

# FGLMC Prepayment Speeds

## September 2020

### FGLMC 15yr

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			Borrower Assistance Plan					
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Sep	Aug	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D	Trial	Repay.	N/A	No Workout	Forbear.
<b>FGLMC 15yr 2</b>	5,398	0.331	661	2.6	97	75	274,951	↑18.3	17.9	0.4	2%	17.48	14.72	12.34	0.08	0.05	0.04	0.05	0.29	0.20	0.26	0.01	0.03	97.68	0.36	1.92
2017	10	0.656	17	2.5	131	42	247,535	↓10.7	12.6	-1.8	-15%	18.86	13.20	11.03	0.00	0.00	0.00	0.00	0.00	0.40	0.88	-	-	95.48	0.71	3.81
2016	1,645	0.571	105	2.6	127	47	280,220	↑20.3	18.3	2.1	11%	18.00	14.41	11.51	0.08	0.03	0.04	0.04	0.25	0.23	0.39	0.01	0.04	97.41	0.38	2.16
2015	211	0.399	63	2.7	103	65	270,152	↓19.1	22.7	-3.7	-16%	20.06	17.35	14.52	0.00	0.00	0.00	0.00	0.53	0.41	0.30	-	-	97.77	0.70	1.53
2014	24	0.375	20	2.7	98	69	266,391	↑16.4	15.6	0.9	6%	21.15	15.78	12.26	0.00	0.00	0.00	0.59	0.00	0.28	0.00	-	-	93.55	-	6.45
2013	2,760	0.281	332	2.6	83	88	276,583	↑17.2	17.1	0.1	1%	16.52	14.24	12.31	0.10	0.08	0.06	0.07	0.30	0.17	0.21	-	0.04	97.74	0.30	1.92
2012	749	0.249	124	2.6	78	93	259,365	↓17.8	18.8	-0.9	-5%	18.92	16.35	13.58	0.07	0.02	0.03	0.02	0.30	0.15	0.18	0.02	0.01	98.18	0.47	1.32
<b>FGLMC 15yr 2.5</b>	58,575	0.339	5,856	3.0	104	68	257,710	↑21.4	20.4	1.0	5%	20.10	16.91	14.06	0.12	0.08	0.08	0.07	0.40	0.25	0.33	0.01	0.03	96.71	0.46	2.79
2019	28	0.564	15	3.5	160	16	311,903	↓54.1	57.6	-3.5	-6%	56.44	50.09	37.16	0.00	0.00	0.00	0.05	1.00	0.40	0.10	-	-	96.08	0.74	3.18
2018	117	0.657	33	3.3	143	31	285,507	↓24.2	28.0	-3.7	-13%	25.29	23.11	16.79	0.00	0.00	0.00	0.00	0.37	0.15	0.30	0.02	-	95.75	0.14	4.09
2017	3,751	0.590	320	3.1	136	37	273,147	↑29.4	28.8	0.6	2%	28.30	23.37	17.27	0.16	0.16	0.11	0.09	0.44	0.26	0.40	0.00	0.00	96.53	0.46	3.01
2016	19,711	0.529	987	3.0	125	48	270,368	↑22.4	20.4	2.0	10%	20.23	16.75	13.66	0.09	0.07	0.08	0.08	0.46	0.31	0.38	0.01	0.03	96.09	0.49	3.38
2015	8,550	0.396	698	3.1	110	62	263,192	↑23.3	22.0	1.3	6%	21.44	18.19	14.80	0.14	0.07	0.08	0.07	0.38	0.24	0.33	0.02	0.03	96.70	0.43	2.82
2014	2,307	0.305	378	3.2	99	71	255,634	↑23.4	21.6	1.8	8%	22.32	18.95	15.85	0.23	0.13	0.11	0.08	0.43	0.20	0.28	0.02	0.02	97.21	0.55	2.2
2013	12,296	0.277	1,511	3.0	85	88	242,786	↑17.6	17.1	0.5	3%	16.99	14.44	12.84	0.16	0.09	0.09	0.08	0.40	0.22	0.32	0.01	0.03	96.89	0.50	2.58
2012	11,629	0.214	1,858	3.0	77	96	243,552	↓19.0	19.3	-0.2	-1%	18.65	15.98	13.89	0.10	0.07	0.06	0.06	0.31	0.20	0.23	0.01	0.03	97.54	0.38	2.03
2011	185	0.152	54	3.2	68	105	224,540	↓21.5	23.3	-1.8	-8%	20.98	17.82	16.27	0.00	0.00	0.00	0.00	0.44	0.10	0.39	-	0.05	97.39	0.80	1.76
<b>FGLMC 15yr 3</b>	45,743	0.283	9,334	3.5	108	65	226,450	↑23.8	23.7	0.1	1%	23.43	20.48	17.23	0.19	0.14	0.15	0.16	0.61	0.36	0.47	0.02	0.03	95.36	0.74	3.85
2019	109	0.525	75	3.8	157	18	256,969	↑52.2	50.6	1.6	3%	50.67	47.35	38.98	0.00	0.00	0.02	0.02	0.48	0.66	0.29	-	-	96.08	0.44	3.49
2018	1,800	0.560	297	3.7	145	29	264,686	↓38.5	39.9	-1.4	-4%	38.75	34.35	26.95	0.35	0.18	0.12	0.12	0.53	0.35	0.57	0.04	0.03	95.61	0.63	3.7
2017	10,807	0.550	1,164	3.6	137	37	244,179	↑30.1	29.3	0.8	3%	29.34	25.82	20.57	0.19	0.17	0.17	0.19	0.67	0.40	0.53	0.02	0.03	94.74	0.73	4.48
2016	5,418	0.476	1,225	3.5	125	49	214,741	↑22.3	19.7	2.6	13%	20.93	18.76	16.16	0.39	0.19	0.22	0.23	0.79	0.47	0.58	0.02	0.03	93.99	0.97	4.99
2015	8,093	0.387	1,273	3.5	112	61	222,138	↑21.3	20.9	0.4	2%	20.82	17.93	15.37	0.23	0.14	0.15	0.15	0.65	0.36	0.52	0.02	0.03	95.00	0.81	4.14
2014	5,901	0.292	1,107	3.6	99	73	220,803	↓20.1	20.6	-0.4	-2%	20.48	17.51	15.23	0.06	0.09	0.14	0.16	0.66	0.36	0.47	0.01	0.04	95.38	0.84	3.72
2013	4,730	0.256	1,406	3.5	89	84	214,728	↓19.2	19.9	-0.7	-3%	18.67	16.11	14.33	0.18	0.15	0.16	0.18	0.64	0.36	0.46	0.02	0.05	95.54	0.83	3.56
2012	4,144	0.167	1,708	3.5	72	100	203,930	↓19.7	20.0	-0.2	-1%	19.20	16.52	14.82	0.11	0.11	0.10	0.10	0.44	0.25	0.33	0.01	0.03	96.71	0.54	2.71
2011	4,409	0.115	933	3.5	67	106	230,018	↓19.7	21.6	-1.9	-9%	20.49	17.98	16.07	0.05	0.07	0.06	0.06	0.30	0.22	0.23	0.01	0.03	97.44	0.36	2.16
2010	333	0.081	146	3.5	57	117	229,231	↓23.6	25.3	-1.6	-6%	23.42	20.42	17.54	0.00	0.00	0.15	0.09	0.26	0.09	0.03	-	0.02	97.80	0.40	1.78
<b>FGLMC 15yr 3.5</b>	14,444	0.178	7,202	4.1	109	64	204,239	↓29.6	29.9	-0.4	-1%	29.88	27.82	23.93	0.23	0.16	0.18	0.20	0.72	0.44	0.49	0.02	0.06	94.76	0.91	4.26
2019	518	0.533	244	4.1	157	17	264,133	↑52.8	46.5	6.3	13%	50.59	49.34	39.61	0.00	0.03	0.22	0.15	1.01	0.50	0.72	0.03	0.02	94.24	0.94	4.78
2018	4,346	0.492	893	4.1	148	26	238,044	↓43.4	44.4	-1.0	-2%	44.59	41.97	35.46	0.23	0.14	0.16	0.17	0.68	0.46	0.56	0.02	0.08	94.90	0.86	4.15
2017	1,922	0.534	845	4.1	134	38	198,751	↑25.8	23.1	2.8	12%	24.01	21.98	18.99	0.18	0.32	0.33	0.32	0.96	0.77	0.63	0.05	0.09	92.22	1.25	6.39
2016	530	0.469	398	4.1	122	50	143,023	↑19.4	16.4	3.0	18%	18.06	15.95	14.59	0.51	0.36	0.30	0.28	0.95	0.46	0.70	-	0.08	92.66	1.13	6.12
2015	619	0.387	524	4.1	111	61	143,800	↓16.8	18.6	-1.8	-10%	17.33	15.80	14.35	0.65	0.39	0.23	0.42	1.11	0.60	0.45	0.02	0.03	92.79	1.50	5.66
2014	1,128	0.286	901	4.1	98	75	176,152	↓15.7	21.2	-5.5	-26%	18.21	16.05	14.47	0.23	0.15	0.21	0.31	0.92	0.38	0.68	0.01	0.05	93.26	1.24	5.45
2013	1,051	0.253	696	4.0	90	83	173,396	↓17.7	19.7	-2.0	-10%	18.41	16.06	14.40	0.32	0.17	0.16	0.24	0.87	0.47	0.49	0.01	0.02	94.21	1.02	4.74
2012	334	0.164	508	4.0	72	100	134,646	↓17.7	18.3	-0.6	-3%	17.33	15.74	14.92	0.00	0.04	0.23	0.27	0.94	0.38	0.30	0.01	0.01	95.52	1.04	3.42
2011	1,776	0.088	1,231	4.0	63	111	196,956	↑21.3	20.9	0.4	2%	20.33	17.96	16.16	0.29	0.14	0.11	0.12	0.47	0.31	0.29	0.01	0.04	96.30	0.64	3.01
2010	2,208	0.064	938	3.9	56	118	205,700	↓19.8	20.0	-0.2	-1%	19.62	17.77	16.42	0.06	0.04	0.08	0.08	0.35	0.21	0.26	0.01	0.03	97.54	0.46	1.96
2009	10	0.154	24	4.2	46	131	156,468	↑21.0	9.7	11.2	116%	16.30	12.13	12.17	0.00	0.96	0.48	0.24	0.97	1.36	0.87	-	-	94.38	1.04	4.58
<b>FGLMC 15yr 4</b>	4,590	0.059	4,111	4.5	83	90	187,018	↓27.1	29.4	-2.3	-8%	27.98	26.23	23.46	0.21	0.25	0.26	0.23	0.81	0.38	0.51	0.03	0.04	94.96	1.05	3.93
2019	192	0.581	154	4.8	155	18	224,262	↓35.5	47.1	-11.6	-25%	38.46	38.61	32.65	0.00	0.51	0.64	0.55	1.03	0.50	1.26	-	0.05	92.19	1.65	6.12
2018	1,200	0.491	652	4.7	149	24	210,402	↓40.3	43.9	-3.6	-8%	42.74	41.03	35.89	0.36	0.38	0.31	0.30	1.17	0.61	0.76	0.09	0.01	92.62	1.48	5.8
2017																										

