



RISKSPAN

RISK ADVISORY,
DATA ANALYTICS,
AND TECHNOLOGY

data made beautiful

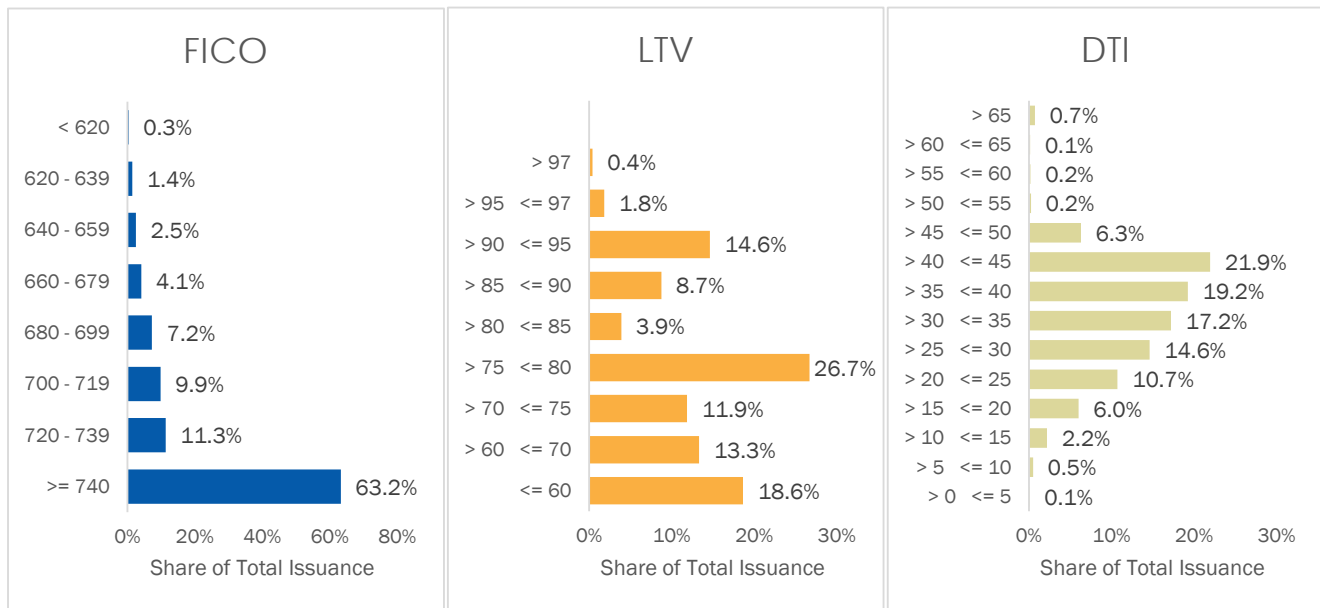
AGENCY COMBINED BOX SCORE REPORT: JULY 2016

Pricing Box - July-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	12.94%	8.31%	7.69%	17.02%	2.37%	5.39%	8.47%	0.89%	0.13%	63.2%
	720-739	1.59%	1.36%	1.27%	3.05%	0.47%	1.11%	2.10%	0.33%	0.04%	11.3%
	700-719	1.42%	1.26%	1.10%	2.69%	0.40%	0.93%	1.72%	0.28%	0.05%	9.9%
	680-699	1.07%	0.97%	0.86%	1.84%	0.31%	0.67%	1.29%	0.19%	0.05%	7.2%
	660-679	0.73%	0.65%	0.48%	1.04%	0.17%	0.35%	0.57%	0.08%	0.05%	4.1%
	640-659	0.47%	0.45%	0.27%	0.64%	0.10%	0.18%	0.31%	0.05%	0.04%	2.5%
	620-639	0.32%	0.26%	0.16%	0.35%	0.06%	0.09%	0.14%	0.02%	0.02%	1.4%
	< 620	0.10%	0.06%	0.03%	0.04%	0.02%	0.02%	0.02%	0.01%	0.05%	0.3%
Total	18.6%	13.3%	11.9%	26.7%	3.9%	8.7%	14.6%	1.8%	0.4%	100%	

