

Conditional Claim Rates All Mortgages by Origination Fiscal Year

Policy/Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1978	0.03	0.41	0.58	0.55	0.45	0.52	0.45	0.46	0.45	0.50	0.68	0.64	0.57	0.49	0.40	0.36	0.33	0.28	0.21	0.19	0.13	0.10	0.09	0.09	0.07	0.05	0.10	0.05	0.02	0.04
1979	0.02	0.33	0.76	0.72	0.85	0.80	0.84	0.86	1.01	1.24	1.13	0.97	0.84	0.72	0.61	0.59	0.56	0.41	0.35	0.27	0.19	0.19	0.17	0.13	0.13	0.12	0.10	0.05	0.07	0.04
1980	0.02	0.66	1.21	1.58	1.51	1.65	1.69	2.11	2.59	2.22	1.78	1.50	1.35	1.30	1.25	1.14	0.74	0.67	0.59	0.43	0.41	0.39	0.27	0.18	0.23	0.14	0.17	0.07	0.05	0.04
1981	0.08	1.39	3.31	3.36	3.75	3.75	4.89	5.58	4.12	3.22	2.59	2.23	2.06	1.93	1.89	1.33	1.25	1.22	0.90	0.79	0.62	0.48	0.52	0.36	0.38	0.24	0.17	0.07	0.06	0.04
1982	0.14	2.17	4.56	5.81	6.83	8.96	10.03	7.13	4.77	3.78	3.42	2.81	2.97	2.72	2.00	2.02	2.01	1.34	1.18	0.80	1.30	1.14	1.05	1.14	0.48	0.08	0.09	0.07	0.06	0.05
1983	0.02	0.53	1.65	2.32	3.55	5.22	4.59	3.29	2.75	2.54	2.30	2.40	2.20	1.55	1.55	1.46	1.42	1.19	1.11	0.70	0.79	0.74	0.49	0.43	0.28	0.12	0.10	0.08	0.06	0.05
1984	0.04	1.09	2.96	4.94	7.03	6.10	4.35	3.32	2.96	2.56	2.53	2.17	1.76	1.60	1.27	1.11	1.05	0.79	0.56	0.42	0.33	0.24	0.25	0.23	0.16	0.12	0.10	0.08	0.06	0.05
1985	0.03	0.90	3.26	5.75	5.19	3.97	3.35	2.98	2.88	2.72	2.54	1.83	1.74	1.52	1.09	1.10	0.79	0.62	0.46	0.38	0.25	0.22	0.24	0.20	0.15	0.12	0.10	0.08	0.06	0.05
1986	0.01	0.47	1.74	2.18	2.03	1.87	1.69	1.56	1.70	1.73	1.40	1.33	1.16	1.02	0.87	0.61	0.54	0.47	0.45	0.31	0.21	0.22	0.14	0.11	0.08	0.06	0.05	0.04	0.03	0.03
1987	0.01	0.37	1.07	1.30	1.34	1.33	1.24	1.34	1.31	1.11	1.11	0.99	0.90	0.78	0.47	0.43	0.46	0.42	0.32	0.23	0.21	0.14	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02
1988	0.01	0.44	1.23	1.64	1.87	1.84	2.10	2.20	1.80	1.73	1.58	1.45	1.22	0.82	0.69	0.64	0.67	0.46	0.38	0.29	0.20	0.16	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02
1989	0.02	0.38	1.20	1.68	1.92	2.38	2.53	2.10	1.99	1.67	1.52	1.36	0.88	0.78	0.72	0.69	0.59	0.48	0.38	0.26	0.20	0.14	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.02
1990	0.01	0.33	1.15	1.70	2.25	2.41	1.97	1.97	1.72	1.53	1.34	0.92	0.74	0.76	0.70	0.56	0.52	0.49	0.32	0.23	0.17	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02
1991	0.01	0.34	1.16	1.86	2.23	1.92	2.01	1.80	1.56	1.44	0.93	0.80	0.74	0.74	0.65	0.50	0.55	0.39	0.29	0.21	0.15	0.12	0.09	0.08	0.06	0.05	0.04	0.03	0.03	0.02
1992	0.01	0.22	0.77	1.19	1.25	1.50	1.45	1.34	1.18	0.83	0.69	0.62	0.63	0.52	0.45	0.43	0.32	0.22	0.16	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02
1993	0.00	0.16	0.57	0.87	1.23	1.21	1.08	0.95	0.61	0.50	0.48	0.51	0.40	0.33	0.34	0.28	0.20	0.15	0.10	0.08	0.07	0.06	0.05	0.05	0.04	0.03	0.03	0.02	0.02	0.02
1994	0.00	0.21	0.68	1.14	1.36	1.25	1.02	0.68	0.59	0.54	0.54	0.46	0.35	0.37	0.28	0.20	0.17	0.12	0.09	0.08	0.06	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02	0.02
1995	0.01	0.30	1.30	2.18	2.49	2.29	1.69	1.45	1.72	1.61	1.28	1.07	1.07	0.79	0.61	0.48	0.36	0.27	0.21	0.17	0.14	0.11	0.09	0.07	0.06	0.04	0.04	0.03	0.02	0.02
1996	0.00	0.30	1.32	2.13	2.21	1.67	1.49	1.70	1.72	1.41	1.15	1.24	0.98	0.72	0.56	0.42	0.34	0.27	0.21	0.18	0.15	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02
1997	0.01	0.40	1.50	2.28	2.00	2.04	2.31	2.25	1.94	1.53	1.51	1.19	0.90	0.69	0.52	0.43	0.35	0.29	0.24	0.19	0.15	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02
1998	0.01	0.33	1.14	1.32	1.45	1.76	1.93	1.77	1.51	1.39	1.06	0.83	0.63	0.49	0.41	0.35	0.30	0.25	0.20	0.15	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02	0.02
