

PRODUCT CODE KEY

| Program | Description | Product Code |
|--|---|--------------|
| iQM Bank Statement Alternative Doc S/E Bank Stmt | iQM Bank Statement 5/1 LIBOR ARM | IA51AD |
| | iQM Bank Statement 7/1 LIBOR ARM | IA71AD |
| | iQM Bank Statement 10/1 LIBOR ARM | IA101AD |
| | iQM Bank Statement 15 Year Fixed | IF15AD |
| | iQM Bank Statement 30 Year Fixed | IF30AD |
| | iQM Bank Statement 5/1 LIBOR ARM Interest Only | IA51ADIO |
| | iQM Bank Statement 7/1 LIBOR ARM Interest Only | IA71ADIO |
| | iQM Bank Statement 10/1 LIBOR ARM Interest Only | IA101ADIO |
| iQM Asset Qualification | iQM Asset Qualification 5/1 LIBOR ARM | IA51AS |
| | iQM Asset Qualification 7/1 LIBOR ARM | IA71AS |
| | iQM Asset Qualification 10/1 LIBOR ARM | IA101AS |
| | iQM Asset Qualification 15 Year Fixed | IF15AS |
| | iQM Asset Qualification 30 Year Fixed | IF30AS |
| | iQM Asset Qualification 5/1 LIBOR ARM Interest Only | IA51ASIO |
| | iQM Asset Qualification 7/1 LIBOR ARM Interest Only | IA71ASIO |
| | iQM Asset Qualification 10/1 LIBOR ARM Interest Only | IA101ASIO |
| iQM Agency Plus | iQM Agency Plus 5/1 LIBOR ARM | IA51AP |
| | iQM Agency Plus 7/1 LIBOR ARM | IA71AP |
| | iQM Agency Plus 10/1 LIBOR ARM | IA101AP |
| | iQM Agency Plus 15 Year Fixed | IF15AP |
| | iQM Agency Plus 30 Year Fixed | IF30AP |
| | iQM Agency Plus 5/1 LIBOR ARM Interest Only | IA51APIO |
| | iQM Agency Plus 7/1 LIBOR ARM Interest Only | IA71APIO |
| | iQM Agency Plus 10/1 LIBOR ARM Interest Only | IA101APIO |
| iQM Investor | iQM Investor 5/1 LIBOR ARM | IA51IN |
| | iQM Investor 7/1 LIBOR ARM | IA71IN |
| | iQM Investor 10/1 LIBOR ARM | IA101IN |
| | iQM Investor 15 Year Fixed | IF15IN |
| | iQM Investor 30 Year Fixed | IF30IN |
| | iQM Investor 5/1 LIBOR ARM Interest Only | IA51INIO |
| Fannie Mae DU Refi Plus | 15 year 105% LTV and less | CF15RP |
| | 15 year 105% LTV and less - High Balance | CF15RPHB |
| | 15 year -105.01%-125% LTV - Mid LTV | CF15RPML |
| | 15 year-105.01%-125% LTV - Mid LTV High Balance | CF15RPMLHB |
| | 15 year - 125.01% LTV and above - High LTV | CF15RPHL |
| | 15 year-125.01% LTV and above - High LTV High Balance | CF15RPHLHB |
| | 20 year 105% LTV and less | CF20RP |
| | 20 year 105% LTV and less - High Balance | CF20RPHB |
| | 20 year 105.01% - 125% LTV - Mid LTV | CF20RPML |
| | 20 year 105.01% - 125% LTV - Mid LTV High Balance | CF20RPMLHB |
| | 20 year 125.01% LTV and above - High LTV | CF20RPHL |
| | 20 year 125.01% LTV and above - High LTV High Balance | CF20RPHLHB |
| | 25 year 105% LTV and less | CF25RP |
| | 25 year 105% LTV and less - High Balance | CF25RPHB |
| | 25 year 105.01 - 125% LTV Mid LTV | CF25RPML |
| | 25 year 105.01 - 125% LTV Mid LTV - High Balance | CF25RPMLHB |
| | 25 year 125.01% LTV and above High LTV | CF25RPHL |
| | 25 year 125.01% LTV and above High LTV High Balance | CF25RPHLHB |
| | 30 year 105% LTV and less | CF30RP |
| | 30 year 105% LTV and less - High Balance | CF30RPHB |
| 30 year 105.01 - 125% LTV - Mid LTV | CF30RPML | |
| 30 year 105.01 - 125% LTV - Mid LTV High Balance | CF30RPMLHB | |
| 30 year 125.01% LTV and above - High LTV | CF30RPHL | |
| 30 year 125.01% LTV and above - High LTV High Balance | CF30RPHLHB | |
| Fannie Mae Fixed Rate | 10 year conforming | CF10 |
| | 15 year conforming | CF15 |
| | 20 year conforming | CF20 |
| | 30 year conforming | CF30 |
| | 15 year High Balance | CF15HB |
| | 30 year High Balance | CF30HB |
| | <i>**Lender Paid MI available on this program, but priced out as programs above</i> | |
| Fannie Mae Manufactured Home Fixed Rate | 10 year conforming | CF10 |

