

FGLMC Prepayment Speeds
November 2017
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	12,112	0.590	654	2.6	127	43	262,551	7.5	8.0	-0.5	-6%	7.84	8.27	7.57	0.00	0.00	0.00	0.00	0.16	0.05	0.00
2017	60	0.968	13	2.7	171	6	273,996	2.9	0.7	2.2	*n.m.	4.51	2.60	-	0.00	0.00	0.00	-	0.00	0.00	0.00
2016	3,530	0.885	104	2.6	161	14	277,944	5.8	5.0	0.8	*n.m.	5.53	5.50	4.59	0.00	0.00	0.00	0.00	0.19	0.07	0.00
2015	574	0.713	63	2.7	136	30	267,543	5.4	10.8	-5.4	-50%	7.40	7.79	7.47	0.00	0.00	0.00	0.00	0.21	0.08	0.00
2014	63	0.660	19	2.8	131	37	264,405	14.0	12.5	1.5	12%	13.13	10.81	8.60	0.00	0.00	0.00	0.00	0.39	0.32	0.00
2013	5,899	0.517	332	2.6	112	55	264,868	8.2	9.1	-0.8	-9%	8.80	9.33	8.65	0.00	0.00	0.00	0.00	0.16	0.03	0.01
2012	1,986	0.477	123	2.6	107	60	226,460	8.7	9.3	-0.6	-7%	9.03	9.94	9.33	0.00	0.00	0.00	0.00	0.12	0.04	0.01
FGLMC 15yr 2.5	119,776	0.602	5736	3.0	136	37	252,517	8.5	8.9	-0.4	-5%	8.66	9.12	8.48	0.00	0.03	0.05	0.03	0.29	0.06	0.01
2017	6,406	0.963	256	3.1	173	4	272,795	6.2	5.6	0.6	11%	5.91	5.57	-	0.00	0.00	0.00	-	0.23	0.02	0.00
2016	38,079	0.864	979	3.0	161	15	264,660	7.1	6.9	0.2	2%	6.93	6.85	5.72	0.00	0.02	0.02	0.01	0.32	0.07	0.01
2015	18,399	0.693	697	3.1	144	29	261,486	8.6	9.7	-1.1	-11%	9.03	9.63	8.99	0.00	0.03	0.05	0.03	0.28	0.06	0.01
2014	4,718	0.566	374	3.2	131	38	252,833	9.8	12.2	-2.3	-19%	10.63	11.50	11.09	0.00	0.06	0.09	0.04	0.32	0.07	0.00
2013	25,604	0.513	1516	3.0	116	55	237,191	9.6	9.6	0.0	0%	9.49	10.19	9.71	0.00	0.05	0.08	0.04	0.35	0.07	0.02
2012	26,097	0.421	1854	3.0	107	63	239,090	9.7	10.6	-1.0	-9%	10.15	10.83	10.34	0.00	0.04	0.07	0.04	0.23	0.04	0.01
2011	473	0.324	59	3.2	94	72	218,751	9.5	11.3	-1.7	-15%	11.34	12.64	11.85	0.00	0.00	0.00	0.00	0.16	0.05	0.03
FGLMC 15yr 3	92,879	0.521	8691	3.5	138	36	220,657	9.8	11.2	-1.4	-12%	10.57	10.94	10.64	0.09	0.09	0.10	0.10	0.51	0.13	0.02
2017	20,272	0.950	875	3.6	172	5	245,022	5.8	8.3	-2.5	-30%	7.11	6.80	-	0.01	0.01	0.01	-	0.40	0.08	0.00
2016	12,019	0.830	1217	3.6	159	17	206,809	8.9	10.3	-1.4	-14%	9.59	9.72	7.97	0.12	0.12	0.10	0.07	0.77	0.22	0.04
2015	17,097	0.693	1281	3.5	147	28	215,116	10.7	11.3	-0.6	-5%	11.13	11.41	10.57	0.15	0.14	0.15	0.14	0.67	0.16	0.02
2014	12,295	0.546	1103	3.6	133	40	218,037	12.6	12.9	-0.3	-2%	12.47	12.62	12.20	0.12	0.14	0.14	0.15	0.58	0.15	0.02
2013	9,469	0.483	1410	3.5	121	51	201,648	11.7	12.1	-0.4	-3%	11.76	11.98	11.87	0.12	0.12	0.14	0.16	0.54	0.15	0.02
2012	9,805	0.352	1714	3.5	104	67	209,636	10.6	12.2	-1.6	-13%	11.46	11.97	11.91	0.07	0.06	0.08	0.10	0.38	0.09	0.02
2011	11,045	0.255	938	3.5	96	73	228,302	11.1	12.8	-1.7	-13%	11.94	12.54	12.44	0.07	0.04	0.05	0.05	0.21	0.05	0.01
2010	878	0.194	153	3.5	86	84	224,147	13.0	13.9	-0.9	-7%	13.22	13.77	13.79	0.00	0.04	0.05	0.06	0.19	0.02	0.02
FGLMC 15yr 3.5	24,735	0.287	6081	4.0	119	53	176,719	11.8	12.4	-0.6	-5%	12.00	12.40	12.41	0.17	0.16	0.14	0.18	0.72	0.19	0.03
2017	4,491	0.939	702	4.1	169	7	180,748	7.8	8.5	-0.7	-9%	7.99	7.25	-	0.10	0.04	0.03	-	0.81	0.19	0.01
2016	1,200	0.820	396	4.1	157	17	136,657	10.8	10.2	0.6	6%	10.95	10.67	8.94	0.29	0.20	0.22	0.20	1.03	0.28	0.03
2015	1,644	0.704	525	4.1	145	28	135,059	12.7	12.9	-0.2	-2%	12.31	12.46	11.15	0.03	0.25	0.21	0.25	1.39	0.48	0.08
2014	3,084	0.549	903	4.1	132	41	154,066	12.5	13.9	-1.4	-10%	13.09	13.48	12.85	0.25	0.40	0.34	0.35	1.18	0.34	0.05
2013	2,522	0.493	694	4.0	122	50	157,156	12.1	12.0	0.1	1%	12.22	12.84	12.43	0.27	0.20	0.23	0.28	0.95	0.27	0.06
2012	780	0.347	515	4.0	102	67	129,661	15.3	12.0	3.3	28%	13.39	13.96	13.99	0.22	0.17	0.12	0.21	0.75	0.22	0.06
2011	4,721	0.205	1236	4.0	92	78	195,858	12.7	13.9	-1.2	-9%	13.11	13.78	13.67	0.16	0.15	0.11	0.15	0.43	0.10	0.04
2010	6,258	0.153	996	3.9	85	85	203,017	12.8	13.5	-0.7	-5%	13.07	13.57	13.86	0.13	0.09	0.07	0.09	0.31	0.05	0.01
2009	29	0.334	30	4.2	73	98	157,808	14.2	9.6	4.6	48%	12.03	14.71	14.66	0.00	0.00	0.00	0.12	2.04	0.00	0.00
FGLMC 15yr 4	9,724	0.074	4813	4.4	82	89	176,996	14.8	14.5	0.3	2%	14.51	15.06	15.42	0.23	0.20	0.21	0.20	0.62	0.14	0.04
2017	228	0.926	68	4.5	168	7	174,255	12.5	7.9	4.6	59%	13.46	10.47	-	0.00	0.00	0.00	-	0.80	0.14	0.03
2016	117	0.556	94	4.7	124	42	80,450	12.1	12.4	-0.2	-2%	12.32	13.16	13.01	0.51	0.38	0.29	0.30	0.89	0.43	0.07
2013	117	0.499	91	4.7	118	49	91,656	11.8	13.3	-1.5	-11%	12.90	12.89	13.44	0.37	1.26	0.72	0.81	1.64	0.85	0.03
2012	62	0.308	69	4.5	101	69	105,200	17.5	19.2	-1.7	-9%	18.90	18.23	17.28	0.00	0.00	0.00	0.37	0.48	0.28	0.00
2011	2,359	0.183	1010	4.4	92	79	171,674	14.3	15.0	-0.8	-5%	14.17	14.46	14.67	0.12	0.19	0.23	0.24	0.67	0.22	0.04
2010	3,507	0.109	1125	4.4	81	89	181,656	14.4	14.1	0.3	2%	14.42	14.95	15.22	0.30	0.19	0.24	0.21	0.57	0.11	0.04
2009	2,990	0.069	919	4.5	72	100	185,212	15.2	14.4	0.8	5%	14.30	15.19	15.60	0.26	0.17	0.14	0.14	0.47	0.06	0.02
FGLMC 15yr 4.5	3,706	0.020	6688	4.9	61	113	158,412	17.8	16.4	1.4	9%	16.78	17.39	17.87	0.34	0.28	0.26	0.31	1.07	0.25	0.07
2011	283	0.214	292	4.9	92	80	138,669	16.0	15.2	0.8	5%	14.87	15.53	16.52	0.00	0.12	0.15	0.36	1.15	0.16	0.08
2010	764	0.122	486	4.9	81	91	148,529	15.0	14.3	0.7	5%	14.50	15.08	15.74	0.21	0.17	0.24	0.27	1.02	0.27	0.08
2009	1,450	0.068	871	4.8	72	100	161,931	15.0	15.3	-0.3	-2%	15.01	15.54	15.81	0.45	0.30	0.23	0.25	0.78	0.21	0.06
2008	273	0.029	451	5.1	59	115	184,093	17.5	18.3	-0.8	-4%	16.28	15.53	16.01	0.58	0.58	0.41	0.59	1.74	0.30	0.05
FGLMC 15yr 5	1,479	0.011	7306	5.5	39	137	149,277	19.6	18.4	1.2	6%	18.75	18.81	18.71	0.55	0.58	0.52	0.52	1.96	0.50	0.08
2009	122	0.101	220	5.4	73	100	133,125	20.2	16.2	4.0	25%	16.48	15.42	15.73	1.24	1.09	0.63	0.69	1.95	0.39	0.02
2008	341	0.031	673	5.6	60	114	157,840	13.6	17.0	-3.3	-20%	15.07	16.02	16.15	0.46	0.62	0.49	0.38	1.89	0.45	0.07
2007	143	0.025	394	5.7	51	124	175,164	15.9	14.6	1.4	9%	16.40	14.47	14.89	0.59	0.61	0.47	0.57	2.65	0.73	0.01