1999	0.01	0.33	0.90	1.34	1.94	2.22	2.04	1.63	1.49	1.05	0.87	0.68	0.53	0.44	0.38	0.34	0.29	0.23	0.18	0.14	0.11	0.09	0.07	0.05	0.04	0.04	0.03	0.02	0.02	0.01
2000	0.01	0.51	2.05	4.05	4.73	4.10	3.32	2.90	2.10	1.82	1.45	1.12	0.92	0.78	0.70	0.63	0.54	0.41	0.32	0.24	0.19	0.15	0.11	0.09	0.07	0.05	0.04	0.04	0.03	0.02
2001	0.01	0.47	1.98	3.67	3.77	3.23	2.74	1.86	1.50	1.16	0.94	0.77	0.64	0.57	0.51	0.45	0.37	0.28	0.22	0.17	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02
2002	0.01	0.50	2.12	2.81	2.62	2.52	1.96	1.57	1.13	0.90	0.75	0.65	0.58	0.52	0.44	0.38	0.31	0.24	0.18	0.14	0.11	0.09	0.07	0.06	0.04	0.04	0.03	0.02	0.02	0.02
2003	0.01	0.54	1.40	1.62	1.86	1.57	1.36	0.94	0.72	0.61	0.55	0.50	0.43	0.37	0.31	0.27	0.22	0.17	0.14	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02
2004	0.05	0.73	1.50	2.17	2.19	2.00	1.33	0.97	0.76	0.67	0.62	0.54	0.46	0.39	0.33	0.28	0.22	0.18	0.14	0.11	0.08	0.07	0.05	0.04	0.04	0.03	0.02	0.02	0.02	0.01
2005	0.04	0.65	1.70	2.64	2.80	1.97	1.48	1.11	0.88	0.76	0.65	0.55	0.46	0.39	0.33	0.28	0.23	0.18	0.14	0.11	0.08	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02
2006	0.02	0.46	3.18	4.87	3.36	2.34	1.75	1.40	1.20	1.00	0.80	0.65	0.54	0.46	0.39	0.32	0.26	0.20	0.15	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02	0.02	0.01
2007	0.01	0.85	3.61	4.27	2.87	2.24	1.86	1.58	1.30	1.03	0.81	0.69	0.58	0.49	0.42	0.35	0.28	0.22	0.17	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.01
2008	0.02	0.78	2.29	2.87	2.65	2.37	2.06	1.62	1.19	1.01	0.93	0.81	0.68	0.57	0.49	0.41	0.33	0.25	0.19	0.15	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02	0.02
2009	0.01	0.37	1.29	1.79	1.81	1.70	1.42	1.07	0.87	0.79	0.73	0.63	0.54	0.45	0.38	0.32	0.26	0.20	0.15	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02
2010	0.01	0.36	1.29	1.88	1.99	1.85	1.53	1.13	0.91	0.83	0.77	0.67	0.57	0.48	0.41	0.34	0.27	0.21	0.16	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02
2011	0.01	0.36	1.35	2.00	2.11	1.93	1.54	1.12	0.91	0.83	0.77	0.67	0.57	0.48	0.41	0.34	0.27	0.21	0.16	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02
2012	0.01	0.37																												

Conditional Prepayment Rates All Mortgages by Origination Fiscal Year																														
Policy/Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1978	0.34	2.35	2.01	1.33	0.88	2.03	2.13	2.46	5.60	8.30	6.15	5.76	6.05	5.93	8.31	12.43	14.59	8.45	10.92	10.93	14.53	15.89	11.81	12.49	16.92	22.18	18.66	18.93	20.54	20.65
1979	0.23	0.62	0.64	0.47	1.33	1.54	1.95	5.07	8.56	6.27	5.96	6.37	6.28	11.12	17.73	19.36	9.16	11.87	11.44	15.04	18.11	12.01	12.63	15.84	19.66	22.21	17.23	16.81	16.11	17.34
1980	0.30	0.78	0.32	1.75	2.03	2.77	11.20	17.15	8.56	7.01	7.96	9.24	17.40	20.76	21.96	10.35	12.87	12.06	15.38	17.60	13.57	12.12	15.49	18.26	18.35	19.16	15.36	14.86	16.37	16.43
1981	0.21	0.46	9.06	5.70	7.61	23.92	26.36	12.39	9.34	9.18	9.90	14.96	17.61	19.67	10.05	12.69	11.83	14.83	19.73	12.41	15.11	13.43	14.74	14.57	14.89	17.22	13.57	16.47	16.75	16.97
1982	0.39	19.67	10.47	14.27	33.39	32.49	16.88	12.99	11.19	11.04	14.35	15.80	18.00	10.10	11.79	16.18	15.64	22.71	13.59	13.24	17.01	11.96	14.72	11.89	15.46	16.84	16.65	16.99	17.18	17.39
1983	0.29	0.94	2.27	18.18	27.99	11.99	9.48	11.35	13.78	23.10	24.50	26.50	12.23	14.91	14.63	29.10	22.52	13.07	12.36	16.39	19.14	16.57	14.38	12.53	12.81	15.74	16.15	16.53	16.91	17.29
1984	0.22	1.46	19.22	26.34	12.08	9.84	10.79	11.39	17.85	19.39	20.97	9.18	10.71	9.97	12.01	21.41	7.09	6.70	7.43	7.83	9.47	5.06	7.00	9.52	15.49	15.87	16.28	16.65	17.04	17.44
