



Announcement 50-17R

Deephaven Non-QM Product Release

Effective Immediately

Deephaven's Non-QM products are now available!

Operational Information

These products will follow the non-delegated workflow and will be submitted by the processor to Deephaven for underwriting.

New lock requests must be submitted to locks@mortgagesolutions.net. To request pricing or a lock, please complete the "LO Form – Lock Request" attached to the email and send to locks@mortgagesolutions.net. This form will be available on the intranet in the coming weeks.

Lock extensions and changes in program must be made by emailing locks@mortgagesolutions.net.

Product Information

The following pages contain a product matrix detailing basic restrictions for all products.

Also included is a list of program codes that will be available in Byte and the product description. The program codes are more complex than some may be accustomed to due to documentation type and other limitations in Byte relative to the products themselves.

Program Max LTVs

Loan Amount	Reserves	FICO	Full Doc		Bank Statements*	
			Purchase & R/T	Cash Out	Purchase & R/T	Cash Out
≤ \$1,000,000	6 Months	720	85%	70%	80%	65%
		700	85%	70%	75%	65%
		680	85%	70%	-	-
		660	80%	-	-	-
\$1,000,001-\$1,500,000	9 Months	720	80%	65%	70%	60%
		700	80%	65%	70%	60%
		680	80%	-	-	-
		660	-	-	-	-
> \$1,500,000	12 Months	720	75%	65%	70%	60%
		700	75%	65%	70%	60%
		680	75%	-	-	-
		660	-	-	-	-

*Bank Statements for income documentation includes: 12 and 24 months personal bank statements and 24 months business bank statements

Program Requirements

Credit	
Mortgage History	0x30x12
FC Seasoning	60 Months
SS/DIL Seasoning	60 Months
BK Seasoning*	60 Months
Residual Income	\$2,500
Maximum Cash Out**	\$1,000,000
Standard Debt Ratio	43%
Expanded Debt Ratio**	50%
Tradelines**	Standard
Other	
Minimum Loan Amount	\$100,000
Maximum Loan Amount	\$2,000,000
Products**	5/1, 7/1, 30Yr Fixed

* Discharge for Chapter 7; discharge or dismissal for Chapter 11/13

** See Additional Program Requirements for details

Additional Program Overlays

Feature	LTV	FICO	Reserves	Loan Size
Expanded DTI (43.01%-50%) --- Purchase and Rate/Term Refinance only				
Full Doc	80%	700	12 Months	\$1,500,000
24 Months Personal Bank Statements	70%	700	12 Months	\$1,500,000
24 Months Business Bank Statements	Maximum DTI: 43%			
12 Months Personal Bank Statements	Maximum DTI: 43%			
Other				
Interest Only (5/1 and 7/1 ARMs)	75%	700	12 Months	\$2,000,000
Second Homes	65%	720	12 Months	\$2,000,000

Property Type Requirements

Property Type	Max LTV
Single Family/PUD	85%
Rural Properties (Max 43% DTI)	80%
New PUD/Subdivision	80%
Florida Condominium	50%
Non-Warrantable Condo	Not Allowed
2 Unit	85%
3-4 Unit	Not Allowed
Log Homes	Not Allowed



Expanded-Prime --- Additional Program Requirements

Effective Date:
11/13/2017

Email: correspondentlock@deephavenmortgage.com • Phone: (704) 628-4100

Appraisal Review Product	• Required for certain loans - See guidelines for details																								
Assets	• Assets sourced or seasoned for 60 days • Gift funds allowed - See guidelines for details																								
Cash Out	• Up to \$500,000: Program LTV's • \$500,001 - \$1,000,000: 5% LTV reduction																								
Compliance	• Escrows required for taxes and insurance • Fully documented ability-to-repay • No section 32 or state high cost • Total borrower paid points and fees must be less than 5% • Compliance with all applicable federal and state regulations																								
Credit	• Standard: 3 tradelines reporting for 12+ months <u>or</u> 2 tradelines reporting for 24+ months all with activity in the last 12 months (Limited not allowed)																								
Debt Ratios	<ul style="list-style-type: none"> • Maximum 43% Total DTI Ratio • Expanded DTI to 50% available with <u>ALL</u> of the following compensating factors present: <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr> <th style="width: 15%;">Income Doc.</th> <th style="width: 15%;">Min FICO</th> <th style="width: 15%;">Max LTV</th> <th style="width: 20%;">Loan Purpose</th> <th style="width: 15%;">Max Loan Size</th> <th style="width: 20%;">Reserves</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Full Doc</td> <td style="text-align: center;">700</td> <td style="text-align: center;">80</td> <td>Purchase & R/T</td> <td style="text-align: center;">\$1,500,000</td> <td style="text-align: center;">12 Months</td> </tr> <tr> <td style="text-align: center;">Bank Statements*</td> <td style="text-align: center;">700</td> <td style="text-align: center;">70</td> <td>Purchase & R/T</td> <td style="text-align: center;">\$1,500,000</td> <td style="text-align: center;">12 Months</td> </tr> </tbody> </table> <p style="font-size: small; margin-left: 20px;">*Expanded DTIs not allowed for 12 month personal bank statements or 24 month business bank statements - Rural Properties Maximum 43% DTI.</p>	Income Doc.	Min FICO	Max LTV	Loan Purpose	Max Loan Size	Reserves	Full Doc	700	80	Purchase & R/T	\$1,500,000	12 Months	Bank Statements*	700	70	Purchase & R/T	\$1,500,000	12 Months						
Income Doc.	Min FICO	Max LTV	Loan Purpose	Max Loan Size	Reserves																				
Full Doc	700	80	Purchase & R/T	\$1,500,000	12 Months																				
Bank Statements*	700	70	Purchase & R/T	\$1,500,000	12 Months																				
Income	• Full Doc; 12 & 24 Months Personal Bank Statements; or 24 Months Business Bank Statements - See guidelines for details																								
Ineligible States	• AK; MA; MS; NY; WV																								
Occupancy	• Primary Residence and Second Homes only																								
Product Types	<ul style="list-style-type: none"> • 5/1 ARM • 7/1 ARM • 30Yr Fixed <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <thead> <tr> <th colspan="4" style="text-align: center;">ARM Features</th> <th colspan="2" style="text-align: center;">Interest Only Features*</th> </tr> <tr> <th style="width: 15%;">Product</th> <th style="width: 15%;">Margin</th> <th style="width: 15%;">Caps</th> <th style="width: 15%;">Index</th> <th style="width: 15%;">Amort Term</th> <th style="width: 20%;">Final Maturity</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">5/1</td> <td style="text-align: center;">3.50%</td> <td style="text-align: center;">2/2/5</td> <td style="text-align: center;">1YR LIBOR</td> <td style="text-align: center;">20 Years</td> <td style="text-align: center;">30 Years</td> </tr> <tr> <td style="text-align: center;">7/1</td> <td style="text-align: center;">3.50%</td> <td style="text-align: center;">5/2/5</td> <td style="text-align: center;">1YR LIBOR</td> <td style="text-align: center;">20 Years</td> <td style="text-align: center;">30 Years</td> </tr> </tbody> </table> <p style="text-align: right; font-size: small;">*120 month IO Term</p>	ARM Features				Interest Only Features*		Product	Margin	Caps	Index	Amort Term	Final Maturity	5/1	3.50%	2/2/5	1YR LIBOR	20 Years	30 Years	7/1	3.50%	5/2/5	1YR LIBOR	20 Years	30 Years
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5/1	3.50%	2/2/5	1YR LIBOR	20 Years	30 Years																				
7/1	3.50%	5/2/5	1YR LIBOR	20 Years	30 Years																				
Property Types	• Single Family Residences • Townhomes • Condominiums • 2 Unit																								
Reserves	• 6-12 months minimum as determined by loan amount																								
Residual Income	• \$2,500 plus an additional \$150 per dependent is required																								
Seller Concessions	• Up to 6% towards closing																								
Subordinate Financing	• CLTV max = LTV max																								



