

PRMG'S Product Code	1st Adj Cap	1st Change	Adj Cap	Adj Period	Life Cap	Margin	Floor
Agency High Balance 10/1 L ARM	5.00%	120	2.00%	12	5.00%	2.25%	2.25%
Agency High Balance 5/1 L ARM	2.00%	60	2.00%	12	5.00%	2.25%	2.25%
Agency High Balance 7/1 L ARM	5.00%	84	2.00%	12	5.00%	2.25%	2.25%
Agency Port 5-10 Fin 10/1 L	5.00%	120	2.00%	12	5.00%	2.25%	2.25%
Agency Port HB 5-10 Fin 5/1 L	2.00%	60	2.00%	12	5.00%	2.25%	2.25%
Agency Port HB 5-10 Fin 7/1 L	5.00%	84	2.00%	12	5.00%	2.25%	2.25%
Agency Portfolio 10/1 L	5.00%	120	2.00%	12	5.00%	2.25%	2.25%
Agency Portfolio 5/1 L	2.00%	60	2.00%	12	5.00%	2.25%	2.25%
Agency Portfolio 7/1 L	5.00%	84	2.00%	12	5.00%	2.25%	2.25%
Agency Portfolio HB 10/1 L	5.00%	120	2.00%	12	5.00%	2.25%	2.25%
Agency Portfolio HB 5/1 L	2.00%	60	2.00%	12	5.00%	2.25%	2.25%
Agency Portfolio HB 7/1 L	5.00%	84	2.00%	12	5.00%	2.25%	2.25%
Agency TX Home Equity 10/1 L	5.00%	120	2.00%	12	5.00%	2.25%	2.25%
Alternative Access 5/1 ARM	2.00%	60	2.00%	12	5.00%	5.00%	5.00%
CF 10/1 L	5.00%	120	2.00%	12	5.00%	2.25%	2.25%
CF 10/1 L - LP	5.00%	120	2.00%	12	5.00%	2.25%	2.25%
CF 10/1 L - LP No MI	5.00%	120	2.00%	12	5.00%	2.25%	2.25%
CF 5/1 L	2.00%	60	2.00%	12	5.00%	2.25%	2.25%
CF 5/1 L - LP	2.00%	60	2.00%	12	5.00%	2.25%	2.25%
CF 5/1 L - LP No MI	2.00%	60	2.00%	12	5.00%	2.25%	2.25%
CF 7/1 L	5.00%	84	2.00%	12	5.00%	2.25%	2.25%
CF 7/1 L - LP	5.00%	84	2.00%	12	5.00%	2.25%	2.25%
CF 7/1 L - LP No MI	5.00%	84	2.00%	12	5.00%	2.25%	2.25%
Diamond AH 10/1 ARM	5.00%	120	2.00%	12	5.00%	2.25%	2.25%
Diamond AH 5/1 ARM	2.00%	60	2.00%	12	5.00%	2.25%	2.25%
Diamond AH 7/1 ARM	5.00%	84	2.00%	12	5.00%	2.25%	2.25%
Emerald 10/1 L	5.00%	120	2.00%	12	5.00%	2.25%	2.25%
Emerald 5/1 L	2.00%	60	2.00%	12	5.00%	2.25%	2.25%
Emerald 7/1 L	5.00%	84	2.00%	12	5.00%	2.25%	2.25%
Expanded Access AA Credit Full Doc 5/1 LIBOR ARM	2.00%	61	2.00%	12	5.00%	3.50%	3.50%
Expanded Access AA Credit Express Doc 5/1 LIBOR ARM	2.00%	61	2.00%	12	5.00%	3.50%	3.50%
Expanded Access AA Credit 24 Mo Bk Stmt 5/1 LIBOR ARM	2.00%	61	2.00%	12	5.00%	3.50%	3.50%
Expanded Access AA Credit 12 Mo Bk Stmt 5/1 LIBOR ARM	2.00%	61	2.00%	12	5.00%	3.50%	3.50%
Expanded Access AA Credit Full Doc 5/1 IO LIBOR ARM	2.00%	61	2.00%	12	5.00%	3.50%	3.50%
Expanded Access AA Credit Express Doc 5/1 IO LIBOR ARM	2.00%	61	2.00%	12	5.00%	3.50%	3.50%
Expanded Access AA Credit 24 Mo Bk Stmt 5/1 IO LIBOR ARM	2.00%	61	2.00%	12	5.00%	3.50%	3.50%
Expanded Access AA Credit 12 Mo Bk Stmt 5/1 IO LIBOR ARM	2.00%	61	2.00%	12	5.00%	3.50%	3.50%
Expanded Access AA Credit Full Doc 7/1 LIBOR ARM	5.00%	85	2.00%	12	5.00%	3.50%	3.50%
Expanded Access AA Credit Express Doc 7/1 LIBOR ARM	5.00%	85	2.00%	12	5.00%	3.50%	3.50%
Expanded Access AA Credit 24 Mo Bk Stmt 7/1 LIBOR ARM	5.00%	85	2.00%	12	5.00%	3.50%	3.50%
Expanded Access AA Credit 12 Mo Bk Stmt 7/1 LIBOR ARM	5.00%	85	2.00%	12	5.00%	3.50%	3.50%
Expanded Access AA Credit Full Doc 7/1 IO LIBOR ARM	5.00%	85	2.00%	12	5.00%	3.50%	3.50%
Expanded Access AA Credit Express Doc 7/1 IO LIBOR ARM	5.00%	85	2.00%	12	5.00%	3.50%	3.50%
Expanded Access AA Credit 24 Mo Bk Stmt 7/1 IO LIBOR ARM	5.00%	85	2.00%	12	5.00%	3.50%	3.50%
Expanded Access AA Credit 12 Mo Bk Stmt 7/1 IO LIBOR ARM	5.00%	85	2.00%	12	5.00%	3.50%	3.50%