# FGLMC Prepayment Speeds

## September 2020

### FGLMC 20yr

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			Borrower Assistance Plan					
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Sep	Aug	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D	Trial	Repay.	N/A	No Workout	Forbear.
<b>FGLMC 20yr 2.5</b>	1,688	0.537	149	3.3	178	56	275,841	↑31.6	29.1	2.5	9%	30.24	25.19	17.43	0.14	0.05	0.02	0.03	0.26	0.25	0.22	-	0.02	97.39	0.30	2.29
2016	1,323	0.600	39	3.3	188	47	284,856	↑33.5	31.8	1.7	5%	32.81	27.26	18.79	0.18	0.06	0.03	0.04	0.25	0.21	0.25	-	0.01	97.24	0.25	2.5
2015	3	0.482	3	3.3	171	65	342,789	↓1.1	66.6	-65.5	-98%	31.08	17.39	9.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	1.00	-	-
2014	1	0.446	1	3.3	155	76	301,031	↓0.6	0.7	-0.1	*n.m.	0.63	0.63	0.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	1.00	-	-
2013	109	0.411	32	3.2	143	89	249,509	↑25.0	13.4	11.6	87%	19.01	16.67	11.55	0.00	0.00	0.00	0.00	0.47	0.76	0.00	-	-	97.10	0.57	2.33
2012	243	0.375	63	3.2	138	93	235,918	↑22.2	18.6	3.6	19%	19.09	16.45	11.84	0.00	0.00	0.00	0.00	0.23	0.26	0.16	-	0.09	98.18	0.47	1.27
<b>FGLMC 20yr 3</b>	18,810	0.422	1,384	3.7	166	68	246,674	↓29.6	30.4	-0.8	-3%	29.27	25.24	19.03	0.12	0.10	0.10	0.11	0.51	0.33	0.42	0.01	0.03	95.82	0.64	3.5
2019	15	0.499	8	3.9	221	17	293,184	↑69.6	47.7	21.8	46%	57.25	58.58	46.90	0.00	0.00	0.00	0.00	0.93	1.01	0.92	-	-	95.83	0.46	3.72
2018	66	0.585	24	3.8	205	30	284,695	↑49.0	46.8	2.2	5%	47.96	41.52	30.67	0.00	0.00	0.00	0.00	0.80	0.08	0.33	-	-	95.96	0.89	3.16
2017	2,260	0.570	79	3.8	199	37	269,891	↓40.7	43.2	-2.6	-6%	41.54	37.40	27.41	0.21	0.13	0.12	0.10	0.57	0.43	0.53	-	0.02	95.01	0.62	4.35
2016	4,589	0.551	260	3.6	187	49	257,571	↑31.9	31.3	0.6	2%	30.69	26.50	19.85	0.10	0.08	0.11	0.15	0.60	0.46	0.56	0.01	0.04	94.63	0.69	4.63
2015	3,566	0.439	202	3.7	172	62	255,340	↓33.9	34.9	-0.9	-3%	33.76	28.97	21.42	0.10	0.07	0.07	0.09	0.52	0.27	0.37	0.02	0.03	96.05	0.64	3.26
2014	794	0.355	41	3.8	163	70	239,730	↓33.3	40.0	-6.7	-17%	35.83	30.43	22.30	0.00	0.00	0.06	0.12	0.30	0.22	0.38	-	0.02	96.68	0.50	2.81
2013	3,317	0.379	365	3.6	144	88	221,965	↓19.7	20.5	-0.8	-4%	19.35	16.21	12.95	0.05	0.11	0.12	0.12	0.53	0.21	0.27	0.01	0.04	96.20	0.68	3.08
2012	4,178	0.323	397	3.6	137	95	234,943	↑22.3	21.8	0.5	2%	21.17	17.57	14.25	0.17	0.15	0.11	0.09	0.41	0.29	0.37	0.00	0.04	96.90	0.58	2.48
2011	25	0.293	7	3.8	126	108	243,353	↓17.3	39.2	-21.9	-56%	26.04	25.71	17.18	0.00	0.00	0.00	0.00	1.18	0.00	1.57	-	-	93.66	0.41	5.93
<b>FGLMC 20yr 3.5</b>	11,336	0.303	1,873	4.1	158	75	226,567	↓28.4	29.1	-0.7	-3%	29.02	25.81	20.68	0.23	0.14	0.16	0.17	0.72	0.41	0.53	0.01	0.03	94.66	0.91	4.39
2019	106	0.526	28	4.4	220	17	270,958	↓51.9	57.7	-5.8	-10%	56.80	54.74	42.85	0.00	0.00	0.00	0.05	0.98	0.22	0.28	0.05	-	94.50	1.22	4.23
2018	777	0.514	90	4.2	208	29	272,352	↑47.9	47.8	0.1	0%	49.26	46.72	37.47	0.20	0.07	0.03	0.03	0.86	0.31	0.68	-	-	94.04	0.74	5.22
2017	1,631	0.553	197	4.1	198	38	249,631	↑37.9	36.9	1.0	3%	37.98	33.94	26.46	0.57	0.24	0.23	0.26	0.78	0.47	0.94	0.01	0.03	92.69	1.12	6.15
2016	647	0.493	134	4.2	186	50	228,085	↑28.9	28.7	0.3	1%	29.29	26.11	21.10	0.46	0.22	0.21	0.20	1.31	0.53	0.81	-	-	91.38	1.63	6.99
2015	1,255	0.425	286	4.2	173	62	222,514	↓27.0	28.8	-1.8	-6%	27.71	24.46	19.73	0.03	0.13	0.31	0.35	0.93	0.67	0.64	0.01	0.03	92.68	1.13	6.15
2014	1,157	0.326	158	4.2	161	73	220,493	↑27.3	27.2	0.1	0%	28.56	24.17	20.14	0.20	0.09	0.18	0.23	0.72	0.51	0.51	-	0.01	94.44	1.03	4.52
2013	1,312	0.336	355	4.1	148	85	200,334	↓19.7	19.8	0.0	0%	19.10	17.11	14.59	0.11	0.06	0.15	0.19	0.74	0.32	0.51	0.01	0.04	95.08	1.01	3.86
2012	2,271	0.258	454	4.0	132	99	215,873	↓23.2	23.2	0.0	0%	22.84	19.31	15.55	0.21	0.12	0.11	0.11	0.63	0.37	0.32	0.02	0.04	95.83	0.76	3.36
2011	1,865	0.189	133	4.0	126	105	222,710	↓22.1	25.2	-3.1	-12%	23.50	20.24	15.91	0.16	0.17	0.10	0.09	0.39	0.26	0.28	0.01	0.02	97.16	0.52	2.28
2010	316	0.134	37	4.0	115	117	223,815	↓23.5	26.5	-3.1	-12%	22.61	19.65	16.01	0.20	0.20	0.10	0.09	0.33	0.15	0.29	-	0.05	96.95	0.35	2.65
<b>FGLMC 20yr 4</b>	6,581	0.190	1,504	4.6	157	77	208,909	↓27.2	29.3	-2.1	-7%	28.61	26.30	22.76	0.41	0.26	0.27	0.27	0.86	0.54	0.63	0.03	0.03	93.56	1.21	5.18
2019	120	0.531	38	4.8	220	18	270,604	↑46.8	38.3	8.5	22%	47.18	46.05	41.49	2.95	0.99	0.50	0.37	1.10	0.88	1.58	-	-	92.29	1.19	6.52
2018	1,398	0.502	222	4.7	210	26	247,466	↓45.3	47.1	-1.8	-4%	47.63	44.58	38.22	0.28	0.18	0.25	0.17	0.79	0.64	0.93	0.01	0.07	91.89	0.89	7.14
2017	664	0.559	209	4.6	198	38	217,627	↓26.9	30.5	-3.6	-12%	28.30	25.78	22.19	1.06	0.84	0.73	0.53	1.20	1.00	0.73	0.05	0.07	90.29	1.99	7.6
2016	184	0.483	83	4.5	183	52	214,296	↑23.9	21.2	2.7	13%	23.32	20.27	17.37	0.00	0.00	0.00	0.22	1.18	1.30	0.98	0.12	-	89.09	1.77	9.02
2015	284	0.443	158	4.5	174	61	204,051	↓19.9	20.4	-0.5	-3%	19.39	20.07	16.33	0.00	0.26	0.13	0.37	1.27	1.09	0.80	-	0.05	90.99	2.08	6.87
2014	592	0.344	203	4.6	159	75	193,795	↓19.7	24.0	-4.3	-18%	19.83	18.77	15.75	0.68	0.35	0.50	0.51	1.14	0.65	0.68	0.04	-	92.32	2.10	5.54
2013	507	0.317	153	4.6	151	82	187,356	↓15.9	16.7	-0.9	-5%	17.32	15.53	14.23	0.28	0.13	0.17	0.35	1.06	0.29	0.59	0.04	0.03	93.70	1.66	4.58
2012	153	0.235	114	4.5	129	100	177,666	↓20.5	28.7	-8.2	-29%	22.26	17.94	15.73	0.77	0.26	0.24	0.48	0.43	0.62	0.26	-	-	94.32	1.04	4.64
2011	1,047	0.150	132	4.5	122	110	200,163	↓19.9	20.3	-0.5	-2%	19.57	17.65	15.63	0.24	0.13	0.21	0.24	0.73	0.27	0.40	0.05	0.00	95.53	0.80	3.62
2010	1,435	0.102	127	4.4	113	119	189,239	↓18.8	22.6	-3.7	-16%	20.71	17.61	15.24	0.05	0.09	0.10	0.12	0.61	0.29	0.37	0.01	0.03	96.43	0.73	2.8
2009	182	0.049	37	4.6	99	132	186,784	↑25.8	22.2	3.7	17%	24.27	19.69	16.12	1.45	0.49	0.24	0.12	0.85	0.15	0.45	-	0.04	96.39	0.95	2.63
2008	4	0.301	3	5.0	90	141	178,987	↑44.7	37.7	7.0	18%	33.54	25.32	17.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	97.43	-	2.57
2004	1	0.011	4	4.8	39	196	141,313	↓4.0	4.1	-0.1	*n.m.	14.69	11.88	11.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	97.51	-	2.49
2003	6	0.012	14	4.5	32	205	169,385	↑24.9	9.8	15.1	153%	24.20	21.54	18.64	0.00	0.00	0.00	0.00	0.57	0.00	0.00	-	-	96.49	0.70	2.82
<b>FGLMC 20yr 4.5</b>	1,597	0.055	555	4.9	112	120	189,437	↓20.2	22.1	-1.9	-9%	21.38	19.13	17.02	0.33	0.30	0.28	0.28	0.92	0.47	0.58	0.01	0.03	94.08	1.31	4.57
2019	9	0.568	33	5.3	220	19	268,212	↓0.3	37.0	-36.7	*n.m.	37.43	36.58	33.73	0.00	0										