Legend		
Largest	Mid	Smallest

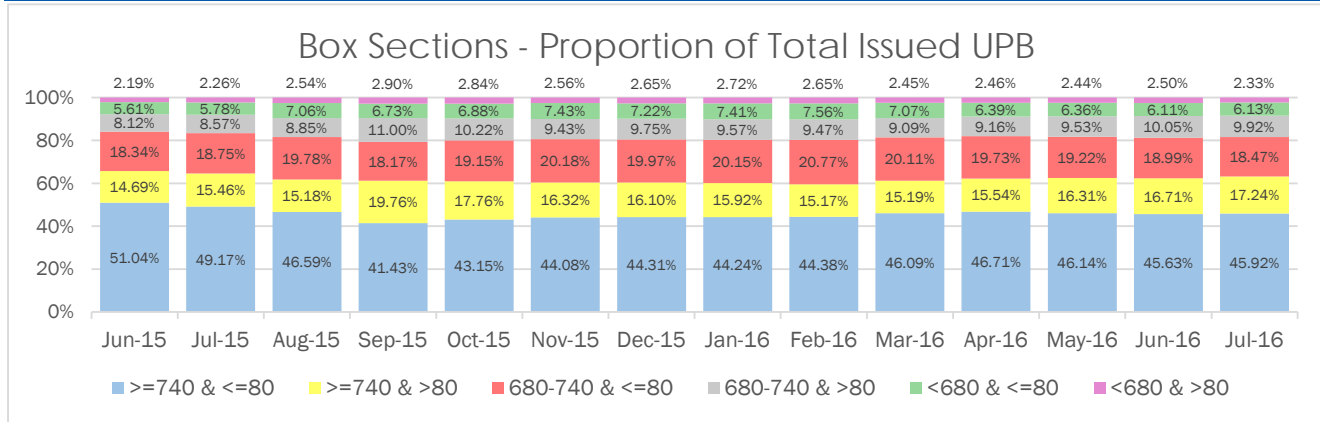
Indicators - July-16 - All Issued Loans by UPB



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



July-16 v. June-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	0.32%	(0.06%)	(0.26%)	0.34%	0.07%	0.26%	0.23%	0.01%	(0.02%)	0.9%
	720-739	0.01%	(0.06%)	(0.15%)	0.01%	(0.01%)	0.03%	0.05%	0.02%	(0.01%)	(0.1%)
	700-719	(0.03%)	0.01%	(0.02%)	(0.02%)	(0.03%)	0.00%	(0.02%)	0.00%	(0.01%)	(0.1%)
	680-699	(0.05%)	(0.06%)	(0.03%)	(0.12%)	(0.03%)	(0.04%)	(0.05%)	(0.03%)	(0.01%)	(0.4%)
	660-679	(0.04%)	(0.02%)	(0.02%)	(0.03%)	0.00%	0.00%	(0.06%)	(0.01%)	(0.01%)	(0.2%)
	640-659	0.03%	0.02%	(0.00%)	0.02%	(0.00%)	(0.02%)	(0.03%)	(0.00%)	(0.01%)	0.0%
	620-639	0.00%	(0.00%)	0.00%	(0.02%)	(0.00%)	(0.00%)	(0.01%)	(0.00%)	(0.00%)	(0.0%)
	< 620	(0.01%)	(0.01%)	(0.00%)	(0.00%)	(0.00%)	(0.00%)	(0.00%)	(0.00%)	(0.01%)	(0.0%)
	Total	0.2%	(0.2%)	(0.5%)	0.2%	0.0%	0.2%	0.1%	(0.0%)	(0.1%)	(0.0%)

