

FGLMC Prepayment Speeds

November 2019

FGLMC 15yr

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Nov	Oct	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D
FGLMC 15yr 2	6,993	0.404	661	2.6	105	66	274,179	↑10.9	10.2	0.7	7%	10.79	10.53	9.13	0.00	0.05	0.08	0.06	0.13	0.01	0.01
2016	2,048	0.678	106	2.6	137	37	280,863	↓9.6	10.1	-0.5	-5%	9.96	9.74	7.94	0.00	0.11	0.10	0.07	0.14	0.01	0.00
2015	286	0.502	63	2.7	113	54	270,879	↑14.9	9.7	5.2	54%	11.21	10.74	9.55	0.00	0.00	0.00	0.01	0.02	0.00	0.00
2014	29	0.456	20	2.7	107	60	266,417	↑18.8	1.4	17.4	*n.m.	12.39	10.73	10.81	0.00	0.00	0.64	0.77	0.15	0.00	0.00
2013	3,608	0.345	332	2.6	91	78	275,053	↓10.6	10.7	-0.1	-1%	11.01	10.85	9.66	0.00	0.02	0.07	0.06	0.15	0.02	0.02
2012	1,000	0.317	124	2.6	86	83	258,650	↑12.9	8.8	4.2	47%	11.59	11.02	9.45	0.00	0.00	0.06	0.07	0.07	0.02	0.00
FGLMC 15yr 2.5	77,944	0.421	5859	3.0	114	59	258,465	↑12.2	11.0	1.2	11%	11.82	11.76	9.98	0.07	0.07	0.08	0.08	0.20	0.04	0.01
2019	53	0.912	15	3.5	172	6	330,129	↑22.8	9.0	13.8	154%	14.96	12.20	-	0.58	0.19	0.10	-	0.14	0.00	0.00
2018	174	0.823	33	3.3	154	20	287,184	↑10.5	7.3	3.3	45%	9.54	8.91	6.92	0.00	0.00	0.00	0.00	0.19	0.00	0.00
2017	5,118	0.742	321	3.1	147	27	276,254	↑12.1	10.9	1.2	11%	11.60	10.88	8.75	0.00	0.02	0.05	0.05	0.21	0.03	0.01
2016	25,565	0.641	983	3.0	136	38	272,516	↑11.7	10.3	1.4	14%	11.26	11.12	9.22	0.11	0.08	0.08	0.08	0.21	0.03	0.01
2015	11,397	0.492	701	3.1	120	52	264,911	↑12.2	11.1	1.1	10%	11.87	11.94	10.05	0.11	0.06	0.08	0.07	0.19	0.04	0.01
2014	2,992	0.385	378	3.2	108	61	255,860	↑14.8	12.6	2.2	18%	13.93	13.79	11.49	0.00	0.02	0.08	0.09	0.24	0.04	0.01
2013	16,484	0.346	1509	3.0	94	78	241,384	↑12.0	11.0	1.0	9%	11.69	11.84	10.32	0.02	0.08	0.09	0.09	0.22	0.05	0.02
2012	15,896	0.274	1859	3.0	86	86	243,775	↑12.7	11.7	1.0	9%	12.42	12.42	10.84	0.09	0.09	0.09	0.08	0.18	0.02	0.01
2011	265	0.197	58	3.2	76	95	222,207	↑15.8	13.4	2.4	18%	15.09	14.89	12.71	0.00	0.00	0.05	0.03	0.15	0.00	0.00
FGLMC 15yr 3	66,334	0.376	9348	3.5	121	53	230,641	↑15.3	13.9	1.4	10%	14.46	13.75	11.56	0.12	0.14	0.15	0.15	0.36	0.08	0.03
2019	822	0.875	76	3.8	170	7	284,898	↓27.0	28.9	-1.9	-7%	24.73	18.28	-	0.10	0.03	0.02	-	0.11	0.01	0.01
2018	3,445	0.778	295	3.7	157	18	275,580	↑21.8	21.4	0.4	2%	20.68	17.88	12.80	0.00	0.11	0.13	0.09	0.19	0.04	0.02
2017	17,454	0.714	1166	3.6	148	27	251,235	↑15.7	14.4	1.3	9%	14.59	13.44	10.78	0.11	0.13	0.13	0.13	0.36	0.08	0.03
2016	7,414	0.590	1219	3.6	135	39	216,367	↑15.4	13.7	1.8	13%	14.46	13.51	11.43	0.15	0.23	0.22	0.22	0.49	0.12	0.04
2015	10,690	0.481	1283	3.5	122	51	222,174	↑13.9	12.3	1.6	13%	13.33	13.09	11.17	0.16	0.12	0.18	0.17	0.43	0.08	0.03
2014	7,676	0.365	1106	3.6	109	63	220,315	↑13.7	13.1	0.5	4%	13.69	13.75	11.87	0.13	0.17	0.18	0.18	0.42	0.10	0.03
2013	6,036	0.319	1407	3.5	98	74	205,860	↑13.7	11.9	1.8	15%	13.01	12.97	11.55	0.18	0.23	0.21	0.18	0.39	0.08	0.03
2012	5,989	0.222	1709	3.5	82	90	210,841	↑14.4	11.9	2.5	21%	13.59	13.19	11.86	0.08	0.10	0.10	0.10	0.26	0.04	0.01
2011	6,325	0.155	942	3.5	75	96	228,460	↑14.9	13.3	1.6	12%	14.21	14.28	12.65	0.09	0.07	0.09	0.08	0.17	0.04	0.02
2010	482	0.113	145	3.5	66	107	222,967	↑14.5	12.6	1.9	15%	13.91	13.50	12.65	0.00	0.03	0.08	0.07	0.24	0.02	0.02
FGLMC 15yr 3.5	22,253	0.252	7266	4.1	123	51	212,155	↑21.5	20.8	0.7	4%	20.58	18.20	14.53	0.21	0.20	0.20	0.17	0.46	0.09	0.03
2019	1,336	0.870	244	4.2	169	7	271,002	↑28.8	28.7	0.1	0%	25.47	18.81	-	0.00	0.10	0.06	-	0.27	0.00	0.01
2018	7,341	0.754	896	4.1	159	16	251,570	↑31.0	30.0	1.0	3%	29.57	24.73	17.62	0.22	0.15	0.15	0.09	0.33	0.07	0.03
2017	2,732	0.677	845	4.1	145	29	199,838	↑16.3	15.6	0.7	4%	15.87	14.81	12.41	0.32	0.34	0.34	0.28	0.71	0.17	0.03
2016	702	0.571	396	4.1	133	40	146,632	↑15.0	12.7	2.3	18%	13.55	13.55	12.03	0.15	0.17	0.28	0.27	0.65	0.09	0.05
2015	852	0.475	524	4.1	121	51	145,539	↑12.8	12.7	0.1	0%	13.56	13.83	12.51	0.80	0.64	0.59	0.48	0.90	0.16	0.10
2014	1,529	0.355	904	4.1	108	65	172,144	↑13.5	12.9	0.6	5%	14.14	13.49	12.15	0.09	0.39	0.33	0.33	0.88	0.18	0.07
2013	1,515	0.322	696	4.0	99	73	162,203	↑13.6	12.2	1.3	11%	12.84	13.29	11.89	0.30	0.18	0.23	0.26	0.70	0.14	0.03
2012	445	0.211	513	4.0	81	90	133,844	↑17.1	11.8	5.3	45%	14.37	13.85	12.86	0.55	0.32	0.24	0.25	0.58	0.13	0.05
2011	2,581	0.120	1235	4.0	72	101	197,620	↓14.5	14.7	-0.2	-1%	14.41	14.15	13.09	0.08	0.13	0.12	0.12	0.38	0.05	0.02
2010	3,206	0.086	988	3.9	65	108	205,468	↑15.7	14.5	1.2	8%	15.26	15.07	13.62	0.09	0.07	0.12	0.10	0.24	0.06	0.01
FGLMC 15yr 4	8,009	0.091	4399	4.5	104	70	192,569	↑23.3	21.2	2.1	10%	21.72	19.86	16.11	0.11	0.13	0.17	0.17	0.53	0.10	0.03
2019	340	0.865	156	4.8	167	8	225,460	↓20.6	27.3	-6.8	-25%	23.25	18.28	-	0.00	0.00	0.10	-	0.59	0.10	0.03
2018	2,948	0.761	650	4.7	161	14	213,467	↑32.5	30.0	2.5	8%	30.35	26.36	18.50	0.14	0.19	0.17	0.11	0.60	0.11	0.01
2017	105	0.620	90	4.5	145	28	211,445	↑39.7	21.5	18.2	85%	25.88	20.96	17.71	0.00	0.24	0.12	0.76	1.34	0.00	0.00
2014	51	0.360	96	4.7	101	66	67,161	↑12.2	9.3	2.9	31%	12.13	12.36	12.20	1.00	0.34	0.77	0.50	1.00	0.08	0.00
2013	65	0.309	89	4.7	96	72	88,216	↑17.2	10.8	6.4	60%	14.72	13.15	14.03	0.71	0.56	0.55	0.65	0.70	0.08	0.23
2012	36	0.187	66	4.5	79	92	105,350	↑25.9	9.8	16.1	164%	16.23	15.40	14.81	0.00	0.00	0.11	0.32	0.95	0.00	0.00
2011	1,279	0.109	999	4.4	70	102	171,140	↑15.2	13.6	1.7	12%	14.46	14.45	13.46	0.12	0.19	0.28	0.28	0.39	0.13	0.06
2010	1,715	0.061	1099	4.4	61	112	180,459	↑16.9	14.5	2.4	16%	15.28	15.42	14.21	0.14	0.08	0.14	0.15	0.50	0.10	0.03
2009	1,445	0.036	850	4.5	52	123	186,067	↑17.1	15.6	1.5	10%	16.26	16.44	15.52	0.00	0.03	0.12	0.13	0.44	0.05	0.02
FGLMC 15yr 4.5	1,530	0.031	2890	4.9	61	113	161,027	↓16.6	17.5	-0.9	-5%	17.59	17.16	16.12	0.30	0.19	0.30	0.31	0.70	0.21	0.07
2011	159	0.126	281	4.9	70	103	139,049	↓13.4	16.9	-3.5	-21%	15.82	15.73	14.18	0.00	0.20	0.12	0.33	0.84	0.31	0.07
2010	383	0.066	481	4.9	59	114	149,529	↓15.7	16.1	-0.4	-2%	16.51	15.69	14.68	0.21	0.18	0.30	0.35	0.73	0.25	0.04
2009	726	0.036	816	4.8	52	123	161,414	↑15.6	15.3	0.2	2%	15.79	15.98	15.08	0.50	0.20	0.35	0.30	0.59	0.17	0.10

