

PRODUCT CODE KEY

| Program | Description | Product Code |
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| 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 Bank Statement - PREMIER Alternative Doc S/E Bank Stmt - Premier | iQM Bank Statement Premier 5/1 LIBOR ARM | IA51ADPR |
| | iQM Bank Statement Premier 7/1 LIBOR ARM | IA71ADPR |
| | iQM Bank Statement Premier 10/1 LIBOR ARM | IA101ADPR |
| | iQM Bank Statement Premier 15 Year Fixed | IF15ADPR |
| | iQM Bank Statement Premier 30 Year Fixed | IF30ADPR |
| | iQM Bank Statement Premier 5/1 LIBOR ARM Interest Only | IA51ADPRIO |
| | iQM Bank Statement Premier 7/1 LIBOR ARM Interest Only | IA71ADPRIO |
| | iQM Bank Statement Premier 10/1 LIBOR ARM Interest Only | IA101ADPRIO |
| 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 Asset Qualification - PREMIER | iQM Asset Qualification Premier 5/1 LIBOR ARM | IA51ASPR |
| | iQM Asset Qualification Premier 7/1 LIBOR ARM | IA71ASPR |
| | iQM Asset Qualification Premier 10/1 LIBOR ARM | IA101ASPR |
| | iQM Asset Qualification Premier 15 Year Fixed | IF15ASPR |
| | iQM Asset Qualification Premier 30 Year Fixed | IF30ASPR |
| | iQM Asset Qualification Premier 5/1 LIBOR ARM Interest Only | IA51ASPRIO |
| | iQM Asset Qualification Premier 7/1 LIBOR ARM Interest Only | IA71ASPRIO |
| | iQM Asset Qualification Premier 10/1 LIBOR ARM Interest Only | IA101ASPRIO |
| 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 Agency Plus - PREMIER | iQM Agency Plus Premier 5/1 LIBOR ARM | IA51APPR |
| | iQM Agency Plus Premier 7/1 LIBOR ARM | IA71APPR |
| | iQM Agency Plus Premier 10/1 LIBOR ARM | IA101APPR |
| | iQM Agency Plus Premier 15YR Year Fixed | IF15APPR |
| | iQM Agency Plus Premier 30YR Year Fixed | IF30APPR |
| | iQM Agency Plus Premier 5/1 LIBOR ARM Interest Only | IA51APPRIO |
| | iQM Agency Plus Premier 7/1 LIBOR ARM Interest Only | IA71APPRIO |
| | iQM Agency Plus Premier 10/1 LIBOR ARM Interest Only | IA101APPRIO |
| 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 |
| | iQM Investor 7/1 LIBOR ARM Interest Only | IA71INIO |
| | iQM Investor 10/1 LIBOR ARM Interest Only | IA101INIO |
| iQM Investor - PREMIER | iQM Investor Premier 5/1 LIBOR ARM | IA51INPR |
| | iQM Investor Premier 7/1 LIBOR ARM | IA71INPR |
| | iQM Investor Premier 10/1 LIBOR ARM | IA101INPR |
| | iQM Investor Premier 15 Year Fixed | IF15INPR |
| | iQM Investor Premier 30 Year Fixed | IF30INPR |
| | iQM Investor Premier 5/1 LIBOR ARM Interest Only | IA51INPRIO |
| | iQM Investor Premier 7/1 LIBOR ARM Interest Only | IA71INPRIO |
| | iQM Investor Premier 10/1 LIBOR ARM Interest Only | IA101INPRIO |