Program Max LTVs

Loan Amount	Reserves	FICO	Full Doc		Bank Statements	
			Purchase & R/T	Cash Out	Purchase & R/T	Cash Out
≤ \$1,000,000	6 Months	720	90%	85%	90%	80%
		680	90%	80%	85%	80%
		660	85%	80%	85%	80%
		640	85%	80%	80%	80%
		620	80%	80%	80%	80%
\$1,000,001- \$1,500,000	9 Months	720	90%	80%	85%	75%
		680	90%	80%	80%	75%
		660	85%	80%	80%	75%
		640	80%	75%	80%	75%
		620	80%	75%	80%	75%
> \$1,500,000	12 Months	720	85%	75%	80%	70%
		680	80%	75%	75%	70%
		660	80%	75%	75%	70%
		640	75%	70%	75%	70%
		620	75%	70%	75%	70%

Program Requirements

Credit	
Mortgage History	0x30x12
FC Seasoning	36 Months
SS/DIL Seasoning	36 Months
BK Seasoning*	36 Months
Residual Income	\$2,500
Maximum Cash Out**	\$1,000,000
Standard Debt Ratio	43%
Expanded Debt Ratios**	Up to 55%
Tradelines***	Standard
Other	
Minimum Loan Amount	\$100,000
Maximum Loan Amount	\$2,500,000
Products**	5/1, 7/1, 30Yr Fixed

* Discharge for Chapter 7; discharge or dismissal for Chapter 11/13
 ** See Additional Program Requirements for details
 *** Limited Tradelines not allowed

Additional Program Overlays

Feature	LTV	FICO	Reserves	Residual Income
Expanded DTI*				
43.01%-50% (Full Doc & 24 Mos Psnl Bank Strmts)	90%	660	12 Months	Program
50.01%-55% (Full Doc only)	85%	680	12 Months	\$3,500
Other				
12 Months Personal Bank Statements	80%	680	Program	Program
24 Months Business Bank Statements	85%	Program	Program	Program
Interest Only (5/1 and 7/1 ARMs)	80%	660	Program	Program
Second Homes	80%	Program	Program	Program

* See Additional Program Requirements for details

Property Type Requirements

Property Type	Max LTV
Single Family/PUD	90%
Townhouse	90%
Condominium	85%
Non-Warrantable Condo	80%
2-4 Unit	80%
Modular Homes	80%
Rural Properties	80%
Log Homes	80%



Near-Prime --- Additional Program Requirements

Effective Date:
11/13/2017

Email: correspondentlock@deephavenmortgage.com • Phone: (704) 628-4100

Appraisal Review Product	• Required for certain loans - See guidelines for details																								
Assets	• Assets sourced or seasoned for 60 days • Gift funds allowed - See guidelines for details																								
Cash Out	• Up to \$250,000: Program LTVs • \$250,001 - \$500,000: 5% LTV reduction • \$500,001 - \$1,000,000: 10% LTV reduction																								
Compliance	• Escrows required for taxes and insurance • Fully documented ability-to-repay • Compliance with all applicable federal and state regulations • No section 32 or state high cost • Total borrower paid points and fees must be less than 5%																								
Credit	• Standard: 3 tradelines reporting for 12+ months <u>or</u> 2 tradelines reporting for 24+ months all with activity in the last 12 months (Limited not allowed)																								
Debt Ratios	• Maximum 43% Total DTI Ratio • Expanded DTI to 50% available with <u>ALL</u> of the following compensating factors present (Full Doc and 24 Months Personal Bank Statements only): - FICO ≥ 660; 12 Months Reserves • Expanded DTI to 55% available with <u>ALL</u> of the following compensating factors present (Full Doc only): - FICO ≥ 680; Primary Residence; LTV ≤ 85%; Residual Income ≥ \$3,500; 12 Months Reserves																								
Income	• Full Doc; 12 & 24 Months Personal Bank Statements; or 24 Months Business Bank Statements - See guidelines for details • Asset Depletion Income (subject to Full Doc income requirements) - 680+ FICO & LTV ≤ 80% - See guidelines for details																								
Ineligible States	• AK; MA; NY; WV																								
Occupancy	• Primary Residence and Second Homes only																								
Product Types	<p>• 5/1 ARM • 7/1 ARM • 30Yr Fixed</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="4">ARM Features</th> <th colspan="2">Interest Only Features*</th> </tr> <tr> <th>Product</th> <th>Margin</th> <th>Caps</th> <th>Index</th> <th>Amort Term</th> <th>Final Maturity</th> </tr> </thead> <tbody> <tr> <td>5/1</td> <td>3.50%</td> <td>2/2/5</td> <td>1YR LIBOR</td> <td>30 Years</td> <td>40 Years</td> </tr> <tr> <td>7/1</td> <td>3.50%</td> <td>5/2/5</td> <td>1YR LIBOR</td> <td>30 Years</td> <td>40 Years</td> </tr> </tbody> </table> <p style="text-align: right; font-size: small;">*120 month IO term</p>	ARM Features				Interest Only Features*		Product	Margin	Caps	Index	Amort Term	Final Maturity	5/1	3.50%	2/2/5	1YR LIBOR	30 Years	40 Years	7/1	3.50%	5/2/5	1YR LIBOR	30 Years	40 Years
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Property Types	• SFR • Townhomes • Condominiums (Non-Warrantable Condos considered - see guidelines) • 2-4 Unit • Rural Properties • Log Homes • Modular Homes																								
Reserves	• 6-12 months minimum as determined by loan amount; 3 months required if LTV is 10% less than program maximum and DTI < 43% (Primary only)																								
Residual Income	• \$2,500 plus an additional \$150 per dependent is required																								
Seller Concessions	• Up to 6% towards closing																								
Subordinate Financing	• Max 90% CLTV (Institutional seconds only)																								



