



RISKSPAN

RISK ADVISORY,
DATA ANALYTICS,
AND TECHNOLOGY

Data made beautiful

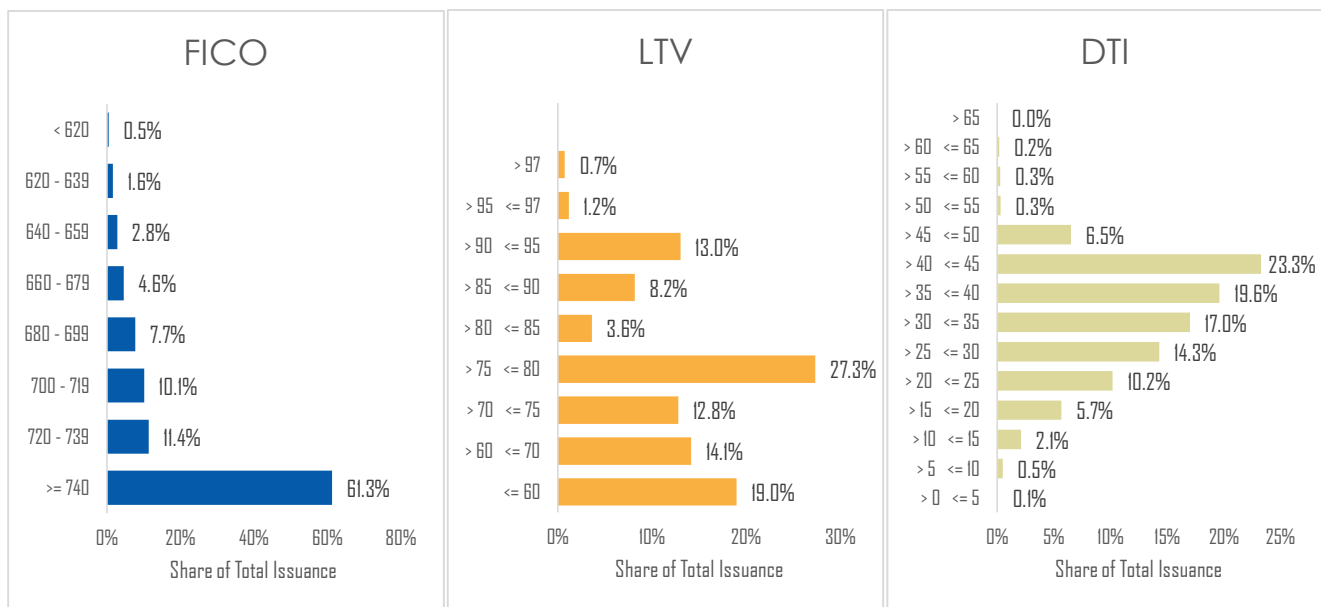
AGENCY COMBINED BOX SCORE REPORT: MARCH 2016

Pricing Box - March-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	12.65%	8.49%	8.08%	16.87%	2.09%	4.91%	7.45%	0.52%	0.22%	61.3%
	720-739	1.67%	1.50%	1.38%	3.16%	0.45%	1.04%	1.93%	0.19%	0.07%	11.4%
	700-719	1.57%	1.40%	1.22%	2.95%	0.40%	0.87%	1.47%	0.16%	0.09%	10.1%
	680-699	1.18%	1.12%	0.96%	2.02%	0.32%	0.71%	1.15%	0.15%	0.09%	7.7%
	660-679	0.86%	0.75%	0.59%	1.19%	0.15%	0.33%	0.54%	0.07%	0.09%	4.6%
	640-659	0.56%	0.50%	0.32%	0.71%	0.10%	0.20%	0.31%	0.04%	0.07%	2.8%
	620-639	0.37%	0.31%	0.20%	0.38%	0.06%	0.09%	0.15%	0.02%	0.05%	1.6%
	< 620	0.13%	0.08%	0.04%	0.06%	0.04%	0.03%	0.03%	0.01%	0.07%	0.5%
Total	19.0%	14.1%	12.8%	27.3%	3.6%	8.2%	13.0%	1.2%	0.7%	100%	