1985	0.31	11.18	23.29	10.67	8.69	10.63	12.58	21.83	23.27	22.80	8.88	10.53	9.54	11.53	12.29	18.23	6.83	9.10	7.20	6.69	6.49	7.77	9.18	15.09	15.44	15.82	16.23	16.60	16.99	17.38
1986	0.52	3.84	2.87	3.39	4.76	5.82	14.68	26.16	25.20	7.90	11.87	10.23	16.12	17.63	10.37	19.80	15.33	17.19	13.33	9.68	13.20	8.97	12.61	12.78	13.05	13.28	13.57	13.99	14.35	14.55
1987	0.27	1.09	1.87	3.04	3.64	8.66	19.51	20.95	6.95	10.53	9.25	15.52	18.28	10.28	13.45	22.90	21.92	16.73	12.23	13.63	10.47	12.77	12.17	11.95	11.88	12.11	12.95	13.80	13.91	14.02
1988	0.39	1.57	3.22	4.80	14.06	26.04	25.29	7.99	11.95	10.17	15.39	17.31	10.35	12.09	15.87	21.60	14.19	10.70	12.86	9.13	12.32	12.28	12.31	12.52	12.80	13.18	13.69	13.96	14.21	14.43
1989	0.46	2.08	4.20	14.81	28.21	27.31	8.35	12.29	10.23	15.97	17.92	10.31	12.16	16.54	18.23	19.07	11.47	13.73	9.22	12.23	11.90	11.71	11.97	12.28	12.68	13.34	13.80	14.05	14.33	14.64
1990	0.39	2.11	9.69	29.15	29.08	8.41	12.72	10.26	16.58	18.89	10.48	12.79	18.02	20.45	17.25	16.42	16.04	9.69	12.04	11.71	11.53	11.64	11.91	12.37	12.94	13.24	13.49	13.78	14.10	14.43
1991	0.38	5.61	25.11	28.76	7.97	12.86	10.62	17.67	20.07	10.66	14.16	19.67	23.10	18.73	14.44	20.51	9.93	12.15	11.67	11.31	11.14	11.29	11.80	12.48	12.78	12.98	13.22	13.51	13.79	14.08
1992	0.61	8.78	16.36	6.79	11.53	10.22	18.43	21.36	11.21	16.38	22.98	29.51	22.98	17.29	15.35	16.27	16.29	14.36	12.82	12.11	11.98	12.94	14.41	14.71	14.69	14.80	15.08	15.29	15.48	15.65
1993	1.34	6.57	4.96	8.65	8.40	14.45	18.28	10.48	15.83	23.54	35.38	25.84	19.59	16.52	14.61	14.21	11.43	9.84	8.28	7.98	8.70	9.70	10.32	10.77	10.84	10.98	11.12	11.25	11.37	11.49
1994	0.97	3.11	7.18	7.57	12.97	15.66	9.89	14.65	20.71	32.98	25.05	19.56	16.11	13.61	13.11	9.75	8.26	7.03	6.62	6.90	7.54	8.21	8.48	8.49	8.57	8.65	8.76	8.84	8.93	9.02
1995	1.71	8.99	9.10	19.68	19.65	10.34	16.86	22.82	30.51	25.41	21.08	16.90	17.96	19.87	16.77	13.85	12.35	12.10	12.85	14.11	14.43	14.59	14.81	15.10	15.40	15.73	16.06	16.38	16.70	17.02
1996	0.62	3.96	16.55	19.06	9.72	16.81	23.11	33.07	26.78	22.01	17.40	17.60	18.62	15.17	12.48	10.40	9.84	10.50	11.69	12.15	12.21	12.29	12.54	12.79	13.05	13.32	13.62	13.89	14.17	14.46
1997	0.89	12.93	21.80	10.52	19.62	23.49	32.05	26.27	21.87	17.41	18.56	20.37	16.91	13.95	12.21	11.20	11.57	12.84	13.15	13.04	12.91	13.08	13.36	13.65	13.94	14.24	14.56	14.87	15.19	15.52
1998	1.74	9.47	7.33	14.93	22.03	37.16	29.39	23.94	18.02	16.79	16.19	12.85	10.19	8.47	7.64	7.39	8.11	8.91	9.11	9.05	9.01	9.11	9.30	9.50	9.71	9.93	10.15	10.38	10.61	10.85
1999	0.94	3.48	11.91	20.42	36.24	28.98	24.30	17.88	15.75	14.24	11.71	9.52	8.04	7.18	6.99	7.24	7.78	7.87	7.79	7.70	7.66	7.74	7.89	8.04	8.19	8.35	8.52	8.68	8.85	9.02
2000	0.88	25.07	31.64	34.97	27.61	23.93	18.27	19.62	22.00	19.18	17.10	15.75	14.82	14.70	15.30	14.82	14.39	14.25	14.19	14.12	14.09	14.27	14.58	14.89	15.21	15.54	15.88	16.22	16.56	16.90
2001	4.89	19.77	41.75	30.86	25.29	18.43	17.04	16.60	13.60	11.34	10.20	9.52	9.30	9.96	10.29	9.87	9.54	9.47	9.40	9.33	9.27	9.35	9.53	9.71	9.90	10.10	10.30	10.50	10.71	10.92
2002	4.02	33.80	28.58	24.65	18.11	15.26	12.30	10.24	8.59	7.70	7.32	7.18	7.44	7.75	7.44	6.93	6.74	6.69	6.63	6.56	6.53	6.60	6.74	6.88	7.03	7.18	7.33	7.49	7.66	7.82
2003	6.96	16.23	21.18	16.17	10.63	7.80	6.75	6.41	6.46	6.37	6.40	6.23	5.94	5.63	5.33	4.96	4.78	4.73	4.62	4.56	4.52	4.56	4.63	4.70	4.78	4.86	4.94	5.02	5.11	5.19