*n.m. - Not Meaningful

Source: Bloomberg

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FHLMC Prepayment Speeds

November 2017

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	3,122	0.840	140	3.3	215	22	280,580	4.2	5.8	-1.7	-28%	5.04	5.07	4.19	0.00	0.00	0.01	0.01	0.20	0.03	0.01
2017	51	0.994	6	3.4	236	3	285,662	0.2	0.6	-0.4	*n.m.	0.42	0.34	-	0.00	0.00	0.00	-	0.00	0.00	0.00
2016	2,495	0.926	37	3.3	224	14	289,508	3.8	5.3	-1.5	-29%	4.48	4.28	3.27	0.00	0.00	0.00	0.00	0.18	0.01	0.01
2013	178	0.626	34	3.2	178	56	249,650	3.4	7.0	-3.6	-52%	5.46	7.64	7.64	0.00	0.00	0.14	0.07	0.14	0.00	0.00
2012	393	0.581	61	3.2	173	60	236,557	7.6	9.0	-1.5	-16%	8.61	8.87	8.01	0.00	0.00	0.04	0.02	0.38	0.14	0.00
FGLMC 20yr 3	37,575	0.705	1311	3.7	203	34	243,996	8.0	8.8	-0.8	-9%	8.34	8.60	7.88	0.08	0.10	0.08	0.09	0.43	0.09	0.01
2017	4,212	0.974	57	3.8	234	5	265,537	4.1	4.1	-0.1	*n.m.	3.93	3.73	-	0.00	0.00	0.00	-	0.34	0.03	0.00
2016	11,013	0.890	259	3.6	222	16	250,972	6.8	7.5	-0.7	-9%	6.98	6.67	5.36	0.04	0.07	0.06	0.05	0.48	0.11	0.01
2015	7,308	0.741	191	3.7	208	29	252,920	8.8	9.9	-1.0	-10%	9.26	9.83	8.86	0.08	0.11	0.08	0.07	0.41	0.09	0.01
2014	1,506	0.625	39	3.8	199	37	244,041	10.1	12.6	-2.5	-20%	11.81	11.24	10.35	0.03	0.07	0.09	0.07	0.36	0.06	0.03
2013	6,416	0.603	362	3.6	179	55	219,006	9.0	10.0	-1.0	-10%	9.38	9.86	9.16	0.22	0.20	0.17	0.17	0.52	0.10	0.03
2012	7,078	0.520	395	3.6	171	62	233,744	10.1	10.0	0.1	0%	10.02	10.30	9.71	0.11	0.09	0.09	0.12	0.40	0.08	0.02
2011	43	0.481	7	3.8	161	75	245,455	0.7	6.8	-6.1	*n.m.	3.08	4.54	7.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FGLMC 20yr 3.5	19,849	0.506	1684	4.1	190	46	216,906	11.1	12.5	-1.4	-11%	11.46	11.44	11.06	0.17	0.17	0.17	0.19	0.64	0.17	0.03
2017	2,886	0.955	146	4.1	232	7	241,820	7.1	8.1	-1.0	-13%	7.43	5.97	-	0.00	0.00	0.00	-	0.49	0.13	0.01
2016	1,358	0.843	123	4.1	221	17	214,416	13.1	10.3	2.9	28%	11.27	10.47	8.71	0.47	0.20	0.22	0.21	1.13	0.31	0.04
2015	2,769	0.727	282	4.2	208	29	208,341	12.4	13.6	-1.3	-9%	12.12	12.51	10.81	0.18	0.26	0.24	0.23	0.90	0.26	0.05
2014	2,385	0.572	155	4.2	196	40	215,963	13.4	16.3	-2.9	-18%	13.97	13.71	12.86	0.39	0.27	0.26	0.28	0.70	0.18	0.03
2013	2,516	0.555	354	4.1	183	52	196,371	10.8	12.5	-1.7	-14%	11.96	11.92	11.75	0.26	0.26	0.26	0.29	0.89	0.24	0.07
2012	4,522	0.426	451	4.0	167	67	214,576	11.5	12.6	-1.1	-9%	11.89	11.91	11.72	0.13	0.16	0.19	0.19	0.55	0.12	0.01
2011	2,863	0.316	135	4.0	160	73	222,270	10.3	12.1	-1.8	-15%	10.92	11.47	11.63	0.00	0.03	0.06	0.10	0.29	0.06	0.01
2010	548	0.231	36	4.0	148	84	224,717	10.6	14.6	-4.0	-27%	12.86	13.12	12.59	0.12	0.26	0.15	0.12	0.21	0.06	0.00
FGLMC 20yr 4	9,764	0.292	1190	4.5	177	57	192,017	11.4	13.0	-1.6	-12%	12.34	12.67	13.02	0.24	0.28	0.25	0.25	0.97	0.22	0.06
2017	1,333	0.955	165	4.6	232	6	208,015	6.4	8.1	-1.7	-21%	7.90	6.58	-	0.18	0.06	0.03	-	0.98	0.21	0.03
2016	379	0.806	81	4.5	219	18	190,497	10.5	11.7	-1.2	-11%	12.42	13.10	11.76	0.14	0.77	0.60	0.38	1.89	0.26	0.06
2015	648	0.733	158	4.5	209	28	178,862	9.6	14.4	-4.8	-33%	11.27	12.30	11.64	0.00	0.77	0.55	0.55	1.53	0.39	0.08
2014	1,261	0.583	201	4.6	194	42	184,380	12.7	13.6	-0.9	-7%	13.38	13.27	13.00	0.45	0.31	0.32	0.32	1.76	0.43	0.17
2013	1,069	0.529	151	4.6	186	49	177,348	11.0	13.4	-2.4	-18%	12.88	13.13	13.31	0.41	0.36	0.32	0.42	1.04	0.23	0.08
2012	299	0.413	114	4.5	164	67	175,866	13.9	13.4	0.5	4%	13.64	14.07	14.00	0.00	0.04	0.08	0.13	1.32	0.24	0.00
2011	1,862	0.260	131	4.5	156	77	202,425	11.9	13.4	-1.5	-11%	12.81	13.54	14.20	0.15	0.25	0.26	0.20	0.57	0.18	0.06
2010	2,540	0.180	126	4.4	146	86	192,424	13.3	14.7	-1.4	-10%	13.51	13.63	13.75	0.29	0.22	0.18	0.17	0.49	0.12	0.01
2009	336	0.090	33	4.6	132	100	187,728	12.8	10.0	2.8	28%	11.79	13.41	14.79	0.00	0.21	0.14	0.20	0.98	0.18	0.03
FGLMC 20yr 4.5	3,201	0.104	424	4.9	137	95	182,917	13.2	15.2	-2.0	-13%	14.40	15.13	16.01	0.11	0.27	0.35	0.37	1.04	0.28	0.05
2017	18	0.940	8	5.2	231	6	183,938	10.9	0.8	10.0	*n.m.	9.74	11.55	-	0.00	0.00	0.00	-	1.28	1.83	0.00
2014	53	0.537	14	5.1	191	44	177,771	11.7	29.5	-17.8	-60%	19.19	18.34	17.42	0.00	1.70	1.80	1.18	2.35	0.31	0.27
2013	88	0.504	19	5.0	187	48	168,793	17.9	12.5	5.5	44%	13.51	14.71	16.94	0.69	0.23	0.86	1.05	1.76	0.90	0.00
2011	980	0.235	68	4.9	154	79	184,461	12.6	13.8	-1.2	-8%	13.28	14.36	15.40	0.09	0.15	0.26	0.32	0.91	0.19	0.03
2010	1,036	0.140	70	4.9	143	89	195,150	13.5	16.5	-3.0	-18%	15.72	16.71	17.41	0.00	0.34	0.38	0.32	0.95	0.33	0.04
2009	632	0.084	77	4.9	131	100	177,623	13.1	14.3	-1.2	-8%	13.69	13.85	15.05	0.28	0.21	0.27	0.34	0.72	0.15	0.08
FGLMC 20yr 5	1,762	0.039	770	5.5	91	143	151,819	14.1	14.7	-0.6	-4%	14.48	14.82	15.45	0.58	0.61	0.53	0.61	2.11	0.60	0.11
2011	100	0.238	26	5.4	154	79	181,181	13.1	15.6	-2.5	-16%	14.83	17.28	18.75	3.32	1.78	0.89	0.54	0.97	1.03	0.00
2010	210	0.141	20	5.4	140	91	171,257	15.0	19.1	-4.1	-21%	17.77	17.98	18.62	0.00	0.76	0.62	0.84	1.04	0.88	0.03
2009	130	0.124	38	5.4	134	98	162,495	16.5	16.5	0.0	0%	16.06	16.39	16.67	0.00	0.49	0.38	0.75	2.54	0.25	0.27
2008	95	0.030	96	5.6	118	115	166,212	11.0	13.9	-2.8	-20%	15.17	16.78	15.95	0.00	0.46	0.36	0.64	3.41	0.39	0.00
FGLMC 20yr 5.5	1,164	0.026	867	6.0	78	156	131,274	13.0	14.9	-1.9	-12%	14.33	14.33	14.32	0.89	0.87	0.76	0.86	2.93	0.65	0.20
2008	85	0.042	106	6.0	119	115	139,691	10.4	17.6	-7.2	-41%	14.18	15.21	14.57	0.00	0.95	0.89	1.11	2.75	0.94	0.31
2007	103	0.035	122	6.1	108	125	147,808	15.6	16.5	-0.8	-5%	19.81	17.69	17.12	2.30	1.93	1.23	1.15	3.26	0.74	0.24

