FGLMC Prepayment Speeds
September 2018
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	10,484	0.510	660	2.6	118	52	263,956	**7.3**	8.3	-1.1	**-13%**	8.05	8.50	7.91	0.00	0.00	0.00	0.00	0.11	0.03	0.01
2017	66	0.905	16	2.6	162	15	285,125	**0.7**	5.3	-4.7	***n.m.**	2.94	3.15	2.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2016	3,172	0.795	105	2.6	150	24	278,463	**6.1**	6.8	-0.7	**-11%**	6.95	7.09	6.02	0.00	0.00	0.00	0.00	0.12	0.02	0.00
2015	502	0.624	63	2.7	126	40	269,025	**5.6**	6.9	-1.3	**-18%**	6.55	8.05	7.55	0.00	0.00	0.00	0.00	0.01	0.00	0.03
2014	59	0.592	20	2.7	121	47	261,108	**11.5**	4.6	6.8	***n.m.**	6.22	7.90	9.23	0.00	0.00	0.00	0.00	0.24	0.23	0.00
2013	5,007	0.439	332	2.6	103	65	266,155	**7.9**	9.0	-1.1	**-12%**	8.67	9.16	8.81	0.00	0.00	0.00	0.00	0.12	0.02	0.01
2012	1,677	0.403	124	2.6	98	70	227,704	**8.2**	9.7	-1.5	**-15%**	8.96	9.47	8.86	0.00	0.00	0.00	0.00	0.07	0.04	0.00
FGLMC 15yr 2.5	105,514	0.524	5842	3.0	127	46	254,196	**8.1**	10.0	-1.9	**-19%**	9.25	9.46	8.85	0.00	0.00	0.00	0.00	0.19	0.03	0.01
2018	432	0.950	29	3.3	170	7	298,257	**4.3**	6.1	-1.7	**-29%**	4.50	4.73	-	0.00	0.00	0.00	-	0.12	0.00	0.00
2017	7,201	0.877	322	3.1	162	14	274,912	**6.1**	7.2	-1.1	**-15%**	6.78	6.69	6.18	0.00	0.00	0.00	0.00	0.16	0.02	0.02
2016	33,885	0.767	984	3.0	150	25	265,423	**7.5**	9.1	-1.5	**-17%**	8.50	8.44	7.54	0.00	0.00	0.00	0.00	0.21	0.03	0.01
2015	15,969	0.602	698	3.1	134	39	262,156	**7.9**	10.8	-2.9	**-27%**	9.59	9.80	9.21	0.00	0.00	0.00	0.00	0.18	0.03	0.01
2014	4,085	0.485	379	3.2	121	48	255,141	**9.3**	10.9	-1.7	**-15%**	10.57	11.01	10.53	0.00	0.00	0.00	0.00	0.18	0.04	0.02
2013	21,729	0.436	1515	3.0	106	65	237,944	**8.4**	10.5	-2.1	**-20%**	9.71	10.18	9.60	0.00	0.00	0.00	0.00	0.21	0.04	0.01
2012	21,846	0.352	1856	3.0	98	73	239,794	**9.1**	11.1	-1.9	**-17%**	10.29	10.67	10.28	0.00	0.00	0.00	0.00	0.16	0.03	0.01
2011	365	0.264	58	3.2	88	82	221,589	**8.7**	10.1	-1.5	**-15%**	9.83	10.68	10.85	0.00	0.00	0.00	0.00	0.13	0.00	0.02
FGLMC 15yr 3	90,544	0.476	9238	3.5	134	40	225,534	**9.4**	11.2	-1.9	**-16%**	10.36	10.39	9.99	0.00	0.00	0.00	0.03	0.37	0.05	0.02
2018	5,577	0.949	253	3.7	172	6	272,011	**6.7**	8.0	-1.3	**-16%**	6.80	6.35	-	0.00	0.00	0.00	-	0.18	0.00	0.00
2017	23,633	0.865	1166	3.6	162	14	243,626	**7.5**	9.0	-1.5	**-17%**	8.16	7.92	7.01	0.00	0.00	0.00	0.00	0.32	0.04	0.02
2016	10,411	0.722	1213	3.6	148	27	207,360	**9.8**	11.4	-1.6	**-14%**	10.70	10.67	9.90	0.00	0.00	0.00	0.06	0.57	0.08	0.04
2015	14,767	0.596	1284	3.5	136	38	216,063	**10.4**	12.3	-2.0	**-16%**	11.42	11.20	10.70	0.00	0.00	0.00	0.04	0.47	0.05	0.02
2014	10,414	0.462	1107	3.6	123	50	218,351	**10.3**	12.5	-2.3	**-18%**	11.68	11.94	11.61	0.00	0.00	0.00	0.05	0.46	0.08	0.02
2013	7,971	0.406	1412	3.5	111	61	202,108	**10.6**	12.6	-2.0	**-16%**	11.53	11.69	11.31	0.00	0.00	0.00	0.04	0.43	0.06	0.03
2012	8,093	0.290	1713	3.5	94	77	210,182	**10.2**	12.7	-2.5	**-20%**	11.51	11.87	11.57	0.00	0.00	0.00	0.03	0.28	0.05	0.02
2011	8,982	0.207	939	3.5	87	83	228,657	**11.0**	12.7	-1.6	**-13%**	12.03	12.37	12.10	0.00	0.00	0.00	0.02	0.17	0.03	0.01
2010	696	0.155	151	3.5	77	94	225,470	**9.9**	13.1	-3.2	**-24%**	11.92	12.28	12.40	0.00	0.00	0.00	0.02	0.13	0.04	0.03
FGLMC 15yr 3.5	30,799	0.320	6805	4.1	131	42	196,903	**10.4**	12.0	-1.6	**-13%**	11.11	11.28	11.38	0.13	0.17	0.17	0.16	0.42	0.06	0.02
2018	9,539	0.960	649	4.1	173	4	242,829	**8.1**	8.9	-0.8	**-9%**	8.01	6.38	-	0.00	0.02	0.01	-	0.20	0.02	0.01
2017	4,696	0.841	842	4.1	159	15	178,455	**9.5**	11.1	-1.6	**-15%**	10.14	9.70	8.65	0.14	0.19	0.17	0.11	0.62	0.07	0.05
2016	1,062	0.709	394	4.1	146	27	141,670	**10.5**	11.1	-0.6	**-5%**	11.46	11.77	10.87	0.35	0.42	0.39	0.29	0.57	0.16	0.03
2015	1,403	0.598	528	4.1	135	38	135,428	**10.4**	13.7	-3.3	**-24%**	12.24	12.24	12.17	0.34	0.47	0.43	0.37	0.97	0.11	0.06
2014	2,581	0.459	904	4.1	121	51	154,224	**11.6**	14.2	-2.6	**-18%**	13.19	13.25	12.94	0.28	0.41	0.34	0.29	0.79	0.13	0.03
2013	2,106	0.412	694	4.0	112	60	157,750	**11.2**	11.9	-0.6	**-5%**	12.05	12.81	12.19	0.44	0.31	0.33	0.30	0.62	0.12	0.05
2012	634	0.282	513	4.0	93	77	130,163	**13.1**	14.7	-1.6	**-11%**	13.20	13.58	13.32	0.05	0.09	0.14	0.24	0.55	0.11	0.03
2011	3,810	0.165	1240	4.0	83	88	196,080	**12.5**	14.1	-1.6	**-11%**	13.03	13.33	13.00	0.15	0.19	0.17	0.18	0.32	0.06	0.01
2010	4,944	0.121	994	3.9	76	95	203,445	**12.3**	14.1	-1.9	**-13%**	13.18	13.54	13.39	0.05	0.08	0.07	0.08	0.24	0.03	0.02
FGLMC 15yr 4	9,926	0.095	4432	4.5	99	74	181,241	**11.8**	13.5	-1.7	**-12%**	12.85	13.51	13.97	0.14	0.13	0.15	0.17	0.43	0.07	0.03
2018	2,381	0.967	314	4.6	172	4	194,803	**7.7**	7.3	0.3	**5%**	7.07	6.08	-	0.00	0.00	0.00	-	0.25	0.02	0.01
2017	274	0.830	90	4.5	160	15	177,901	**13.3**	15.2	-1.9	**-12%**	12.81	11.34	10.34	0.44	0.22	0.11	0.07	1.06	0.09	0.07
2014	97	0.460	94	4.7	114	52	80,457	**13.6**	14.5	-0.9	**-6%**	13.95	14.28	13.39	0.31	0.10	0.60	0.43	0.76	0.07	0.05