2004	3.94	17.22	15.36	11.84	9.34	7.83	6.86	7.13	7.19	7.15	7.20	6.93	6.53	6.15	5.80	5.40	5.24	5.19	5.08	5.03	5.00	5.06	5.15	5.24	5.34	5.43	5.53	5.63	5.73	5.83
2005	3.52	9.15	10.13	9.68	8.46	7.91	7.95	8.53	8.86	9.03	9.14	8.80	8.29	7.81	7.37	6.88	6.69	6.63	6.58	6.53	6.50	6.57	6.69	6.81	6.93	7.05	7.18	7.29	7.41	7.52
2006	1.32	5.46	7.92	7.78	7.26	7.41	7.57	8.27	8.73	9.27	9.68	9.49	8.97	8.44	7.94	7.45	7.26	7.22	7.18	7.14	7.12	7.22	7.37	7.53	7.69	7.85	8.02	8.18	8.35	8.51
2007	0.83	4.01	6.79	6.90	7.40	7.69	7.87	8.69	9.33	9.75	10.14	9.79	9.22	8.67	8.16	7.67	7.47	7.44	7.40	7.37	7.35	7.45	7.61	7.78	7.95	8.13	8.31	8.49	8.67	8.85
2008	0.66	4.52	8.78	10.22	10.32	10.19	10.78	12.37	13.09	12.90	12.62	11.98	11.20	10.47	9.80	9.17	8.91	8.82	8.74	8.66	8.60	8.68	8.83	8.98	9.14	9.29	9.45	9.60	9.76	9.92
2009	0.82	5.62	10.65	12.04	12.83	13.88	14.98	16.23	16.15	15.48	14.97	14.10	13.11	12.21	11.39	10.60	10.28	10.14	10.01	9.88	9.77	9.84	9.98	10.11	10.25	10.40	10.54	10.68	10.83	10.97
2010	0.80	5.72	10.93	13.70	16.02	16.69	16.79	17.83	17.67	16.92	16.40	15.48	14.43	13.46	12.56	11.72	11.37	11.22	11.07	10.93	10.81	10.								

Cumulative Prepayment Rates		All Mortgages																													
		by Origination Fiscal Year																													
Policy/Book		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1978	0.34	2.67	4.63	5.88	6.69	8.54	10.44	12.58	17.30	23.86	28.30	32.17	35.98	39.47	44.04	50.28	56.66	59.81	63.52	66.82	70.72	74.36	76.63	78.75	81.25	83.98	85.77	87.24	88.53	89.57	
1979	0.23	0.85	1.48	1.94	3.22	4.67	6.46	11.00	18.19	22.96	27.15	31.31	35.11	41.37	50.16	58.00	60.97	64.44	67.38	70.78	74.25	76.14	77.87	79.77	81.75	83.55	84.63	85.50	86.20	86.83	
1980	0.30	1.07	1.39	3.08	4.98	7.48	17.14	30.02	35.21	38.99	42.88	46.96	53.82	60.47	65.95	67.93	70.11	71.88	73.85	75.74	76.94	77.85	78.88	79.90	80.74	81.45	81.91	82.28	82.63	82.93	
1981	0.21	0.67	9.53	14.42	20.36	36.89	50.08	54.34	56.97	59.21	61.33	64.13	66.86	69.30	70.28	71.37	72.25	73.20	74.26	74.79	75.36	75.78	76.17	76.51	76.79	77.08	77.26	77.46	77.62	77.76	
1982	0.39	19.95	28.09	37.52	55.15	65.40	68.53	70.28	71.49	72.49	73.60	74.60	75.53	75.95	76.37	76.86	77.26	77.73	77.94	78.12	78.31	78.42	78.54	78.63	78.72	78.80	78.87	78.93	78.98	79.02	
1983	0.29	1.23	3.46	20.61	41.61	47.77	51.80	55.94	60.24	66.26	71.00	74.76	75.99	77.27	78.33	80.08	81.03	81.45	81.78	82.17	82.55	82.81	82.99	83.13	83.26	83.39	83.50	83.60	83.68	83.75	
1984	0.22	1.68	20.36	40.28	46.56	50.70	54.51	57.93	62.49	66.42	69.74	70.85	72.00	72.93	73.93	75.47	75.86	76.21	76.56	76.90	77.28	77.46	77.70	78.00	78.45	78.83	79.16	79.44	79.68	79.89	
1985	0.31	11.45	31.86	38.73	43.40	48.32	53.30	60.56	66.38	70.59	71.81	73.09	74.11	75.21	76.22	77.52	77.91	78.40	78.74	79.04	79.31	79.60	79.93	80.41	80.83	81.19	81.51	81.77	82.00	82.19	
1986	0.52	4.34	7.07	10.14	14.22	18.87	29.70	45.84	57.08	59.66	63.16	65.77	69.41	72.71	74.29	76.96	78.61	80.16	81.15	81.77	82.53	82.98	83.56	84.06	84.51	84.91	85.26	85.58	85.85	86.09	
1987	0.27	1.36	3.20	6.10	9.41	16.92	32.15	45.11	48.45	53.09	56.69	62.11	67.44	69.87	72.68	76.81	79.84	81.64	82.73	83.79	84.49	85.25	85.89	86.43	86.91	87.34	87.74	88.12	88.44	88.72	
1988	0.39	1.96	5.10	9.58	21.84	40.94	54.32	57.39	61.51	64.54	68.57	72.34	74.17	76.06	78.22	80.67	81.93	82.73	83.59	84.12	84.77	85.33	85.83	86.27	86.66	87.02	87.33	87.62	87.86	88.07	
1989	0.46	2.53	6.61	20.21	41.84	56.47	59.62	63.75	66.69	70.72	74.44	76.17	77.96	80.09	82.03	83.67	84.47	85.30	85.78	86.36	86.85	87.28	87.66	88.00	88.32	88.60	88.86	89.09	89.28	89.46	
