

FGLMC Prepayment Speeds

September 2019

FGLMC 15yr

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Sep	Aug	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D
FGLMC 15yr 2	7,286	0.419	661	2.6	107	64	273,968	↑11.4	9.8	1.6	16%	10.13	10.12	8.59	0.04	0.03	0.08	0.06	0.12	0.02	0.01
2016	2,112	0.698	106	2.6	139	35	280,776	↑10.2	8.5	1.7	20%	9.06	8.88	7.28	0.15	0.07	0.07	0.06	0.12	0.02	0.00
2015	297	0.522	63	2.7	115	52	270,752	↓8.9	11.6	-2.7	-23%	9.04	10.35	8.52	0.00	0.00	0.00	0.01	0.02	0.00	0.03
2014	31	0.472	20	2.8	108	58	266,390	↑16.0	4.3	11.7	*n.m.	10.61	12.10	11.42	0.00	1.27	0.81	0.77	0.00	0.00	0.00
2013	3,773	0.359	332	2.6	93	76	274,788	↑11.7	9.9	1.8	18%	10.62	10.63	9.16	0.00	0.00	0.07	0.05	0.13	0.02	0.01
2012	1,050	0.330	124	2.6	88	81	258,601	↑13.0	11.5	1.5	13%	10.91	10.63	9.06	0.00	0.00	0.11	0.06	0.13	0.01	0.00
FGLMC 15yr 2.5	83,722	0.439	5859	3.0	116	56	258,642	↑12.3	12.0	0.3	2%	11.73	11.06	9.42	0.07	0.07	0.08	0.07	0.19	0.03	0.01
2019	55	0.948	15	3.5	174	4	330,990	↓12.5	12.9	-0.5	-4%	11.71	6.97	-	0.00	0.00	0.00	-	0.09	0.00	0.00
2018	180	0.844	32	3.3	157	18	289,155	↑10.7	7.6	3.1	40%	8.38	7.36	6.30	0.00	0.00	0.00	0.00	0.28	0.00	0.00
2017	5,300	0.765	322	3.1	150	25	275,780	↑11.8	11.3	0.6	5%	10.60	9.67	7.85	0.01	0.06	0.05	0.05	0.14	0.03	0.00
2016	27,734	0.661	983	3.0	138	36	272,480	↑11.9	11.0	0.9	8%	11.13	10.39	8.66	0.07	0.07	0.08	0.06	0.21	0.03	0.01
2015	12,920	0.509	700	3.1	122	50	266,765	↓12.3	12.8	-0.4	-4%	12.12	11.18	9.39	0.03	0.05	0.08	0.06	0.18	0.03	0.01
2014	3,137	0.401	379	3.2	110	59	255,775	↑14.5	14.3	0.1	1%	13.77	12.82	10.74	0.07	0.10	0.12	0.09	0.20	0.05	0.00
2013	17,389	0.360	1511	3.0	96	76	240,333	↓12.2	12.4	-0.2	-2%	11.75	11.39	9.86	0.10	0.07	0.10	0.08	0.21	0.04	0.01
2012	16,725	0.285	1858	3.0	88	84	243,610	↑12.8	12.5	0.3	3%	12.33	11.82	10.39	0.09	0.07	0.08	0.06	0.18	0.02	0.01
2011	281	0.207	57	3.2	78	93	222,008	↑16.1	12.2	3.9	32%	14.26	13.95	11.74	0.00	0.00	0.05	0.03	0.13	0.01	0.06
FGLMC 15yr 3	71,200	0.391	9350	3.5	123	51	230,701	↑14.3	13.7	0.6	5%	13.35	12.49	10.72	0.13	0.13	0.15	0.12	0.36	0.07	0.02
2019	1,062	0.928	76	3.8	173	5	289,941	↓20.0	14.1	5.9	42%	14.93	10.78	-	0.00	0.02	0.01	-	0.10	0.01	0.02
2018	3,764	0.819	295	3.7	159	16	277,610	↑19.4	19.0	0.3	2%	16.95	14.21	10.33	0.04	0.07	0.12	0.06	0.23	0.02	0.01
2017	18,247	0.742	1166	3.6	150	25	251,732	↑13.6	13.5	0.1	1%	12.88	11.65	9.52	0.12	0.12	0.14	0.11	0.35	0.08	0.02
2016	7,910	0.613	1219	3.6	137	37	216,919	↑14.3	13.3	1.0	8%	12.94	12.15	10.58	0.23	0.22	0.20	0.18	0.54	0.11	0.04
2015	11,577	0.499	1283	3.5	124	49	221,581	↑13.7	13.5	0.3	2%	12.89	12.27	10.68	0.09	0.17	0.19	0.15	0.41	0.08	0.03
2014	8,428	0.381	1105	3.6	111	61	219,867	↑14.2	14.2	0.0	0%	13.79	12.98	11.38	0.17	0.15	0.17	0.15	0.44	0.08	0.03
2013	6,420	0.333	1410	3.5	100	72	203,607	↑13.3	12.8	0.6	4%	12.83	12.52	11.18	0.24	0.19	0.18	0.15	0.44	0.07	0.02
2012	6,338	0.233	1709	3.5	84	88	210,432	↑14.4	12.3	2.1	17%	12.91	12.74	11.41	0.04	0.08	0.09	0.08	0.25	0.04	0.02