2013	96	0.409	91	4.7	108	59	92,763	**15.4**	18.8	-3.4	**-18%**	17.77	14.97	13.74	1.76	1.88	1.35	1.06	1.04	0.14	0.00
2012	50	0.251	68	4.5	92	79	107,159	**9.0**	16.4	-7.4	**-45%**	13.83	13.62	14.49	0.00	0.36	0.28	0.14	0.71	0.04	0.11
2011	1,902	0.147	1010	4.4	83	89	172,080	**11.6**	13.2	-1.6	**-12%**	13.23	13.59	13.55	0.14	0.15	0.19	0.24	0.52	0.12	0.03
2010	2,755	0.085	1111	4.4	73	99	180,658	**13.1**	14.8	-1.7	**-12%**	13.98	14.39	14.39	0.17	0.16	0.18	0.18	0.49	0.09	0.03
2009	2,264	0.052	907	4.5	63	110	186,099	**13.8**	16.1	-2.3	**-14%**	14.84	15.10	14.84	0.13	0.08	0.08	0.11	0.34	0.06	0.03
FGLMC 15yr 4.5	2,393	0.027	4348	4.9	64	110	158,587	**15.4**	17.8	-2.4	**-13%**	16.87	17.49	17.85	0.21	0.34	0.31	0.33	0.78	0.16	0.04
2011	225	0.172	288	4.9	83	90	139,199	**12.1**	19.0	-6.9	**-36%**	15.35	15.08	14.54	0.15	0.47	0.23	0.28	0.49	0.19	0.03
2010	594	0.095	485	4.9	71	101	147,156	**13.6**	14.9	-1.3	**-9%**	14.97	15.32	15.20	0.13	0.55	0.39	0.38	0.92	0.17	0.03
2009	1,112	0.052	862	4.8	64	110	161,696	**14.2**	16.4	-2.2	**-13%**	15.26	15.46	15.24	0.23	0.16	0.21	0.29	0.63	0.14	0.04

**n.m. - Not Meaningful*

Source: Bloomberg

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FHLMC Prepayment Speeds
September 2018
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	2,900	0.775	146	3.3	205	32	281,609	**4.3**	7.7	-3.5	**-45%**	5.73	6.00	5.35	0.00	0.00	0.00	0.00	0.14	0.02	0.02
2017	67	0.943	9	3.4	226	12	291,088	**0.6**	5.7	-5.2	***n.m.**	4.52	3.21	2.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2016	2,310	0.857	38	3.3	213	24	290,025	**4.5**	7.5	-3.0	**-40%**	5.53	5.90	5.07	0.00	0.00	0.00	0.00	0.12	0.02	0.03
2013	160	0.567	33	3.2	168	66	250,051	**3.3**	4.3	-1.0	***n.m.**	5.39	5.06	5.67	0.00	0.00	0.00	0.00	0.10	0.00	0.00
2012	353	0.521	61	3.2	163	70	237,390	**3.2**	10.4	-7.2	**-69%**	7.04	7.47	7.27	0.00	0.00	0.00	0.00	0.34	0.05	0.00
FGLMC 20yr 3	35,060	0.642	1353	3.7	194	42	245,485	**7.0**	8.4	-1.4	**-16%**	7.87	8.12	7.76	0.00	0.00	0.00	0.03	0.27	0.03	0.02
2018	288	0.971	18	3.8	232	7	284,237	**3.1**	4.4	-1.3	***n.m.**	3.18	3.02	-	0.00	0.00	0.00	-	0.36	0.00	0.00
2017	4,847	0.914	78	3.8	224	14	267,129	**4.8**	6.7	-1.9	**-29%**	5.66	5.61	4.55	0.00	0.00	0.00	0.00	0.16	0.02	0.03
2016	9,994	0.807	260	3.6	212	26	251,408	**7.4**	8.7	-1.3	**-15%**	8.05	8.21	7.40	0.00	0.00	0.00	0.02	0.33	0.03	0.03
2015	6,559	0.665	192	3.7	197	39	252,967	**8.0**	8.0	0.0	**0%**	8.20	8.63	8.62	0.00	0.00	0.00	0.02	0.26	0.03	0.02
2014	1,349	0.557	41	3.8	188	47	243,517	**7.7**	8.1	-0.4	**-5%**	9.15	9.24	9.44	0.00	0.00	0.00	0.02	0.17	0.03	0.01
2013	5,706	0.536	361	3.6	168	65	219,487	**7.3**	8.6	-1.3	**-15%**	8.30	8.73	8.50	0.00	0.00	0.00	0.08	0.33	0.05	0.03
2012	6,279	0.462	395	3.6	161	72	233,802	**6.7**	9.4	-2.7	**-29%**	8.48	8.74	8.68	0.00	0.00	0.00	0.03	0.23	0.03	0.01
FGLMC 20yr 3.5	20,439	0.484	1799	4.1	187	48	222,506	**7.8**	9.8	-2.0	**-20%**	9.02	9.08	9.48	0.18	0.18	0.16	0.18	0.45	0.07	0.03
2018	1,837	0.971	63	4.2	233	6	267,622	**4.1**	4.6	-0.5	***n.m.**	4.03	3.57	-	0.00	0.00	0.00	-	0.20	0.00	0.00
2017	3,699	0.895	195	4.1	223	15	240,259	**6.5**	8.5	-2.0	**-23%**	7.15	6.65	6.19	0.22	0.21	0.15	0.12	0.33	0.07	0.01
2016	1,217	0.748	127	4.1	210	27	213,483	**9.2**	10.0	-0.8	**-8%**	10.18	10.48	10.31	0.29	0.19	0.16	0.29	0.97	0.09	0.10
2015	2,434	0.640	282	4.2	198	39	208,490	**9.0**	10.5	-1.4	**-14%**	10.40	10.28	11.00	0.09	0.17	0.25	0.27	0.72	0.09	0.05
2014	2,098	0.503	155	4.2	185	50	215,770	**9.6**	10.7	-1.1	**-10%**	10.43	10.57	11.16	0.14	0.14	0.17	0.22	0.45	0.04	0.03
2013	2,201	0.486	353	4.1	172	62	196,388	**8.3**	11.9	-3.6	**-30%**	10.57	10.64	10.65	0.56	0.31	0.30	0.31	0.64	0.13	0.05
2012	3,971	0.373	453	4.0	156	77	214,621	**8.3**	11.0	-2.7	**-24%**	9.76	10.12	10.22	0.17	0.21	0.14	0.14	0.41	0.07	0.03
2011	2,503	0.277	132	4.0	150	83	221,844	**8.3**	10.0	-1.7	**-17%**	9.50	9.40	9.56	0.06	0.13	0.09	0.07	0.25	0.03	0.01
2010	478	0.202	37	4.0	138	94	224,946	**5.9**	10.7	-4.8	**-45%**	8.57	9.62	10.13	0.00	0.19	0.09	0.11	0.25	0.06	0.01
FGLMC 20yr 4	11,481	0.315	1379	4.6	185	50	204,237	**8.8**	11.1	-2.4	**-21%**	9.99	10.09	10.69	0.22	0.25	0.24	0.28	0.64	0.12	0.04
2018	2,775	0.981	148	4.6	235	4	242,241	**4.3**	6.1	-1.9	**-31%**	4.45	3.57	-	0.00	0.00	0.00	-	0.22	0.01	0.00
2017	1,426	0.869	207	4.6	223	15	207,228	**9.3**	12.1	-2.8	**-23%**	10.20	9.59	8.47	0.36	0.31	0.27	0.24	0.97	0.15	0.08
2016	330	0.702	81	4.5	209	28	190,884	**10.7**	15.6	-4.9	**-32%**	13.70	12.38	11.91	0.25	0.53	0.66	0.53	1.26	0.19	0.00
2015	566	0.641	157	4.5	198	38	179,371	**9.7**	15.7	-6.0	**-38%**	13.62	12.21	11.50	0.90	0.77	0.70	0.58	1.18	0.15	0.00
2014	1,090	0.504	202	4.6	184	52	183,251	**10.9**	14.1	-3.1	**-22%**	12.24	12.05	12.57	0.70	0.55	0.53	0.60	1.29	0.33	0.11
2013	930	0.461	150	4.6	176	59	177,071	**10.7**	11.2	-0.5	**-4%**	11.77	11.62	11.36	0.15	0.30	0.33	0.35	0.77	0.20	0.09
2012	256	0.353	114	4.5	153	77	176,506	**11.7**	16.7	-5.1	**-30%**	13.63	12.68	12.52	0.00	0.10	0.05	0.11	0.71	0.14	0.05
