



RISKSPAN

RISK ADVISORY,
DATA ANALYTICS,
AND TECHNOLOGY

Data made beautiful

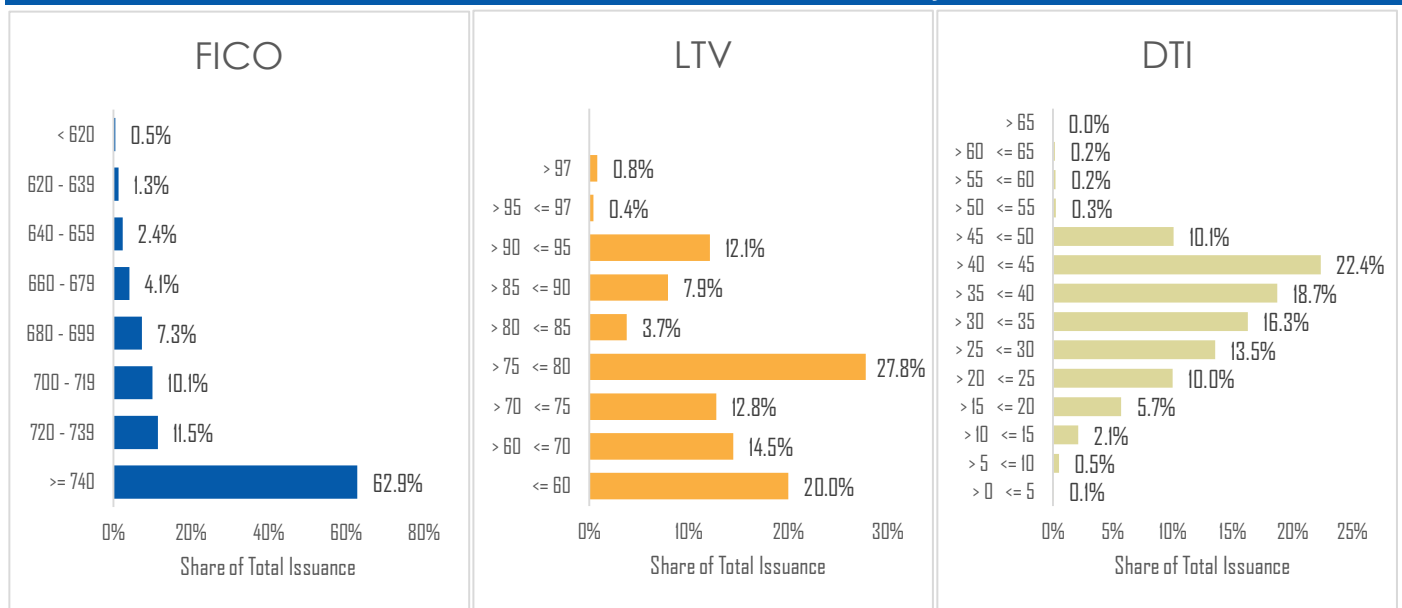
FREDDIE MAE BOX SCORE REPORT: MARCH 2016