2011	6,933	0.162	940	3.5	77	94	229,367	↑14.4	13.8	0.7	5%	13.88	13.61	12.17	0.09	0.04	0.09	0.07	0.16	0.03	0.02
2010	521	0.119	147	3.5	68	105	227,967	↑14.7	13.1	1.6	12%	13.74	13.59	12.19	0.07	0.15	0.07	0.06	0.29	0.05	0.02
FGLMC 15yr 3.5	25,203	0.273	7267	4.1	126	47	217,431	↑20.3	18.2	2.1	12%	17.60	15.67	12.86	0.13	0.16	0.17	0.15	0.43	0.08	0.03
2019	1,576	0.926	244	4.2	171	5	274,731	↑20.1	15.1	5.0	33%	15.32	11.57	-	0.00	0.03	0.02	-	0.15	0.01	0.00
2018	9,089	0.805	898	4.1	162	14	258,045	↑28.3	25.1	3.2	13%	23.43	19.20	13.88	0.09	0.11	0.11	0.07	0.33	0.04	0.02
2017	2,877	0.704	843	4.1	147	27	199,892	↑15.6	14.3	1.3	9%	14.11	13.45	11.55	0.17	0.25	0.25	0.24	0.73	0.14	0.03
2016	735	0.592	396	4.1	135	38	146,402	↑13.0	11.4	1.5	13%	13.09	12.82	11.54	0.14	0.21	0.29	0.29	0.63	0.12	0.07
2015	890	0.492	524	4.1	123	49	145,326	↓15.3	16.3	-1.0	-6%	14.70	14.05	12.27	0.27	0.59	0.46	0.39	1.00	0.14	0.10
2014	1,612	0.370	903	4.1	110	63	172,975	↑16.1	13.0	3.2	25%	13.88	13.14	11.91	0.51	0.35	0.30	0.30	0.77	0.19	0.06
2013	1,598	0.335	697	4.0	101	71	161,913	↓12.7	12.8	-0.1	-1%	12.95	12.63	11.62	0.09	0.21	0.24	0.28	0.59	0.18	0.08
2012	469	0.221	513	4.0	82	88	133,832	↑14.1	11.7	2.4	20%	13.13	13.22	12.57	0.00	0.10	0.20	0.20	0.52	0.14	0.04
2011	2,773	0.128	1235	4.0	73	99	197,987	↓14.0	14.4	-0.4	-3%	13.75	13.74	12.67	0.13	0.12	0.14	0.12	0.34	0.06	0.01
2010	3,569	0.091	988	3.9	66	106	206,750	↑15.8	14.2	1.5	11%	14.51	14.69	13.16	0.08	0.07	0.13	0.11	0.25	0.03	0.02
FGLMC 15yr 4	8,685	0.097	4434	4.5	106	68	194,242	↑20.6	20.3	0.3	2%	18.73	17.13	14.45	0.17	0.16	0.19	0.17	0.45	0.10	0.02
2019	373	0.912	156	4.8	169	6	228,686	↑22.1	19.2	2.8	15%	17.19	13.20	-	0.00	0.08	0.10	-	0.46	0.16	0.00
2018	3,210	0.818	650	4.7	163	12	216,487	↑28.6	27.7	0.8	3%	24.59	20.52	14.43	0.28	0.17	0.14	0.10	0.37	0.11	0.01
2017	116	0.667	90	4.5	148	26	216,142	↓15.5	15.2	-0.7	-5%	16.08	16.19	15.23	0.71	0.24	0.12	0.85	1.23	0.05	0.06
2014	53	0.369	95	4.7	102	64	67,465	↑14.7	14.4	0.3	2%	13.37	13.32	12.49	0.00	0.81	0.68	0.45	0.76	0.04	0.08
2013	69	0.322	90	4.7	98	70	88,575	↑16.1	12.2	3.9	32%	12.66	14.81	14.25	0.48	0.16	0.80	0.71	0.97	0.18	0.09
2012	38	0.198	66	4.5	81	90	106,596	↓11.8	18.8	-7.0	-37%	14.36	13.73	13.14	0.00	0.00	0.65	0.33	0.90	0.06	0.00
2011	1,363	0.114	1000	4.4	72	100	171,655	↑14.5	14.7	-0.2	-1%	14.08	14.05	13.10	0.23	0.25	0.31	0.28	0.50	0.14	0.03
2010	1,873	0.064	1105	4.4	63	110	181,378	↓14.3	15.1	-0.8	-5%	14.59	14.98	13.91	0.03	0.09	0.16	0.16	0.48	0.08	0.02
2009	1,560	0.038	858	4.5	53	121	185,669	↑16.1	15.9	0.2	1%	15.95	16.23	15.25	0.03	0.12	0.18	0.15	0.42	0.07	0.02
FGLMC 15yr 4.5	1,663	0.032	3040	4.9	62	112	161,487	↑18.6	17.2	1.4	8%	17.36	16.86	15.94	0.13	0.24	0.35	0.31	0.79	0.16	0.04
2011	169	0.132	282	4.9	72	101	138,666	↑17.5	14.5	2.9	20%	15.41	15.36	14.27	0.00	0.00	0.42	0.34	0.59	0.12	0.04
2010	410	0.070	481	4.9	61	112	150,058	↑17.7	15.2	2.4	16%	15.63	15.39	14.26	0.18	0.39	0.36	0.34	0.79	0.20	0.04
2009	787	0.038	824	4.8	54	121	161,383	↓16.5	17.7	-1.2	-7%	16.35	15.83	15.07	0.07	0.25	0.32	0.29	0.74	0.17	0.04