1990	0.39	2.49	11.91	37.16	54.59	58.05	62.71	65.92	70.48	74.72	76.59	78.60	81.05	83.31	84.81	85.98	86.93	87.41	87.95	88.40	88.80	89.15	89.47	89.76	90.03	90.26	90.47	90.66	90.82	90.96	
1991	0.38	5.97	29.50	49.36	53.18	58.71	62.60	68.27	73.45	75.60	78.12	81.09	83.86	85.57	86.63	87.92	88.41	88.94	89.40	89.78	90.12	90.42	90.70	90.96	91.19	91.40	91.58	91.74	91.88	92.01	
1992	0.61	9.34	24.13	29.22	37.18	43.32	53.11	62.20	65.89	70.61	76.09	81.47	84.39	86.07	87.30	88.39	89.30	89.97	90.49	90.91	91.27	91.62	91.95	92.25	92.50	92.71	92.90	93.06	93.20	93.31	
1993	1.34	7.82	12.38	19.90	26.51	36.78	47.74	52.81	59.59	68.01	77.63	82.13	84.64	86.34	87.59	88.62	89.33	89.87	90.28	90.64	91.00	91.37	91.73	92.06	92.35	92.62	92.86	93.08	93.27	93.45	
1994	0.97	4.06	10.93	17.61	28.05	38.85	44.52	52.01	60.96	72.19	77.86	81.15	83.32	84.85	86.12	86.93	87.56	88.04	88.47	88.88	89.30	89.72	90.12	90.49	90.83	91.14	91.43	91.70	91.94	92.17	
1995	1.71	10.55	18.66	34.37	46.64	51.66	58.82	66.72	74.71	79.22	81.95	83.65	85.13	86.46	87.34	87.95	88.41	88.81	89.18	89.53	89.84	90.11	90.34	90.54	90.71	90.86	90.99	91.10	91.19	91.27	
1996	0.62	4.56	20.30	35.20	41.18	50.29	60.51	71.54	77.36	80.78	82.86	84.56	86.03	86.99	87.65	88.14	88.54	88.93	89.32	89.67	89.98	90.26	90.51	90.72	90.92	91.09	91.25	91.38	91.50	91.60	
1997	0.89	13.70	32.43	39.36	50.63	61.21	71.96	77.74	81.19	83.27	85.08	86.66	87.69	88.39	88.91	89.33	89.71	90.08	90.41	90.70	90.94	91.16	91.35	91.52	91.67	91.80	91.91	92.01	92.10	92.17	
1998	1.74	11.04	17.54	29.65	44.62	63.94	73.27	78.49	81.41	83.60	85.33	86.46	87.24	87.81	88.29	88.71	89.13	89.56	89.96	90.32	90.64	90.94	91.21	91.47	91.71	91.92	92.12	92.31	92.48	92.63	
1999	0.94	4.39	15.74	32.71	56.26	67.91	74.63	78.27	80.85	82.78	84.13	85.08	85.81	86.40	86.93	87.44	87.95	88.42	88.85	89.24	89.60	89.93	90.25	90.54	90.82	91.07	91.31	91.54	91.75	91.94	
2000	0.88	25.73	49.06	66.16	74.40	79.23	81.88	84.11	86.05	87.34	88.24	88.92	89.45	89.90	90.29	90.60	90.87	91.08	91.27	91.43	91.57	91.68	91.79	91.88	91.95	92.02	92.08	92.13	92.17	92.21	
2001	4.89	23.69	55.36	68.53	75.59	79.25	81.90	83.96	85.34	86.32	87.09	87.73	88.29	88.83	89.33	89.75	90.12	90.46	90.75	91.02	91.26	91.48	91.68	91.86	92.03	92.19	92.33	92.47	92.59	92.69	
2002	4.02	36.45	54.48	65.25	70.99	74.82	77.36	79.18	80.52	81.61	82.55	83.40	84.21	84.99	85.68	86.27	86.80	87.29	87.74	88.15	88.54	88.90	89.25	89.58	89.90	90.19	90.48	90.75	91.00	91.24	
2003	6.96	22.06	38.46	48.15	53.39	56.75	59.39	61.69	63.84	65.81	67.65	69.31	70.79	72.11	73.28	74.31	75.24	76.12	76.94	77.71	78.44	79.14	79.82	80.48	81.11	81.73	82.32	82.89	83.45	83.98	
2004	3.94	20.47	32.57	40.32	45.58	49.48	52.57	55.51	58.23	60.73	63.04	65.10	66.89	68.46	69.84	71.05	72.16	73.19	74.15	75.06	75.91	76.72	77.51	78.27	79.00	79.71	80.39	81.04	81.67	82.27	
2005	3.52	12.34	21.15	28.58	34.27	38.99	43.26	47.42	51.32	54.91	58.18	61.03	63.46	65.55	67.36	68.92	70.32	71.62	72.83	73.94	74.97	75.95	76.88	77.76	78.59	79.38	80.13	80.83	81.50	82.12	
2006	1.32	6.71	14.06	20.48	25.72	30.49	34.90	39.25	43.41	47.39	51.11	54.38	57.16	59.52	61.55	63.29	64.86	66.30	67.63	68.85	69.98	71.05	72.05	73.01	73.90	74.75	75.55	76.30	77.00	77.65	
2007	0.83	4.81	11.21	17.05	22.60	27.78	32.56	37.32	41.91	46.19	50.16	53.58	56.46	58.91	60.99	62.79	64.40	65.87	67.23	68.48	69.63	70.71	71.74	72.70	73.61	74.46	75.27	76.02	76.72	77.37	
2008	0.66	5.15	13.41	21.96	29.46	35.91	41.87	47.84	53.26	57.85	61.71	64.88	67.46	69.59	71.37	72.86	74.16	75.34	76.40	77.35	78.22	79.01	79.75	80.44	81.07	81.66	82.20	82.69	83.15	83.57	
