



## NOMURA CREDIT & CAPITAL, INC. 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>					
CONVN	FIXED RATE	US3200.NOT				
CONVIO2N	FIXED RATE I/O 5YRS	US3271.NOT FIO2ND.ATN				60
CONVION	FIXED RATE I/O 10YRS	US3271.NOT				120
3015N	30 DUE IN 15 BALLOON	US3260.NOT US3015.NTE USB.RDR BALLOON.LSR				
3015IO5N	30 DUE IN 15 BALLOON I/O 5YRS SECOND	US3015.NTE IOBATN.MSC USB.RDR BPDIO.MSC				120
4030N	40 DUE IN 30 BALLOON	US3260.NOT US3015.NTE USB.RDR				
4030IO5N	40 DUE IN 30 BALLOON I/O 5YRS SECOND	US3015.NTE IOBATN.MSC USB.RDR BPDIO.MSC				60
5030N	50 DUE IN 30 BALLOON	US3260.NOT US3015.NTE USB.RDR BALLOON.LSR				



**NOMURA CREDIT & CAPITAL, INC. MATRIX**

DOCMAGIC PROGRAM CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND ADDENDA	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
	<b>ARM PROGRAMS</b>					
4030B525N	40 DUE IN 30 BALLOON 5/25 LIBOR 5/1/5 CAPS	NA6MLIBB.NTE NA6MLIBB.RDR ARMBP.DSC BALLOONA.DSC	5%	1%	5%	
5030B525N	50 DUE IN 30 BALLOON 5/25 LIBOR 5/1/5 CAPS	NA6MLIBB.NTE NA6MLIBB.RDR ARMBP.DSC BALLOONA.DSC	5%	1%	5%	
4030B228N	40 DUE IN 30 BALLOON 2/28 LIBOR 3/1/5 CAPS	NA6MLIBB.NTE NA6MLIBB.RDR ARMBP.DSC BALLOONA.DSC	3%	1%	5%	
5030B228N	50 DUE IN 30 BALLOON 2/28 LIBOR 3/1/5 CAPS	NA6MLIBB.NTE NA6MLIBB.RDR ARMBP.DSC BALLOONA.DSC	3%	1%	5%	
4030B327N	40 DUE IN 30 BALLOON 3/27 LIBOR 3/1/5 CAPS	NA6MLIBB.NTE NA6MLIBB.RDR ARMBP.DSC BALLOONA.DSC	3%	1%	5%	
5030B327N	50 DUE IN 30 BALLOON 3/27 LIBOR 3/1/5 CAPS	NA6MLIBB.NTE NA6MLIBB.RDR ARMBP.DSC BALLOONA.DSC	3%	1%	5%	
4030B723N	40 DUE IN 30 BALLOON 7/23 LIBOR 5/1/5 CAPS	NA6MLIBB.NTE NA6MLIBB.RDR ARMBP.DSC BALLOONA.DSC	5%	1%	5%	
5030B723N	50 DUE IN 30 BALLOON 2/28 LIBOR 5/1/5 CAPS	NA6MLIBB.NTE NA6MLIBB.RDR ARMBP.DSC BALLOONA.DSC	5%	1%	5%	



**NOMURA CREDIT & CAPITAL, INC. MATRIX**

DOCMAGIC PROGRAM CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND ADDENDA	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
4030B106N	40 DUE IN 30 BALLOON 10/6 LIBOR 5/1/5 CAPS	NA6MLIBB.NTE NA6MLIBB.RDR ARMBP.DSC BALLOONA.DSC	5%	1%	5%	
5030B106N	50 DUE IN 30 BALLOON 10/6 LIBOR 5/1/5 CAPS	NA6MLIBB.NTE NA6MLIBB.RDR ARMBP.DSC BALLOONA.DSC	5%	1%	5%	
26ARMN	2YR/6MO LIBOR ARM	US3520.NOT US3138.RID ARM.DSC	3%	1%	5%	
26ARMIO2N	2YR/6MO LIBOR I/O 5YRS	US3520.NOT-A AIO.ATN US3138.RID IO.RID ARMIO.DSC	3%	1%	5%	60
2YR6LIO10N	2YR/6MO LIBOR I/O 10YRS	US3520.NOT-A AIO.ATN US3138.RID IO.RID ARMIO.DSC	3%	1%	5%	120
36ARMN	3YR/6MO LIBOR ARM	US3520.NOT US3138.RID ARM.DSC	3%	1%	5%	
36ARMIO2N	3YR/6MO LIBOR I/O 5YRS	US3520.NOT-A AIO.ATN US3138.RID IO.RID ARMIO.DSC	3%	1%	5%	60



**NOMURA CREDIT & CAPITAL, INC. MATRIX**

DOCMAGIC PROGRAM CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND ADDENDA	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
3YR6LIO10N	3YR/6MO LIBOR I/O 10YRS	US3520.NOT-A AIO.ATN US3138.RID IO.RID ARMIO.DSC	3%	1%	5%	120
56ARMN	5YR/6MO LIBOR ARM	US3520.NOT US3138.RID ARM.DSC	5%	1%	5%	
56ARMION	5YR/6MO LIBOR I/O 5YRS	US3520.NOT-A AIO.ATN US3138.RID IO.RID ARMIO.DSC	5%	1%	5%	60
56ARMIO2N	5YR/6MO LIBOR I/O 10YRS	US3520.NOT-A AIO.ATN US3138.RID IO.RID ARMIO.DSC	5%	1%	5%	120
76ARMN	7YR/6MO LIBOR ARM	US3520.NOT US3138.RID ARM.DSC	5%	1%	5%	
76ARMIO2N	7YR/6MO LIBOR I/O 5YRS	US3520.NOT-A AIO.ATN US3138.RID IO.RID ARMIO.DSC	5%	1%	5%	60
76ARMION	7YR/6MO LIBOR I/O 10YRS	US3520.NOT-A AIO.ATN US3138.RID IO.RID ARMIO.DSC	5%	1%	5%	120
106ARMN	10YR/6MO LIBOR ARM	US3520.NOT US3138.RID ARM.DSC	5%	1%	5%	



### NOMURA CREDIT & CAPITAL, INC. MATRIX

DOCMAGIC PROGRAM CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND ADDENDA	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
106ARMIO2N	10YR/6MO LIBOR I/O 5YRS	US3520.NOT-A AIO.ATN US3138.RID IO.RID ARMIO.DSC	5%	1%	5%	60
106ARMION	10YR/6MO LIBOR I/O 10YRS	US3520.NOT-A AIO.ATN US3138.RID IO.RID ARMIO.DSC	5%	1%	5%	120