# FGLMC Prepayment Speeds

## September 2020

### FGLMC 20yr

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			Borrower Assistance Plan					
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Sep	Aug	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D	Trial	Repay.	N/A	No Workout	Forbear.
2004	30	0.013	39	5.0	40	196	153,987	↓13.6	20.1	-6.5	-32%	17.64	15.68	14.95	0.00	0.31	0.15	0.41	0.99	0.47	0.53	-	-	94.98	1.87	3.15
2003	84	0.011	81	5.0	32	205	157,044	↓19.2	20.7	-1.5	-7%	20.11	17.70	16.13	0.56	0.25	0.26	0.23	1.20	0.26	0.17	-	0.06	95.72	2.29	1.93
<b>FGLMC 20yr 5</b>	<b>613</b>	<b>0.016</b>	<b>734</b>	<b>5.5</b>	<b>68</b>	<b>166</b>	<b>155,418</b>	<b>↓16.7</b>	<b>18.9</b>	<b>-2.2</b>	<b>-11%</b>	<b>17.64</b>	<b>16.67</b>	<b>15.66</b>	<b>0.45</b>	<b>0.38</b>	<b>0.50</b>	<b>0.40</b>	<b>1.60</b>	<b>0.52</b>	<b>0.69</b>	<b>0.05</b>	<b>0.05</b>	<b>92.92</b>	<b>2.49</b>	<b>4.49</b>
2019	2	0.727	8	5.6	218	19	156,864	↓25.0	72.4	-47.3	-65%	49.31	35.78	20.07	0.00	0.00	0.00	0.00	1.42	2.03	4.35	-	-	92.20	1.42	6.38
2018	12	0.612	20	5.7	215	22	218,128	↓19.6	24.5	-4.9	-20%	22.76	29.54	28.58	0.00	0.00	0.22	0.17	1.16	0.00	0.10	1.18	-	87.38	3.03	8.41
2017	0	0.000	0	5.4	0	25	201,721	↓0.0	92.9	-92.9	*n.m.	58.61	35.67	35.27	0.00	0.00	0.00	0.00	31.57	0.00	0.00	-	-	-	-	-
2014	0	0.732	1	5.7	155	79	116,236	↑0.8	0.6	0.2	*n.m.	0.64	0.64	15.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	55.22	44.00	-
2013	0	0.238	1	5.6	153	82	100,596	↓0.3	0.5	-0.2	*n.m.	0.27	0.37	16.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	1.00	-	-
2011	50	0.132	26	5.4	120	112	181,891	↓12.4	26.8	-14.4	-54%	18.42	17.15	14.54	0.00	0.63	0.32	0.30	1.25	0.94	1.01	-	0.21	90.85	2.54	6.4
2010	81	0.073	20	5.4	106	125	167,907	↓13.1	14.7	-1.6	-11%	16.40	16.00	15.99	1.42	0.48	0.56	0.39	1.73	0.29	1.12	-	0.05	91.76	2.08	6.11
2009	53	0.060	37	5.4	102	131	165,974	↓10.8	24.5	-13.6	-56%	19.41	18.22	16.17	0.00	0.13	1.44	0.85	1.87	0.32	0.76	-	-	92.43	2.57	5
2008	38	0.016	83	5.6	86	148	163,448	↑16.6	12.9	3.7	29%	12.84	14.65	14.02	1.42	0.64	0.32	0.23	2.22	0.66	0.70	-	0.03	91.37	3.06	5.53
2007	11	0.019	32	5.7	75	158	188,911	↑11.8	7.0	4.8	68%	9.86	9.69	9.85	0.00	0.00	0.00	0.44	2.13	0.00	1.60	-	-	89.31	5.53	5.16
2006	6	0.019	19	5.7	68	168	176,322	↑22.8	7.3	15.6	215%	11.89	9.01	10.74	0.00	0.00	1.00	0.82	2.52	3.90	0.00	-	-	87.69	8.55	3.76
2005	89	0.018	77	5.6	53	182	151,099	↑14.9	13.6	1.3	9%	13.63	13.86	13.67	0.00	0.10	0.77	0.63	1.71	0.54	0.55	0.12	0.03	93.59	2.31	3.95
2004	92	0.014	113	5.5	42	194	140,421	↑18.3	17.8	0.5	3%	18.07	15.42	14.23	0.70	0.88	0.53	0.51	1.60	0.61	0.69	0.07	-	92.94	2.78	4.21
2003	175	0.009	262	5.5	32	205	140,388	↑20.8	20.6	0.2	1%	19.77	18.07	16.97	0.24	0.24	0.18	0.19	1.36	0.43	0.45	0.01	0.07	94.92	2.05	2.95
2002	3	0.004	33	5.6	25	213	141,379	↑32.9	15.9	17.0	107%	26.92	24.22	21.85	0.00	0.00	0.00	0.02	0.14	0.00	0.00	-	-	96.26	1.08	2.66

