



PHH MORTGAGE CORPORATION

DOCMAGIC PROGRAM CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND ADDENDA	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
	FIXED/BALLOON PROGRAMS					
CONVPHHMS	ALL FIXED LOANS (E79/E80)	US3200.NOT				
CONVTR2PHHMS	TIME REWARDS LEVEL 2 FIXED LOANS	US3200.NOT US1410.ATN US1412.RID				
CONVTR3PHHMS	TIME REWARDS LEVEL 3 FIXED LOANS	US3200.NOT US1410.ATN-B US1412.RID				
PHHMS-100	30 YEAR FIXED CONFORMING	US3200.NOT				
PHHMS-110	10 YEAR FIXED CONFORMING	US3200.NOT				
PHHMS-120	20 YEAR FIXED CONFORMING	US3200.NOT				
PHHMS-125	25 YEAR FIXED CONFORMING	US3200.NOT				
PHHMS-142	40 YEAR FIXED CONFORMING	US3200.NOT				
PHHMS-154	30 YEAR FIXED INTEREST ONLY 10 YEARS CONFORMING	US3271.NOT				120
PHHMS-200	15 YEAR FIXED CONFORMING	US3200.NOT				
PHHMS-220	15 YEAR JUMBO FIXED NON-CONFORMING	US3200.NOT				
PHHMS-300	30 YEAR FIXED RELO CONFORMING	US3200.NOT				
PHHMS-320	30 YEAR JUMBO FIXED RELO	US3200.NOT				
PHHMS-330	20 YEAR FIXED RELO CONFORMING	US3200.NOT				
PHHMS-400	15 YEAR FIXED RELO CONFORMING	US3200.NOT				
PHHMS-420	15 YEAR JUMBO FIXED RELO	US3200.NOT				
PHHMS-500	30 YEAR JUMBO FIXED NON-CONFORMING	US3200.NOT				
PHHMS-510	10 YEAR JUMBO FIXED NON-CONFORMING	US3200.NOT				



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PHHMS-520	20 YEAR JUMBO FIXED NON-CONFORMING	US3200.NOT				
PHHMS-535	25 YEAR JUMBO FIXED NON-CONFORMING	US3200.NOT				
PHHMS-554	30 YEAR JUMBO FIXED IO 10YRS NON-CONFORMING	US3271.NOT				120
PHHMS-674	40 YEAR FIXED MY COMMUNITY	US3200.NOT BAFC.MSC				
PHHMS-675	30 YEAR FIXED INTEREST ONLY 10 YEARS MY COMMUNITY	US3271.NOT BAFC.MSC				120
PHHMS-676	40 YEAR FIXED INTEREST ONLY 10 YEARS MY COMMUNITY	US3271.NOT BAFC.MSC				120
PHHMS-681	30 YEAR FIXED MY COMMUNITY	US3200.NOT BAFC.MSC				
305PHHMS	30 DUE IN 5 BALLOON	US3290.NOT USD3292.NOT US3191.RID DD02.PHH				
307PHHMS	30 DUE IN 7 BALLOON	US3290.NOT USD3266.NOT US3180.RID DD02.PHH				
3015PHHMS	30 DUE IN 15 BALLOON	US3260.NOT US3015.NTE USB.RDR				
FHAPHHMS	FHA FIXED	USFHA.NTE				
VAPHHMS	VA FIXED RATE	USFN.VA				
	ARM PROGRAMS					
PHHMS-37C	3/1 YEAR P&I LIBOR CONFORMING	US3526.NOT US3189.RID ARM.DSC	2%	2%	6%	
PHHMS-37N	3/1 YEAR P&I LIBOR JUMBO	US3526.NOT US3189.RID ARM.DSC	2%	2%	6%	



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PHHMS-58C	58C - 5/1 YEAR P&I LIBOR CONFORMING	US3528.NOT US3187.RID ARM.DSC	5%	2%	5%	
PHHMS-58N	58N - 5/1 YEAR P&I LIBOR JUMBO	US3528.NOT US3187.RID ARM.DSC	5%	2%	5%	
PHHMS-61M	61M - 3/1 LIBOR INTEREST ONLY CONFORMING	US3537.NOT US3155.RID ARMIO.DSC	2%	2%	6%	120
PHHMS-63M	63M - 5/1 LIBOR INTEREST ONLY CONFORMING	US3535.NOT US3153.RID ARMIO.DSC	5%	2%	5%	120
PHHMS-64M	64M - 7/1 LIBOR INTEREST ONLY CONFORMING	US3535.NOT US3153.RID ARMIO.DSC	5%	2%	5%	120
PHHMS-65M	65M - 3/1 IO LIBOR ARM JUMBO	US3537.NOT US3155.RID ARMIO.DSC	2%	2%	6%	120
PHHMS-66M	66M - 5/1 IO LIBOR ARM JUMBO	US3535.NOT US3153.RID ARMIO.DSC	5%	2%	5%	120
PHHMS-672	672 - 30 YR 10/1 P&1 LIBOR ARM MY COMMUNITY	US3528.NOT US3187.RID ARM.DSC BAFC.MSC	5%	2%	5%	
PHHMS-673	673 - 40 YR 10/1 P&1 LIBOR ARM MY COMMUNITY	US3528.NOT US3187.RID ARM.DSC BAFC.MSC	5%	2%	5%	
PHHMS-678	678 - 30 YR 7/1 P&1 LIBOR ARM MY COMMUNITY	US3528.NOT US3187.RID ARM.DSC BAFC.MSC	5%	2%	5%	



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PHHMS-67M	67M - 7/1 IO LIBOR ARM JUMBO	US3535.NOT US3153.RID ARMIO.DSC	5%	2%	5%	120
PHHMS-680	680 - 40 YR 7/1 P&I LIBOR ARM MY COMMUNITY	US3528.NOT US3187.RID ARM.DSC BAFC.MSC	5%	2%	5%	
PHHMS-78C	78C - 7/1 YEAR P&I LIBOR CONFORMING	US3528.NOT US3187.RID ARM.DSC	5%	2%	5%	
PHHMS-78N	78N - 7/1 YEAR P&I LIBOR JUMBO	US3528.NOT US3187.RID ARM.DSC	5%	2%	5%	
PHHMS-84M	84M - 10/1 IO LIBOR ARM JUMBO	US3530.NOT US3187.RID ARMIO.DSC	5%	2%	5%	120
PHHMS-88M	88M - 10/1 LIBOR INTEREST ONLY CONFORMING	US3530.NOT US3187.RID ARMIO.DSC	5%	2%	5%	120
PHHMS-97C	97C - 10/1 YEAR P&I LIBOR CONFORMING	US3528.NOT US3187.RID ARM.DSC	5%	2%	5%	
PHHMS-97N	97N - 10/1 YEAR P&I LIBOR JUMBO	US3528.NOT US3187.RID ARM.DSC	5%	2%	5%	