Legend		
Largest	Mid	Smallest

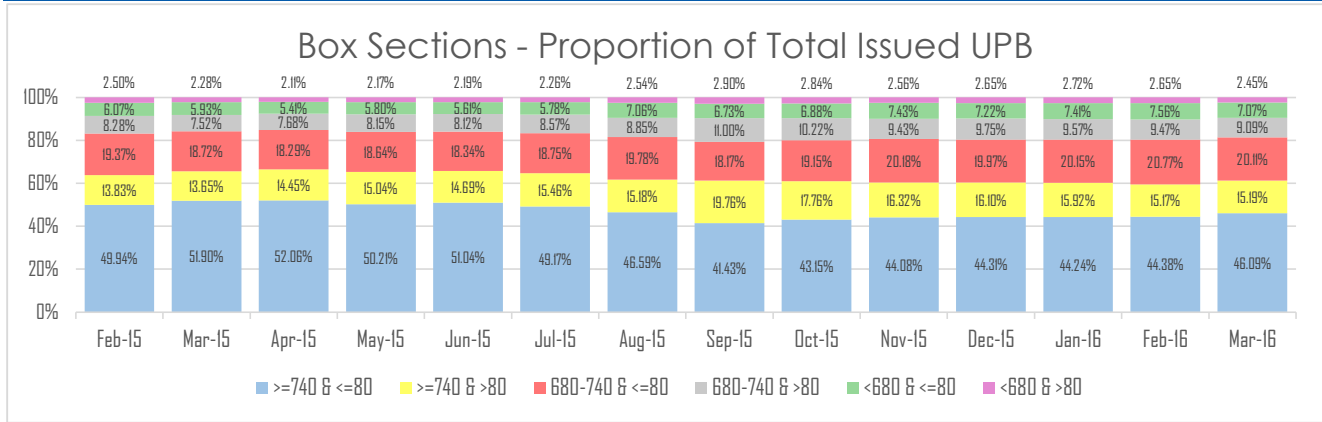
Indicators - March-16 - All Issued Loans by UPB



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



March-16 v. 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	0.49%	0.41%	0.28%	0.54%	0.07%	(0.11%)	0.19%	(0.05%)	(0.08%)	1.7%
	720-739	(0.06%)	0.01%	(0.05%)	(0.10%)	(0.00%)	(0.06%)	0.00%	(0.03%)	(0.01%)	#####
	700-719	(0.08%)	0.02%	(0.08%)	0.00%	0.02%	(0.05%)	(0.11%)	(0.02%)	(0.02%)	#####
	680-699	(0.11%)	(0.02%)	(0.04%)	(0.13%)	(0.00%)	0.01%	(0.09%)	(0.00%)	(0.01%)	#####
	660-679	(0.06%)	(0.04%)	(0.03%)	(0.14%)	(0.01%)	(0.05%)	(0.05%)	(0.00%)	(0.01%)	#####
	640-659	(0.02%)	(0.04%)	(0.04%)	(0.01%)	(0.02%)	(0.01%)	(0.00%)	0.00%	(0.00%)	#####
	620-639	(0.00%)	(0.01%)	(0.02%)	(0.04%)	(0.02%)	(0.01%)	(0.00%)	(0.00%)	0.00%	#####
	< 620	0.00%	(0.02%)	(0.01%)	(0.01%)	0.00%	(0.01%)	0.01%	(0.01%)	(0.02%)	#####
Total	0.2%	0.3%	0.0%	0.1%	0.0%	(0.3%)	(0.1%)	(0.1%)	(0.1%)	0.0%	

