

FGLMC Prepayment Speeds

June 2019

FGLMC 15yr

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Jun	May	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D
FGLMC 15yr 2	7,823	0.444	661	2.6	110	61	273,865	↑11.7	9.9	1.8	18%	10.09	8.53	8.24	0.29	0.13	0.10	0.05	0.00	0.00	0.00
2017	37	0.849	16	2.6	151	23	273,953	↓1.6	12.3	-10.7	-87%	8.44	4.64	3.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2016	2,260	0.729	106	2.6	143	32	280,529	↑11.4	7.7	3.7	48%	8.67	7.01	6.90	0.18	0.06	0.08	0.04	0.00	0.00	0.00
2015	317	0.548	63	2.7	118	49	270,125	↑12.6	11.7	0.9	8%	11.55	9.26	8.39	0.00	0.00	0.00	0.01	0.00	0.00	0.00
2014	33	0.500	20	2.8	111	55	264,772	↑11.4	11.4	0.0	0%	13.42	12.30	10.10	0.00	0.33	0.89	0.45	0.00	0.00	0.00
2013	4,020	0.381	332	2.6	96	73	274,466	↑11.9	11.2	0.7	6%	10.65	9.25	8.82	0.34	0.14	0.10	0.05	0.00	0.00	0.00
2012	1,156	0.352	124	2.6	91	78	260,024	↑11.6	9.7	1.9	19%	10.41	8.72	8.78	0.40	0.27	0.16	0.08	0.00	0.00	0.00
FGLMC 15yr 2.5	92,030	0.465	5859	3.0	120	53	258,405	↑12.2	10.2	2.0	19%	10.37	8.90	8.97	0.16	0.10	0.09	0.05	0.01	0.00	0.00
2019	477	0.990	15	3.5	177	1	331,912	↑5.2	1.0	4.2	*n.m.	2.34	-	-	0.00	0.00	-	-	1.34	0.00	0.00
2018	311	0.881	32	3.3	161	15	297,685	↑10.2	5.6	4.6	82%	6.40	5.77	5.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2017	6,305	0.801	322	3.1	153	22	275,699	↑10.6	9.4	1.2	13%	8.78	7.34	6.97	0.07	0.03	0.05	0.03	0.00	0.00	0.00
2016	29,691	0.693	984	3.0	141	33	271,562	↑11.6	9.5	2.0	21%	9.63	8.14	8.10	0.12	0.10	0.09	0.05	0.00	0.00	0.00
2015	13,986	0.537	700	3.1	125	47	266,354	↑11.8	10.0	1.8	18%	10.23	8.71	8.98	0.18	0.11	0.09	0.05	0.00	0.00	0.00
2014	3,590	0.426	378	3.2	113	56	256,086	↑14.2	12.0	2.2	18%	11.95	10.16	10.19	0.21	0.15	0.09	0.07	0.00	0.00	0.00
2013	18,881	0.381	1515	3.0	99	73	239,363	↑12.9	10.7	2.2	21%	11.03	9.52	9.59	0.20	0.13	0.10	0.06	0.00	0.00	0.00
2012	18,480	0.304	1854	3.0	90	81	243,304	↑13.1	11.2	1.9	17%	11.28	9.91	10.11	0.17	0.09	0.08	0.05	0.00	0.00	0.00
2011	308	0.223	57	3.2	81	90	222,079	↑17.4	13.6	3.7	27%	13.61	11.86	10.95	0.32	0.11	0.05	0.03	0.00	0.00	0.00
FGLMC 15yr 3	78,397	0.419	9355	3.5	126	47	230,566	↑13.4	11.5	1.9	16%	11.57	10.02	10.09	0.21	0.16	0.15	0.09	0.01	0.00	0.00
2019	1,853	0.979	76	3.8	176	2	291,760	↑10.4	5.8	4.5	78%	6.47	-	-	0.00	0.00	-	-	0.50	0.00	0.01
2018	4,447	0.874	295	3.7	163	13	278,670	↑14.3	12.7	1.5	12%	11.40	8.79	7.68	0.22	0.15	0.09	0.04	0.02	0.00	0.00
2017	19,682	0.781	1166	3.6	153	22	250,650	↑11.7	10.3	1.4	13%	10.34	8.71	8.39	0.16	0.16	0.13	0.08	0.00	0.00	0.00
2016	8,824	0.646	1218	3.6	140	34	213,068	↑13.1	11.3	1.8	16%	11.31	9.88	10.07	0.22	0.18	0.20	0.12	0.00	0.00	0.00
2015	12,564	0.527	1283	3.5	128	46	220,950	↑13.5	11.1	2.5	22%	11.62	9.99	10.38	0.30	0.21	0.18	0.11	0.00	0.00	0.00
2014	9,070	0.405	1105	3.6	114	58	218,845	↑14.3	12.5	1.8	14%	12.17	10.70	11.04	0.21	0.18	0.17	0.11	0.00	0.00	0.00
2013	6,917	0.353	1412	3.5	103	69	202,682	↑13.7	12.2	1.5	13%	12.18	10.74	10.98	0.20	0.17	0.16	0.10	0.00	0.00	0.00
2012	6,907	0.248	1710	3.5	87	85	210,908	↑14.2	12.5	1.7	13%	12.57	11.19	11.25	0.11	0.10	0.11	0.06	0.00	0.00	0.00