\*n.m. - Not Meaningful

Source: Bloomberg

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# FGLMC Prepayment Speeds

## September 2020

### FGLMC 30yr

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			Borrower Assistance Plan					
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Sep	Aug	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D	Trial	Repay.	N/A	No Workout	Forbear.
FGLMC 30yr 2	13	0.731	19	3.0	291	64	198,284	↑35.7	18.9	16.8	89%	19.60	10.50	8.36	0.00	0.00	0.00	0.00	1.49	0.00	0.00	-	-	94.81	3.43	1.76
FGLMC 30yr 2.5	2,660	0.565	259	3.2	278	71	310,518	↑32.7	27.1	5.6	21%	27.80	21.82	15.24	0.11	0.09	0.07	0.09	0.44	0.18	0.46	0.02	0.00	96.48	0.58	2.92
2016	1,275	0.648	53	3.3	303	49	334,401	↑41.2	32.6	8.6	26%	34.85	26.83	17.99	0.23	0.16	0.09	0.09	0.55	0.21	0.40	0.02	0.01	95.59	0.73	3.66
2015	54	0.591	23	3.3	285	65	303,844	↑42.3	31.2	11.2	36%	30.82	22.03	14.77	0.00	0.00	0.79	0.39	0.00	0.29	0.36	-	-	97.45	-	2.55
2013	256	0.569	63	3.1	256	90	304,910	↓15.3	20.9	-5.7	-27%	15.82	12.65	8.97	0.00	0.00	0.00	0.20	0.42	0.15	0.59	-	-	96.62	0.62	2.76
2012	1,054	0.485	75	3.1	254	93	285,334	↑24.5	21.4	3.2	15%	21.10	17.52	13.28	0.00	0.00	0.00	0.03	0.30	0.11	0.51	0.03	-	97.57	0.41	1.99
FGLMC 30yr 3	188,821	0.489	6,783	3.7	282	68	303,370	↑36.9	34.8	2.2	6%	34.27	28.59	20.56	0.21	0.14	0.13	0.13	0.58	0.39	0.51	0.01	0.03	94.83	0.66	4.47
2019	253	0.550	87	4.1	339	17	336,684	↑55.1	54.5	0.7	1%	55.66	54.57	42.10	0.04	0.02	0.03	0.07	0.75	0.55	0.47	-	0.00	93.54	0.64	5.81
2018	303	0.670	96	3.9	324	29	266,782	↓41.2	43.4	-2.2	-5%	40.51	35.17	25.68	0.47	0.24	0.30	0.36	0.83	0.55	0.91	-	0.03	93.62	0.67	5.68
2017	5,424	0.624	228	3.8	318	36	329,343	↑47.6	46.7	0.9	2%	46.20	40.01	28.31	0.38	0.16	0.16	0.12	0.63	0.42	0.58	-	0.03	94.60	0.55	4.81
2016	77,988	0.583	1,883	3.7	305	48	304,853	↑39.8	37.7	2.1	6%	36.90	30.89	22.15	0.25	0.17	0.17	0.17	0.71	0.51	0.64	0.02	0.04	93.49	0.77	5.68
2015	26,001	0.484	788	3.8	287	63	309,474	↑42.9	40.2	2.7	7%	40.22	34.32	24.41	0.20	0.14	0.12	0.11	0.51	0.31	0.48	0.01	0.02	95.33	0.57	4.07
2014	1,441	0.421	116	3.8	278	71	298,556	↑40.4	38.0	2.3	6%	38.66	32.32	22.78	0.54	0.42	0.21	0.14	0.51	0.27	0.61	0.01	-	95.64	0.58	3.77
2013	37,967	0.436	1,625	3.6	259	89	297,249	↑29.1	26.4	2.7	10%	26.40	21.61	15.97	0.15	0.11	0.10	0.10	0.50	0.31	0.39	0.01	0.03	95.90	0.60	3.46
2012	39,388	0.401	1,922	3.6	252	94	298,998	↑31.9	29.6	2.4	8%	29.33	23.74	17.27	0.13	0.10	0.10	0.10	0.46	0.28	0.36	0.01	0.03	96.14	0.56	3.27
2011	44	0.295	22	3.7	222	106	303,424	↓36.4	38.0	-1.6	-4%	33.93	29.57	20.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	98.77	0.20	1.03
FGLMC 30yr 3.5	232,558	0.403	19,315	4.1	290	61	277,494	↑40.3	40.1	0.3	1%	40.16	36.00	27.32	0.33	0.23	0.22	0.23	0.81	0.52	0.66	0.02	0.04	93.02	0.97	5.96
2019	2,520	0.541	531	4.4	339	17	288,007	↓51.4	52.8	-1.4	-3%	53.32	53.33	42.38	0.24	0.15	0.15	0.15	0.82	0.71	0.92	0.02	0.01	91.91	0.78	7.3
2018	10,633	0.527	771	4.2	325	29	309,079	↓51.6	53.2	-1.6	-3%	53.71	50.18	38.89	0.29	0.23	0.19	0.19	0.74	0.55	0.72	0.02	0.03	92.62	0.72	6.62
2017	55,642	0.564	2,602	4.1	318	36	290,945	↑46.8	46.6	0.2	0%	46.73	42.40	31.57	0.35	0.23	0.21	0.22	0.80	0.57	0.73	0.02	0.04	92.62	0.87	6.46
2016	36,962	0.493	2,797	4.1	304	49	277,096	↑38.5	37.4	1.1	3%	37.83	33.91	26.54	0.49	0.32	0.34	0.39	1.13	0.74	0.90	0.03	0.06	90.11	1.38	8.43
2015	43,804	0.411	2,999	4.1	290	61	273,447	↑40.4	40.1	0.3	1%	39.95	35.59	27.10	0.34	0.24	0.21	0.23	0.83	0.52	0.67	0.02	0.04	92.99	1.02	5.94
2014	21,622	0.310	1,450	4.2	277	72	273,221	↓41.9	42.3	-0.5	-1%	42.10	37.38	28.31	0.23	0.19	0.17	0.18	0.71	0.43	0.49	0.02	0.03	94.30	0.83	4.82
2013	23,547	0.354	2,987	4.0	262	86	262,031	↑29.6	28.6	1.0	4%	28.85	24.87	19.17	0.31	0.25	0.23	0.25	0.77	0.44	0.57	0.02	0.03	93.76	1.04	5.16
2012	28,256	0.310	4,237	4.0	248	98	259,957	↑30.6	29.6	1.0	3%	29.60	25.06	19.06	0.20	0.13	0.15	0.17	0.63	0.35	0.44	0.01	0.03	95.13	0.82	4
2011	7,821	0.217	633	4.0	240	105	280,403	↑38.1	36.0	2.0	6%	35.96	30.40	22.34	0.21	0.11	0.08	0.09	0.48	0.25	0.30	0.00	0.05	96.35	0.57	3.03
2010	1,735	0.195	282	4.1	227	117	284,299	↑34.3	34.3	0.0	0%	34.20	29.72	22.40	0.21	0.14	0.13	0.13	0.38	0.20	0.28	0.00	0.02	96.75	0.65	2.58
FGLMC 30yr 4	156,817	0.284	23,850	4.6	290	61	261,461	↓39.5	41.0	-1.5	-4%	41.01	38.42	31.78	0.44	0.34	0.36	0.40	1.19	0.73	0.86	0.03	0.05	90.69	1.47	7.77
2019	1,972	0.519	801	4.8	337	18	294,253	↓47.3	48.6	-1.3	-3%	49.49	49.48	42.58	0.22	0.21	0.29	0.25	1.32	0.96	1.09	0.02	0.05	88.34	1.31	10.27
2018	33,663	0.445	2,661	4.6	329	27	296,156	↓52.7	55.4	-2.8	-5%	55.92	54.44	45.91	0.44	0.30	0.30	0.29	1.12	0.79	0.99	0.03	0.05	90.09	1.21	8.63
2017	35,066	0.513	3,325	4.5	317	38	276,091	↓41.4	43.2	-1.8	-4%	42.70	40.00	32.51	0.41	0.35	0.43	0.53	1.41	0.95	1.13	0.04	0.06	88.08	1.62	10.2
2016	9,414	0.475	2,028	4.5	303	50	243,359	↑31.4	30.8	0.6	2%	31.25	28.27	24.10	0.60	0.62	0.57	0.66	1.68	0.94	1.00	0.03	0.05	87.70	2.05	10.17
2015	11,581	0.384	2,608	4.6	292	60	227,140	↑31.3	31.1	0.2	1%	31.34	28.29	23.64	0.66	0.56	0.53	0.58	1.55	0.84	0.93	0.05	0.05	89.07	2.00	8.83
2014	20,823	0.262	2,854	4.6	276	74	245,441	↑35.8	34.8	1.0	3%	35.77	31.94	25.83	0.46	0.31	0.36	0.41	1.20	0.63	0.77	0.02	0.03	91.51	1.69	6.75
2013	13,519	0.244	2,717	4.6	266	83	245,411	↓34.6	35.2	-0.5	-2%	34.57	30.00	24.24	0.49	0.31	0.35	0.37	1.02	0.60	0.63	0.02	0.05	92.68	1.43	5.81
2012	5,092	0.279	2,225	4.5	246	99	219,223	↓23.0	24.9	-2.0	-8%	23.80	21.31	17.90	0.55	0.49	0.49	0.44	0.99	0.55	0.66	0.02	0.02	92.45	1.50	6.01
2011	8,409	0.176	1,985	4.5	238	108	244,212	↓29.8	30.8	-1.0	-3%	29.97	25.63	20.61	0.29	0.24	0.19	0.21	0.90	0.40	0.51	0.01	0.05	94.40	1.08	4.47
2010	12,144	0.144	1,567	4.5	227	118	244,476	↓31.1	32.8	-1.7	-5%	31.74	27.51	21.67	0.17	0.14	0.13	0.18	0.67	0.36	0.47	0.01	0.04	95.18	0.92	3.85
2009	5,046	0.075	973	4.5	209	135	250,256	↓30.0	31.3	-1.3	-4%	30.70	26.62	21.35	0.40	0.22	0.21	0.20	0.66	0.37	0.46	0.00	0.02	95.61	0.92	3.45
FGLMC 30yr 4.5	67,643	0.135	18,426	5.0	270	80	230,687	↓32.6	34.2	-1.7	-5%	33.84	31.53	27.17	0.65	0.51	0.56	0.58	1.36	0.81	0.95	0.04	0.05	89.82	1.78	8.31
2019	803	0.673	614	5.1	337	18	250,318	↓32.5	34.6	-2.2	-6%	35.02	34.99	28.35	0.59	0.31	0.39	0.46	1.05	1.31	1.34	0.03	0.03	87.40	1.42	11.13
2018	19,157	0.512	2,879	5.0	330	26	246,968	↓42.3	45.0	-2.7	-6%	44.84	43.31	37.68	0.81	0.62	0.70	0.68	1.55	1.14	1.24	0.05	0.06	86.92	1.85	11.11
2017	8,790	0.512	2,120	4.9	317	38	243,982	↑34.0	33.9	0.1	0%	34.07	31.97	28.01	0.59	0.71	0.87	0.98	1.87	1.13						