*n.m. - Not Meaningful

Source: Bloomberg

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FHLMC Prepayment Speeds

September 2019

FGLMC 20yr

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Sep	Aug	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D
FGLMC 20yr 2.5	2,285	0.687	149	3.3	192	44	281,342	↑10.8	9.6	1.3	13%	9.61	8.40	6.63	0.00	0.04	0.03	0.03	0.14	0.01	0.01
2016	1,826	0.773	38	3.3	201	35	290,603	↑11.0	10.2	0.8	8%	9.56	8.17	6.45	0.00	0.04	0.02	0.03	0.15	0.02	0.00
2013	140	0.498	34	3.2	156	77	249,671	↑10.4	9.8	0.6	6%	10.79	9.56	7.54	0.00	0.00	0.00	0.00	0.16	0.00	0.00
2012	299	0.455	61	3.2	151	81	236,891	↑9.4	5.8	3.7	64%	9.61	9.54	7.65	0.00	0.00	0.07	0.03	0.13	0.00	0.05
FGLMC 20yr 3	26,360	0.555	1384	3.7	180	54	252,393	↑12.5	11.6	0.9	8%	11.24	10.03	8.14	0.08	0.10	0.11	0.09	0.27	0.05	0.01
2019	118	0.963	8	3.9	234	5	319,605	↑14.7	6.5	8.2	127%	7.79	5.70	-	0.00	0.00	0.00	-	0.00	0.00	0.00
2018	159	0.877	23	3.8	218	18	295,634	↑19.7	13.8	5.9	43%	14.72	9.41	6.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2017	3,763	0.818	80	3.8	212	25	278,212	↑14.1	12.4	1.7	14%	12.08	10.51	7.79	0.04	0.05	0.08	0.06	0.26	0.02	0.01
2016	6,401	0.720	261	3.6	200	37	261,234	↑12.5	11.4	1.1	10%	11.30	10.05	8.12	0.12	0.16	0.14	0.10	0.30	0.07	0.02
2015	4,931	0.588	201	3.7	185	50	261,020	↑13.5	12.7	0.7	6%	11.70	10.28	8.36	0.08	0.12	0.11	0.09	0.23	0.03	0.01
2014	1,163	0.485	42	3.8	176	58	244,384	↑11.0	13.1	3.9	30%	13.67	11.77	9.50	0.04	0.06	0.09	0.08	0.29	0.06	0.01
2013	4,472	0.465	364	3.6	157	76	224,488	↓10.9	10.9	0.0	0%	10.36	9.46	8.12	0.13	0.11	0.15	0.11	0.36	0.06	0.02
2012	5,318	0.403	397	3.6	149	83	237,940	↑10.7	10.5	0.2	2%	10.30	9.61	8.00	0.06	0.06	0.08	0.06	0.22	0.04	0.01
FGLMC 20yr 3.5	16,269	0.415	1876	4.1	175	59	234,959	↑15.5	13.2	2.4	18%	13.31	11.73	9.49	0.11	0.15	0.19	0.18	0.41	0.08	0.04
2019	447	0.936	28	4.4	233	6	292,830	↑28.1	11.1	17.0	153%	15.73	10.27	-	0.00	0.00	0.00	-	0.19	0.00	0.00
2018	1,635	0.851	89	4.2	222	16	286,258	↑26.2	24.3	1.9	8%	21.40	16.68	10.72	0.13	0.04	0.10	0.05	0.20	0.03	0.00
2017	2,412	0.784	200	4.1	211	26	257,217	↑15.4	12.0	3.4	29%	13.02	11.44	9.17	0.21	0.14	0.23	0.21	0.41	0.08	0.04
2016	918	0.654	134	4.2	199	38	231,592	↑17.5	10.7	6.8	63%	13.70	12.44	10.10	0.04	0.50	0.43	0.45	0.78	0.14	0.10
2015	1,754	0.555	288	4.2	186	50	227,773	↑15.0	13.1	2.0	15%	13.12	11.53	9.67	0.42	0.27	0.32	0.27	0.58	0.14	0.08
2014	1,635	0.431	157	4.2	174	61	225,067	↑14.9	12.6	2.2	18%	12.67	11.79	10.14	0.06	0.13	0.19	0.14	0.51	0.08	0.08
2013	1,719	0.418	354	4.1	161	73	202,268	↑13.9	12.2	1.6	13%	12.75	11.40	9.75	0.05	0.25	0.19	0.26	0.58	0.13	0.05
2012	3,210	0.322	457	4.0	145	88	219,924	↑12.1	11.5	0.6	5%	11.32	10.35	8.81	0.03	0.12	0.18	0.15	0.36	0.06	0.03
2011	2,128	0.239	131	4.0	138	94	223,971	↓11.1	11.3	-0.1	-1%	11.04	10.59	8.81	0.00	0.00	0.05	0.06	0.24	0.09	0.01
2010	410	0.173	37	4.0	127	105	225,950	↑10.6	8.0	2.5	32%	9.98	9.93	8.52	0.00	0.00	0.19	0.11	0.19	0.00	0.00
FGLMC 20yr 4	9,663	0.271	1508	4.6	176	59	218,726	↑19.7	17.4	2.3	13%	16.89	14.24	11.24	0.21	0.21	0.23	0.23	0.61	0.12	0.03
2019	227	0.938	38	4.8	233	6	285,946	↑24.3	17.6	6.7	38%	15.42	9.95	-	0.00	0.00	0.00	-	0.28	0.07	0.00
2018	2,687	0.843	221	4.7	224	13	261,465	↑31.4	27.6	3.8	14%	25.34	19.38	12.72	0.09	0.17	0.10	0.06	0.36	0.03	0.01
2017	986	0.751	208	4.6	211	26	225,840	↓15.0	16.3	-1.3	-8%	14.50	13.91	11.12	0.17	0.26	0.31	0.38	1.11	0.15	0.04
2016	251	0.609	86	4.5	196	40	214,050	↑16.3	13.5	2.8	21%	15.74	13.83	11.70	0.00	0.00	0.44	0.37	1.03	0.13	0.07
2015	372	0.557	157	4.5	187	49	203,256	↑15.0	9.8	5.2	53%	11.50	11.58	10.31	0.95	0.50	0.53	0.45	1.21	0.31	0.06
2014	795	0.428	206	4.6	172	63	195,726	↑13.6	11.5	2.1	18%	12.01	11.49	10.84	0.58	0.36	0.51	0.52	1.19	0.35	0.10
2013	673	0.392	151	4.6	164	70	185,170	↓13.4	13.8	-0.4	-3%	13.24	11.94	10.87	0.49	0.65	0.56	0.52	0.89	0.11	0.06
2012	209	0.298	115	4.5	142	88	179,751	↑15.8	10.5	5.3	50%	12.66	12.10	11.10	0.00	0.00	0.04	0.23	0.71	0.22	0.05
2011	1,341	0.191	130	4.5	135	98	203,636	↑13.8	12.3	1.6	13%	12.80	11.34	9.98	0.00	0.06	0.17	0.22	0.44	0.14	0.03
2010	1,863	0.132	130	4.4	125	107	190,588	↑14.5	12.7	1.8	14%	13.55	12.07	10.31	0.21	0.13	0.11	0.13	0.29	0.09	0.02
2009	239	0.064	37	4.6	111	120	187,683	↑12.5	10.3	2.2	22%	12.99	11.97	10.50	0.33	0.25	0.41	0.21	0.67	0.08	0.00
FGLMC 20yr 4.5	2,301	0.077	560	5.0	129	104	193,576	↑14.4	14.2	0.2	2%	13.81	13.07	11.59	0.08	0.13	0.24	0.29	0.73	0.12	0.08
2019	23	0.904	32	5.3	232	7	264,852	↓19.5	25.8	-6.2	-24%	19.65	15.99	-	0.00	0.00	0.00	-	0.27	0.00	1.57
2018	222	0.822	111	5.2	224	12	250,784	↑25.7	23.2	2.5	11%	22.91	20.70	15.14	0.00	0.10	0.21	0.21	0.79	0.08	0.11
2014	28	0.383	16	5.1	168	66	176,432	↑12.5	2.6	9.9	*n.m.	7.95	11.12	10.02	0.00	0.00	0.00	0.50	2.65	1.07	0.45
2013	51	0.351	18	5.0	165	69	174,187	↓8.3	11.8	-3.5	-30%	11.63	10.95	13.08	0.00	0.54	0.27	0.55	0.82	0.16	0.00
2011	642	0.164	70	4.9	132	100	188,615	↓10.9	12.6	-1.7	-13%	11.32	11.70	10.66	0.00	0.07	0.18	0.31	0.59	0.10	0.07
2010	710	0.098	68	4.9	121	110	195,071	↑16.5	12.3	4.3	35%	14.04	12.29	11.00	0.00	0.15	0.23	0.28	0.79	0.12	0.07
2009	409	0.056	73	4.9	110	121	185,192	↓10.4	14.1	-3.7	-27%	11.99	11.75	10.72	0.26	0.16	0.37	0.31	0.53	0.11	0.06
FGLMC 20yr 5	964	0.024	762	5.5	78	156	155,253	↑15.0	14.0	1.0	7%	14.25	13.75	12.98	0.18	0.29	0.51	0.48	1.31	0.31	0.09
2011	66	0.166	26	5.4	132	100	180,617	↓3.8	19.8	-16.0	-81%	14.08	11.36	11.58	0.00	0.00	0.00	0.00	0.67	0.28	0.00
2010	135	0.094	20	5.4	119	113	171,938	↑21.1	9.6	11.5	119%	16.22	15.13	13.58	0.00	0.30	0.49	0.48	1.08	0.22	0.11
2009	76	0.078	38	5.4	113	119	165,322	↑19.7	16.9	2.8	17%	17.33	14.64	13.29	0.84	1.26	0.96	1.10	1.63	0.25	0.25

