



RISKSPAN

RISK ADVISORY,
DATA ANALYTICS,
AND TECHNOLOGY

Data made beautiful

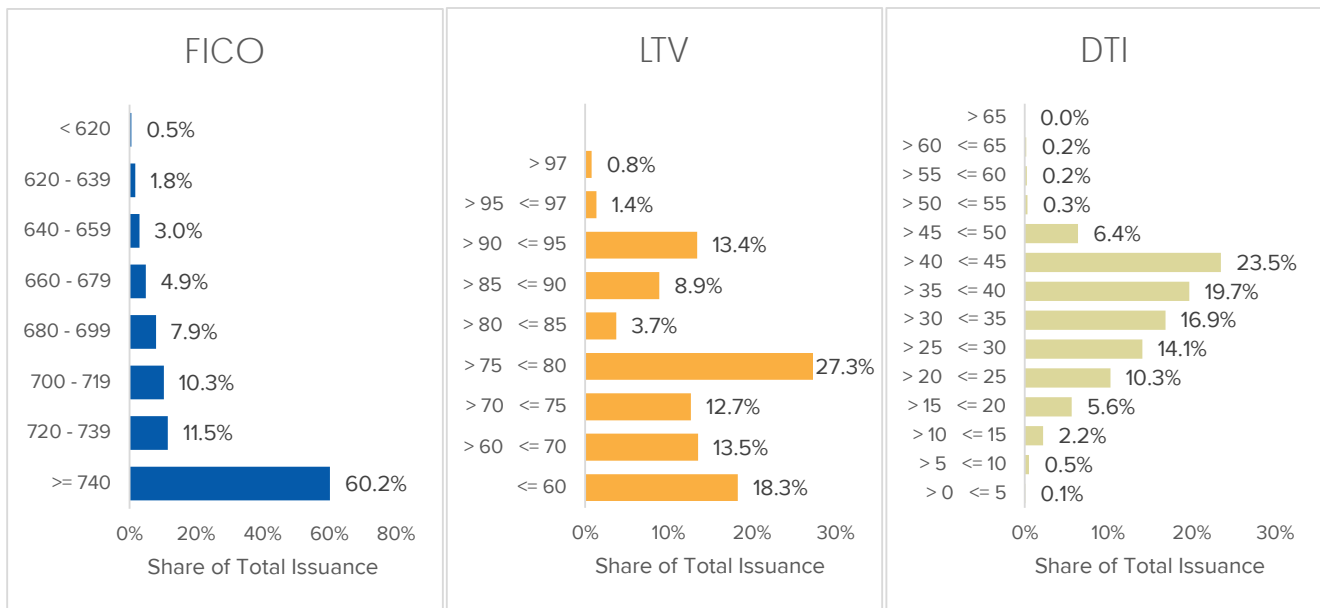
AGENCY COMBINED BOX SCORE REPORT: JANUARY 2016

Pricing Box - January-16 - 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	12.08%	7.89%	7.86%	16.41%	2.16%	5.31%	7.59%	0.60%	0.25%	60.2%
	720-739	1.61%	1.45%	1.40%	3.15%	0.49%	1.15%	1.97%	0.22%	0.08%	11.5%
	700-719	1.49%	1.40%	1.23%	3.01%	0.40%	0.95%	1.50%	0.20%	0.09%	10.3%
	680-699	1.20%	1.11%	0.98%	2.12%	0.32%	0.72%	1.22%	0.18%	0.09%	7.9%
	660-679	0.84%	0.77%	0.59%	1.34%	0.17%	0.38%	0.60%	0.08%	0.08%	4.9%
	640-659	0.57%	0.50%	0.35%	0.76%	0.10%	0.23%	0.35%	0.05%	0.08%	3.0%
	620-639	0.39%	0.32%	0.22%	0.43%	0.06%	0.11%	0.17%	0.02%	0.05%	1.8%
	< 620	0.13%	0.09%	0.04%	0.07%	0.04%	0.04%	0.03%	0.01%	0.07%	0.5%
Total	18.3%	13.5%	12.7%	27.3%	3.7%	8.9%	13.4%	1.4%	0.8%	100%	