*n.m. - Not Meaningful

Source: Bloomberg

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FGLMC Prepayment Speeds

November 2017

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	5,993	0.841	229	3.3	323	30	319,507	4.6	5.3	-0.7	-13%	4.73	5.15	4.35	0.00	0.01	0.02	0.01	0.27	0.03	0.01
2017	26	0.982	8	3.3	354	5	321,282	0.6	20.7	-20.2	*n.m.	7.73	3.95	-	0.00	0.00	0.00	-	0.33	0.00	0.00
2016	3,846	0.938	49	3.3	341	15	335,928	3.9	4.0	-0.2	*n.m.	3.78	4.20	3.22	0.00	0.00	0.02	0.01	0.29	0.03	0.00
2015	96	0.855	22	3.3	323	31	293,209	8.6	12.0	-3.5	-29%	7.83	5.36	4.54	0.00	0.56	0.28	0.14	0.24	0.00	0.00
2013	412	0.752	61	3.1	292	57	305,083	3.8	5.0	-1.2	*n.m.	4.13	4.77	4.66	0.00	0.00	0.05	0.02	0.12	0.00	0.09
2012	1,588	0.688	75	3.1	290	60	286,797	6.4	7.7	-1.3	-17%	6.98	7.53	6.89	0.00	0.00	0.00	0.00	0.26	0.05	0.00
FGLMC 30yr 3	349,746	0.769	6466	3.7	321	33	305,780	7.4	7.8	-0.5	-6%	7.59	7.89	6.92	0.09	0.08	0.08	0.07	0.43	0.09	0.02
2017	6,425	0.990	147	3.8	355	3	333,009	2.4	2.4	0.0	*n.m.	2.21	2.52	-	0.05	0.02	0.01	-	0.19	0.03	0.00
2016	170,075	0.913	1855	3.7	341	15	311,662	6.5	6.9	-0.5	-7%	6.63	6.44	5.13	0.09	0.09	0.07	0.05	0.51	0.11	0.02
2015	43,950	0.779	762	3.8	324	30	310,225	8.2	8.4	-0.2	-2%	8.30	8.75	7.81	0.10	0.05	0.06	0.06	0.36	0.08	0.02
2014	2,466	0.682	115	3.8	315	37	298,125	9.6	9.3	0.3	3%	9.52	10.63	9.55	0.09	0.25	0.19	0.13	0.28	0.03	0.02
2013	63,259	0.651	1633	3.6	295	56	294,306	8.4	8.9	-0.5	-6%	8.73	9.60	8.90	0.10	0.10	0.10	0.11	0.35	0.08	0.02
2012	63,446	0.607	1916	3.6	288	61	295,969	8.6	9.0	-0.4	-5%	8.78	9.53	8.87	0.09	0.08	0.09	0.10	0.36	0.07	0.01
2011	94	0.479	23	3.7	260	73	300,532	12.0	10.7	1.3	12%	9.86	8.97	9.52	0.00	0.00	0.00	0.00	0.17	0.00	0.00
FGLMC 30yr 3.5	431,291	0.679	17310	4.1	324	30	285,780	10.0	11.6	-1.6	-14%	10.76	11.16	10.56	0.19	0.18	0.17	0.18	0.68	0.16	0.03
2017	101,227	0.975	1918	4.1	354	5	306,565	5.1	6.6	-1.5	-22%	5.79	5.22	-	0.01	0.01	0.01	-	0.33	0.04	0.00
2016	73,263	0.870	2756	4.1	341	16	278,984	10.2	11.7	-1.5	-13%	10.84	10.39	8.30	0.21	0.20	0.17	0.13	1.05	0.29	0.05
2015	102,151	0.718	2974	4.1	327	28	281,194	12.1	14.1	-2.0	-14%	12.86	12.85	11.47	0.25	0.24	0.22	0.21	0.84	0.21	0.04
2014	43,596	0.565	1449	4.2	314	38	275,944	13.3	14.5	-1.2	-8%	13.61	14.00	13.61	0.23	0.20	0.17	0.18	0.63	0.14	0.03
2013	40,805	0.570	2999	4.0	298	53	258,189	11.3	12.1	-0.8	-7%	11.67	12.34	11.85	0.35	0.30	0.28	0.30	0.79	0.21	0.05
2012	52,496	0.492	4256	4.0	284	65	256,823	10.8	11.5	-0.7	-6%	11.06	11.84	11.43	0.23	0.20	0.18	0.21	0.57	0.14	0.03
2011	14,526	0.362	643	4.0	276	72	280,981	10.9	11.0	-0.2	-2%	10.91	11.45	11.32	0.07	0.11	0.09	0.11	0.27	0.07	0.02
2010	3,191	0.331	288	4.1	262	84	283,801	10.1	12.3	-2.2	-18%	11.29	11.82	11.86	0.04	0.01	0.12	0.14	0.37	0.06	0.01
FGLMC 30yr 4	247,088	0.469	19851	4.5	316	38	252,265	12.9	14.6	-1.7	-12%	13.58	13.90	14.03	0.35	0.32	0.32	0.37	1.08	0.30	0.06
2017	70,966	0.960	2706	4.5	353	6	281,486	8.7	10.2	-1.5	-15%	9.07	7.84	-	0.08	0.05	0.03	-	0.73	0.15	0.01