*n.m. - Not Meaningful

Source: Bloomberg

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FGLMC Prepayment Speeds

September 2019

FGLMC 30yr

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Sep	Aug	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D
FGLMC 30yr 2.5	3,750	0.694	261	3.3	294	56	316,538	7.4	11.1	-3.7	-34%	8.90	7.96	6.40	0.00	0.05	0.06	0.05	0.23	0.06	0.01
2016	2,007	0.811	53	3.3	316	37	338,688	7.9	9.9	-2.0	-20%	8.68	7.93	6.18	0.00	0.00	0.04	0.06	0.22	0.06	0.00
2015	67	0.708	23	3.3	297	53	303,226	9.7	11.9	-2.3	-19%	10.81	8.46	6.75	0.00	0.00	0.00	0.00	0.36	0.00	0.00
2013	337	0.638	63	3.1	269	78	308,678	5.1	12.5	-7.5	-60%	8.48	8.12	6.39	0.00	0.51	0.25	0.13	0.26	0.06	0.10
2012	1,306	0.577	75	3.1	267	81	287,325	7.2	12.9	-5.7	-44%	9.36	8.03	6.77	0.00	0.00	0.05	0.03	0.24	0.08	0.01
FGLMC 30yr 3	291,068	0.644	6793	3.7	299	53	310,540	12.1	11.9	0.3	2%	11.42	10.12	8.15	0.12	0.14	0.15	0.12	0.29	0.05	0.02
2019	1,416	0.970	88	4.1	353	5	358,364	10.7	7.4	3.3	45%	7.32	4.88	-	0.00	0.00	0.05	-	0.10	0.07	0.00
2018	959	0.921	95	3.9	339	16	312,160	12.5	13.0	-0.5	-4%	10.41	7.86	5.02	0.13	0.14	0.07	0.04	0.43	0.04	0.04
2017	9,725	0.888	229	3.8	332	23	339,286	12.6	10.8	1.8	17%	10.56	8.52	6.14	0.00	0.11	0.08	0.05	0.18	0.03	0.02
2016	137,708	0.762	1883	3.7	318	36	314,923	12.9	12.6	0.3	3%	12.15	10.67	8.45	0.15	0.16	0.18	0.14	0.33	0.06	0.03
2015	37,888	0.657	787	3.8	300	51	315,627	12.5	12.6	-0.1	0%	11.81	10.46	8.36	0.09	0.14	0.13	0.10	0.24	0.04	0.02
2014	1,972	0.560	118	3.8	291	58	303,279	11.7	11.5	0.3	2%	11.44	9.89	8.11	0.19	0.13	0.10	0.10	0.26	0.05	0.01
2013	50,311	0.534	1634	3.6	272	77	297,883	11.0	10.7	0.3	3%	10.53	9.64	7.99	0.11	0.11	0.14	0.11	0.27	0.05	0.02
2012	51,014	0.499	1922	3.6	266	82	300,887	10.7	10.8	0.0	0%	10.31	9.27	7.76	0.10	0.12	0.12	0.10	0.26	0.04	0.02
2011	60	0.386	22	3.7	235	94	308,020	11.8	10.6	1.2	11%	9.92	9.75	8.07	0.00	0.00	0.00	0.00	0.32	0.00	0.00
FGLMC 30yr 3.5	394,229	0.579	19376	4.1	307	46	288,350	16.4	14.9	1.5	10%	14.46	12.30	9.69	0.18	0.20	0.22	0.21	0.44	0.10	0.04
2019	9,135	0.954	531	4.4	353	5	323,464	17.4	12.2	5.3	43%	12.17	8.19	-	0.07	0.04	0.02	-	0.16	0.02	0.01
2018	22,670	0.878	767	4.2	340	17	326,686	22.3	21.3	1.0	5%	18.67	14.30	9.16	0.05	0.08	0.09	0.07	0.28	0.05	0.02
2017	106,721	0.839	2612	4.1	331	25	306,131	16.1	14.4	1.7	12%	13.80	11.20	8.14	0.12	0.16	0.16	0.15	0.35	0.08	0.03
2016	56,081	0.688	2804	4.1	317	37	282,527	17.4	16.3	1.1	7%	15.77	13.75	11.18	0.35	0.36	0.37	0.37	0.71	0.16	0.06
2015	81,186	0.570	2993	4.1	303	49	285,088	17.3	15.3	2.0	13%	15.37	13.40	10.86	0.20	0.20	0.24	0.23	0.48	0.11	0.04
2014	34,085	0.445	1455	4.2	290	59	280,193	17.2	15.3	1.8	12%	15.26	13.11	10.68	0.08	0.17	0.19	0.20	0.39	0.09	0.03
2013	31,259	0.451	3004	4.0	275	74	264,749	13.4	13.0	0.4	3%	12.56	11.46	9.70	0.20	0.25	0.29	0.28	0.56	0.12	0.06
2012	39,619	0.394	4260	4.0	261	86	262,217	12.9	12.2	0.7	6%	12.05	10.87	9.16	0.24	0.21	0.19	0.18	0.40	0.09	0.04
2011	11,083	0.290	639	4.0	253	93	283,817	12.7	12.1	0.6	5%	11.87	10.50	8.83	0.02	0.09	0.11	0.10	0.25	0.04	0.01
2010	2,356	0.260	283	4.1	240	105	289,221	13.0	12.8	0.2	2%	12.46	11.25	9.28	0.00	0.16	0.15	0.11	0.27	0.07	0.02
FGLMC 30yr 4	287,427	0.455	23989	4.6	311	42	274,233	23.9	22.1	1.8	8%	20.43	16.79	12.42	0.36	0.34	0.34	0.32	0.70	0.17	0.06
2019	9,413	0.929	804	4.8	352	6	305,588	25.8	19.0	6.8	36%	18.56	12.97	-	0.23	0.18	0.09	-	0.37	0.05	0.02
2018	87,748	0.842	2665	4.7	343	14	308,517	34.3	32.1	2.2	7%	28.43	21.89	13.84	0.21	0.17	0.15	0.10	0.42	0.08	0.03
2017	62,828	0.781	3334	4.5	330	26	281,653	21.4	19.6	1.8	9%	18.57	15.57	11.62	0.49	0.47	0.48	0.42	0.83	0.21	0.09
2016	13,833	0.634	2029	4.5	317	38	246,385	18.3	16.9	1.4	8%	16.65	15.27	12.85	0.67	0.78	0.72	0.75	1.31	0.33	0.12
2015	18,603	0.516	2622	4.6	305	48	234,921	19.2	17.8	1.4	8%	17.53	15.55	13.26	0.54	0.55	0.61	0.62	1.17	0.30	0.11
2014	31,849	0.366	2859	4.6	289	62	246,934	18.4	16.7	1.7	10%	16.61	14.93	12.52	0.50	0.42	0.42	0.45	0.91	0.26	0.08
2013	20,144	0.334	2733	4.6	279	71	245,742	16.7	15.5	1.2	8%	15.29	13.60	11.56	0.38	0.40	0.41	0.39	0.79	0.18	0.05
2012	6,939	0.351	2246	4.5	259	88	225,178	14.0	13.6	0.4	3%	13.09	12.09	10.87	0.26	0.36	0.39	0.43	0.90	0.20	0.07
2011	12,055	0.231	2016	4.5	251	96	247,722	14.2	13.7	0.5	4%	12.97	11.81	10.36	0.11	0.15	0.25	0.26	0.55	0.11	0.05
2010	17,192	0.191	1581	4.5	240	106	250,552	14.7	13.5	1.1	8%	13.28	11.89	10.07	0.22	0.23	0.24	0.23	0.44	0.11	0.04
2009	6,694	0.099	990	4.5	222	123	254,221	14.9	13.8	1.1	8%	13.43	12.16	10.54	0.31	0.25	0.24	0.21	0.46	0.10	0.04
FGLMC 30yr 4.5	116,682	0.216	18635	5.0	296	57	241,866	22.7	20.7	2.0	10%	19.69	17.04	13.10	0.47	0.44	0.44	0.40	0.95	0.23	0.08
2019	2,734	0.948	618	5.2	351	6	251,723	18.1	13.9	4.2	30%	13.00	9.21	-	0.29	0.21	0.12	-	0.63	0.09	0.06
2018	46,605	0.843	2881	5.1	344	13	259,935	29.9	27.2	2.7	10%	25.23	20.88	14.15	0.35	0.36	0.32	0.21	0.78	0.18	0.07
2017	14,715	0.727	2120	4.9	330	26	249,205	22.4	21.2	1.2	6%	20.02	17.88	14.07	1.04	0.77	0.76	0.73	1.46	0.38	0.13
2016	1,626	0.580	511	5.0	317	38	219,884	19.1	16.1	3.0	19%	17.84	16.97	14.69	1.62	1.22	1.03	1.03	1.94	0.44	0.19
2015	1,052	0.502	525	5.0	305	48	169,435	18.5	16.0	2.5	16%	16.34	16.01	13.78	0.72	0.69	0.68	0.74	1.67	0.52	0.15
2014	3,036	0.356	1561	5.1	288	63	191,421	17.9	16.7	1.2	7%	17.16	16.03	14.19	1.10	0.87	0.93	0.84	1.76	0.39	0.12
2013	2,299	0.335	1169	5.1	280	70	194,687	16.1	13.7	2.4	17%	15.30	14.42	12.90	0.99	0.78	0.76	0.70	1.58	0.41	0.09
2012	488	0.318	453	5.0	259	89	196,635	20.6	15.4	5.2	33%	16.24	14.82	12.85	1.40	0.54	0.51	0.46	1.59	0.38	0.20
2011	10,276	0.181	2560	4.9	247	100	228,971	15.3	13.3	2.1	16%	13.85	12.82	11.15	0.29	0.31	0.37	0.38	0.83	0.21	0.08
2010	13,405	0.135	2228	4.9	237	110	227,711	15.9	14.1	1.8	13%	14.27	13.11	11.34	0.35	0.41	0.44	0.43	0.84	0.21	0.09
2009	18,623	0.080	2385	4.9	225	122	232,493	15.7	15.0	0.6	4%	14.50	13.27	11.62	0.25	0.35	0.36	0.36	0.75	0.17	0.06
FGLMC 30yr 5	34,365	0.062	17187	5.5	236	114	211,546	17.8	16.6	1.2	7%	16.51	15.32	13.29	0.81	0.69	0.72	0.69	1.60	0.40	0.15
2019	935	0.933	370	5.7	350	6	196,231	17.4	17.7	-0.3	-2%	15.06	12.79	-	1.34	0.87	0.48	-	0.61	0.21	0.08
2018	5,457	0.823	1289	5.6	344	12	255,987	27.5	26.8	0.7	3%	25.96	23.46	16.84	0.76						