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

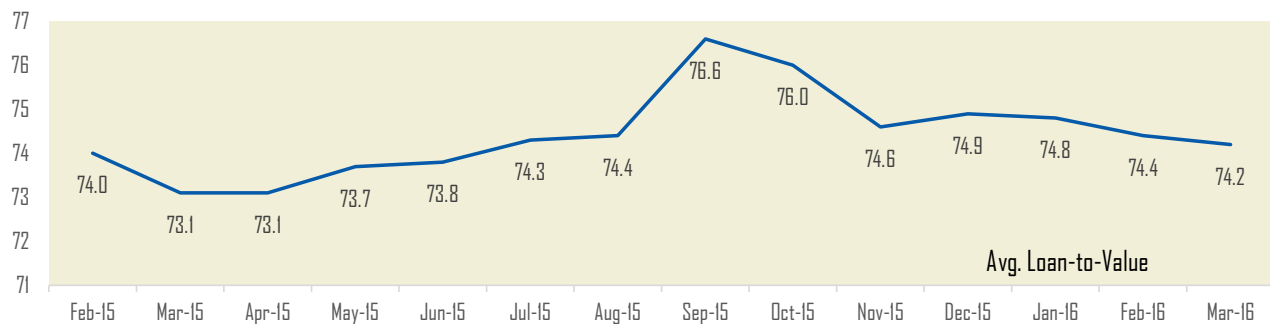
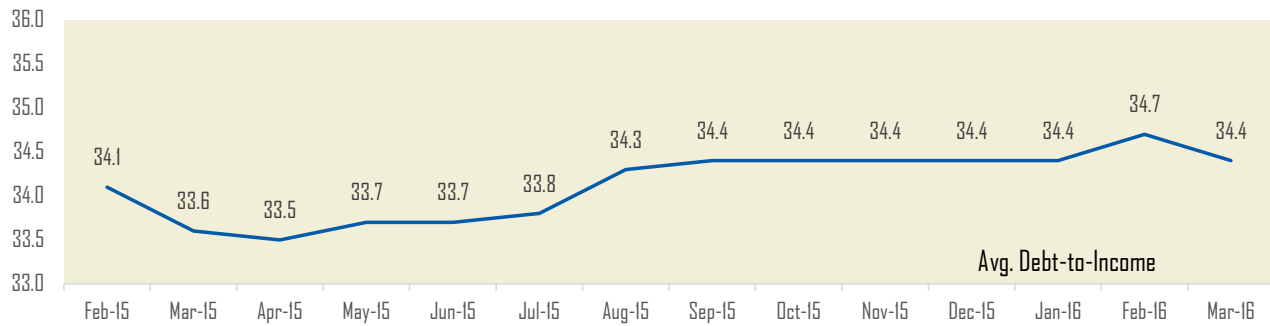
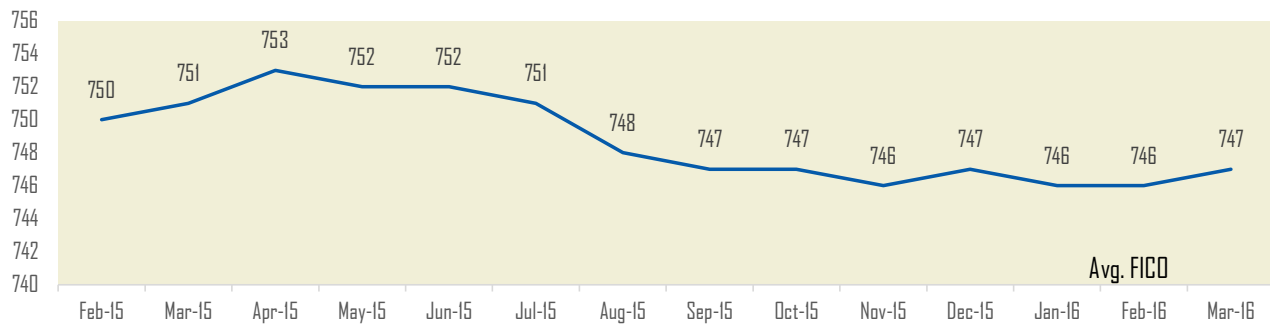
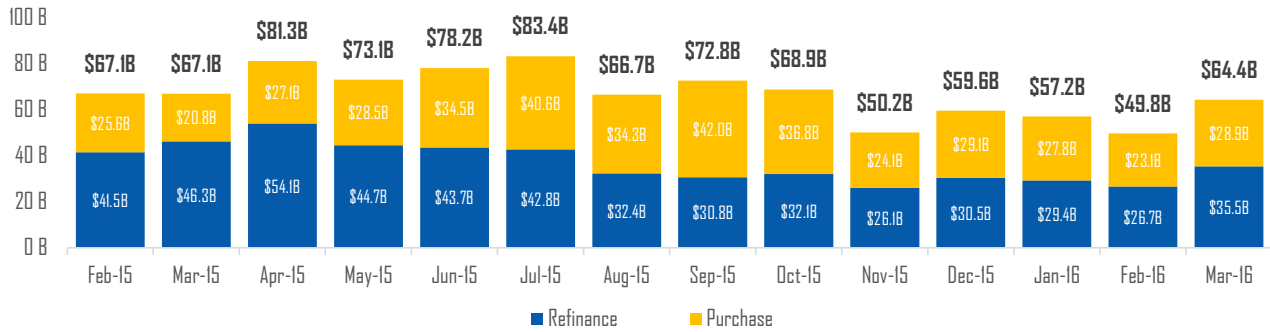
		LTV Range									Total
		<= 60	> 60 <= 70	> 70 <= 75	> 75 <= 80	> 80 <= 85	> 85 <= 90	> 90 <= 95	> 95 <= 97	> 97	
FICO Range	>= 740	0.31%	0.14%	(0.33%)	(0.22%)	(0.25%)	0.09%	0.07%	0.31%	(0.21%)	#####
	720-739	0.13%	0.12%	(0.05%)	(0.02%)	(0.08%)	0.04%	(0.03%)	0.11%	(0.04%)	0.2%
	700-719	0.17%	0.17%	(0.01%)	0.03%	(0.05%)	0.02%	(0.05%)	0.08%	(0.04%)	0.3%
	680-699	0.11%	0.15%	0.05%	0.03%	(0.07%)	(0.03%)	(0.21%)	0.08%	(0.05%)	0.1%
	660-679	0.19%	0.09%	(0.02%)	(0.18%)	(0.06%)	(0.09%)	(0.16%)	0.03%	(0.05%)	#####
	640-659	0.11%	0.06%	(0.03%)	(0.07%)	(0.02%)	(0.06%)	(0.06%)	0.02%	(0.04%)	#####
	620-639	0.08%	0.04%	0.00%	(0.05%)	(0.02%)	(0.02%)	(0.01%)	0.01%	(0.03%)	0.0%
	< 620	(0.01%)	(0.02%)	(0.01%)	(0.01%)	(0.00%)	(0.03%)	(0.01%)	(0.00%)	(0.07%)	#####
Total	1.1%	0.8%	(0.4%)	(0.5%)	(0.6%)	(0.1%)	(0.4%)	0.6%	(0.5%)	0.0%	