Legend		
Largest	Mid	Smallest

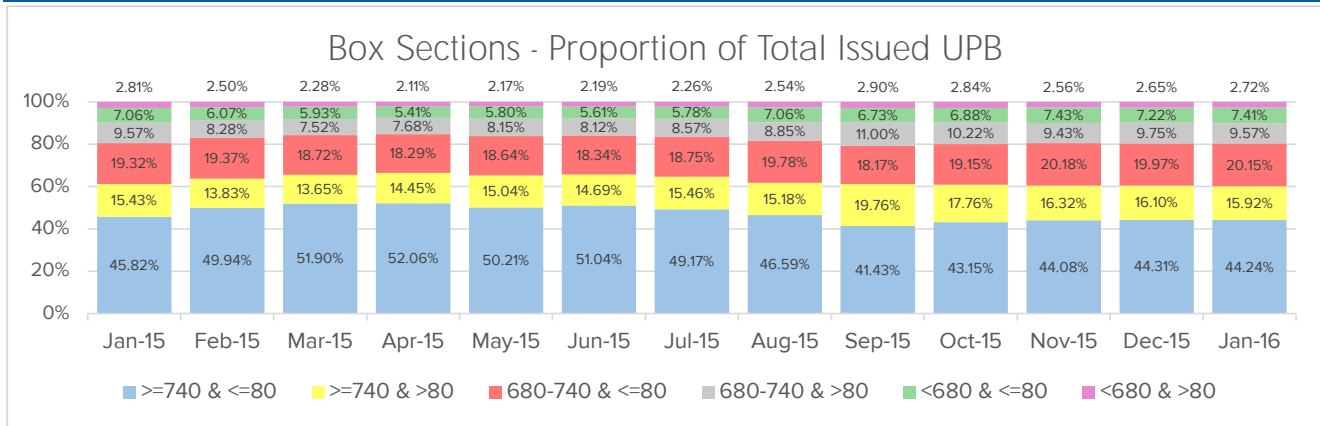
Indicators - January-16 - All Issued Loans by UPB



Pricing Box, Indicators, Trends, Changes and Summary Statistics based on Issued UPB; Risk Layers based on Loan Count

Source: Freddie Mac and Fannie Mae Daily Loan Level Disclosure

Pricing Box - Trends and Change



January-16 v. 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	0.17%	(0.18%)	(0.10%)	0.04%	0.00%	(0.09%)	(0.07%)	(0.04%)	0.00%	(0.3%)
	720-739	0.01%	(0.00%)	0.01%	(0.05%)	(0.01%)	(0.03%)	0.05%	(0.01%)	0.01%	(0.0%)
	700-719	0.02%	0.10%	0.01%	0.07%	(0.01%)	(0.02%)	(0.05%)	(0.00%)	0.02%	0.1%
	680-699	0.02%	(0.00%)	0.02%	(0.03%)	(0.00%)	(0.05%)	(0.07%)	(0.00%)	(0.01%)	(0.1%)
	660-679	0.04%	(0.01%)	(0.01%)	0.02%	0.01%	0.01%	0.01%	0.01%	(0.01%)	0.1%
	640-659	0.07%	(0.02%)	(0.02%)	(0.02%)	(0.01%)	0.00%	(0.01%)	(0.01%)	0.02%	0.0%
	620-639	0.05%	0.02%	0.02%	0.00%	(0.00%)	(0.00%)	0.01%	(0.00%)	0.01%	0.1%
	< 620	0.02%	0.02%	(0.00%)	0.01%	0.01%	0.01%	0.00%	0.00%	0.00%	0.1%
Total	0.4%	(0.1%)	(0.1%)	0.0%	(0.0%)	(0.2%)	(0.1%)	(0.1%)	0.1%	(0.0%)	