*n.m. - Not Meaningful

Source: Bloomberg

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FHLMC Prepayment Speeds

November 2019

FGLMC 20yr

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Nov	Oct	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D
FGLMC 20yr 2.5	2,229	0.670	149	3.3	189	46	281,241	↑9.8	9.1	0.7	7%	9.93	9.23	7.37	0.00	0.00	0.02	0.03	0.14	0.01	0.03
2016	1,781	0.755	38	3.3	199	37	290,540	↑10.1	9.4	0.6	7%	10.18	9.34	7.18	0.00	0.00	0.02	0.03	0.13	0.01	0.03
2013	137	0.487	34	3.2	154	79	249,695	↑9.8	5.4	4.4	81%	8.56	9.16	8.24	0.00	0.00	0.00	0.00	0.12	0.00	0.00
2012	291	0.443	61	3.2	149	83	236,502	↑9.0	8.4	0.6	7%	8.93	8.80	8.36	0.00	0.00	0.00	0.03	0.20	0.02	0.09
FGLMC 20yr 3	24,908	0.537	1384	3.7	178	56	252,231	↑14.6	13.0	1.6	12%	13.40	11.99	9.32	0.12	0.12	0.12	0.11	0.26	0.05	0.02
2019	109	0.886	8	3.9	232	7	315,282	↑42.4	32.3	10.1	31%	30.68	18.24	-	0.00	0.00	0.00	-	0.00	0.00	0.00
2018	145	0.839	24	3.8	216	20	295,200	↓16.8	24.5	-7.6	-31%	20.18	15.26	9.65	0.00	0.00	0.00	0.00	0.37	0.00	0.00
2017	3,452	0.789	79	3.8	210	27	277,683	↑17.4	16.4	1.0	6%	15.93	13.60	9.80	0.20	0.14	0.13	0.10	0.32	0.03	0.01
2016	6,167	0.697	261	3.6	198	39	261,005	↑14.7	13.0	1.7	13%	13.43	12.04	9.32	0.11	0.18	0.16	0.13	0.31	0.05	0.03
2015	4,742	0.568	201	3.7	183	52	260,538	↑15.7	14.2	1.5	11%	14.44	12.68	9.60	0.17	0.13	0.14	0.12	0.21	0.04	0.01
2014	1,117	0.466	42	3.8	174	60	243,791	↓16.6	16.7	0.0	0%	16.75	14.26	10.95	0.20	0.11	0.10	0.11	0.23	0.09	0.02
2013	4,015	0.451	364	3.6	154	78	224,586	↑10.6	9.5	1.2	12%	10.40	10.16	8.60	0.04	0.07	0.11	0.12	0.34	0.06	0.03
2012	5,128	0.390	397	3.6	147	85	237,811	↑13.4	10.6	2.8	26%	11.59	10.87	8.87	0.09	0.06	0.08	0.07	0.17	0.04	0.00
FGLMC 20yr 3.5	15,540	0.398	1876	4.1	173	62	233,851	↑18.6	16.3	2.3	14%	16.81	14.44	11.08	0.17	0.15	0.18	0.17	0.43	0.08	0.05
2019	410	0.868	28	4.4	231	8	289,427	↑35.8	33.1	2.7	8%	32.36	21.59	-	0.18	0.06	0.03	-	0.19	0.00	0.00
2018	1,479	0.792	89	4.2	220	18	283,758	↑34.1	31.1	3.1	10%	30.50	24.13	15.84	0.00	0.04	0.05	0.05	0.25	0.03	0.00
2017	2,303	0.750	200	4.1	209	28	255,925	↑22.6	17.7	5.0	28%	18.63	15.47	11.42	0.42	0.24	0.26	0.23	0.38	0.12	0.05
2016	880	0.630	134	4.2	196	40	231,331	↑20.1	14.0	6.1	44%	17.23	14.82	11.49	0.26	0.19	0.40	0.36	0.72	0.18	0.11
2015	1,689	0.535	288	4.2	184	52	227,511	↑17.4	14.6	2.2	15%	15.43	13.48	10.77	0.38	0.45	0.32	0.32	0.64	0.13	0.09
2014	1,571	0.415	157	4.2	172	63	224,462	↓16.2	16.8	-0.6	-4%	15.93	13.80	11.26	0.18	0.18	0.24	0.16	0.49	0.09	0.06
2013	1,662	0.406	354	4.1	158	75	202,379	↑12.1	11.4	0.7	6%	12.48	12.05	10.25	0.19	0.12	0.19	0.23	0.67	0.11	0.06
2012	3,096	0.311	457	4.0	142	90	219,736	↑13.2	12.2	1.0	8%	12.50	11.78	9.47	0.05	0.04	0.13	0.12	0.40	0.06	0.03
2011	2,056	0.231	131	4.0	136	96	223,794	↑14.4	11.0	3.4	31%	12.18	11.58	9.62	0.00	0.07	0.05	0.07	0.28	0.04	0.03
2010	395	0.167	37	4.0	125	107	226,016	↓12.1	14.1	-2.0	-14%	12.28	11.18	9.49	0.00	0.00	0.00	0.10	0.08	0.07	0.00
FGLMC 20yr 4	9,123	0.257	1507	4.6	173	62	217,011	↑22.2	21.2	1.0	5%	21.03	17.97	13.47	0.20	0.24	0.25	0.23	0.65	0.14	0.06
2019	206	0.857	38	4.8	231	8	281,438	↓37.3	41.7	-4.3	-10%	34.90	23.43	-	0.00	0.00	0.00	-	0.62	0.00	0.00
2018	2,442	0.778	221	4.7	222	15	259,051	↑36.9	34.8	2.1	6%	34.39	27.75	18.26	0.20	0.09	0.12	0.07	0.40	0.06	0.04
2017	939	0.719	210	4.6	209	28	224,652	↑20.8	19.6	1.2	6%	18.53	16.42	13.18	0.00	0.06	0.28	0.30	1.26	0.22	0.17
2016	240	0.586	83	4.5	194	42	214,303	↑23.8	10.9	12.9	119%	16.88	15.73	12.83	0.00	0.08	0.22	0.39	0.93	0.24	0.07
2015	361	0.542	158	4.5	185	51	203,678	↓9.1	12.0	-2.9	-24%	12.06	11.71	10.41	0.00	0.32	0.40	0.36	1.05	0.26	0.11
2014	761	0.414	206	4.6	170	65	195,705	↑14.9	11.7	3.2	28%	13.40	12.36	11.20	0.48	0.63	0.54	0.51	1.30	0.42	0.07
2013	648	0.378	151	4.6	162	72	185,026	↑16.3	13.9	2.4	17%	14.53	13.42	11.61	0.93	0.71	0.74	0.58	0.87	0.13	0.02
2012	201	0.290	115	4.5	140	90	180,175	↑11.9	9.3	2.6	28%	12.42	11.25	10.95	1.03	0.43	0.22	0.34	0.79	0.11	0.04
2011	1,285	0.184	131	4.5	133	100	203,442	↓12.8	14.7	-1.9	-13%	13.78	12.91	10.60	0.00	0.27	0.22	0.21	0.46	0.11	0.06
2010	1,791	0.127	129	4.4	123	109	190,152	↑14.4	13.9	0.5	3%	14.24	13.59	11.09	0.08	0.21	0.16	0.15	0.35	0.10	0.02
2009	230	0.062	37	4.6	109	122	187,600	↓11.9	14.2	-2.2	-16%	12.85	12.45	11.19	0.00	0.11	0.25	0.21	0.47	0.11	0.03
FGLMC 20yr 4.5	2,130	0.071	559	5.0	124	109	192,196	↑16.7	15.0	1.7	11%	15.15	14.35	12.37	0.52	0.30	0.27	0.32	0.70	0.17	0.06
2019	19	0.818	32	5.3	230	9	279,133	↑41.8	38.8	3.0	8%	35.98	29.99	-	20.09	7.20	3.67	-	1.29	0.33	0.00
2018	148	0.775	111	5.2	223	14	254,222	↑34.4	31.4	3.0	10%	31.08	27.36	18.87	0.09	0.03	0.29	0.23	0.77	0.35	0.04
2014	27	0.369	16	5.1	166	68	175,393	↑25.7	2.2	23.5	*n.m.	14.01	10.61	10.68	0.00	0.00	0.00	0.00	2.48	1.37	0.00
2013	49	0.334	18	5.0	162	71	174,596	↓15.5	28.5	-13.0	-46%	17.85	13.93	14.28	0.00	0.00	0.27	0.55	1.18	0.07	0.00
2011	617	0.159	70	4.9	130	102	188,562	↑14.8	11.6	3.3	28%	12.45	12.37	11.24	0.45	0.32	0.31	0.34	0.59	0.09	0.08
2010	677	0.094	67	4.9	119	112	195,068	↑15.0	12.4	2.6	21%	14.63	13.53	11.72	0.43	0.24	0.24	0.30	0.58	0.22	0.07
2009	391	0.054	73	4.9	108	123	185,439	↑14.4	13.9	0.6	4%	12.89	12.73	11.45	0.00	0.15	0.14	0.30	0.52	0.09	0.02
FGLMC 20yr 5	899	0.023	757	5.5	76	158	155,466	↑14.1	13.7	0.4	3%	14.24	14.00	13.22	0.37	0.27	0.40	0.44	1.46	0.26	0.08
2011	64	0.161	26	5.4	130	102	181,288	↓9.9	10.2	-0.2	-2%	8.02	11.45	11.41	0.00	0.00	0.00	0.00	1.17	0.00	0.04
2010	127	0.090	20	5.4	117	115	171,706	↓14.3	16.9	-2.6	-16%	17.45	15.62	14.05	0.00	0.22	0.46	0.44	1.38	0.24	0.00
2009	72	0.075	37	5.4	111	121	165,634	↓14.5	17.9	-3.4	-19%	17.39	15.35	13.97	0.00	0.80	0.90	0.96	1.60	0.32	0.00