2011	7,556	0.174	942	3.5	80	91	229,228	↑15.9	13.1	2.8	21%	13.33	11.90	11.89	0.29	0.14	0.11	0.06	0.00	0.00	0.00
2010	576	0.128	148	3.5	70	102	226,590	↓12.6	15.4	-2.8	-18%	13.38	11.93	11.91	0.00	0.00	0.05	0.03	0.00	0.00	0.00
FGLMC 15yr 3.5	29,635	0.305	7272	4.1	132	42	217,586	↑15.5	13.4	2.2	16%	13.55	11.58	11.30	0.27	0.18	0.16	0.16	0.04	0.00	0.00
2019	2,584	0.977	243	4.2	174	2	252,231	↑9.8	7.9	1.9	24%	7.48	-	-	0.00	0.00	-	-	0.31	0.01	0.00
2018	10,762	0.875	898	4.2	165	11	259,022	↑17.9	14.8	3.0	20%	14.67	11.60	9.76	0.27	0.12	0.07	0.05	0.05	0.00	0.00
2017	3,265	0.743	844	4.1	150	24	198,810	↑14.3	11.5	2.8	25%	12.53	10.61	10.62	0.44	0.26	0.26	0.25	0.00	0.00	0.00
2016	789	0.626	395	4.1	138	35	144,886	↑14.5	12.0	2.5	21%	12.40	11.14	11.32	0.44	0.31	0.30	0.33	0.00	0.00	0.00
2015	993	0.521	527	4.1	127	46	146,434	↓13.4	14.5	-1.1	-8%	13.57	11.96	11.83	0.31	0.40	0.40	0.41	0.00	0.00	0.00
2014	1,849	0.394	903	4.1	113	60	169,376	↑13.3	12.7	0.6	4%	12.49	11.21	11.82	0.29	0.25	0.31	0.30	0.00	0.00	0.00
2013	1,774	0.357	695	4.0	104	68	159,956	↑15.0	12.0	3.0	25%	12.41	11.29	11.67	0.29	0.27	0.33	0.33	0.00	0.00	0.00
2012	508	0.236	512	4.0	85	85	133,963	↑14.8	12.5	2.3	18%	13.38	12.15	12.74	0.24	0.31	0.28	0.20	0.00	0.00	0.00
2011	3,078	0.137	1235	4.0	76	96	197,842	↑14.2	13.6	0.6	4%	13.69	12.35	12.60	0.09	0.16	0.11	0.14	0.00	0.00	0.00
2010	4,016	0.100	992	3.9	69	103	205,302	↑16.8	14.5	2.3	16%	14.88	13.08	13.00	0.35	0.18	0.14	0.11	0.00	0.00	0.00
FGLMC 15yr 4	10,063	0.105	4489	4.5	109	65	195,646	↑18.3	14.6	3.7	26%	15.45	13.28	13.16	0.34	0.22	0.20	0.17	0.06	0.01	0.00
2019	471	0.970	156	4.8	172	3	215,078	↑9.8	7.9	2.0	25%	8.45	-	-	0.30	0.10	-	-	0.17	0.17	0.02
2018	3,724	0.889	650	4.7	167	9	221,082	↑21.5	14.2	7.2	51%	16.18	12.27	9.89	0.21	0.09	0.09	0.06	0.13	0.01	0.00
2017	135	0.710	90	4.5	151	23	213,988	↓14.5	15.6	-1.1	-7%	16.48	13.95	13.67	0.82	0.28	0.95	0.83	0.00	0.00	0.00
2016	64	0.390	94	4.7	105	61	74,162	↑13.9	12.9	1.0	8%	13.30	12.55	12.91	0.99	0.48	0.28	0.41	0.00	0.00	0.00
2015	78	0.342	91	4.7	100	67	91,239	↓13.2	20.9	-7.8	-37%	16.56	13.75	15.26	1.51	1.36	0.88	1.04	0.00	0.00	0.00
2014	42	0.212	66	4.5	84	87	107,148	↑12.1	11.6	0.5	4%	13.13	14.03	13.31	0.64	1.30	0.65	0.42	0.00	0.00	0.00
2013	1,529	0.122	1003	4.4	75	97	172,802	↑15.7	13.4	2.3	17%	14.03	12.81	13.12	0.60	0.37	0.35	0.26	0.00	0.00	0.00
2012	2,201	0.069	1111	4.4	65	107	180,746	↑17.1	15.3	1.8	12%	15.33	13.76	13.91	0.36	0.24	0.20	0.18	0.00	0.00	0.00
2011	1,777	0.042	872	4.5	56	118	185,880	↑18.1	17.0	1.2	7%	16.52	15.28	15.06	0.29	0.26	0.18	0.14	0.00	0.00	0.00
FGLMC 15yr 4.5	1,933	0.035	3168	4.9	66	108	161,776	↓17.1	17.4	-0.3	-2%	16.41	15.50	15.98	0.66	0.48	0.40	0.35	0.00	0.01	0.00
2011	186	0.143	283	4.9	75	98	139,121	↑18.0	13.6	4.4	32%	15.31	13.48	14.27	0.10	0.82	0.57	0.43	0.00	0.00	0.00
2010	485	0.077	481	4.9	64	109	147,735	↓15.5	16.3	-0.8	-5%	15.11	14.24	14.20	0.33	0.35	0.37	0.40	0.00	0.00	0.00
2009	884	0.042	835	4.8	56	118	161,793	↑16.2	15.5	0.7	4%	15.31	14.66	15.01	0.81	0.42	0.35	0.28	0.00	0.00	0.00

