

EverBank Wholesale Lending

FHLMC CONFORMING LIBOR ARMS – 1/1, 3/1, 5/1, 7/1 and 10/1

LOAN PROGRAM CODES	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">1/1 ARM</td> <td style="width: 25%;">CON1YLB</td> <td style="width: 25%;">7/1 ARM</td> <td style="width: 25%;">CON7YLB</td> </tr> <tr> <td>3/1 ARM</td> <td>CON3YLB</td> <td>10/1 ARM</td> <td>CON10YLB</td> </tr> <tr> <td>5/1 ARM</td> <td>CON5YLB</td> <td></td> <td></td> </tr> </table> <p><u>Enhanced Declining Market Eligibility</u> CON5YLBE, CON7YLBE, CN10YLBE</p>	1/1 ARM	CON1YLB	7/1 ARM	CON7YLB	3/1 ARM	CON3YLB	10/1 ARM	CON10YLB	5/1 ARM	CON5YLB		
1/1 ARM	CON1YLB	7/1 ARM	CON7YLB										
3/1 ARM	CON3YLB	10/1 ARM	CON10YLB										
5/1 ARM	CON5YLB												
LOAN TYPE	Purchase Limited Cash-Out Refinance (<2% incidental cash or \$2,000 max) Cash-out Refinance Texas Specific: Cash-Out is only eligible for Non Homestead Second Homes and Investment properties.												
LOAN TERM	360 months and 180 months												
ARM FEATURES	<p>Conversion Option: None</p> <p>Caps: 1/1 and 3/1: 2/2/6 5/1, 7/1 and 10/1: 5/2/5</p> <p>Margin: 2.25%</p> <p>Index: Average of the interbank offered rates for (1) year US dollar deposits in the London market, as published in the Wall Street Journal.</p> <p>Interest Only Option: Not available</p>												
ELIGIBLE PROPERTY TYPES	<ul style="list-style-type: none"> ♦ 1 Unit Single Family Residence (SFR) ♦ 2 - 4 Unit ♦ FNMA Eligible Condo's ♦ Planned Unit Development (PUD's) 												
INELIGIBLE PROPERTY TYPES	<ul style="list-style-type: none"> ♦ Manufactured Homes ♦ Co-Ops 												
INELIGIBLE LENDING AREAS	Guam, Puerto Rico, US Virgin Islands												
STATE SPECIFIC CRITERIA: HAWAIIAN ISLANDS	<ul style="list-style-type: none"> ♦ Leasehold estates must follow FNMA & EverBank Leasehold standards as published in the EverBank Corporate Underwriting Guidelines. ♦ Leasehold properties will require an ALTA leasehold endorsement. ♦ Properties identified in Lava Flow Zones #1 & #2 are considered ineligible. ♦ For LTV's > 80% refer to Mortgage Insurance section for restrictions. 												
STATE SPECIFIC CRITERIA: FLORIDA	The following are ineligible for properties/transactions in Florida: <ul style="list-style-type: none"> ♦ New Condo Projects or Projects thjat have been converted within the last 3 years and do not have an unexpired FNMA #1028 ♦ Condominiums with LTV/CLTV/HCLTVs greater than 75.00% ♦ 2 - 4 Unit properties ♦ Second Home and Investment Occupancies ♦ LTVs/CLTVs/HCLTVs greater than 90.00% ♦ FICO scores less than 620 												

FHLMC CONFORMING LIBOR ARMS – 1/1, 3/1, 5/1, 7/1 and 10/1

OCCUPANCY	<ul style="list-style-type: none"> ♦ Primary Residence ♦ Second Home ♦ Investment 																
ELIGIBLE BORROWERS	<ul style="list-style-type: none"> ♦ U.S. Citizen ♦ Permanent Resident Aliens ♦ Non-Permanent Resident Aliens 																
INELIGIBLE BORROWERS	Foreign Nationals																
NON-OCCUPANT CO-BORROWER	Subject to FHLMC standards																
LOANS PER BORROWER	The maximum number of financed properties is four, including the borrower's primary residence. This standard applies to all occupancy types.																
MINIMUM LOAN AMOUNT	none																
MAXIMUM LOAN AMOUNT	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">1 Unit</td> <td style="width: 25%;">\$417,000</td> <td style="width: 25%;">Alaska & Hawaii * : 1 Unit</td> <td style="width: 25%;">\$625,500</td> </tr> <tr> <td>2 Unit</td> <td>\$533,850</td> <td>2 Unit</td> <td>\$800,775</td> </tr> <tr> <td>3 Unit</td> <td>\$645,300</td> <td>3 Unit</td> <td>\$967,950</td> </tr> <tr> <td>4 Unit</td> <td>\$801,950</td> <td>4 Unit</td> <td>\$1,202,925</td> </tr> </table> <p>* Alaska & Hawaii - for LTV's > 80% refer to Mortgage Insurance section for restrictions.</p>	1 Unit	\$417,000	Alaska & Hawaii * : 1 Unit	\$625,500	2 Unit	\$533,850	2 Unit	\$800,775	3 Unit	\$645,300	3 Unit	\$967,950	4 Unit	\$801,950	4 Unit	\$1,202,925
1 Unit	\$417,000	Alaska & Hawaii * : 1 Unit	\$625,500														
2 Unit	\$533,850	2 Unit	\$800,775														
3 Unit	\$645,300	3 Unit	\$967,950														
4 Unit	\$801,950	4 Unit	\$1,202,925														
GIFT DOCUMENTATION	Standard gift letter or as determined by LP AUS approval decision.																
MINIMUM DOWN PAYMENT	<p>The borrower should have a minimum 5% of their own personal funds when the LTV/CLTV/HCLTV* is 80% or higher with the following exceptions:</p> <ul style="list-style-type: none"> ♦ Investment purchases require that all the down payment, reserves, prepaid and escrow item be from the borrowers own personal funds. Gift funds are not eligible. ♦ Primary with an 80% or less LTV/CLTV/HCLTV* may satisfy the entire down payment from gift funds. 																
GEOGRAPHIC RESTRICTIONS BY MSA/COUNTY <div style="text-align: center;">MSA List Revised 3-16-09</div>	<p>Please refer to the last pages of this program description which fully outlines the MSA's.</p> <p>In addition to the MSA standard, if either the appraisal report or AUS result identifies the criteria below, the maximum LTV/CLTV will also be reduced by this same 5%.</p> <ul style="list-style-type: none"> ♦ Appraiser marks the Declining box on the appraisal report or includes commentary that indicates the subject property is located in a declining market OR ♦ LP provides a declining market message OR ♦ The loan receives a FraudGuard High Impact Property Variance message that the underwriter cannot address with other documentation within the loan file. 																