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

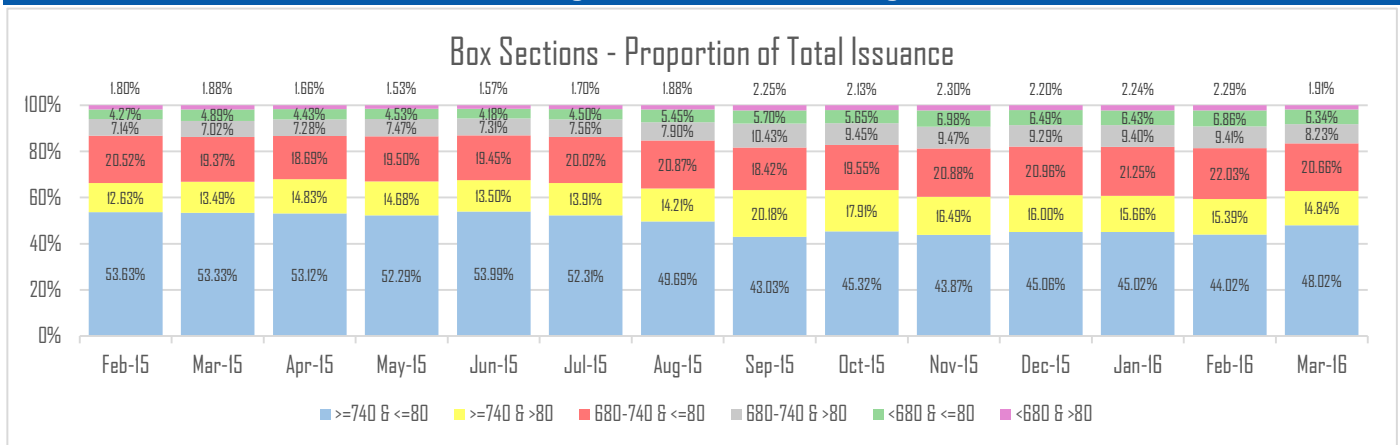
		LTV Range								Total	
		<= 60	> 60 <= 70	> 70 <= 75	> 75 <= 80	> 80 <= 85	> 85 <= 90	> 90 <= 95	> 95 <= 97		> 97
FICO Range	>= 740	13.27%	8.90%	8.18%	17.67%	2.23%	4.92%	7.30%	0.16%	0.23%	62.9%
	720-739	1.83%	1.58%	1.42%	3.21%	0.49%	1.00%	1.82%	0.06%	0.07%	11.5%
	700-719	1.69%	1.45%	1.25%	2.99%	0.43%	0.81%	1.28%	0.06%	0.09%	10.1%
	680-699	1.27%	1.12%	0.93%	1.92%	0.30%	0.67%	0.96%	0.07%	0.11%	7.3%
	660-679	0.93%	0.66%	0.52%	1.04%	0.13%	0.29%	0.40%	0.02%	0.10%	4.1%
	640-659	0.53%	0.45%	0.26%	0.61%	0.08%	0.14%	0.21%	0.01%	0.08%	2.4%
	620-639	0.35%	0.25%	0.15%	0.30%	0.04%	0.06%	0.11%	0.01%	0.05%	1.3%
	< 620	0.14%	0.07%	0.04%	0.04%	0.05%	0.03%	0.04%	0.01%	0.06%	0.5%
Total		20.0%	14.5%	12.8%	27.8%	3.7%	7.9%	12.1%	0.4%	0.8%	100%

