



RISKSPAN

RISK ADVISORY,
DATA ANALYTICS,
AND TECHNOLOGY

Data made beautiful

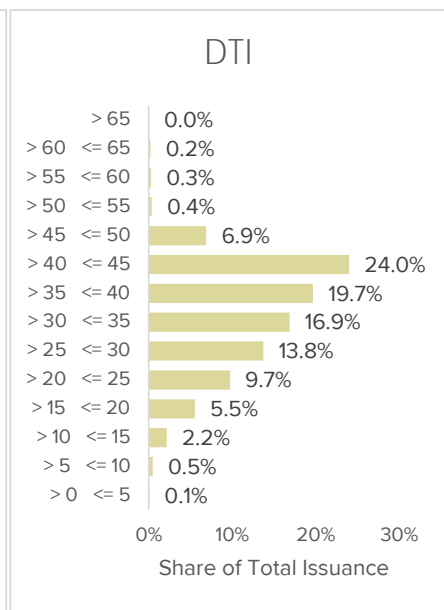
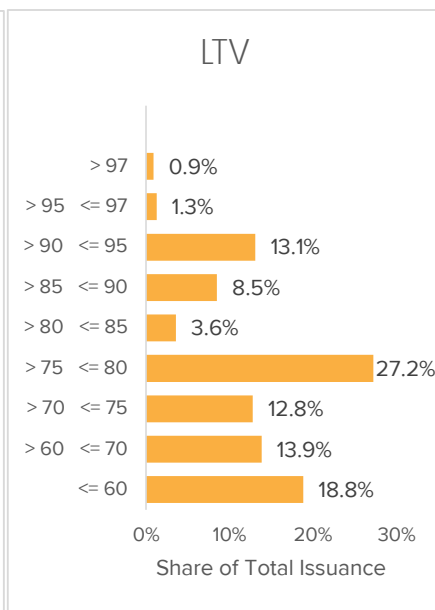
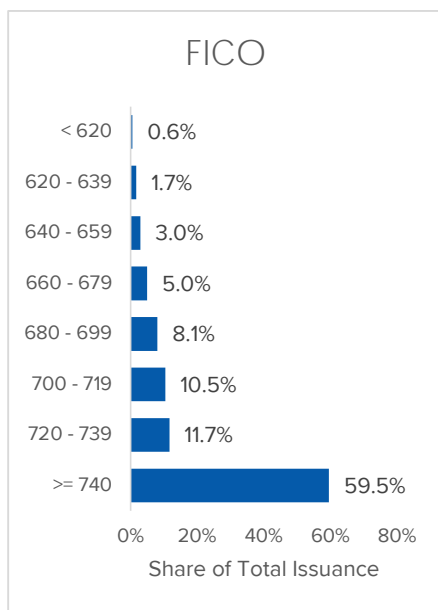
AGENCY COMBINED BOX SCORE REPORT: FEBRUARY 2016

