



OPTEUM FINANCIAL SERVICES, LLC 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					
38030FFHMS	FIVE STAR, 30 YR FIXED	US3200.NOT				
38030BHMS	FIVE STAR, 40/30 FIXED BALLOON	US3260.NOT BRTMDOT.HMS				
38020FFHMS	FIVE STAR, 20 YR FIXED	US3200.NOT				
38020F2NDIHMS	20 YR FIXED SECOND BACK TO BACK 5 YR INT. ONLY/ 15 YR FULLY AMORT	CA2LOCNI.RFC D1501.RFC TX2LCNIO.RFC CA2LOC.RFC CA2LOCM.RFC				60
38015FFHMS	FIVE STAR, 15 YR FIXED	US3200.NOT				
38230FFHMS	FIVE STAR, OPTIMIZER 30 YR FIXED	US3200.NOT				
38215FFHMS	FIVE STAR, OPTIMIZER 15 YR FIXED	US3200.NOT				
38015F2NDHMS	15 YR FIXED SECOND BACK TO BACK	second lien note				
38015F2NDIHMS	15 YR FIXED SECOND BACK TO BACK 5 YR INT. ONLY/ 10 YR FULLY AMORT	CA2LOCNI.RFC D1501.RFC TX2LCNIO.RFC CA2LOC.RFC CA2LOCM.RFC				60
3015B2NDHMS	30/15 BALLOON SECOND BACK TO BACK	2NDBNA.SF3 ATLABF.HMS BR2ND.SF3				
38030FFIHMS	FIVE STAR, 30 YR FIXED INTEREST ONLY	US3271.NOT				120
38030FBYHMS	30 YR FIXED ALT A 3/2/1 BUYDOWN	US3200.NOT				
38030FBIHMS	30 YR FIXED ALT A 3/2/1 BUYDOWN INTEREST ONLY	US3271.NOT				120



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38030FBDHMS	30 YR FIXED ALT A 2/1 BUYDOWN	US3200.NOT				
38030FBDIHMS	30 YR FIXED ALT A 2/1 BUYDOWN INTEREST ONLY	US3271.NOT				120
38030FBUHMS	30 YR FIXED ALT A 1/0 BUYDOWN	US3200.NOT				
38030FBUIHMS	30 YR FIXED ALT A 1/0 BUYDOWN INTEREST ONLY	US3271.NOT				120
	ARM PROGRAMS					
55030A6HMS	FIVE STAR, 6 MONTH ARM	US3520.SF3 US3138.HMS TB6STAR.HMS	1%	1%	6%	
55030A6IHMS	FIVE STAR, 6 MONTH INTEREST ONLY ARM	IV16N.HMS IV16R.HMS TB6IO2.HMS	1%	1%	6%	120
55030A26HMS	FIVE STAR, 2/6 ARM	US3520.SF3 US3138.HMS DTB26S.SF3	3%	1%	6%	
55030A26IHMS	FIVE STAR, 2/6 INTEREST ONLY ARM	USTB16N.SF3 USTB16R.SF3 TB26D.SF3	3%	1%	6%	120
55230A26HMS	FIVE STAR, OPTIMIZER 2/6 ARM	US3520.SF3 US3138.HMS TB26DE.HMS	3%	1%	6%	
55230A26IHMS	FIVE STAR, OPTIMIZER 2/6 INTEREST ONLY ARM	USTB16N.SF3 USTB16R.SF3 TB26DEI.HMS	3%	1%	6%	120
55030A36HMS	FIVE STAR, 3/6 ARM	US3520.SF3 US3138.HMS DTB36S.SF3	3%	1%	5%	
55030A36IHMS	FIVE STAR, 3/6 INTEREST ONLY ARM	USTB16N.SF3 USTB16R.SF3 TB36D5.SF3	3%	1%	5%	120
55230A36HMS	FIVE STAR, OPTIMIZER 3/6 ARM	US3520.SF3 US3138.HMS TB36DE.HMS	3%	1%	6%	



