



RISKSPAN

RISK ADVISORY,
DATA ANALYTICS,
AND TECHNOLOGY

Data made beautiful

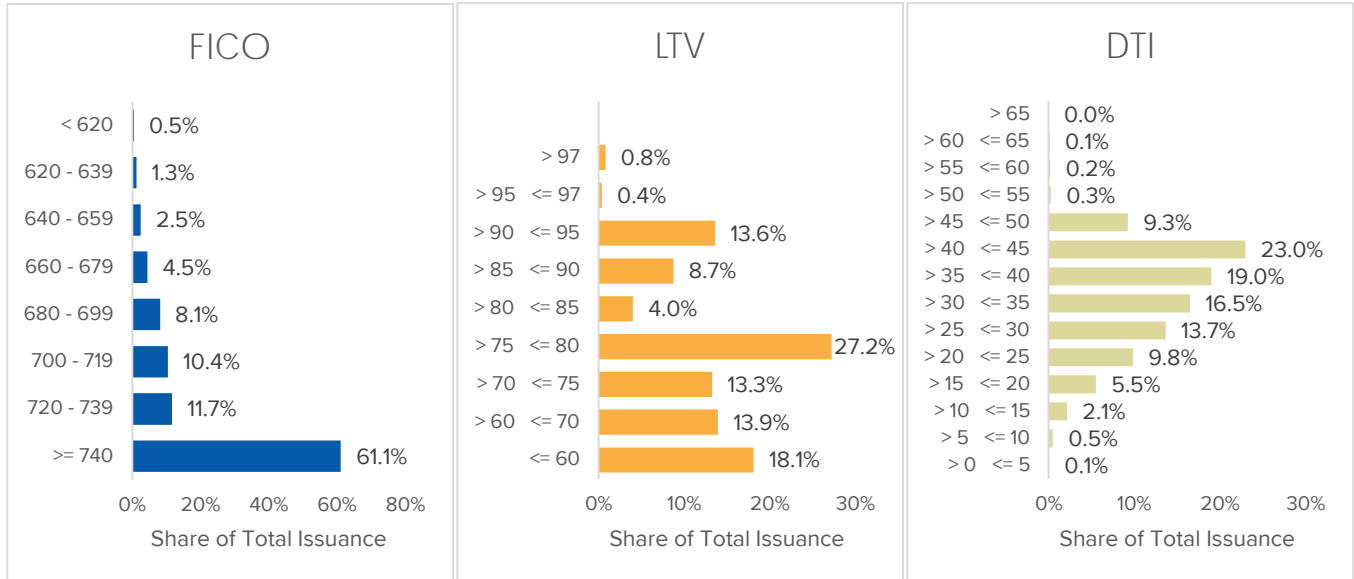
FREDDIE MAE BOX SCORE REPORT: DECEMBER 2015

Pricing Box - December-15 - All Issued Loans by UPB

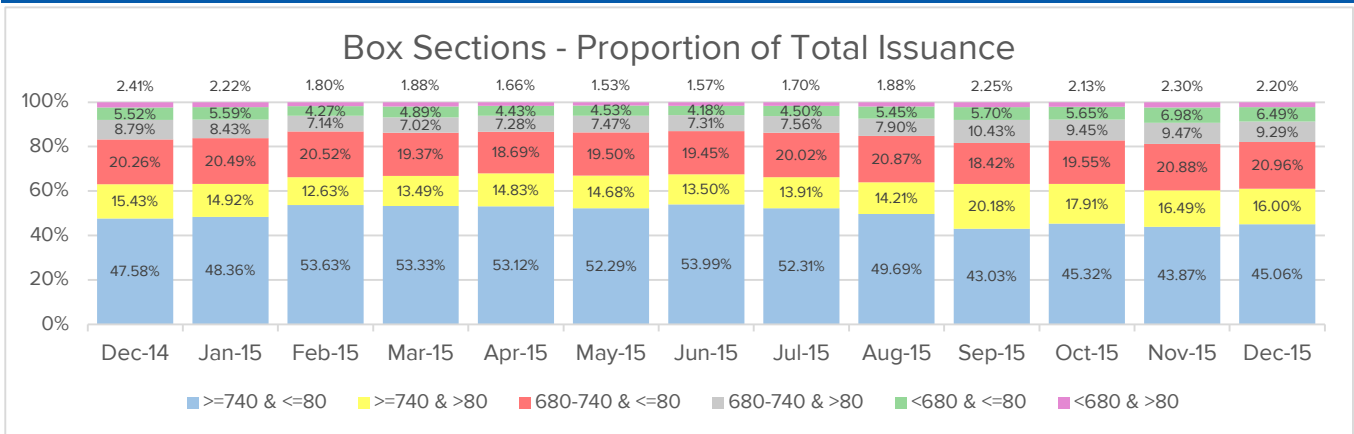
		LTV Range								Total	
		≤ 60	> 60 ≤ 70	> 70 ≤ 75	> 75 ≤ 80	> 80 ≤ 85	> 85 ≤ 90	> 90 ≤ 95	> 95 ≤ 97		> 97
FICO Range	>= 740	12.06%	8.29%	8.33%	16.38%	2.37%	5.30%	7.89%	0.16%	0.28%	61.1%
	720-739	1.61%	1.52%	1.54%	3.29%	0.53%	1.12%	1.95%	0.06%	0.07%	11.7%
	700-719	1.52%	1.43%	1.31%	3.14%	0.40%	0.92%	1.57%	0.05%	0.07%	10.4%
	680-699	1.25%	1.18%	1.01%	2.16%	0.34%	0.76%	1.31%	0.04%	0.10%	8.1%
	660-679	0.80%	0.77%	0.59%	1.21%	0.15%	0.34%	0.47%	0.03%	0.09%	4.5%
	640-659	0.45%	0.43%	0.29%	0.68%	0.10%	0.18%	0.28%	0.02%	0.07%	2.5%
	620-639	0.29%	0.23%	0.15%	0.33%	0.06%	0.08%	0.11%	0.01%	0.03%	1.3%
	< 620	0.11%	0.08%	0.04%	0.05%	0.03%	0.03%	0.02%	0.01%	0.08%	0.5%
Total		18.1%	13.9%	13.3%	27.2%	4.0%	8.7%	13.6%	0.4%	0.8%	100%