Pricing Box - February-16 - All Issued Loans by UPB

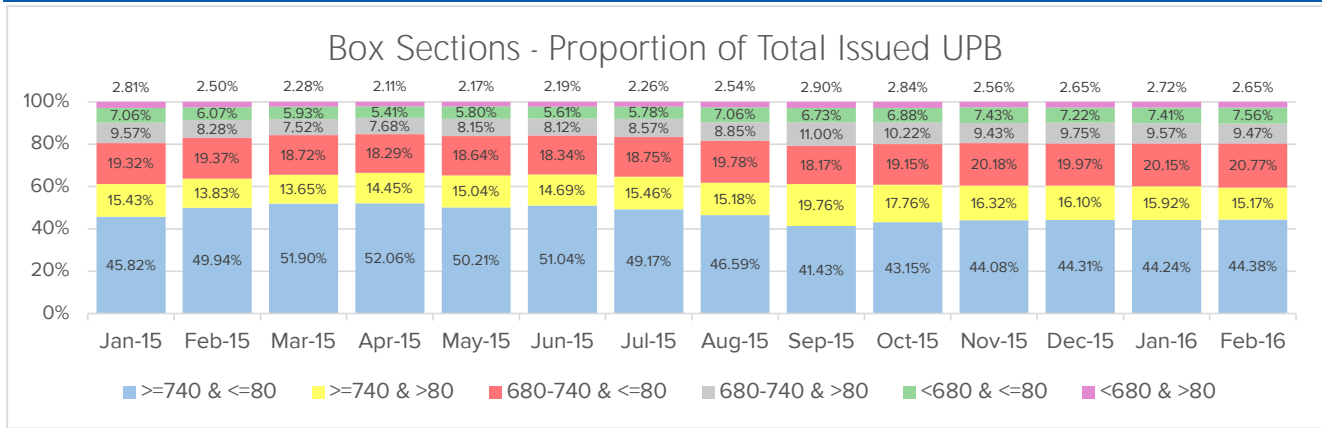
		LTV Range								Total	
		<= 60	> 60 <= 70	> 70 <= 75	> 75 <= 80	> 80 <= 85	> 85 <= 90	> 90 <= 95	> 95 <= 97		> 97
FICO Range	>= 740	12.17%	8.08%	7.79%	16.33%	2.02%	5.02%	7.26%	0.57%	0.30%	59.5%
	720-739	1.73%	1.48%	1.43%	3.27%	0.45%	1.10%	1.93%	0.21%	0.08%	11.7%
	700-719	1.64%	1.38%	1.30%	2.95%	0.39%	0.92%	1.58%	0.18%	0.10%	10.5%
	680-699	1.29%	1.15%	1.00%	2.15%	0.32%	0.70%	1.24%	0.16%	0.10%	8.1%
	660-679	0.92%	0.80%	0.62%	1.33%	0.15%	0.38%	0.59%	0.07%	0.11%	5.0%
	640-659	0.58%	0.54%	0.37%	0.72%	0.12%	0.21%	0.31%	0.04%	0.07%	3.0%
	620-639	0.37%	0.32%	0.22%	0.42%	0.08%	0.11%	0.15%	0.02%	0.05%	1.7%
	< 620	0.13%	0.10%	0.05%	0.07%	0.04%	0.03%	0.02%	0.01%	0.08%	0.6%
Total	18.8%	13.9%	12.8%	27.2%	3.6%	8.5%	13.1%	1.3%	0.9%	100%	

Legend		
Largest	Mid	Smallest

Indicators - February-16 - All Issued Loans by UPB



Pricing Box - Trends and Change



February-16 v. 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	0.09%	0.19%	(0.07%)	(0.08%)	(0.15%)	(0.29%)	(0.33%)	(0.03%)	0.05%	(0.6%)
	720-739	0.12%	0.03%	0.03%	0.12%	(0.03%)	(0.04%)	(0.04%)	(0.00%)	0.00%	0.2%
	700-719	0.15%	(0.02%)	0.07%	(0.07%)	(0.01%)	(0.03%)	0.08%	(0.02%)	0.01%	0.2%
	680-699	0.09%	0.04%	0.02%	0.04%	0.00%	(0.03%)	0.02%	(0.03%)	0.01%	0.2%
	660-679	0.08%	0.03%	0.03%	(0.01%)	(0.01%)	0.00%	(0.01%)	(0.01%)	0.03%	0.1%
	640-659	0.01%	0.05%	0.02%	(0.04%)	0.01%	(0.01%)	(0.04%)	(0.01%)	(0.01%)	(0.0%)
	620-639	(0.01%)	(0.01%)	(0.00%)	(0.01%)	0.01%	(0.00%)	(0.02%)	0.00%	0.00%	(0.0%)
	< 620	0.00%	0.00%	0.01%	0.01%	0.00%	(0.00%)	(0.00%)	0.01%	0.01%	0.0%
Total	0.5%	0.3%	0.1%	(0.1%)	(0.2%)	(0.4%)	(0.4%)	(0.1%)	0.1%	0.0%	