*n.m. - Not Meaningful

Source: Bloomberg

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FGLMC Prepayment Speeds

November 2019

FGLMC 30yr

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Nov	Oct	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D
FGLMC 30yr 2.5	3,382	0.677	261	3.2	291	59	314,952	↑9.6	8.9	0.7	8%	8.62	9.11	7.16	0.11	0.06	0.07	0.07	0.22	0.06	0.02
2016	1,752	0.794	53	3.3	314	39	337,758	↓9.2	9.4	-0.3	-3%	8.83	9.21	7.05	0.00	0.03	0.05	0.07	0.24	0.10	0.00
2015	66	0.701	23	3.3	295	55	303,439	↑4.3	1.0	3.4	*n.m.	5.07	7.93	5.93	0.00	0.00	0.00	0.00	0.00	0.37	0.00
2013	290	0.635	63	3.1	267	80	305,885	↑8.3	5.8	2.5	43%	6.41	7.56	6.42	0.52	0.17	0.35	0.18	0.17	0.02	0.15
2012	1,242	0.565	75	3.1	265	83	287,380	↑10.4	9.2	1.2	13%	8.96	9.41	7.56	0.17	0.06	0.03	0.04	0.21	0.01	0.01
FGLMC 30yr 3	277,834	0.626	6787	3.7	296	55	310,527	↑14.2	12.8	1.4	11%	13.02	11.96	9.25	0.13	0.12	0.14	0.14	0.29	0.06	0.02
2019	1,264	0.919	88	4.1	351	7	358,343	↑32.1	21.9	10.3	47%	21.73	13.81	-	0.02	0.01	0.06	-	0.07	0.04	0.01
2018	873	0.889	96	3.9	336	19	308,995	↑19.0	18.0	1.0	6%	16.10	12.39	7.68	0.54	0.22	0.17	0.08	0.31	0.15	0.03
2017	9,249	0.859	229	3.8	330	25	338,575	↑17.1	15.9	1.3	8%	15.21	12.16	8.38	0.04	0.03	0.08	0.06	0.23	0.02	0.02
2016	130,843	0.740	1881	3.7	315	38	314,627	↑14.9	13.8	1.1	8%	13.86	12.68	9.71	0.16	0.15	0.16	0.17	0.33	0.07	0.03
2015	36,089	0.637	788	3.8	298	53	315,441	↑15.5	14.1	1.4	10%	14.03	12.65	9.67	0.15	0.12	0.14	0.12	0.22	0.05	0.02
2014	1,898	0.545	119	3.8	289	61	302,962	↑13.9	12.2	1.7	14%	12.61	11.82	9.08	0.00	0.06	0.06	0.09	0.23	0.05	0.00
2013	48,159	0.522	1629	3.6	270	79	298,624	↑11.9	10.4	1.6	15%	11.09	10.72	8.63	0.08	0.10	0.12	0.12	0.27	0.06	0.02
2012	49,390	0.487	1921	3.6	263	84	301,550	↑12.3	10.6	1.7	16%	11.20	10.61	8.49	0.11	0.11	0.12	0.12	0.26	0.04	0.01
2011	56	0.371	21	3.7	234	96	314,074	↓1.0	20.4	-19.4	*n.m.	11.28	11.14	7.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FGLMC 30yr 3.5	366,392	0.552	19371	4.1	304	49	287,446	↑21.2	18.9	2.3	12%	18.85	16.00	11.81	0.26	0.22	0.23	0.22	0.46	0.10	0.04
2019	7,119	0.889	531	4.4	350	7	315,404	↑36.3	29.5	6.9	23%	28.42	19.03	-	0.18	0.15	0.09	-	0.19	0.01	0.01
2018	20,899	0.823	767	4.2	337	19	323,974	↑31.7	30.0	1.7	6%	28.14	21.97	14.08	0.10	0.12	0.12	0.09	0.29	0.06	0.02
2017	95,274	0.805	2610	4.1	329	26	303,264	↑22.6	20.2	2.4	12%	19.62	15.86	10.93	0.23	0.19	0.18	0.17	0.38	0.08	0.04
2016	52,793	0.659	2803	4.1	315	39	281,356	↑21.9	19.5	2.5	13%	19.61	17.12	13.08	0.46	0.39	0.39	0.38	0.70	0.18	0.07
2015	76,871	0.547	2996	4.1	301	51	284,817	↑20.9	18.6	2.2	12%	18.96	16.59	12.61	0.21	0.22	0.24	0.23	0.49	0.11	0.05
2014	32,397	0.427	1456	4.2	288	61	279,864	↑21.3	17.9	3.4	19%	18.82	16.40	12.42	0.23	0.16	0.20	0.20	0.42	0.08	0.03
2013	30,215	0.438	3000	4.0	273	76	264,672	↑14.9	13.4	1.5	11%	13.92	13.01	10.56	0.40	0.26	0.29	0.28	0.55	0.14	0.04
2012	37,897	0.384	4259	4.0	259	88	261,704	↑14.5	12.6	1.9	15%	13.33	12.48	10.01	0.21	0.22	0.22	0.19	0.40	0.09	0.04
2011	10,606	0.280	639	4.0	251	95	283,998	↑15.8	13.8	2.0	15%	14.12	12.71	9.95	0.02	0.07	0.10	0.10	0.23	0.04	0.02