Program Max LTVs

Loan Amount	Reserves	FICO	A-		B+		B		Recent Housing Event (RHE)	
			Purchase & R/T	Cash Out	Purchase & R/T	Cash Out	Purchase & R/T	Cash Out	Purchase & R/T	Cash Out
≤ \$1,000,000	3 Months	640	85%	80%	80%	75%	80%	70%	85%	75%
		620	80%	80%	80%	75%	80%	70%	80%	75%
		580	80%	75%	80%	70%	70%	65%	80%	70%
		500	75%	70%	75%	70%	70%	65%	70%	70%
\$1,000,001- \$1,500,000	6 Months	640	80%	75%	75%	70%	75%	65%	75%	70%
		620	80%	75%	75%	70%	75%	65%	75%	70%
		580	80%	70%	75%	65%	65%	60%	75%	65%
		500	70%	65%	70%	65%	65%	60%	65%	65%
> \$1,500,000	9 Months	640	75%	70%	70%	65%	70%	60%	70%	65%
		620	75%	70%	70%	65%	70%	60%	70%	65%
		580	70%	65%	70%	60%	60%	55%	70%	60%
		500	65%	60%	65%	60%	60%	55%	60%	60%

Grade Determination

	A-	B+	B	RHE
Mortgage History	1x30x12	0x60x12	0x120x12	0x30 since event
FC/SS/DIL Seasoning	24 Months	24 Months	24 Months	Settled
BK Seasoning (Chapter 7)	24 Months	12 Months	12 Months	12 Months
Maximum Housing Ratio*	40%	40%	40%	40%
Standard DTI / Expanded DTI*	43% / Up to 55%	43%	43%	43%

* See Additional Program Requirements for details

Additional Program Overlays

Feature	LTV	FICO	Reserves
1st Time Home Buyers	85%	560	6 Months
24 Months Personal Bank Statements	80%	580	6 Months
12 Months Personal Bank Statements	80%	680	6 Months
24 Months Business Bank Statements	80%	580	6 Months
Limited Tradelines	Lesser of actual and 580 FICO		6 Months
Second Homes	80%	560	6 Months
Non-Perm (US Credit)	Lesser of actual and 620 FICO		6 Months
Non-Perm (non-US Credit)	Qualify at 620 FICO		12 Months

* See Additional Program Requirements for details

Program Requirements

Minimum Loan Amount	\$100,000
Maximum Loan Amount	\$2,000,000
Maximum Cash Out*	\$500,000
Residual Income	\$1,500
Tradelines*	Standard/Limited

* See Additional Program Requirements for details

Property Type Requirements

Property Type	Max LTV
Single Family/PUD	85%
Townhouse	85%
Condominium	85%
Non-Warrantable Condo	80%
2-4 Unit	80%
Modular Homes	80%
Rural Properties	80%
Log Homes	80%

Appraisal Review Product	• Required for certain loans - See guidelines for details																								
Assets	• Assets sourced or seasoned for 60 days • Gift funds allowed - See guidelines for details																								
Cash Out	• Up to \$250,000: Program LTVs • \$250,001 - \$500,000: 5% LTV reduction																								
Compliance	• Escrows required for taxes and insurance • Fully documented ability-to-repay • Compliance with all applicable federal and state regulations • No section 32 or state high cost • Total borrower paid points and fees must be less than 5%																								
Credit	• Standard: 3 tradelines reporting for 12+ months or 2 tradelines reporting for 24+ months all with activity in the last 12 months • Limited: no minimum tradelines requirements (Full Doc only) • Non-US: see guidelines for Non-perm Resident Aliens																								
Debt Ratios	• Maximum 40% Housing Ratio and 43% Total DTI Ratio • No Housing Ratio required for FICO ≥ 660 and LTV ≤ 80% • Expanded DTI to 50% available for <u>Grade A-</u> (Full Doc and 24 Months Personal Bank Statements only) • Expanded DTI to 55% available for <u>Grade A-</u> with <u>ALL</u> of the following compensating factors present (Full Doc only): - FICO ≥ 680; Primary Residence; LTV ≤ 85%; Residual Income ≥ \$3,500; 12 Months Reserves																								
Income	• Full Doc; 12 & 24 Months Personal Bank Statements; 24 Months Business Bank Statements - See guidelines for details																								
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Occupancy	• Primary Residence and Second Homes only																								
Product Types	<p>• 5/1 ARM • 7/1 ARM • 30Yr Fixed</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="4">ARM Features</th> <th colspan="2">Interest Only Features*</th> </tr> <tr> <th>Product</th> <th>Margin</th> <th>Caps</th> <th>Index</th> <th>Amort Term</th> <th>Final Maturity</th> </tr> </thead> <tbody> <tr> <td>5/1</td> <td>5.00%</td> <td>2/2/5</td> <td>1YR LIBOR</td> <td>Not Offered</td> <td>Not Offered</td> </tr> <tr> <td>7/1</td> <td>5.00%</td> <td>5/2/5</td> <td>1YR LIBOR</td> <td>Not Offered</td> <td>Not Offered</td> </tr> </tbody> </table> <p style="text-align: right; font-size: small;">*120 month IO term</p>	ARM Features				Interest Only Features*		Product	Margin	Caps	Index	Amort Term	Final Maturity	5/1	5.00%	2/2/5	1YR LIBOR	Not Offered	Not Offered	7/1	5.00%	5/2/5	1YR LIBOR	Not Offered	Not Offered
ARM Features				Interest Only Features*																					
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7/1	5.00%	5/2/5	1YR LIBOR	Not Offered	Not Offered																				
Property Types	• SFR • Townhomes • Condominiums (Non-Warrantable considered - see guidelines) • 2-4 Unit • Rural Properties • Log Homes • Modular Homes																								
Reserves	• 3-9 months minimum as determined by loan amount; 3 months required if LTV is 10% less than program maximum and DTI < 43% (Primary only)																								
Residual Income	• \$1,500 plus an additional \$150 per dependent is required																								
Seller Concessions	• Up to 6% towards closing																								
Subordinate Financing	• Max 90% CLTV (Institutional seconds only)																								

Program Max LTVs

Grade		A				A-				Investor Advantage	
		Full Doc		12 Months Bank Statements		Full Doc		12 Months Bank Statements			
Loan Amount	FICO	Purchase & R/T	Cash Out	Purchase & R/T	Cash Out	Purchase & R/T	Cash Out	Purchase & R/T	Cash Out	Purchase & R/T	Cash Out
≤ \$1,000,000	720	80%	75%	80%	70%	80%	75%	75%	70%	75%	70%
	700	80%	75%	80%	70%	80%	70%	75%	70%	75%	70%
	680	80%	75%	75%	70%	80%	70%	75%	70%	75%	70%
	660	80%	70%	75%	65%	80%	70%	75%	65%	75%	65%
	640	80%	70%	75%	65%	80%	65%	75%	65%	75%	65%
	620	-	-	-	-	75%	65%	70%	60%	-	-
\$1,000,001-\$1,500,000	720	75%	70%	75%	65%	-	-	-	-	70%	65%
	700	75%	70%	75%	65%	-	-	-	-	70%	65%
	680	75%	65%	70%	65%	-	-	-	-	65%	60%
	660	75%	65%	70%	60%	-	-	-	-	65%	60%
	640	70%	65%	70%	60%	-	-	-	-	65%	60%
> \$1,500,000	720	70%	65%	70%	60%	-	-	-	-	65%	60%
	700	70%	65%	70%	60%	-	-	-	-	65%	60%
	660	70%	60%	65%	60%	-	-	-	-	65%	60%
	640	70%	60%	65%	60%	-	-	-	-	65%	60%