2011	1,580	0.223	130	4.5	146	87	203,447	**10.2**	12.9	-2.7	**-21%**	10.77	10.91	11.49	0.23	0.30	0.23	0.25	0.56	0.10	0.05
2010	2,213	0.156	127	4.4	136	96	191,222	**10.0**	9.8	0.2	**2%**	10.39	10.59	11.32	0.08	0.12	0.08	0.13	0.44	0.09	0.03
2009	286	0.077	33	4.6	122	110	187,354	**10.3**	10.4	-0.1	**-1%**	10.45	10.69	11.22	0.00	0.24	0.12	0.13	0.45	0.09	0.00
FGLMC 20yr 4.5	3,037	0.098	466	5.0	141	92	187,249	**9.4**	12.9	-3.5	**-27%**	11.66	12.32	12.98	0.24	0.25	0.30	0.30	0.81	0.16	0.06
2018	349	0.970	47	5.2	235	4	223,573	**10.9**	5.0	5.9	***n.m.**	8.44	8.76	-	0.00	0.00	0.00	-	0.36	0.08	0.00
2017	23	0.849	11	5.3	224	14	179,512	**24.3**	24.6	-0.4	**-2%**	22.96	13.92	10.51	0.00	0.00	0.00	0.00	0.61	0.00	0.00
2014	44	0.438	15	5.1	180	54	173,627	**13.6**	17.9	-4.3	**-24%**	12.54	18.48	18.36	5.50	1.87	1.91	1.13	1.73	0.00	0.00
2013	72	0.423	18	5.0	177	59	165,193	**10.6**	23.8	-13.2	**-55%**	15.06	12.09	15.33	0.00	0.27	0.13	0.26	1.55	0.56	0.08
2011	832	0.199	68	4.9	144	89	183,802	**8.5**	12.7	-4.2	**-33%**	11.20	12.33	12.85	0.15	0.20	0.28	0.26	0.79	0.13	0.07
2010	875	0.119	69	4.9	133	99	194,426	**9.3**	12.4	-3.1	**-25%**	11.45	12.27	13.19	0.19	0.33	0.36	0.35	0.91	0.20	0.05
2009	537	0.072	75	4.9	122	110	177,309	**6.6**	12.6	-6.1	**-48%**	10.85	11.20	11.88	0.23	0.20	0.22	0.21	0.62	0.16	0.09
FGLMC 20yr 5	1,407	0.031	756	5.5	84	150	152,562	**12.6**	14.5	-1.9	**-13%**	13.83	13.87	13.90	0.36	0.47	0.40	0.52	1.69	0.38	0.11
2011	83	0.199	26	5.4	144	89	182,558	**13.5**	11.6	1.8	**16%**	13.02	13.21	14.63	0.00	0.00	0.25	0.64	1.29	0.57	0.13
2010	172	0.116	20	5.4	130	101	170,521	**11.9**	15.7	-3.8	**-24%**	14.67	15.34	15.97	0.00	0.08	0.11	0.62	1.24	0.19	0.13
2009	109	0.105	37	5.4	125	108	162,037	**9.2**	15.5	-6.3	**-41%**	13.36	12.98	13.50	0.00	0.69	0.46	0.61	1.48	0.57	0.24

**n.m. - Not Meaningful*

Source: Bloomberg

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FGLMC Prepayment Speeds
September 2018
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		0.788	249	3.3	313	40	319,903	**4.0**	7.2	-3.2	**-45%**	6.01	6.00	5.33	0.00	0.00	0.00	0.00	0.21	0.03	0.02
2018	13	0.989	8	3.4	350	8	298,991	**0.2**	0.3	-0.1	***n.m.**	0.28	0.27	-	0.00	0.00	0.00	-	1.60	0.00	0.00
2017	26	0.927	14	3.3	340	15	309,038	**0.8**	0.5	0.2	***n.m.**	3.37	2.13	6.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2016	3,624	0.883	51	3.3	330	25	336,254	**3.8**	6.8	-3.1	**-45%**	5.65	5.45	4.74	0.00	0.00	0.00	0.00	0.20	0.05	0.02
2015	90	0.791	23	3.3	311	41	290,611	**4.4**	4.4	0.0	***n.m.**	7.90	7.84	7.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013	385	0.701	62	3.1	281	67	306,064	**3.0**	5.1	-2.1	**-41%**	5.36	5.93	5.26	0.00	0.00	0.00	0.00	0.31	0.03	0.00
2012	1,465	0.635	75	3.1	279	70	287,025	**4.8**	9.1	-4.4	**-48%**	7.04	7.39	6.66	0.00	0.00	0.00	0.00	0.24	0.00	0.01
FGLMC 30yr 3	327,513	0.710	6641	3.7	311	42	307,004	**6.8**	8.7	-2.0	**-23%**	8.08	8.27	7.57	0.00	0.00	0.00	0.03	0.29	0.05	0.02
2018	1,120	0.981	64	3.9	351	7	315,854	**2.2**	3.7	-1.5	***n.m.**	2.85	2.81	-	0.00	0.00	0.00	-	0.22	0.00	0.00
2017	10,912	0.951	217	3.8	345	12	338,224	**3.6**	4.9	-1.3	***n.m.**	4.12	4.09	3.41	0.00	0.00	0.00	0.00	0.14	0.01	0.01
2016	157,371	0.844	1880	3.7	330	25	312,066	**6.7**	8.7	-2.0	**-22%**	8.01	7.99	7.07	0.00	0.00	0.00	0.04	0.32	0.05	0.03
2015	40,380	0.713	771	3.8	313	40	310,817	**7.1**	8.9	-1.8	**-20%**	8.37	8.73	8.15	0.01	0.00	0.00	0.03	0.25	0.04	0.02
2014	2,253	0.622	116	3.8	304	47	298,837	**6.3**	7.2	-0.9	**-13%**	7.38	8.49	8.57	0.00	0.00	0.00	0.01	0.22	0.03	0.01
2013	57,549	0.592	1636	3.6	284	66	294,989	**7.1**	9.3	-2.2	**-24%**	8.69	9.09	8.46	0.00	0.00	0.00	0.04	0.29	0.05	0.02
2012	57,818	0.553	1921	3.6	278	71	296,829	**7.0**	9.1	-2.1	**-23%**	8.31	8.67	8.23	0.00	0.00	0.00	0.03	0.25	0.05	0.02
2011	84	0.433	21	3.7	250	83	303,137	**14.1**	12.3	1.9	**15%**	13.02	8.59	8.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FGLMC 30yr 3.5	446,418	0.644	18680	4.1	318	36	285,532	**7.8**	9.9	-2.1	**-21%**	9.02	9.26	9.22	0.22	0.19	0.20	0.20	0.42	0.08	0.03
2018	26,767	0.977	653	4.2	352	6	329,550	**3.6**	4.5	-0.9	***n.m.**	4.00	3.89	-	0.06	0.03	0.01	-	0.17	0.01	0.01
2017	123,530	0.925	2585	4.1	343	14	305,149	**5.0**	6.4	-1.4	**-22%**	5.79	5.68	5.39	0.10	0.08	0.08	0.06	0.26	0.04	0.01
2016	66,304	0.783	2787	4.1	330	26	278,548	**9.8**	12.4	-2.6	**-21%**	11.12	10.94	10.31	0.47	0.36	0.38	0.33	0.64	0.13	0.06
2015	91,258	0.641	2982	4.1	315	38	281,217	**9.5**	12.2	-2.7	**-22%**	11.09	11.52	11.40	0.23	0.23	0.26	0.26	0.52	0.10	0.04
2014	38,790	0.503	1451	4.2	303	48	276,168	**9.9**	12.1	-2.2	**-18%**	11.23	11.56	11.69	0.25	0.20	0.20	0.19	0.37	0.08	0.03
2013	36,476	0.509	2997	4.0	287	63	258,671	**9.0**	11.5	-2.5	**-22%**	10.60	10.97	10.66	0.28	0.26	0.27	0.30	0.61	0.13	0.04
2012	47,352	0.443	4273	4.0	273	75	257,225	**8.4**	10.5	-2.1	**-20%**	9.67	10.22	10.01	0.19	0.17	0.20	0.21	0.43	0.08	0.03
2011	13,058	0.326	638	4.0	265	82	281,390	**7.1**	9.1	-2.0	**-22%**	8.97	9.56	9.58	0.10	0.11	0.12	0.11	0.23	0.06	0.02