2016	20,049	0.839	2002	4.5	340	17	244,335	13.2	14.9	-1.7	-12%	13.89	13.51	11.30	0.59	0.43	0.40	0.32	1.71	0.59	0.11
2015	25,900	0.693	2610	4.6	328	27	233,670	16.0	17.5	-1.6	-9%	16.42	16.47	14.81	0.54	0.60	0.56	0.58	1.76	0.54	0.12
2014	43,686	0.491	2827	4.6	312	41	244,629	15.7	17.7	-2.0	-11%	16.65	17.17	16.92	0.47	0.43	0.44	0.48	1.33	0.40	0.09
2013	28,122	0.444	2731	4.6	302	50	236,328	14.7	16.5	-1.8	-11%	15.35	15.76	15.85	0.44	0.40	0.41	0.44	1.10	0.32	0.08
2012	9,789	0.462	2263	4.5	281	66	214,025	13.7	14.1	-0.4	-3%	13.98	14.79	14.28	0.71	0.51	0.47	0.54	1.20	0.34	0.08
2011	16,524	0.302	2013	4.5	273	75	240,813	13.3	14.5	-1.2	-8%	13.68	14.42	14.68	0.41	0.30	0.29	0.31	0.72	0.18	0.07
2010	23,079	0.247	1587	4.5	262	85	248,359	12.8	13.8	-1.0	-7%	13.32	13.91	14.12	0.26	0.24	0.25	0.27	0.62	0.15	0.05
2009	8,791	0.129	996	4.5	243	102	253,473	13.5	15.1	-1.6	-11%	13.89	14.45	15.55	0.14	0.23	0.28	0.30	0.75	0.14	0.05
FGLMC 30yr 4.5	90,431	0.185	14793	5.0	281	69	226,445	15.5	16.9	-1.4	-8%	15.89	16.09	16.86	0.44	0.45	0.44	0.52	1.31	0.35	0.09
2017	17,187	0.948	1678	4.9	353	6	247,101	12.3	14.4	-2.1	-14%	12.28	10.40	-	0.10	0.09	0.05	-	1.25	0.33	0.02
2016	2,516	0.799	496	5.0	340	17	213,204	17.7	15.4	2.3	15%	16.54	16.45	15.23	0.78	0.55	0.57	0.45	2.67	0.84	0.15
2015	1,940	0.706	522	5.0	328	27	156,839	15.7	15.7	0.0	0%	15.45	15.77	15.52	0.77	0.84	0.74	0.86	2.17	0.73	0.20
2014	4,830	0.503	1553	5.1	311	42	184,949	19.4	17.8	1.6	9%	18.45	18.49	18.23	1.05	0.72	0.82	1.04	2.24	0.79	0.22
2013	3,427	0.462	1186	5.1	303	49	190,183	18.7	15.5	3.1	20%	16.49	17.11	17.57	0.60	0.71	0.74	0.88	2.04	0.60	0.20
2012	685	0.430	455	5.0	281	68	196,605	15.1	16.9	-1.8	-11%	16.16	17.09	16.60	0.11	0.32	0.35	0.55	1.67	0.42	0.12
2011	13,969	0.240	2577	4.9	270	79	227,534	15.1	16.3	-1.2	-7%	15.63	15.96	16.47	0.34	0.44	0.40	0.49	1.10	0.27	0.08
2010	18,183	0.178	2235	4.9	259	89	228,771	15.5	17.9	-2.4	-13%	16.52	16.86	17.31	0.58	0.52	0.51	0.54	1.13	0.26	0.08
2009	25,090	0.106	2406	4.9	247	101	233,660	16.4	18.0	-1.7	-9%	16.96	17.45	18.22	0.40	0.49	0.45	0.47	0.99	0.24	0.08
2008	382	0.037	198	5.2	238	109	229,551	22.5	25.7	-3.2	-13%	21.77	20.57	20.30	0.33	0.34	0.52	0.70	2.69	0.46	0.12
FGLMC 30yr 5	39,667	0.070	16013	5.5	232	116	203,142	17.6	18.6	-1.0	-5%	17.94	18.41	19.29	1.08	0.91	0.90	0.97	2.34	0.62	0.17
2017	432	0.900	86	5.5	352	7	242,322	25.0	24.4	0.6	2%	22.86	18.17	-	0.00	0.00	0.00	-	1.89	0.61	0.02
2016	79	0.610	57	5.5	310	44	150,629	12.2	5.6	6.6	116%	9.86	13.14	17.20	1.01	0.34	0.17	0.29	2.97	0.40	0.00
2015	79	0.517	56	5.6	302	50	175,543	19.0	14.8	4.2	28%	15.21	19.19	19.19	3.07	2.96	1.49	0.75	2.50	0.66	0.10
2014	26	0.369	29	5.4	279	69	235,728	11.7	7.0	4.7	68%	9.26	15.87	17.21	0.00	0.00	0.00	0.95	3.32	0.91	0.00
2013	4,026	0.261	1449	5.4	270	79	214,416	19.3	18.2	1.1	6%	18.75	18.63	19.07	1.14	1.02	0.95	0.92	1.88	0.52	0.12
2012	8,278	0.181	1365	5.4	259	91	219,225	18.3	18.3	0.0	0%	18.23	19.38	19.88	1.05	0.93	0.88	0.93	1.91	0.53	0.16
2011	9,985	0.119	1695	5.4	250	99	209,837	17.2	19.												