* See Additional Program Requirements for details

Grade Determination

Grade	A	A-	Inv. Advantage
Mortgage History	0x30x12	0x30 since event	1x30x12 Primary
FC Seasoning	24 Months	Settled	24 Months
SS/DIL Seasoning	24 Months	Settled	24 Months
BK Seasoning	24 Months	24 Months	24 Months
Reserves	12 Months	6 Months	Not Required

Program Criteria

	A	A-	Inv. Advantage
Minimum Loan Amount	\$100,000	\$100,000	\$100,000
Maximum Loan Amount	\$2,000,000	\$1,000,000	\$2,000,000
Maximum Cash Out*	\$500,000	\$500,000	\$500,000
Tradelines*	Standard	Standard	Standard
Products	5/1, 7/1, 30Yr Fixed		3/1, 7/1

* See Additional Program Requirements for details

Additional Program Overlays

Feature	LTV	FICO	Other
Interest Only (3/1) - Investor Advantage Only	70%	660	5Yr IO Period
Interest Only (5/1, 7/1) - Investor Advantage & A Only	70%	660	10Yr IO Period
First Time Investor (Investor Advantage)	5% Reduction	-	-
Unleased Properties (Investor Advantage Refi Only)	5% Reduction	-	-
Foreign Nationals (A- and Investor Advantage Only)	75%	-	-
24 Months Business Bank Statements	75%	-	-

Property Type Requirements

Property Type	Max LTV
Single Family/PUD	80%
Townhouse	80%
Condominium	80%
Non-Warrantable Condo	75%
2-4 Unit	70%
Modular Homes	80%

Appraisal Review Product	• Required for certain loans - See guidelines for details																																																													
Assets	• Assets sourced or seasoned for 60 days																																																													
Cash Out	• Up to \$250,000: Program LTVs • \$250,001 - \$500,000: 5% LTV reduction • Cash out unavailable for Texas properties																																																													
Compliance	• Escrows required for taxes and insurance • Fully documented ability-to-repay • Compliance with all applicable federal and state regulations • No section 32 or state high cost																																																													
Credit	• Standard: 3 tradelines reporting for 12+ months or 2 tradelines reporting for 24+ months all with activity in the last 12 months (Limited not allowed)																																																													
Debt Ratios	• Up to 50% - See guidelines for details																																																													
First Time Investor	• Any borrower who has not owned at least one investment property for a minimum of 12 months anytime during the most recent 12-month period																																																													
Foreign Nationals	• A- and Investor Advantage Grades Only • Qualify at 660 FICO • Maximum \$1,000,000 Loan Amount • Second Home Occupancy only allowed as Investment Property A- and prepayment penalty is not allowed • Citizens of Venezuela ineligible for Deephaven programs																																																													
Income	• Full Doc; 12 Months Personal Bank Statements; 24 Months Business Bank Statements, or No Income Documentation Required - See guidelines for details																																																													
Ineligible States	• AK; MA; NY; WV																																																													
Personal Guarantee	• Personal Guarantee required for loans titled in the name of an LLC or Corporation																																																													
Product Types	<p>• 3/1 ARM • 5/1 ARM • 7/1 ARM • 30Yr Fixed</p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse; text-align: center;"> <thead> <tr> <th colspan="5">ARM Features</th> <th colspan="3">Interest Only Features*</th> </tr> <tr> <th>Grade</th> <th>Product</th> <th>Margin</th> <th>Caps</th> <th>Index</th> <th>IO Period</th> <th>Amort Term</th> <th>Final Maturity</th> </tr> </thead> <tbody> <tr> <td rowspan="2">A</td> <td>5/1</td> <td>5.00%</td> <td>2/2/5</td> <td>1YR LIBOR</td> <td>10 Years</td> <td>20 Years</td> <td>30 Years</td> </tr> <tr> <td>7/1</td> <td>5.00%</td> <td>5/2/5</td> <td>1YR LIBOR</td> <td>10 Years</td> <td>20 Years</td> <td>30 Years</td> </tr> <tr> <td rowspan="2">A-</td> <td>5/1</td> <td>5.00%</td> <td>2/2/5</td> <td>1YR LIBOR</td> <td colspan="3">N/A</td> </tr> <tr> <td>7/1</td> <td>5.00%</td> <td>5/2/5</td> <td>1YR LIBOR</td> <td colspan="3">N/A</td> </tr> <tr> <td rowspan="2">Investor Advantage</td> <td>3/1</td> <td>6.00%</td> <td>2/2/6</td> <td>1YR LIBOR</td> <td>5 Years</td> <td>25 Years</td> <td>30 Years</td> </tr> <tr> <td>7/1</td> <td>6.00%</td> <td>5/2/5</td> <td>1YR LIBOR</td> <td>10 Years</td> <td>20 Years</td> <td>30 Years</td> </tr> </tbody> </table>	ARM Features					Interest Only Features*			Grade	Product	Margin	Caps	Index	IO Period	Amort Term	Final Maturity	A	5/1	5.00%	2/2/5	1YR LIBOR	10 Years	20 Years	30 Years	7/1	5.00%	5/2/5	1YR LIBOR	10 Years	20 Years	30 Years	A-	5/1	5.00%	2/2/5	1YR LIBOR	N/A			7/1	5.00%	5/2/5	1YR LIBOR	N/A			Investor Advantage	3/1	6.00%	2/2/6	1YR LIBOR	5 Years	25 Years	30 Years	7/1	6.00%	5/2/5	1YR LIBOR	10 Years	20 Years	30 Years
ARM Features					Interest Only Features*																																																									
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A	5/1	5.00%	2/2/5	1YR LIBOR	10 Years	20 Years	30 Years																																																							
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Investor Advantage	3/1	6.00%	2/2/6	1YR LIBOR	5 Years	25 Years	30 Years																																																							
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Prepayment Penalty	• 6 months interest on 80% of the amount prepaid (Standard Prepayment Penalty Term - 3 years) • Prepayment Penalty not allowed for individual borrowers but allowed for corporations and LLC's in IA, IL and NJ • Prepayment Penalty not allowed in the states of KS, MD, MI, MN, MS, ND, NM, OH, PA and RI																																																													
Property Types	• Single Family • 2-4 Unit • Townhomes • Condominiums (Non-Warrantable condos considered - see guidelines)																																																													
Seller Concessions	• Up to 2% towards closing																																																													
Subordinate Financing	• Not Allowed																																																													