FHLMC CONFORMING LIBOR ARMS – 1/1, 3/1, 5/1, 7/1 and 10/1

<p>STANDARD DECLINING MARKET ELIGIBILITY</p> <p>Revised 3-9-09</p>	<p>If a property is located in a Standard Declining Market, the maximum LTV will be reduced by 5%. In addition the following overlays apply:</p> <ul style="list-style-type: none"> ♦ Maximum 3% interested party contributions ♦ Minimum 720 FICO Score ♦ Loans > \$417,000 ineligible ♦ Construction to Permanent loans are ineligible <p>The overlays listed above do not apply to non-insured LTV's ($\leq 80\%$ LTV), but the 5% LTV reduction from the maximum financing offered would still apply.</p>
<p>ENHANCED DECLINING MARKET ELIGIBILITY STANDARDS</p>	<p>If a property is located in an Enhanced Declining Market MSA (see EverBanks Declining Market Matrix at the bottom of this program description), the property must meet the following standards to be eligible for maximum financing:</p> <ul style="list-style-type: none"> ♦ Minimum 700 FICO Score ♦ Maximum 95% LTV/CLTV/HCLTV ♦ Maximum LTV/CLTV/HCLTV for all Florida properties is 90% ♦ Attached housing (Condominiums, PUDs, townhomes) eligible, max 85% LTV/CLTV/HCLTV ♦ Only eligible on 5/1, 7/1 and 10/1 ARM's ♦ LP Accept/Eligible only ♦ Maximum 3% interested party contributions ♦ Construction to Permanent loans are ineligible <p>If all of the above standards are met, the appropriate 'Enhanced Declining Market Eligibility' loan program codes must be used to register/lock a loan.</p>

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MORTGAGE
INSURANCE
REQUIREMENTS
Revised 3-9-09

Agency Standard Coverage Limits:

LTV: 90.01% - 95.00%	30%
LTV: 85.01% - 90.00%	25%
LTV: 80.01% - 85.00%	12%

- ♦ Approved MI Companies: Standard, level annual or monthly mortgage insurance is acceptable through **RMIC** only.
- ♦ LPMI, Financed MI and Reduced MI are **not** eligible.
- ♦ 80/10/10's and 80/15/5's do not require MI

Insured LTV's (> 80%) must meet the following requirements:

Purchase and Rate/Term Refinance			
Occupancy	Units	LTV	Min FICO
Primary Residence	1	80.01-95.00	680

Property Types:

- ♦ **Condo's** - eligible for Purchase transactions only; max LTV 90%
- ♦ Condominium conversions are ineligible regardless of the length of time that has elapsed since the conversion occurred.
- ♦ The maximum investor concentration in a condominium project is 30%
- ♦ Construction of a condominium project or phase must be at least 90% complete with a certificate of occupancy issued.
- ♦ All attached housing in the state of Florida is **ineligible**
- ♦ Attached housing (Condominiums, townhomes, attached PUD) max 90% LTV
- ♦ 2 unit properties - max loan amount \$533,850
- ♦ **Alaska** - 1 unit max \$417,000, 2 units ineligible

Occupancy & Transaction Eligibility:

- ♦ **Second Homes** and Investment Properties - ineligible
- ♦ **Cash Out** - ineligible
- ♦ Construction to Permanent transactions > 80%: minimum **FICO 720**, primary residence only, 1 unit properties only, maximum 90% LTV/**CLTV**

Credit/Eligibility standards that are different from FNMA/FHLMC standards:

- ♦ Max Debt Ratio - **41%**
- ♦ Loans to borrowers with multiple bankruptcy filings during the prior 10 years are ineligible.
- ♦ Loans to borrowers with a foreclosure in the last 7 years are ineligible
- ♦ A credit score will be considered valid only if it is comprised of a minimum of 3 trade lines open for a minimum of 12 months

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FHLMC CONFORMING LIBOR ARMS – 1/1, 3/1, 5/1, 7/1 and 10/1

<p>MORTGAGE INSURANCE REQUIREMENTS Continued</p>	<ul style="list-style-type: none"> ♦ Loans with FICO scores < 660 are subject to A minus MI rates and have a maximum DTI of 45% ♦ If the borrower is purchasing a new residence and: <ul style="list-style-type: none"> A. the current residence is pending sale, but the transaction will not be closed prior to the new transaction, or B. the current residence is converted to a second home or investment property then both the current and proposed PITI payments must be used to qualify the borrower for the new transaction. ♦ The following refinances will be considered cash-out and therefore ineligible: <ul style="list-style-type: none"> A. Refinances involving the consolidation of existing subordinate lien(s) or line(s) of credit. B. Refinances within 6 months of the first lien origination date to consolidate a second lien or other line(s) of credit. C. Loans to finance lien-free properties that already have one or more of the borrowers on the property title. D. Spousal buyouts E. Refinances of inherited properties ♦ Rate/Term refinances are not eligible: <ul style="list-style-type: none"> A. If it cannot be shown that the refinance will improve the borrowers' ability to repay the mortgage debt. B. On properties listed for sale in the last 6 months, unless the property has been taken off the market, and if the subject property is a primary residence, the borrower must confirm their intent to occupy it. <p><u>For 1 unit properties, loan amounts from \$417,001 - \$625,500:</u></p> <ul style="list-style-type: none"> ♦ Minimum 720 FICO ♦ Max 90% LTV/CLTV ♦ No late mortgage payments in the last 12 months or the life of the loan, whichever is less ♦ 2 months PITI reserves required ♦ Maximum seller concessions 3%, regardless of LTV ♦ Temporary buydowns are ineligible ♦ Non Traditional Credit is ineligible ♦ Ineligible in a Standard Declining Market <p>NY ONLY: Determination of MI is based on the loan amount divided by the appraised value.</p>
<p>SUBORDINATE FINANCING</p>	<p>PERMITTED - Subject to LTV matrix guidelines.</p>

FHLMC CONFORMING LIBOR ARMS – 1/1, 3/1, 5/1, 7/1 and 10/1

RESERVES	<p><u>Primary Residence:</u></p> <ul style="list-style-type: none"> ♦ LTV's > 80% - 2 months PITIA ♦ LTV's ≤ 80% - LP - as determined by LP <p><u>Second Home:</u></p> <ul style="list-style-type: none"> ♦ 2 months PITIA on subject, 2 months PITIA on each other financed property <p><u>Investment:</u></p> <ul style="list-style-type: none"> ♦ 6 months PITIA on subject, 2 months PITIA on each other financed property <p>Note: Since LP is unable to determine the exact number of financed properties a borrower owns, these requirements must be applied</p> <p>If reserves are entered into LP, they must be verified</p>												
INTERESTED PARTY CONTRIBUTIONS	<p>The property seller or any interested party (builder, developer, lender, real estate agent or any of their affiliates) can pay closing costs, prepaid items and escrows.</p> <p>All contributions are based on the CLTV of each loan.</p> <table border="0" style="width: 100%;"> <tr> <td colspan="2"><u>Primary Residence & Second Home</u></td> <td><u>Investment</u></td> </tr> <tr> <td>90.01% and above</td> <td>3%</td> <td>All TLTV's - 2%</td> </tr> <tr> <td>75.01% - 90.00%</td> <td>6%</td> <td></td> </tr> <tr> <td>75.00 & below</td> <td>9%</td> <td></td> </tr> </table>	<u>Primary Residence & Second Home</u>		<u>Investment</u>	90.01% and above	3%	All TLTV's - 2%	75.01% - 90.00%	6%		75.00 & below	9%	
<u>Primary Residence & Second Home</u>		<u>Investment</u>											
90.01% and above	3%	All TLTV's - 2%											
75.01% - 90.00%	6%												
75.00 & below	9%												
REFINANCE DEFINITIONS	<p><u>No Cash-Out Refinance:</u></p> <ul style="list-style-type: none"> ♦ Pay off of 1st Lien regardless of age. ♦ Pay off of the outstanding principal balance of existing subordinate mortgage that was used in whole to acquire the subject property (<u>purchase money second only</u>) ♦ Pay related closing costs & prepaid items. ♦ Disburse cash out to Borrower not to exceed 2% or \$2,000, whichever is less. ♦ If a prior Cash Out transaction is refinanced as a No Cash-Out refinance within 6 months of the prior transaction it will be considered a Cash Out Refinance and therefore ineligible for this program. <p>No Cash Out eligibility documentation includes (to document payoff of a purchase money second):</p> <ul style="list-style-type: none"> ♦ Current Title ♦ Final HUD Settlement Statement <p><u>Cash-Out Refinance:</u></p> <ul style="list-style-type: none"> ♦ Pay off of liens, to include ALL junior liens exceeding the 2% or \$2,000 limit (Exceptions: Purchase money seconds). ♦ Disburse cash out to the borrower or any other payee; ♦ Pay related closing costs, financing costs, and prepaid items; ♦ A minimum of 6 months prior ownership of the subject property is required <p>Texas Specific: Cash-Out is only eligible for Non Homestead Second Homes and Investment properties.</p>												