2010	2,845	0.296	286	4.1	252	94	284,099	**8.8**	10.1	-1.3	**-13%**	9.68	10.25	10.12	0.00	0.09	0.16	0.12	0.28	0.07	0.01
FGLMC 30yr 4	317,498	0.506	22243	4.5	320	35	269,103	**8.4**	10.6	-2.2	**-21%**	9.85	10.41	11.12	0.28	0.28	0.32	0.34	0.63	0.13	0.05
2018	84,105	0.982	1772	4.6	354	4	311,642	**4.3**	4.6	-0.3	***n.m.**	4.36	4.02	-	0.01	0.01	0.00	-	0.18	0.01	0.00
2017	78,895	0.889	3309	4.5	343	15	280,942	**7.6**	9.7	-2.1	**-21%**	8.77	8.57	8.34	0.31	0.25	0.26	0.20	0.63	0.12	0.05
2016	17,720	0.737	2020	4.5	329	27	242,939	**10.5**	13.9	-3.4	**-24%**	12.90	13.43	13.07	0.58	0.63	0.68	0.64	1.24	0.28	0.12
2015	22,486	0.601	2614	4.6	317	37	232,725	**12.6**	15.6	-2.9	**-19%**	14.24	14.50	14.58	0.48	0.51	0.64	0.62	1.17	0.26	0.10
2014	37,951	0.426	2836	4.6	302	51	244,267	**11.7**	14.3	-2.6	**-18%**	13.54	14.02	14.36	0.51	0.45	0.51	0.50	0.91	0.22	0.09
2013	24,650	0.389	2727	4.6	291	60	236,110	**11.1**	13.3	-2.2	**-17%**	12.61	12.93	13.22	0.36	0.36	0.40	0.43	0.83	0.16	0.07
2012	8,695	0.407	2261	4.5	271	76	214,364	**10.3**	12.6	-2.2	**-18%**	11.79	12.65	12.51	0.44	0.50	0.49	0.52	0.89	0.22	0.08
2011	14,602	0.269	2013	4.5	263	85	239,329	**9.6**	12.5	-3.0	**-24%**	11.57	12.02	12.10	0.18	0.28	0.28	0.33	0.58	0.11	0.05
2010	20,513	0.218	1585	4.5	252	95	248,101	**10.2**	12.0	-1.8	**-15%**	10.86	11.20	11.61	0.24	0.21	0.20	0.23	0.50	0.09	0.03
2009	7,722	0.114	992	4.5	233	112	253,184	**9.3**	12.5	-3.2	**-25%**	10.93	11.62	12.21	0.24	0.19	0.22	0.24	0.51	0.10	0.02
FGLMC 30yr 4.5	120,436	0.226	16825	5.0	300	53	237,419	**9.3**	12.1	-2.8	**-23%**	10.98	11.68	12.99	0.30	0.35	0.41	0.45	0.83	0.16	0.06
2017	18,955	0.855	2109	4.9	343	15	241,258	**10.5**	14.2	-3.7	**-26%**	12.27	11.96	11.87	0.61	0.59	0.55	0.42	1.11	0.25	0.10
2016	2,194	0.690	502	5.0	329	27	211,617	**12.5**	14.5	-1.9	**-13%**	14.64	14.90	15.28	0.64	0.72	0.71	0.76	1.89	0.46	0.16
2015	1,670	0.606	525	5.0	317	37	154,486	**12.3**	16.6	-4.3	**-26%**	14.96	15.76	15.43	0.66	0.68	1.03	1.01	1.52	0.26	0.12
2014	4,139	0.430	1556	5.1	300	52	183,737	**14.6**	16.4	-1.8	**-11%**	15.45	15.99	16.33	0.71	0.82	0.86	0.87	1.77	0.35	0.11
2013	2,946	0.397	1179	5.1	292	59	188,923	**12.3**	15.7	-3.3	**-21%**	13.83	14.72	15.27	0.55	0.56	0.74	0.78	1.49	0.34	0.11
2012	596	0.372	453	5.0	270	78	195,432	**11.7**	14.8	-3.1	**-21%**	14.18	14.47	14.66	0.17	0.65	0.97	0.81	1.33	0.25	0.12
2011	12,198	0.208	2568	4.9	259	89	227,062	**10.3**	13.6	-3.2	**-24%**	12.42	13.02	13.72	0.29	0.39	0.44	0.43	0.97	0.18	0.07
2010	15,843	0.155	2233	4.9	249	99	227,426	**10.4**	13.8	-3.4	**-25%**	12.46	13.03	13.90	0.37	0.44	0.46	0.50	0.92	0.20	0.08
2009	21,730	0.092	2405	4.9	236	111	232,492	**10.2**	14.1	-3.9	**-28%**	12.61	13.21	14.08	0.26	0.32	0.37	0.43	0.81	0.17	0.06
FGLMC 30yr 5	39,912	0.070	16383	5.5	243	107	205,494	**11.5**	14.8	-3.3	**-22%**	13.47	14.22	15.26	0.66	0.70	0.75	0.85	1.65	0.36	0.12
2018	6,047	0.979	592	5.6	355	4	226,385	**7.1**	7.2	-0.1	**-2%**	7.11	6.65	-	0.02	0.01	0.00	-	0.51	0.07	0.01
2017	425	0.767	111	5.5	342	16	232,185	**15.4**	15.2	0.1	**1%**	18.05	17.98	19.30	2.05	0.69	0.79	0.43	1.36	0.23	0.30
2014	90	0.572	64	5.5	299	54	147,910	**14.7**	21.8	-7.1	**-33%**	15.51	14.98	13.39	0.00	0.00	0.33	0.55	2.18	0.47	0.14
2013	66	0.453	54	5.6	292	60	173,332	**13.3**	12.8	0.6	**5%**	12.63	13.17	14.72	0.00	0.60	0.30	0.75	2.26	0.09	0.00
2012	22	0.339	27	5.4	268	79	228,863	**5.8**	35.2	-29.4	**-83%**	16.94	19.18	15.04	0.00	10.73	7.04	3.58	2.43	0.00	0.00
2011	3,437	0.221	1439	5.4	260	89	213,072	**12.4**	15.5	-3.1	**-20%**	14.23	15.07	16.12	0.92	0.75	0.81	0.88	1.58	0.37	0.14
2010	6,990	0.154	1351	5.4	248	101	218,417	**11.8**	16.8	-5.0	**-30%**	14.50	15.16	16.00	0.78	0.74	0.80	0.91	1.56	0.33	0.15
2009	8,592	0.102	1703	5.4	240	109	207,416	**12.4**	15.5	-3.1	**-20%**	14.26	14.92	15.63	0.73	0.76	0.75	0.79	1.59	0.34	0.10
FGLMC 30yr 5.5	21,025	0.031	23483	6.0	194	154	170,418	**13.1**	16.3	-3.2	**-20%**	14.69	15.20	15.71	0.95	0.99	1.03	1.15	2.87	0.62	0.21
2011	114	0.242	157	5.8	259	89	179,014	**11.0**	24.3	-13.3	**-55%**	18.94	20.19	18.26	0.95	1.37	0.98	0.82	2.78	0.70	0.12
2010	377	0.195	310	5.9	247	101	185,709	**12.7**	21.0	-8.3	**-39%**	16.69	16.34	16.60	0.70	1.52	1.50	1.58	3.01	0.57	0.12
2009	955	0.129	586	5.9	238	109	174,218	**15.5**	17.4	-1.9	**-11%**	16.45	16.82	16.64	0.84	0.67	0.84	1.02	2.10	0.52	0.23

**n.m. - Not Meaningful*

Source: Bloomberg

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FGLMC Prepayment Speeds
September 2018