Program Code	Program Description	Mortgage Type	Term	Interest Only Period	tization ARM Index	ARM Margin	First Adj Cap	Subsequent Adj Cap	Lifetime Cap	Fixed for Months	Subsequent Adj Months
DHEXP30BBS	Explained Prime Biz Bank Statement 30 Year Fixed	Conv	360		Fixed						
DHEXP30BS12	Explained Prime 12mo Bank Statement 30 Year Fixed	Conv	360		Fixed						
DHEXP30BS24	Explained Prime 24mo Bank Statement 30 Year Fixed	Conv	360		Fixed						
DHEXP30F	Explained Prime Full Doc 30 Year Fixed	Conv	360		Fixed						
DHEXP51BBS	Expanded Prime Biz Bank Statement 5/1 ARM (2/2/5)	Conv	360		ARM	1 Yr LIBOR	3.5	2	2	5	60
DHEXP51BBSIO	Expanded Prime Biz Bank Statement 5/1 Int Only ARM	Conv	360	120	ARM	1 Yr LIBOR	3.5	2	2	5	60
DHEXP51BS12	Expanded Prime 12mo Bank Statement 5/1 ARM (2/2/5)	Conv	360		ARM	1 Yr LIBOR	3.5	2	2	5	60
DHEXP51BS12IO	Expanded Prime 12moBankStatement 5/1 Int Only ARM	Conv	360	120	ARM	1 Yr LIBOR	3.5	2	2	5	60
DHEXP51BS24	Expanded Prime 24mo Bank Statement 5/1 ARM (2/2/5)	Conv	360		ARM	1 Yr LIBOR	3.5	2	2	5	60
DHEXP51BS24IO	Expanded Prime 24moBankStatement 5/1 Int Only ARM	Conv	360	120	ARM	1 Yr LIBOR	3.5	2	2	5	60
DHEXP51F	Expanded Prime Full Doc 5/1 ARM (2/2/5)	Conv	360		ARM	1 Yr LIBOR	3.5	2	2	5	60
DHEXP51FIO	Expanded Prime Full Doc 5/1 Int Only ARM (2/2/5)	Conv	360	120	ARM	1 Yr LIBOR	3.5	2	2	5	60
DHEXP71BBS	Expanded Prime Biz Bank Statement 7/1 ARM (5/2/5)	Conv	360		ARM	1 Yr LIBOR	3.5	5	2	5	84
DHEXP71BBSIO	Expanded Prime Biz Bank Statement 7/1 Int Only ARM	Conv	360	120	ARM	1 Yr LIBOR	3.5	5	2	5	84
DHEXP71BS12	Expanded Prime 12mo Bank Statement 7/1 ARM (5/2/5)	Conv	360		ARM	1 Yr LIBOR	3.5	5	2	5	84
DHEXP71BS12IO	Expanded Prime 12moBankStatement 7/1 Int Only ARM	Conv	360	120	ARM	1 Yr LIBOR	3.5	5	2	5	84
DHEXP71BS24	Expanded Prime 24mo Bank Statement 7/1 ARM (5/2/5)	Conv	360		ARM	1 Yr LIBOR	3.5	5	2	5	84
DHEXP71BS24IO	Expanded Prime 24moBankStatement 7/1 Int Only ARM	Conv	360	120	ARM	1 Yr LIBOR	3.5	5	2	5	84
DHEXP71F	Expanded Prime Full Doc 7/1 ARM (5/2/5)	Conv	360		ARM	1 Yr LIBOR	3.5	5	2	5	84
DHEXP71FIO	Expanded Prime Full Doc 7/1 Int Only ARM (2/2/5)	Conv	360	120	ARM	1 Yr LIBOR	3.5	5	2	5	84
DHINVA30BBS	Investor A Biz Bank Statement 30 Year Fixed	Conv	360		Fixed						
DHINVA-30BBS	Investor A- Biz Bank Statement 30 Year Fixed	Conv	360		Fixed						
DHINVA30BBSP1	Inv A Biz Bank Statement 30 Year Fixed 1 Yr Prepay	Conv	360		Fixed						
DHINVA-30BBSP1	Inv A- Biz Bank Statement 30 Year Fix 1 Yr Prepay	Conv	360		Fixed						
DHINVA30BBSP2	Inv A Biz Bank Statement 30 Year Fixed 2 Yr Prepay	Conv	360		Fixed						
DHINVA-30BBSP2	Inv A- Biz Bank Statement 30 Year Fix 2 Yr Prepay	Conv	360		Fixed						
DHINVA30BBSP3	Inv A Biz Bank Statement 30 Year Fixed 3 Yr Prepay	Conv	360		Fixed						
DHINVA-30BBSP3	Inv A- Biz Bank Statement 30 Year Fix 3 Yr Prepay	Conv	360		Fixed						
DHINVA30BS	Investor A Bank Statement 30 Year Fixed	Conv	360		Fixed						
DHINVA-30BS	Investor A- Bank Statement 30 Year Fixed	Conv	360		Fixed						
DHINVA30BSP1	Invr A Bank Statement 30 Year Fixed 1 Yr Prepay	Conv	360		Fixed						
DHINVA-30BSP1	Inv A- Bank Statement 30 Year Fixed 1 Yr Prepay	Conv	360		Fixed						
DHINVA30BSP2	Inv A Bank Statement 30 Year Fixed 2 Yr Prepay	Conv	360		Fixed						
DHINVA-30BSP2	Inv A- Bank Statement 30 Year Fixed 2 Yr Prepay	Conv	360		Fixed						
DHINVA30BSP3	Invr A Bank Statement 30 Year Fixed 3 Yr Prepay	Conv	360		Fixed						
DHINVA-30BSP3	Inv A- Bank Statement 30 Year Fixed 3 Yr Prepay	Conv	360		Fixed						
DHINVA30F	Investor A Full Doc 30 Year Fixed	Conv	360		Fixed						
DHINVA-30F	Investor A- Full Doc 30 Year Fixed	Conv	360		Fixed						
DHINVA30FP1	Investor A Full Doc 30 Year Fixed 1 Yr Prepay	Conv	360		Fixed						
DHINVA-30FP1	Investor A- Full Doc 30 Year Fixed 1 Yr Prepay	Conv	360		Fixed						
DHINVA30FP2	Investor A Full Doc 30 Year Fixed 2 Yr Prepay	Conv	360		Fixed						