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

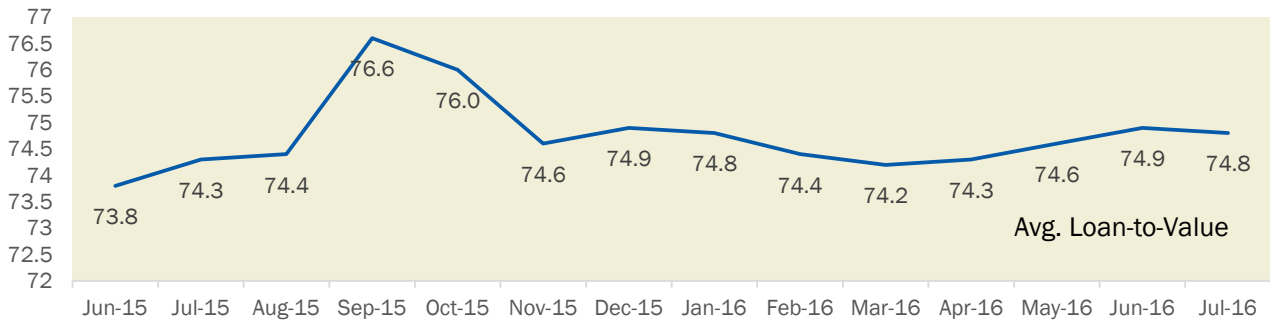
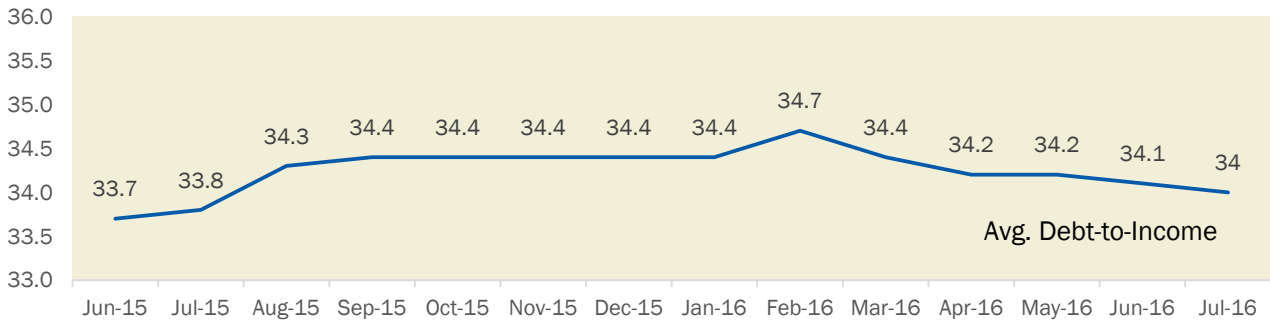
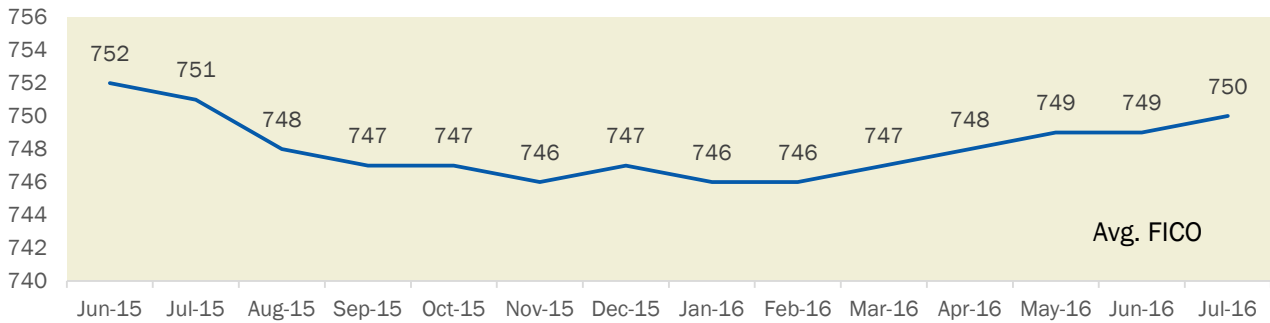
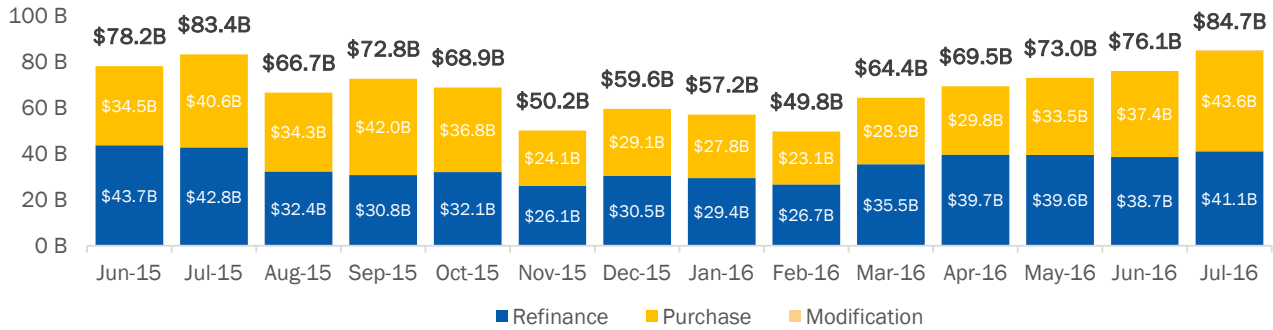
		LTV Range									Total
		<= 60	> 60 <= 70	> 70 <= 75	> 75 <= 80	> 80 <= 85	> 85 <= 90	> 90 <= 95	> 95 <= 97	> 97	
FICO Range	>= 740	(0.42%)	(0.63%)	(0.88%)	(1.28%)	0.43%	0.34%	0.80%	0.36%	(0.14%)	(1.4%)
	720-739	(0.10%)	(0.09%)	(0.11%)	(0.16%)	0.09%	0.08%	0.25%	0.11%	(0.04%)	0.0%
	700-719	0.00%	0.11%	(0.01%)	(0.03%)	0.08%	0.12%	0.32%	0.11%	(0.04%)	0.7%
	680-699	0.03%	0.04%	0.06%	(0.01%)	0.07%	0.00%	0.19%	0.05%	(0.04%)	0.4%
	660-679	0.10%	0.04%	0.00%	(0.09%)	0.04%	0.03%	0.08%	0.01%	(0.03%)	0.2%
	640-659	0.07%	0.07%	(0.02%)	0.04%	0.02%	(0.01%)	0.03%	0.00%	(0.03%)	0.2%
	620-639	0.07%	0.03%	0.01%	0.01%	0.01%	0.00%	0.00%	0.00%	(0.02%)	0.1%
	< 620	(0.03%)	(0.02%)	(0.02%)	(0.03%)	(0.01%)	(0.01%)	(0.01%)	(0.00%)	(0.02%)	(0.1%)
	Total	(0.3%)	(0.5%)	(1.0%)	(1.5%)	0.7%	0.6%	1.7%	0.6%	(0.4%)	(0.0%)