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55230A36IHMS	FIVE STAR, OPTIMIZER 3/6 INTEREST ONLY ARM	USTB16N.SF3 USTB16R.SF3 TB36DEI.HMS	3%	1%	6%	120
55030A56HMS	FIVE STAR, 5/6 ARM	US3520.SF3 US3138.HMS DTB56S.SF3	5%	1%	5%	
55030A56IHMS	FIVE STAR, 5/6 INTEREST ONLY ARM	USTB16N.SF3 USTB16R.SF3 TB56D5.HMS	5%	1%	5%	120
55030A76HMS	FIVE STAR, 7/6 ARM	US3520.SF3 US3138.HMS DTB76S.HMS	5%	1%	5%	
55030A76IHMS	FIVE STAR, 7/6 INTEREST ONLY ARM	USTB16N.SF3 USTB16R.SF3 TB76D5.HMS	5%	1%	5%	120
55030A56BYHMS	5/6 MONTH LIBOR ALT A ARM 3/2/1 BUYDOWN	US3520.SF3 US3138.HMS DTB56S.SF3	5%	1%	5%	
55030A56BYIHMS	5/6 MONTH LIBOR ALT A ARM 3/2/1 BUYDOWN INTEREST ONLY	USTB16N.SF3 USTB16R.SF3 TB56D5.HMS	5%	1%	5%	120
55030A56BDHMS	5/6 MONTH LIBOR ALT A ARM 2/1 BUYDOWN	US3520.SF3 US3138.HMS DTB56S.SF3	5%	1%	5%	
55030A56BDIHMS	5/6 MONTH LIBOR ALT A ARM 2/1 BUYDOWN INTEREST ONLY	USTB16N.SF3 USTB16R.SF3 TB56D5.HMS	5%	1%	5%	120
55030A56BUHMS	5/6 MONTH LIBOR ALT A ARM 1/0 BUYDOWN	US3520.SF3 US3138.HMS DTB56S.SF3	5%	1%	5%	
55030A56BUIHMS	5/6 MONTH LIBOR ALT A ARM 1/0 BUYDOWN INTEREST ONLY	USTB16N.SF3 USTB16R.SF3 TB56D5.HMS	5%	1%	5%	120



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55030A76BYHMS	7/6 MONTH LIBOR ALT A ARM 3/2/1 BUYDOWN	US3520.SF3 US3138.HMS DTB76S.HMS	5%	1%	5%	
55030A76BYIHMS	7/6 MONTH LIBOR ALT A ARM 3/2/1 BUYDOWN INTEREST ONLY	USTB16N.SF3 USTB16R.SF3 TB76D5.HMS	5%	1%	5%	120
55030A76BDHMS	7/6 MONTH LIBOR ALT A ARM 2/1 BUYDOWN	US3520.SF3 US3138.HMS DTB76S.HMS	5%	1%	5%	
55030A76BDIHMS	7/6 MONTH LIBOR ALT A ARM 2/1 BUYDOWN INTEREST ONLY	USTB16N.SF3 USTB16R.SF3 TB76D5.HMS	5%	1%	5%	120
55030A76BUHMS	7/6 MONTH LIBOR ALT A ARM 1/0 BUYDOWN	US3520.SF3 US3138.HMS DTB76S.HMS	5%	1%	5%	
55030A76BUIHMS	7/6 MONTH LIBOR ALT A ARM 1/0 BUYDOWN INTEREST ONLY	USTB16N.SF3 USTB16R.SF3 TB76D5.HMS	5%	1%	5%	120
50030A56LIHMS	5/6 MONTH LIBOR OPTION ARM 5-1 CAPS 10 YR. INT. ONLY 115% RECAST	NLPO.HMS RLPO.HMS DLPO.HMS	5%	1%		120
50030A56LINYHMS	5/6 MONTH LIBOR OPTION ARM 5-1 CAPS 10 YR. INT. ONLY 110% RECAST - NEW YORK	NLPO.HMS RLPO.HMS DLPO.HMS	5%	1%		120