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<p>CREDIT REPORT REQUIREMENTS AND CREDIT SCORES</p>	<p>A full residential mortgage credit report (RMCR) or tri-merged in-file conforming to Agency requirements should be used. The RMCR or in-file should reflect credit scores from all repositories and meet the minimum program standards.</p> <p>For LTV's \leq 80%, the minimum credit score is 580, regardless of LP decision. See Mortgage Insurance section for additional FICO score requirements for LTV's > 80%.</p>
<p>CONSTRUCTION TO PERM FINANCING Revised 3-9-09</p>	<p>EverBank can originate a mortgage in which the loan proceeds pay off interim construction financing. This is called a conversion of construction financing to permanent financing. All loans must meet the standards as set forth below:</p> <p>For Construction to Permanent transactions > 80%: minimum FICO 720, 1 unit properties only, maximum 90% LTV/CLTV</p> <p>TRANSACTION DEFINITION STANDARDS:</p> <p><u>Limited Cash-Out or Cash-Out Refinances:</u> Borrower(s) must have legal title to land prior to application and must be named as borrower on construction financing.</p> <p><u>Purchase Transactions:</u> Borrower(s) must make the minimum down payment from their own funds.</p> <p>The option to close as either a Purchase or Refinance is subject to the lending grid for the product, but is no longer based on the length of time that the borrower has held title to the lot (and how title was acquired in certain cases).</p> <p>In all cases the LTV/CLTV will be based on the lesser of documented acquisition costs (improvements + purchase price of lot) or current appraised value, whichever is less.</p>
<p>APPRAISAL</p>	<p>FHLMC standard or as determined by LP AUS report with this exception:</p> <ul style="list-style-type: none"> ♦ NO PIA (Property Inspection Alternative) & Form 2070 <p>The full appraisal must contain at least two additional current listings or pending sales in addition to the three closed sales for all loans. These listings or sales must be considered when establishing property value.</p> <p>For loans where a reduced or streamlined valuation product is offered by LP (i.e. 2055 Exterior):</p> <ul style="list-style-type: none"> ♦ If the LTV is > 80%, a full appraisal is required that must meet the enhanced appraisal standard. ♦ If the LTV is \leq 80% AND the property is located in a declining market, a full appraisal is required that must meet the enhanced appraisal standard. ♦ If the LTV is \leq 80% AND the property is not located in a declining market, the reduced valuation product may be used.
<p>AGE OF APPRAISAL DOCUMENT</p>	<p>Appraisals for both existing and proposed construction loans will be valid only up to 120 days - 4 months to the date of closing/funding. After that date a new appraisal will be required.</p>

FHLMC CONFORMING LIBOR ARMS – 1/1, 3/1, 5/1, 7/1 and 10/1

QUALIFYING RATE	<ul style="list-style-type: none"> ♦ 1/1 with LTV's > 80.00%: The greater of the fully indexed rate or the note rate plus 2 percentage points. ♦ 1/1 with LTV's ≤ 80.00% and 3/1 (any LTV): The greater of the fully indexed rate or the note rate. ♦ 5/1, 7/1 and 10/1 ARM's: qualify at the note rate. <p>In all cases, the qualifying payment should be reflected in the housing and debt ratios and noted as such on the Transmittal Summary (Form 1008).</p>
HOUSING / DEBT RATIO Revised 3-9-09	<p>≤ 80% LTV - maximum debt ratio 55%</p> <p>> 80% LTV - maximum debt ratio 41%</p>
PREPAYMENT PENALTY	None
UNDERWRITING GUIDELINES	<ul style="list-style-type: none"> ♦ LP AUS Underwriting required - LP Accept / Eligible only (LP A-minus offering is not eligible) ♦ Manual underwriting not allowed. ♦ Non Traditional Credit not allowed.
BUYDOWNS	<p>Temporary buydowns are eligible for the 5/1, 7/1 and 10/1 LIBOR Arms with the following criteria:</p> <ul style="list-style-type: none"> ♦ Maximum of a 2/1 buydown. ♦ Maximum of a one percent per year adjustment. ♦ LTV's of 80% or less can be qualified at the bought down rate. ♦ LTV's greater than 80% must be qualified at the note rate. ♦ Maximum ratios are 28/36 regardless of LTV.
4506-T	Required for all loans
ESCROWS	Required, unless 80.00% or less LTV; subject to price adjustment; refer to rate sheet.
POWER OF ATTORNEY	<p>Eligible:</p> <ul style="list-style-type: none"> ♦ Production closer approval required ♦ Follow agency and published corporate standards
ASSUMABILITY	<p>1/1 and 3/1 Arms: Assumable with borrower qualification and lender approval at any time.</p> <p>5/1, 7/1 and 10/1 Arms: Assumable with borrower qualification and lender approval after initial fixed period.</p>
DISCLOSURE REQUIREMENTS	<p>1-1 LIBOR ARM Disclosure 3-1 LIBOR ARM Disclosure 5-1 LIBOR ARM Disclosure 7-1 LIBOR ARM Disclosure 10-1 LIBOR ARM Disclosure</p> <p>*All of our program disclosures may be obtained on our website at www.everbankwholesale.com</p>

FHLMC CONFORMING LIBOR ARMS – 1/1, 3/1, 5/1, 7/1 and 10/1

CONFORMING ARM LTV / TLTV / HTLTV MATRIX

Occupancy Type	Units	Max LTV ³ w/o sub financing	Max LTV with sub financing	Max TLTV	Max HTLTV	Minimum FICO ⁵
PURCHASE						
Primary Residence	1	95%	90%	95%	95%	680 if > 80% 580 if ≤ 80%
	2	80%	75%	80%	80%	580
	3 - 4	75%	75%	75%	75%	580
Second Home	1	80%	80%	80%	80%	580
Investment Property	1	80%	80%	80%	80%	580
	2 - 4	75%	70%	75%	75%	580
NO CASH-OUT REFINANCE						
Primary Residence	1	95%	90%	95%	95%	680 if > 80% 580 if ≤ 80%
	2	80%	75%	80%	80%	580
	3 - 4	75%	75%	75%	75%	580
Second Home	1	80%	80%	80%	80%	580
Investment Property	1	75%	70%	75%	75%	580
	2 - 4	75%	70%	75%	75%	580
CASH OUT REFINANCE						
Primary Residence	1	80%	80%	80%	80%	580
	2 - 4	75%	70%	75%	75%	580
Second Home	1	75%	70%	75%	75%	580
Investment Property	1	75%	70%	75%	75%	580
	2 - 4	70%	65%	70%	70%	580

³ Condo's are eligible for Purchase transactions only for LTV's > 80%; Max 90%;
Condominiums in the state of Florida max LTV/TLTV/HTLTV 75.00%

⁴ Max TLTV is 90% when LTV is > 80%

⁵ applies to LTV, CLTV or HCLTV

LTV: Obtained by dividing the first lien amount by appraised value.