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

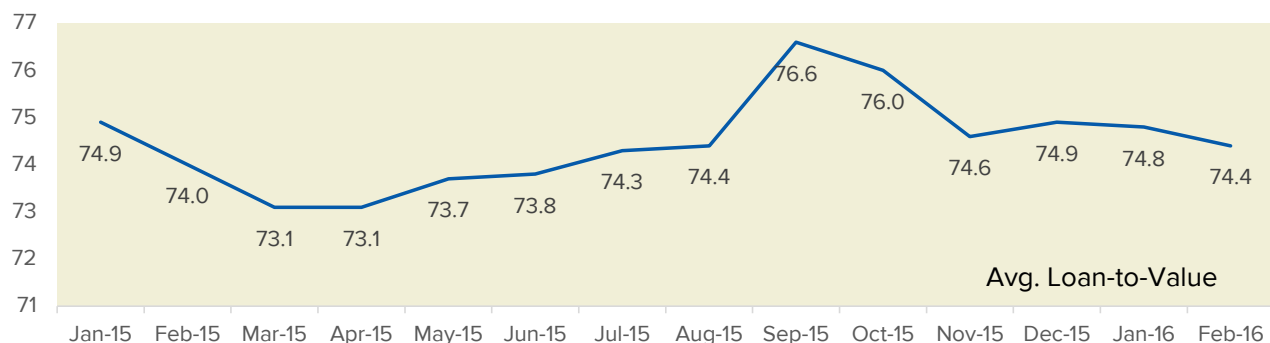
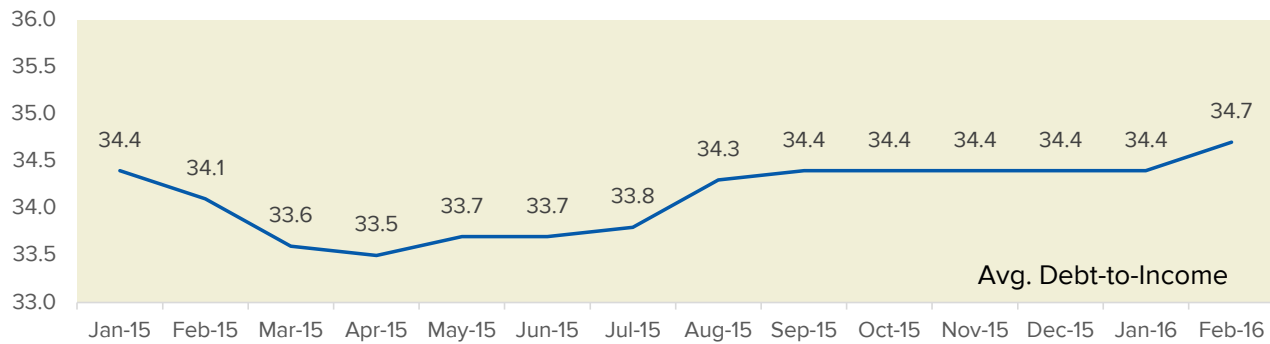
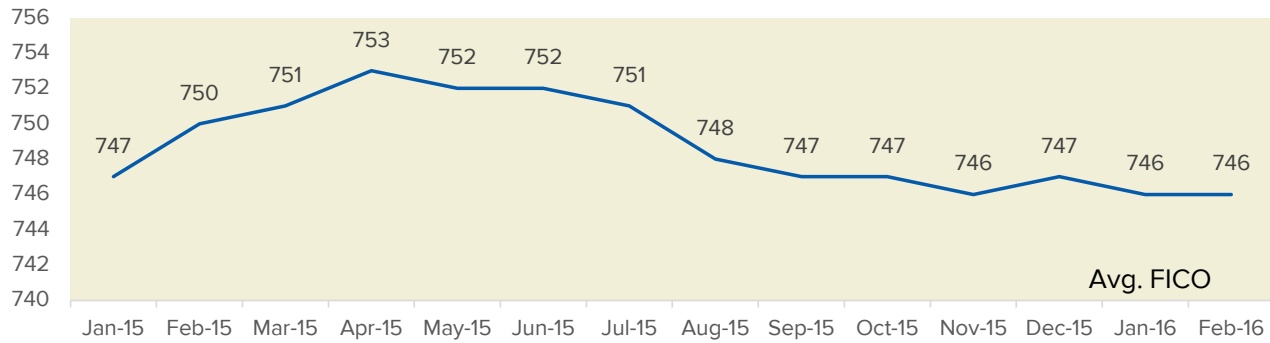
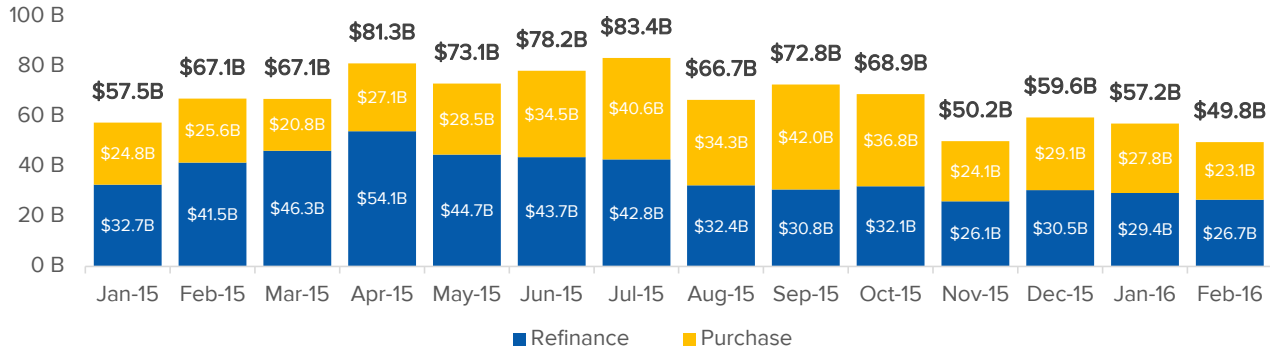
		LTV Range									Total
		<= 60	> 60 <= 70	> 70 <= 75	> 75 <= 80	> 80 <= 85	> 85 <= 90	> 90 <= 95	> 95 <= 97	> 97	
FICO Range	>= 740	(0.18%)	(0.26%)	(0.61%)	(0.76%)	(0.32%)	0.20%	(0.12%)	0.35%	(0.13%)	(1.8%)
	720-739	0.19%	0.11%	0.00%	0.09%	(0.08%)	0.11%	(0.03%)	0.14%	(0.04%)	0.5%
	700-719	0.24%	0.16%	0.08%	0.03%	(0.07%)	0.07%	0.06%	0.10%	(0.02%)	0.6%
	680-699	0.21%	0.17%	0.10%	0.16%	(0.07%)	(0.04%)	(0.11%)	0.08%	(0.05%)	0.4%
	660-679	0.25%	0.14%	0.02%	(0.04%)	(0.05%)	(0.04%)	(0.11%)	0.03%	(0.03%)	0.2%
	640-659	0.13%	0.10%	0.02%	(0.06%)	(0.01%)	(0.04%)	(0.06%)	0.02%	(0.04%)	0.1%
	620-639	0.08%	0.05%	0.02%	(0.01%)	0.00%	(0.01%)	(0.01%)	0.01%	(0.03%)	0.1%
	< 620	(0.01%)	0.00%	(0.00%)	0.00%	(0.00%)	(0.02%)	(0.02%)	0.00%	(0.05%)	(0.1%)
Total	0.9%	0.5%	(0.4%)	(0.6%)	(0.6%)	0.2%	(0.4%)	0.7%	(0.4%)	0.0%	