FHLMC Prepayment Speeds

June 2019

FGLMC 20yr

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Jun	May	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D
FGLMC 20yr 2.5	2,385	0.712	146	3.3	195	41	281,232	↑7.6	7.3	0.3	4%	7.18	5.85	5.76	0.00	0.02	0.03	0.02	0.00	0.00	0.00
2017	16	0.871	9	3.4	215	22	321,829	↓0.6	3.5	-3.0	*n.m.	0.34	0.27	3.94	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2016	1,897	0.802	38	3.3	204	32	290,596	↑7.9	6.7	1.2	17%	6.76	5.48	5.45	0.00	0.00	0.03	0.02	0.00	0.00	0.00
2013	147	0.521	33	3.2	159	74	250,220	↓7.3	7.8	-0.5	-6%	8.31	6.74	6.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012	321	0.475	61	3.2	154	78	237,390	↓6.7	12.0	-5.3	-44%	9.46	7.93	7.46	0.00	0.13	0.07	0.03	0.00	0.00	0.00
FGLMC 20yr 3	29,723	0.586	1375	3.7	185	50	253,578	↑10.5	8.4	2.1	25%	8.82	7.24	7.48	0.16	0.13	0.11	0.06	0.00	0.00	0.00
2019	149	0.992	8	3.9	238	2	319,184	↓2.4	7.9	-5.6	-70%	3.35	-	-	0.00	0.00	-	-	0.15	0.00	0.00
2018	261	0.925	23	3.8	223	15	299,741	↑8.9	2.8	6.1	*n.m.	4.58	3.74	3.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2017	4,062	0.854	80	3.8	215	22	278,295	↑11.6	8.2	3.4	41%	8.90	6.89	6.26	0.22	0.12	0.09	0.05	0.00	0.00	0.00
2016	7,983	0.744	262	3.6	203	34	261,510	↑10.5	8.6	2.0	23%	8.86	7.24	7.47	0.08	0.13	0.11	0.06	0.00	0.00	0.00
2015	5,753	0.614	198	3.7	188	47	262,094	↑10.9	8.4	2.5	29%	8.86	7.10	7.66	0.15	0.11	0.10	0.06	0.00	0.00	0.00
2014	1,227	0.509	40	3.8	180	55	244,646	↑11.0	9.0	2.1	23%	9.78	8.16	8.46	0.15	0.13	0.13	0.07	0.00	0.00	0.00
2013	4,677	0.485	361	3.6	160	73	224,524	↑9.6	8.4	1.2	14%	8.55	7.45	7.82	0.28	0.19	0.16	0.09	0.00	0.00	0.00
2012	5,575	0.420	395	3.6	153	80	237,888	↑10.3	8.7	1.6	18%	8.93	7.44	7.84	0.18	0.10	0.08	0.04	0.00	0.00	0.00
FGLMC 20yr 3.5	17,903	0.442	1862	4.1	180	55	236,118	↑11.7	10.0	1.7	17%	10.11	8.30	8.57	0.30	0.24	0.19	0.14	0.01	0.00	0.00
2019	700	0.987	28	4.3	237	2	294,253	↑8.5	3.0	5.6	*n.m.	4.01	-	-	0.00	0.00	-	-	0.24	0.00	0.00
2018	1,847	0.911	88	4.2	225	13	287,509	↑14.1	12.2	1.9	16%	11.78	8.39	6.15	0.17	0.15	0.07	0.04	0.05	0.02	0.00
2017	2,736	0.820	197	4.1	214	23	256,351	↑12.9	9.4	3.5	37%	9.79	7.89	7.70	0.61	0.31	0.26	0.24	0.00	0.00	0.00
2016	999	0.686	132	4.1	202	35	229,979	↑13.7	11.2	2.5	22%	11.26	8.79	9.43	0.35	0.38	0.39	0.33	0.00	0.00	0.00
2015	1,897	0.581	287	4.2	189	47	227,147	↓10.2	10.2	0.0	0%	9.90	8.22	9.13	0.23	0.39	0.31	0.28	0.00	0.00	0.00
2014	1,761	0.451	154	4.2	177	58	225,212	↓11.9	12.1	-0.1	-1%	11.01	9.31	9.84	0.57	0.29	0.19	0.16	0.00	0.00	0.00
2013	1,865	0.439	353	4.1	164	70	202,862	↑10.6	9.4	1.2	13%	9.99	8.75	9.43	0.11	0.14	0.18	0.27	0.00	0.00	0.00
2012	3,418	0.337	454	4.0	148	85	219,868	↑11.3	8.9	2.4	27%	9.31	7.91	8.58	0.32	0.24	0.16	0.16	0.00	0.00	0.00
2011	2,248	0.250	132	4.0	142	91	224,242	↑11.0	9.7	1.3	13%	10.19	8.34	8.57	0.09	0.11	0.09	0.09	0.00	0.00	0.00
2010	429	0.181	36	4.0	130	102	225,949	↓10.8	10.8	0.0	0%	9.89	8.42	8.72	0.03	0.39	0.19	0.15	0.00	0.00	0.00
FGLMC 20yr 4	10,850	0.297	1495	4.6	181	54	221,082	↑13.5	11.6	1.9	16%	11.52	9.63	9.53	0.37	0.24	0.24	0.25	0.03	0.00	0.00
2019	327	0.987	38	4.8	237	3	289,482	↑7.5	2.8	4.7	*n.m.	3.76	-	-	0.00	0.00	-	-	0.48	0.00	0.00
2018	3,225	0.914	221	4.7	228	10	263,400	↑17.0	13.2	3.8	28%	12.98	9.65	6.96	0.00	0.02	0.03	0.02	0.07	0.01	0.00
2017	1,104	0.787	208	4.6	214	23	225,172	↓14.2	15.0	-0.8	-5%	13.30	10.62	10.09	0.92	0.38	0.40	0.43	0.00	0.00	0.00
2016	270	0.644	84	4.5	199	37	212,906	↑13.8	10.7	3.1	29%	12.29	10.17	11.60	1.05	0.86	0.48	0.59	0.00	0.00	0.00
2015	399	0.581	157	4.5	190	46	201,302	↑14.3	11.8	2.5	21%	11.61	10.13	11.05	0.88	0.55	0.46	0.46	0.00	0.00	0.00
2014	864	0.447	204	4.6	175	60	195,479	↑11.3	9.3	2.0	21%	10.83	10.19	10.90	0.82	0.64	0.51	0.53	0.00	0.00	0.00
2013	761	0.412	150	4.6	167	67	184,741	↓10.4	11.7	-1.3	-11%	10.66	9.52	10.50	0.91	0.49	0.52	0.47	0.00	0.00	0.00
2012	223	0.314	114	4.5	145	85	179,223	↓9.0	13.1	-4.2	-32%	11.47	10.34	11.20	0.00	0.08	0.46	0.26	0.00	0.00	0.00
2011	1,422	0.201	130	4.5	138	95	203,638	↑11.5	9.2	2.3	25%	9.83	8.76	9.45	0.33	0.27	0.24	0.26	0.00	0.00	0.00
2010	1,979	0.139	127	4.4	128	104	190,952	↑12.7	9.9	2.7	28%	10.58	9.34	9.57	0.16	0.10	0.14	0.13	0.00	0.00	0.00
2009	254	0.068	33	4.6	114	117	187,878	↓9.6	11.6	-2.0	-17%	10.98	9.99	9.91	0.76	0.57	0.28	0.20	0.00	0.00	0.00
FGLMC 20yr 4.5	2,695	0.088	555	5.0	139	94	196,362	↑14.6	12.3	2.2	18%	12.41	10.95	11.38	0.44	0.33	0.34	0.34	0.01	0.00	0.01
2019	63	0.971	33	5.3	236	3	241,773	↑23.8	4.5	19.3	*n.m.	9.82	-	-	0.00	0.00	-	-	0.16	0.00	0.00
2018	405	0.902	109	5.2	229	8	242,590	↑22.0	15.0	7.0	47%	16.34	11.91	11.68	0.61	0.20	0.14	0.13	0.02	0.00	0.04
2014	33	0.389	15	5.1	171	63	175,763	↓11.5	17.0	-5.6	-33%	14.55	12.52	12.39	0.00	0.00	0.00	0.94	0.00	0.00	0.00
2013	55	0.366	18	5.0	168	66	173,232	↓2.5	14.8	-12.3	-83%	10.16	13.21	13.41	0.00	0.00	0.39	0.50	0.00	0.00	0.00
2011	692	0.174	69	4.9	135	97	188,498	↑14.0	11.9	2.1	17%	12.11	10.73	10.97	0.67	0.30	0.42	0.37	0.00	0.00	0.00
2010	766	0.104	68	4.9	124	107	195,906	↑11.9	11.0	0.8	7%	10.57	9.95	10.74	0.43	0.34	0.34	0.38	0.00	0.00	0.00
2009	433	0.059	72	4.9	113	118	185,106	↑12.1	10.7	1.4	13%	11.53	10.36	10.88	0.18	0.58	0.41	0.31	0.00	0.00	0.00
FGLMC 20yr 5	1,144	0.026	758	5.5	78	156	153,963	↓13.7	14.8	-1.1	-7%	13.36	12.63	12.99	0.92	0.74	0.55	0.53	0.01	0.00	0.00
2011	70	0.175	26	5.4	135	97	180,842	↓6.0	13.5	-7.6	-56%	8.55	8.85	10.77	0.00	0.00	0.00	0.13	0.00	0.00	0.00
2010	146	0.100	20	5.4	122	110	171,616	↓14.0	17.8	-3.8	-21%	14.04	13.13	13.61	1.16	0.68	0.48	0.42	0.00	0.00	0.00
2009	82	0.084	37	5.4	116	116	166,053	↓7.4	15.8	-8.4	-53%	11.90	12.37	12.70	0.00	0.67	0.77	0.99	0.00	0.00	0.00