TLTV: Obtained by dividing the first lien amount and the **disbursed** amount of the HELOC and any other secondary financing by the appraised value.

HTLTV: Obtained by dividing the first lien amount and the total HELOC credit line limit and any other secondary financing by the appraised value.

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EverBank Declining Market Matrix

Revised 3-16-09

GEOGRAPHIC RESTRICTIONS BY MSA/COUNTY

State	County	MSA	Eligible for Enhanced
Alabama	Mobile	Mobile	X
	Russell	Columbus	X
Alaska	Fairbanks North	Fairbanks	X
Arizona	Coconino	Flagstaff	
	Maricopa	Phoenix-Mesa-Scottsdale	
	Mohave	Lake Havasu City-Kingman	
	Pima	Tucson	
	Pinal	Phoenix-Mesa-Scottsdale	
	Yavapai	Prescott	
	Yuma	Yuma	
Arkansas	Benton	Fayetteville-Springdale-Rogers	X
	Crittenden	Memphis	
	Garland	Hot Springs	X
	Madison	Fayetteville-Springdale-Rogers	X
	Washington	Fayetteville-Springdale-Rogers	X
California	Alameda	Oakland-Fremont-Hayward	
	Butte	Chico	
	Contra Costa	Oakland-Fremont-Hayward	
	El Dorado	Sacramento-Arden-Arcade-Roseville	
	Fresno	Fresno	
	Imperial	El Centro	
	Kern	Bakersfield	
	Kings	Hanford-Corcoran	
	Los Angeles	Los Angeles-Long Beach-Glendale	
	Madera	Madera	
	Marin	San Francisco-San Mateo-Redwood City	
	Merced	Merced	
	Monterey	Salinas	
	Napa	Napa	
	Orange	Santa Ana-Anaheim-Irvine	
	Placer	Sacramento-Arden-Arcade-Roseville	
	Riverside	Riverside-San Bernardino-Ontario	
	Sacramento	Sacramento-Arden-Arcade-Roseville	
	San Benito	San Jose-Sunnyvale-Santa Clara	
	San Bernardino	Riverside-San Bernardino-Ontario	
	San Diego	San Diego-Carlsbad-San Marcos	
	San Francisco	San Francisco-San Mateo-Redwood City	
	San Joaquin	Stockton	
	San Luis Obispo	San Luis Obispo-Paso Robles	
	San Mateo	San Francisco-San Mateo-Redwood City	
	Santa Barbara	Santa Barbara-Santa Maria-Goleta	
Santa Clara	San Jose-Sunnyvale-Santa Clara		
Santa Cruz	Santa Cruz-Watsonville		
Shasta	Redding		
Solano	Vallejo-Fairfield		
Sonoma	Santa Rosa-Petaluma		
Stanislaus	Modesto		
Sutter	Yuba City		
Tulare	Visalia-Porterville		

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EverBank Declining Market Matrix

Revised 3-16-09

GEOGRAPHIC RESTRICTIONS BY MSA/COUNTY

State	County	MSA	Eligible for Enhanced
California	Ventura	Oxnard-Thousand Oaks-Ventura	
	Yolo	Sacramento-Arden-Arcade-Roseville	
	Yuba	Yuba City	
Colorado	Adams	Denver-Aurora	X
	Arapahoe	Denver-Aurora	X
	Broomfield	Denver-Aurora	X
	Clear Creek	Denver-Aurora	X
	Denver	Denver-Aurora	X
	Douglas	Denver-Aurora	X
	El Paso	Colorado Springs	X
	Elbert	Denver-Aurora	X
	Gilpin	Denver-Aurora	X
	Jefferson	Denver-Aurora	X
	Mesa	Grand Junction	X
	Park	Denver-Aurora	X
	Pueblo	Pueblo	X
Teller	Colorado Springs	X	
Weld	Greeley		
Connecticut	Fairfield	Bridgeport-Stamford-Norwalk	
	Hartford	Hartford-West Hartford-East Hartford	X
	Middlesex	Hartford-West Hartford-East Hartford	X
	New Haven	New Haven-Milford	
	New London	Norwich-New London	
	Tolland	Hartford-West Hartford-East Hartford	X
Delaware	Kent	Dover	
	New Castle	Wilmington	
DC	District of Columbia	Washington-Arlington-Alexandria	
Florida	Alachua	Gainesville	
	Baker	Jacksonville	
	Bay	Panama City-Lynn Haven	
	Brevard	Palm Bay-Melbourne-Titusville	
	Broward	Fort Lauderdale-Pompano Beach-Deerfield Beach	
	Charlotte	Punta Gorda	
	Clay	Jacksonville	
	Collier	Naples-Marco Island	
	Duval	Jacksonville	
	Escambia	Pensacola-Ferry Pass-Brent	
	Flagler	Palm Coast	
	Gadsden	Tallahassee	
	Gilchrist	Gainesville	
	Hernando	Tampa-St. Petersburg-Clearwater	
	Hillsborough	Tampa-St. Petersburg-Clearwater	
	Indian River	Sebastian-Vero Beach	
	Jefferson	Tallahassee	
	Lake	Orlando-Kissimmee	
Lee	Cape Coral-Fort Myers		
Leon	Tallahassee		
Manatee	Sarasota-Bradenton-Venice		
Marion	Ocala		

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EverBank Declining Market Matrix