Legend		
Largest	Mid	Smallest

Indicators - March-16 - All Issued Loans by UPB



Pricing Box - Trends and Change






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

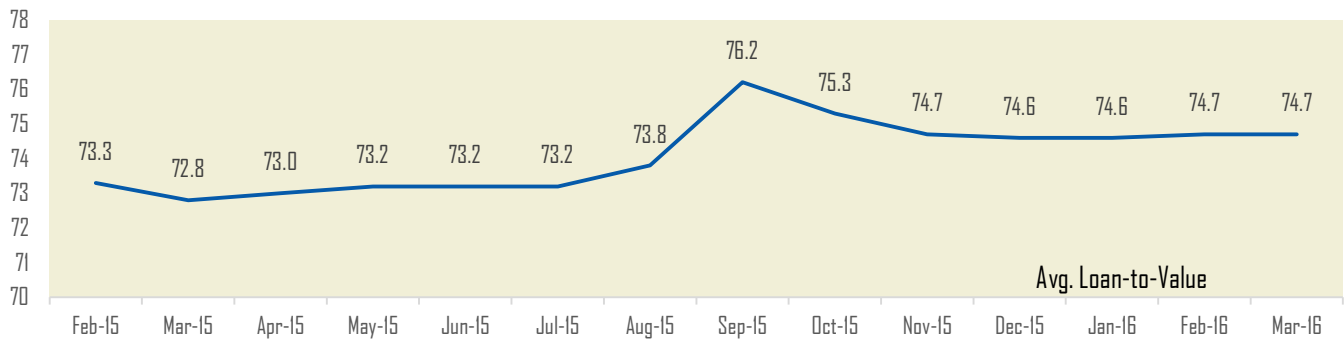
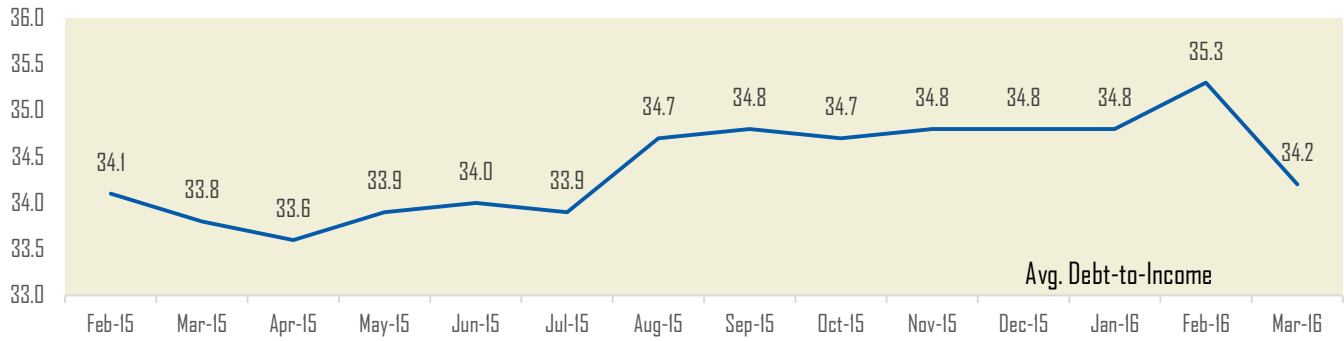
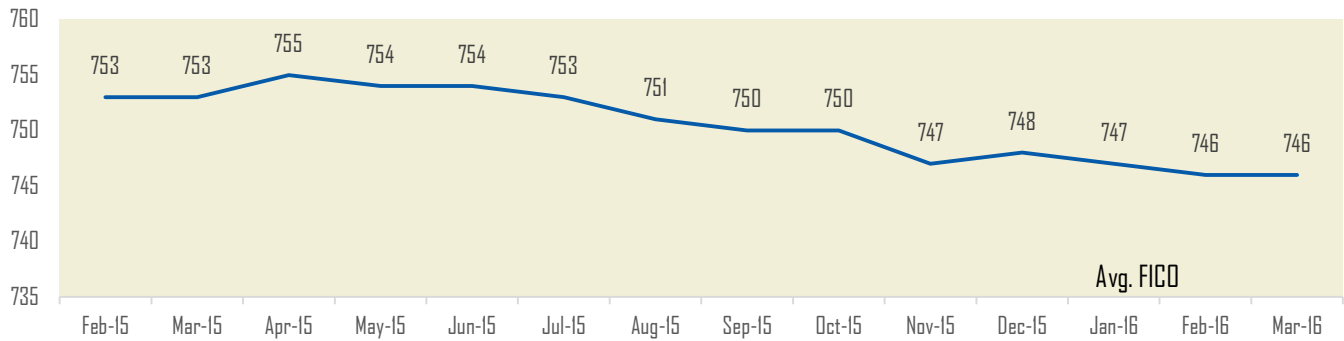
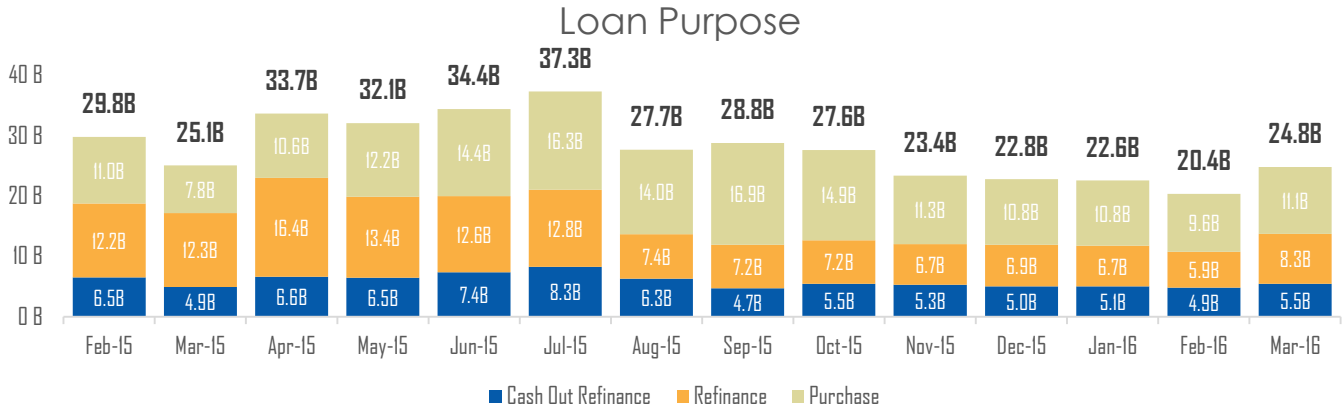
		LTV Range									Total
		<= 60	> 60 <= 70	> 70 <= 75	> 75 <= 80	> 80 <= 85	> 85 <= 90	> 90 <= 95	> 95 <= 97	> 97	
FICO Range	>= 740	1.77%	0.94%	0.29%	1.00%	0.05%	(0.13%)	(0.42%)	0.02%	(0.08%)	3.5%
	720-739	0.05%	0.08%	(0.13%)	(0.30%)	0.02%	(0.13%)	(0.20%)	0.01%	(0.01%)	#####
	700-719	0.05%	0.04%	(0.20%)	(0.20%)	0.05%	(0.15%)	(0.37%)	0.00%	(0.00%)	#####
	680-699	(0.04%)	(0.11%)	(0.16%)	(0.46%)	(0.03%)	(0.08%)	(0.31%)	0.01%	0.02%	#####
	660-679	0.06%	(0.13%)	(0.14%)	(0.26%)	(0.02%)	(0.11%)	(0.16%)	0.00%	(0.01%)	#####
	640-659	(0.02%)	(0.01%)	(0.04%)	(0.04%)	(0.02%)	(0.03%)	(0.03%)	0.01%	0.01%	#####
	620-639	0.08%	0.01%	(0.01%)	(0.02%)	(0.03%)	(0.03%)	0.01%	(0.00%)	0.00%	0.0%
	< 620	0.02%	0.00%	0.00%	(0.01%)	0.01%	(0.00%)	0.02%	(0.00%)	(0.01%)	0.0%
	Total	2.0%	0.8%	(0.4%)	(0.3%)	0.0%	(0.7%)	(1.5%)	0.0%	(0.1%)	#####