FGLMC Prepayment Speeds
November 2017
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	38	0.599	16	2.7	120	54	539,886	14.0	11.6	2.4	21%	9.13	5.06	5.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013	26	0.591	9	2.7	120	55	541,316	19.8	16.4	3.4	21%	12.97	7.07	5.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15yr Jumbo 2.5	479	0.500	76	3.0	125	50	539,320	8.0	7.1	0.9	13%	7.56	8.45	8.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2016	35	0.837	11	3.0	160	17	519,650	0.7	0.5	0.1	*n.m.	0.87	6.19	5.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2015	76	0.610	13	3.0	144	31	520,929	17.2	10.3	6.9	66%	9.80	10.42	10.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2014	28	0.538	7	3.1	136	37	510,184	4.0	2.1	1.8	*n.m.	8.28	8.96	10.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013	143	0.540	21	2.9	119	56	546,589	11.0	4.3	6.7	*n.m.	7.13	7.74	7.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2012	190	0.405	21	2.9	113	62	548,923	3.9	9.7	-5.9	-60%	8.22	8.68	8.21	0.00	0.00	0.00	0.00	0.19	0.00	0.00
15yr Jumbo 3	95	0.295	65	3.5	120	55	550,976	11.7	6.1	5.6	92%	14.71	10.89	11.23	0.00	0.00	0.00	0.00	0.36	0.00	0.00
2015	14	0.630	7	3.6	147	30	570,844	1.0	0.4	0.6	*n.m.	11.42	6.35	3.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2014	16	0.369	12	3.5	136	41	536,262	26.9	26.4	0.5	2%	25.90	14.55	14.02	0.00	0.00	0.00	0.00	2.18	0.00	0.00
2012	33	0.255	16	3.5	106	67	536,521	3.4	1.4	2.1	*n.m.	10.61	10.58	11.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2011	22	0.218	20	3.5	100	74	573,911	1.1	0.8	0.3	*n.m.	12.13	11.32	11.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30yr Jumbo 2.5	1,125	0.680	28	3.4	291	60	558,702	5.2	8.2	-3.0	-36%	6.20	6.78	5.83	0.00	0.00	0.00	0.00	0.05	0.00	0.00
2013	112	0.682	7	3.4	293	58	558,428	5.7	0.7	5.0	*n.m.	2.95	8.46	6.14	0.00	0.00	0.00	0.00	0.50	0.00	0.00
2012	986	0.675	13	3.4	289	61	559,643	5.3	9.2	-3.9	-43%	6.72	6.65	5.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30yr Jumbo 3	13,259	0.747	352	3.7	321	34	538,823	6.0	7.7	-1.8	-23%	6.81	6.80	6.17	0.03	0.06	0.05	0.05	0.22	0.01	0.00
2017	1,003	0.992	18	3.9	355	4	539,345	2.2	3.2	-1.0	*n.m.	2.86	1.47	-	0.00	0.00	0.00	-	0.04	0.00	0.00
2016	4,867	0.926	68	3.7	342	15	537,188	4.9	8.7	-3.8	-43%	6.61	5.83	4.31	0.00	0.08	0.04	0.02	0.22	0.02	0.00
2015	2,024	0.736	57	3.8	324	30	526,486	8.5	7.5	1.0	13%	8.29	7.87	7.49	0.00	0.10	0.05	0.07	0.30	0.00	0.00
2014	141	0.573	9	4.1	319	36	534,342	16.5	8.5	8.0	94%	12.50	10.63	9.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2013	2,352	0.664	90	3.6	297	56	544,917	5.5	6.5	-1.0	-15%	6.54	6.76	6.56	0.00	0.00	0.05	0.05	0.23	0.02	0.00
2012	2,872	0.582	110	3.7	291	61	545,338	6.9	8.2	-1.3	-16%	6.99	8.05	7.98	0.14	0.05	0.06	0.08	0.21	0.00	0.00
30yr Jumbo 3.5	12,760	0.563	521	4.2	327	29	543,093	14.7	16.6	-1.9	-12%	15.15	13.96	13.04	0.05	0.05	0.09	0.11	0.39	0.08	0.02
2017	3,126	0.959	28	4.3	354	5	555,267	13.6	17.6	-4.0	-23%	13.87	10.04	-	0.00	0.00	0.00	-	0.13	0.00	0.00
2016	3,022	0.810	57	4.2	343	16	544,481	16.6	20.7	-4.0	-20%	18.99	17.43	13.20	0.00	0.12	0.18	0.13	0.64	0.09	0.02
2015	2,544	0.580	83	4.2	327	29	534,762	18.0	15.0	3.0	20%	16.02	14.72	14.10	0.27	0.09	0.17	0.23	0.49	0.22	0.02
2014	848	0.401	35	4.2	316	38	523,633	9.9	18.1	-8.2	-45%	15.13	15.36	15.76	0.00	0.00	0.00	0.06	0.31	0.13	0.00
2013	806	0.484	61	4.0	301	53	544,867	13.2	11.5	1.7	15%	11.16	10.69	12.55	0.00	0.00	0.00	0.11	0.53	0.06	0.17
2012	2,137	0.335	208	4.0	286	66	540,640	12.5	13.2	-0.8	-6%	11.62	11.45	11.99	0.00	0.00	0.00	0.02	0.28	0.00	0.00
2011	272	0.242	48	4.1	278	72	540,403	9.8	13.5	-3.7	-27%	11.74	11.57	11.64	0.00	0.00	0.00	0.00	0.18	0.00	0.22
30yr Jumbo 4	4,265	0.297	422	4.6	318	38	562,140	19.4	22.9	-3.6	-16%	20.85	20.74	20.18	0.23	0.25	0.24	0.32	0.75	0.19	0.06
2017	794	0.877	26	4.7	352	7	586,477	25.9	30.5	-4.6	-15%	27.01	24.43	-	0.00	0.00	0.00	-	0.43	0.06	0.00
2016	459	0.657	29	4.7	341	18	574,038	20.0	27.7	-7.7	-28%	23.45	27.37	24.16	0.00	0.00	0.00	0.27	0.83	0.00	0.00
2015	767	0.479	37	4.7	329	28	565,568	22.4	17.4	5.0	29%	20.54	20.51	20.31	1.24	0.42	0.34	0.33	1.18	0.19	0.00
2014	943	0.298	48	4.6	315	40	542,912	16.7	27.2	-10.5	-39%	22.13	20.19	20.89	0.00	0.23	0.41	0.48	1.04	0.42	0.10
2013	355	0.229	56	4.6	305	50	541,816	14.3	10.6	-3.2	-18%	16.16	16.06	19.16	0.00	0.00	0.23	0.48	0.25	0.27	0.13
2012	197	0.260	67	4.5	284	67	545,997	13.2	10.6	2.5	24%	17.86	14.33	14.36	0.00	1.70	0.85	0.43	0.45	0.20	0.22
2011	538	0.125	121	4.5	277	74	566,202	13.5	16.6	-3.1	-19%	13.17	16.24	17.05	0.00	0.36	0.18	0.18	0.65	0.18	0.00
2010	213	0.158	38	4.5	268	84	557,106	20.7	18.8	1.9	10%	16.88	20.14	18.77	0.00	0.00	0.00	0.24	0.19	0.00	0.26
30yr Jumbo 4.5	487	0.121	190	5.0	295	58	581,745	24.9	18.2	6.6	36%	20.19	21.64	24.60	0.00	0.67	0.33	0.62	1.68	0.37	0.10
2017	28	0.873	7	5.1	354	6	597,848	66.1	24.7	41.4	168%	36.57	28.09	-	0.00	0.00	0.00	-	0.00	0.00	0.00
2015	47	0.447	14	5.1	331	28	600,613	13.0	0.0	13.0	*n.m.	12.97	18.48	23.52	0.00	0.00	0.00	0.00	2.23	0.91	0.00
2014	97	0.243	28	5.1	316	42	581,632	16.6	23.7	-7.2	-30%	20.62	26.13	27.41	0.00	1.65	0.83	1.26	2.40	0.44	0.50
2013	56	0.159	24	5.1	305	50	569,995	45.9	31.7	14.2	45%	35.09	33.18	32.24	0.00	0.00	0.00	0.92	1.68	1.01	0.00
2011	200	0.079	93	4.9	271	78	582,566	11.4	16.0	-4.7	-29%	12.02	14.50	19.49	0.00	0.00	0.00	0.00	1.46	0.00	0.00
2010	49	0.085	18	4.9	268	84	558,049	40.0	13.3	26.8	202%	28.50	24.38	25.76	0.00	3.06	1.54	2.06	1.03	0.77	0.00
30yr Jumbo 5	44	0.064	44	5.3	273	81	557,457	11.0	0.1	10.9	*n.m.	3.89	12.62	24.63	0.00	0.00	0.00	0.00	1.10	0.00	1.97
2011	37	0.061	34	5.3	274	79	563,155	12.8	0.1	12.6	*n.m.	4.53	10.70	21.87	0.00	0.00	0.00	0.00	1.29	0.00	1.30