January-16 v. January-15 - All Issued Loans by UPB

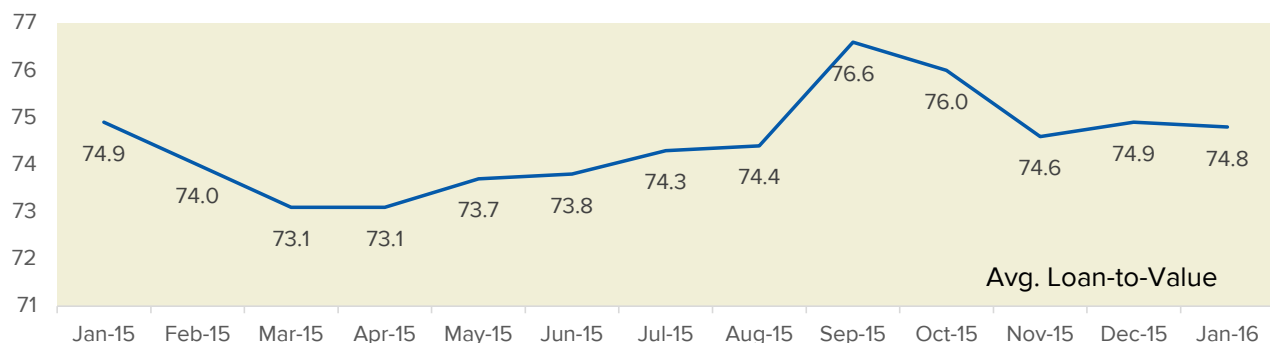
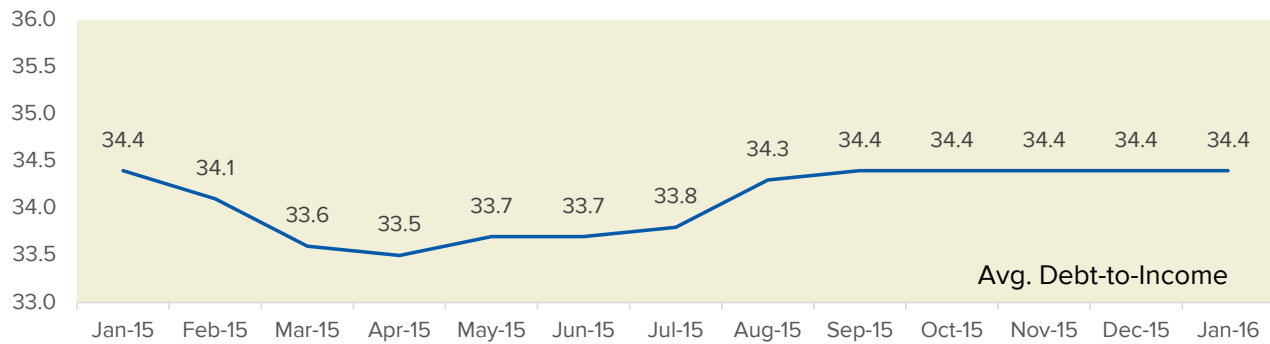
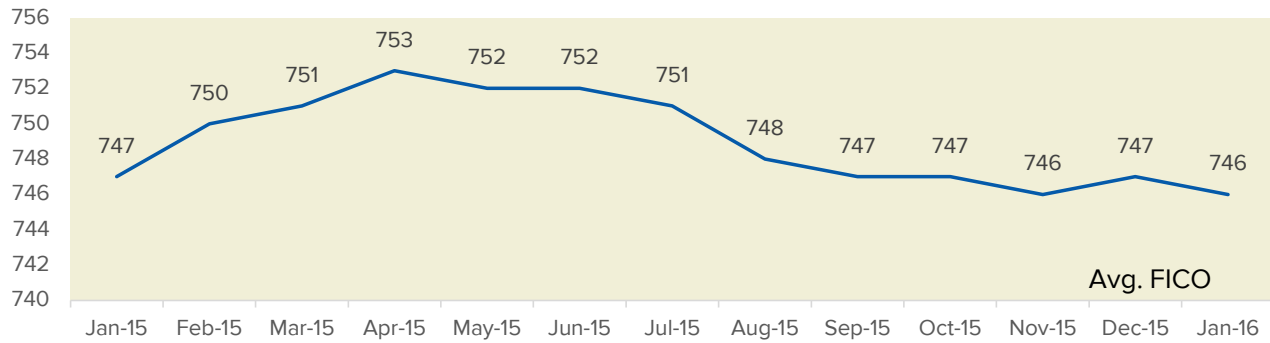
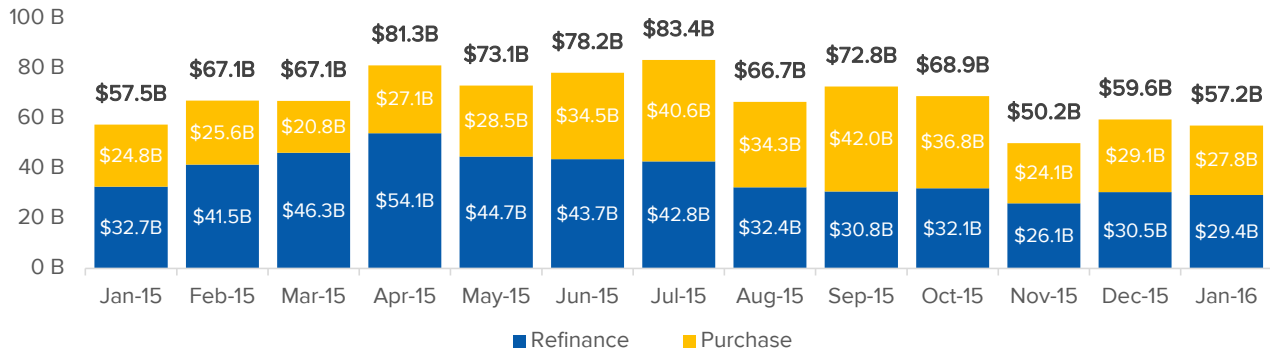
		LTV Range								Total	
		<= 60	> 60 <= 70	> 70 <= 75	> 75 <= 80	> 80 <= 85	> 85 <= 90	> 90 <= 95	> 95 <= 97		> 97
FICO Range	>= 740	(0.26%)	(0.45%)	(0.54%)	(0.68%)	(0.17%)	0.49%	0.21%	0.38%	(0.18%)	(1.2%)
	720-739	0.07%	0.07%	(0.03%)	(0.03%)	(0.05%)	0.15%	0.01%	0.14%	(0.04%)	0.3%
	700-719	0.09%	0.18%	0.00%	0.10%	(0.06%)	0.09%	(0.02%)	0.12%	(0.03%)	0.5%
	680-699	0.12%	0.13%	0.08%	0.12%	(0.07%)	(0.01%)	(0.13%)	0.10%	(0.05%)	0.3%
	660-679	0.17%	0.11%	(0.01%)	(0.03%)	(0.04%)	(0.04%)	(0.10%)	0.04%	(0.06%)	0.0%
	640-659	0.12%	0.06%	(0.00%)	(0.02%)	(0.02%)	(0.03%)	(0.02%)	0.02%	(0.03%)	0.1%
	620-639	0.10%	0.05%	0.02%	(0.00%)	(0.01%)	(0.00%)	0.01%	0.01%	(0.03%)	0.1%
	< 620	(0.01%)	(0.00%)	(0.01%)	(0.00%)	(0.00%)	(0.02%)	(0.01%)	(0.00%)	(0.06%)	(0.1%)
Total	0.4%	0.1%	(0.5%)	(0.5%)	(0.4%)	0.6%	(0.0%)	0.8%	(0.5%)	(0.0%)	