FGLMC Prepayment Speeds

September 2019

FGLMC Jumbos

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Sep	Aug	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D
15yr Jumbo 2	28	0.439	17	2.7	101	75	541,310	1.7	24.4	-22.7	-93%	9.77	9.12	6.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013	19	0.431	9	2.7	101	76	543,783	1.8	1.4	0.4	*n.m.	1.43	6.22	5.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15yr Jumbo 2.5	362	0.377	77	3.0	105	70	539,957	11.2	6.2	5.0	81%	10.12	7.83	6.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2016	29	0.712	11	3.0	138	38	521,613	0.6	0.6	0.0	*n.m.	0.61	0.89	2.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2015	56	0.451	13	3.0	123	52	521,415	10.7	8.1	2.6	33%	10.75	9.87	8.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2014	20	0.389	7	3.1	114	58	509,649	23.5	1.1	22.5	*n.m.	14.64	12.05	11.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013	111	0.417	22	2.9	98	77	547,682	16.6	8.0	8.6	108%	10.37	8.07	5.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012	136	0.292	20	2.9	92	83	549,753	7.5	6.2	1.4	22%	10.24	7.39	6.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15yr Jumbo 3	68	0.213	64	3.5	100	74	553,304	17.3	4.0	13.3	*n.m.	10.53	8.35	8.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012	22	0.166	16	3.5	85	89	538,891	14.5	6.9	7.7	111%	11.50	12.07	13.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2011	15	0.152	19	3.5	79	95	572,643	23.5	2.9	20.6	*n.m.	16.31	10.70	8.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30yr Jumbo 2.5	1,007	0.602	31	3.4	268	80	559,597	4.8	5.2	-0.3	-6%	6.22	5.97	4.46	0.00	0.34	0.17	0.09	0.00	0.00	0.00
2013	103	0.612	8	3.4	270	79	558,454	19.7	5.4	14.3	265%	8.95	6.25	5.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012	865	0.592	13	3.4	266	82	560,416	3.1	4.7	-1.6	*n.m.	5.72	5.93	4.41	0.00	0.40	0.20	0.10	0.00	0.00	0.00
30yr Jumbo 3	13,497	0.674	383	3.8	301	52	541,905	10.9	11.5	-0.5	-5%	10.38	8.93	6.67	0.04	0.06	0.08	0.06	0.19	0.01	0.01
2018	195	0.909	10	4.1	338	19	574,275	16.5	25.1	-8.6	-34%	17.61	15.57	8.26	0.00	0.00	0.00	0.00	0.24	0.00	0.00
2017	1,581	0.893	26	4.0	332	24	547,625	17.1	14.5	2.6	18%	12.60	9.84	6.70	0.00	0.00	0.05	0.03	0.30	0.00	0.00
2016	4,249	0.802	68	3.7	319	36	538,091	10.5	11.0	-0.4	-4%	10.61	8.87	6.63	0.00	0.09	0.09	0.08	0.23	0.01	0.01
2015	2,884	0.721	63	3.9	302	51	536,529	11.0	12.1	-1.2	-10%	10.94	9.54	7.26	0.00	0.08	0.14	0.09	0.11	0.00	0.00
2014	116	0.461	10	4.0	296	57	531,707	18.0	15.0	3.0	20%	17.63	11.12	9.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013	1,996	0.564	90	3.6	274	77	545,293	9.0	10.8	-1.8	-17%	8.89	8.23	6.46	0.00	0.00	0.05	0.02	0.17	0.02	0.00
2012	2,459	0.499	110	3.7	268	82	545,665	8.3	8.7	-0.4	-4%	8.12	7.70	5.80	0.22	0.07	0.04	0.05	0.15	0.00	0.02
30yr Jumbo 3.5	11,943	0.484	580	4.2	308	47	545,636	22.7	19.0	3.7	20%	19.08	15.48	10.98	0.51	0.30	0.29	0.23	0.48	0.09	0.03
2019	32	0.891	5	4.5	354	4	587,143	36.5	36.7	-0.2	-1%	35.29	19.61	-	0.00	0.00	0.00	-	0.00	0.00	0.00
2018	455	0.859	30	4.3	342	15	578,404	30.5	27.6	3.0	11%	26.61	20.24	12.54	2.17	0.73	0.56	0.28	0.16	0.15	0.22
2017	3,609	0.787	51	4.3	332	25	554,436	29.3	24.3	5.1	21%	23.94	18.42	12.03	0.57	0.33	0.24	0.24	0.55	0.05	0.03
2016	2,386	0.631	59	4.2	320	37	544,352	25.7	23.5	2.2	9%	22.29	17.78	12.72	0.99	0.52	0.49	0.37	0.76	0.19	0.02
2015	2,007	0.457	82	4.2	304	50	535,793	18.9	14.7	4.2	29%	15.79	13.99	10.75	0.33	0.21	0.29	0.26	0.33	0.16	0.02
2014	850	0.370	40	4.2	291	59	529,538	16.9	14.8	2.1	14%	15.16	13.58	10.29	0.00	0.00	0.00	0.00	0.46	0.00	0.00
2013	624	0.398	63	4.0	279	74	543,251	9.3	9.2	0.1	1%	9.52	8.85	7.44	0.00	0.00	0.27	0.13	0.49	0.09	0.09
2012	1,766	0.277	203	4.0	263	87	540,504	14.0	9.4	4.6	50%	11.32	9.83	7.93	0.00	0.20	0.20	0.10	0.25	0.02	0.00
2011	209	0.194	46	4.1	256	93	541,009	11.6	5.6	5.9	106%	8.39	10.50	7.06	0.00	0.00	0.38	0.19	0.18	0.00	0.00
30yr Jumbo 4	5,745	0.324	477	4.6	315	40	571,055	35.3	32.6	2.7	8%	30.65	25.68	18.04	0.33	0.32	0.41	0.35	0.75	0.17	0.04
2019	69	0.895	5	4.9	353	6	634,888	44.2	31.2	13.0	41%	31.87	19.63	-	0.00	0.00	0.00	-	2.71	0.00	0.00
2018	2,125	0.738	43	4.7	342	16	579,798	49.1	46.6	2.5	5%	43.54	36.28	24.27	0.00	0.00	0.13	0.11	0.60	0.11	0.06
2017	952	0.685	45	4.7	332	26	583,397	33.1	26.0	7.2	28%	27.01	22.54	16.64	0.00	0.70	0.56	0.48	0.93	0.28	0.00
2016	336	0.482	29	4.7	317	39	576,568	23.8	17.2	6.6	38%	18.53	18.21	14.73	0.00	0.00	0.74	0.90	1.01	0.14	0.00
2015	544	0.340	37	4.7	306	49	567,969	28.3	18.6	9.7	52%	22.02	18.44	15.62	2.31	1.09	0.86	0.67	1.19	0.27	0.08
2014	706	0.223	48	4.6	292	61	544,721	24.0	22.2	1.8	8%	20.19	17.06	12.34	0.90	0.61	1.08	0.79	1.00	0.26	0.14
2013	277	0.180	54	4.6	282	71	542,283	23.2	20.3	2.9	14%	18.30	16.38	11.71	0.00	0.61	0.31	0.15	0.37	0.00	0.00
2012	152	0.201	66	4.5	261	88	546,309	7.1	29.2	-22.1	-76%	16.71	13.69	10.97	0.00	0.00	0.00	0.00	0.46	0.29	0.00
2011	427	0.099	116	4.5	255	95	566,400	12.3	16.6	-4.3	-26%	14.10	12.57	9.50	0.00	0.00	0.00	0.12	0.09	0.11	0.00
2010	156	0.118	34	4.5	246	105	554,175	14.2	25.1	-11.0	-44%	16.84	15.42	12.28	0.00	0.00	0.00	0.00	0.26	0.00	0.00
30yr Jumbo 4.5	529	0.126	194	5.1	298	57	591,947	40.7	34.2	6.6	19%	35.51	32.03	22.82	0.00	0.00	0.28	0.35	0.82	0.20	0.11
2018	177	0.640	14	5.3	348	11	605,418	64.0	61.5	2.5	4%	58.89	53.64	35.42	0.00	0.00	0.00	0.00	1.34	0.35	0.00
2015	40	0.348	15	5.1	307	49	617,154	0.4	26.7	-26.3	*n.m.	18.25	12.10	10.62	0.00	0.00	0.00	0.00	1.22	0.00	0.00
2014	63	0.165	26	5.1	294	63	567,746	37.9	0.1	37.8	*n.m.	21.32	18.45	15.38	0.00	0.00	1.26	1.35	0.74	0.70	0.89
2013	38	0.111	21	5.1	282	71	585,490	15.7	15.4	0.3	2%	10.72	14.44	11.66	0.00	0.00	0.00	1.05	0.00	0.00	0.00
2011	152	0.061	87	4.9	250	99	581,617	24.1	15.6	8.5	55%	16.89	14.09	12.85	0.00	0.00	0.00	0.00	0.25	0.00	0.00
2010	34	0.063	18	4.9	250	105	569,688	34.6	0.6	34.0	*n.m.	17.77	18.50	11.58	0.00	0.00	0.00	0.00	1.79	0.00	0.00
30yr Jumbo 5	60	0.087	40	5.5	300	56	608,924	29.5	54.0	-24.6	-45%	43.08	45.68	32.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2011	27	0.046	29	5.3	253	100	574,020	40.2	32.6	7.6	23%	39.23	26.77	18.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00