Change Legend

Gain	No Change	Loss

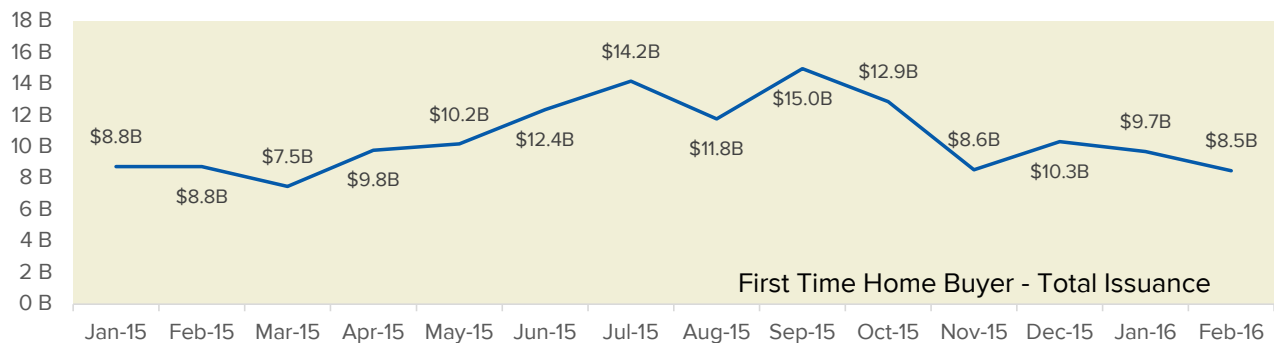
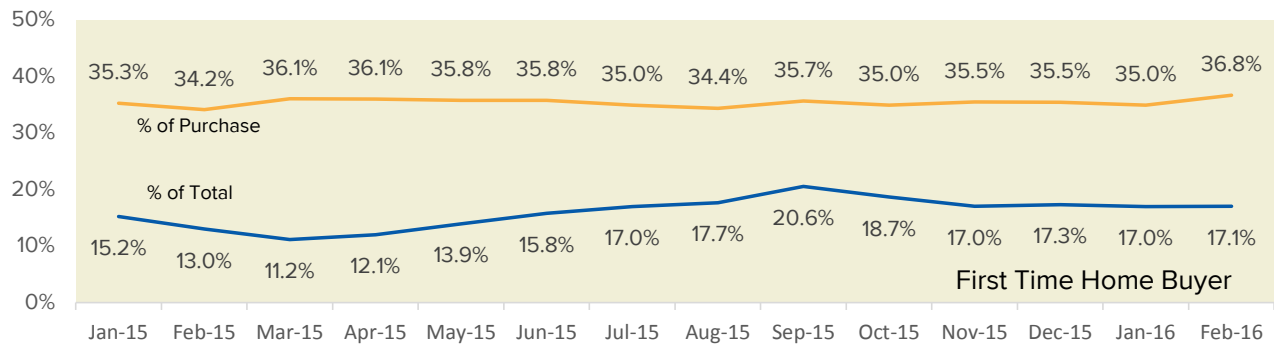
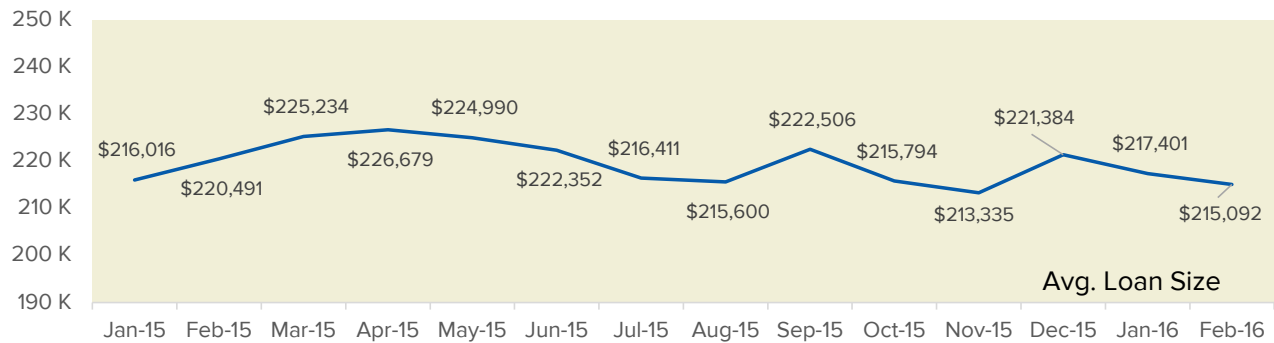
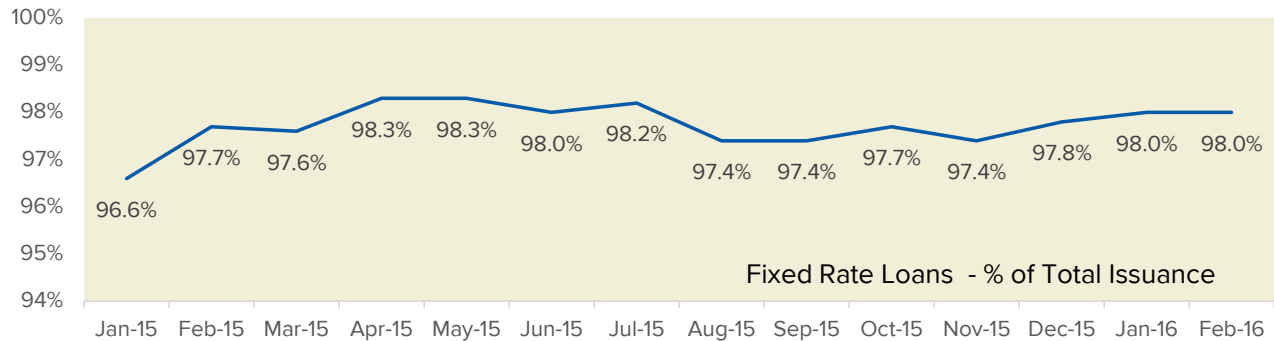
Summary Statistics - February-16 - All Issued Loans by UPB

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 - February-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