## FGLMC Prepayment Speeds

### September 2020

#### FGLMC 30yr

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			Borrower Assistance Plan					
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Sep	Aug	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D	Trial	Repay.	N/A	No Workout	Forbear.
<b>FGLMC 30yr 5.5</b>	13,878	0.022	22,430	6.0	171	177	169,870	↑17.5	17.4	0.1	1%	17.00	15.43	14.48	0.87	0.78	0.85	0.95	2.17	0.88	0.81	0.07	0.05	90.17	3.68	6.03
<b>2019</b>	14	0.642	75	6.3	337	18	161,017	↓4.7	24.5	-19.8	-81%	17.66	26.82	26.06	0.00	0.00	1.34	1.87	1.29	4.17	0.39	-	-	79.01	4.76	16.23
<b>2018</b>	77	0.603	205	6.3	333	23	233,047	↓30.6	31.7	-1.2	-4%	29.57	31.19	28.61	1.71	2.15	2.13	2.49	3.18	2.37	1.81	0.29	0.26	69.76	3.73	25.96
<b>2011</b>	69	0.171	147	5.8	236	112	185,270	↑20.6	16.1	4.5	28%	18.61	19.76	18.76	0.00	0.37	0.57	0.85	1.49	1.52	1.72	-	0.53	85.08	2.02	12.37
<b>2010</b>	242	0.135	297	5.9	223	124	183,715	↓16.4	21.2	-4.8	-23%	18.69	18.36	17.00	1.03	1.08	1.28	1.21	1.54	1.12	1.10	0.10	-	88.08	2.83	8.98
<b>2009</b>	597	0.087	564	5.9	214	132	173,606	↓19.8	21.2	-1.3	-6%	20.65	18.17	16.62	0.60	0.84	0.96	1.02	1.77	0.98	1.18	0.05	0.03	89.31	2.87	7.75