Revised 3-16-09

GEOGRAPHIC RESTRICTIONS BY MSA/COUNTY

State	County	MSA	Eligible for Enhanced
Florida	Martin	Port St. Lucie	
	Miami Dade	Miami-Miami Beach-Kendall	
	Nassau	Jacksonville	
	Okaloosa	Fort Walton Beach-Crestview-Destin	
	Orange	Orlando-Kissimmee	
	Osceola	Orlando-Kissimmee	
	Palm Beach	West Palm Beach-Boca Raton-Boynton Beach	
	Pasco	Tampa-St. Petersburg-Clearwater	
	Pinellas	Tampa-St. Petersburg-Clearwater	
	Polk	Lakeland-Winter Haven	
	Santa Rosa	Pensacola-Ferry Pass-Brent	
	Sarasota	Sarasota-Bradenton-Venice	
	Seminole	Orlando-Kissimmee	
	St. Johns	Jacksonville	
	St. Lucie	Port St. Lucie	
	Volusia	Deltona-Daytona Beach-Ormond Beach	
Wakulla	Tallahassee		
Georgia	Baker	Albany	X
	Barrow	Atlanta-Sandy Springs-Marietta	
	Bartow	Atlanta-Sandy Springs-Marietta	
	Bibb	Macon	X
	Brantley	Brunswick	
	Brooks	Valdosta	
	Bryan	Savannah	X
	Burke	Augusta-Richmond	X
	Butts	Atlanta-Sandy Springs-Marietta	
	Carroll	Atlanta-Sandy Springs-Marietta	
	Catoosa	Chattanooga	
	Chatham	Savannah	X
	Chattahoochee	Columbus	X
	Cherokee	Atlanta-Sandy Springs-Marietta	
	Clayton	Atlanta-Sandy Springs-Marietta	
	Cobb	Atlanta-Sandy Springs-Marietta	
	Columbia	Augusta-Richmond	X
	Coweta	Atlanta-Sandy Springs-Marietta	
	Crawford	Macon	X
	Dade	Chattanooga	
	Dawson	Atlanta-Sandy Springs-Marietta	
	DeKalb	Atlanta-Sandy Springs-Marietta	
	Dougherty	Albany	X
	Douglas	Atlanta-Sandy Springs-Marietta	
	Echols	Valdosta	
	Effingham	Savannah	X
	Fayette	Atlanta-Sandy Springs-Marietta	
	Forsyth	Atlanta-Sandy Springs-Marietta	
	Fulton	Atlanta-Sandy Springs-Marietta	
	Glynn	Brunswick	
Gwinnett	Atlanta-Sandy Springs-Marietta		
Hall	Gainesville	X	

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GEOGRAPHIC RESTRICTIONS BY MSA/COUNTY

State	County	MSA	Eligible for Enhanced
Georgia	Haralson	Atlanta-Sandy Springs-Marietta	
	Harris	Columbus	X
	Heard	Atlanta-Sandy Springs-Marietta	
	Henry	Atlanta-Sandy Springs-Marietta	
	Houston	Warner Robins	
	Jasper	Atlanta-Sandy Springs-Marietta	
	Jones	Macon	X
	Lamar	Atlanta-Sandy Springs-Marietta	
	Lanier	Valdosta	
	Lee	Albany	X
	Liberty	Hinesville-Fort Stewart	
	Long	Hinesville-Fort Stewart	
	Lowndes	Valdosta	
	Marion	Columbus	X
	McDuffie	Augusta-Richmond	X
	McIntosh	Brunswick	
	Meriwether	Atlanta-Sandy Springs-Marietta	
	Monroe	Macon	X
	Murray	Dalton	
	Muscogee	Columbus	X
	Newton	Atlanta-Sandy Springs-Marietta	
	Paulding	Atlanta-Sandy Springs-Marietta	
	Pickens	Atlanta-Sandy Springs-Marietta	
	Pike	Atlanta-Sandy Springs-Marietta	
	Richmond	Augusta-Richmond	X
	Rockdale	Atlanta-Sandy Springs-Marietta	
	Spalding	Atlanta-Sandy Springs-Marietta	
	Terrell	Albany	X
Twiggs	Macon	X	
Walker	Chattanooga		
Walton	Atlanta-Sandy Springs-Marietta		
Whitfield	Dalton		
Worth	Albany	X	
Hawaii	Honolulu	Honolulu	
Idaho	Ada	Boise City-Nampa	
	Bannock	Pocatello	X
	Boise	Boise City-Nampa	
	Canyon	Boise City-Nampa	
	Gem	Boise City-Nampa	
	Kootenai	Coeur d'Alene	
	Owyhee	Boise City-Nampa	
	Power	Pocatello	X
Illinois	Bond	St. Louis	X
	Boone	Rockford	X
	Calhoun	St. Louis	X
	Clinton	St. Louis	X
	Cook	Chicago-Naperville-Joliet	
	DeKalb	Chicago-Naperville-Joliet	
cont'd next page	DuPage	Chicago-Naperville-Joliet	

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GEOGRAPHIC RESTRICTIONS BY MSA/COUNTY

State	County	MSA	Eligible for Enhanced
Illinois	Grundy	Chicago-Naperville-Joliet	
	Jersey	St. Louis	X
	Kane	Chicago-Naperville-Joliet	
	Kankakee	Kankakee-Bradley	X
	Kendall	Chicago-Naperville-Joliet	
	Lake	Lake County-Kenosha County	X
	Macoupin	St. Louis	X
	Madison	St. Louis	X
	Marshall	Peoria	X
	McHenry	Chicago-Naperville-Joliet	
	Monroe	St. Louis	X
	Peoria	Peoria	X
	St. Clair	St. Louis	X
	Stark	Peoria	X
	Tazewell	Peoria	X
	Vermilion	Danville	
	Will	Chicago-Naperville-Joliet	
	Winnebago	Rockford	X
	Woodford	Peoria	X
	Indiana	Bartholomew	Columbus
Boone		Indianapolis-Carmel	X
Brown		Indianapolis-Carmel	X
Clay		Terre Haute	
Dearborn		Cincinnati-Middletown	X
Elkhart		Elkhart-Goshen	X
Franklin		Cincinnati-Middletown	X
Gibson		Evansville	
Greene		Bloomington	X
Hamilton		Indianapolis-Carmel	X
Hancock		Indianapolis-Carmel	X
Hendricks		Indianapolis-Carmel	X
Jasper		Gary	X
Johnson		Indianapolis-Carmel	X
La Porte		Michigan City-La Porte	X
Lake		Gary	X
Madison		Anderson	X
Marion		Indianapolis-Carmel	X
Monroe		Bloomington	X
Morgan		Indianapolis-Carmel	X
Newton		Gary	X
Ohio		Cincinnati-Middletown	X
Owen		Bloomington	X
Porter		Gary	X
Posey		Evansville	
Putnam		Indianapolis-Carmel	X
Shelby	Indianapolis-Carmel	X	
St. Joseph	South Bend-Mishawaka	X	
Sullivan	Terre Haute		
Vanderburgh	Evansville		

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State	County	MSA	Eligible for Enhanced
Indiana	Vermillion	Terre Haute	
	Vigo	Terre Haute	
	Warrick	Evansville	
Iowa	Dallas	Des Moines-West Des Moines	X
	Dubuque	Dubuque	X
	Guthrie	Des Moines-West Des Moines	X
	Harrison	Omaha-Council Bluffs	X
	Johnson	Iowa City	X
	Madison	Des Moines-West Des Moines	X
	Mills	Omaha-Council Bluffs	X
	Polk	Des Moines-West Des Moines	X
	Pottawattamie	Omaha-Council Bluffs	X
	Warren	Des Moines-West Des Moines	X
	Washington	Iowa City	X
Kansas	Douglas	Lawrence	X
	Franklin	Kansas City	X
	Johnson	Kansas City	X
	Leavenworth	Kansas City	X
	Linn	Kansas City	X
	Miami	Kansas City	X
	Wyandotte	Kansas City	X
Kentucky	Boone	Cincinnati-Middletown	X
	Bourbon	Lexington-Fayette	X
	Bracken	Cincinnati-Middletown	X
	Campbell	Cincinnati-Middletown	X
	Clark	Lexington-Fayette	X
	Daviess	Owensboro	X
	Fayette	Lexington-Fayette	X
	Gallatin	Cincinnati-Middletown	X
	Grant	Cincinnati-Middletown	X
	Hamilton	Cincinnati-Middletown	X
	Hancock	Owensboro	X
	Hardin	Elizabethtown	
	Henderson	Evansville	
	Jessamine	Lexington-Fayette	X
	Kenton	Cincinnati-Middletown	X
	Larue	Elizabethtown	
	McLean	Owensboro	X
	Pendleton	Cincinnati-Middletown	X
Scott	Lexington-Fayette	X	
Webster	Evansville		
Woodford	Lexington-Fayette	X	
Louisiana	Ascension	Baton Rouge	X
	Bossier Parish	Shreveport-Bossier City	X
	Caddo	Shreveport-Bossier City	X
	De Soto	Shreveport-Bossier City	X
	East Baton Rouge Parish	Baton Rouge	X
	East Feliciana Parish	Baton Rouge	X
cont'd next page	Iberville Parish	Baton Rouge	X