2010	2,289	0.251	283	4.1	238	107	288,576	↑15.4	14.1	1.3	9%	14.15	13.02	10.37	0.04	0.04	0.14	0.11	0.19	0.08	0.04
FGLMC 30yr 4	258,325	0.421	23977	4.6	307	46	273,349	↑30.0	28.0	2.0	7%	27.46	22.79	16.12	0.43	0.39	0.37	0.34	0.74	0.18	0.07
2019	7,141	0.855	806	4.8	349	8	301,696	↑39.1	36.9	2.3	6%	34.22	24.46	-	0.24	0.31	0.20	-	0.40	0.08	0.02
2018	74,941	0.762	2664	4.7	340	16	308,232	↑43.5	42.1	1.3	3%	40.47	32.54	21.17	0.20	0.21	0.19	0.13	0.45	0.10	0.04
2017	56,198	0.737	3333	4.5	328	28	282,377	↑27.8	25.0	2.8	11%	24.91	20.87	14.97	0.67	0.55	0.51	0.46	0.90	0.23	0.09
2016	12,593	0.604	2031	4.5	314	40	247,891	↑22.0	20.6	2.1	10%	20.68	18.37	14.70	0.84	0.77	0.79	0.78	1.34	0.35	0.14
2015	17,001	0.492	2617	4.6	303	50	238,907	↑21.8	19.0	2.8	15%	20.14	18.33	14.67	0.72	0.62	0.62	0.64	1.22	0.30	0.13
2014	30,102	0.350	2858	4.6	287	64	247,709	↑22.3	19.6	2.7	13%	20.14	17.90	14.11	0.52	0.50	0.45	0.44	0.97	0.25	0.10
2013	19,057	0.320	2732	4.6	277	73	246,983	↑20.1	18.4	1.7	9%	18.46	16.37	13.02	0.39	0.39	0.40	0.40	0.77	0.18	0.08
2012	6,707	0.340	2242	4.5	257	90	224,837	↑15.8	13.8	2.0	14%	14.54	13.61	11.59	0.58	0.41	0.43	0.44	0.95	0.22	0.08
2011	11,639	0.223	2015	4.5	249	98	247,630	↑18.1	14.5	3.6	25%	15.62	14.03	11.38	0.24	0.21	0.20	0.26	0.56	0.14	0.05
2010	16,373	0.184	1578	4.5	238	108	249,882	↑18.1	14.6	3.5	24%	15.79	14.21	11.19	0.22	0.22	0.26	0.23	0.46	0.10	0.04
2009	6,448	0.096	991	4.5	220	125	253,791	↑17.5	15.4	2.0	13%	15.94	14.37	11.69	0.12	0.20	0.22	0.21	0.52	0.10	0.04
FGLMC 30yr 4.5	106,311	0.202	18613	5.0	292	60	237,367	↑27.0	25.0	2.0	8%	24.87	21.41	15.97	0.52	0.50	0.48	0.43	1.01	0.25	0.10
2019	2,071	0.911	620	5.2	349	8	237,119	↑23.0	19.4	3.5	18%	20.05	14.85	-	0.46	0.32	0.20	-	0.69	0.14	0.07
2018	40,872	0.779	2880	5.0	341	15	252,644	↑36.7	34.9	1.7	5%	33.90	28.25	19.50	0.51	0.44	0.40	0.28	0.90	0.22	0.10
2017	13,605	0.690	2119	4.9	328	28	245,727	↑25.8	24.8	1.0	4%	24.29	21.48	16.59	0.91	0.95	0.81	0.78	1.47	0.43	0.20
2016	1,506	0.564	513	5.0	315	40	215,912	↑21.0	16.9	4.1	24%	18.87	18.06	15.36	1.23	1.27	1.07	1.08	1.89	0.52	0.20
2015	995	0.487	524	5.0	303	50	166,819	↑18.1	17.5	0.6	3%	18.00	16.90	14.55	1.25	0.89	0.79	0.78	1.69	0.49	0.09
2014	2,820	0.346	1555	5.1	286	65	189,123	↑20.2	16.1	4.1	26%	17.92	17.16	14.84	0.64	0.81	0.80	0.82	1.84	0.36	0.14
2013	2,168	0.324	1171	5.1	278	72	194,113	↑18.2	16.7	1.5	9%	16.97	15.84	13.69	0.70	0.99	0.81	0.78	1.56	0.41	0.10
2012	463	0.308	450	5.0	256	91	196,945	↑15.9	11.3	4.5	40%	16.22	14.79	12.97	0.78	0.92	0.64	0.50	1.40	0.51	0.24
2011	9,672	0.176	2553	4.9	245	102	227,378	↑17.5	15.3	2.3	15%	16.03	14.63	12.12	0.29	0.34	0.36	0.39	0.87	0.20	0.08
2010	12,753	0.130	2228	4.9	235	112	227,367	↑18.0	15.6	2.4	16%	16.54	15.01	12.38	0.42	0.42	0.45	0.43	0.88	0.21	0.07
2009	17,663	0.077	2380	4.9	223	124	232,273	↑19.3	15.8	3.5	22%	16.91	15.44	12.74	0.30	0.29	0.37	0.36	0.74	0.18	0.05
FGLMC 30yr 5	31,042	0.057	17134	5.5	229	120	208,473	↑19.7	17.6	2.1	12%	18.01	16.71	14.05	0.72	0.71	0.69	0.69	1.59	0.42	0.15
2019	678	0.898	371	5.6	348	8	177,657	↑27.4	17.9	9.5	53%	20.55	16.52	-	1.16	1.24	0.84	-	1.21	0.22	0.05
2018	3,984	0.778	1286	5.6	342	15	246,868	↑													