Expanded Access A Credit Full Doc 5/1 LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access A Credit Express Doc 5/1 LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access A Credit 24 Mo Bk Stmt 5/1 LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access A Credit 12 Mo Bk Stmt 5/1 LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access A Credit Full Doc 5/1 IO LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access A Credit Express Doc 5/1 IO LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%



**ARM Product Data
(Adjustments, Caps, Floor and Margins)**

PRMG'S Product Code	1st Adj Cap	1st Change	Adj Cap	Adj Period	Life Cap	Margin	Floor
Expanded Access A Credit 24 Mo Bk Stmt 5/1 IO LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access A Credit 12 Mo Bk Stmt 5/1 IO LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access A Credit Full Doc 7/1 LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access A Credit Express Doc 7/1 LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access A Credit 24 Mo Bk Stmt 7/1 LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access A Credit 12 Mo Bk Stmt 7/1 LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access A Credit Full Doc 7/1 IO LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access A Credit Express Doc 7/1 IO LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access A Credit 24 Mo Bk Stmt 7/1 IO LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access A Credit 12 Mo Bk Stmt 7/1 IO LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access B Credit Full Doc 5/1 LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access B Credit Express Doc 5/1 LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access B Credit 24 Mo Bk Stmt 5/1 LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access B Credit 12 Mo Bk Stmt 5/1 LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access B Credit Full Doc 5/1 IO LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access B Credit Express Doc 5/1 IO LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access B Credit 24 Mo Bk Stmt 5/1 IO LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access B Credit 12 Mo Bk Stmt 5/1 IO LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access B Credit Full Doc 7/1 LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access B Credit Express Doc 7/1 LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access B Credit 24 Mo Bk Stmt 7/1 LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access B Credit 12 Mo Bk Stmt 7/1 LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access B Credit Full Doc 7/1 IO LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access B Credit Express Doc 7/1 IO LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access B Credit 24 Mo Bk Stmt 7/1 IO LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access B Credit 12 Mo Bk Stmt 7/1 IO LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access C Credit Full Doc 5/1 LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access C Credit Express Doc 5/1 LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access C Credit 24 Mo Bk Stmt 5/1 LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access C Credit 12 Mo Bk Stmt 5/1 LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access C Credit Full Doc 5/1 IO LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access C Credit Express Doc 5/1 IO LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access C Credit 24 Mo Bk Stmt 5/1 IO LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access C Credit 12 Mo Bk Stmt 5/1 IO LIBOR ARM	2.00%	61	2.00%	12	5.00%	5.00%	5.00%
