

Entity	Plan No.	ARM Type	Note/Rider	Index	Look-back Int. Rate Change	Caps	Margin	Rounding Method	Assumable	Convertible	Amortization Term	Qualifying Rate	Comments
FNMA	4927	5/6	3442/314 2	30-Day Avg SOFR	45	2/1/5	2.75	Nearest 1/8	After Fixed Period	No	30	Greater of the Fully Indexed Or Note Rate +	Conforming and High-Balance Texas A(6) note form 3442.44/3142.44
FNMA	4928	7/6	3442/314 2	30-Day Avg SOFR	45	5/1/5	2.75	Nearest 1/8	After Fixed Period	No	30	Greater of the Fully Indexed or Note Rate	Conforming and High-Balance Texas A(6) nmote for 3442.44/3142.44
FNMA	4929	10/6	3442/314 2	30-Day Avg SOFR	45	5/1/5	2.75	Nearest 1/8	After Fixed Period	No	30	Greater of the Fully Indexed or Note Rate	Conforming and High-Balance Texas A(6) nmote for 3442.44/3142.44
FHLMC		5/6	3442/314 2	30-Day Avg SOFR	45	2/1/5	2.75	Nearest 1/8	After Fixed Period	No	30	Greater of the Fully Indexed Or Note Rate + 2%	Conforming and Super Conforming Texas A(6) note form 3442.44/3142.44
FHLMC		7/6	3442/314 2	30-Day Avg SOFR	45	5/1/5	2.75	Nearest 1/8	After Fixed Period	No	30	Greater of the Fully Indexed or Note Rate	Conforming and Super Conforming Texas A(6) nmote for 3442.44/3142.44
FHLMC		10/6	3442/314 2	30-Day Avg SOFR	45	5/1/5	2.75	Nearest 1/8	After Fixed Period	No	30	Greater of the Fully Indexed or Note Rate	Conforming and Super Conforming Texas A(6) nmote for 3442.44/3142.44
FHA Includes streamline		5/1		1-Yr CMT (Fed Statistical Release H.15, Selected Interest Rates)	45	1/1/5	1.75 2.00 2.25	Nearest 1/8	Yes (OO) No (Inv.)	No	30	Note Rate (N/A for non-credit qualifying streamlines)	Government change dates can be found in the "Government ARM Initial Interest Rate Adjustment Dates" document in the Program and Delivery Guides section on the Reference Guides page of www.gopennymac.com .
VA Includes IRRRL		5/1		1-Yr CMT (Fed Statistical Selected Interest Rates)	45	1/1/5	1.75 2.00 2.25	Nearest 1/8	VA Approval	No	30	Note Rate (N/A for non-credit qualifying IRRRLs)	Prepayment penalty not allowed on any ARM. Matrix does not include QM qualifying requirements for ARMs with initial fixed period of 5 years.