*n.m. - Not Meaningful

Source: Bloomberg

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FGLMC Prepayment Speeds

June 2019

FGLMC 30yr

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Jun	May	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D
FGLMC 30yr 2.5	4,448	0.731	262	3.3	301	50	317,608	↑9.1	6.5	2.6	40%	6.86	5.61	5.88	0.11	0.08	0.08	0.05	0.00	0.00	0.00
2016	2,571	0.838	53	3.3	320	33	336,494	↑9.9	6.3	3.6	56%	6.89	5.55	5.51	0.19	0.09	0.11	0.07	0.00	0.00	0.00
2015	70	0.733	23	3.3	301	50	304,177	↑9.5	8.1	1.4	17%	6.09	4.97	6.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013	352	0.657	63	3.1	272	75	308,365	↓5.8	10.6	-4.8	-45%	7.78	5.80	6.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012	1,370	0.597	75	3.1	270	78	287,535	↑8.6	5.6	3.1	55%	6.67	5.75	6.42	0.00	0.10	0.06	0.03	0.00	0.00	0.00
FGLMC 30yr 3	317,800	0.675	6794	3.7	304	49	310,630	↑10.4	8.7	1.7	19%	8.73	7.14	7.47	0.19	0.16	0.15	0.08	0.02	0.00	0.00
2019	7,122	0.995	88	4.1	357	1	362,790	↑3.0	1.8	1.2	*n.m.	1.92	-	-	0.06	0.02	-	-	0.92	0.00	0.00
2018	1,335	0.951	95	3.9	343	13	322,172	↑8.6	5.6	3.0	53%	5.54	3.79	3.33	0.00	0.00	0.00	0.00	0.02	0.00	0.00
2017	11,941	0.919	229	3.9	336	20	339,966	↑8.0	6.9	1.1	16%	6.40	5.11	4.55	0.04	0.04	0.04	0.02	0.01	0.00	0.00
2016	147,242	0.792	1882	3.7	321	33	313,498	↑10.9	9.2	1.8	20%	9.16	7.41	7.55	0.20	0.19	0.18	0.10	0.00	0.00	0.00
2015	41,068	0.688	788	3.8	303	48	314,666	↑10.8	9.1	1.7	18%	9.07	7.37	7.72	0.17	0.12	0.11	0.06	0.00	0.00	0.00
2014	2,079	0.582	118	3.8	295	55	302,022	↑10.6	7.1	3.5	49%	8.33	6.98	7.43	0.00	0.08	0.10	0.07	0.00	0.00	0.00
2013	53,409	0.553	1635	3.6	275	74	297,060	↑10.5	8.6	1.9	22%	8.76	7.19	7.78	0.25	0.16	0.13	0.08	0.00	0.00	0.00
2012	53,513	0.517	1922	3.6	269	79	299,791	↑9.9	8.0	1.9	24%	8.22	6.91	7.51	0.17	0.13	0.12	0.07	0.00	0.00	0.00
2011	68	0.408	22	3.7	240	91	304,702	↑15.9	2.5	13.4	*n.m.	9.33	6.91	8.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FGLMC 30yr 3.5	436,605	0.614	19384	4.1	312	42	291,501	↑11.9	10.0	1.9	19%	9.98	8.17	8.45	0.27	0.23	0.22	0.22	0.04	0.00	0.00
2019	22,725	0.991	532	4.4	356	2	339,349	↑6.0	3.6	2.4	*n.m.	3.92	-	-	0.03	0.01	-	-	0.72	0.01	0.00
2018	25,814	0.930	768	4.2	343	13	329,166	↓12.1	12.6	-0.5	-4%	9.80	6.84	5.39	0.18	0.11	0.07	0.05	0.01	0.00	0.00
2017	115,837	0.874	2609	4.1	334	22	306,641	↑10.6	8.5	2.0	24%	8.54	6.69	6.18	0.17	0.18	0.16	0.13	0.00	0.00	0.00
2016	60,264	0.723	2805	4.1	321	34	282,402	↑13.7	11.6	2.1	18%	11.66	9.66	10.17	0.40	0.39	0.37	0.40	0.00	0.00	0.00
2015	85,877	0.598	2991	4.1	307	46	284,710	↑13.7	11.2	2.5	22%	11.39	9.40	10.01	0.36	0.29	0.25	0.27	0.00	0.00	0.00
2014	36,075	0.468	1457	4.2	294	56	279,602	↑13.1	10.8	2.3	22%	10.90	9.02	9.88	0.25	0.22	0.21	0.21	0.00	0.00	0.00
2013	33,064	0.470	3006	4.0	278	71	262,963	↑12.0	10.2	1.8	18%	10.34	8.68	9.46	0.38	0.33	0.31	0.29	0.00	0.00	0.00
2012	42,407	0.409	4262	4.0	264	83	262,884	↑11.6	9.5	2.0	21%	9.66	8.14	8.78	0.28	0.19	0.18	0.18	0.00	0.00	0.00
2011	11,944	0.301	641	4.0	256	90	284,347	↑11.0	8.4	2.6	31%	9.12	7.73	8.41	0.13	0.12	0.10	0.11	0.00	0.00	0.00
2010	2,565	0.272	285	4.1	243	102	288,714	↑11.2	10.5	0.8	7%	10.07	8.28	8.82	0.22	0.14	0.10	0.11	0.00	0.00	0.00
FGLMC 30yr 4	337,962	0.505	24003	4.6	318	36	279,811	↑16.2	13.5	2.7	20%	13.17	10.24	9.89	0.37	0.32	0.32	0.32	0.03	0.00	0.00
2019	17,562	0.982	803	4.8	355	3	320,886	↑10.0	6.6	3.4	52%	7.08	-	-	0.00	0.00	-	-	0.43	0.02	0.01
2018	114,432	0.920	2663	4.7	347	11	316,478	↑19.9	16.6	3.3	20%	15.32	10.54	7.51	0.21	0.13	0.09	0.05	0.03	0.00	0.00
2017	69,273	0.826	3336	4.5	334	23	280,923	↑14.9	12.6	2.4	19%	12.40	9.81	9.17	0.48	0.48	0.45	0.38	0.00	0.00	0.00
2016	15,137	0.669	2030	4.5	320	35	242,957	↑15.9	14.5	1.4	10%	13.82	11.64	12.26	0.77	0.66	0.74	0.77	0.00	0.00	0.00
2015	20,299	0.546	2621	4.6	308	45	233,083	↑16.0	13.1	3.0	23%	13.56	11.68	12.66	0.76	0.67	0.67	0.68	0.00	0.00	0.00
2014	34,416	0.388	2861	4.6	292	59	245,022	↑15.3	12.9	2.4	19%	13.21	11.02	12.07	0.44	0.41	0.43	0.49	0.00	0.00	0.00
2013	21,490	0.352	2737	4.6	283	68	244,256	↑13.5	11.9	1.5	13%	11.86	10.19	11.14	0.40	0.41	0.40	0.40	0.00	0.00	0.00
2012	7,302	0.366	2248	4.5	262	85	225,050	↑12.7	10.9	1.8	17%	11.11	9.87	10.80	0.52	0.42	0.44	0.48	0.00	0.00	0.00
2011	12,675	0.242	2016	4.5	254	93	247,760	↑12.5	10.2	2.4	23%	10.61	9.12	10.25	0.22	0.35	0.31	0.30	0.00	0.00	0.00
2010	18,223	0.200	1584	4.5	243	103	250,662	↑12.6	10.0	2.7	27%	10.49	8.80	9.59	0.41	0.26	0.24	0.22	0.00	0.00	0.00
2009	7,014	0.104	993	4.5	225	120	254,264	↑13.0	10.4	2.6	25%	10.87	9.55	10.13	0.25	0.22	0.19	0.21	0.00	0.00	0.00
FGLMC 30yr 4.5	137,285	0.246	18659	5.0	304	49	247,606	↑17.7	14.8	3.0	20%	14.67	11.65	11.20	0.49	0.43	0.40	0.39	0.07	0.01	0.00
2019	5,289	0.984	614	5.3	355	3	284,755	↑10.1	5.9	4.2	72%	6.31	-	-	0.05	0.02	-	-	0.63	0.10	0.02
2018	58,961	0.911	2884	5.1	348	10	269,079	↑21.7	17.0	4.6	27%	16.93	12.33	9.16	0.42	0.29	0.21	0.12	0.11	0.01	0.00
2017	16,534	0.773	2124	4.9	334	23	247,002	↑17.9	15.5	2.4	15%	15.73	12.80	12.30	0.70	0.76	0.77	0.72	0.00	0.00	0.00
2016	1,835	0.617	510	5.0	320	35	209,721	↑16.7	15.6	1.1	7%	15.59	13.04	14.08	0.71	0.88	1.03	0.94	0.01	0.00	0.00
2015	1,241	0.533	522	5.0	308	45	167,194	↑17.0	15.6	1.3	8%	15.55	12.92	14.04	0.67	0.67	0.77	0.82	0.00	0.00	0.00
2014	3,501	0.382	1562	5.1	291	60	187,555	↑16.4	15.7	0.7	4%	15.08	13.07	14.02	0.88	1.00	0.86	0.87	0.00	0.00	0.00
2013	2,585	0.354	1176	5.1	284	67	192,287	↓14.4	14.6	-0.2	-1%	13.67	11.81	12.88	0.56	0.72	0.72	0.68	0.00	0.00	0.00
2012	528	0.334	455	5.0	262	86	197,196	↓12.7	13.3	-0.6	-4%	13.32	11.39	12.93	0.99	0.55	0.50	0.66	0.00	0.00	0.00
2011	11,035	0.190	2559	4.9	251	97	227,167	↑13.4	12.0	1.4	12%	11.75	10.14	11.11	0.47	0.44	0.41	0.42	0.00	0.00	0.00
2010	14,194	0.142	2231	4.9	240	107	227,871	↑13.7	11.9	1.7	15%	11.95	10.36	11.16	0.54	0.48	0.44	0.44	0.00	0.00	0.00
2009	19,633	0.084	2394	4.9	228	119	232,503	↑13.9	12.0	1.9	16%	12.03	10.57	11.46	0.55	0.37	0.38	0.37	0.00	0.00	0.00
FGLMC 30yr 5	39,630	0.070	17261	5.5	248	102	217,688	↑16.8	13.6	3.2	24%	14.47	12.42	12.93	0.79	0.71	0.66	0.70	0.12	0.02	0.00
2019	1,599	0.980	369	5.7	355	3	235,179	↑11.4	9.0	2.4	27%	9.72	-	-	0.19	0.06	-	-	1.08	0.09	0.01
2018	8,335	0.897	1290	5.7	348	9	265,504	↑25.6	17.6	8.1	46%	20.80	15.								