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| | iQM Investor Premier 10/1 LIBOR ARM Interest Only | IA101INPRIO |
| Fannie Mae DU Refi Plus | 15 year 105% LTV and less 15 year 105% LTV and less - High Balance 15 year -105.01%-125% LTV - Mid LTV 15 year-105.01%-125% LTV - Mid LTV High Balance 15 year - 125.01% LTV and above - High LTV 15 year-125.01% LTV and above - High LTV High Balance 20 year 105% LTV and less 20 year 105% LTV and less - High Balance 20 year 105.01% - 125% LTV - Mid LTV 20 year 105.01% - 125% LTV - Mid LTV High Balance 20 year 125.01% LTV and above - High LTV 20 year 125.01% LTV and above - High LTV High Balance 25 year 105% LTV and less 25 year 105% LTV and less - High Balance 25 year 105.01 - 125% LTV Mid LTV 25 year 105.01 - 125% LTV Mid LTV - High Balance 25 year 125.01% LTV and above High LTV 25 year 125.01% LTV and above High LTV High Balance 30 year 105% LTV and less 30 year 105% LTV and less - High Balance 30 year 105.01 - 125% LTV - Mid LTV 30 year 105.01 - 125% LTV - Mid LTV High Balance 30 year 125.01% LTV and above - High LTV 30 year 125.01% LTV and above - High LTV High Balance | CF15RP CF15RPHB CF15RPML CF15RPMLHB CF15RPHL CF15RPHLHB CF20RP CF20RPHB CF20RPML CF20RPMLHB CF20RPHL CF20RPHLHB CF25RP CF25RPHB CF25RPML CF25RPMLHB CF25RPHL CF25RPHLHB CF30RP CF30RPHB CF30RPML CF30RPMLHB CF30RPHL CF30RPHLHB |
| Fannie Mae Fixed Rate | 10 year conforming 15 year conforming 20 year conforming 30 year conforming 15 year High Balance 30 year High Balance <i>**Lender Paid MI available on this program, but priced out as programs above</i> | CF10 CF15 CF20 CF30 CF15HB CF30HB |
| Fannie Mae Manufactured Home Fixed Rate | 10 year conforming 15 year conforming 20 year conforming 30 year conforming | CF10 CF15 CF20 CF30 |
| FHA Purchase - \$100 Down FHA Standard Refinance Rate Reduction FHA Standard Refinance Cash Out FHA Manufactured Home | 15 year 15 year High Balance 30 year 30 year High Balance 30 year \$100 down - For FHA Purchase Only | FF15 FF15HB FF30 FF30HB FF30HD |
| Hybrid Arm | FHA 3/1 ARM FHA 3/1 ARM High Balance FHA 5/1 Arm FHA 5/1 Arm High Balance | FA31 FA31HB FA51 FA51HB |
| FHA Streamline | 15 year Streamline 15 year Streamline High Balance 30 year Streamline 30 year Streamline High Balance | FF15SL FF15SLHB FF30SL FF30SLHB |
| Hybrid Arm | FHA 3/1 ARM Streamline FHA 3/1 ARM Streamline High Balance FHA 5/1 ARM Streamline FHA 5/1 ARM Streamline High Balance | FA31SL FA31SLHB FA51SL FA51SLHB |
| FHA 203(h) Disaster Victims Program | FHA FRM15 203(h) Disaster Victims Program FHA FRM15 203(h) Disaster Victims Program High Balance FHA FRM20 203(h) Disaster Victims Program FHA FRM20 203(h) Disaster Victims Program High Balance FHA FRM25 203(h) Disaster Victims Program FHA FRM25 203(h) Disaster Victims Program High Balance FHA FRM30 203(h) Disaster Victims Program FHA FRM30 203(h) Disaster Victims Program High Balance | FF15HV FF15HVHB FF20HV FF20HVHB FF25HV FF25HVHB FF30HV FF30HVHB |

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| 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) | VF15HB |
| VA Refinance Rate Reduction | VA 30 year | VF30 |
| VA Manufactured Home | Exception: base loan above \$625,500 in Alaska and Hawaii) | VF30HB |
| Hybrid Arm | VA 3/1 ARM Exception: base loan above \$625,500 in Alaska and Hawaii) | VA31 VA31HB |
| | VA 5/1 ARM Exception: base loan above \$625,500 in Alaska and Hawaii) | VA51 VA51HB |
| 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) | VF15IRHB |
| | VA 30 year Exception: base loan above \$625,500 in Alaska and Hawaii) | VF30IR VF30IRHB |
| Hybrid Arm | VA 3/1 IRRRL Exception: base loan above \$625,500 in Alaska and Hawaii) | VA31IR VA31IRHB |
| | VA 5/1 IRRRL Exception: base loan above \$625,500 in Alaska and Hawaii) | VA51IR VA51IRHB |
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| 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 | CF15O AHL |