2009	0.82	6.40	16.32	26.21	35.29	43.67	51.30	58.22	63.91	68.44	72.10	75.01	77.32	79.17	80.69	81.93	83.00	83.95	84.78	85.53	86.19	86.79	87.33	87.83	88.29	88.70	89.08	89.42	89.73	90.01	
2010	0.80	6.47	16.65	27.85	38.91	48.35	56.10	62.81	68.20	72.41	75.76	78.38	80.43	82.05	83.36	84.41	85.32	86.11	86.79	87.40	87.93	88.40	88.83	89.22	89.57	89.88	90.16	90.41	90.64	90.84	
2011	0.80	6.58	18.08	31.06	42.92	52.17	59.45	65.74	70.71	74.55	77.60	79.97	81.81	83.27	84.44	85.39	86.19	86.90	87.51	88.04	88.52	88.94	89.32	89.66	89.97	90.25	90.50	90.72	90.92	91.10	
2012	0.80	7.17	19.97	33.53	44.92	53.63	60.63	66.61	71.36	75.07	78.01	80.32	82.11	83.54	84.69	85.61	86.40	87.09	87.69	88.22	88.69	89.10	89.48	89.81	90.12	90.39	90.64	90.85	91.05	91.22	
2013	0.81	7.40	20.01	32.56	43.04	51.36	58.11	63.98	68.76	72.55	75.63	78.08	80.03	81.60	82.88	83.93	84.83	85.63	86.33	86.95	87.51	88.01	88.47	88.89	89.27	89.61	89.93	90.21	90.47	90.70	
2014	0.85	6.86	17.64	28.44	37.86	45.56	52.03	57.85	62.73	66.74	70.10	72.86	75.12	76.97	78.52	79.82	80.96	81.98	82.90	83.73	84.48	85.17	85.81	86.40	86.95	87.46	87.93	88.36	88.76	89.12	

Conditional Claim Rates Fixed Rate 30 Year Mortgages by Origination Fiscal Year

Policy/Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1978	0.03	0.41	0.59	0.55	0.45	0.52	0.45	0.46	0.45	0.50	0.68	0.64	0.57	0.49	0.40	0.36	0.33	0.28	0.21	0.19	0.13	0.10	0.09	0.09	0.07	0.05	0.10	0.05	0.02	0.04
1979	0.02	0.33	0.76	0.72	0.85	0.80	0.84	0.86	1.01	1.24	1.13	0.97	0.84	0.72	0.61	0.60	0.56	0.41	0.35	0.27	0.19	0.19	0.17	0.13	0.13	0.12	0.10	0.05	0.07	0.04
1980	0.02	0.66	1.21	1.58	1.51	1.65	1.69	2.11	2.59	2.22	1.78	1.50	1.35	1.30	1.25	1.14	0.74	0.67	0.59	0.43	0.41	0.39	0.27	0.18	0.23	0.14	0.17	0.07	0.05	0.04
1981	0.08	1.39	3.30	3.36	3.75	3.76	4.91	5.60	4.13	3.23	2.60	2.23	2.07	1.94	1.91	1.34	1.25	1.22	0.90	0.79	0.62	0.48	0.52	0.36	0.38	0.24	0.17	0.07	0.06	0.04
1982	0.14	2.18	4.57	5.83	6.87	9.04	10.14	7.22	4.87	3.85	3.50	2.88	3.07	2.82	2.08	2.10	1.99	1.34	1.13	0.80	1.30	1.14	1.05	1.14	0.48	0.08	0.09	0.07	0.06	0.05
1983	0.02	0.56	1.73	2.43	3.76	5.62	4.98	3.62	3.05	2.83	2.57	2.70	2.55	1.80	1.80	1.70	1.42	1.18	1.10	0.70	0.79	0.74	0.49	0.43	0.28	0.12	0.10	0.08	0.06	0.05
1984	0.04	1.14	3.10	5.19	7.42	6.52	4.68	3.60	3.24	2.81	2.79	2.40	1.94	1.80	1.42	1.23	1.04	0.80	0.56	0.42	0.33	0.24	0.25	0.23	0.16	0.12	0.10	0.08	0.06	0.05
1985	0.03	0.97	3.48	6.15	5.61	4.31	3.65	3.28	3.19	3.02	2.85	2.05	2.00	1.76	1.25	1.27	0.80	0.63	0.47	0.38	0.25	0.22	0.24	0.20	0.15	0.12	0.10	0.08	0.06	0.05
1986	0.01	0.51	1.89	2.35	2.19	2.01	1.82	1.70	1.86	1.91	1.56	1.48	1.29	1.14	0.97	0.69	0.55	0.48	0.46	0.31	0.21	0.22	0.14	0.11	0.08	0.06	0.05	0.04	0.03	0.03
1987	0.01	0.38	1.12	1.35	1.39	1.39	1.32	1.44	1.44	1.22	1.23	1.10	1.01	0.88	0.54	0.48	0.49	0.45	0.33	0.23	0.21	0.14	0.10	0.07	0.05	0.04	0.03	0.03	0.02	0.02
1988	0.01	0.42	1.19	1.62	1.87	1.88	2.22	2.35	1.93	1.88	1.70	1.60	1.35	0.90	0.77	0.71	0.71	0.50	0.40	0.30	0.20	0.16	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02
1989	0.01	0.37	1.18	1.69	1.93	2.45	2.61	2.16	2.06	1.74	1.58	1.42	0.92	0.82	0.77	0.73	0.60	0.50	0.38	0.26	0.19	0.14	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.02
1990	0.01	0.33	1.15	1.73	2.31	2.47	2.02	2.04	1.78	1.59	1.40	0.97	0.79	0.80	0.74	0.58	0.53	0.49	0.32	0.23	0.17	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02
1991	0.01	0.35	1.21	1.96	2.38	2.03	2.10	1.86	1.63	1.52	1.00	0.88	0.81	0.81	0.72	0.56	0.56	0.39	0.29	0.21	0.15	0.12	0.09	0.08	0.06	0.05	0.04	0.03	0.03	0.02