Legend		
Largest	Mid	Smallest

Indicators - December-15 - All Issued Loans by UPB



Pricing Box - Trends and Change



December-15 v. November-15 - All Issued Loans by UPB

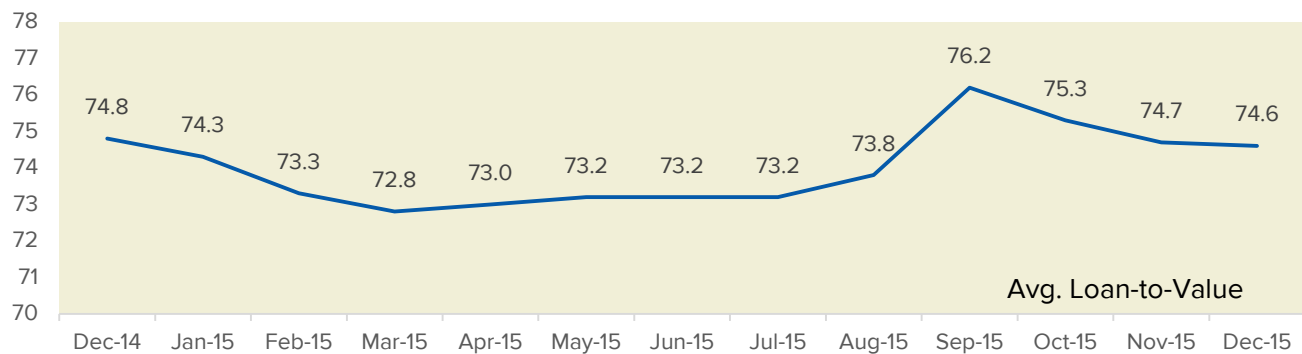
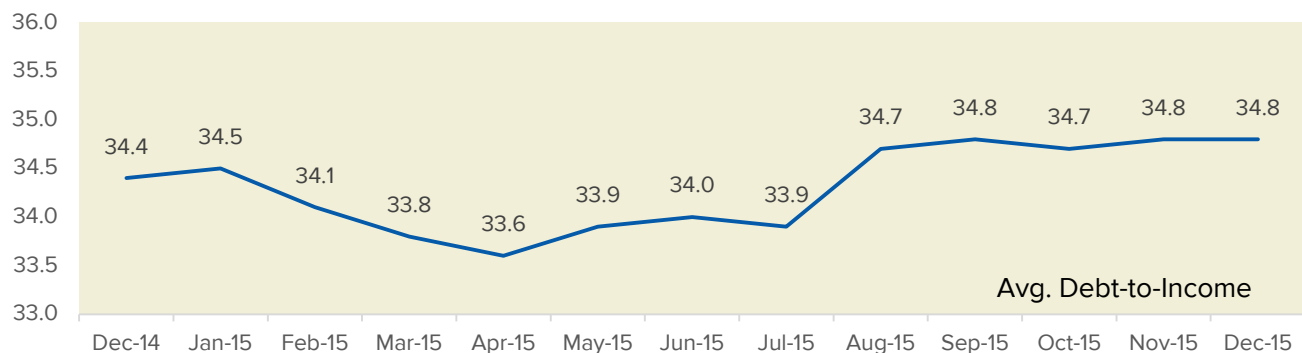
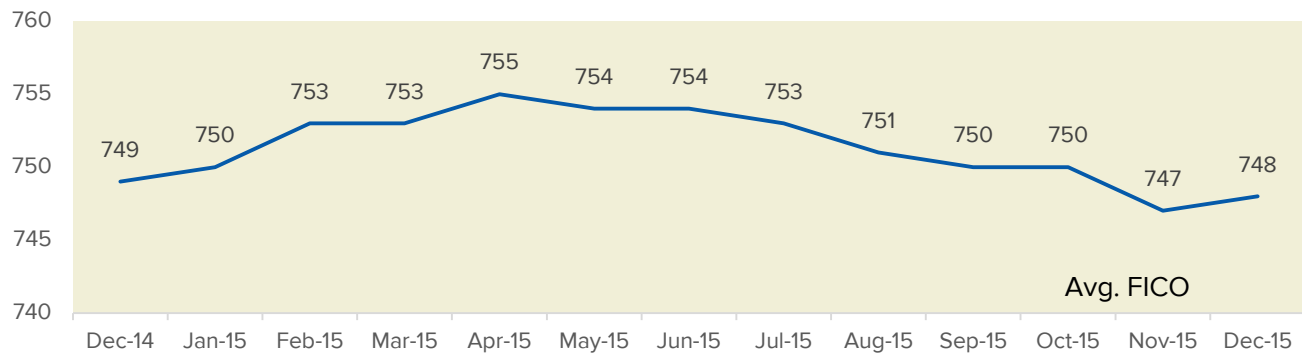
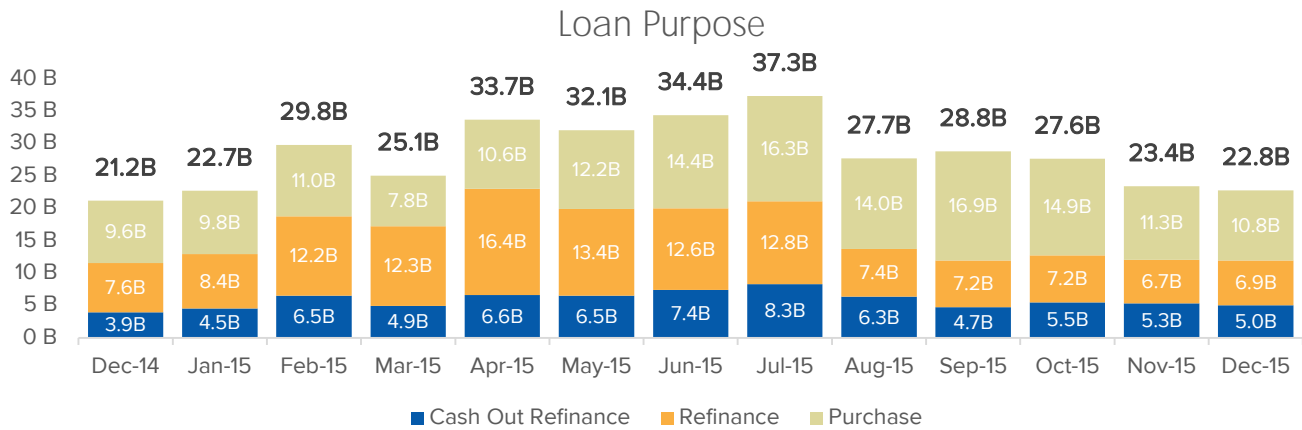
		LTV Range									Total
		<=60	>60 <=70	>70 <=75	>75 <=80	>80 <=85	>85 <=90	>90 <=95	>95 <=97	>97	
FICO Range	>= 740	0.11%	0.48%	0.63%	(0.03%)	0.06%	(0.10%)	(0.38%)	(0.03%)	(0.03%)	0.7%
	720-739	(0.05%)	0.10%	0.15%	0.05%	0.04%	0.01%	(0.17%)	(0.01%)	(0.02%)	0.1%
	700-719	(0.09%)	0.09%	0.02%	0.08%	0.02%	0.04%	0.05%	(0.00%)	(0.03%)	0.2%
	680-699	(0.05%)	(0.00%)	0.03%	(0.26%)	(0.01%)	(0.01%)	(0.08%)	(0.01%)	(0.01%)	(0.4%)
	660-679	(0.16%)	(0.08%)	0.06%	(0.11%)	0.01%	0.01%	(0.11%)	(0.00%)	(0.02%)	(0.4%)
	640-659	(0.07%)	(0.05%)	0.02%	0.01%	0.00%	0.00%	0.02%	0.00%	(0.02%)	(0.1%)
	620-639	(0.05%)	0.01%	(0.02%)	(0.01%)	0.02%	0.00%	(0.01%)	(0.00%)	(0.02%)	(0.1%)
	< 620	(0.02%)	(0.01%)	(0.00%)	(0.01%)	0.00%	(0.00%)	(0.01%)	(0.00%)	0.02%	(0.0%)
Total	(0.4%)	0.5%	0.9%	(0.3%)	0.1%	(0.0%)	(0.7%)	(0.1%)	(0.1%)	(0.0%)	