FGLMC Prepayment Speeds

November 2019

FGLMC Jumbos

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Nov	Oct	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D
15yr Jumbo 2	27	0.424	17	2.7	99	77	541,877	↑14.5	2.6	12.0	*n.m.	6.46	10.82	7.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013	18	0.421	9	2.7	99	78	543,795	↑3.8	3.1	0.7	*n.m.	2.89	6.57	5.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15yr Jumbo 2.5	350	0.365	77	3.0	103	72	539,930	↑11.8	5.3	6.6	124%	9.47	9.30	7.00	0.00	0.00	0.00	0.00	0.23	0.00	0.00
2016	29	0.691	11	3.0	136	40	521,978	↓1.2	17.0	-15.8	-93%	6.62	3.79	4.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2015	55	0.443	13	3.0	121	54	521,460	↑2.5	2.1	0.4	*n.m.	5.17	10.29	7.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2014	20	0.383	7	3.1	112	60	509,640	↑1.2	1.1	0.1	*n.m.	9.24	11.27	6.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013	107	0.404	22	2.9	96	79	547,826	↑11.3	5.0	6.3	*n.m.	11.10	8.85	6.69	0.00	0.00	0.00	0.00	0.31	0.00	0.00
2012	131	0.281	20	2.9	90	85	549,564	↑13.6	5.0	8.6	171%	8.80	8.87	7.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15yr Jumbo 3	67	0.208	64	3.5	99	76	553,746	↓3.0	5.2	-2.2	-42%	8.73	7.23	7.50	0.00	0.00	0.00	0.00	0.71	0.00	0.00
2012	20	0.162	15	3.5	83	90	540,271	↓4.4	7.4	-3.0	-40%	9.04	7.58	11.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2011	15	0.146	20	3.5	78	97	570,881	↑4.9	7.2	-2.3	-32%	11.98	11.81	8.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30yr Jumbo 2.5	986	0.591	31	3.4	266	82	559,562	↑10.0	6.4	3.6	57%	7.11	6.80	5.29	0.00	0.00	0.17	0.09	0.00	0.00	0.00
2013	101	0.600	8	3.4	268	81	558,135	↑14.7	1.3	13.3	*n.m.	12.25	8.59	5.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012	847	0.581	13	3.4	264	84	560,450	↑9.1	7.2	1.9	26%	6.52	6.52	5.31	0.00	0.00	0.20	0.10	0.00	0.00	0.00
30yr Jumbo 3	13,045	0.652	383	3.8	299	54	541,975	↑17.4	15.5	1.9	12%	14.65	12.22	8.60	0.04	0.14	0.10	0.09	0.17	0.02	0.01
2018	179	0.837	10	4.1	336	21	574,625	↑43.6	31.6	12.1	38%	31.45	25.57	15.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2017	1,500	0.847	26	4.0	330	26	547,760	↑28.5	22.7	5.8	26%	22.88	16.50	10.52	0.00	0.10	0.10	0.05	0.31	0.03	0.03
2016	4,115	0.777	68	3.7	317	38	538,187	↑16.0	15.2	0.8	5%	13.92	11.91	8.37	0.00	0.26	0.18	0.14	0.23	0.04	0.01
2015	2,787	0.697	63	3.8	300	53	536,543	↑15.9	17.5	-1.7	-10%	14.83	12.61	9.24	0.00	0.00	0.04	0.09	0.12	0.03	0.00
2014	107	0.429	10	4.0	294	59	532,111	↑36.9	29.7	7.1	24%	28.62	21.66	13.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013	1,946	0.550	90	3.6	272	79	545,261	↑13.2	10.1	3.1	30%	10.79	9.85	7.31	0.00	0.00	0.05	0.02	0.11	0.00	0.00
2012	2,393	0.486	110	3.7	266	84	545,872	↑14.0	11.1	2.9	26%	11.15	9.82	7.28	0.23	0.23	0.12	0.09	0.08	0.00	0.00
30yr Jumbo 3.5	11,187	0.454	579	4.2	305	49	545,598	↑31.9	29.7	2.2	7%	28.19	22.63	15.25	0.26	0.35	0.27	0.26	0.41	0.11	0.05
2019	29	0.814	5	4.5	352	7	589,470	↑57.7	18.0	39.8	221%	39.61	32.61	-	0.00	0.00	0.00	-	0.00	0.00	0.00
2018	406	0.767	30	4.3	339	17	577,952	↑50.2	47.0	3.3	7%	43.18	33.94	21.51	1.56	1.25	0.82	0.41	0.62	0.00	0.13
2017	3,294	0.718	51	4.3	330	27	554,485	↑40.9	41.2	-0.3	-1%	37.39	29.24	18.73	0.52	0.43	0.31	0.27	0.37	0.09	0.03
2016	2,228	0.590	59	4.2	318	39	544,707	↑35.3	27.9	7.4	26%	29.75	24.57	16.82	0.00	0.69	0.44	0.41	0.70	0.25	0.09
2015	1,912	0.436	82	4.2	302	52	535,948	↑25.8	21.3	4.5	21%	22.06	18.67	13.30	0.30	0.21	0.16	0.28	0.36	0.09	0.05
2014	810	0.353	40	4.2	289	61	529,483	↓22.4	23.9	-1.5	-6%	21.12	17.83	13.08	0.00	0.00	0.00	0.00	0.11	0.00	0.00
2013	598	0.382	62	4.0	277	76	543,258	↑17.5	23.5	-6.0	-25%	16.96	13.79	9.82	0.00	0.00	0.13	0.13	0.53	0.07	0.09
2012	1,707	0.267	204	4.0	261	89	540,917	↑18.1	15.4	2.7	17%	15.86	12.73	9.62	0.00	0.00	0.10	0.10	0.21	0.08	0.00
2011	198	0.185	45	4.1	253	95	541,370	↓18.6	20.1	-1.5	-7%	16.90	13.08	9.70	0.00	0.00	0.38	0.19	0.45	0.00	0.00
30yr Jumbo 4	5,250	0.296	476	4.6	312	43	571,139	↑42.3	38.5	3.8	10%	38.77	33.17	23.58	0.71	0.41	0.36	0.38	0.73	0.17	0.11
2019	57	0.733	5	4.9	351	8	634,888	↑73.4	64.4	8.9	14%	62.47	44.28	-	0.00	0.00	0.00	-	0.00	0.00	0.99
2018	1,857	0.645	43	4.7	340	18	580,075	↑56.1	53.2	2.9	6%	52.86	46.29	32.73	0.71	0.33	0.21	0.19	0.56	0.09	0.07
2017	840	0.638	43	4.7	330	27	583,552	↑41.2	34.6	6.6	19%	36.35	29.80	21.22	1.46	0.49	0.61	0.47	1.03	0.10	0.24
2016	346	0.450	30	4.7	316	40	581,209	↑38.8	34.2	4.6	13%	33.03	26.60	20.39	1.93	0.65	0.53	0.98	0.98	0.28	0.00
2015	521	0.326	37	4.7	304	51	569,215	↓18.0	23.9	-5.9	-25%	23.51	20.97	16.85	0.97	1.10	0.71	0.68	1.39	0.37	0.22
2014	663	0.209	48	4.6	290	63	544,590	↑33.9	26.2	7.7	30%	28.14	22.57	16.15	0.00	0.30	0.46	0.72	0.65	0.21	0.12
2013	265	0.172	54	4.6	280	73	542,751	↓20.1	22.4	-2.2	-10%	21.90	19.63	14.13	0.00	0.56	0.59	0.29	0.32	0.18	0.00
2012	145	0.191	66	4.5	260	90	547,113	↑26.9	18.7	8.2	44%	17.93	17.37	13.37	0.00	0.00	0.00	0.00	1.13	0.31	0.00
2011	406	0.094	116	4.5	253	97	566,398	↑29.5	18.4	11.0	60%	20.39	16.94	12.30	0.00	0.00	0.00	0.12	0.20	0.12	0.00
2010	150	0.114	34	4.5	244	107	553,783	↑17.6	17.0	0.6	3%	16.27	17.87	13.27	0.00	0.00	0.00	0.00	0.58	0.34	0.00
30yr Jumbo 4.5	486	0.116	193	5.1	294	61	589,524	↓36.9	38.3	-1.4	-4%	38.72	35.74	27.23	1.32	1.18	0.59	0.54	1.60	0.26	0.00
2018	148	0.536	14	5.3	346	13	600,027	↓58.1	70.5	-12.4	-18%	64.54	60.65	45.73	0.00	0.00	0.00	0.00	2.47	0.85	0.00
2015	35	0.325	14	5.1	305	51	613,803	↑36.7	30.3	6.4	21%	23.98	21.57	14.93	0.00	0.00	0.00	0.00	1.37	0.00	0.00
2014	62	0.159	27	5.1	292	65	575,069	↑26.3	23.4	2.9	12%	29.15	21.33	16.87	10.10	9.19	4.70	2.98	2.90	0.00	0.00
2013	36	0.107	20	5.1	278	73	576,249	↑37.1	3.2	33.9	*n.m.	19.91	17.24	14.29	0.00	0.00	0.00	1.05	0.00	0.00	0.00
2011	147	0.059	87	4.9	248	101	580,478	↑21.1	8.5	12.6	148%	18.15	15.16	12.77	0.00	0.00	0.00	0.00	0.52	0.00	0.00
2010	32	0.059	18	4.9	249	107	574,301	↑17.8	0.1	17.7	*n.m.	19.34	12.74	13.57	0.00	0.00	0.00	0.00	3.37	0.00	0.00
30yr Jumbo 5	50	0.074	38	5.5	293	63	605,190	↑65.1	63.8	1.3	2%	55.33	53.49	41.94	0.00	0.00	0.00	0.00	0.93	0.00	0.00
2011	24	0.043	27	5.3	252	102	567,898	↓35.5	41.7	-6.2	-15%	39.21	33.81	23.58	0.00	0.00	0.00	0.00	1.91	0.00	0.00