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GEOGRAPHIC RESTRICTIONS BY MSA/COUNTY

State	County	MSA	Eligible for Enhanced
Louisiana	Jefferson Parish	New Orleans-Metairie-Kenner	X
	Lafayette Parish	Lafayette	X
	Livingston	Baton Rouge	X
	Orleans Parish	New Orleans-Metairie-Kenner	X
	Plaquemines Parish	New Orleans-Metairie-Kenner	X
	Pointe Coupee Parish	Baton Rouge	X
	St. Bernard Parish	New Orleans-Metairie-Kenner	X
	St. Charles Parish	New Orleans-Metairie-Kenner	X
	St. Helena Parish	Baton Rouge	X
	St. John the Baptist Parish	New Orleans-Metairie-Kenner	X
	St. Martin Parish	Lafayette	X
	St. Tammany Parish	New Orleans-Metairie-Kenner	X
	West Baton Rouge Parish	Baton Rouge	X
	West Feliciana Parish	Baton Rouge	X
Maine	Androscoggin	Lewiston-Auburn	
	Cumberland	Portland-South Portland-Biddeford	X
	Penobscot	Bangor	
	Sagadahoc	Portland-South Portland-Biddeford	X
	York	Portland-South Portland-Biddeford	X
Maryland	Anne Arundel	Baltimore-Towson	
	Baltimore	Baltimore-Towson	
	Baltimore City	Baltimore-Towson	
	Calvert	Washington-Arlington-Alexandria	
	Carroll	Baltimore-Towson	
	Cecil	Wilmington	
	Charles	Washington-Arlington-Alexandria	
	Frederick	Bethesda-Frederick-Gaithersburg	
	Harford	Baltimore-Towson	
	Howard	Baltimore-Towson	
	Montgomery	Bethesda-Frederick-Gaithersburg	
	Prince George's	Washington-Arlington-Alexandria	
	Queen Annes	Baltimore-Towson	
	Somerset	Salisbury	X
Washington	Hagerstown-Martinsburg		
Wicomico	Salisbury	X	
Massachusetts	Barnstable	Barnstable Town	X
	Bristol	Providence-New Bedford-Fall River	
	Essex	Peabody	X
	Franklin	Springfield	
	Hampden	Springfield	
	Hampshire	Springfield	
	Middlesex	Cambridge-Newton-Framingham	X
	Norfolk	Boston-Quincy	X
	Plymouth	Boston-Quincy	X
	Suffolk	Boston-Quincy	X
Worcester	Worcester		
Michigan	Barry	Grand Rapids-Wyoming	
	Bay	Bay City	
cont'd next page	Berrien	Niles-Benton Harbor	X

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GEOGRAPHIC RESTRICTIONS BY MSA/COUNTY

State	County	MSA	Eligible for Enhanced
Michigan	Calhoun	Battle Creek	
	Cass	South Bend-Mishawaka	X
	Clinton	Lansing-East Lansing	
	Eaton	Lansing-East Lansing	
	Genesee	Flint	
	Ingham	Lansing-East Lansing	
	Ionia	Grand Rapids-Wyoming	
	Jackson	Jackson	X
	Kalamazoo	Kalamazoo-Portage	X
	Kent	Grand Rapids-Wyoming	
	Lapeer	Warren-Troy-Farmington Hills	
	Livingston	Warren-Troy-Farmington Hills	
	Macomb	Warren-Troy-Farmington Hills	
	Monroe	Monroe	
	Muskegon	Muskegon-Norton Shores	X
	Newaygo	Grand Rapids-Wyoming	
	Oakland	Warren-Troy-Farmington Hills	
	Ottawa	Holland-Grand Haven	
	Saginaw	Saginaw-Saginaw Township North	
	St. Clair	Warren-Troy-Farmington Hills	
Van Buren	Kalamazoo-Portage	X	
Washtenaw	Ann Arbor		
Wayne	Detroit-Livonia-Dearborn		
Minnesota	Anoka	Minneapolis-St. Paul-Bloomington	
	Benton	St. Cloud	X
	Carver	Minneapolis-St. Paul-Bloomington	
	Chisago	Minneapolis-St. Paul-Bloomington	
	Dakota	Minneapolis-St. Paul-Bloomington	
	Hennepin	Minneapolis-St. Paul-Bloomington	
	Isanti	Minneapolis-St. Paul-Bloomington	
	Ramsey	Minneapolis-St. Paul-Bloomington	
	Scott	Minneapolis-St. Paul-Bloomington	
	Sherburne	Minneapolis-St. Paul-Bloomington	
	Stearns	St. Cloud	X
	Washington	Minneapolis-St. Paul-Bloomington	
Wright	Minneapolis-St. Paul-Bloomington		
Mississippi	DeSoto	Memphis	
	Forrest	Hattiesburg	X
	Hancock	Gulfport-Biloxi	
	Harrison	Gulfport-Biloxi	
	Lamar	Hattiesburg	X
	Marshall	Memphis	
	Perry	Hattiesburg	X
	Stone	Gulfport-Biloxi	
	Tate	Memphis	
	Tunica	Memphis	
Missouri	Bates	Kansas City	X
	Caldwell	Kansas City	X
	Cass	Kansas City	X

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GEOGRAPHIC RESTRICTIONS BY MSA/COUNTY

State	County	MSA	Eligible for Enhanced
Missouri	Christian	Springfield	X
	Clay	Kansas City	X
	Clinton	Kansas City	X
	Crawford	St. Louis	X
	Dallas	Springfield	X
	Franklin	St. Louis	X
	Greene	Springfield	X
	Jackson	Kansas City	X
	Jasper	Joplin	X
	Jefferson	St. Louis	X
	Lafayette	Kansas City	X
	Lincoln	St. Louis	X
	McDonald	Fayetteville-Springdale-Rogers	X
	Newton	Joplin	X
	Platte	Kansas City	X
	Polk	Springfield	X
	Ray	Kansas City	X
	St. Charles	St. Louis	X
	St. Louis City	St. Louis	X
	St. Louis County	St. Louis	X
Warren	St. Louis	X	
Washington	St. Louis	X	
Webster	Springfield	X	
Montana	Missoula	Missoula	
Nebraska	Cass	Omaha-Council Bluffs	X
	Douglas	Omaha-Council Bluffs	X
	Lancaster	Lincoln	X
	Sarpy	Omaha-Council Bluffs	X
	Saunders	Omaha-Council Bluffs	X
	Seward	Lincoln	X
	Washington	Omaha-Council Bluffs	X
Nevada	Carson City	Carson City	
	Clark	Las Vegas-Paradise	
	Storey	Reno-Sparks	
	Washoe	Reno-Sparks	
New Hampshire	Hillsborough	Manchester-Nashua	
	Rockingham	Rockingham County-Strafford County	
	Strafford	Rockingham County-Strafford County	
New Jersey	Atlantic	Atlantic City-Hammonton	
	Bergen	New York-White Plains-Wayne	
	Burlington	Camden	X
	Camden	Camden	X
	Cape May	Ocean City	X
	Cumberland	Vineland-Millville-Bridgeton	
	Essex	Newark-Union	
	Gloucester	Camden	X
	Hudson	New York-White Plains-Wayne	
	Hunterdon	Newark-Union	
cont'd next page	Mercer	Trenton-Ewing	