| | | |
|--|--|-----------|
| | 15 year conforming | CF15 |
| | 20 year conforming | CF20 |
| | 30 year conforming | CF30 |
| FHA Purchase - \$100 Down | 15 year | FF15 |
| FHA Standard Refinance Rate Reduction | 15 year High Balance | FF15HNB |
| FHA Standard Refinance Cash Out | 30 year | FF30 |
| FHA Manufactured Home | 30 year High Balance | FF30HNB |
| | 30 year \$100 down - <i>For FHA Purchase Only</i> | FF30HNB |
| Hybrid Arm | FHA 3/1 ARM | FA31 |
| | FHA 3/1 ARM High Balance | FA31HNB |
| | FHA 5/1 Arm | FA51 |
| | FHA 5/1 Arm High Balance | FA51HNB |
| FHA Streamline | 15 year Streamline | FF15SL |
| | 15 year Streamline High Balance | FF15SLHNB |
| | 30 year Streamline | FF30SL |
| | 30 year Streamline High Balance | FF30SLHNB |
| Hybrid Arm | FHA 3/1 ARM Streamline | FA31SL |
| | FHA 3/1 ARM Streamline High Balance | FA31SLHNB |
| | FHA 5/1 ARM Streamline | FA51SL |
| | FHA 5/1 ARM Streamline High Balance | FA51SLHNB |
| FHA 203(h) | FHA FRM15 203(h) Disaster Victims Program | FF15HV |
| Disaster Victims Program | FHA FRM15 203(h) Disaster Victims Program High Balance | FF15HVHNB |
| | FHA FRM20 203(h) Disaster Victims Program | FF20HV |
| | FHA FRM20 203(h) Disaster Victims Program High Balance | FF20HVHNB |
| | FHA FRM25 203(h) Disaster Victims Program | FF25HV |
| | FHA FRM25 203(h) Disaster Victims Program High Balance | FF25HVHNB |
| | FHA FRM30 203(h) Disaster Victims Program | FF30HV |
| | FHA FRM30 203(h) Disaster Victims Program High Balance | FF30HVHNB |
| VA Purchase | VA 15 year | VF15 |
| VA Refinance Cash Out | VA 15 Year - High Balance (base loan amount above \$417,000; Exception: base loan above \$625,500 in Alaska and Hawaii) | VF15HNB |
| VA Refinance Rate Reduction | VA 30 year | VF30 |
| VA Manufactured Home | VA 30 Year -High Balance (base loan amount above \$417,000; Exception: base loan above \$625,500 in Alaska and Hawaii) | VF30HNB |
| Hybrid Arm | VA 3/1 ARM | VA31 |
| | VA 3/1 - High Balance (base loan amount above \$417,000; Exception: base loan above \$625,500 in Alaska and Hawaii) | VA31HNB |
| | VA 5/1 ARM | VA51 |
| | VA 5/1 - High Balance (base loan amount above \$417,000; Exception: base loan above \$625,500 in Alaska and Hawaii) | VA51HNB |
| VA Refinance IRRRL | VA 15 year | VF15IR |
| | VA 15 Year - High Balance (base loan amount above \$417,000; Exception: base loan above \$625,500 in Alaska and Hawaii) | VF15IRHNB |
| | VA 30 year | VF30IR |
| | VA 30 Year - High Balance (base loan amount above \$417,000; Exception: base loan above \$625,500 in Alaska and Hawaii) | VF30IRHNB |
| Hybrid Arm | VA 3/1 IRRRL | VA31IR |
| | VA 3/1 IRRRL - High Balance (base loan amount above \$417,000; Exception: base loan above \$625,500 in Alaska and Hawaii) | VA31IRHNB |
| | VA 5/1 IRRRL | VA51IR |
| | VA 5/1 IRRRL - High Balance (base loan amount above \$417,000; Exception: base loan above \$625,500 in Alaska and Hawaii) | VA51IRHNB |
| Freddie Mac Super Conforming | 10 year | CF10SC |
| | 15 year | CF15SC |
| | 20 year | CF20SC |
| | 30 year | CF30SC |
| Freddie Mac LP Open Access | 15 year 105% LTV and less | CF15OA |
| | 15 year 105% LTV and less - (SC) Super Conforming | CF15OASC |
| | 15 year 105.01 – 125% LTV - Mid LTV | CF15OAML |
| | 15 year 125.01% LTV and above - High LTV | CF15OAHL |
| | 20 year 105% LTV and less | CF20OA |
| | 20 year 105% LTV and less - (SC) Super Conforming | CF20OASC |
| | 20 year 105.01 – 125% LTV - Mid LTV | CF20OAML |
| | 20 year 125.01% LTV and above - High LTV | CF20OAHL |
| | 30 year 105% LTV and less | CF30OA |
| | 30 year 105% LTV and less - (SC) Super Conforming | CF30OASC |
| | 30 year 105.01 – 125% LTV - Mid LTV | CF30OAML |
| | 30 year 125.01% LTV and above - High LTV | CF30OAHL |
| Freddie Mac Fixed Conforming | 10 year fixed | CF10FH |

15 year fixed
20 year fixed
25 year fixed
30 year fixed

CF15FH
CF20FH
CF25FH
CF30FH