Program Code	Program Description	Mortgage Type	Term	Interest Only Period	tization ARM Index	ARM Margin	First Adj Cap	Subsequent Adj Cap	Lifetime Cap	Fixed for Months	Subsequent Adj Months
DHINVA-30FP2	Investor A- Full Doc 30 Year Fixed 2 Yr Prepay	Conv	360		Fixed						
DHINVA30FP3	Investor A Full Doc 30 Year Fixed 3 Yr Prepay	Conv	360		Fixed						
DHINVA-30FP3	Investor A- Full Doc 30 Year Fixed 3 Yr Prepay	Conv	360		Fixed						
DHINVA51BBS	Investor A Biz Bank Statement 5/1 ARM (2/2/5)	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA-51BBS	Investor A- Biz Bank Statement 5/1 ARM (2/2/5)	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51BBSIO	Investor A Biz Bank Statement 5/1 Int Only ARM	Conv	360	120	ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51BBSIOP1	Investor A BizBankStatement 5/1 IO ARM 1 Yr Prepay	Conv	360	120	ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51BBSIOP2	Investor A BizBankStatement 5/1 O ARM 2 Yr Prepay	Conv	360	120	ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51BBSIOP3	Investor A BizBankStatement 5/1 IO ARM 3 Yr Prepay	Conv	360	120	ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51BBS1P	Investor A Biz Bank Statement 5/1 ARM 1 Yr Prepay	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA-51BBS1P	Investor A- Biz Bank Statement 5/1 ARM 1 Yr Prepay	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51BBS2P	Investor A Biz Bank Statement 5/1 ARM 2 Yr Prepay	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA-51BBS2P	Investor A- Biz Bank Statement 5/1 ARM 2 Yr Prepay	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51BBS3P	Investor A Biz Bank Statement 5/1 ARM 3 Yr Prepay	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA-51BBS3P	Investor A- Biz Bank Statement 5/1 ARM 3 Yr Prepay	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51BS	Investor A Bank Statement 5/1 ARM (2/2/5)	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA-51BS	Investor A- Bank Statement 5/1 ARM (2/2/5)	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51BSIO	Investor A Bank Statement 5/1 Int Only ARM (2/2/5)	Conv	360	120	ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51BSIOP1	Investor A Bank Statement 5/1 IO ARM 1 Yr Prepay	Conv	360	120	ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51BSIOP2	Investor A Bank Statement 5/1 O ARM 2 Yr Prepay	Conv	360	120	ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51BSIOP3	Investor A Bank Statement 5/1 IO ARM 3 Yr Prepay	Conv	360	120	ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51BSP1	Investor A Bank Statement 5/1 ARM 1 Yr Prepay	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA-51BSP1	Investor A- Bank Statement 5/1 ARM 1 Yr Prepay	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51BSP2	Investor A Bank Statement 5/1 ARM 2 Yr Prepay	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA-51BSP2	Investor A- Bank Statement 5/1 ARM 2 Yr Prepay	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51BSP3	Investor A Bank Statement 5/1 ARM 3 Yr Prepay	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA-51BSP3	Investor A- Bank Statement 5/1 ARM 3 Yr Prepay	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51F	Investor A Full Doc 5/1 ARM (2/2/5)	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA-51F	Investor A- Full Doc 5/1 ARM (2/2/5)	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51FIO	Investor A Full Doc 5/1 Int Only ARM (2/2/5)	Conv	360	120	ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51FIOP1	Investor A Full Doc 5/1 Int Only ARM 1 Yr Prepay	Conv	360	120	ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51FIOP2	Investor A Full Doc 5/1 Int Only ARM 2 Yr Prepay	Conv	360	120	ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51FIOP3	Investor A Full Doc 5/1 Int Only ARM 3 Yr Prepay	Conv	360	120	ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51FP1	Investor A Full Doc 5/1 ARM (2/2/5) 1 Yr Prepay	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA-51FP1	Investor A- Full Doc 5/1 ARM (2/2/5) 1 Yr Prepay	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51FP2	Investor A Full Doc 5/1 ARM (2/2/5) 2 Yr Prepay	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA-51FP2	Investor A- Full Doc 5/1 ARM (2/2/5) 2 Yr Prepay	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA51FP3	Investor A Full Doc 5/1 ARM (2/2/5) 3 Yr Prepay	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA-51FP3	Investor A- Full Doc 5/1 ARM (2/2/5) 3 Yr Prepay	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHINVA71BBS	Investor A Biz Bank Statement 7/1 ARM (5/2/5)	Conv	360		ARM 1 Yr LIBOR	5	5	2	5	84	12
DHINVA-71BBS	Investor A- Biz Bank Statement 7/1 ARM (5/2/5)	Conv	360		ARM 1 Yr LIBOR	5	5	2	5	84	12

Program Code	Program Description	Mortgage Type	Term	Interest			ARM Margin	First Adj Cap	Subsequent Adj Cap	Lifetime Cap	Fixed for Months	Subsequent Adj Months
				Only	tization	ARM Index						
DHINVA71BBSIO	Investor A Biz Bank Statement 7/1 Int Only ARM	Conv	360	120	ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA71BBSIOP1	Investor A BizBankStatement 7/1 IO ARM 1 Yr Prepay	Conv	360	120	ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA71BBSIOP2	Investor A BizBankStatement 7/1 IO ARM 2 Yr Prepay	Conv	360	120	ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA71BBSIOP3	Investor A BizBankStatement 7/1 IO ARM 3 Yr Prepay	Conv	360	120	ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA71BBSP1	Investor A Biz Bank Statement 7/1 ARM 1 Yr Prepay	Conv	360		ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA-71BBSP1	Investor A- Biz Bank Statement 7/1 ARM 1 Yr Prepay	Conv	360		ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA71BBSP2	Investor A Biz Bank Statement 7/1 ARM 2 Yr Prepay	Conv	360		ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA-71BBSP2	Investor A- Biz Bank Statement 7/1 ARM 2 Yr Prepay	Conv	360		ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA71BBSP3	Investor A Biz Bank Statement 7/1 ARM 3 Yr Prepay	Conv	360		ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA-71BBSP3	Investor A- Biz Bank Statement 7/1 ARM 3 Yr Prepay	Conv	360		ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA71BS	Investor A Bank Statement 7/1 ARM (5/2/5)	Conv	360		ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA-71BS	Investor A- Bank Statement 7/1 ARM (5/2/5)	Conv	360		ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA71BSIO	Investor A Bank Statement 7/1 Int Only ARM (2/2/5)	Conv	360	120	ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA71BSIOP1	Investor A Bank Statement 7/1 IO ARM 1 Yr Prepay	Conv	360	120	ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA71BSIOP2	Investor A Bank Statement 7/1 IO ARM 2 Yr Prepay	Conv	360	120	ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA71BSIOP3	Investor A Bank Statement 7/1 IO ARM 3 Yr Prepay	Conv	360	120	ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA71BSP1	Investor A Bank Statement 7/1 ARM 1 Yr Prepay	Conv	360		ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA-71BSP1	Investor A- Bank Statement 7/1 ARM 1 Yr Prepay	Conv	360		ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA71BSP2	Investor A Bank Statement 7/1 ARM 2 Yr Prepay	Conv	360		ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA-71BSP2	Investor A- Bank Statement 7/1 ARM 2 Yr Prepay	Conv	360		ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA71BSP3	Investor A Bank Statement 7/1 ARM 3 Yr Prepay	Conv	360		ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA-71BSP3	Investor A- Bank Statement 7/1 ARM 3 Yr Prepay	Conv	360		ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA71F	Investor A Full Doc 7/1 ARM (5/2/5)	Conv	360		ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA-71F	Investor A- Full Doc 7/1 ARM (5/2/5)	Conv	360		ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA71FIO	Investor A Full Doc 7/1 Int Only ARM (2/2/5)	Conv	360	120	ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA71FIOP1	Investor A Full Doc 7/1 Int Only ARM 1 Yr Prepay	Conv	360	120	ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA71FIOP2	Investor A Full Doc 7/1 Int Only ARM 2 Yr Prepay	Conv	360	120	ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA71FIOP3	Investor A Full Doc 7/1 Int Only ARM 3 Yr Prepay	Conv	360	120	ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA71FP1	Investor A Full Doc 7/1 ARM 1 Yr Prepay	Conv	360		ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA-71FP1	Investor A- Full Doc 7/1 ARM (5/2/5) 1 Yr Prepay	Conv	360		ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA71FP2	Investor A Full Doc 7/1 ARM 2 Yr Prepay	Conv	360		ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA-71FP2	Investor A- Full Doc 7/1 ARM (5/2/5) 2 Yr Prepay	Conv	360		ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA71FP3	Investor A Full Doc 7/1 ARM 3 Yr Prepay	Conv	360		ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVA-71FP3	Investor A- Full Doc 7/1 ARM (5/2/5) 3 Yr Prepay	Conv	360		ARM	1 Yr LIBOR	5	5	2	5	84	12
DHINVADV31	Investor Advantage 3/1 ARM (2/2/6)	Conv	360		ARM	1 Yr LIBOR	6	2	2	6	36	12
DHINVADV31FTI	Investor Advantage First Time Inv 3/1 ARM (2/2/6)	Conv	360		ARM	1 Yr LIBOR	6	2	2	6	36	12
DHINVADV31FTIIO	Inv Adv First Time Inv 3/1 Int Only ARM (2/2/6)	Conv	360	60	ARM	1 Yr LIBOR	6	2	2	6	36	12
DHINVADV31FTIOP1	Inv Adv First Time Inv 3/1 IO ARM 1 Yr Prepay	Conv	360	60	ARM	1 Yr LIBOR	6	2	2	6	36	12
DHINVADV31FTIOP2	Inv Adv First Time Inv 3/1 IO ARM 2 Yr Prepay	Conv	360	60	ARM	1 Yr LIBOR	6	2	2	6	36	12
DHINVADV31FTIOP3	Inv Adv First Time Inv 3/1 IO ARM 3 Yr Prepay	Conv	360	60	ARM	1 Yr LIBOR	6	2	2	6	36	12
DHINVADV31FTIP1	Investor Adv First Time Inv 3/1 ARM 1 Yr Prepay	Conv	360		ARM	1 Yr LIBOR	6	2	2	6	36	12