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GEOGRAPHIC RESTRICTIONS BY MSA/COUNTY

State	County	MSA	Eligible for Enhanced
New Jersey	Middlesex	Edison-New Brunswick	
	Monmouth	Edison-New Brunswick	
	Morris	Newark-Union	
	Ocean	Edison-New Brunswick	
	Passaic	New York-White Plains-Wayne	
	Salem	Wilmington	
	Somerset	Edison-New Brunswick	
	Sussex	Newark-Union	
	Union	Newark-Union	
	Warren	Allentown-Bethlehem-Easton	X
New Mexico	Bernalillo	Albuquerque	X
	Dona Ana	Las Cruces	X
	Sandoval	Albuquerque	X
	Santa Fe	Santa Fe	
	Torrance	Albuquerque	X
	Valencia	Albuquerque	X
New York	Albany	Albany-Schenectady-Troy	X
	Bronx	New York-White Plains-Wayne	
	Chemung	Elmira	
	Dutchess	Poughkeepsie-Newburgh-Middletown	
	Herkimer	Utica-Rome	
	Kings	New York-White Plains-Wayne	
	Nassau	Nassau-Suffolk	
	New York	New York-White Plains-Wayne	
	Oneida	Utica-Rome	
	Orange	Poughkeepsie-Newburgh-Middletown	
	Putnam	New York-White Plains-Wayne	
	Queens	New York-White Plains-Wayne	
	Rensselaer	Albany-Schenectady-Troy	X
	Richmond	New York-White Plains-Wayne	
	Rockland	New York-White Plains-Wayne	
	Saratoga	Albany-Schenectady-Troy	X
	Schenectady	Albany-Schenectady-Troy	X
	Schoharie	Albany-Schenectady-Troy	X
	Suffolk	Nassau-Suffolk	
	Ulster	Kingston	
Westchester	New York-White Plains-Wayne		
North Carolina	Alamance	Burlington	X
	Brunswick	Wilmington	
	Cumberland	Fayetteville	X
	Currituck	Virginia Beach-Norfolk-Newport News	X
	Davie	Winston-Salem	X
	Edgecombe	Rocky Mount	
	Forsyth	Winston-Salem	X
	Greene	Greenville	X
	Guilford	Greensboro-High Point	X
	Hoke	Fayetteville	X
	Nash	Rocky Mount	
cont'd next page	New Hanover	Wilmington	

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GEOGRAPHIC RESTRICTIONS BY MSA/COUNTY

State	County	MSA	Eligible for Enhanced
North Carolina	Onslow	Jacksonville	X
	Pender	Wilmington	
	Pitt	Greenville	X
	Randolph	Greensboro-High Point	X
	Rockingham	Greensboro-High Point	X
	Stokes	Winston-Salem	X
	Wayne	Goldsboro	
	Yadkin	Winston-Salem	X
Ohio	Belmont	Wheeling	
	Brown	Cincinnati-Middletown	X
	Butler	Cincinnati-Middletown	X
	Carroll	Canton-Massillon	
	Clermont	Cincinnati-Middletown	X
	Cuyahoga	Cleveland-Elyria-Mentor	
	Delaware	Columbus	X
	Erie	Sandusky	
	Fairfield	Columbus	X
	Franklin	Columbus	X
	Fulton	Toledo	X
	Geauga	Cleveland-Elyria-Mentor	
	Greene	Dayton	X
	Hamilton	Cincinnati-Middletown	X
	Jefferson	Weirton-Steubenville	
	Lake	Cleveland-Elyria-Mentor	
	Licking	Columbus	X
	Lorain	Cleveland-Elyria-Mentor	
	Lucas	Toledo	X
	Madison	Columbus	X
	Mahoning	Youngstown-Warren-Boardman	X
	Medina	Cleveland-Elyria-Mentor	
	Miami	Dayton	X
	Montgomery	Dayton	X
	Morrow	Columbus	X
	Ottawa	Toledo	X
	Pickaway	Columbus	X
	Portage	Akron	
	Preble	Dayton	X
	Richland	Mansfield	X
	Stark	Canton-Massillon	
	Summit	Akron	
Trumbull	Youngstown-Warren-Boardman	X	
Union	Columbus	X	
Warren	Cincinnati-Middletown	X	
Washington	Parkersburg-Marietta-Vienna	X	
Wood	Toledo	X	
Oklahoma	Canadian	Oklahoma City	X
	Cleveland	Oklahoma City	X
	Comanche	Lawton	X
cont'd next page	Creek	Tulsa	X

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State	County	MSA	Eligible for Enhanced
Oklahoma	Grady	Oklahoma City	X
	Lincoln	Oklahoma City	X
	Logan	Oklahoma City	X
	McClain	Oklahoma City	X
	Oklahoma	Oklahoma City	X
	Okmulgee	Tulsa	X
	Osage	Tulsa	X
	Pawnee	Tulsa	X
	Rogers	Tulsa	X
	Tulsa	Tulsa	X
Wagoner	Tulsa	X	
Oregon	Benton	Corvallis	
	Clackamas	Portland-Vancouver-Beaverton	
	Columbia	Portland-Vancouver-Beaverton	
	Deschutes	Bend	
	Jackson	Medford	
	Lane	Eugene-Springfield	X
	Marion	Salem	X
	Multnomah	Portland-Vancouver-Beaverton	
	Polk	Salem	X
	Washington	Portland-Vancouver-Beaverton	
Yamhill	Portland-Vancouver-Beaverton		
Pennsylvania	Berks	Reading	
	Blair	Altoona	X
	Bucks	Philadelphia	X
	Cambria	Johnstown	
	Carbon	Allentown-Bethlehem-Easton	X
	Chester	Philadelphia	X
	Delaware	Philadelphia	X
	Erie	Erie	
	Lehigh	Allentown-Bethlehem-Easton	X
	Mercer	Youngstown-Warren-Boardman	X
	Montgomery	Philadelphia	X
	Northampton	Allentown-Bethlehem-Easton	X
	Philadelphia	Philadelphia	X
	Pike	Newark-Union	
York	York-Hanover	X	
Rhode Island	Bristol	Providence-New Bedford-Fall River	
	Kent	Providence-New Bedford-Fall River	
	Newport	Providence-New Bedford-Fall River	
	Providence	Providence-New Bedford-Fall River	
	Washington	Providence-New Bedford-Fall River	
South Carolina	Aiken	Augusta-Richmond	X
	Berkeley	Charleston-North Charleston-Summerville	
	Charleston	Charleston-North Charleston-Summerville	
	Dorchester	Charleston-North Charleston-Summerville	
	Edgefield	Augusta-Richmond	X
cont'd next page	Horry	Myrtle Beach-Conway-North Myrtle Beach	X