Change Legend

Gain	No Change	Loss

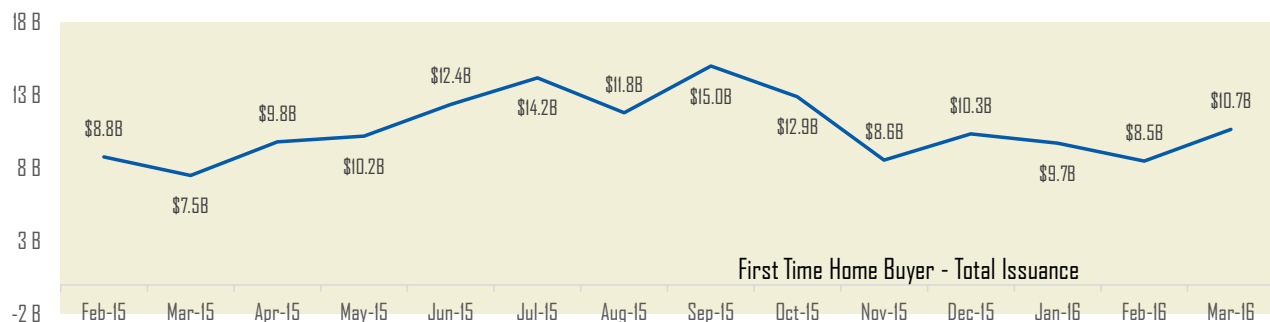
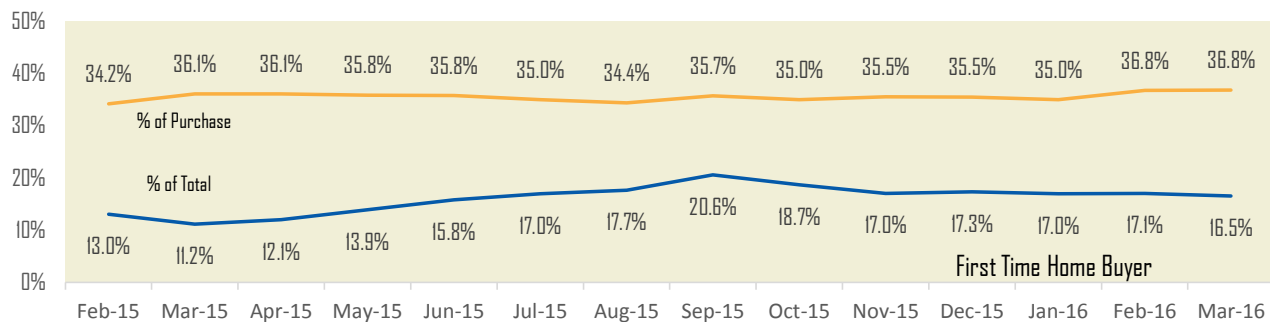
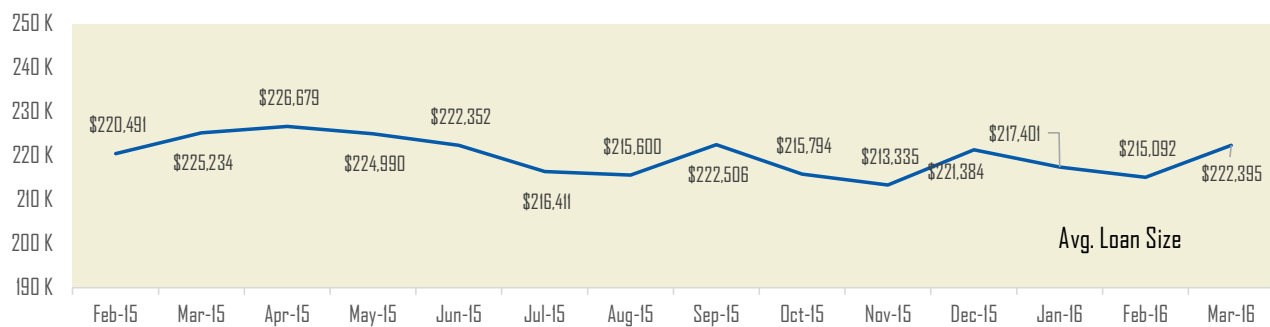
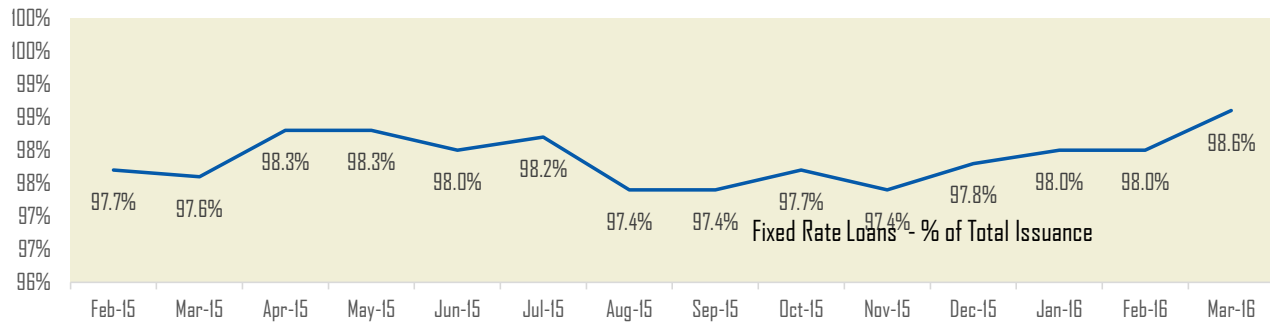
Summary Statistics - March-16 - All Issued Loans by UPB

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 - March-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