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	33	0.513	17	2.7	111	64	543,244	**1.5**	15.2	-13.7	**-90%**	9.60	8.82	10.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013	22	0.499	9	2.7	110	65	543,685	**2.0**	1.5	0.5	***n.m.**	7.01	6.03	11.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15yr Jumbo 2.5	422	0.439	77	3.0	116	59	539,453	**4.6**	3.1	1.5	***n.m.**	5.63	7.54	7.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2017	11	0.935	4	3.0	166	14	543,388	**2.2**	1.7	0.5	***n.m.**	1.45	1.11	0.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2016	32	0.778	11	3.0	150	27	520,464	**1.3**	0.6	0.8	***n.m.**	1.00	3.36	2.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2015	66	0.526	13	3.0	134	41	520,481	**5.9**	8.6	-2.7	**-32%**	10.67	10.43	10.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2014	24	0.468	7	3.1	126	47	510,029	**19.0**	3.8	15.1	***n.m.**	8.38	9.55	7.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013	128	0.483	21	2.9	109	66	546,764	**1.6**	2.6	-1.1	***n.m.**	2.84	4.67	4.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012	161	0.345	21	2.9	103	72	549,299	**4.8**	1.6	3.2	***n.m.**	6.42	9.44	8.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15yr Jumbo 3	81	0.252	65	3.5	111	64	551,646	**4.5**	15.2	-10.7	**-70%**	9.40	9.19	9.22	0.00	0.00	0.00	0.00	0.40	0.00	0.00
2015	12	0.562	7	3.6	137	40	575,475	**0.6**	32.7	-32.1	***n.m.**	12.61	10.18	5.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2014	14	0.316	12	3.5	126	51	536,903	**8.1**	0.6	7.4	***n.m.**	13.81	7.40	13.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012	28	0.212	16	3.5	96	77	537,481	**1.8**	24.3	-22.5	**-93%**	11.35	11.69	9.62	0.00	0.00	0.00	0.00	1.19	0.00	0.00
2011	18	0.181	20	3.5	89	84	570,573	**10.6**	2.6	8.1	***n.m.**	4.85	9.77	9.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30yr Jumbo 2.5	1,065	0.642	30	3.4	280	70	558,931	**2.2**	4.8	-2.6	***n.m.**	4.03	4.39	4.64	0.00	0.00	0.00	0.00	0.04	0.00	0.00
2013	111	0.662	8	3.4	282	68	558,005	**0.5**	5.6	-5.1	***n.m.**	2.19	2.25	2.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012	927	0.635	13	3.4	278	71	559,934	**2.4**	4.9	-2.4	***n.m.**	4.16	4.66	4.97	0.00	0.00	0.00	0.00	0.05	0.00	0.00
30yr Jumbo 3	12,676	0.703	364	3.7	311	43	539,390	**5.3**	5.6	-0.3	**-6%**	5.62	5.89	5.90	0.00	0.00	0.00	0.01	0.22	0.03	0.00
2017	1,222	0.949	23	3.9	345	13	542,219	**5.4**	5.3	0.2	**3%**	4.39	4.06	3.69	0.00	0.00	0.00	0.00	0.10	0.00	0.00
2016	4,573	0.871	67	3.7	331	25	537,555	**5.1**	5.3	-0.3	**-5%**	5.43	5.48	5.56	0.00	0.00	0.00	0.00	0.23	0.04	0.00
2015	1,883	0.685	57	3.8	314	40	526,446	**5.8**	6.7	-0.9	**-13%**	6.17	6.67	6.61	0.00	0.00	0.00	0.00	0.48	0.05	0.00
2014	129	0.514	10	4.0	308	46	532,749	**13.7**	6.7	7.0	**104%**	10.25	13.12	11.82	0.00	0.00	0.00	0.00	0.35	0.00	0.00
2013	2,178	0.615	90	3.6	286	66	545,180	**6.4**	7.1	-0.7	**-10%**	6.60	6.65	6.38	0.00	0.00	0.00	0.02	0.09	0.02	0.00
2012	2,672	0.541	110	3.7	280	71	545,541	**4.0**	4.3	-0.2	***n.m.**	5.07	5.88	6.14	0.00	0.00	0.00	0.01	0.16	0.04	0.01
30yr Jumbo 3.5	12,891	0.536	550	4.2	320	36	544,491	**6.9**	8.6	-1.7	**-20%**	8.23	8.55	10.18	0.04	0.06	0.11	0.09	0.39	0.08	0.05
2018	300	0.976	17	4.3	352	6	580,902	**1.1**	3.1	-2.1	***n.m.**	4.50	3.64	-	0.00	0.00	0.00	-	0.00	0.00	0.00
2017	3,909	0.898	43	4.3	344	14	553,772	**5.9**	6.9	-1.0	**-15%**	6.62	6.63	8.85	0.14	0.14	0.10	0.05	0.31	0.02	0.01
2016	2,713	0.727	57	4.2	332	26	544,030	**7.4**	9.4	-2.0	**-21%**	8.43	9.40	11.97	0.00	0.07	0.21	0.16	0.63	0.16	0.12
2015	2,268	0.517	83	4.2	317	39	534,806	**9.5**	11.7	-2.1	**-18%**	10.97	10.82	12.03	0.00	0.00	0.17	0.15	0.47	0.14	0.07
2014	771	0.365	34	4.2	305	48	523,512	**7.3**	11.0	-3.7	**-33%**	10.63	9.38	9.78	0.00	0.00	0.00	0.00	0.53	0.07	0.00
2013	730	0.439	61	4.0	291	63	545,397	**6.5**	7.9	-1.4	**-18%**	7.99	9.50	9.66	0.00	0.00	0.00	0.05	0.34	0.06	0.08
2012	1,943	0.305	206	4.0	275	76	540,635	**6.5**	8.1	-1.6	**-20%**	8.05	8.73	9.18	0.00	0.00	0.05	0.03	0.19	0.02	0.00
2011	252	0.224	48	4.1	267	82	540,620	**1.6**	2.3	-0.8	***n.m.**	4.35	5.75	7.28	0.00	0.00	0.00	0.22	0.00	0.00	0.00
30yr Jumbo 4	6,370	0.373	453	4.6	326	31	569,233	**8.8**	10.3	-1.5	**-15%**	9.75	10.24	13.90	0.00	0.10	0.17	0.22	0.51	0.12	0.06
2018	2,268	0.974	25	4.7	353	5	578,787	**8.0**	6.1	2.0	**33%**	6.06	4.86	-	0.00	0.00	0.00	-	0.18	0.00	0.00
2017	1,092	0.817	40	4.7	344	15	581,851	**10.4**	9.9	0.4	**4%**	10.32	10.12	15.39	0.00	0.00	0.00	0.00	0.57	0.25	0.15
2016	398	0.570	29	4.7	330	28	575,920	**10.9**	16.3	-5.4	**-33%**	12.13	13.06	15.97	0.00	0.00	0.26	0.13	1.21	0.00	0.29
2015	648	0.405	37	4.7	319	38	568,125	**13.6**	12.3	1.3	**10%**	14.63	14.58	17.26	0.00	0.00	0.29	0.31	1.25	0.15	0.08
2014	812	0.256	48	4.6	305	50	544,015	**6.3**	15.6	-9.3	**-59%**	12.68	13.25	15.99	0.00	0.51	0.60	0.52	0.71	0.32	0.07
2013	314	0.202	55	4.6	294	60	541,637	**10.8**	10.0	0.9	**9%**	10.81	11.69	12.52	0.00	0.00	0.00	0.28	0.54	0.28	0.00
2012	174	0.230	66	4.5	273	77	547,264	**3.2**	9.4	-6.2	**-66%**	7.75	11.64	11.61	0.00	0.00	0.00	0.43	0.26	0.00	0.00
2011	480	0.111	117	4.5	267	84	565,848	**4.6**	9.9	-5.3	**-53%**	9.61	11.43	11.77	0.00	0.37	0.44	0.31	0.30	0.12	0.00
2010	184	0.137	36	4.5	258	93	553,993	**8.1**	14.4	-6.3	**-44%**	9.06	9.63	14.01	0.00	0.00	0.00	0.20	0.00	0.00	0.00
30yr Jumbo 4.5	441	0.109	186	5.0	289	65	581,192	**11.3**	14.9	-3.7	**-25%**	13.65	13.12	16.81	0.00	0.37	0.18	0.46	1.19	0.21	0.32