*n.m. - Not Meaningful

Source: Bloomberg

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FGLMC Prepayment Speeds
November 2017
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	678	0.501	255	3.1	117	58	203,391	9.7	11.3	-1.6	-14%	10.17	11.95	10.80	0.00	0.20	0.26	0.13	0.71	0.15	0.04
2013	307	0.538	129	3.0	120	55	200,505	9.2	13.2	-4.0	-31%	10.67	11.99	10.52	0.00	0.22	0.35	0.17	0.57	0.28	0.08
2012	344	0.459	104	3.1	112	63	207,357	10.5	10.2	0.3	3%	10.25	12.56	11.58	0.00	0.19	0.20	0.10	0.75	0.05	0.00
15yr 105-125 LTV 3	991	0.494	502	3.6	122	53	193,650	10.6	11.1	-0.6	-5%	10.16	11.99	11.06	0.12	0.11	0.19	0.22	1.42	0.30	0.05
2017	14	0.969	9	3.7	171	7	172,988	6.6	0.6	6.0	*n.m.	2.62	1.72	-	0.00	0.00	0.00	-	0.00	1.72	0.00
2016	53	0.902	40	3.7	161	17	164,509	6.5	8.2	-7.8	*n.m.	3.30	4.09	2.92	0.00	0.00	0.00	0.00	4.31	0.41	0.00
2015	83	0.770	52	3.7	148	30	175,019	1.9	10.5	-8.6	-82%	6.85	8.55	7.12	0.00	0.19	0.09	0.83	1.43	0.39	0.08
2014	67	0.682	50	3.7	137	40	184,840	16.5	7.4	9.1	124%	9.57	9.47	7.71	0.00	0.00	0.00	0.20	2.74	0.83	0.00
2013	301	0.536	156	3.5	121	54	188,959	10.2	10.3	-0.1	-1%	8.93	11.18	10.22	0.23	0.08	0.16	0.12	1.39	0.25	0.12
2012	457	0.411	177	3.5	110	64	205,423	12.1	13.0	-0.8	-6%	12.22	13.91	13.31	0.11	0.14	0.19	0.17	0.99	0.20	0.03
15yr 105-125 LTV 3.5	518	0.490	363	4.1	124	51	187,217	13.2	9.0	4.2	46%	11.83	12.07	12.13	0.94	0.44	0.39	0.41	1.22	0.26	0.19
2017	13	0.966	9	4.2	171	7	152,610	9.1	0.2	8.8	*n.m.	3.26	1.75	-	0.00	0.00	0.00	-	1.03	0.00	0.00
2016	10	0.863	9	4.2	159	18	132,695	8.8	11.3	-10.5	*n.m.	4.52	9.05	5.89	0.00	0.00	0.00	0.00	1.31	0.00	1.07
2015	38	0.774	32	4.1	148	29	166,578	7.7	3.0	4.7	*n.m.	5.43	8.72	8.72	0.00	0.00	0.00	0.00	1.35	0.00	0.00
2014	119	0.657	87	4.1	134	42	181,685	14.5	8.2	6.3	76%	11.21	10.87	10.10	3.01	1.01	0.75	0.54	1.80	0.34	0.12
2013	172	0.553	106	4.1	126	50	189,787	13.0	6.3	6.6	105%	10.00	11.16	11.35	0.74	0.25	0.48	0.57	1.18	0.42	0.33
2012	120	0.374	84	4.0	106	66	198,290	13.1	14.1	-1.0	-7%	15.35	13.53	14.12	0.02	0.53	0.27	0.26	0.87	0.16	0.14
2011	40	0.273	24	4.1	99	73	200,427	21.1	14.2	6.9	49%	19.75	19.46	19.81	0.00	0.00	0.00	0.42	0.86	0.00	0.00
15yr 105-125 LTV 4	104	0.310	119	4.5	109	66	194,286	14.6	24.1	-9.5	-39%	17.78	17.47	16.25	0.00	0.43	0.21	0.30	1.57	0.44	0.11
2014	15	0.664	12	4.5	134	43	186,064	8.0	38.7	-30.8	-79%	21.10	16.10	11.55	0.00	0.00	0.00	0.00	2.85	2.58	0.74
2013	24	0.549	23	4.6	126	50	187,799	1.6	5.0	-3.4	*n.m.	7.18	12.29	14.04	0.00	0.00	0.00	0.87	2.67	0.31	0.00
2012	43	0.241	50	4.5	98	76	198,725	25.2	23.7	1.5	6%	22.03	20.38	18.85	0.00	1.02	0.51	0.26	0.83	0.00	0.00
20yr 105-125 LTV 3	547	0.604	185	3.6	179	56	213,973	9.2	9.7	-0.4	-5%	9.15	9.82	9.15	1.15	0.64	0.52	0.37	1.07	0.11	0.01
2013	230	0.617	78	3.6	179	55	207,883	11.2	10.6	0.6	6%	10.11	10.30	9.49	2.24	0.91	0.56	0.45	1.04	0.10	0.00
2012	276	0.567	78	3.6	173	62	219,904	8.9	10.1	-1.2	-12%	9.57	10.39	9.41	0.41	0.45	0.54	0.33	0.95	0.11	0.01
20yr 105-125 LTV 3.5	1,116	0.554	385	4.0	179	56	213,845	9.6	12.4	-2.8	-23%	11.69	11.79	11.52	0.12	0.22	0.21	0.23	1.26	0.43	0.07