FGLMC Prepayment Speeds

June 2019

FGLMC Jumbos

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Jun	May	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D
15yr Jumbo 2	30	0.462	17	2.7	103	72	543,135	↑17.8	4.8	13.0	*n.m.	8.47	5.29	6.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013	19	0.444	9	2.7	103	73	543,764	↑25.5	2.0	23.6	*n.m.	10.78	6.69	6.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15yr Jumbo 2.5	382	0.397	77	3.0	108	67	539,922	↑8.2	5.1	3.2	62%	5.48	4.81	5.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2017	11	0.896	4	3.0	157	22	543,580	↑2.2	-0.2	2.4	*n.m.	0.58	0.35	0.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2016	30	0.726	11	3.0	142	35	521,600	↓1.4	1.6	-0.2	*n.m.	1.17	1.85	2.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2015	59	0.474	13	3.0	126	49	521,040	↑23.2	0.8	22.4	*n.m.	8.97	6.08	7.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2014	21	0.414	7	3.1	117	55	509,570	↑19.7	4.3	15.5	*n.m.	9.38	5.64	8.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013	116	0.438	21	2.9	101	74	547,317	↓5.6	7.8	-2.2	-29%	5.80	4.77	4.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012	145	0.310	21	2.9	95	80	549,693	↓3.4	5.8	-2.4	-41%	4.39	5.09	5.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15yr Jumbo 3	72	0.223	65	3.5	103	72	552,167	↓3.2	11.6	-8.4	-72%	6.13	7.40	7.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2015	11	0.510	7	3.6	128	48	577,429	↑9.9	0.3	0.6	*n.m.	1.90	8.76	7.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2014	13	0.296	12	3.5	117	59	537,023	↑6.3	1.2	5.1	*n.m.	2.72	1.67	4.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012	23	0.177	16	3.5	88	86	536,895	↓1.2	30.1	-28.8	-96%	12.64	13.22	13.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2011	16	0.160	20	3.5	82	92	571,180	↑6.4	2.1	4.3	*n.m.	4.71	5.52	6.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30yr Jumbo 2.5	1,031	0.616	31	3.4	272	77	559,388	↓5.7	8.2	-2.5	-30%	5.72	4.24	4.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013	106	0.631	8	3.4	273	76	558,232	↑8.2	0.4	7.8	*n.m.	3.47	2.88	3.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012	884	0.605	13	3.4	270	79	560,236	↓5.5	9.3	-3.8	-41%	6.13	4.51	4.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30yr Jumbo 3	13,973	0.697	383	3.8	305	49	541,966	↑8.9	7.6	1.4	18%	7.46	5.70	5.54	0.08	0.10	0.09	0.05	0.01	0.00	0.00
2018	208	0.959	10	4.1	342	16	575,236	↑21.0	13.2	7.8	59%	13.31	6.99	4.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2017	1,646	0.928	26	4.0	336	21	547,669	↑8.2	5.1	3.2	63%	6.99	4.78	4.44	0.31	0.10	0.05	0.03	0.06	0.00	0.00
2016	4,396	0.829	68	3.7	322	33	537,965	↑8.3	7.1	1.2	17%	7.09	5.55	5.42	0.00	0.09	0.11	0.06	0.00	0.00	0.00
2015	2,987	0.747	63	3.9	305	48	536,705	↑9.1	8.8	0.4	4%	8.11	6.61	6.11	0.00	0.21	0.15	0.07	0.02	0.00	0.00
2014	122	0.487	10	4.0	299	54	533,000	↑6.7	5.0	1.7	*n.m.	4.09	5.36	7.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013	2,059	0.581	90	3.6	277	74	545,305	↑9.0	8.2	0.8	10%	7.56	5.39	5.86	0.30	0.10	0.05	0.02	0.00	0.00	0.00
2012	2,532	0.513	110	3.7	272	79	545,685	↑9.4	7.7	1.7	22%	7.30	5.57	5.28	0.00	0.00	0.06	0.03	0.00	0.00	0.00
30yr Jumbo 3.5	12,750	0.514	582	4.2	312	43	545,741	↑15.4	11.7	3.7	32%	11.69	8.72	8.33	0.17	0.28	0.22	0.19	0.00	0.00	0.00
2019	51	0.997	5	4.5	357	2	587,026	↓0.2	0.2	0.0	*n.m.	0.11	-	-	0.00	0.00	-	-	1.12	0.00	0.00
2018	503	0.930	30	4.3	345	12	579,554	↑21.2	11.9	9.3	78%	14.15	10.56	6.93	1.13	0.38	0.19	0.10	0.00	0.00	0.00
2017	3,897	0.847	51	4.3	335	22	554,298	↑17.8	12.1	5.8	48%	12.49	8.86	7.58	0.17	0.15	0.26	0.19	0.00	0.00	0.00
2016	2,554	0.675	59	4.2	323	34	543,980	↑15.8	14.3	1.5	11%	13.00	9.75	9.34	0.00	0.46	0.31	0.31	0.00	0.00	0.00
2015	2,107	0.480	83	4.2	308	47	534,954	↑17.0	10.9	6.1	56%	12.16	9.18	9.77	0.00	0.37	0.22	0.23	0.00	0.00	0.00
2014	891	0.388	40	4.2	294	56	530,028	↑14.7	13.0	1.6	12%	11.97	9.27	8.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013	687	0.412	62	4.0	282	71	544,638	↑11.6	5.1	6.5	127%	7.72	6.61	7.42	0.70	0.50	0.25	0.13	0.00	0.00	0.00
2012	1,840	0.288	204	4.0	267	84	540,529	↑8.6	9.4	-0.8	-9%	8.30	6.77	7.22	0.00	0.19	0.10	0.07	0.00	0.00	0.00
2011	215	0.199	47	4.1	259	90	541,503	↓13.4	17.0	-3.7	-22%	12.56	7.16	6.19	2.24	0.75	0.38	0.19	0.00	0.00	0.00
30yr Jumbo 4	6,374	0.358	477	4.6	320	36	571,077	↑24.7	21.0	3.6	17%	20.36	15.60	12.60	0.29	0.49	0.42	0.35	0.01	0.00	0.00
2019	102	0.990	6	4.9	355	3	627,213	↓0.2	10.2	-10.0	*n.m.	3.62	-	-	0.00	0.00	-	-	0.56	0.00	0.00
2018	2,482	0.855	42	4.7	346	12	579,181	↑35.2	30.0	5.3	18%	28.18	20.67	13.72	0.27	0.25	0.21	0.10	0.00	0.00	0.00
2017	1,035	0.744	45	4.7	335	23	582,188	↑21.4	17.9	3.5	20%	17.80	14.14	12.05	0.00	0.43	0.33	0.31	0.00	0.00	0.00
2016	356	0.510	29	4.7	321	36	575,418	↑21.8	19.1	2.7	14%	17.88	15.52	13.46	1.36	1.46	1.50	1.03	0.00	0.00	0.00
2015	582	0.364	37	4.7	310	46	568,214	↑17.6	10.8	6.8	63%	14.70	14.09	13.96	0.00	0.63	0.64	0.54	0.00	0.00	0.00
2014	752	0.237	48	4.6	295	58	544,635	↑13.1	13.1	0.0	0%	13.81	10.50	10.98	0.90	1.55	1.14	0.94	0.00	0.00	0.00
2013	293	0.191	54	4.6	285	68	542,285	↑20.3	12.9	7.4	57%	14.42	10.82	9.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012	160	0.212	66	4.5	264	85	548,288	↓7.4	11.9	-4.5	-38%	10.55	9.21	9.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2011	457	0.103	116	4.5	258	93	565,752	↓9.7	13.8	-4.1	-30%	10.77	8.11	8.80	0.00	0.00	0.00	0.33	0.00	0.00	0.00
2010	154	0.128	34	4.5	248	102	552,599	↑23.2	10.9	12.3	113%	14.80	10.55	11.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30yr Jumbo 4.5	602	0.141	195	5.1	304	51	592,129	↓32.1	33.2	-1.1	-3%	28.61	21.31	17.39	0.00	0.54	0.31	0.43	0.11	0.00	0.00
2018	226	0.799	14	5.3	351	8	607,913	↑56.7	54.2	2.6	5%	48.18	35.44	22.91	0.00	0.00	0.00	0.00	0.30	0.00	0.00
2017	20	0.628	7	5.1	334	24	594,100	↑0.1	0.0	0.1	*n.m.	0.06	15.69	21.54	0.00	0.00	1.29	0.65	0.00	0.00	0.00
2015	42	0.368	15	5.1	310	46	614,114	↓0.4	0.5	-0.1	*n.m.	5.48	5.11	7.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2014	68	0.176	26	5.1	297	60	566,559	↑16.0	15.8	0.2	1%	15.39	13.92	14.32	0.00	2.49	1.26	1.86	0.00	0.00	0.00
2013	39	0.115	21	5.1	285	68	585,412	↑25.9	13.9	12.0	86%	18.00	13.75	15.52	0.00	0.00	0.00	1.05	0.00	0.00	0.00
2011	160	0.064	88	4.9	253	96	581,177	↓10.0	13.1	-3.1	-23%	11.19	8.08	11.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2010	40	0.069	18	4.9	252	102	561,296	↓0.2	28.6	-28.5	*n.m.	17.59	12.54								

