



## NOVASTAR MORTGAGE, 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>						
CONVNSM	ALL FIXED LOANS - CORRESPONDENT/WHOLESALE	US3200.NOT				
FIONSM	FIXED INTEREST ONLY CORRESPONDENT/WHOLESALE	US3271.NOT				120
3015NSM	30 DUE IN 15 BALLOON - CORRESPONDENT/WHOLESALE	US3260.NOT US3015.NTE USB.RDR				
F4030NSM	FIXED RATE 40 DUE IN 30 BALLOON	US3260.NOT USB.RDR				
<b>ARM PROGRAMS</b>						
6MOLIBNSM	6 MONTH LIBOR ARM - CORRESPONDENT/WHOLESALE	US5520.NOT US5120.RID ARM.DSC	1%	1%	7%	
228NSM	2/28 LIBOR - CORRESPONDENT/WHOLESALE	US3520.NOT US3138.RID ARM.DSC	3%	1%	7%	
228IONSM	2/28 LIBOR INTEREST ONLY - CORRESPONDENT/WHOLESALE	US3520.NOT-A US3138.RID IOATFAN.NSM IORTSI.NSM ARMIO.DSC	3%	1%	7%	60
327NSM	3/27 LIBOR - CORRESPONDENT/WHOLESALE	US3520.NOT US3138.RID ARM.DSC	3%	1%	7%	
327IONSM	3/27 LIBOR INTEREST ONLY - CORRESPONDENT/WHOLESALE	US3520.NOT-A US3138.RID IOATFAN.NSM IORTSI.NSM ARMIO.DSC	3%	1%	7%	60



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525NSM	5/25 LIBOR - CORRESPONDENT	US3520.NOT US3138.RID ARM.DSC	3%	1%	7%	
525IONSM	5/25 LIBOR INTEREST ONLY - CORRESPONDENT/WHOLESALE	US3520.NOT-A US3138.RID IOATFAN.NSM IORTSI.NSM ARMIO.DSC	3%	1%	7%	120
51LNSM	5/1 LIBOR ARM - CORRESPONDENT	US5520.NOT US5120.RID ARM.DSC	5%	2%	5%	
71LNSM	7/1 LIBOR ARM - CORRESPONDENT	US5520.NOT US5120.RID ARM.DSC	5%	2%	5%	
31LNSM	3/1 LIBOR ARM - CORRESPONDENT	US5520.NOT US5120.RID ARM.DSC	2%	2%	5%	
51TNSM	5/1 YR T-BILL ARM - CORRESPONDENT	US3502.NOT US3111.RID ARM.DSC	5%	2%	5%	
101LNS	10 YEAR LIBOR ARM - CORRESPONDENT	US5520.NOT US5120.RID ARM.DSC	5%	2%	5%	
31TNSM	3/1 YR T-BILL ARM - CORRESPONDENT	US3502.NOT US3111.RID ARM.DSC	2%	2%	6%	
71TNSM	7/1 YR T-BILL ARM - CORRESPONDENT	US3502.NOT US3111.RID ARM.DSC	5%	2%	5%	
PO1MTANSM	PAY OPTION ARM - CORRESPONDENT/WHOLESALE	US12MTA.NSM US12MTA.RID D12MTA.NSM				



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2284030NSM	2/28 LIBOR 40 DUE IN 30 BALLOON	USA6MLB.NTE USA6MLB.RDR ARMBP2.DSC BATARN.WES USB.RDR	3%	1%	7%	
3274030NSM	3/27 LIBOR 40 DUE IN 30 BALLOON	USA6MLB.NTE USA6MLB.RDR ARMBP2.DSC BATARN.WES USB.RDR	3%	1%	7%	
5254030NSM	5/25 LIBOR 40 DUE IN 30 BALLOON	USA6MLB.NTE USA6MLB.RDR ARMBP2.DSC BATARN.WES USB.RDR	3%	1%	7%	