



PREPAYMENT PENALTY MATRIX (As of February 2007)

Program	Prepayment Term	Type
PAYOPTION ARM	1 or 3 Year	HARD
LIBOR ARMS	1, 3 or 5 Year	1 YR Hard; 3 & 5 YR SOFT
SIMPLEKEY (1st Liens)	3 Year	HARD
EXPANDED CRITERIA (ARMS)	1, 3 or 5 Year	1 YR Hard; 3 & 5 YR SOFT
EXPANDED CRITERIA (FIXED)	5 Year	SOFT
SUPERKEY (Owner & 2nd Homes)	3 Year	SOFT
SUPERKEY (Non-Owner)	1* or 3 Year	1 st year HARD, 2-3 is SOFT
SUPERKEY 5 YEAR OPTION ARM (All occupancy types)	3* Year	1 Year Hard, 2-3 is SOFT
SUPERKEY (2nd TD) (Owner & 2nd Homes)	1* or 3 Year	HARD
SUPERKEY (2nd TD) (Non-Owner)	1, 2, 3, 5 Year	HARD
MASTERKEY OPTION ARM	3 Year	1 st year HARD, 2-3 is SOFT
GOLDKEY (All Products, except 2/6 ARM)	3 Year	3 HARD, or 3 SOFT
GOLDKEY (2/6 ARM)	1 Year	HARD
PLATINUMKEY	3 Year	3 HARD, or 3 SOFT

* SuperKey Non-Owner transactions require a minimum 1 YEAR HARD prepayment penalty in all state allowed per law.

Prepayment Penalties not allowed in the following states:

- New Mexico - 1st or 2nd Liens
- Colorado - 2nd Liens
- Texas - 2nd Liens
- Alaska - 1st or 2nd liens
- Kansas – 1st or 2nd liens
- Washington – 2nd Liens
- Montana – 2nd Liens
- Wyoming – 2nd Liens

Restricted states:

- Maryland and Michigan – allowed on 1st liens arm loans only. APR on Maryland loans must be <=8%. Not allowed on GoldKey or PlatinumKey programs.
- Ohio – Not allowed on GoldKey or PlatinumKey programs.
- Oklahoma – APR must be less than 13%.
- Oregon – 2nd Lien loan amount must be greater than \$50,000
- Kentucky – 2nd lien loan amount must be greater than \$15,000
- Louisiana – loan (1st or 2nd) must be greater than \$25,000
- North Carolina – Investment properties only
- Virginia – allowed on o/o, s/h, and n/o/o 1st liens. n/o/o loan amounts must be >=\$75,000