOR	US3528.NOT US3187.RID D71L.HC	5%	2%	5%	
L103HC	FNMA FLEX EAI 7/1 LIBOR	US3528.NOT US3187.RID D71L.HC	5%	2%	5%	
ALP3Y40BHC	ALPINE 3YR LIBOR - 40/30 AMORT NO PP	USN1LBA.HC USR1LBA.HC D1LB.HC	2%	2%	6%	
AL3Y40B3HC	ALPINE 3YR LIBOR - 40/30 AMORT W/3YR PP	USN1LBA.HC USR1LBA.HC D1LB.HC	2%	2%	6%	
ALP5Y40BHC	ALPINE 5YR LIBOR - 40/30 AMORT NO PP	USN1LBA.HC USR1LBA.HC D1LB.HC	5%	2%	5%	
AL5Y40B3HC	ALPINE 5YR LIBOR - 40/30 AMORT W/3YR PP	USN1LBA.HC USR1LBA.HC D1LB.HC	5%	2%	5%	
ALP7Y40BHC	ALPINE 7YR LIBOR - 40/30 AMORT NO PP	USN1LBA.HC USR1LBA.HC D1LB.HC	5%	2%	5%	
AL7Y40B3HC	ALPINE 7YR LIBOR - 40/30 AMORT W/3YR PP	USN1LBA.HC USR1LBA.HC D1LB.HC	5%	2%	5%	
AD3Y40BHC	ADVANTAGE 3YR LIBOR - 40/30 AMORT NO PP	USN1LBA.HC USR1LBA.HC D1LB.HC	2%	2%	6%	
AD3Y40B3HC	ADVANTAGE 3YR LIBOR - 40/30 AMORT W/3YR PP	USN1LBA.HC USR1LBA.HC D1LB.HC	2%	2%	6%	
AD5Y40BHC	ADVANTAGE 5YR LIBOR - 40/30 AMORT NO PP	USN1LBA.HC USR1LBA.HC D1LB.HC	5%	2%	5%	



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AD5Y40B3HC	ADVANTAGE 5YR LIBOR - 40/30 AMORT W/3YR PP	USN1LBA.HC USR1LBA.HC D1LB.HC	5%	2%	5%	
AD7Y40BHC	ADVANTAGE 7YR LIBOR - 40/30 AMORT NO PP	USN1LBA.HC USR1LBA.HC D1LB.HC	5%	2%	5%	
AD7Y40B3HC	ADVANTAGE 7YR LIBOR - 40/30 AMORT W/3YR PP	USN1LBA.HC USR1LBA.HC D1LB.HC	5%	2%	5%	
CFMCM5YHC	FNMA MCM 5/1 LIBOR	US3528.NOT US3187.RID D51FNMA2.HC	2%	2%	6%	
CFMCM5Y1HC	FNMA MCM 5/1 LIBOR LEVEL I	US3528.NOT US3187.RID D51FNM2.HC	2%	2%	6%	
ICFMC5YHC	FNMA MCM 5/1 LIBOR W/10YR IO PERIOD	US3535.NOT US3153.RID D51IOL.HC DIO.HC	2%	2%	5%	120
ICFMC5Y1HC	FNMA MCM 5/1 LIBOR LVL I W/10YR IO PERIOD	US3535.NOT US3153.RID D51IOL.HC DIO.HC	2%	2%	5%	120
ICF5YF	FNMA 5YR LIBOR FLEX 10 YR IO	US3535.NOT US3153.RID D51IO.HC IIAYP.HC ARM.DSC DIO.HC BAFC.HC	5%	2%	5%	120



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ICF5YFS	FNMA 5 YR LIBOR FLEX SUB FIN 10 YR IO	US3535.NOT US3153.RID D51IO.HC IIAYP.HC ARM.DSC DIO.HC BAFC.HC	5%	2%	5%	120
CFMCM7YHC	FNMA MCM 7/1 LIBOR	US3528.NOT US3187.RID D71FNMA2.HC	2%	2%	5%	
CFMCM7Y1HC	FNMA MCM 7/1 LIBOR LEVEL I	US3528.NOT US3187.RID D71FNMA2.HC	5%	2%	5%	
ICF7YF	FNMA 7 YR LIBOR FLEX 10 YR IO	US3535.NOT US3153.RID D71IO.HC IIAYP.HC ARM.DSC DIO.HC BAFC.HC	5%	2%	5%	120
ICF7YFS	FNMA 7 YR LIBOR FLEX SUB FIN 10 YR IO	US3535.NOT US3153.RID D71IO.HC IIAYP.HC ARM.DSC DIO.HC BAFC.HC	5%	2%	5%	120
CFMCM54HC	FNMA MCM 40YR 5/1 LIBOR	US3528.NOT US3187.RID D51FNM4.HC	2%	2%	6%	
CFMCM541HC	FNMA MCM 40YR 5/1 LIBOR LVL I	US3528.NOT US3187.RID D51FNM4.HC	2%	2%	6%	