\*n.m. - Not Meaningful

Source: Bloomberg

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# FGLMC Prepayment Speeds

## September 2020

### FGLMC Jumbos

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			Borrower Assistance Plan					
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Sep	Aug	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D	Trial	Repay.	N/A	No Workout	Forbear.
15yr Jumbo 2	22	0.356	16	2.7	90	86	541,003	↓1.5	18.2	-16.6	-92%	11.88	10.41	9.98	0.00	0.00	0.00	0.00	0.00	0.00	1.46	-	-	91.86	-	8.14
15yr Jumbo 2.5	269	0.292	77	2.9	93	82	538,234	↑27.7	25.6	2.1	8%	27.15	18.92	14.57	0.00	0.00	0.00	0.00	0.22	0.18	0.23	-	-	97.32	0.22	2.46
2015	43	0.347	13	3.0	110	64	520,309	↑31.5	19.6	11.9	61%	23.88	21.09	15.83	0.00	0.00	0.00	0.00	0.72	0.00	0.82	-	-	96.81	0.72	2.46
2013	85	0.319	22	2.9	86	89	546,129	↑33.6	8.1	25.5	313%	22.87	16.78	14.13	0.00	0.00	0.00	0.00	0.00	0.00	0.33	-	-	98.23	-	1.77
2012	99	0.231	20	2.9	80	95	548,857	↓22.4	27.0	-4.5	-17%	26.90	17.40	12.67	0.00	0.00	0.00	0.00	0.28	0.24	0.00	-	-	97.45	0.28	2.27
15yr Jumbo 3	54	0.175	62	3.5	90	85	553,603	↓11.8	19.0	-7.2	-38%	15.64	12.25	9.91	0.00	0.00	0.00	0.00	1.47	0.00	0.45	-	-	91.64	1.47	6.88
30yr Jumbo 2.5	672	0.403	31	3.4	256	91	558,398	↓62.4	65.1	-2.7	-4%	60.94	47.41	30.85	0.00	0.00	0.00	0.00	0.40	0.00	0.00	-	-	98.01	0.14	1.85
2013	73	0.438	8	3.4	258	91	557,763	↓39.4	59.7	-20.4	-34%	54.52	39.81	26.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	98.24	-	1.76
2012	568	0.390	13	3.4	254	94	559,146	↓66.1	66.6	-0.5	-1%	62.69	49.30	32.10	0.00	0.00	0.00	0.00	0.31	0.00	0.00	-	-	98.29	-	1.71
30yr Jumbo 3	9,005	0.453	380	3.8	287	66	542,187	↑55.5	52.5	3.0	6%	52.12	44.31	31.06	0.19	0.12	0.07	0.08	0.57	0.43	0.58	-	0.03	93.82	0.50	5.66
2018	49	0.544	8	3.9	325	31	577,278	↑62.6	48.8	13.8	28%	42.68	47.42	37.84	0.00	0.00	0.00	0.00	0.92	0.00	1.21	-	-	91.22	-	8.78
2017	929	0.513	28	4.0	319	36	550,299	↑65.2	59.8	5.4	9%	61.68	54.95	41.42	0.62	0.21	0.10	0.11	0.58	0.46	0.91	-	0.15	91.69	0.51	7.65
2016	2,857	0.540	66	3.7	306	48	539,437	↑58.5	53.1	5.4	10%	53.28	45.11	31.13	0.39	0.25	0.17	0.16	0.60	0.58	0.78	-	0.02	92.50	0.50	6.99
2015	1,855	0.464	63	3.8	289	63	536,924	↓56.8	58.5	-1.6	-3%	56.08	48.37	34.02	0.00	0.08	0.04	0.02	0.67	0.42	0.47	-	-	94.29	0.60	5.11
2014	72	0.289	10	4.0	282	69	533,525	↑53.2	43.4	9.8	23%	46.25	42.02	35.86	0.00	0.00	0.00	0.00	1.14	0.76	0.00	-	-	94.13	0.61	5.27
2013	1,463	0.415	90	3.6	261	89	544,582	↑48.8	43.5	5.4	12%	44.12	35.34	24.26	0.00	0.00	0.00	0.00	0.40	0.36	0.40	-	-	95.36	0.41	4.22
2012	1,773	0.360	109	3.7	256	94	544,877	↑47.5	47.1	0.4	1%	46.08	38.11	25.64	0.00	0.00	0.00	0.06	0.50	0.21	0.36	-	0.03	95.39	0.45	4.13
30yr Jumbo 3.5	7,144	0.291	566	4.2	292	61	548,424	↓51.5	51.6	-0.1	0%	52.38	48.19	38.61	0.71	0.52	0.33	0.30	1.00	0.89	0.99	-	0.02	88.52	1.12	10.34
2019	11	0.431	5	4.5	342	16	585,790	↑43.1	0.1	43.1	*n.m.	48.41	48.55	51.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	93.17	-	6.83
2018	225	0.427	29	4.3	329	27	587,406	↓55.9	63.5	-7.5	-12%	60.88	57.69	49.38	7.88	2.70	1.36	0.95	0.00	1.24	1.25	-	-	89.12	1.12	9.76
2017	1,850	0.404	52	4.3	319	37	559,951	↓57.1	60.7	-3.5	-6%	61.02	57.51	47.62	0.33	0.44	0.29	0.26	1.17	1.33	1.05	-	-	85.66	1.44	12.9
2016	1,428	0.379	58	4.2	307	49	549,696	↑53.3	48.7	4.5	9%	51.59	47.21	38.59	1.83	1.23	0.72	0.63	1.43	1.09	1.46	-	0.04	84.97	1.49	13.51
2015	1,278	0.292	81	4.2	292	62	540,085	↓47.5	52.2	-4.7	-9%	49.78	44.95	34.76	0.00	0.00	0.05	0.18	0.98	0.57	1.04	-	0.04	87.77	1.07	11.12
2014	553	0.241	40	4.2	278	71	530,929	↑48.0	46.5	1.6	3%	47.27	42.41	33.12	0.00	0.25	0.12	0.06	0.49	0.72	0.58	-	-	91.44	0.57	7.99
2013	436	0.280	58	4.0	267	86	543,427	↓39.4	43.4	-4.0	-9%	42.98	38.54	28.08	0.00	0.00	0.00	0.00	1.21	0.60	0.62	-	-	91.16	1.03	7.81
2012	1,226	0.193	197	4.0	251	99	541,082	↑48.3	39.9	8.4	21%	43.87	38.96	28.67	0.00	0.29	0.26	0.16	0.61	0.48	0.57	-	0.04	94.70	0.55	4.7
2011	134	0.127	45	4.1	242	105	541,830	↑55.4	54.8	0.6	1%	51.49	44.80	32.68	0.00	0.00	0.00	0.00	0.97	0.75	0.96	-	-	93.84	1.01	5.15
30yr Jumbo 4	3,346	0.190	455	4.6	298	56	574,993	↓44.8	48.2	-3.4	-7%	46.81	44.75	40.34	1.63	0.84	0.69	0.55	1.31	1.29	1.41	0.04	0.02	83.26	1.57	15.1
2019	34	0.445	5	4.9	338	18	647,619	↓35.4	49.6	-14.2	-29%	50.95	54.11	49.37	0.00	0.00	2.41	1.21	0.00	3.00	0.00	-	-	75.75	-	24.25
2018	982	0.343	42	4.7	329	28	585,804	↑60.0	58.1	1.9	3%	59.56	57.18	52.75	2.91	1.19	1.01	0.65	1.41	1.89	0.83	0.10	-	81.95	1.35	16.59
2017	540	0.411	43	4.7	319	37	592,773	↑39.8	34.6	5.2	15%	39.17	41.96	39.59	3.75	2.08	1.22	0.99	1.50	0.80	2.62	-	0.11	79.80	2.36	17.73
2016	259	0.337	30	4.7	306	50	588,685	↓25.3	37.3	-12.0	-32%	32.62	30.18	29.49	0.00	0.00	0.00	0.31	1.64	2.10	1.32	-	-	76.31	2.25	21.44
2015	369	0.231	37	4.7	294	61	575,682	↓35.6	43.5	-7.8	-18%	38.87	35.84	30.62	0.00	0.42	0.96	0.67	1.29	1.33	2.00	-	-	79.75	1.74	18.51
2014	468	0.148	47	4.6	279	73	546,883	↓39.3	46.4	-7.1	-15%	40.95	38.18	32.18	1.00	0.34	0.17	0.28	1.17	1.16	1.17	-	-	86.60	1.58	11.82
2013	192	0.128	49	4.6	270	83	540,233	↓36.8	41.4	-4.7	-11%	42.63	37.49	28.88	0.00	0.00	0.00	0.32	1.04	0.74	1.07	-	-	88.60	0.73	10.67
2012	111	0.146	64	4.6	248	100	545,778	↑46.2	39.2	7.1	18%	37.29	32.90	25.49	0.00	1.57	0.79	0.39	1.25	0.74	1.75	-	-	88.07	2.24	9.69
2011	297	0.068	107	4.5	242	108	568,553	↓30.8	53.4	-22.6	-42%	43.46	37.24	29.91	0.00	0.00	0.00	0.00	1.21	0.16	1.09	0.16	-	91.32	0.73	7.79
2010	96	0.081	31	4.5	233	116	559,201	↓44.2	53.7	-9.5	-18%	46.05	41.78	32.36	0.00	0.00	0.00	0.39	0.49	0.94	1.49	-	-	93.78	1.01	5.22
30yr Jumbo 4.5	326	0.080	180	5.1	278	76	592,866	↑42.5	39.1	3.4	9%	38.28	36.11	35.44	0.00	1.35	1.12	1.21	2.82	0.80	3.18	-	0.07	77.44	2.67	19.83
2018	75	0.287	13	5.3	336	24	599,455	↑70.9	53.4	17.5	33%	57.11	53.96	54.24	0.00	0.00	0.00	0.44	5.96	2.36	1.60	-	0.29	69.99	3.61	26.12
2015	29	0.273	14	5.1	294	61	621,414	↓15.5	18.2	-2.7	-15%	16.02	19.41	20.45	0.00	6.33	3.22	1.62	1.38	0.00	10.31	-	-	65.45	4.74	29.81
2014	46	0.117	27	5.1	282	75	584,335	↑40.0	35.3	4.6	13%	34.90	34.38	28.48	0.00	0.00	3.11	5.52	3.77	0.00	2.09	-	-	70.91	4.84	24.25
2013	27	0.080	20	5.1	267	83	592,504	↓32.0	45.8	-13.9	-30%	36.78	30.76	27.13	0.00	0.00	0.00	0.00	3.47	0.00	2.05	-	-	84.68	-	15.32
2011	109	0.045	77	4.9	238	111	577,013	↑35.0	29.6	5.4	18%	30.63	26.63	26.42	0.00	0.00	0.00	0.00	1.09	0.77	3.02	-	-	87.77	1.15	11.07
2010	23	0.044	17	4.9	238																					