FGLMC Prepayment Speeds
June 2019
FGLMC 105-125 LTV

	Indicative Data						Prepayment Speeds						Buyout Prepayment Component				Delinquencies				
	Cur Bal (MM)	Factor	# of Pools	WAC	WALA	WAOLS	Jun	May	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D	
15yr 105-125 LTV 2.5	501	0.370	257	3.1	99	76	204,118	13.7	12.2	1.6	13%	11.63	9.94	10.38	0.52	0.38	0.44	0.25	0.00	0.00	0.00
2013	230	0.402	129	3.0	101	73	201,118	13.4	12.0	1.4	11%	11.43	8.99	9.78	0.16	0.05	0.27	0.19	0.00	0.00	0.00
2012	249	0.332	104	3.1	94	81	208,329	13.5	12.7	0.8	6%	11.97	10.93	11.16	0.00	0.42	0.48	0.24	0.00	0.00	0.00
15yr 105-125 LTV 3	729	0.363	504	3.6	104	70	192,711	13.7	12.6	1.1	9%	11.98	10.53	11.00	0.53	0.41	0.30	0.18	0.00	0.00	0.00
2017	15	0.848	13	3.7	154	24	169,512	0.9	10.8	-9.9	n.m.	6.03	3.32	2.53	0.00	1.95	0.98	0.49	0.00	0.00	0.00
2016	44	0.730	42	3.7	142	35	162,511	18.4	11.9	6.5	54%	10.96	9.15	9.22	0.00	0.45	0.22	0.28	0.00	0.00	0.00
2015	64	0.613	49	3.7	129	48	176,752	9.1	10.0	-0.9	-9%	12.11	9.26	8.29	0.00	0.32	0.16	0.08	0.00	0.00	0.00
2014	54	0.526	53	3.7	118	58	185,936	1.7	10.5	-8.9	-84%	8.93	8.56	9.62	0.00	1.88	0.95	0.65	0.00	0.00	0.00
2013	219	0.393	154	3.5	103	72	188,598	13.1	10.0	3.1	31%	10.56	9.92	10.83	0.00	0.00	0.12	0.06	0.00	0.00	0.00
2012	321	0.289	175	3.5	91	82	205,159	16.6	15.4	1.2	8%	13.89	12.00	12.36	1.20	0.40	0.34	0.18	0.00	0.00	0.00
15yr 105-125 LTV 3.5	380	0.357	369	4.1	107	67	186,166	15.8	11.4	4.4	38%	12.70	11.15	11.95	0.76	0.60	0.47	0.46	0.00	0.00	0.00
2017	12	0.827	10	4.2	155	24	144,041	0.9	15.1	-14.3	n.m.	6.04	4.03	6.19	0.00	0.00	0.00	0.93	0.00	0.00	0.00
2016	10	0.710	10	4.1	140	35	137,313	22.9	1.7	21.2	n.m.	12.68	10.79	8.23	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2015	29	0.596	32	4.1	129	47	165,405	10.1	22.4	-12.3	-55%	12.71	9.54	10.41	0.00	2.56	1.29	1.30	0.00	0.00	0.00
2014	88	0.486	87	4.1	116	60	181,629	15.4	10.7	4.6	43%	12.45	11.50	11.64	2.76	0.93	1.23	0.80	0.00	0.00	0.00
2013	125	0.403	106	4.1	107	68	190,096	19.7	7.1	12.6	177%	11.80	11.10	12.14	0.35	0.12	0.06	0.12	0.00	0.00	0.00
2012	83	0.259	83	4.0	89	84	200,357	12.9	12.3	0.6	5%	12.23	10.26	11.98	0.00	0.65	0.33	0.37	0.00	0.00	0.00
2011	26	0.179	24	4.1	81	91	196,888	17.1	21.8	-4.6	-21%	23.15	18.97	17.19	0.00	0.00	0.00	0.39	0.00	0.00	0.00
15yr 105-125 LTV 4	74	0.219	122	4.5	94	81	192,630	21.6	13.6	7.9	58%	17.42	15.46	13.03	0.00	0.00	0.43	0.57	0.00	0.00	0.00
2014	11	0.498	12	4.6	115	61	189,454	2.1	17.0	-14.9	-88%	13.27	14.02	11.54	0.00	0.00	0.00	1.32	0.00	0.00	0.00
2013	17	0.406	23	4.6	106	68	189,246	12.6	2.0	10.6	n.m.	11.68	10.50	9.84	0.00	0.00	1.87	0.94	0.00	0.00	0.00
2011	28	0.159	50	4.5	80	94	197,761	26.4	20.1	6.2	31%	21.25	18.12	15.25	0.00	0.00	0.00	0.09	0.00	0.00	0.00
20yr 105-125 LTV 3	441	0.485	187	3.6	161	74	214,091	10.8	8.1	2.7	33%	8.70	7.86	9.26	0.00	0.09	0.15	0.12	0.00	0.00	0.00
2013	183	0.491	78	3.6	161	73	207,394	12.8	6.8	6.0	88%	9.66	8.06	9.72	0.00	0.12	0.06	0.08	0.00	0.00	0.00
2012	220	0.453	78	3.6	154	80	220,197	10.5	8.2	2.3	28%	8.08	8.06	9.19	0.00	0.08	0.04	0.02	0.00	0.00	0.00
20yr 105-125 LTV 3.5	881	0.436	388	4.0	161	73	214,626	12.8	8.9	3.9	44%	9.98	8.39	10.22	0.31	0.27	0.28	0.37	0.00	0.00	0.00