Program Code	Program Description	Mortgage Type	Term	Interest		ARM Index	ARM Margin	First Adj Cap	Subsequent Adj Cap	Lifetime Cap	Fixed for Months	Subsequent Adj Months	
				Only Period	tization								
DHINVADV31FTIP2	Investor Adv First Time Inv 3/1 ARM 2 Yr Prepay	Conv	360	ARM	1 Yr	LIBOR	6	2	2	6	36	12	
DHINVADV31FTIP3	Investor Adv First Time Inv 3/1 ARM 3 Yr Prepay	Conv	360	ARM	1 Yr	LIBOR	6	2	2	6	36	12	
DHINVADV31IO	Investor Advantage 3/1 Int Only ARM (2/2/6)	Conv	360	60	ARM	1 Yr	LIBOR	6	2	2	6	36	12
DHINVADV31IOP1	Investor Adv 3/1 Int Only ARM (2/2/6) 1 Yr Prepay	Conv	360	60	ARM	1 Yr	LIBOR	6	2	2	6	36	12
DHINVADV31IOP2	Investor Adv 3/1 Int Only ARM (2/2/6) 2 Yr Prepay	Conv	360	60	ARM	1 Yr	LIBOR	6	2	2	6	36	12
DHINVADV31IOP3	Investor Adv 3/1 Int Only ARM (2/2/6) 3 Yr Prepay	Conv	360	60	ARM	1 Yr	LIBOR	6	2	2	6	36	12
DHINVADV31P1	Investor Advantage 3/1 ARM (2/2/6) 1 Yr Prepay	Conv	360	ARM	1 Yr	LIBOR	6	2	2	6	36	12	
DHINVADV31P2	Investor Advantage 3/1 ARM (2/2/6) 2 Yr Prepay	Conv	360	ARM	1 Yr	LIBOR	6	2	2	6	36	12	
DHINVADV31P3	Investor Advantage 3/1 ARM (2/2/6) 3 Yr Prepay	Conv	360	ARM	1 Yr	LIBOR	6	2	2	6	36	12	
DHINVADV31UNL	Investor Advantage Unleashed 3/1 ARM (2/2/6)	Conv	360	ARM	1 Yr	LIBOR	6	2	2	6	36	12	
DHINVADV31UNLIO	Investor Adv Unleashed 3/1 Int Only ARM (2/2/6)	Conv	360	60	ARM	1 Yr	LIBOR	6	2	2	6	36	12
DHINVADV31UNLIOP1	Investor Adv Unleashed 3/1 IO ARM 1 Yr Prepay	Conv	360	60	ARM	1 Yr	LIBOR	6	2	2	6	36	12
DHINVADV31UNLIOP2	Investor Adv Unleashed 3/1 IO ARM 2 Yr Prepay	Conv	360	60	ARM	1 Yr	LIBOR	6	2	2	6	36	12
DHINVADV31UNLIOP3	Investor Adv Unleashed 3/1 IO ARM 3 Yr Prepay	Conv	360	60	ARM	1 Yr	LIBOR	6	2	2	6	36	12
DHINVADV31UNLP1	Investor Advantage Unleashed 3/1 ARM 1 Yr Prepay	Conv	360	ARM	1 Yr	LIBOR	6	2	2	6	36	12	
DHINVADV31UNLP2	Investor Advantage Unleashed 3/1 ARM 2 Yr Prepay	Conv	360	ARM	1 Yr	LIBOR	6	2	2	6	36	12	
DHINVADV31UNLP3	Investor Advantage Unleashed 3/1 ARM 3 Yr Prepay	Conv	360	ARM	1 Yr	LIBOR	6	2	2	6	36	12	
DHINVADV71	Investor Advantage 7/1 ARM (5/2/5)	Conv	360	ARM	1 Yr	LIBOR	6	5	2	5	84	12	
DHINVADV71FTI	Investor Advantage First Time Inv 7/1 ARM (5/2/5)	Conv	360	ARM	1 Yr	LIBOR	6	5	2	5	84	12	
DHINVADV71FTIO	Inv Adv First Time Inv 7/1 Int Only ARM (5/2/5)	Conv	360	120	ARM	1 Yr	LIBOR	6	5	2	5	84	12
DHINVADV71FTIOP1	Inv Adv First Time Inv 7/1 IntOnly ARM 1 Yr Prepay	Conv	360	120	ARM	1 Yr	LIBOR	6	5	2	5	84	12
DHINVADV71FTIOP2	Inv Adv First Time Inv 7/1 IntOnly ARM 2 Yr Prepay	Conv	360	120	ARM	1 Yr	LIBOR	6	5	2	5	84	12
DHINVADV71FTIOP3	Inv Adv First Time Inv 7/1 IntOnly ARM 3 Yr Prepay	Conv	360	120	ARM	1 Yr	LIBOR	6	5	2	5	84	12
DHINVADV71FTIP1	Investor Adv First Time Inv 7/1 ARM 1 Yr Prepay	Conv	360	ARM	1 Yr	LIBOR	6	5	2	5	84	12	
DHINVADV71FTIP2	Investor Adv First Time Inv 7/1 ARM 2 Yr Prepay	Conv	360	ARM	1 Yr	LIBOR	6	5	2	5	84	12	
DHINVADV71FTIP3	Investor Adv First Time Inv 7/1 ARM 3 Yr Prepay	Conv	360	ARM	1 Yr	LIBOR	6	5	2	5	84	12	
DHINVADV71IO	Investor Advantage 7/1 Int Only ARM (5/2/5)	Conv	360	120	ARM	1 Yr	LIBOR	6	5	2	5	84	12
DHINVADV71UNL	Investor Advantage Unleashed 7/1 ARM (5/2/5)	Conv	360	ARM	1 Yr	LIBOR	6	5	2	5	84	12	
DHINVADV71UNLIO	Investor Adv Unleashed 7/1 Int Only ARM (5/2/5)	Conv	360	120	ARM	1 Yr	LIBOR	6	5	2	5	84	12
DHINVADV71UNLIOP1	Investor Adv Unleashed 7/1 IO ARM 1 Yr Prepay	Conv	360	120	ARM	1 Yr	LIBOR	6	5	2	5	84	12
DHINVADV71UNLIOP2	Investor Adv Unleashed 7/1 IO ARM 2 Yr Prepay	Conv	360	120	ARM	1 Yr	LIBOR	6	5	2	5	84	12
DHINVADV71UNLIOP3	Investor Adv Unleashed 7/1 IO ARM 3 Yr Prepay	Conv	360	120	ARM	1 Yr	LIBOR	6	5	2	5	84	12
DHINVADV71UNLP1	Investor Advantage Unleashed 7/1 ARM 1 Yr Prepay	Conv	360	ARM	1 Yr	LIBOR	6	5	2	5	84	12	
DHINVADV71UNLP2	Investor Advantage Unleashed 7/1 ARM 2 Yr Prepay	Conv	360	ARM	1 Yr	LIBOR	6	5	2	5	84	12	
DHINVADV71UNLP3	Investor Advantage Unleashed 7/1 ARM 3 Yr Prepay	Conv	360	ARM	1 Yr	LIBOR	6	5	2	5	84	12	
DHNEP30BBS	Near Prime Biz Bank Statement 30 Year Fixed	Conv	360	Fixed									
DHNEP30BS12	Near Prime 12mo Bank Statement 30 Year Fixed	Conv	360	Fixed									
DHNEP30BS24	Near Prime 24mo Bank Statement 30 Year Fixed	Conv	360	Fixed									
DHNEP30F	Near Prime Full Doc 30 Year Fixed	Conv	360	Fixed									
DHNEP51BBS	Near Prime Biz Bank Statement 5/1 ARM (2/2/5)	Conv	360	ARM	1 Yr	LIBOR	3.5	2	2	5	60	12	
DHNEP51BBSIO40	Near Prime BizBankStatement 5/1 Int Only 40 Yr ARM	Conv	480	120	ARM	1 Yr	LIBOR	3.5	2	2	5	60	12