*n.m. - Not Meaningful

Source: Bloomberg

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FGLMC Prepayment Speeds

November 2019

FGLMC 105-125 LTV

	Indicative Data						Prepayment Speeds						Buyout Prepayment Component				Delinquencies				
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA WAOLS	Nov	Oct	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D	
15yr 105-125 LTV 2.5	454	0.335	257	3.1	94	80	203,976	9.9	11.7	-1.8	-16%	11.39	12.14	10.59	0.13	0.16	0.21	0.31	0.49	0.10	0.02
2013	206	0.364	128	3.0	96	78	200,337	9.6	13.7	-4.1	-30%	12.61	12.39	10.41	0.00	0.25	0.15	0.26	0.59	0.16	0.05
2012	226	0.300	105	3.1	89	86	208,688	10.7	10.3	0.4	4%	10.74	12.29	11.06	0.00	0.00	0.09	0.28	0.34	0.04	0.00
15yr 105-125 LTV 3	656	0.328	504	3.6	99	75	192,427	13.6	11.5	2.1	18%	12.67	12.94	11.51	0.71	0.60	0.43	0.35	0.58	0.19	0.08
2016	41	0.672	42	3.7	137	40	162,474	4.6	18.1	-13.5	-75%	10.29	13.22	10.03	0.00	0.64	0.32	0.44	1.08	0.00	0.00
2015	58	0.570	49	3.7	124	53	178,161	12.1	9.2	2.9	32%	9.73	9.08	9.07	4.09	1.38	0.69	0.43	0.85	0.14	0.38
2014	47	0.480	52	3.7	113	63	184,423	12.4	6.7	5.7	84%	14.10	11.18	10.90	4.64	2.70	1.75	1.55	1.84	1.10	0.00
2013	199	0.356	155	3.5	98	77	188,233	14.0	11.0	3.0	27%	12.77	12.73	11.20	0.00	0.04	0.06	0.09	0.50	0.11	0.12
2012	287	0.258	175	3.5	86	87	204,958	15.4	12.5	2.9	23%	13.42	14.36	12.78	0.00	0.52	0.46	0.31	0.30	0.14	0.02
15yr 105-125 LTV 3.5	343	0.323	369	4.1	103	72	185,759	16.5	14.7	1.8	12%	14.47	13.95	11.96	0.65	0.73	0.52	0.45	0.79	0.18	0.12
2015	27	0.559	32	4.1	124	52	166,572	14.2	11.3	2.9	26%	9.79	8.01	9.22	0.00	0.00	0.00	0.80	0.22	0.00	0.00
2014	80	0.445	87	4.1	110	65	181,311	12.5	12.4	0.1	1%	11.57	12.34	10.97	1.26	1.13	1.03	0.90	0.88	0.07	0.39
2013	112	0.361	106	4.1	102	73	189,915	19.7	14.1	5.6	39%	15.32	16.07	12.87	0.00	0.00	0.16	0.08	1.25	0.25	0.10
2012	74	0.232	83	4.0	84	89	200,573	12.4	15.0	-2.6	-17%	15.25	13.67	11.51	0.00	0.14	0.07	0.20	0.33	0.36	0.00
2011	22	0.153	24	4.1	77	96	194,884	34.4	23.1	11.3	49%	26.73	20.90	19.93	0.00	3.21	1.62	0.81	0.27	0.00	0.00
15yr 105-125 LTV 4	65	0.194	121	4.5	89	85	191,860	20.6	14.5	6.2	43%	17.24	17.63	15.36	2.04	1.51	1.40	0.92	1.11	0.27	0.00
2014	10	0.456	12	4.6	110	66	191,318	9.9	18.0	-8.1	-45%	12.53	10.37	12.09	0.00	0.00	0.00	0.00	0.50	0.00	0.00
2013	15	0.359	23	4.6	101	73	186,220	12.7	11.8	0.9	7%	13.15	17.31	13.36	0.00	0.00	1.10	1.49	2.05	0.48	0.00
2011	24	0.137	49	4.5	75	99	196,549	34.2	11.7	22.5	192%	22.62	21.25	18.32	0.00	0.85	1.46	0.73	0.73	0.33	0.00
20yr 105-125 LTV 3	407	0.449	187	3.6	155	78	214,648	12.5	12.4	0.1	1%	11.22	11.35	9.48	0.59	0.47	0.33	0.29	0.50	0.11	0.07
2013	170	0.457	79	3.6	155	78	208,137	11.6	13.9	-2.3	-17%	10.93	11.10	9.51	0.00	0.49	0.32	0.24	0.63	0.07	0.10
2012	203	0.418	77	3.6	149	85	220,625	12.5	9.9	2.6	27%	10.78	11.77	9.70	0.00	0.00	0.13	0.09	0.38	0.03	0.05
20yr 105-125 LTV 3.5	807	0.401	387	4.0	156	78	214,603	14.9	11.0	3.9	36%	12.63	12.79	10.40	0.32	0.30	0.24	0.28	0.68	0.10	0.10
2015	46	0.659	37	4.1	184	53	204,901	9.1	5.2	3.9	75%	6.48	4.28	6.92	0.00	0.00	0.00	0.00	0.53	0.21	0.00
2014	43	0.586	31	4.3	173	62	192,126	16.4	10.2	6.2	60%	11.60	12.93	9.56	0.00	0.00	0.71	0.36	0.47	0.66	0.00