2017	19	0.883	13	4.2	213	25	219,191	14.0	7.4	6.6	88%	7.40	6.32	4.36	0.00	2.47	2.67	1.34	0.00	0.00	0.00
2016	24	0.790	18	4.1	202	36	205,791	7.0	0.6	6.4	n.m.	3.94	4.91	6.78	1.57	0.53	0.26	0.13	0.00	0.00	0.00
2015	48	0.685	37	4.1	189	48	203,770	1.4	6.6	-5.2	-78%	6.81	7.45	9.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2014	48	0.639	32	4.3	178	57	192,551	2.6	3.9	-1.3	n.m.	5.48	5.15	6.58	1.81	0.61	0.30	0.67	0.00	0.00	0.00
2013	268	0.472	121	4.0	163	72	210,210	12.8	10.7	2.2	20%	10.61	9.05	10.70	0.00	0.23	0.39	0.48	0.00	0.00	0.00
2012	471	0.378	159	4.0	151	82	221,039	14.7	9.1	5.7	63%	10.71	8.68	10.71	0.32	0.18	0.15	0.30	0.00	0.00	0.00
20yr 105-125 LTV 4	321	0.390	244	4.6	162	72	201,604	16.8	14.7	2.0	14%	14.60	11.10	10.98	0.45	0.50	0.47	0.80	0.00	0.00	0.00
2015	21	0.673	20	4.5	188	48	192,146	18.4	10.3	8.1	79%	10.05	5.37	7.37	0.00	3.33	1.68	1.13	0.00	0.00	0.00
2014	60	0.543	49	4.7	176	59	197,254	6.8	7.6	-0.7	-10%	11.36	10.36	10.53	2.44	1.24	0.62	0.99	0.00	0.00	0.00
2013	89	0.474	68	4.6	167	68	194,149	14.7	18.4	-3.7	-20%	13.97	10.49	10.84	0.00	0.00	0.34	1.25	0.00	0.00	0.00
2012	108	0.309	64	4.5	147	85	210,352	19.5	18.9	0.6	3%	16.19	12.45	11.84	0.00	0.00	0.14	0.37	0.00	0.00	0.00
2011	23	0.228	20	4.7	141	92	212,451	36.1	12.8	23.4	183%	24.45	16.33	14.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20yr 105-125 LTV 4.5	89	0.266	89	5.0	151	82	200,763	22.4	8.3	14.1	170%	12.90	10.39	12.70	2.88	0.97	0.78	0.39	0.00	0.00	0.00
2013	23	0.462	21	5.0	167	67	199,606	35.6	5.2	30.4	n.m.	22.16	16.10	13.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2011	41	0.214	34	5.0	140	93	208,923	17.1	10.3	6.9	67%	9.69	9.22	12.56	6.26	2.13	1.07	0.54	0.00	0.00	0.00
30yr 105-125 LTV 3	933	0.555	258	3.7	273	75	236,637	11.4	9.0	2.4	27%	9.06	8.01	8.81	0.43	0.60	0.58	0.37	0.00	0.00	0.00
2013	485	0.559	119	3.7	271	74	231,079	12.2	9.9	2.3	23%	9.99	8.65	8.96	0.27	0.47	0.57	0.35	0.00	0.00	0.00
2012	409	0.533	105	3.7	272	79	244,684	11.3	7.9	3.3	42%	8.08	7.54	8.78	0.66	0.70	0.55	0.34	0.00	0.00	0.00
30yr 105-125 LTV 3.5	6,225	0.504	1050	4.0	275	75	238,997	12.0	10.3	1.8	17%	10.22	9.02	10.27	0.71	0.58	0.58	0.60	0.00	0.00	0.00
2017	32	0.893	27	4.2	320	24	238,942	8.5	2.4	6.2	n.m.	3.79	4.72	5.24	4.49	2.21	1.59	1.32	0.00	0.00	0.00
2016	160	0.850	69	4.1	319	34	235,763	12.2	7.2	5.0	69%	7.85	6.17	6.21	2.42	2.80	2.25	1.66	0.00	0.00	0.00
2015	162	0.720	89	4.2	301	47	221,479	4.9	8.3	-3.4	-41%	8.92	8.67	8.78	0.00	1.33	2.39	1.84	0.00	0.00	0.00
2014	30	0.635	28	4.3	285	57	208,105	0.7	4.9	-4.2	n.m.	2.42	8.65	10.00	0.00	0.00	0.38	0.32	0.00	0.00	0.00
2013	2,604	0.530	400	4.0	277	73	234,915	12.9	9.9	3.0	31%	10.44	9.19	10.28	0.99	0.54	0.53	0.64	0.00	0.00	0.00
2012	3,224	0.466	422	4.1	269	81	243,742	11.8	10.8	1.0	9%	10.31	9.05	10.58	0.40	0.45	0.45	0.44	0.00	0.00	0.00
30yr 105-125 LTV 4	6,803	0.456	1462	4.5	276	74	233,326	13.8	11.4	2.3	20%	11.82	10.20	11.30	0.74	0.70	0.68	0.79	0.00	0.00	0.00
2017	146	0.875	73	4.6	331	24	234,360	9.4	4.3	5.2	n.m.	7.23	6.20	6.70	3.01	3.02	2.33	2.54	0.00	0.00	0.00
2016	202	0.786	73	4.6	318	36	223,493	8.3	11.5	-3.2											