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	(1.43%)	(2.01%)	(2.03%)	0.16%	(0.20%)	0.28%	1.38%	0.11%	(0.22%)	#####
	720-739	0.09%	(0.13%)	(0.13%)	0.22%	0.02%	0.08%	0.44%	0.05%	(0.06%)	0.6%
	700-719	0.19%	0.19%	0.02%	0.36%	0.13%	0.12%	0.26%	0.05%	(0.04%)	1.3%
	680-699	0.15%	0.06%	0.12%	0.14%	0.04%	0.08%	0.03%	0.06%	(0.04%)	0.6%
	660-679	0.29%	0.05%	0.17%	0.25%	0.01%	0.04%	0.05%	0.01%	(0.06%)	0.8%
	640-659	0.15%	0.13%	0.07%	0.13%	0.00%	0.00%	0.06%	0.00%	(0.04%)	0.5%
	620-639	0.13%	0.06%	0.04%	0.07%	(0.01%)	0.00%	0.03%	0.00%	(0.02%)	0.3%
	< 620	(0.02%)	(0.04%)	(0.00%)	(0.03%)	0.01%	(0.03%)	0.01%	(0.00%)	(0.05%)	#####
	Total	(0.4%)	(1.7%)	(1.7%)	1.3%	(0.0%)	0.6%	2.3%	0.3%	(0.5%)	#####

Change Legend		
Gain	No Change	Loss
		

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



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

