

NEW CENTURY PROGRAM MATRIX

DOCMAGIC PLAN CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND ADDENDA	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY
	FIXED/BALLOON PROGRAMS					
CONVNCM	FIXED RATE	US3200.NOT				
CONVIONCM	FIXED RATE 5YR INTEREST ONLY	US3271.NOT RE513.NCM				60
4030NCM	40 DUE IN 30 BALLOON	US3260.NOT RE512.NCM				
	ARM PROGRAMS					
6MOLIBNCM	6 MO LIBOR ARM	US3520.NOT US3138.RID D254.NCM D257.NCM		1.50%	7%	
2YRLIBNCM	2 YEAR FIXED - 6 MO LIBOR ARM	US3520.NOT US3138.RID D255.NCM D258.NCM	2%	1.50%	7%	
2YRLIONCM	2 YEAR INTEREST ONLY - 6 MO LIBOR ARM	US410.NCM US409.NCM	2%	1.50%	7%	24
2YRLIO5NCM	2 YEAR I/O 5YRS - 6 MO LIBOR ARM	US440.NCM US441.NCM	2%	1.50%	7%	60
2YRBLIBNCM	2 YEAR LIBOR 40 DUE IN 30 BALLOON	US527.NCM US560.NCM RE102.NCM D516.NCM	2%	1.50%	7%	
3YRLIBNCM	3 YEAR FIXED - 6 MO LIBOR ARM	US3520.NOT US3138.RID D256.NCM D259.NCM	2%	1.50%	7%	
3YRLIONCM	3 YEAR INTEREST ONLY - 6 MO LIBOR ARM	US412.NCM US411.NCM D414.NCM D480.NCM	2%	1.50%	7%	36

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3YRLIO5NCM	3 YEAR I/O 5YRS - 6 MO LIBOR ARM	US440.NCM US441.NCM D452.NCM D477.NCM	2%	1.50%	7%	60
3YRBLIBNCM	3 YEAR LIBOR 40 DUE IN 30 BALLOON	US527.NCM US560.NCM RE102.NCM D517.NCM	2%	1.50%	7%	
525LIBNCM	5 YEAR FIXED 6 MO LIBOR ARM	US3520.NOT US3138.RID D472.NCM D473.NCM	2%	1.50%	7%	
723IONCM	723 YEAR INTEREST ONLY 7 YRS	US440.NCM US441.NCM D471.NCM D478.NCM	2%	1.50%	7%	84