1992	0.01	0.24	0.84	1.33	1.30	1.52	1.48	1.40	1.25	0.94	0.80	0.71	0.76	0.67	0.55	0.50	0.32	0.22	0.16	0.10	0.08	0.06	0.05	0.04	0.04	0.03	0.02	0.02	0.01	0.01
1993	0.01	0.17	0.61	0.91	1.22	1.27	1.22	1.12	0.77	0.66	0.66	0.78	0.66	0.57	0.42	0.30	0.20	0.14	0.09	0.07	0.05	0.04	0.04	0.03	0.03	0.02	0.02	0.01	0.01	0.01
1994	0.00	0.19	0.68	1.17	1.45	1.43	1.25	0.88	0.80	0.76	0.85	0.77	0.62	0.51	0.31	0.22	0.16	0.11	0.08	0.06	0.05	0.04	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01
1995	0.00	0.29	1.17	1.97	2.26	2.21	1.70	1.44	1.73	1.71	1.45	1.21	1.16	0.80	0.62	0.49	0.35	0.26	0.20	0.16	0.13	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02
1996	0.00	0.29	1.25	1.94	2.08	1.67	1.47	1.70	1.86	1.61	1.29	1.36	1.01	0.74	0.58	0.43	0.33	0.26	0.21	0.17	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02
1997	0.01	0.39	1.37	2.03	1.78	1.79	2.10	2.29	2.09	1.65	1.58	1.19	0.89	0.69	0.52	0.43	0.34	0.28	0.23	0.19	0.14	0.11	0.09	0.07	0.06	0.04	0.03	0.03	0.02	0.02
1998	0.01	0.31	1.14	1.35	1.50	1.85	2.06	1.95	1.69	1.47	1.08	0.84	0.65	0.50	0.42	0.35	0.30	0.24	0.20	0.15	0.12	0.09	0.07	0.06	0.04	0.04	0.03	0.02	0.02	0.01
1999	0.01	0.37	1.03	1.53	2.22	2.55	2.36	1.91	1.63	1.09	0.91	0.72	0.56	0.46	0.39	0.35	0.30	0.23	0.18	0.14	0.11	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.01
2000	0.01	0.52	2.13	4.22	5.06	4.43	3.60	3.00	2.09	1.83	1.46	1.13	0.92	0.78	0.70	0.64	0.53	0.41	0.31	0.24	0.19	0.14	0.11	0.09	0.07	0.06	0.04	0.03	0.03	0.02
2001	0.01	0.55	2.15	3.96	4.08	3.42	2.86	1.90	1.54	1.20	0.97	0.79	0.66	0.59	0.53	0.46	0.37	0.28	0.22	0.17	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01
2002	0.01	0.57	2.37	3.21	2.96	2.68	2.01	1.60	1.16	0.93	0.79	0.68	0.61	0.54	0.46	0.39	0.31	0.24	0.18	0.14	0.11	0.08	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01
2003	0.01	0.67	1.72	2.02	2.16	1.74	1.50	1.02	0.79	0.67	0.62	0.56	0.48	0.41	0.35	0.29	0.23	0.18	0.14	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.02	0.01	0.01
2004	0.06	0.80	1.66	2.32	2.26	2.07	1.38	1.01	0.80	0.72	0.67	0.59	0.49	0.41	0.35	0.29	0.23	0.18	0.14	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01
2005	0.03	0.63	1.73	2.61	2.75	1.95	1.49	1.12	0.91	0.79	0.68	0.58	0.49	0.41	0.35	0.29	0.23	0.18	0.14	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.02	0.01	0.01
2006	0.01	0.44	3.20	4.88	3.37	2.35	1.77	1.42	1.02	0.82	0.66	0.55	0.47	0.39	0.33	0.26	0.20	0.15	0.12	0.09	0.07	0.06	0.04	0.03	0.03	0.02	0.02	0.01	0.01	0.01
2007	0.01	0.85	3.59	4.26	2.86	2.24	1.87	1.59	1.32	1.04	0.83	0.70	0.59	0.50	0.42	0.36	0.28	0.22	0.17	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01
2008	0.02	0.78	2.30	2.88	2.67	2.39	2.08	1.64	1.20	1.03	0.95	0.83	0.70	0.59	0.50	0.42	0.33	0.25	0.19	0.15	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01
2009	0.01	0.37	1.30	1.80	1.83	1.72	1.45	1.09	0.89	0.80	0.75	0.65	0.55	0.46	0.39	0.33	0.26	0.20	0.15	0.12	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01	0.01
2010	0.01	0.37	1.31	1.90	2.01	1.88	1.57	1.16	0.93	0.85	0.79	0.69	0.58	0.49	0.42	0.35	0.28	0.21	0.16	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01
2011	0.01	0.36	1.36	2.02	2.14	1.97	1.58	1.14	0.93	0.85	0.79	0.69	0.58	0.49	0.42	0.35	0.28	0.21	0.16	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01
2012	0.01	0.38																												

Conditional Prepayment Rates Fixed Rate 30 Year Mortgages by Origination Fiscal Year																														