2017	17	0.976	11	4.2	231	8	215,041	8.1	0.1	8.0	*n.m.	2.85	1.51	-	0.00	0.00	0.00	-	2.98	0.00	0.00
2016	27	0.918	18	4.1	221	18	203,426	0.2	9.8	-9.6	*n.m.	3.47	4.54	3.40	0.00	0.00	0.00	0.00	0.57	0.70	0.00
2015	59	0.831	31	4.1	208	30	200,520	5.9	0.2	5.7	*n.m.	4.60	6.15	6.26	0.00	0.00	1.02	0.94	2.76	0.88	0.00
2014	56	0.766	31	4.3	197	39	193,661	10.8	4.7	6.1	*n.m.	6.98	7.05	5.85	0.00	0.00	0.33	0.17	2.38	0.81	0.00
2013	339	0.603	121	4.0	182	54	208,806	6.9	9.8	-2.9	-30%	9.47	10.50	10.28	0.40	0.72	0.43	0.24	1.39	0.46	0.02
2012	614	0.490	161	4.0	170	64	220,545	11.8	16.0	-4.2	-27%	14.40	13.81	13.49	0.00	0.00	0.01	0.17	0.93	0.33	0.10
20yr 105-125 LTV 4	418	0.505	245	4.6	180	55	202,393	19.6	16.3	3.3	20%	15.48	14.66	14.57	1.60	0.60	0.54	0.73	1.35	0.36	0.12
2015	26	0.815	20	4.5	207	30	191,319	15.8	7.9	8.0	102%	8.23	8.40	6.52	6.27	2.14	1.07	1.03	2.54	1.08	0.00
2014	78	0.698	50	4.7	195	42	198,226	14.7	6.2	8.5	137%	9.01	8.39	10.03	1.44	0.48	0.24	0.99	1.97	0.25	0.36
2013	114	0.613	67	4.6	186	50	194,805	19.4	13.1	6.3	49%	14.98	13.29	13.86	3.42	1.40	1.09	1.19	1.50	0.72	0.19
2012	146	0.414	66	4.5	166	67	210,420	21.6	25.7	-4.1	-16%	20.02	18.93	17.52	0.00	0.00	0.37	0.46	0.93	0.10	0.00
2011	32	0.309	21	4.7	160	74	216,033	27.5	16.4	11.1	68%	20.87	21.74	22.08	0.00	0.00	0.00	0.00	1.02	0.00	0.00
20yr 105-125 LTV 4.5	118	0.352	90	5.0	168	66	203,936	18.6	20.2	-1.5	-8%	19.15	17.06	16.31	1.86	0.63	0.75	0.58	1.03	0.58	0.06
2013	30	0.611	22	5.0	187	49	200,150	14.8	25.4	-10.6	-42%	17.81	13.78	10.91	0.00	0.00	0.00	0.55	1.23	0.74	0.00
2012	56	0.290	36	5.0	159	75	213,323	21.1	20.3	-4.2	-21%	17.06	15.94	17.78	3.92	1.32	0.66	0.49	1.03	0.83	0.12
30yr 105-125 LTV 3	1,114	0.662	257	3.7	292	57	236,669	8.5	11.5	-3.0	-26%	9.74	10.38	9.33	0.88	0.70	0.56	0.57	1.08	0.23	0.04
2013	578	0.667	118	3.7	290	56	229,901	9.2	11.8	-2.7	-23%	10.14	10.70	9.23	1.09	0.95	0.61	0.47	1.20	0.25	0.07
2012	492	0.639	107	3.7	291	61	245,475	8.5	12.1	-3.6	-30%	10.07	10.74	10.06	0.71	0.47	0.55	0.69	0.95	0.13	0.01
30yr 105-125 LTV 3.5	7,595	0.615	1043	4.0	294	57	238,339	11.2	12.3	-1.1	-9%	11.90	12.63	11.39	0.68	0.71	0.70	0.73	1.39	0.36	0.11
2017	28	0.989	20	4.2	333	8	244,253	0.3	0.1	0.1	*n.m.	0.21	0.18	-	0.00	0.00	0.00	-	1.88	0.00	0.00
2016	179	0.953	69	4.1	338	16	232,603	0.7	2.4	-1.8	*n.m.	1.90	3.46	2.40	0.00	0.18	0.35	0.55	1.98	0.73	0.00
2015	190	0.844	89	4.2	320	29	219,513	9.7	8.9	0.8	9%	10.15	9.95	7.22	0.00	2.81	1.79	1.79	1.63	0.36	0.35
2014	37	0.784	28	4.3	304	39	209,325	0.2	7.4	-7.3	*n.m.	9.77	10.20	7.36	0.00	1.30	2.93	1.79	1.62	1.10	1.03
2013	3,184	0.648	401	4.0	296	55	233,689	11.2	11.8	-0.6	-5%	11.64	12.49	11.18	0.88	0.65	0.68	0.71	1.45	0.33	0.13
2012	3,963	0.573	424	4.1	288	63	243,570	11.9	13.4	-1.5	-11%	12.70	13.32	12.18	0.60	0.68	0.66	0.70	1.30	0.36	0.07
30yr 105-125 LTV 4	8,432	0.566	1444	4.5	294	57	233,125	12.5	15.1	-2.6	-17%	13.61	14.45	13.40	0.96	0.89	0.94	0.97	1.56	0.49	0.11
2017	141	0.984	62	4.6	349	7	233,651	1.7	2.1	-0.4	*n.m.	1.34	1.40	-	0.00	0.00	0.00	-	2.06	0.93	0.00
2016	239	0.930	73	4.6	337	18	223,482	10.5	5.5	5.0	90%	6.77	5.73	4.27	2.30	2.29	1.56				