2018	26	0.978	4	5.3	357	3	571,857	**0.0**	39.1	-39.1	***n.m.**	15.23	7.93	-	0.00	0.00	0.00	-	0.00	0.00	0.00
2017	23	0.742	7	5.1	343	16	588,799	**0.1**	0.1	0.0	***n.m.**	14.10	15.70	27.57	0.00	0.00	0.00	0.00	0.60	0.00	0.00
2015	44	0.387	15	5.1	319	38	612,507	**24.2**	0.1	24.1	***n.m.**	12.64	10.67	12.93	0.00	0.00	0.00	0.88	1.34	0.00	0.00
2014	76	0.197	26	5.1	306	52	562,695	**7.2**	19.1	-11.8	**-62%**	17.06	15.37	19.91	0.00	2.06	1.04	0.95	2.63	0.63	1.85
2013	43	0.125	22	5.1	293	60	579,455	**12.2**	31.2	-19.0	**-61%**	21.55	21.84	27.11	0.00	0.00	0.00	1.04	0.00	1.04	0.00
2011	176	0.070	89	4.9	261	89	583,796	**12.7**	9.7	3.1	**32%**	8.85	11.00	12.32	0.00	0.00	0.00	0.00	0.82	0.00	0.00
2010	44	0.076	18	4.9	261	94	563,129	**0.1**	0.1	0.0	***n.m.**	10.21	7.03	13.52	0.00	0.00	0.00	0.77	2.42	0.00	0.00
30yr Jumbo 5	37	0.055	40	5.3	264	91	562,894	**12.5**	23.4	-10.9	**-47%**	16.50	14.72	13.97	0.00	0.00	0.00	0.00	1.12	0.00	0.00
2011	33	0.054	32	5.3	265	89	567,644	**0.2**	26.0	-25.9	***n.m.**	14.30	14.35	13.49	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 2018
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	575	0.425	257	3.1	107	68	203,738	**9.8**	11.6	-1.8	**-15%**	11.53	11.37	10.19	0.00	0.00	0.00	0.00	0.54	0.06	0.05
2013	262	0.459	129	3.0	109	65	200,860	**8.1**	9.3	-1.2	**-13%**	10.33	10.94	9.94	0.00	0.00	0.00	0.00	0.75	0.06	0.10
2012	288	0.384	104	3.1	102	73	207,786	**11.6**	13.6	-2.0	**-15%**	12.82	12.16	10.84	0.00	0.00	0.00	0.00	0.36	0.06	0.00
15yr 105-125 LTV 3	837	0.416	505	3.6	112	63	192,739	**10.5**	12.0	-1.5	**-12%**	11.21	11.87	11.18	0.00	0.00	0.00	0.07	0.71	0.10	0.03
2017	16	0.897	13	3.7	162	16	168,977	**0.5**	7.7	-7.2	***n.m.**	2.93	4.52	4.48	0.00	0.00	0.00	1.45	0.48	0.00	0.00
2016	47	0.806	40	3.7	151	27	164,502	**12.2**	13.5	-1.2	**-9%**	9.80	9.58	6.78	0.00	0.00	0.00	0.00	0.56	0.17	0.00
2015	73	0.687	51	3.7	138	40	176,424	**5.9**	6.0	-0.1	**-2%**	5.21	7.78	6.57	0.00	0.00	0.00	0.12	1.14	0.36	0.00
2014	60	0.593	52	3.7	127	50	184,950	**13.9**	5.0	8.9	***n.m.**	6.73	9.34	9.45	0.00	0.00	0.00	0.00	2.43	0.43	0.00
2013	252	0.451	155	3.5	111	64	188,383	**10.3**	13.7	-3.4	**-25%**	12.25	11.76	11.03	0.00	0.00	0.00	0.02	0.80	0.04	0.00
2012	375	0.337	176	3.5	99	74	204,837	**11.0**	12.8	-1.8	**-14%**	12.72	13.68	13.03	0.00	0.00	0.00	0.05	0.30	0.04	0.06
15yr 105-125 LTV 3.5	436	0.411	368	4.1	115	60	186,435	**13.9**	14.8	-0.9	**-6%**	13.28	13.20	12.40	0.96	0.64	0.46	0.55	0.56	0.16	0.00
2017	12	0.877	10	4.2	163	16	142,957	**39.7**	0.2	39.5	***n.m.**	15.68	10.30	6.63	10.61	3.67	1.85	0.93	0.72	0.00	0.00
2016	11	0.787	10	4.1	149	27	136,999	**16.4**	10.0	6.4	**64%**	9.25	5.42	6.38	0.00	0.00	0.00	0.93	0.00	0.00	0.00
2015	33	0.668	32	4.1	138	39	166,230	**11.3**	18.8	-7.5	**-40%**	12.47	11.44	9.79	0.00	1.04	1.01	0.51	0.00	0.00	0.00
2014	100	0.554	87	4.1	124	52	181,688	**12.6**	12.1	0.5	**4%**	11.85	13.92	12.00	0.00	0.53	0.37	0.56	1.57	0.22	0.00
2013	144	0.462	106	4.1	116	60	189,968	**11.6**	17.1	-5.5	**-32%**	13.93	13.47	12.07	0.32	0.11	0.29	0.57	0.23	0.19	0.00
2012	97	0.302	83	4.0	96	76	199,266	**12.1**	12.8	-0.7	**-6%**	12.89	12.55	14.30	2.41	0.81	0.41	0.51	0.45	0.00	0.00
2011	32	0.216	25	4.1	90	83	199,014	**25.5**	17.5	8.0	**46%**	16.67	17.77	16.35	0.00	1.53	0.77	0.39	0.00	0.66	0.00
15yr 105-125 LTV 4	87	0.258	121	4.5	101	74	193,205	**10.0**	12.8	-2.8	**-22%**	13.10	12.36	14.40	0.00	1.09	0.64	0.43	0.50	0.40	0.03
2014	13	0.568	12	4.5	123	54	187,811	**21.3**	11.7	9.7	**83%**	13.13	10.02	13.39	0.00	3.92	2.63	1.32	0.00	1.71	0.00
2013	20	0.461	23	4.6	116	59	188,230	**7.2**	20.8	-13.6	**-66%**	12.55	10.92	10.78	0.00	0.00	0.00	0.00	1.88	0.00	0.00
2011	34	0.193	50	4.5	88	86	199,418	**10.6**	12.3	-1.8	**-14%**	14.24	12.95	16.31	0.00	0.00	0.00	0.26	0.18	0.39	0.09
20yr 105-125 LTV 3	485	0.535	186	3.6	169	66	213,973	**7.3**	9.3	-2.1	**-22%**	9.35	9.31	9.01	0.00	0.00	0.00	0.13	0.46	0.21	0.03
2013	202	0.542	78	3.6	169	65	207,504	**8.9**	10.5	-1.7	**-16%**	10.72	10.05	9.87	0.00	0.00	0.00	0.23	0.33	0.26	0.07
2012	244	0.502	78	3.6	162	72	220,184	**6.4**	6.6	-0.2	**-3%**	8.06	8.79	8.79	0.00	0.00	0.00	0.06	0.52	0.05	0.00
20yr 105-125 LTV 3.5	972	0.481	387	4.0	170	66	213,920	**6.5**	15.8	-9.3	**-59%**	11.65	12.51	11.37	0.33	0.32	0.43	0.32	0.75	0.20	0.05
2017	20	0.935	13	4.2	221	17	217,878	**0.2**	12.5	-12.3	***n.m.**	4.49	3.59	2.56	0.00	0.00	0.00	0.00	2.61	0.00	0.00
2016	25	0.841	18	4.1	210	28	203,748	**14.5**	14.1	0.4	**3%**	9.86	6.75	6.27	0.00	0.00	0.00	0.00	0.86	0.74	0.00
2015	53	0.748	38	4.1	198	40	201,704	**3.1**	20.2	-17.1	**-85%**	12.17	10.93	7.34	0.00	0.00	0.00	0.00	0.50	0.35	0.00
2014	50	0.680	31	4.3	187	49	192,219	**4.8**	6.2	-1.4	**-23%**	8.82	10.00	9.22	0.00	0.00	1.44	0.72	0.58	0.18	0.00
2013	297	0.524	121	4.0	172	64	209,189	**6.4**	14.6	-8.2	**-56%**	11.46	12.37	10.67	1.07	0.36	0.51	0.44	0.79	0.38	0.06
2012	523	0.419	159	4.0	160	74	220,572	**6.7**	17.2	-10.4	**-61%**	12.36	13.56	12.79	0.00	0.39	0.38	0.25	0.70	0.07	0.07