Change Legend

Gain	No Change	Loss

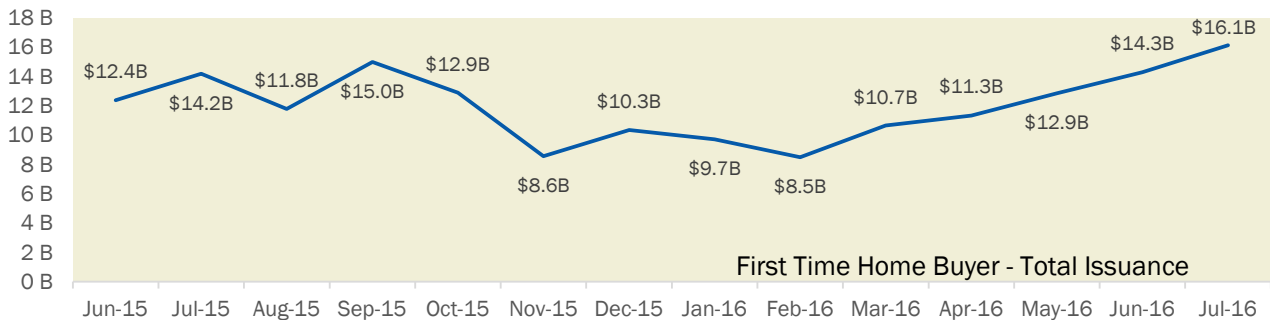
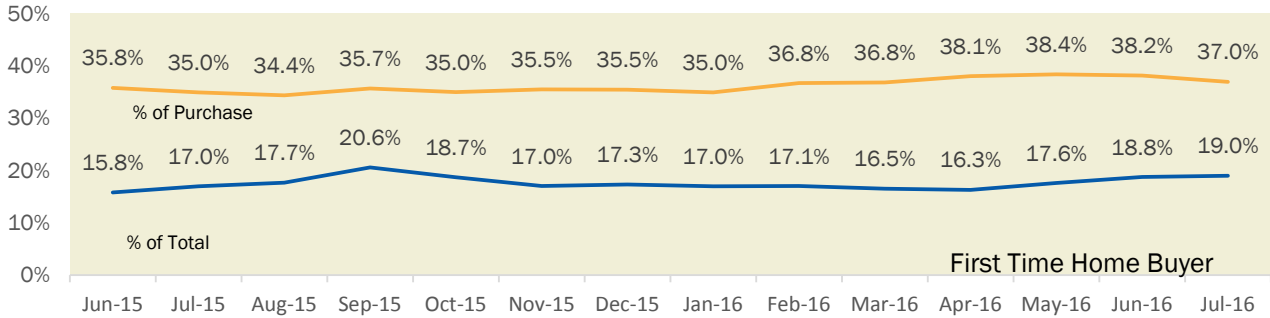
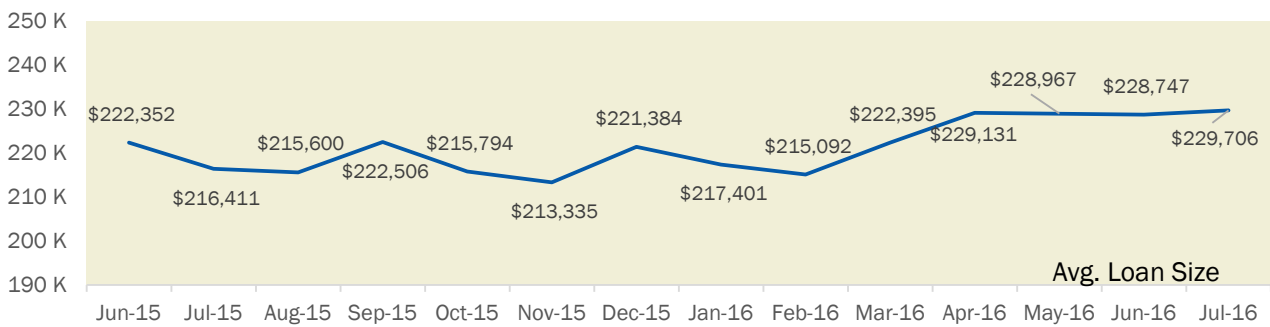
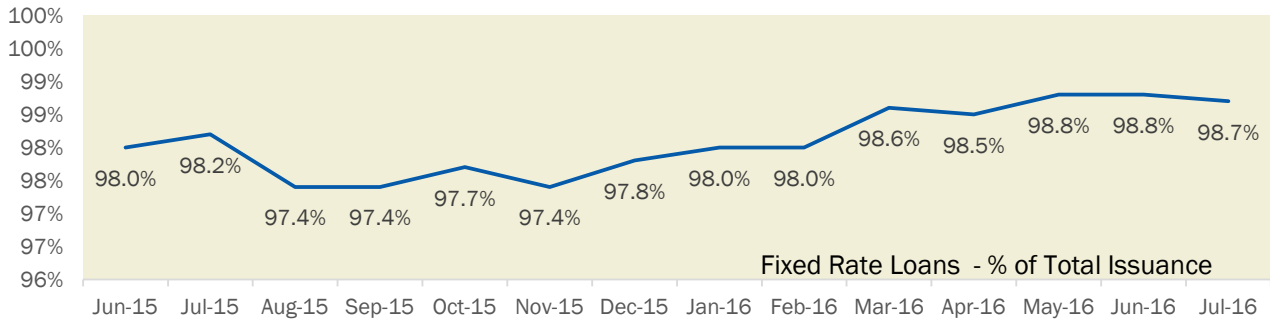
Summary Statistics - July-16 - All Issued Loans by UPB

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 - July-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