Change Legend

Gain	No Change	Loss

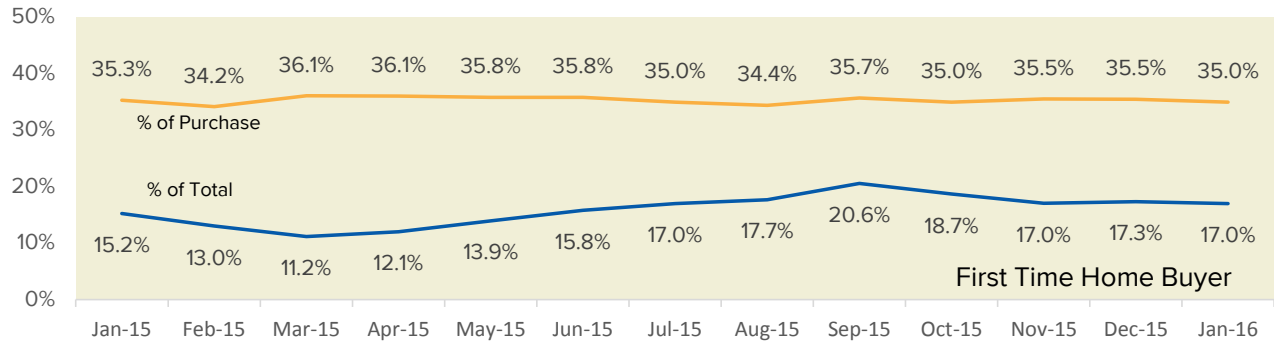
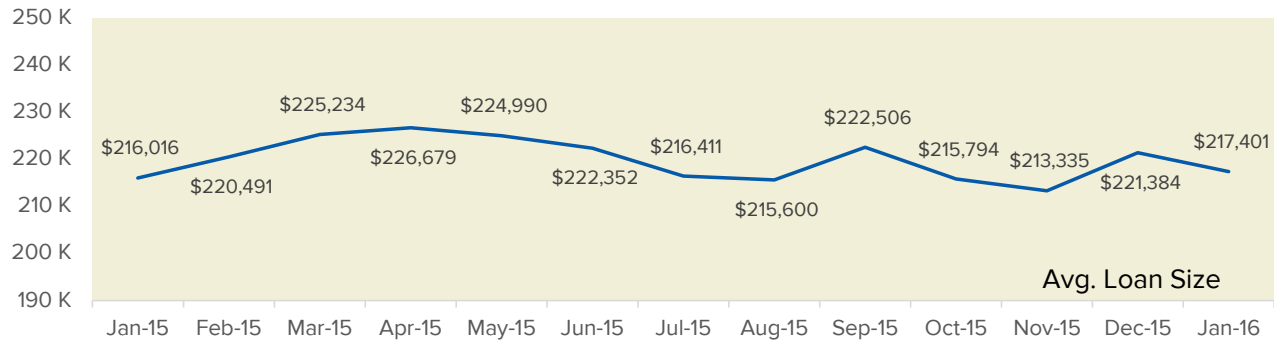
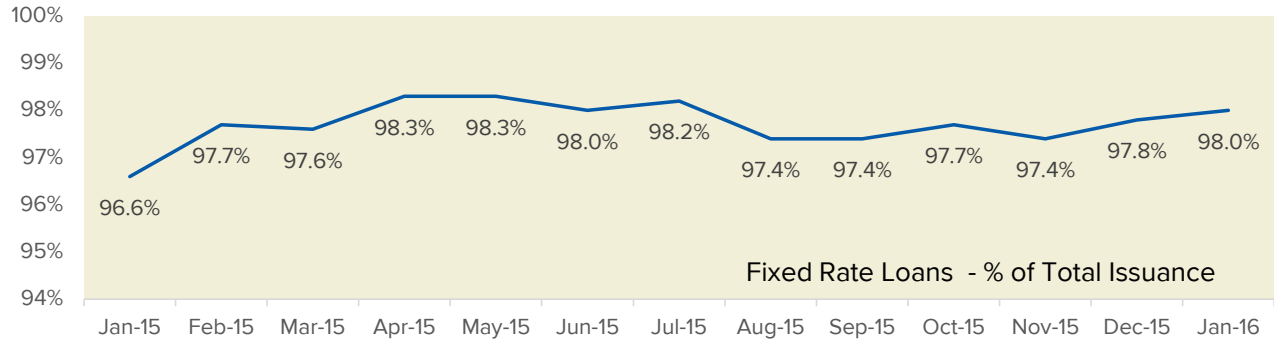
Summary Statistics - January-16 - All Issued Loans by UPB

Loan Purpose



Pricing Box, Indicators, Trends, Changes and Summary Statistics based on Issued UPB; Risk Layers based on Loan Count
Source: Freddie Mac and Fannie Mae Daily Loan Level Disclosure

Summary Statistics - January-16 - All Issued Loans by UPB



Pricing Box, Indicators, Trends, Changes and Summary Statistics based on Issued UPB; Risk Layers based on Loan Count
Source: Freddie Mac and Fannie Mae Daily Loan Level Disclosure