Expanded Access C Credit Full Doc 7/1 LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access C Credit Express Doc 7/1 LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access C Credit 24 Mo Bk Stmt 7/1 LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access C Credit 12 Mo Bk Stmt 7/1 LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access C Credit Full Doc 7/1 IO LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access C Credit Express Doc 7/1 IO LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access C Credit 24 Mo Bk Stmt 7/1 IO LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
Expanded Access C Credit 12 Mo Bk Stmt 7/1 IO LIBOR ARM	5.00%	85	2.00%	12	5.00%	5.00%	5.00%
FHA 203K Streamline 5/1 T	1.00%	60	1.00%	12	5.00%	2.00%	2.00%
FHA 5/1 T	1.00%	60	1.00%	12	5.00%	2.00%	2.00%
FHA HB 5/1 T	1.00%	60	1.00%	12	5.00%	2.00%	2.00%
FHA Streamline 5/1 T	1.00%	60	1.00%	12	5.00%	2.00%	2.00%
FHA Streamline Cred Qual 5/1 T	1.00%	60	1.00%	12	5.00%	2.00%	2.00%
FHA Streamline High Bal 5/1 T	1.00%	60	1.00%	12	5.00%	2.00%	2.00%
FHA Streamline High Bal CQ 5/1	1.00%	60	1.00%	12	5.00%	2.00%	2.00%
FHLMC No MI Super Conf 101 L	5.00%	120	2.00%	12	5.00%	2.25%	2.25%

PRMG'S Product Code	1st Adj Cap	1st Change	Adj Cap	Adj Period	Life Cap	Margin	Floor
FHLMC No MI Super Conf 5/1 L	2.00%	60	2.00%	12	5.00%	2.25%	2.25%
FHLMC No MI Super Conf 7/1 L	5.00%	84	2.00%	12	5.00%	2.25%	2.25%
FHLMC Super Conf 10/1 L ARM	5.00%	120	2.00%	12	5.00%	2.25%	2.25%
FHLMC Super Conf 5/1 L ARM	2.00%	60	2.00%	12	5.00%	2.25%	2.25%
FHLMC Super Conf 7/1 L ARM	5.00%	84	2.00%	12	5.00%	2.25%	2.25%
Gold Jumbo 10/1 ARM/Gold Jumbo 10/1 Texas Home Equity	5.00%	120	2.00%	12	5.00%	2.25%	2.25%
Gold Jumbo 5/1 ARM/Gold Jumbo 5/1 Texas Home Equity	5.00%	60	2.00%	12	5.00%	2.25%	2.25%
Gold Jumbo 7/1 ARM/Gold Jumbo 7/1 Texas Home Equity	5.00%	84	2.00%	12	5.00%	2.25%	2.25%
High LTV Jumbo 5/1 ARM	2.00%	60	2.00%	12	5.00%	3.25%	3.25%
High LTV Jumbo 5/1 IO ARM	2.00%	60	2.00%	12	5.00%	3.25%	3.25%
High LTV Jumbo 7/1 ARM	5.00%	84	2.00%	12	5.00%	3.25%	3.25%
High LTV Jumbo 7/1 IO ARM	5.00%	84	2.00%	12	5.00%	3.25%	3.25%
High LTV Jumbo 5/1 IO ARM	5.00%	120	2.00%	12	5.00%	3.25%	3.25%
High LTV Jumbo 10/1 IO ARM	5.00%	120	2.00%	12	5.00%	3.25%	3.25%
HomeReady 5/1 LIBOR ARM	2.00%	60	2.00%	12	5.00%	2.25%	2.25%
Non Prime Advantage 5/1 ARM	2.00%	60	2.00%	12	5.00%	4.50%	6.50%
Niche Jumbo 5/1 ARM	2.00%	60	2.00%	12	5.00%	4.50%	4.50%
Platinum 10/1 L	5.00%	120	2.00%	12	5.00%	2.50%	2.50%
Platinum 5/1 L	5.00%	60	2.00%	12	5.00%	2.50%	2.50%
Platinum 7/1 L	5.00%	84	2.00%	12	5.00%	2.50%	2.50%
Silver Medal 10/1 L ARM	2.00%	120	2.00%	12	5.00%	2.25%	2.25%
Silver Medal 5/1 L ARM	2.00%	60	2.00%	12	5.00%	2.25%	2.25%
Silver Medal 7/1 L ARM	2.00%	84	2.00%	12	5.00%	2.25%	2.25%
VA 10/1 ARM	1.00%	120	1.00%	12	5.00%	2.00%	2.00%
VA 3/1 ARM	1.00%	36	1.00%	12	5.00%	2.00%	2.00%
VA 5/1 T	1.00%	60	1.00%	12	5.00%	2.00%	2.00%
VA 7/1 ARM	1.00%	84	1.00%	12	5.00%	2.00%	2.00%
VA High Balance 10/1 ARM	1.00%	120	1.00%	12	5.00%	2.00%	2.00%
VA High Balance 3/1 ARM	1.00%	36	1.00%	12	5.00%	2.00%	2.00%
VA High Balance 5/1 ARM	1.00%	60	1.00%	12	5.00%	2.00%	2.00%
VA High Balance 7/1 ARM	1.00%	84	1.00%	12	5.00%	2.00%	2.00%
VA IRRRL 5/1 T	1.00%	60	1.00%	12	5.00%	2.00%	2.00%
VA IRRRL Cred Qual 5/1 T	1.00%	60	1.00%	12	5.00%	2.00%	2.00%