*n.m. - Not Meaningful

Source: Bloomberg

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FGLMC Prepayment Speeds

September 2019

FGLMC 105-125 LTV

	Indicative Data						Prepayment Speeds						Buyout Prepayment Component				Delinquencies				
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA WAOLS	Sep	Aug	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D	
15yr 105-125 LTV 2.5	471	0.348	257	3.1	96	78	203,992	12.5	14.1	-1.6	-11%	12.49	12.06	10.48	0.00	0.09	0.23	0.27	0.34	0.06	0.03
2013	214	0.378	128	3.0	98	76	200,429	14.4	14.5	-0.1	-1%	12.49	12.00	9.99	0.00	0.00	0.03	0.19	0.47	0.06	0.00
2012	235	0.312	105	3.1	91	84	208,669	11.3	14.7	-3.5	-23%	13.10	12.50	11.26	0.00	0.17	0.29	0.28	0.18	0.05	0.00
15yr 105-125 LTV 3	683	0.341	504	3.6	101	73	192,860	12.9	13.1	-0.3	-2%	12.91	12.47	11.18	0.15	0.13	0.27	0.21	0.61	0.14	0.06
2016	42	0.694	42	3.7	139	38	162,385	7.6	16.0	-8.4	-53%	12.49	11.73	9.71	1.91	0.64	0.55	0.44	0.11	0.20	0.00
2015	60	0.589	49	3.7	126	51	177,847	7.9	8.1	-0.3	-3%	7.93	10.17	8.90	0.00	0.00	0.16	0.08	0.54	0.44	0.34
2014	49	0.496	52	3.7	115	61	185,013	22.4	11.1	11.4	102%	15.15	12.21	11.34	0.00	0.78	1.38	0.88	1.97	0.45	0.39
2013	207	0.370	155	3.5	100	75	189,047	13.2	12.7	0.6	5%	12.76	11.65	11.08	0.11	0.13	0.06	0.09	0.59	0.03	0.00
2012	300	0.270	175	3.5	88	85	205,263	12.4	14.3	-1.9	-13%	13.89	13.89	12.10	0.00	0.00	0.20	0.18	0.48	0.11	0.00
15yr 105-125 LTV 3.5	359	0.338	369	4.1	105	70	185,939	12.2	11.2	1.1	10%	12.21	12.46	11.59	0.21	0.14	0.37	0.36	0.91	0.15	0.05
2015	28	0.579	32	4.1	126	50	165,929	3.6	4.1	-0.5	*n.m.	4.00	8.46	8.32	0.00	0.00	1.29	0.80	0.00	0.22	0.00
2014	83	0.462	87	4.1	112	63	180,844	10.6	13.0	-2.3	-18%	11.51	11.98	11.17	0.92	0.31	0.62	0.69	1.32	0.31	0.00
2013	118	0.379	106	4.1	104	71	190,254	11.4	14.6	-3.1	-21%	14.05	12.93	11.89	0.00	0.21	0.16	0.11	1.14	0.18	0.07
2012	77	0.242	83	4.0	86	87	200,354	18.3	6.6	11.7	178%	13.91	13.08	12.02	0.00	0.00	0.33	0.37	0.97	0.00	0.00
2011	24	0.166	24	4.1	78	94	197,217	22.1	11.5	10.6	92%	16.34	19.82	17.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15yr 105-125 LTV 4	69	0.204	122	4.5	91	83	191,504	16.5	14.1	2.4	17%	16.29	16.86	13.87	0.00	1.29	0.65	0.57	0.78	0.11	0.60
2014	11	0.474	12	4.6	112	64	191,097	9.4	12.5	-3.1	-25%	10.51	11.90	11.74	0.00	0.00	0.00	0.00	0.00	0.00	2.63
2013	16	0.373	23	4.6	104	71	185,119	14.9	13.5	1.4	10%	21.97	16.99	12.83	0.00	2.19	1.10	1.49	1.60	0.46	0.00
2011	26	0.146	50	4.5	77	97	196,335	20.3	17.8	2.5	14%	17.71	19.50	15.81	0.00	2.06	1.04	0.61	1.07	0.00	0.00
20yr 105-125 LTV 3	422	0.464	187	3.6	157	76	214,414	8.7	11.7	-3.0	-25%	10.81	9.76	9.12	0.00	0.20	0.14	0.17	0.33	0.12	0.09
2013	176	0.472	78	3.6	157	76	207,821	7.2	9.8	-2.6	-27%	9.50	9.58	9.06	0.00	0.16	0.14	0.12	0.30	0.25	0.04
2012	210	0.431	78	3.6	151	83	220,317	9.9	13.7	-3.8	-28%	12.50	10.32	9.74	0.00	0.26	0.17	0.09	0.22	0.04	0.05
20yr 105-125 LTV 3.5	834	0.414	388	4.0	158	77	214,687	12.0	13.9	-1.9	-14%	12.67	11.36	9.71	0.58	0.28	0.27	0.31	0.74	0.13	0.04
2015	47	0.672	37	4.1	186	51	204,187	5.1	4.2	1.0	*n.m.	3.25	5.05	6.63	0.00	0.00	0.00	0.00	0.33	0.29	0.00
2014	45	0.605	32	4.3	175	60	192,270	7.7	19.4	-11.7	-60%	15.61	10.69	7.66	0.00	0.80	0.70	0.35	2.30	0.20	0.00
2013	255	0.450	121	4.0	160	75	210,169	11.2	15.5	-4.3	-28%	12.72	11.67	10.33	0.00	0.13	0.18	0.42	0.73	0.13	0.03
2012	447	0.359	159	4.0	148	85	220,865	14.0	13.9	0.1	0%	13.75	12.24	10.09	1.08	0.36	0.27	0.24	0.64	0.13	0.06