FGLMC Prepayment Speeds
November 2017
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	662	0.694	173	3.7	292	58	242,177	10.9	11.5	-0.5	-5%	10.89	10.59	9.16	1.52	1.00	0.89	0.71	1.56	0.30	0.16
2013	330	0.713	96	3.7	292	56	228,385	12.4	10.4	2.0	19%	10.53	9.52	8.46	2.74	1.71	1.13	1.00	1.75	0.22	0.15
2012	324	0.671	71	3.7	292	61	256,519	9.6	12.8	-3.2	-25%	11.51	11.89	10.04	0.30	0.30	0.66	0.43	1.37	0.40	0.16
30yr 125+ LTV 3.5	5,968	0.668	732	4.1	293	59	232,819	10.5	11.7	-1.3	-11%	11.10	11.31	10.07	0.82	0.84	0.87	0.91	1.78	0.44	0.08
2016	54	0.937	35	4.2	336	17	197,887	8.0	0.1	7.9	*n.m.	4.23	5.73	3.62	3.32	2.54	3.37	1.70	2.86	0.24	0.00
2015	61	0.866	41	4.2	314	29	203,054	10.3	9.5	0.9	9%	7.98	7.76	6.67	0.00	0.57	1.44	1.68	3.06	1.08	0.13
2013	2,610	0.702	341	4.1	295	56	225,164	9.0	11.9	-2.9	-25%	10.10	10.34	9.03	0.99	1.02	1.00	0.99	1.76	0.48	0.10
2012	3,227	0.635	301	4.1	290	62	240,237	11.8	11.9	-0.1	-1%	12.11	12.28	11.07	0.65	0.67	0.71	0.81	1.75	0.41	0.07
30yr 125+ LTV 4	8,890	0.621	1041	4.5	293	60	231,554	11.9	12.2	-0.3	-2%	12.27	12.91	11.90	1.10	0.89	0.87	1.02	1.95	0.53	0.14
2017	41	0.971	30	4.6	342	6	196,627	0.2	9.0	-8.8	*n.m.	5.60	2.91	-	0.00	2.45	1.23	-	0.77	0.37	0.00
2016	102	0.929	51	4.6	337	18	204,880	3.1	5.6	-2.5	-45%	2.96	3.30	4.22	2.98	1.98	1.98	2.63	2.93	0.84	0.23
2015	214	0.873	99	4.5	323	29	196,819	7.6	8.4	-0.8	-9%	9.61	7.45	6.10	2.13	3.95	2.15	1.97	2.20	0.89	0.41
2014	200	0.820	114	4.7	309	40	197,350	6.9	6.7	0.3	4%	6.38	6.17	6.42	3.37	1.56	1.68	2.32	2.63	0.72	0.09
2013	2,299	0.693	380	4.4	299	54	219,668	9.5	11.6	-2.1	-18%	10.65	11.17	10.21	1.37	1.13	1.13	1.19	2.04	0.55	0.14
2012	6,034	0.583	367	4.5	288	65	239,138	13.3	12.8	0.5	4%	13.34	14.13	13.02	0.86	0.65	0.69	0.85	1.87	0.50	0.14
30yr 125+ LTV 4.5	2,630	0.617	545	5.0	296	55	220,581	13.0	14.3	-1.3	-9%	13.05	13.27	12.74	1.30	1.05	0.99	1.41	1.99	0.63	0.18
2017	32	0.985	18	5.0	346	7	212,875	0.2	0.2	0.0	*n.m.	0.18	1.43	-	0.00	0.00	0.00	-	1.31	0.95	0.00
2016	12	0.890	8	5.0	338	19	205,907	23.2	7.9	15.2	192%	10.94	7.36	6.71	23.15	10.86	5.59	5.72	2.27	2.78	0.00
2015	74	0.869	44	4.9	326	30	185,696	10.6	3.3	7.2	*n.m.	7.34	5.60	5.55	1.91	1.71	0.86	1.93	4.12	0.29	0.40
2014	502	0.771	172	5.0	310	42	202,023	9.2	9.7	-0.5	-5%	9.12	8.88	8.70	2.40	1.87	1.45	2.22	2.27	0.78	0.31
2013	727	0.728	187	5.1	303	50	212,787	8.6	14.1	-5.5	-39%	10.13	10.17	9.82	1.28	1.04	1.44	1.76	2.65	0.61	0.32
2012	1,283	0.517	116	5.0	284	66	234,608	17.1	17.1	0.1	0%	16.70	17.20	16.29	0.64	0.63	0.56	0.86	1.39	0.58	0.03
30yr 125+ LTV 5	82	0.749	46	5.5	305	48	206,734	7.5	10.6	-3.1	-30%	9.17	10.48	9.85	1.35	2.38	2.14	2.52	2.03	1.87	0.10
2014	37	0.780	21	5.5	309	45	204,342	3.2	7.1	-3.9	-55%	7.00	7.51	8.81	2.99	2.74	3.48	4.60	1.98	2.11	0.00
2013	42	0.732	23	5.5	303	49	211,801	11.4	7.4	4.0	53%	9.31	12.47	10.35	0.00	1.10	0.55	0.42	2.20	1.78	0.19

*n.m. - Not Meaningful

Source: Bloomberg

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FGLMC Prepayment Speeds

November 2017

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	297	0.725	24	3.6	323	31	317,789	9.8	9.6	0.2	2%	13.35	15.56	12.75	0.00	0.00	0.00	0.00	0.27	0.09	0.00
2015	228	0.764	11	3.6	326	29	313,268	9.8	9.9	-0.1	-1%	13.31	15.92	12.53	0.00	0.00	0.00	0.00	0.25	0.12	0.00
2012	30	0.465	5	3.5	283	65	347,109	7.6	8.7	-1.1	-12%	17.43	17.30	15.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30yr Relo 3.5	40	0.541	6	4.0	308	42	295,814	13.8	5.5	8.3	150%	16.00	19.91	16.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2014	30	0.573	1	4.1	313	37	282,584	18.0	7.3	10.7	148%	19.72	22.03	17.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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