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CFMCM74HC	FNMA MCM 40YR 7/1 LIBOR	US3528.NOT US3187.RID D71FNMA.HC	5%	2%	5%	
CFMCM741HC	FNMA MCM 40YR 7/1 LIBOR LEVEL I	US3528.NOT US3187.RID D71FNMA.HC	5%	2%	5%	
P3L5Y1YHC	PAY OPTION HYBRID LIBOR 5YR-1YR 30 AND 40 (NO PREPAY)	USNP51L.HC USRP51L.HC DPO51L.HC				120
P3L5Y1Y1HC	PAY OPTION HYBRID LIBOR 5YR-1YR 30 AND 40 (1YR PREPAY)	USNP51L.HC USRP51L.HC DPO51L.HC				120
P3L5Y1Y3HC	PAY OPTION HYBRID LIBOR 5YR-1YR 30 AND 40 (3YR PREPAY)	USNP51L.HC USRP51L.HC DPO51L.HC				120
P3L5Y1MHC	PAY OPTION HYBRID LIBOR 5YR-1MO 30 AND 40 (NO PREPAY)	USNPO5L.HC USRPO5L.HC DPO5L.HC				120
P3L5Y1M1HC	PAY OPTION HYBRID LIBOR 5YR-1MO 30 AND 40 (1YR PREPAY)	USNPO5L.HC USRPO5L.HC DPO5L.HC				120
P3L5Y1M3HC	PAY OPTION HYBRID LIBOR 5YR-1MO 30 AND 40 (3YR PREPAY)	USNPO5L.HC USRPO5L.HC DPO5L.HC				120
P3M5Y1MHC	PAY OPTION HYBRID MTA 5YR-1MO 30 AND 40 (NO PREPAY)	USNPO5M.HC USRPO5M.HC DPO5M.HC				120
P3M5Y1M1HC	PAY OPTION HYBRID MTA 5YR-1MO 30 AND 40 (1YR PREPAY)	USNPO5L.HC USRPO5L.HC DPO5L.HC				120
P3M5Y1M3HC	PAY OPTION HYBRID MTA 5YR-1MO 30 AND 40 (3YR PREPAY)	USNPO5L.HC USRPO5L.HC DPO5L.HC				120



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CFM5Y97HC	FNMA MCM 5/1 LIBOR 97%	US3528.NOT US3187.RID D51FNM2.HC	2%	2%	6%	
ICFM5Y97HC	FNMA MCM 5/1 LIBOR 97% W/10YR IO PERIOD	US3535.NOT US3153.RID D51IOL.HC DIO.HC	2%	2%	5%	120
CFM7Y97HC	FNMA MCM 7/1 LIBOR 97%	US3528.NOT US3187.RID D71FNMA2.HC	5%	2%	5%	
CFM5497HC	FNMA MCM 40YR 5/1 LIBOR 97%	US3528.NOT US3187.RID D51FNM4.HC	2%	2%	6%	
CFM7497HC	FNMA MCM 7/1 LIBOR 97%	US3528.NOT US3187.RID D71FNMA2.HC	5%	2%	5%	
CF403YHC	FNMA 40YR 3/1 LIBOR	US3526.NOT US3189.RID D31FNMA.HC	2%	2%	6%	
CF405YHC	FNMA 40YR 5/1 LIBOR	US3528.NOT US3187.RID D51FNMA.HC	5%	2%	5%	
CF407YHC	FNMA 40YR 7/1 LIBOR	US3528.NOT US3187.RID D71FNMA.HC	5%	2%	5%	
HC-PBL5Y1Y	POA HYBRID 5YR-1YR 40/30 BALLOON	USN51YLB.HC USR51YLB.HC DP51YLB.HC				
HC-PBL5Y1Y1	POA HYBRID 5YR-1YR 40/30 BALLOON PP 1YR	USN51YLB.HC USR51YLB.HC DP51YLB.HC				
HC-PBL5Y1Y3	POA HYBRID 5YR-1YR 40/30 BALLOON PP 3YR	USN51YLB.HC USR51YLB.HC DP51YLB.HC				



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HC-PBL5Y1M	POA HYBRID 5YR-1MO LIBOR 40/30 BALLOON	USNP51LB.HC USRP51LB.HC DPOA51LB.HC				
HC-PBL5Y1M1	POA HYBRID 5YR-1MO LIBOR 40/30 BALLOON PP 1YR	USNP51LB.HC USRP51LB.HC DPOA51LB.HC				
HC-PBL5Y1M3	POA HYBRID 5YR-1MO LIBOR 40/30 BALLOON PP 3YR	USNP51LB.HC USRP51LB.HC DPOA51LB.HC				
HC-PBM5Y1M	POA HYBRID 5YR-1MO MTA 40/30 BALLOON	USNP51MB.HC USRP51MB.HC DPOA51MB.HC				
HC-PBM5Y1M1	POA HYBRID 5YR-1MO MTA 40/30 BALLOON PP 1YR	USNP51MB.HC USRP51MB.HC DPOA51MB.HC				
HC-PBM5Y1M3	POA HYBRID 5YR-1MO MTA 40/30 BALLOON PP 3YR	USNP51MB.HC USRP51MB.HC DPOA51MB.HC				
CEGLIOHC	2ND LIEN 25 YEAR FIXED W/5YR IO PERIOD	CA2LOCNI.RFC D1501.RFC DIO.HC				60
CEGLIOPHC	2ND LIEN 25 YEAR FIXED W/PP W/5YR IO PERIOD	CA2LOCNI.RFC D1501.RFC DIO.HC				60
	HELOC					
H3HC	HELOC 25YR 2ND W/TEASER W/10YR IO	CALOCNI.RFC CALOC.RFC CALOCM.RFC DIO25.RFC				
H4HC	HELOC 30YR 2ND W/TEASER W/10YR IO	CALOCNI.RFC CALOC.RFC CALOCM.RFC DIO30.RFC				