



FREEDOM MORTGAGE CORPORATION

DOCMAGIC PROGRAM CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND ADDENDA	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
	FIXED/BALLOON PROGRAMS					
IN-1	1 - FHA 30 YEAR ESCROW BUYDOWN	USFHA.NTE				
IN-3	3 - VA 30 YEAR ESCROW BUYDOWN	USFN.VA				
IN-6	6 - FNMA 30/25 YEAR	US3200.NOT				
IN-14	14 - FNMA 15 YEAR	US3200.NOT				
IN-15	15 - FNMA 20 YEAR	US3200.NOT				
IN-16	16 - FHA 15 YEAR	USFHA.NTE				
IN-20	20 - VA 15 YEAR	USFN.VA				
IN-27	27 - FNMA 10 YEAR	US3200.NOT				
IN-482	482 - FHA 30/25/20 YEAR	USFHA.NTE				
IN-483	483-VA 30/25/20 YEAR	USFN.VA				
IN-599	599 - FNMA 15YR EXP III(TPR)	US1410.ATN US1412.RID US3200.NOT				
IN-603	603 - FNMA 20YR EXP III(TPR)	US1410.ATN US1412.RID US3200.NOT				
IN-608	608 - FNMA 30/25YR EXP III(TPR)	US1410.ATN US1412.RID US3200.NOT				
IN-758	758 - FNMA 30/25YR FLEX 100	US3200.NOT				
IN-759	759 - FNMA 30/25YR FLEX W/SUB FINANCING	US3200.NOT				
IN-760	760 - FNMA 15YR FLEX 100	US3200.NOT				



FREEDOM MORTGAGE CORPORATION

DOCMAGIC PROGRAM CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND ADDENDA	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
IN-886	886 - FNMA 15YR EXP II (TPR)	US3200.NOT US1410.ATN-B US1412.RID-B				
IN-888	888 - FNMA 20YR EXP II (TPR)	US3200.NOT US1410.ATN-B US1412.RID-B				
IN-890	890 - FNMA 30/25YR EXP II (TPR)	US3200.NOT US1410.ATN-B US1412.RID-B				
IN-1107	1107 - FNMA 30YR HOMEZOWN 100	US3200.NOT				
IN-1108	1108 - FNMA 20YR FLEX 100	US3200.NOT				
IN-1203	1203 - FNMA 15YR EXP I FLEX W/SUB FINANCING	US3200.NOT				
IN-1204	1204 - FNMA 20YR EXP I FLEX W/SUB FINANCING	US3200.NOT				
IN-1385	1385 - FNMA 10YR FLEX W/SUB FINANCING	US3200.NOT				
IN-1404	1404 - EASY STATED FIXED RATE 15YR	US3200.NOT				
1463IN	1463 - FNMA 30 YR FIXED 10YR I/O	US3271.NOT D48.IN				120
IN-1643	1643 - FNMA 30 YR 10YR IO FLEX 100	US3271.NOT D48.IN				120
IN-1646	1646 - FNMA 40 YR 10YR IO FLEX 100	US3271.NOT D48.IN				120
IN-1672	1672 - FNMA 40YR EXP I FLEX W/SUB FINANCING	US3200.NOT				
IN-1722	1722- FHLMC 40YR ALT 97	US3200.NOT				
IN-1723	1723- FHLMC 30YR ALT 97	US3200.NOT				
IN-1727	1727-FREDDIE MAC 100 40YR	US3200.NOT				
IN-1728	1728-FREDDIE MAC 100 20YR	US3200.NOT				
IN-1729	1729-FREDDIE MAC 100 15YR	US3200.NOT				
IN-1736	1736- FHA JUMBO 15 YEAR	USFHA.NTE				



FREEDOM MORTGAGE CORPORATION

DOCMAGIC PROGRAM CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND ADDENDA	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
IN-1737	1737- FHA JUMBO 30 YEAR ESCROW BUYDOWNUS	USFHA.NTE				
IN-1738	1738- FHA JUMBO 30/25/20 YEAR	USFHA.NTE				
IN-1740	1740- FHA JUMBO 30 YR 203(K) RL	USFHA.NTE				
IN-1746	1746 - FHA JUMBO 15 YR 203(K) RL	USFHA.NTE				
	ARM PROGRAMS					
IN-395	395 - VA 1 YEAR T-BILL - IRWIN MORTGAGE	US3501.VA US3108.VA D1.IN	1%	1%	5%	
IN-484	484 - FHA 1 YEAR NC ARM	USFHAA.NTE FHAA.RDR D1.IN		1%	5%	
IN-1143	1143 - FHA 3/1 NC ARM	USFHAA.NTE FHAA.RDR D4.IN	1%	1%	5%	
IN-1732	1732 - FHA JUMBO 3/1 YEAR NC ARM	USFHAA.NTE FHAA.RDR D4.IN	1%	1%	5%	
IN-1144	1144 - FHA 5/1 NC ARM	USFHAA.NTE FHAA.RDR D5.IN	1%	1%	5%	
IN-1731	1171 - FHA JUMBO 5/1 YEAR NC ARM	USFHAA.NTE FHAA.RDR D5.IN	1%	1%	5%	
IN-1147	1147 - VA 3/1 NC ARM	US3501.VA US3108.VA D4.IN	1%	1%	5%	
IN-1148	1148 - VA 5/1 NC ARM	US3501.VA US3108.VA D5.IN	1%	1%	5%	
1473IN	1473 - AUS 1 YR LIBOR ARM 2/2/6 CAPS	US3526U.NOT US3189U.RID D51.IN	2%	2%	6%	



FREEDOM MORTGAGE CORPORATION

DOCMAGIC PROGRAM CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND ADDENDA	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
1474IN	1474 - AUS 3 YR LIBOR ARM 2/2/6 CAPS	US3526U.NOT US3189U.RID D25.IN	2%	2%	6%	
1479IN	1479 - AUS 3 YR LIBOR ARM 3 YR I/O 2/2/6 CAPS	US3532U.NOT US3189U.RID D13.IN	2%	2%	6%	36
1526IN	1526 - FNMA 5/1 LIBOR ARM FLEX 100 (5/2/5 CAPS)	US3528U.NOT US3187U.RID D17.IN	5%	2%	5%	
IN-1601	1601 - FNMA 40YR 5/1 LIBOR ARM FLEX 100	US3528U.NOT US3187U.RID D17.IN	5%	2%	5%	
IN-1654	1654 - EASY STATED 3/1 10YR IO ARM	US3537U.NOT US3155U.RID D57.IN	2%	2%	6%	120
IN-1655	1655 - EASY STATED 5/1 10YR IO ARM	US3535U.NOT US3153U.RID D46.IN	5%	2%	5%	120
IN-1656	1656 - EASY STATED 7/1 10YR IO ARM	US3535U.NOT US3153U.RID D47.IN	5%	2%	5%	120