20yr 105-125 LTV 4	303	0.370	244	4.6	159	75	201,292	10.2	14.4	-4.2	-29%	12.65	13.70	11.13	0.00	0.50	0.50	0.58	0.72	0.26	0.11
2015	20	0.647	20	4.5	185	51	192,492	9.3	10.6	-1.3	-12%	10.53	10.29	7.98	0.00	0.00	1.68	0.84	2.33	0.55	0.00
2014	57	0.518	49	4.7	173	62	197,091	16.4	7.6	8.9	117%	12.47	11.91	10.88	0.00	1.58	1.41	0.90	0.26	0.44	0.16
2013	85	0.453	68	4.6	164	71	193,526	8.7	13.2	-4.5	-34%	12.64	13.31	10.38	0.00	0.73	0.37	0.60	0.92	0.11	0.27
2012	103	0.294	19	4.5	143	88	210,284	7.6	15.5	-7.8	-51%	11.86	14.09	11.66	0.00	0.00	0.00	0.34	0.69	0.21	0.00
2011	22	0.219	19	4.7	138	95	213,655	8.1	7.1	1.0	14%	10.85	17.79	13.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20yr 105-125 LTV 4.5	84	0.254	88	5.0	149	85	200,959	17.4	11.8	5.6	47%	12.02	12.49	11.70	0.00	0.25	0.62	0.46	0.56	0.27	0.14
2013	21	0.446	21	5.0	165	70	198,270	20.1	0.4	19.7	*n.m.	8.80	15.98	14.16	0.00	0.00	0.00	0.00	0.42	0.00	0.54
2011	39	0.205	33	5.0	137	96	210,535	12.4	17.8	-5.5	-31%	12.26	10.99	10.56	0.00	0.54	1.34	0.67	0.80	0.59	0.00
30yr 105-125 LTV 3	894	0.534	258	3.7	270	78	237,032	11.9	12.7	-0.9	-7%	11.16	10.14	9.00	0.35	0.38	0.49	0.44	0.60	0.16	0.06
2013	469	0.540	119	3.7	268	77	231,608	11.1	10.7	0.4	4%	10.02	10.00	8.75	0.00	0.19	0.33	0.39	0.86	0.23	0.09
2012	393	0.512	105	3.7	268	82	245,204	13.0	16.1	-3.1	-19%	12.61	10.37	9.41	0.80	0.63	0.66	0.49	0.31	0.00	0.02
30yr 105-125 LTV 3.5	5,971	0.484	1,049	4.0	272	78	239,080	13.0	12.9	0.1	1%	12.85	11.55	10.31	0.77	0.49	0.53	0.56	0.84	0.16	0.08
2017	30	0.883	27	4.2	317	27	238,409	0.2	0.2	0.0	*n.m.	0.25	2.17	4.52	0.00	0.00	1.20	1.42	0.40	0.15	0.45
2016	154	0.827	69	4.1	316	37	236,154	7.3	15.8	-8.5	-54%	8.89	8.39	6.73	1.66	0.55	1.69	1.58	1.74	0.29	0.09
2015	157	0.695	89	4.2	298	50	220,888	11.8	12.3	-0.5	-4%	11.29	10.11	9.13	2.46	2.21	1.77	1.97	1.18	0.23	0.12
2014	30	0.619	28	4.3	282	60	207,435	5.8	4.7	1.1	*n.m.	7.40	4.94	8.42	0.00	0.00	0.00	0.32	0.90	0.00	0.00
2013	2,500	0.509	399	4.0	274	76	235,013	12.7	12.5	0.2	2%	12.85	11.66	10.39	0.66	0.40	0.47	0.54	0.94	0.19	0.06
2012	3,089	0.447	422	4.1	266	84	243,873	13.9	13.3	0.6	4%	13.30	11.82	10.54	0.74	0.48	0.47	0.45	0.70	0.13	0.09
30yr 105-125 LTV 4	6,504	0.436	1,461	4.5	272	77	233,224	16.2	14.0	2.1	15%	14.33	13.08	11.38	0.64	0.62	0.66	0.72	1.08	0.22	0.15
2017	142	0.853	73	4.6	327	27	234,632	9.2	5.3	3.9	73%	7.96	7.60	6.92	1.07	1.79	2.41	2.40	1.65	0.40	0.37
2016	197	0.765	73	4.6	315	39	224,244	6.3	10.9	-4.7	-43%	8.77	8.95	8.88	0.78	0.26	0.37	1.31	2.24	0.50	0.28
2015	385	0.697	136	4.5	303	50	216,691	11.8	11.8	0.0	0%	11.06	9.58	8.80	0.52	0.83	0.70	1.01	1.68	0.20	0.33
2014	386	0.599	194	4.6	288	61	216,153	16.6	11.0	5.6	51%	12.99	13.42	11.77	1.72	1.53	1.75	1.63	1.65	0.58	0.21
2013	1,682	0.485	419	4.5	276	74	226,070	16.2	16.3	-0.1	0%	15.46	13.60	11.86	0.65	0.83	0.78	0.66	0.90	0.22	0.19
2012	3,434	0.382	453	4.5	262	87	240,698	17.9	13.9	4.0	29%	14.94	13.66	11.77	0.55	0.42	0.45	0.53	1.00	0.17	0.08
2011	217	0.334	62	4.6	253	94	236,587	8.2	16.1	-7.9	-49%	12.69	12.22	10.00	0.00	0.06	0.14	0.43	0.38	0.20	0.19
2010	47	0.276	36	4.6	240	106	233,536	14.4	17.1	-2.7	-16%	17.75	16.03	14.17	0.00	0.00	0.55	0.60	0.77	0.00	0.11
30yr 105-125 LTV 4.5	3,095	0.350	898	5.0	268	82	234,592	18.2	15.4	2.8	18%	15.92	15.07	13.04	1.25	0.91	1.01	0.94	1.30	0.40	0.12
2017	55	0.834	30	5.0	329	27	238,327	4.4	29.3	-25.0	-85%	17.82	12.96	10.26	0.00	7.59	5.23	3.62	3.41	0.69	0.14
2015	94	0.660	50	4.9	30																