2013	247	0.436	122	4.0	158	77	209,871	14.6	11.1	3.6	32%	12.28	12.75	10.93	0.37	0.12	0.13	0.36	0.53	0.04	0.08
2012	432	0.347	158	4.0	146	87	220,794	16.2	11.8	4.4	37%	14.02	14.01	10.84	0.39	0.49	0.30	0.23	0.67	0.08	0.14
20yr 105-125 LTV 4	291	0.355	244	4.6	157	77	200,726	16.5	16.9	-0.3	-2%	14.60	14.74	12.55	1.28	1.06	0.86	0.71	0.76	0.21	0.17
2015	20	0.640	20	4.5	183	53	192,681	0.6	2.8	-2.2	*n.m.	4.29	9.07	8.18	0.00	0.00	0.00	0.84	3.41	1.04	0.55
2014	56	0.506	50	4.7	171	65	196,468	16.3	9.1	7.1	78%	13.90	11.53	11.23	1.89	0.63	1.49	1.04	1.33	0.00	0.20
2013	80	0.431	67	4.6	162	73	193,722	24.3	12.9	11.4	88%	15.59	15.17	12.70	3.27	1.10	0.92	0.80	0.30	0.21	0.00
2012	99	0.283	65	4.5	141	90	209,586	9.3	21.1	-11.9	-56%	12.87	14.35	12.31	0.00	1.86	0.93	0.54	0.46	0.25	0.22
2011	20	0.201	19	4.7	136	97	211,802	35.5	37.5	-2.0	-5%	28.19	24.74	19.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20yr 105-125 LTV 4.5	80	0.241	88	5.0	147	87	198,582	25.3	18.7	6.6	36%	20.54	17.26	13.12	0.00	0.00	0.62	0.46	0.99	0.56	0.00
2013	20	0.418	21	5.0	163	72	195,459	20.5	35.1	-14.7	-42%	25.56	20.61	15.95	0.00	0.00	0.00	0.00	2.08	0.00	0.00
2011	36	0.192	33	5.0	135	98	207,485	34.2	19.0	15.2	80%	22.41	18.26	13.61	0.00	0.00	1.34	0.67	0.23	1.23	0.00
30yr 105-125 LTV 3	870	0.520	258	3.7	268	80	237,172	13.1	10.5	2.7	25%	11.82	11.43	9.46	0.79	0.55	0.48	0.55	0.63	0.21	0.06
2013	455	0.525	119	3.7	267	79	231,651	16.3	10.6	5.7	54%	12.70	11.55	9.62	1.30	0.44	0.36	0.50	0.70	0.28	0.08
2012	384	0.500	105	3.7	266	84	245,271	9.9	10.6	-0.7	-6%	11.16	11.60	9.51	0.24	0.73	0.66	0.61	0.53	0.03	0.03
30yr 105-125 LTV 3.5	5,802	0.470	1,048	4.0	269	80	238,971	14.6	12.3	2.3	19%	13.32	12.92	10.73	0.77	0.58	0.52	0.53	0.81	0.20	0.08
2017	29	0.844	28	4.2	315	29	233,741	21.1	14.6	6.5	44%	12.31	9.23	7.22	5.31	1.80	1.70	1.29	1.17	0.00	0.41
2016	151	0.813	68	4.1	314	39	237,127	9.4	7.8	1.7	21%	8.19	9.15	6.97	1.09	0.92	0.87	1.37	1.88	0.00	0.38
2015	152	0.677	89	4.2	296	52	221,002	12.9	12.2	0.7	6%	12.32	10.69	9.92	0.00	0.83	1.11	1.89	1.11	0.46	0.32
2014	29	0.616	27	4.3	280	62	207,610	0.3	1.4	-1.2	*n.m.	2.51	4.16	7.05	0.00	0.00	0.00	0.32	0.79	0.00	0.00
2013	2,436	0.496	399	4.0	271	78	234,997	12.9	11.3	1.6	15%	12.29	12.61	10.55	0.52	0.39	0.45	0.46	0.92	0.26	0.09
2012	2,992	0.433	422	4.1	264	86	243,695	16.5	13.4	3.0	23%	14.58	13.61	11.16	0.97	0.69	0.53	0.47	0.65	0.15	0.04
30yr 105-125 LTV 4	6,284	0.421	1,459	4.5	270	79	232,997	17.5	15.6	1.9	12%	16.44	14.99	12.32	0.96	0.82	0.74	0.74	1.06	0.28	0.13
2017	139	0.837	73	4.6	325	29	234,274	7.8	10.8	-3.0	-28%	9.27	8.66	7.26	2.84	3.62	3.03	2.84	2.20	0.23	0.61
2016	193	0.749	73	4.6	313	41	224,575	11.9	7.4	4.5	62%	8.55	9.00	8.62	1.86	0.88	0.68	1.09	2.14	0.61	0.07
2015	377	0.680	137	4.5	301	52	216,710	12.1	12.1	-0.1	0%	12.01	10.92	9.28	1.86	1.28	1.03	1.08	1.61	0.03	0.18
2014	373	0.579	193	4.6	286	63	216,287	20.4	11.8	8.7	73%	16.30	14.75	12.37	0.85	1.27	1.42	1.46	1.97	0.50	0.28
2013	1,626	0.470	418	4.5	274	76	225,933	17.7	14.4	3.3	23%	16.13	15.12	12.45	1.31	0.92	0.84	0.77	1.05	0.26	0.14
2012	3,310	0.368	452	4.5	260	89	240,341	18.0	17.2	0.7	4%	17.72	15.87	12.98	0.40	0.55	0.48	0.51	0.82	0.27	0.09
2011	208																				