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GEOGRAPHIC RESTRICTIONS BY MSA/COUNTY

State	County	MSA	Eligible for Enhanced
South Carolina	Spartanburg Sumter	Spartanburg Sumter	X
Tennessee	Bradley Fayette Grainger Hamblen Hamilton Jefferson Marion Polk	Cleveland Memphis Morristown Morristown Chattanooga Morristown Chattanooga Cleveland	 X X X
Tennessee	Sequatchie Shelby Tipton	Chattanooga Memphis Memphis	
Texas	Archer Atascosa Bandera Bexar Cameron Clay Comal Ector El Paso Gregg Grayson Guadalupe Hidalgo Kendall Medina Rusk Upshur Wichita Wilson	Wichita Falls San Antonio San Antonio San Antonio Brownsville-Harlingen Wichita Falls San Antonio Odessa El Paso Longview Sherman-Denison San Antonio McAllen-Edinburg-Mission San Antonio San Antonio Longview Longview Wichita Falls San Antonio	 X X X X X X X X X X X X X X X X X X X
Utah	Davis Juab Morgan Salt Lake Summit Tooele Utah Washington Weber	Ogden-Clearfield Provo-Orem Ogden-Clearfield Salt Lake Salt Lake Salt Lake Provo-Orem St. George Ogden-Clearfield	 X
Vermont	Chittenden Franklin Grand Isle	Burlington-South Burlington Burlington-South Burlington Burlington-South Burlington	 X X X
Virginia	Albemarle Alexandria City Amelia Arlington	Charlottesville Washington-Arlington-Alexandria Richmond Washington-Arlington-Alexandria	 X X
cont'd next page	Caroline	Richmond	X

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State	County	MSA	Eligible for Enhanced
Virginia	Charles City	Richmond	X
	Charlottesville	Charlottesville	X
	Chesapeake	Virginia Beach-Norfolk-Newport News	X
	Chesterfield	Richmond	X
	Clarke	Washington-Arlington-Alexandria	
	Colonial Height	Richmond	X
	Cumberland	Richmond	X
	Danville	Danville	
	Dinwiddie	Richmond	X
	Fairfax	Washington-Arlington-Alexandria	
	Fairfax City	Washington-Arlington-Alexandria	
	Falls Church City	Washington-Arlington-Alexandria	
	Fauquier	Washington-Arlington-Alexandria	
	Fluvanna	Charlottesville	X
	Frederick	Winchester	
	Fredericksburg City	Washington-Arlington-Alexandria	
	Gloucester	Virginia Beach-Norfolk-Newport News	X
	Goochland	Richmond	X
	Greene	Charlottesville	X
	Hampton	Virginia Beach-Norfolk-Newport News	X
	Hanover	Richmond	X
	Harrisonburg City	Harrisonburg	X
	Henrico	Richmond	X
	Hopewell	Richmond	X
	Isle of Wight	Virginia Beach-Norfolk-Newport News	X
	James City	Virginia Beach-Norfolk-Newport News	X
	King and Queen	Richmond	X
	King William	Richmond	X
	Loudoun	Washington-Arlington-Alexandria	
	Louisa	Richmond	X
	Manassas City	Washington-Arlington-Alexandria	
	Manassas Park City	Washington-Arlington-Alexandria	
	Mathews	Virginia Beach-Norfolk-Newport News	X
	Nelson	Charlottesville	X
	New Kent	Richmond	X
	Newport News	Virginia Beach-Norfolk-Newport News	X
Norfolk	Virginia Beach-Norfolk-Newport News	X	
Petersburg	Richmond	X	
Pittsylvania	Danville		
Poquoson	Virginia Beach-Norfolk-Newport News	X	
Portsmouth	Virginia Beach-Norfolk-Newport News	X	
Powhatan	Richmond	X	
Prince George	Richmond	X	
Prince William	Washington-Arlington-Alexandria		
Richmond	Richmond	X	
Richmond City	Richmond	X	
Rockingham	Harrisonburg	X	
Spotsylvania	Washington-Arlington-Alexandria		
Stafford	Washington-Arlington-Alexandria		

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FHLMC CONFORMING LIBOR ARMS – 1/1, 3/1, 5/1, 7/1 and 10/1

EverBank Declining Market Matrix

Revised 3-16-09

GEOGRAPHIC RESTRICTIONS BY MSA/COUNTY

State	County	MSA	Eligible for Enhanced
Virginia	Suffolk	Virginia Beach-Norfolk-Newport News	X
	Surry	Virginia Beach-Norfolk-Newport News	X
	Sussex	Richmond	X
	Virginia Beach	Virginia Beach-Norfolk-Newport News	X
	Warren	Washington-Arlington-Alexandria	
	Williamsburg	Virginia Beach-Norfolk-Newport News	X
	Winchester City	Winchester	
	York	Virginia Beach-Norfolk-Newport News	X
Washington	Clark	Portland-Vancouver-Beaverton	
	Cowlitz	Longview	X
	King	Seattle-Bellevue-Everett	
	Kitsap	Bremerton-Silverdale	
	Pierce	Tacoma	
	Skagit	Mount Vernon-Anacortes	X
	Skamania	Portland-Vancouver-Beaverton	
	Snohomish	Seattle-Bellevue-Everett	
	Spokane	Spokane	X
	Thurston	Olympia	X
West Virginia	Berkeley	Hagerstown-Martinsburg	
	Boone	Charleston	X
	Brooke	Weirton-Steubenville	
	Clay	Charleston	X
	Hampshire	Winchester	
	Hancock	Weirton-Steubenville	
	Jefferson	Washington-Arlington-Alexandria	
	Kanawha	Charleston	X
	Lincoln	Charleston	X
	Marshall	Wheeling	
	Monongalia	Morgantown	X
	Morgan	Hagerstown-Martinsburg	
	Ohio	Wheeling	
	Pleasants	Parkersburg-Marietta-Vienna	X
	Preston	Morgantown	X
	Putnam	Charleston	X
Wirt	Parkersburg-Marietta-Vienna	X	
Wood	Parkersburg-Marietta-Vienna	X	
Wisconsin	Brown	Green Bay	X
	Calumet	Appleton	X
	Columbia	Madison	X
	Dane	Madison	X
	Fond du Lac	Fond du Lac	X
	Iowa	Madison	X
	Kenosha	Lake County-Kenosha County	X
	Kewaunee	Green Bay	X
	Milwaukee	Milwaukee-Waukesha-West Allis	X
	Oconto	Green Bay	X
	Outagamie	Appleton	X
	Ozaukee	Milwaukee-Waukesha-West Allis	X
	Pierce	Minneapolis-St. Paul-Bloomington	

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FHLMC CONFORMING LIBOR ARMS – 1/1, 3/1, 5/1, 7/1 and 10/1

EverBank Declining Market Matrix

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GEOGRAPHIC RESTRICTIONS BY MSA/COUNTY

State	County	MSA	Eligible for Enhanced
Wisconsin	Racine	Racine	X
	Rock	Janesville	
	Saint Croix	Minneapolis-St. Paul-Bloomington	
	Sheboygan	Sheboygan	X
	Washington	Milwaukee-Waukesha-West Allis	X
	Waukesha	Milwaukee-Waukesha-West Allis	X
	Winnebago	Oshkosh-Neenah	X
Wyoming	Laramie	Cheyenne	X

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