# FGLMC Prepayment Speeds September 2020

## FGLMC 105-125 LTV

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			Borrower Assistance Plan					
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Sep	Aug	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D	Trial	Repay.	N/A	No Workout	Forbear.
15yr 105-125 LTV 2	8	0.330	14	2.6	87	89	205,412	16.0	7.4	8.6	115%	16.01	10.22	10.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	1.00	-	-
15yr 105-125 LTV 2.5	363	0.270	257	3.1	84	90	203,396	16.7	17.3	-0.6	-4%	16.47	14.02	12.20	0.23	0.23	0.27	0.23	0.70	0.38	0.70	-	0.06	94.62	0.85	4.46
2013	165	0.295	128	3.0	86	88	199,963	15.5	13.3	2.2	16%	15.86	13.35	12.27	0.00	0.09	0.25	0.31	0.70	0.29	0.96	-	0.14	94.50	0.93	4.43
2012	182	0.241	105	3.1	79	96	207,946	17.7	18.7	-1.0	-5%	16.38	14.62	12.33	0.46	0.26	0.25	0.12	0.47	0.40	0.43	-	-	95.51	0.51	3.98
15yr 105-125 LTV 3	491	0.263	503	3.6	90	85	192,230	15.0	18.7	-3.8	-20%	16.89	15.14	13.36	0.20	0.07	0.30	0.34	0.76	0.50	0.61	0.04	0.03	94.49	1.03	4.4
2016	36	0.592	42	3.7	126	50	164,173	9.2	5.4	3.9	72%	9.81	6.83	8.18	2.69	0.91	0.45	0.23	1.11	0.35	1.66	-	-	92.00	1.85	6.14
2015	49	0.484	49	3.7	114	63	178,254	12.7	13.7	-1.0	-7%	11.24	12.02	10.62	0.00	0.00	0.29	0.69	0.77	0.88	0.55	-	-	91.92	1.44	6.64
2014	33	0.410	52	3.7	102	73	177,145	12.0	15.3	-3.4	-22%	13.04	15.24	12.18	0.00	0.00	0.83	1.21	1.32	0.62	0.76	-	-	93.90	1.52	4.58
2013	131	0.289	155	3.5	87	87	190,048	12.3	16.4	-4.2	-25%	14.35	13.56	12.74	0.00	0.00	0.16	0.08	0.99	0.43	0.46	0.11	-	94.89	1.17	3.83
2012	222	0.201	175	3.5	76	97	204,604	18.2	22.9	-4.8	-21%	20.99	18.20	15.38	0.00	0.00	0.32	0.33	0.46	0.44	0.47	0.02	0.08	95.36	0.66	3.88
15yr 105-125 LTV 3.5	267	0.258	367	4.1	93	82	184,131	22.7	16.6	6.2	37%	19.31	16.07	14.83	0.79	0.61	0.41	0.49	1.03	0.55	0.88	0.05	0.11	93.47	1.30	5.07
2015	23	0.474	32	4.1	114	61	168,964	23.4	6.2	17.2	278%	16.78	13.66	11.59	0.00	0.00	0.00	0.00	0.34	0.43	3.48	-	0.34	92.64	1.03	5.99
2014	62	0.365	87	4.1	100	75	182,397	29.1	14.7	14.4	98%	19.72	14.70	13.64	3.34	1.85	0.93	0.68	0.97	0.52	1.11	0.07	-	91.21	1.56	7.16
2013	88	0.290	106	4.1	92	83	187,030	18.1	12.4	5.6	45%	16.94	16.01	15.01	0.00	0.00	0.07	0.40	0.96	0.44	0.50	0.11	-	93.85	1.74	4.3
2012	56	0.177	82	4.0	74	99	197,121	24.4	20.4	4.0	20%	22.89	19.50	16.82	0.00	0.81	0.77	0.42	1.60	0.99	0.25	-	0.37	94.68	0.81	4.14
2011	16	0.114	24	4.1	67	106	193,880	21.5	23.2	-1.7	-7%	22.76	18.57	20.39	0.00	0.00	0.00	0.81	0.43	0.00	0.82	-	-	96.18	0.43	3.4
15yr 105-125 LTV 4	49	0.150	117	4.5	80	94	190,459	24.7	17.2	7.5	43%	20.38	18.87	18.90	0.00	0.00	0.27	1.14	0.41	0.39	0.70	0.12	-	90.88	0.99	8.01
20yr 105-125 LTV 3	344	0.379	187	3.6	145	88	213,828	19.6	18.9	0.7	4%	18.80	15.51	12.91	0.00	0.00	0.43	0.33	0.72	0.54	0.13	-	0.03	94.57	1.15	4.25
2013	145	0.390	79	3.6	145	88	209,384	18.8	14.3	4.5	32%	16.45	13.91	11.99	0.00	0.00	0.31	0.28	0.83	0.62	0.18	-	-	94.71	1.30	3.99
2012	168	0.346	77	3.6	138	95	218,332	20.8	22.6	-1.8	-8%	21.10	17.41	14.14	0.00	0.00	0.39	0.19	0.53	0.28	0.11	-	0.07	96.19	1.05	2.7
20yr 105-125 LTV 3.5	661	0.329	385	4.0	146	88	210,712	22.9	21.7	1.3	6%	21.62	18.14	15.58	0.34	0.25	0.26	0.25	0.72	0.45	0.78	-	0.04	93.95	1.09	4.92
2015	38	0.573	35	4.1	174	63	200,902	10.8	14.6	-3.7	-26%	10.69	11.61	9.94	0.00	0.00	0.00	0.31	0.59	0.36	1.05	-	-	92.93	0.73	6.34
2014	39	0.511	33	4.3	163	72	186,545	28.7	6.1	22.6	373%	15.05	12.97	11.56	0.00	0.00	0.00	0.00	0.72	0.26	0.64	-	-	92.93	1.86	5.22
2013	202	0.361	120	4.0	147	87	206,190	25.4	20.8	4.6	22%	21.41	17.77	15.01	0.41	0.58	0.33	0.27	0.91	0.19	1.06	-	-	93.77	1.04	5.2
2012	347	0.278	157	4.0	135	97	217,155	22.5	24.8	-2.3	-9%	23.96	20.16	17.36	0.41	0.14	0.27	0.27	0.57	0.56	0.53	-	0.08	94.73	0.87	4.32
20yr 105-125 LTV 4	235	0.288	243	4.6	147	87	197,307	25.4	22.6	2.7	12%	22.49	20.79	17.50	0.92	0.76	0.54	0.65	1.32	0.53	0.71	-	0.10	93.05	1.62	5.23
2015	17	0.551	20	4.5	173	63	191,468	27.0	15.9	11.1	69%	21.07	14.22	10.82	0.00	3.82	1.93	1.50	4.59	1.66	1.39	-	0.64	85.99	4.65	8.73
2014	48	0.419	51	4.7	160	75	191,543	24.4	20.4	4.0	19%	20.20	21.74	15.75	4.47	2.36	1.19	0.75	1.94	0.27	0.49	-	-	91.45	2.77	5.79
2013	65	0.355	66	4.6	151	83	191,638	25.4	19.1	6.3	33%	19.56	17.67	16.40	0.00	0.00	0.00	0.28	1.16	0.37	0.44	-	0.20	94.63	1.28	3.9
2012	78	0.224	64	4.5	131	100	206,696	21.8	30.1	-8.3	-27%	24.44	22.21	19.09	0.00	0.00	0.46	0.81	0.71	0.66	1.07	-	-	92.70	0.93	6.36
2011	15	0.153	19	4.7	126	107	209,557	39.8	22.2	17.6	79%	32.31	27.11	25.17	0.00	0.00	0.00	0.00	0.47	0.00	0.00	-	-	96.97	-	3.03
20yr 105-125 LTV 4.5	62	0.188	87	5.0	136	97	195,564	33.3	34.7	-1.4	-4%	28.53	24.84	21.30	0.00	0.00	0.46	0.23	1.30	0.48	0.26	-	-	92.75	1.75	5.51
2013	15	0.320	21	5.0	152	82	198,457	33.9	19.6	14.4	73%	22.56	25.66	24.14	0.00	0.00	1.86	0.94	0.00	0.00	0.70	-	-	95.93	1.48	2.59
2011	28	0.150	33	5.0	124	108	205,974	32.5	48.4	-15.9	-33%	33.05	25.86	21.22	0.00	0.00	0.00	0.00	0.99	0.21	0.00	-	-	93.13	0.38	6.49
30yr 105-125 LTV 3	736	0.441	258	3.7	257	90	234,182	25.9	20.2	5.7	28%	22.48	18.90	14.79	1.53	0.92	0.64	0.62	0.85	0.68	0.61	-	0.07	93.91	1.07	4.95
2013	388	0.449	118	3.7	256	89	228,482	22.8	17.8	5.1	29%	19.59	17.55	14.37	1.22	1.07	0.79	0.74	0.94	0.94	0.74	-	0.13	92.59	1.20	6.08
2012	324	0.420	106	3.7	256	94	242,641	29.3	22.4	6.8	30%	26.02	20.40	15.40	1.79	0.60	0.42	0.44	0.64	0.33	0.45	-	-	95.89	0.87	3.24
30yr 105-125 LTV 3.5	4,829	0.393	1,043	4.0	259	90	236,745	23.3	24.4	-1.1	-4%	23.37	20.11	16.41	0.35	0.36	0.46	0.50	1.07	0.79	0.69	0.04	0.04	92.23	1.43	6.25
2016	129	0.720	69	4.1	303	49	236,296	24.7	21.8	2.9	13%	19.52	13.94	11.19	1.29	0.95	0.88	1.48	2.39	0.66	0.83	-	0.19	87.82	2.89	9.09
2015	128	0.569	88	4.2	285	62	215,306	21.7	26.9	-5.2	-19%	20.76	18.84	16.16	0.97	0.32	0.52	0.85	1.29	1.41	1.27	0.53	0.23	88.94	2.96	7.33
2014	26	0.542	27	4.3	270	71	207,074	8.4	17.2	-8.8	-51%	14.33	15.92	10.32	0.00	0.00	0.00	0.45	2.64	1.37	0.34	-	-	90.64	2.59	6.77
2013	2,064	0.420	399	4.0	261	88	233,282	21.7	22.7	-0.9	-4%	21.39	18.59	15.18	0.34	0.33	0.46	0.52	1.11	0.81	0.74	0.03	0.03	91.90	1.41	6.64
2012	2,450	0.357	418	4.1	253	96	241,212	25.0	26.0	-1.0	-4%	25.56	21.88	17.84	0.28	0.37	0.44	0.43	0.95	0.73	0.59	0.03	0.04	92.96	1.25	5.72
30yr 105-125 LTV 4	4,947	0.339	1,448	4.5	259	90	229,272	28.4	27.4	1.0	4%	27.01	23.60	19.53	0.36	0.39	0.52	0.63	1.37	0.7						

