



SOVEREIGN BANK - WHOLESALE MATRIX

DOCMAGIC PROGRAM CODE	PROGRAM DESCRIPTION	NOTES, RIDERS, AND ADDENDA	FIRST INTEREST RATE CAP %	SUBSEQUENT RATE CAP %	LIFE CAP %	INTEREST ONLY MONTHS
FIXED/BALLOON PROGRAMS						
CONVSBW	ALL FIXED RATE LOANS	US3200.NOT				
FIO2SBW	30YR FIXED RATE W/5YR IO	US3271.NOT				60
FIO2SBW	30YR FIXED RATE W/10YR IO	US3271.NOT				120
305SBW	CONFORMING 5YR BALLOON	US3290.NOT US3291.NOT US3190.RID				
307SBW	CONFORMING 7YR BALLOON	US3260.NOT US3266.NOT US3180.RID				
FSLSBW	FIXED RATE 2ND LIEN	3900 Series				
BLSBW	30 DUE IN 15 BALLOON 2ND LIEN	US3015.NTE BP.SBW				
FHASBW	FHA FIXED RATE	USFHA.NTE				
ARM PROGRAMS						
1YRTSBW	CONFORMING 1 YR T-BILL	US3502.NOT US3111.RID ARM.DSC	2%	2%	6%	
31YRTSBW	CONFORMING 3/1 T-BILL	US3502.NOT US3111.RID ARM.DSC	2%	2%	6%	
31YRTIOSBW	CONFORMING 3/1 T-BILL W/IO	US3533.NOT US3111.RID ARMIO.DSC	2%	2%	6%	36



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J31YRTSBW	JUMBO 3/1 T-BILL	US3502.NOT US3111.RID ARM.DSC	2%	2%	6%	
J31YRTIOSBW	JUMBO 3/1 T-BILL W/IO	US3533.NOT US3111.RID ARMIO.DSC	2%	2%	6%	36
51YRTSBW	CONFORMING 5/1 T-BILL	US3522.NOT US3182.RID ARM.DSC	2%	2%	5%	
51YRTIOSBW	CONFORMING 5/1 T-BILL W/IO	US3531.NOT US3182.RID ARMIO.DSC	5%	2%	5%	60
J51YRTSBW	JUMBO 5/1 T-BILL	US3522.NOT US3182.RID ARM.DSC	2%	2%	5%	
J51YRTIOSBW	JUMBO 5/1 T-BILL W/IO	US3531.NOT US3182.RID ARMIO.DSC	5%	2%	5%	60
71YRTSBW	CONFORMING 7/1 T-BILL	US3522.NOT US3182.RID ARM.DSC	5%	2%	5%	
71YRTIOSBW	CONFORMING 7/1 T-BILL W/IO	US3531.NOT US3182.RID ARMIO.DSC	5%	2%	5%	84
J71YRTSBW	JUMBO 7/1 T-BILL	US3522.NOT US3182.RID ARM.DSC	5%	2%	5%	
J71YRTIOSBW	JUMBO 7/1 T-BILL W/IO	US3531.NOT US3182.RID ARMIO.DSC	5%	2%	5%	84
101YRTSBW	CONFORMING 10/1 T-BILL	US3522.NOT US3182.RID ARM.DSC	5%	2%	5%	



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101YRTIOSBW	CONFORMING 10/1 T-BILL W/IO	US3531.NOT US3182.RID ARMIO.DSC	5%	2%	5%	120
J101YRTSBW	JUMBO 10/1 T-BILL	US3531.NOT US3182.RID ARMIO.DSC	5%	2%	5%	
J101YRTIOSBW	JUMBO 10/1 T-BILL W/IO	US3531.NOT US3182.RID ARMIO.DSC	5%	2%	5%	120
31TNDSBW	3/1 T-BILL NO DOC INTEREST ONLY	US3533.NOT US3111.RID ARMIO.DSC	2%	2%	6%	36
51TNDSBW	5/1 T-BILL NO DOC INTEREST ONLY	US3531.NOT US3182.RID ARMIO.DSC	5%	2%	5%	60
74032CSBW	CONFORMING RATE EXCHANGE 5/1 LIBOR	US3528.NOT US3187.RID ARM.DSC	5%	2%	5%	
74033JSBW	JUMBO RATE EXCHANGE 5/1 LIBOR	US3528.NOT US3187.RID ARM.DSC	5%	2%	5%	
74036CSBW	CONFORMING RATE EXCHANGE 5/1 LIBOR W/10YR IO	US3530.NOT US3182.RID ARMIO.DSC	5%	2%	5%	60
74037JSBW	JUMBO RATE EXCHANGE 5/1 LIBOR W/10YR IO	US3530.NOT US3182.RID ARMIO.DSC	5%	2%	5%	60
FHA1TSBW	FHA 1 YR T-BILL ARM	USFHAA.NTE FHAA.RDR DFHA.RBM	1%	1%	5%	