FGLMC Prepayment Speeds

September 2019

FGLMC 125+ LTV

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Sep	Aug	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D
30yr 125+ LTV 3	501	0.555	175	3.7	270	79	241,338	↑10.2	9.5	0.7	8%	8.25	9.32	9.44	0.19	0.89	0.83	0.68	0.75	0.19	0.00
2013	251	0.573	95	3.7	270	77	225,627	↓7.2	9.6	-2.4	-25%	7.20	8.29	8.42	0.38	1.11	0.93	0.82	0.62	0.24	0.00
2012	243	0.531	72	3.7	269	82	257,839	↑13.4	8.8	4.6	52%	9.29	10.37	10.58	0.00	0.68	0.75	0.56	0.91	0.14	0.00
30yr 125+ LTV 3.5	4,637	0.525	734	4.1	271	79	233,005	↑13.7	13.2	0.6	4%	12.74	11.58	10.20	1.01	0.79	0.70	0.67	0.80	0.25	0.06
2016	47	0.843	35	4.1	315	37	202,834	↑16.5	0.2	16.3	*n.m.	7.78	6.36	4.44	0.00	0.00	0.00	0.67	2.01	0.00	0.12
2015	52	0.736	41	4.2	292	50	202,472	↑18.5	3.2	15.3	*n.m.	9.22	6.99	7.08	0.00	0.00	0.00	0.35	0.94	0.25	0.15
2013	2,040	0.555	342	4.0	273	77	225,233	↑14.0	13.1	0.9	7%	12.55	11.24	9.96	1.33	0.93	0.81	0.79	0.89	0.26	0.07
2012	2,484	0.496	299	4.1	267	83	240,658	↓13.3	13.7	-0.4	-3%	13.04	12.06	10.56	0.80	0.72	0.64	0.59	0.71	0.23	0.06
30yr 125+ LTV 4	6,805	0.476	1050	4.5	271	80	231,207	↑16.4	15.2	1.1	7%	14.70	13.37	11.61	0.84	0.81	0.81	0.70	0.88	0.23	0.10
2017	43	0.864	35	4.6	323	26	197,237	↑19.2	10.1	9.2	91%	11.44	8.23	6.10	11.75	5.51	4.56	2.31	1.07	0.50	0.77
2016	87	0.797	52	4.6	315	39	205,107	↑13.0	9.2	3.8	42%	8.81	8.15	7.43	4.33	1.46	2.14	1.95	0.86	0.43	0.32
2015	179	0.730	99	4.5	301	50	197,674	↓11.4	14.5	-3.1	-21%	12.26	9.23	7.31	1.19	1.13	1.37	1.08	1.68	0.76	0.13
2014	161	0.662	112	4.7	287	61	197,168	↓8.7	8.9	-0.2	-3%	10.70	11.72	9.96	2.69	2.13	2.15	1.71	0.50	0.29	0.52
2013	1,775	0.535	382	4.4	276	75	219,273	↑14.7	14.5	0.2	1%	13.86	12.71	11.38	0.44	0.77	0.85	0.86	0.97	0.20	0.09
2012	4,557	0.441	366	4.5	265	86	239,196	↑17.5	15.9	1.6	10%	15.39	13.98	12.04	0.74	0.72	0.67	0.55	0.83	0.21	0.07
30yr 125+ LTV 4.5	1,998	0.468	556	5.0	275	75	219,330	↑15.1	14.0	1.2	8%	13.63	13.92	12.20	0.95	0.86	0.95	0.88	1.08	0.31	0.16
2017	31	0.869	21	5.0	324	28	208,235	↑18.4	8.2	10.3	126%	13.66	10.53	5.79	0.00	2.75	3.40	1.99	1.44	0.00	0.00
2015	60	0.699	44	4.9	304	51	184,362	↑9.4	5.5	3.9	70%	10.21	12.24	12.06	3.31	1.84	4.93	2.72	1.27	0.68	0.00
2014	389	0.616	170	5.0	288	63	201,743	↑16.2	9.6	6.6	69%	12.81	13.44	10.69	2.41	1.77	1.43	1.21	1.60	0.42	0.33
2013	578	0.568	188	5.1	281	71	211,485	↓11.6	14.9	-3.4	-23%	12.28	11.95	10.59	0.80	0.56	0.93	1.04	1.38	0.34	0.20
2012	924	0.372	116	5.0	262	87	234,542	↑17.0	16.0	1.0	7%	15.09	15.58	14.09	0.32	0.55	0.42	0.50	0.60	0.21	0.07
30yr 125+ LTV 5	64	0.561	53	5.5	289	64	198,196	↑22.7	11.1	11.7	105%	15.54	14.62	14.50	0.00	0.45	1.07	2.14	1.26	1.25	0.12
2014	27	0.582	21	5.5	286	66	203,726	↑21.7	3.3	18.4	*n.m.	12.80	11.90	13.67	0.00	1.05	1.04	2.85	0.00	2.42	0.29
2013	30	0.512	23	5.5	281	70	199,546	↑28.2	19.8	8.4	42%	21.11	19.14	16.77	0.00	0.00	1.33	1.53	2.74	0.46	0.00

*n.m. - Not Meaningful

Source: Bloomberg

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FGLMC Prepayment Speeds

September 2019

FGLMC Relocation

	Indicative Data							Prepayment Speeds						Buyout Prepayment Component				Delinquencies			
	Cur Bal (MM)	Factor	# of Pools	WAC	WAM	WALA	WAOLS	Sep	Aug	Chg	% Chg	3mo	6mo	12mo	1mo	3mo	6mo	12mo	30D	60D	90D
30yr Relo 3	242	0.558	35	3.7	306	47	323,536	↓21.0	27.8	-6.8	-25%	22.05	17.83	13.98	0.00	0.25	0.12	0.14	0.00	0.00	0.00
2017	33	0.832	10	3.7	334	23	333,394	↓10.1	17.6	-7.4	-42%	11.86	12.13	11.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2015	153	0.540	11	3.6	302	50	314,911	↓21.5	32.7	-11.2	-34%	23.84	19.74	15.14	0.00	0.39	0.19	0.21	0.00	0.00	0.00
2012	24	0.361	5	3.5	260	86	349,597	↓6.9	18.1	-11.2	-62%	19.00	15.86	10.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30yr Relo 3.5	27	0.374	7	4.1	284	62	296,525	↑32.0	6.2	25.9	419%	17.46	15.01	14.45	0.00	0.00	0.00	0.00	1.34	0.00	0.00
2014	20	0.378	1	4.1	287	58	281,201	↑41.3	1.1	40.3	*n.m.	20.68	18.67	17.52	0.00	0.00	0.00	0.00	1.86	0.00	0.00

*n.m. - Not Meaningful

Source: Bloomberg

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