20yr 105-125 LTV 4	359	0.434	244	4.6	170	64	202,230	**8.3**	11.7	-3.3	**-29%**	10.36	12.93	13.81	1.57	0.80	1.03	0.85	1.20	0.28	0.02
2015	23	0.731	20	4.5	197	40	192,555	**0.4**	12.7	-12.3	***n.m.**	4.69	7.24	9.19	0.00	0.00	0.57	1.17	4.47	0.00	0.00
2014	68	0.604	50	4.7	185	52	196,912	**8.9**	4.3	4.6	***n.m.**	8.43	12.97	11.96	0.00	1.18	0.96	0.80	1.07	0.19	0.00
2013	97	0.525	67	4.6	176	60	194,708	**4.7**	14.5	-9.9	**-68%**	9.43	12.20	13.56	0.95	0.53	1.96	1.63	1.01	0.46	0.00
2012	122	0.348	65	4.5	155	77	210,863	**12.1**	12.1	0.1	**0%**	13.11	14.95	16.24	3.15	1.06	0.69	0.47	0.79	0.21	0.05
2011	27	0.265	20	4.7	150	84	215,498	**6.0**	15.6	-9.6	**-61%**	10.51	14.08	14.80	0.00	0.00	0.00	0.00	0.67	0.00	0.00
20yr 105-125 LTV 4.5	99	0.294	91	5.0	159	75	201,858	**12.9**	13.7	-0.9	**-6%**	13.83	14.26	15.96	0.00	0.00	0.30	0.52	0.29	0.24	0.00
2013	26	0.528	22	5.0	176	59	200,684	**25.6**	3.9	21.6	***n.m.**	11.33	10.54	13.63	0.00	0.00	1.16	0.58	0.22	0.00	0.00
2011	46	0.237	36	5.0	149	85	210,363	**4.5**	17.3	-12.9	**-74%**	11.49	15.57	17.26	0.00	0.00	0.00	0.80	0.50	0.53	0.00
30yr 105-125 LTV 3	1,007	0.599	257	3.7	281	67	236,348	**7.9**	11.5	-3.6	**-31%**	9.97	9.63	9.28	0.00	0.00	0.00	0.14	0.90	0.23	0.05
2013	523	0.604	118	3.7	280	66	230,592	**7.0**	10.5	-3.5	**-33%**	9.60	9.44	9.16	0.00	0.00	0.00	0.20	1.27	0.15	0.07
2012	442	0.575	106	3.7	280	71	244,367	**9.0**	11.8	-2.7	**-23%**	10.17	9.93	9.76	0.00	0.00	0.00	0.09	0.49	0.30	0.03
30yr 105-125 LTV 3.5	6,761	0.547	1051	4.0	283	67	238,571	**10.4**	11.9	-1.5	**-13%**	12.01	11.88	11.11	0.63	0.57	0.60	0.67	0.94	0.16	0.10
2017	34	0.939	27	4.2	327	16	237,288	**6.4**	5.9	0.5	**9%**	6.20	3.37	4.04	6.17	2.10	1.06	1.56	0.17	0.24	0.00
2016	168	0.898	69	4.1	328	26	234,511	**6.0**	6.5	-0.5	**-8%**	7.59	5.90	4.47	1.61	1.17	0.73	0.68	1.67	0.09	0.28
2015	174	0.775	89	4.2	310	39	220,054	**8.7**	17.0	-8.2	**-48%**	10.94	9.10	8.09	0.00	0.99	1.35	1.45	1.16	0.42	0.21
2014	33	0.691	28	4.3	293	49	207,316	**0.5**	10.9	-10.5	***n.m.**	6.71	12.17	10.69	0.00	0.00	0.00	1.75	0.83	0.34	0.00
2013	2,831	0.576	402	4.0	286	65	234,379	**10.7**	12.6	-1.9	**-15%**	11.95	11.92	11.11	0.84	0.76	0.74	0.79	0.96	0.15	0.11
2012	3,507	0.507	422	4.1	278	73	243,483	**10.5**	11.3	-0.8	**-7%**	12.43	12.35	11.62	0.39	0.36	0.45	0.52	0.87	0.15	0.07
30yr 105-125 LTV 4	7,427	0.498	1461	4.5	284	66	233,279	**11.7**	14.3	-2.6	**-18%**	13.11	13.26	12.75	0.79	0.73	0.80	0.82	1.04	0.27	0.11
2017	154	0.927	73	4.6	339	16	234,566	**6.4**	11.1	-4.7	**-42%**	6.74	6.34	5.01	1.84	1.43	1.56	1.18	1.45	0.58	0.22
2016	217	0.844	73	4.6	327	28	223,138	**13.3**	17.9	-4.6	**-26%**	13.46	11.00	9.14	0.00	0.94	1.22	2.07	1.84	0.59	0.40
2015	422	0.771	135	4.5	315	39	216,990	**11.4**	10.4	1.1	**10%**	11.04	10.71	9.23	1.34	1.00	1.09	1.32	1.46	0.43	0.08
2014	451	0.685	197	4.6	299	50	217,235	**11.4**	11.8	-0.4	**-4%**	12.09	11.80	10.78	2.35	1.51	1.68	1.80	1.51	0.27	0.31
2013	1,924	0.556	418	4.5	288	63	226,008	**13.1**	14.6	-1.5	**-10%**	13.96	13.92	13.04	0.38	0.76	0.76	0.79	1.03	0.33	0.07
2012	3,947	0.439	454	4.5	274	76	240,633	**11.2**	15.0	-3.8	**-25%**	13.19	13.82	13.50	0.63	0.57	0.67	0.62	0.89	0.20	0.10
2011	246	0.376	64	4.6	264	83	237,157	**11.8**	11.8	-0.1	**0%**	14.31	12.67	14.94	1.75	0.59	0.29	0.53	1.01	0.33	0.00
2010	54	0.324	36	4.6	252	95	233,043	**11.8**	15.6	-3.8	**-25%**	13.83	12.65	13.69	3.93	1.33	0.67	0.33	0.85	0.00	0.00
30yr 105-125 LTV 4.5	3,594	0.406	906	5.0	280	71	234,846	**12.2**	14.2	-2.0	**-14%**	14.12	14.63	14.62	0.78	0.73	0.91	0.97	1.35	0.33	0.10
2017	61	0.930	30	5.0	341	16	237,977	**15.5**	11.2	4.3	**38%**	11.11	7.35	4.88	0.00	3.18	2.56	1.29	1.85	0.00	0.00
2016	14	0.870	6	5.0	327	30	223,081	**11.7**	0.3	11.4	***n.m.**	4.20	4.32	6.06	11.55	4.01	3.05	2.88	1.43	0.00	0.00
2015	106	0.747	50	4.9	316	39	200,325	**8.1**	9.1	-1.0	**-11%**	9.01	11.44	10.06	0.00	0.82	1.48	1.70	1.38	0.48	0.33
2014	689	0.632	217	5.0	300	52	215,794	**13.1**	12.6	0.4	**3%**	13.41	13.63	12.71	1.56	0.89	0.80	1.20	1.97	0.46	0.15
2013	781	0.570	202	5.0	294	59	225,224	**10.8**	14.1	-3.3	**-23%**	13.77	13.70	13.79	0.86	1.05	1.17	1.19	1.62	0.48	0.04
2012	351	0.362	109	4.9	266	78	229,186	**16.5**	18.5	-2.0	**-11%**	18.24	18.90	16.39	0.64	0.68	0.57	0.46	0.70	0.14	0.10
2011	1,047	0.326	168	5.0	264	85	247,466	**11.0**	14.3	-3.3	**-23%**	13.92	14.91	15.30	0.35	0.48	0.86	0.84	1.16	0.24	0.04
2010	529	0.271	107	5.1	255	95	259,705	**13.5**	15.4	-1.9	**-12%**	15.07	15.62	17.69	0.58	0.19	0.64	0.71	0.89	0.25	0.20
30yr 105-125 LTV 5	1,541	0.260	410	5.4	261	90	246,049	**15.6**	19.4	-3.8	**-19%**	17.90	18.24	18.94	1.09	1.06	1.03	1.19	1.40	0.24	0.12
2014	31	0.620	22	5.4	302	55	206,595	**10.9**	5.0	5.9	**118%**	11.27	11.25	12.82	0.00	1.66	0.84	3.36	1.81	1.03	0.37
2013	27	0.498	18	5.5	293	59	189,038	**24.4**	0.3	24.1	***n.m.**	14.81	16.34	14.45	0.00	0.00	1.67	0.84	3.17	0.00	0.42