FGLMC Prepayment Speeds

November 2019

FGLMC 125+ LTV

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Nov	Oct	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D
30yr 125+ LTV 3	488	0.541	175	3.7	268	81	241,379	↑12.7	11.2	1.5	13%	11.35	9.81	9.48	0.00	0.39	0.66	0.76	0.83	0.16	0.11
2013	245	0.560	95	3.7	268	79	225,670	↑13.9	7.7	6.2	80%	9.66	8.78	8.69	0.00	0.44	0.82	0.89	0.76	0.11	0.15
2012	236	0.516	72	3.7	267	84	257,962	↓11.8	14.9	-3.2	-21%	13.36	11.00	10.41	0.00	0.35	0.51	0.65	0.88	0.23	0.07
30yr 125+ LTV 3.5	4,458	0.510	734	4.1	269	81	233,009	↑14.5	12.9	1.6	12%	13.70	12.82	10.75	0.50	0.66	0.61	0.65	0.85	0.28	0.09
2016	46	0.832	35	4.1	313	39	202,889	↓5.3	5.9	-0.6	-11%	9.39	7.43	4.87	1.44	2.43	1.22	1.11	0.68	0.12	0.55
2015	50	0.710	41	4.2	290	52	202,395	↑18.4	16.2	2.3	14%	17.70	11.32	9.18	1.84	0.62	0.31	0.34	0.81	0.07	0.00
2013	1,954	0.539	342	4.0	271	79	225,165	↑13.5	13.2	0.3	2%	13.55	12.34	10.56	0.50	0.71	0.67	0.72	0.94	0.35	0.09
2012	2,394	0.482	299	4.1	265	85	240,700	↑15.5	12.7	2.8	22%	13.84	13.36	11.05	0.45	0.59	0.57	0.60	0.78	0.22	0.09
30yr 125+ LTV 4	6,593	0.461	1050	4.5	269	82	230,829	↑16.5	13.7	2.8	20%	15.52	14.60	12.10	0.76	0.83	0.84	0.73	0.88	0.24	0.11
2017	42	0.843	35	4.6	321	28	195,343	↑19.4	4.9	14.4	*n.m.	14.77	10.46	7.48	8.87	8.52	5.55	3.46	1.55	0.31	0.23
2016	86	0.785	52	4.6	313	41	204,537	↑7.0	6.7	0.3	4%	8.96	7.70	7.25	0.00	2.66	2.04	2.11	2.14	0.54	0.32
2015	176	0.719	99	4.5	299	52	197,824	↑9.5	4.0	5.5	*n.m.	8.35	8.88	7.00	1.27	1.41	1.07	1.21	0.93	0.49	0.91
2014	156	0.644	111	4.7	285	63	197,229	↑16.5	8.5	7.9	93%	11.32	11.73	10.17	2.70	1.81	1.77	1.59	1.45	0.13	0.24
2013	1,728	0.521	383	4.4	274	77	218,993	↑13.6	12.4	1.2	10%	13.55	13.55	11.61	0.23	0.49	0.81	0.78	0.94	0.25	0.09
2012	4,403	0.426	366	4.5	263	88	238,840	↑18.0	15.0	3.1	20%	16.83	15.49	12.68	0.82	0.79	0.74	0.61	0.81	0.23	0.07
30yr 125+ LTV 4.5	1,927	0.451	556	5.0	273	77	218,622	↑18.0	17.3	0.6	4%	16.81	15.44	13.26	0.83	0.93	0.94	0.90	1.18	0.32	0.16
2017	31	0.858	21	5.0	322	29	208,676	↓5.5	6.6	-1.2	-17%	10.37	10.48	6.48	0.00	0.00	1.39	1.71	2.35	0.00	0.00
2015	57	0.686	43	4.9	302	52	183,924	↓10.1	7.6	-2.6	-34%	7.43	8.96	12.54	0.00	2.22	3.04	3.05	2.14	1.42	0.00
2014	381	0.603	171	5.0	286	65	201,867	↓5.6	11.8	-1.2	-10%	12.90	12.78	11.43	1.73	2.27	1.82	1.53	1.70	0.41	0.23
2013	559	0.550	188	5.1	279	73	210,601	↑18.2	13.6	4.6	34%	14.49	13.39	11.29	1.17	1.07	0.90	0.95	1.32	0.38	0.17
2012	881	0.355	116	5.0	259	89	233,829	↓22.2	22.9	-0.7	-3%	20.75	18.50	15.58	0.32	0.24	0.45	0.45	0.73	0.18	0.13
30yr 125+ LTV 5	62	0.541	53	5.5	286	65	197,772	↑22.6	11.2	11.4	101%	19.04	15.12	13.31	1.50	0.50	0.48	1.16	1.50	0.66	0.00
2014	26	0.558	21	5.5	284	67	202,436	↓19.3	22.5	-3.2	-14%	21.17	15.22	13.56	3.50	1.18	1.12	1.00	0.40	0.28	0.00
2013	29	0.497	23	5.5	279	72	200,003	↑26.3	2.2	24.1	*n.m.	19.71	17.49	14.76	0.00	0.00	0.00	1.53	1.95	0.27	0.00

*n.m. - Not Meaningful

Source: Bloomberg

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FGLMC Prepayment Speeds

November 2019

FGLMC Relocation

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Nov	Oct	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D
30yr Relo 3	235	0.543	35	3.7	303	48	322,583	↓11.5	15.5	-4.0	-26%	16.07	17.84	14.40	0.00	0.00	0.12	0.14	0.07	0.00	0.00
2017	33	0.820	10	3.7	332	25	333,062	↓0.3	12.2	-11.9	*n.m.	7.71	10.62	10.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2015	149	0.525	11	3.6	299	52	314,561	↓11.9	15.5	-3.6	-23%	16.39	18.92	15.59	0.00	0.00	0.19	0.21	0.11	0.00	0.00
2012	22	0.338	5	3.5	256	88	342,625	↑31.4	30.4	1.0	3%	23.70	21.99	13.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30yr Relo 3.5	25	0.347	7	4.1	282	65	290,185	↑49.6	13.0	36.6	281%	33.21	22.71	18.80	0.00	0.00	0.00	0.00	0.59	0.76	0.00
2014	18	0.356	1	4.1	285	60	278,238	↑38.2	17.6	20.6	117%	33.14	22.99	20.28	0.00	0.00	0.00	0.00	0.81	1.04	0.00

*n.m. - Not Meaningful

Source: Bloomberg

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