# FGLMC Prepayment Speeds

## September 2020

### FGLMC 125+ LTV

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			Borrower Assistance Plan					
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Sep	Aug	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D	Trial	Repay.	N/A	No Workout	Forbear.
<b>30yr 125+ LTV 3</b>	385	0.467	175	3.7	257	91	237,672	↑24.2	20.9	3.3	16%	19.13	16.22	13.44	0.53	0.33	0.41	0.39	1.20	0.73	0.90	0.01	-	93.64	1.24	5.11
2013	206	0.487	95	3.7	257	89	222,705	↑19.7	19.2	0.5	3%	16.82	15.56	12.31	1.00	0.33	0.36	0.42	1.77	0.58	0.92	0.02	-	92.30	1.62	6.06
2012	174	0.440	72	3.7	257	94	255,980	↑28.2	23.5	4.6	20%	21.71	16.91	14.76	0.00	0.34	0.48	0.38	0.57	0.93	0.85	-	-	95.35	0.83	3.82
<b>30yr 125+ LTV 3.5</b>	2,962	0.432	734	4.1	259	91	229,168	↑22.8	22.7	0.1	0%	22.23	19.05	15.88	0.31	0.48	0.52	0.55	1.15	0.62	0.66	0.03	0.05	91.77	1.52	6.64
2016	41	0.787	34	4.1	303	49	204,790	↑0.2	0.1	0.1	*n.m.	1.19	2.65	4.71	0.00	0.00	0.42	1.43	2.01	1.21	0.97	-	-	86.03	3.48	10.49
2015	45	0.633	42	4.2	278	62	199,285	↑16.9	16.1	0.7	5%	12.91	14.63	11.89	0.00	1.70	1.44	1.20	1.70	1.20	1.41	0.69	0.24	85.60	2.39	11.08
2013	1,455	0.462	341	4.0	261	89	223,497	↑21.6	19.8	1.8	9%	19.96	16.98	14.66	0.23	0.57	0.58	0.59	1.14	0.70	0.62	0.01	0.04	91.49	1.59	6.87
2012	1,411	0.395	300	4.1	255	95	236,635	↓24.8	26.5	-1.7	-6%	25.36	21.72	17.57	0.40	0.37	0.44	0.47	1.13	0.50	0.66	0.03	0.05	92.41	1.35	6.16
<b>30yr 125+ LTV 4</b>	5,018	0.378	1,046	4.5	258	92	227,261	↓25.3	26.6	-1.2	-5%	25.79	22.46	18.49	0.51	0.62	0.71	0.69	1.31	0.79	0.72	0.04	0.06	91.48	1.78	6.64
2017	19	0.772	35	4.7	309	39	181,520	↑20.8	0.2	20.7	*n.m.	13.01	12.65	9.51	0.00	0.00	3.62	3.36	0.97	2.55	0.00	-	-	86.32	1.43	12.25
2016	73	0.707	52	4.6	302	51	203,566	↑12.3	5.0	7.3	145%	12.02	11.46	9.66	3.59	2.09	1.80	2.11	0.96	2.16	1.56	0.46	-	88.53	2.40	8.6
2015	148	0.643	99	4.5	288	62	198,334	↑15.6	8.4	7.1	85%	11.05	11.20	9.59	1.98	1.79	1.79	1.52	1.69	1.17	1.40	-	0.11	86.65	2.42	10.83
2014	128	0.567	112	4.7	275	73	195,028	↑25.2	16.4	8.7	53%	18.71	14.29	13.12	2.29	1.57	0.91	1.49	0.98	1.09	1.08	-	-	90.93	1.34	7.74
2013	1,432	0.442	382	4.4	264	87	216,131	↑21.4	21.3	0.2	1%	20.29	18.14	15.35	0.61	0.54	0.74	0.65	1.63	0.82	0.65	0.05	0.10	90.82	1.98	7.05
2012	3,217	0.341	362	4.5	253	97	235,645	↓27.7	30.4	-2.7	-9%	29.21	25.26	20.57	0.26	0.54	0.60	0.60	1.17	0.70	0.69	0.03	0.05	92.12	1.66	6.14
<b>30yr 125+ LTV 4.5</b>	1,543	0.374	555	5.0	264	86	215,150	↑26.0	22.8	3.2	14%	23.40	20.72	18.33	1.04	0.64	0.76	0.89	1.44	0.64	1.00	0.06	0.06	89.59	1.88	8.41
2017	28	0.772	21	5.1	311	40	207,313	↓9.5	15.7	-6.2	-40%	9.96	7.25	9.55	0.00	0.00	2.16	2.48	2.04	0.00	2.83	-	-	88.95	1.74	9.31
2015	52	0.607	44	4.9	291	62	181,041	↑24.1	5.6	18.5	329%	16.02	12.62	11.36	4.53	4.50	2.28	3.30	1.21	0.64	1.14	-	-	86.29	3.18	10.53
2014	329	0.527	170	5.0	276	75	201,771	↑19.4	16.6	2.8	17%	16.34	13.17	12.46	2.05	0.80	1.02	1.62	2.36	0.73	0.88	0.05	0.13	87.75	2.83	9.24
2013	447	0.465	188	5.1	269	83	207,767	↓21.0	21.7	-0.7	-3%	21.19	18.67	16.48	0.80	0.75	0.87	0.88	1.52	0.80	1.02	0.12	0.09	89.20	2.31	8.29
2012	672	0.280	115	5.0	249	99	229,935	↑32.7	28.1	4.6	16%	29.15	26.39	22.92	0.50	0.23	0.34	0.32	0.90	0.52	0.95	0.04	0.02	91.13	1.01	7.8
<b>30yr 125+ LTV 5</b>	54	0.473	53	5.5	276	75	196,447	↑20.3	18.4	1.9	10%	16.98	13.34	13.99	0.00	0.00	0.18	1.77	1.36	0.63	1.40	-	-	90.47	0.38	9.15
2014	20	0.461	20	5.4	273	77	206,811	↑39.8	10.0	29.8	298%	23.30	17.19	18.46	0.00	0.00	0.00	2.72	0.52	0.00	0.55	-	-	91.13	-	8.87
2013	28	0.448	24	5.5	269	82	196,034	↓7.3	27.5	-20.2	-73%	15.76	13.28	12.38	0.00	0.00	0.34	0.58	1.52	0.00	1.00	-	-	92.89	0.74	6.37

\*n.m. - Not Meaningful

Source: Bloomberg

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## FGLMC Prepayment Speeds

### September 2020

### FGLMC Relocation

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			Borrower Assistance Plan					
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Sep	Aug	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D	Trial	Repay.	N/A	No Workout	Forbear.
30yr Relo 3	176	0.410	34	3.7	292	59	318,584	↓46.0	50.7	-4.7	-9%	44.29	34.78	25.02	0.00	0.00	0.00	0.00	0.49	0.21	0.00	-	-	97.48	0.70	1.82
2017	24	0.600	10	3.6	319	35	321,893	↓50.8	54.3	-3.5	-6%	47.15	39.36	26.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	96.01	-	3.99
2015	115	0.405	11	3.6	288	62	312,950	↑48.1	47.5	0.6	1%	41.56	32.23	23.04	0.00	0.00	0.00	0.00	0.30	0.32	0.00	-	-	97.68	0.76	1.57
30yr Relo 3.5	20	0.272	7	4.0	271	75	290,127	↓32.1	44.4	-12.3	-28%	39.54	32.47	25.20	0.00	0.00	0.00	0.00	1.10	0.00	1.56	-	-	97.35	1.10	1.56

\*n.m. - Not Meaningful

Source: Bloomberg

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