



THE WINTER GROUP 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					
CONVTWG	ALL FIXED LOANS	US3200.NOT				
CONVNTWG	NINA ALL FIXED LOANS	US3200.NOT DNINA.TWG				
CONVNIFTWG	NINA ALL FIXED LOANS INTERESTIRST 10YRS	US3271.NOT DNINA.TWG				120
CONVIFTWG	ALL FIXED LOANS INTERESTIRST 10YRS	US3271.NOT				120
2NDIOTWG	FIXED RATE WITH 10 YR INTEREST ONLY	US3271.NOT FIO.ATN FIO2ND.ATN				120
B2NDIOTWG	SECOND 10 DUE IN 10 BALLOON INTEREST ONLY	US3260.NOT - 1ST US3015.NTE - 2ND USB.RDR BLN10.LSR IOAN.TWG				120
4030TWG	40 DUE IN 30 BALLOON	US3260.NOT - 1ST US3015.NTE - 2ND USB.RDR				
4030NTWG	NINA 40 DUE IN 30 BALLOON	US3260.NOT - 1ST US3015.NTE - 2ND USB.RDR DNINA.TWG				
5030TWG	50 DUE IN 30 BALLOON	US3260.NOT - 1ST US3015.NTE - 2ND USB.RDR				



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3015TWG	30 DUE IN 15 BALLOON	US3260.NOT US3015.NTE USB.RDR BALLOON.LSR				
3015IO5TWG	30 DUE IN 15 BALLOON I/O 5YRS	US3260.NOT IOATBN.IFC ATN4.MSC BALLOON.LSR USF42.IFC				60
3015NTWG	30 DUE IN 15 BALLOON NINA	US3260.NOT US3015.NTE USB.RDR BALLOON.LSR DNINA.TWG				
ARM PROGRAMS						
4030B228TWG	40 DUE 30 BALLOON 228 LIBOR 3/1/6 CAPS	NA6LIBB.NTE NA6MLIBB.RDR ARMBP.DSC BALLOONA.DSC	3%	1%	6%	
4030B327TWG	40 DUE 30 BALLOON 327 LIBOR 3/1/6 CAPS	NA6LIBB.NTE NA6MLIBB.RDR ARMBP.DSC BALLOONA.DSC	3%	1%	6%	
4030B525TWG	40 DUE 30 BALLOON 525 LIBOR 5/1/5 CAPS	NA6LIBB.NTE NA6MLIBB.RDR ARMBP.DSC BALLOONA.DSC	5%	1%	5%	
5030B228TWG	50 DUE 30 BALLOON 228 LIBOR 3/1/6 CAPS	NA6LIBB.NTE NA6MLIBB.RDR ARMBP.DSC	3%	1%	6%	



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5030B327TWG	50 DUE 30 BALLOON 327 LIBOR 3/1/6 CAPS	NA6LIBB.NTE NA6MLIBB.RDR ARMBP.DSC	3%	1%	6%	
5030B525TWG	50 DUE 30 BALLOON 525 LIBOR 5/1/5 CAPS	NA6LIBB.NTE NA6MLIBB.RDR ARMBP.DSC	5%	1%	5%	
5030B723TWG	50 DUE 30 BALLOON 723 LIBOR 5/1/5 CAPS	NA6LIBB.NTE NA6MLIBB.RDR ARMBP.DSC	5%	1%	5%	
5030B106TWG	50 DUE 30 BALLOON 106 LIBOR 5/1/5 CAPS	NA6LIBB.NTE NA6MLIBB.RDR ARMBP.DSC	5%	1%	5%	
228TWG	2/28 ALT A ARM	US3520.NOT US3138.RID ARM.DSC	3%	1%	6%	
228NTWG	NINA 2/28 ALT A ARM	US3520.NOT US3138.RID ARM.DSC DNINA.TWG	3%	1%	6%	
228IOTWG	2/28 LIBOR (3/1/6 CAPS) I/O 2YRS	US3520.NOT US3138.RID AIO.ATN IO.RID ARMIO.DSC	3%	1%	6%	24
228IONTWG	NINA 2/28 LIBOR (3/1/6 CAPS) I/O 2YRS	US3520.NOT US3138.RID AIO.ATN IO.RID ARMIO.DSC DNINA.TWG	3%	1%	6%	24