December-15 v. December-14 - All Issued Loans by UPB

		LTV Range									Total
		<=60	>60 <=70	>70 <=75	>75 <=80	>80 <=85	>85 <=90	>90 <=95	>95 <=97	>97	
FICO Range	>= 740	0.31%	(0.28%)	(0.63%)	(1.93%)	0.15%	0.26%	0.34%	0.10%	(0.28%)	(1.9%)
	720-739	0.07%	0.02%	(0.00%)	(0.22%)	0.06%	0.06%	0.07%	0.04%	(0.07%)	0.0%
	700-719	0.06%	0.10%	0.02%	0.13%	0.02%	0.11%	0.13%	0.03%	(0.08%)	0.5%
	680-699	0.09%	0.12%	0.06%	0.25%	0.01%	0.09%	0.08%	0.02%	(0.08%)	0.6%
	660-679	0.07%	0.15%	0.16%	0.30%	(0.01%)	0.01%	(0.00%)	0.01%	(0.06%)	0.6%
	640-659	0.00%	0.09%	0.07%	0.11%	0.01%	0.03%	0.04%	(0.00%)	(0.07%)	0.3%
	620-639	0.03%	0.02%	0.04%	0.05%	0.02%	(0.01%)	0.02%	0.00%	(0.05%)	0.1%
	< 620	(0.06%)	(0.02%)	(0.03%)	(0.02%)	(0.02%)	(0.03%)	(0.02%)	(0.01%)	(0.08%)	(0.3%)
Total	0.6%	0.2%	(0.3%)	(1.3%)	0.3%	0.5%	0.7%	0.2%	(0.8%)	0.0%	

Change Legend		
Gain	No Change	Loss

Summary Statistics - December-15 - All Issued Loans by UPB



Summary Statistics - December-15 - All Issued Loans by UPB

