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PHH MORTGAGE CORPORATION

DOCMAGIC PROGRAM CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND DISCLOSURES	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
	FIXED/BALLOON PROGRAMS					
PHHMS_CONV	ALL FIXED LOANS (E79/E80) - PHH	US3200.NOT				
PHHMS-100	100 - 30 YEAR FIXED CONFORMING	US3200.NOT				
PHHMS-110	110 - 10 YEAR FIXED CONFORMING	US3200.NOT				
PHHMS-120	120 - 20 YEAR FIXED CONFORMING	US3200.NOT				
PHHMS-125	125 - 25 YEAR FIXED CONFORMING	US3200.NOT				
PHHMS_200	200 - 15 YEAR FIXED CONFORMING	US3200.NOT				
PHHMS_F1H	F1H - 20 YR FIXED FH RELIEF OPEN ACCESS MI	US3200.NOT				
PHHMS_F2H	F2H - 20 YR FIXED FH RELIEF OPEN ACCESS NO MI	US3200.NOT				
PHHMS_FH5	FH5 - 15 YR FIXED FH CONF NO MI	US3200.NOT				
PHHMS_FH6	FH6 - 30 YR FIXED FH CONF NO MI	US3200.NOT				
PHHMS_FH7	FH7 - 15 YR FIXED FH CONF WITH MI	US3200.NOT				
PHHMS_FH8	FH8 - 30 YR FIXED FH CONF WITH MI	US3200.NOT				
PHHMS_FN1	FN1 - 15 YR FIXED P&I CONF NO MI	US3200.NOT				
PHHMS_FN2	FN2 - 30 YR FIXED P&I CONF NO MI	US3200.NOT				
PHHMS_FN3	FN3 - 15 YR FIXED P&I CONF WITH MI	US3200.NOT				
PHHMS_FN4	FN4 - 30 YR FIXED P&I CONF WITH MI	US3200.NOT				
PHHMS_R01	R01 - 15 YEAR FIXED	US3200.NOT				
PHHMS_R02	R02 - 30 YEAR FIXED	US3200.NOT				
PHHMS_FHA	FHA FIXED (820,825,880,885)	USFHA.NTE				
PHHMS_VA	VA FIXED RATE - PHH (920,925,990,995)	USFN.VA				
PHHMS_971	USDA RURAL HOUSING	US3200.NOT				
PHHMS_FR1	FR1 - 10 YR FIXED FN CONF NO MI	US3200.NOT				
PHHMS_FR2	FR2 - 10YR FIXED FN CONF WITH MI	US3200.NOT				
PHHMS_FR3	FR3 - 20 YR FIXED FN CONF NO MI	US3200.NOT				
PHHMS_FR4	FR4 - 20 YR FIXED FN CONF WITH MI	US3200.NOT				



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ARM PROGRAMS						
PHHMS_37C	37C - 3/1 YEAR P&I LIBOR CONFORMING	US3526U.NOT US3189U.RID ARM.DSC	2%	2%	6%	
PHHMS_50C	50C - 5/1 YEAR P&I LIBOR CONFORMING	US3528U.NOT US3187U.RID	2%	2%	5%	
PHHMS_78C	78C - 7/1 YEAR P&I LIBOR CONFORMING	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
PHHMS_97C	97N - 10/1 YEAR P&I LIBOR JUMBO	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
PHHMS_F0H	F0H - 5/1 LIBOR ARM FH CONF WITH MI	US3528U.NOT US3187U.RID ARM.DSC	2%	2%	5%	
PHHMS_F9H	F9H - 5/1 LIBOR ARM FH CONF NO MI	US3528U.NOT US3187U.RID ARM.DSC	2%	2%	5%	
PHHMS_FN0	FN0 - 10/1 YEAR P&I LIBOR CONF FN WITH MI	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
PHHMS_FN9	FN9 - 10/1 YEAR P&I LIBOR CONF FN NO MI	US3528U.NOT US3187U.RID ARM.DSC	5%	2%	5%	
PHHMS_FR8	FR8 - 5/1 LIBOR ARM 30YR FN CONF NO MI	US3528U.NOT US3187U.RID ARM.DSC	2%	2%	5%	
PHHMS_FR9	FR9 - 5/1 LIBOR ARM 3BYR FN CONF WITH MI	US3528U.NOT US3187U.RID ARM.DSC	2%	2%	5%	
PHHMS_R09	R09 - 7/1 LIBOR ARM CONFORMING PLUS	US3535U.NOT US3187U.RID ARMIO.DSC	5%	2%	5%	



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PHHMS_R10	R10 - 10/1 LIBOR ARM CONFORMING PLUS	US3535U.NOT US3187U.RID ARMIO.DSC	5%	2%	5%	
PHHMS_R50	R50 - 5/1 LIBOR ARM P&I 30YR CONF PLUS	US3528U.NOT US3187U.RID ARM.DSC	2%	2%	5%	
PHHMS_FHA51T	FHA 5/1 T-BILL ARM (877) - PHH MORTGAGE	USFHAA.NTE FHAA.RDR FHAARM.DSC	1%	1%	5%	
PHHMS_902	902 - VA 5/1 T-BILL ARM (1/1/5 CAPS)	US3501.VA US3108.VA DARM.VA	1%	1%	5%	