Program Code	Program Description	Mortgage Type	Term	Interest		ARM Margin	First Adj Cap	Subsequent Adj Cap	Lifetime Cap	Fixed for Months	Subsequent Adj Months
				Only Period	tization ARM Index						
DHNOPB30F	NonPrime B Full Doc 30 Year Fixed	Conv	360		Fixed						
DHNOPB51BBS	NonPrime B Biz Bank Statement 5/1 ARM (2/2/5)	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHNOPB51BS12	NonPrime B 12mo Bank Statement 5/1 ARM (2/2/5)	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHNOPB51BS24	NonPrime B 24mo Bank Statement 5/1 ARM (2/2/5)	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHNOPB51F	NonPrime B Full Doc 5/1 ARM (2/2/5)	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHNOPB71BBS	NonPrime B Biz Bank Statement 7/1 ARM (5/2/5)	Conv	360		ARM 1 Yr LIBOR	5	5	2	5	84	12
DHNOPB71BS12	NonPrime B 12mo Bank Statement 7/1 ARM (5/2/5)	Conv	360		ARM 1 Yr LIBOR	5	5	2	5	84	12
DHNOPB71BS24	NonPrime B 24mo Bank Statement 7/1 ARM (5/2/5)	Conv	360		ARM 1 Yr LIBOR	5	5	2	5	84	12
DHNOPB71F	NonPrime B Full Doc 7/1 ARM (5/2/5)	Conv	360		ARM 1 Yr LIBOR	5	5	2	5	84	12
DHNOPRHE30BBS	NonPrime RHE Biz Bank Statement 30 Year Fixed	Conv	360		Fixed						
DHNOPRHE30BS12	NonPrime RHE 12mo Bank Statement 30 Year Fixed	Conv	360		Fixed						
DHNOPRHE30BS24	NonPrime RHE 24mo Bank Statement 30 Year Fixed	Conv	360		Fixed						
DHNOPRHE30F	NonPrime RHE Full Doc 30 Year Fixed	Conv	360		Fixed						
DHNOPRHE51BBS	NonPrime RHE Biz Bank Statement 5/1 ARM (2/2/5)	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHNOPRHE51BS12	NonPrime RHE 12mo Bank Statement 5/1 ARM (2/2/5)	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHNOPRHE51BS24	NonPrime RHE 24mo Bank Statement 5/1 ARM (2/2/5)	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHNOPRHE51F	NonPrime RHE Full Doc 5/1 ARM (2/2/5)	Conv	360		ARM 1 Yr LIBOR	5	2	2	5	60	12
DHNOPRHE71BBS	NonPrime RHE Biz Bank Statement 7/1 ARM (5/2/5)	Conv	360		ARM 1 Yr LIBOR	5	5	2	5	84	12
DHNOPRHE71BS12	NonPrime RHE 12mo Bank Statement 7/1 ARM (5/2/5)	Conv	360		ARM 1 Yr LIBOR	5	5	2	5	84	12
DHNOPRHE71BS24	NonPrime RHE 24mo Bank Statement 7/1 ARM (5/2/5)	Conv	360		ARM 1 Yr LIBOR	5	5	2	5	84	12
DHNOPRHE71F	NonPrime RHE Full Doc 7/1 ARM (5/2/5)	Conv	360		ARM 1 Yr LIBOR	5	5	2	5	84	12