

Interest Rate Cap Table

| ARM Program | Initial | Periodic | Lifetime |
|-------------|---------|----------|----------|
| 3/1 | 2.0% | 2.0% | 6.0% |
| 5/1 | 2.0% | 2.0% | 6.0% |
| 7/1 | 5.0% | 2.0% | 6.0% |
| 5/5 | 4.0% | 2.0% | 6.0% |

DEFINITIONS

Interest rate caps – represents the highest amount the interest rate could increase or decrease on the interest rate change dates.

Initial cap – applies only to the initial interest rate change date that occurs immediately after the fixed period ends.

Periodic cap – the amount the interest rate could increase or decrease per interest rate change date subsequent the initial interest rate change date. The interest rate change date varies per ARM loan program. For 1/1, 3/1, 5/1 and 7/1 ARMs the interest rate date is annual. For the 3/3 ARM program the interest rate change date is every 3 years after the initial change date. For the 5/5 ARM program the interest rate change date is every 5 years after the initial change date.

Lifetime cap – represents the highest amount the rate could increase or decrease from the initial interest rate on the loan.