



NEW YORK COMMUNITY BANK

DOCMAGIC PROGRAM CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND DISCLOSURES	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
	FIXED PROGRAMS					
OS_CONV	FIXED RATE - NEW YORK COMMUNITY BANK	US3200.NOT				
OS_JUMBOFX	JUMBO FIXED RATE - NEW YORK COMMUNITY BANK	US3200.NOT				
OS_HR	FNMA HOMEReadY FIXED RATE MORTGAGE - NEW YORK COMMUNITY BANK	US3200.NOT				
	ARM PROGRAMS					
OS_51LP	5/1 STANDARD ARM 5/2/5 - NEW YORK COMMUNITY BANK	US3528U.NOT US3187U.RID D327.OS	5%	2%	5%	
OS_51LJ	5/1 LIBOR JUMBO ARM 2/2/5 - NEW YORK COMMUNITY BANK	US3528U.NOT US3187U.RID D327.OS	2%	2%	5%	
OS_71LP	7/1 STANDARD ARM 5/2/5 - NEW YORK COMMUNITY BANK	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
OS_71LJ	7/1 LIBOR JUMBO ARM 5/2/5 - NEW YORK COMMUNITY BANK	US3528U.NOT US3187U.RID D327.OS	5%	2%	5%	
OS_101LP	10/1 STANDARD ARM 5/2/5 - NEW YORK COMMUNITY BANK	US3528U.NOT US3187U.RID D327.OS	5%	2%	5%	
OS_101LJ	10/1 LIBOR JUMBO ARM 5/2/5 - NEW YORK COMMUNITY BANK	US3528U.NOT US3187U.RID D327.OS	5%	2%	5%	
OS_HR71	FNMA HOMEReadY 7/1 LIBOR ARM 5/2/5 CAPS - NEW YORK COMMUNITY BANK	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	



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OS_HR101	FNMA HOMEReadY 10/1 LIBOR ARM 5/2/5 CAPS - NEW YORK COMMUNITY BANK	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	