2011	1,000	0.281	178	5.4	262	89	247,830	**16.6**	19.5	-2.9	**-15%**	18.36	18.07	18.63	1.07	1.19	1.09	1.13	1.18	0.26	0.12
2010	434	0.212	148	5.6	253	99	247,562	**13.6**	22.7	-9.1	**-40%**	18.37	19.74	20.58	1.40	0.76	0.84	1.23	1.75	0.18	0.10
2009	36	0.191	31	5.6	247	106	255,791	**12.4**	5.4	7.1	**131%**	11.54	15.66	17.96	0.00	1.85	1.72	1.04	1.33	0.00	0.00
30yr 105-125 LTV 5.5	139	0.215	108	5.9	250	101	231,232	**10.4**	27.3	-17.0	**-62%**	17.27	19.11	20.62	0.00	0.79	1.40	1.63	0.78	0.87	0.19
2011	34	0.251	33	5.8	261	90	244,917	**12.7**	28.3	-15.5	**-55%**	19.31	16.31	19.26	0.00	0.00	0.00	0.63	0.83	0.31	0.00
2010	71	0.202	51	5.9	249	101	237,347	**12.3**	32.3	-20.0	**-62%**	17.55	20.91	21.04	0.00	1.53	2.56	2.28	0.58	1.08	0.31
2009	31	0.201	16	6.0	245	108	215,925	**0.2**	14.9	-14.7	***n.m.**	14.43	18.83	22.29	0.00	0.00	0.35	1.36	1.13	1.10	0.13

**n.m. - Not Meaningful*

Source: Bloomberg

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FGLMC Prepayment Speeds
September 2018
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	593	0.621	174	3.7	282	68	241,864	**12.0**	14.6	-2.6	**-18%**	13.68	11.73	10.34	0.00	0.00	0.00	0.40	0.64	0.11	0.08
2013	295	0.637	96	3.7	282	66	227,273	**8.9**	14.4	-5.6	**-39%**	14.02	11.85	10.54	0.00	0.00	0.00	0.46	0.94	0.08	0.13
2012	290	0.601	71	3.7	281	71	257,011	**15.4**	14.7	0.7	**5%**	13.57	11.80	10.33	0.00	0.00	0.00	0.36	0.36	0.13	0.03
30yr 125+ LTV 3.5	5,309	0.594	735	4.1	283	68	232,724	**10.0**	12.5	-2.5	**-20%**	11.88	12.30	11.01	0.37	0.68	0.83	0.80	0.83	0.22	0.11
2016	52	0.892	35	4.2	326	27	199,629	**5.6**	10.8	-5.2	**-48%**	7.62	5.65	3.87	1.93	0.65	0.62	0.75	0.83	0.43	0.00
2015	56	0.804	41	4.2	304	39	203,024	**7.0**	9.0	-2.0	**-23%**	6.26	8.05	6.99	1.91	1.49	2.00	2.19	0.12	0.37	0.00
2013	2,325	0.625	342	4.0	285	66	225,004	**10.3**	12.6	-2.3	**-18%**	12.31	12.25	10.80	0.34	0.94	0.97	0.94	0.85	0.24	0.14
2012	2,859	0.564	299	4.1	279	72	240,243	**9.9**	12.5	-2.6	**-21%**	11.72	12.53	11.39	0.33	0.44	0.68	0.64	0.83	0.21	0.08
30yr 125+ LTV 4	7,806	0.545	1049	4.5	282	70	231,268	**11.9**	14.5	-2.7	**-18%**	13.34	13.48	12.46	0.55	0.69	0.89	0.85	0.94	0.22	0.10
2017	47	0.936	35	4.6	334	15	196,574	**0.1**	2.2	-2.1	***n.m.**	0.84	3.47	3.46	0.00	0.00	1.07	1.44	1.54	0.13	0.00
2016	96	0.872	52	4.6	326	28	205,847	**5.4**	3.1	2.3	***n.m.**	8.21	6.69	5.43	0.00	0.57	1.58	2.15	2.30	0.56	0.14
2015	195	0.797	99	4.5	313	39	196,461	**9.2**	7.1	2.2	**31%**	8.31	8.50	8.51	0.00	0.12	1.49	2.33	1.19	0.40	0.18
2014	181	0.744	112	4.7	299	50	196,402	**9.3**	10.7	-1.5	**-14%**	9.99	10.33	8.75	1.65	0.55	1.53	1.59	1.71	0.25	0.42
2013	2,030	0.611	381	4.4	288	64	219,658	**11.2**	15.5	-4.3	**-28%**	13.73	13.10	11.71	0.88	0.76	1.05	0.98	1.06	0.26	0.13
2012	5,256	0.508	367	4.5	277	75	239,024	**12.5**	14.9	-2.4	**-16%**	13.67	14.11	13.19	0.42	0.69	0.77	0.70	0.82	0.20	0.08
30yr 125+ LTV 4.5	2,299	0.538	556	5.0	287	65	219,535	**12.3**	15.8	-3.6	**-22%**	13.87	14.64	13.55	1.19	0.97	1.04	1.09	1.11	0.23	0.07
2017	34	0.937	21	5.0	337	16	209,913	**0.2**	3.8	-3.6	***n.m.**	3.76	3.59	3.84	0.00	0.00	0.64	0.56	0.46	0.43	0.28
2016	11	0.839	8	5.0	326	29	207,348	**0.5**	0.1	0.4	***n.m.**	0.29	2.28	7.15	0.00	0.00	0.00	2.83	1.97	0.00	0.00
2015	69	0.805	44	4.9	316	40	184,956	**5.3**	7.7	-2.4	**-31%**	6.27	7.98	7.03	0.00	0.61	2.24	1.85	1.85	0.29	0.35
2014	451	0.699	171	5.0	300	52	202,377	**7.2**	11.4	-4.1	**-36%**	9.76	10.37	9.45	0.49	1.58	1.64	1.63	1.41	0.38	0.08
2013	642	0.640	188	5.1	293	60	211,531	**12.1**	16.4	-4.3	**-26%**	14.28	14.04	12.41	2.76	1.50	1.40	1.44	1.57	0.31	0.09
2012	1,085	0.437	116	5.0	273	76	234,090	**15.3**	18.3	-3.0	**-16%**	16.19	17.52	16.46	0.68	0.47	0.53	0.62	0.66	0.12	0.04
30yr 125+ LTV 5	70	0.632	49	5.5	297	56	200,675	**32.8**	24.1	8.7	**36%**	23.65	20.15	16.28	12.61	4.39	2.57	2.11	2.71	0.60	0.00
2014	31	0.664	21	5.5	298	55	201,910	**33.4**	25.7	7.7	**30%**	21.67	16.54	14.30	23.09	8.38	4.28	3.31	2.40	0.38	0.00
2013	35	0.606	23	5.5	294	59	203,819	**32.6**	23.6	9.0	**38%**	26.09	23.28	17.18	0.00	0.00	0.69	0.65	3.26	0.87	0.00

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FGLMC Prepayment Speeds
September 2018
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	279	0.645	32	3.7	316	38	317,763	**8.7**	8.8	-0.1	**-2%**	14.32	13.71	13.14	0.00	0.00	0.00	0.00	0.48	0.00	0.00
2017	38	0.949	10	3.7	346	12	327,428	**8.3**	0.2	8.1	***n.m.**	2.95	2.39	4.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2015	192	0.645	11	3.6	315	39	311,447	**10.7**	11.3	-0.6	**-5%**	18.23	16.93	15.54	0.00	0.00	0.00	0.00	0.70	0.00	0.00
2012	27	0.413	5	3.5	272	75	348,431	**0.4**	8.3	-7.9	***n.m.**	7.38	8.59	10.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30yr Relo 3.5	32	0.438	6	4.0	298	51	296,966	**17.6**	15.5	2.1	**13%**	19.79	20.29	18.99	0.00	0.00	1.04	0.52	0.99	0.00	0.00
2014	24	0.459	1	4.1	301	47	284,137	**23.0**	20.3	2.7	**13%**	25.58	21.00	20.31	0.00	0.00	1.40	0.70	1.34	0.00	0.00

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