FGLMC Prepayment Speeds

June 2019

FGLMC 125+ LTV

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Jun	May	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D
30yr 125+ LTV 3	544	0.570	175	3.7	273	76	241,884	↓10.1	11.7	-1.6	-14%	10.34	9.39	10.66	0.30	0.83	0.75	0.46	0.00	0.00	0.00
2013	271	0.587	95	3.7	273	74	227,005	↑9.1	8.7	0.4	4%	9.35	8.67	10.51	0.61	0.71	0.68	0.51	0.00	0.00	0.00
2012	266	0.549	72	3.7	273	79	257,286	↓11.4	14.4	-3.0	-21%	11.36	10.22	10.96	0.00	0.97	0.83	0.42	0.00	0.00	0.00
30yr 125+ LTV 3.5	4,866	0.547	735	4.1	274	76	232,944	↓11.2	11.4	-0.2	-2%	10.40	9.05	10.30	0.34	0.61	0.61	0.74	0.00	0.00	0.00
2016	50	0.861	35	4.1	317	34	201,150	↑9.7	4.2	5.5	*n.m.	4.79	3.11	4.53	0.00	0.00	0.64	0.91	0.00	0.00	0.00
2015	53	0.759	41	4.2	295	47	202,825	↓4.9	0.2	4.7	*n.m.	4.71	4.34	6.23	0.00	0.00	0.37	0.56	0.00	0.00	0.00
2013	2,139	0.577	342	4.0	277	74	225,372	↓9.5	11.6	-2.1	-18%	9.90	8.85	10.14	0.44	0.70	0.70	0.88	0.00	0.00	0.00
2012	2,608	0.517	299	4.1	270	80	240,442	↑12.8	11.6	1.2	10%	11.06	9.43	10.63	0.28	0.55	0.55	0.63	0.00	0.00	0.00
30yr 125+ LTV 4	7,138	0.498	1050	4.5	274	77	231,422	↑13.3	12.1	1.2	10%	12.01	10.11	11.56	0.94	0.81	0.67	0.77	0.00	0.00	0.00
2017	45	0.895	35	4.6	326	23	196,714	↓3.2	5.6	-2.4	-42%	4.91	2.99	4.70	2.96	3.61	1.82	1.28	0.00	0.00	0.00
2016	90	0.820	52	4.6	318	36	205,050	↓6.0	12.7	-6.7	-53%	7.49	6.58	7.03	4.18	2.82	2.14	1.79	0.00	0.00	0.00
2015	186	0.759	99	4.5	304	47	197,474	↓2.5	8.3	-5.8	-70%	6.10	5.01	6.16	0.00	1.60	1.35	0.96	0.00	0.00	0.00
2014	166	0.685	112	4.7	290	58	196,548	↓12.9	15.8	-2.9	-19%	12.73	9.38	9.91	1.48	2.18	1.23	1.42	0.00	0.00	0.00
2013	1,857	0.559	382	4.4	280	72	219,620	↑13.7	10.5	3.2	30%	11.55	10.26	11.64	1.49	0.94	0.88	1.01	0.00	0.00	0.00
2012	4,792	0.463	366	4.5	269	83	239,343	↑13.8	12.8	1.0	8%	12.54	10.39	11.93	0.67	0.62	0.51	0.63	0.00	0.00	0.00
30yr 125+ LTV 4.5	2,086	0.488	556	5.0	278	72	219,300	↑16.4	12.7	3.6	29%	14.21	11.89	12.53	1.21	1.03	0.96	0.93	0.00	0.00	0.00
2017	33	0.906	21	5.1	328	25	210,152	↑9.4	0.2	9.2	*n.m.	7.28	3.86	3.21	0.00	4.05	2.04	1.31	0.00	0.00	0.00
2016	11	0.784	8	5.0	318	37	204,098	↑6.6	0.2	6.4	*n.m.	19.58	10.51	5.55	6.48	2.21	1.11	0.56	0.00	0.00	0.00
2015	61	0.721	44	4.9	307	48	182,902	↑9.4	5.8	3.6	63%	14.23	15.16	11.72	8.89	7.91	4.48	2.79	0.00	0.00	0.00
2014	414	0.641	171	5.0	292	60	201,937	↑16.6	11.6	5.0	43%	14.26	10.79	10.18	1.18	1.06	1.10	1.33	0.00	0.00	0.00
2013	591	0.590	187	5.1	284	68	211,894	↓11.0	11.1	-0.1	-1%	11.45	9.54	11.14	1.31	1.32	1.17	1.17	0.00	0.00	0.00
2012	968	0.390	116	5.0	265	84	234,119	↑20.2	15.2	5.0	33%	16.07	13.87	14.76	0.65	0.29	0.51	0.50	0.00	0.00	0.00
30yr 125+ LTV 5	67	0.588	53	5.5	292	61	198,172	↓9.6	16.9	-7.3	-43%	13.69	11.44	15.18	0.00	1.69	1.85	2.03	0.15	0.00	0.00
2014	29	0.606	21	5.5	289	63	202,100	↓10.4	16.8	-6.4	-38%	10.99	12.05	14.33	0.00	1.03	0.88	2.60	0.00	0.00	0.00
2013	32	0.546	23	5.5	285	67	200,723	↓10.8	15.8	-5.0	-32%	17.11	11.90	16.91	0.00	2.63	3.04	1.53	0.00	0.00	0.00

*n.m. - Not Meaningful

Source: Bloomberg

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FGLMC Prepayment Speeds

June 2019

FGLMC Relocation

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Jun	May	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D
30yr Relo 3	268	0.598	35	3.7	309	44	322,544	↓13.3	13.5	-0.3	-2%	13.26	11.32	12.50	0.00	0.00	0.15	0.08	0.00	0.00	0.00
2017	35	0.863	10	3.7	337	20	331,292	↓14.9	20.8	-5.9	-28%	12.40	11.02	8.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2015	174	0.583	11	3.6	305	47	314,312	↓13.8	13.8	0.0	0%	15.15	12.66	14.17	0.00	0.00	0.22	0.11	0.00	0.00	0.00
2012	25	0.384	5	3.5	263	83	349,789	↓11.1	16.8	-5.7	-34%	12.59	6.84	8.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30yr Relo 3.5	39	0.463	7	4.1	304	46	315,375	↑10.5	1.4	9.1	*n.m.	9.70	11.47	15.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2014	21	0.404	1	4.1	290	55	282,905	↑17.9	1.9	16.1	*n.m.	16.61	14.39	18.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00

*n.m. - Not Meaningful

Source: Bloomberg

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