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228IO5TWG	2/28 LIBOR (3/1/6 CAPS) I/O 5YRS	US3520.NOT US3138.RID AIO.ATN IO.RID ARMIO.DSC	3%	1%	6%	60
228IO10TWG	2/28 LIBOR (3/1/6 CAPS) I/O 10YRS	US3520.NOT US3138.RID AIO.ATN IO.RID ARMIO.DSC	3%	1%	6%	120
327TWG	3/27 ALT A ARM	US3520.NOT US3138.RID ARM.DSC	3%	1%	6%	
327NTWG	NINA 3/27 ALT A ARM	US3520.NOT US3138.RID ARM.DSC DNINA.TWG	3%	1%	6%	
327IO2TWG	327 LIBOR I/O 3YRS (3/1/6 CAPS)	US3520.NOT US3138.RID 1201.ALS 1202.ALS	3%	1%	6%	36
327IOTWG	327 LIBOR INTEREST ONLY	US3520.NOT US3138.RID 1201.ALS 1202.ALS D1204IO.ALS	2%	1%	7%	60
327IONTWG	NINA 327 LIBOR INTEREST ONLY	US3520.NOT US3138.RID 1201.ALS 1202.ALS D1204IO.ALS	2%	1%	7%	60



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327IO5TWG	327 LIBOR I/O 5YRS (3/1/6 CAPS)	US3520.NOT US3138.RID 1201.ALS 1202.ALS D1204IO.ALS ARMIO.DSC	3%	1%	6%	60
327IO10TWG	327 LIBOR (3/1/6 CAPS) I/O 10YRS	US3520.NOT US3138.RID AIO.ATN IO.RID ARMIO.DSC	3%	1%	6%	120
525TWG	5/25 ALT A ARM	US3520.NOT US3138.RID ARM.DSC	5%	1%	5%	
525NTWG	NINA 5/25 ALT A ARM	US3520.NOT US3138.RID ARM.DSC DNINA.TWG	5%	1%	5%	
525IOTWG	525 LIBOR INTEREST ONLY	US3520.NOT US3138.RID 1201.ALS 1202.ALS D1204IO.ALS	5%	1%	5%	60
525IONTWG	NINA 525 LIBOR 5YR INTEREST ONLY	US3520.NOT US3138.RID AIO.ATN IO.RID ARMIO.DSC DNINA.TWG	5%	1%	5%	60
525IO10TWG	525 LIBOR (5/1/5 CAPS) I/O 10YRS	US3520.NOT US3138.NOT AIO.ATN IO.RID ARMIO.DSC	5%	1%	5%	120



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525ION2TWG	NINA 525 LIBOR 10YR INTEREST ONLY	US3520.NOT US3138.RID AIO.ATN IO.RID ARMIO.DSC DNINA.TWG	5%	1%	5%	120
723TWG	723 LIBOR ARM (CAPS 5/1/5)	US3520.NOT US3138.RID ARM.DSC	5%	1%	5%	
723IOTWG	723 LIBOR INTEREST ONLY (5/1/5 CAPS)	US3520.NOT US3138.NOT AIO.ATN IO.RID ARMIO.DSC	5%	1%	5%	84
106TWG	106 LIBOR ARM (CAPS 5/1/5)	US3520.NOT US3138.RID ARM.DSC	5%	1%	5%	
	HELOCS					
H1TWG	HELOC 1 MONTH 5 YR DRAW/10 YR REPAY	state specific forms				
H2TWG	HELOC 1 MONTH 10YR DRAW/10YR REPAY	state specific forms				
H3TWG	HELOC 1 MONTH 15YR DRAW/10YR REPAY	state specific forms				
H4TWG	HELOC 3 MONTH 5YR DRAW/10 YR REPAY	state specific forms				
H5TWG	HELOC 3 MONTH 10YR DRAW/10YR REPAY	state specific forms				
H6TWG	HELOC 3 MONTH 15YR DRAW/10YR REPAY	state specific forms				
H7TWG	HELOC 0 MONTH 5 YR DRAW/10 YR REPAY	state specific forms				
H8TWG	HELOC 0 MONTH 10YR DRAW/10YR REPAY	state specific forms				
H9TWG	HELOC 0 MONTH 15YR DRAW/10YR REPAY	state specific forms				
H10TWG	HELOC 0 MONTH 5 YR DRAW/15 YR REPAY	state specific forms				
H11TWG	HELOC 1 MONTH 5 YR DRAW/15 YR REPAY	state specific forms				



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H12TWG	HELOC 3 MONTH 5 YR DRAW/15 YR REPAY	state specific forms				
H13TWG	HELOC 0 MONTH 10 YR DRAW/15 YR REPAY	state specific forms				
H14TWG	HELOC 1 MONTH 10 YR DRAW/15 YR REPAY	state specific forms				
H15TWG	HELOC 3 MONTH 10 YR DRAW/15 YR REPAY	state specific forms				
H16TWG	HELOC 0 MONTH 15 YR DRAW/0 YR REPAY	state specific forms				
H17TWG	HELOC 1 MONTH 15 YR DRAW/0 YR REPAY	state specific forms				
H18TWG	HELOC 3 MONTH 15 YR DRAW/0 YR REPAY	state specific forms				