Policy/Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1978	0.33	2.34	2.01	1.33	0.87	2.02	2.13	2.46	5.60	8.30	6.14	5.77	6.04	5.93	8.30	12.32	14.59	8.45	10.92	10.93	14.53	15.89	11.81	12.49	16.92	22.18	18.66	18.93	20.54	20.65
1979	0.23	0.62	0.64	0.47	1.33	1.54	1.94	5.07	8.56	6.27	5.95	6.37	6.27	11.12	17.74	19.28	9.16	11.87	11.44	15.04	18.11	12.01	12.63	15.84	19.66	22.21	17.23	16.81	16.11	17.34
1980	0.30	0.77	0.32	1.74	2.03	2.77	11.20	17.17	8.56	7.01	7.93	9.25	17.42	20.78	21.96	10.12	12.87	12.06	15.38	17.60	13.57	12.12	15.49	18.26	18.35	19.16	15.36	14.86	16.37	16.43
1981	0.21	0.46	9.08	5.70	7.61	23.96	26.42	12.41	9.34	9.19	9.90	15.02	17.68	19.73	10.03	11.94	11.83	14.83	19.73	12.41	15.11	13.43	14.74	14.57	14.89	17.22	13.57	16.47	16.75	16.97
1982	0.38	19.72	10.50	14.32	33.51	32.69	17.04	13.10	11.29	11.19	14.22	16.02	18.38	10.23	11.95	12.65	15.63	22.69	13.60	13.24	17.01	11.96	14.72	11.89	15.46	16.84	16.65	16.99	17.18	17.39
1983	0.30	0.93	2.26	18.79	28.64	12.22	9.59	11.49	14.06	23.40	24.87	27.44	12.19	14.83	13.81	17.10	22.47	13.07	12.36	16.39	19.14	16.57	14.38	12.53	12.81	15.74	16.15	16.53	16.91	17.29
1984	0.22	1.46	19.68	26.74	12.32	10.06	10.99	11.50	17.71	19.43	21.38	9.17	10.59	9.49	11.13	11.88	7.09	6.41	7.43	7.83	9.46	5.06	7.00	9.52	15.49	15.87	16.28	16.65	17.04	17.44
1985	0.31	11.35	23.55	10.89	8.86	10.87	12.83	21.97	23.61	23.52	8.91	10.69	9.33	11.31	11.82	6.64	6.25	7.32	7.11	6.66	6.45	7.75	9.18	15.10	15.45	15.84	16.25	16.63	17.02	17.41
1986	0.53	3.81	2.73	3.24	4.61	5.64	14.57	26.51	25.60	7.74	11.77	10.02	16.23	17.70	9.44	11.20	15.34	16.98	13.34	9.70	13.17	8.94	12.60	12.78	13.09	13.33	13.64	14.08	14.45	14.66
1987	0.23	0.91	1.70	2.87	3.45	8.59	19.60	20.97	6.75	10.43	9.06	15.46	18.16	9.64	12.41	17.55	21.73	16.52	12.27	13.56	10.39	12.73	12.16	12.01	11.96	12.24	13.12	14.02	14.17	14.34
1988	0.28	1.24	2.90	4.50	14.12	26.79	26.11	7.99	12.13	10.20	15.67	17.70	10.05	11.61	15.54	17.08	14.28	10.42	12.89	9.06	12.19	12.23	12.41	12.67	12.99	13.43	13.94	14.24	14.57	14.93
1989	0.28	1.69	3.95	14.79	28.64	27.70	8.27	12.31	10.23	16.10	18.15	10.25	12.09	16.47	18.08	15.44	11.48	13.51	9.17	12.17	11.87	11.72	12.00	12.32	12.74	13.40	13.88	14.14	14.47	14.80
1990	0.25	1.60	9.20	29.39	29.37	8.33	12.65	10.17	16.64	19.10	10.37	12.69	18.10	20.48	16.88	12.52	15.99	9.50	11.99	11.68	11.53	11.64	11.91	12.38	12.96	13.27	13.53	13.84	14.17	14.51
1991	0.28	4.72	25.68	29.87	7.87	12.85	10.40	17.79	20.28	10.37	13.70	19.55	23.28	18.70	13.72	15.78	9.79	12.00	11.56	11.29	11.14	11.31	11.85	12.53	12.84	13.07	13.38	13.70	14.02	14.36
1992	0.36	7.28	16.70	6.36	10.77	9.57	18.10	21.73	10.68	15.60	23.00	30.63	23.80	17.45	13.96	13.47	15.76	13.89	12.70	12.00	11.92	13.06	14.57	14.92	15.04	15.41	15.84	16.20	16.57	16.95
1993	0.61	4.02	3.98	7.27	7.55	13.24	17.49	10.14	14.92	23.27	37.11	27.89	21.04	15.62	13.78	13.37	10.49	9.19	7.68	7.55	8.36	9.41	10.20	10.85	11.09	11.34	11.60	11.85	12.09	12.35
1994	0.30	2.00	6.08	6.39	11.97	15.18	9.33	13.85	20.84	34.88	26.66	20.95	15.69	12.66	11.40	8.53	7.34	6.43	6.13	6.46	7.08	7.90	8.32	8.50	8.68	8.86	9.07	9.26	9.45	9.65
1995	1.73	8.51	7.01	16.52	18.93	9.54	15.22	22.59	31.90	26.27	21.36	16.64	17.14	18.66	15.66	13.33	11.91	11.74	12.60	13.86	14.20	14.44	14.78	15.11	15.44	15.80	16.17	16.52	16.88	17.25
1996	0.38	2.68	11.34	15.92	8.46	14.69	22.56	33.84	27.21	22.44	17.06	17.02	17.44	14.05	11.65	9.85	9.45	10.20	11.40	11.89	12.02	12.19	12.47	12.75	13.04	13.33	13.65	13.95	14.25	14.56
1997	0.66	9.54	16.59	7.74	14.77	22.88	33.50	27.00	22.16	16.72	17.46	18.90	15.67	13.19	11.48	10.71	11.24	12.51	12.86	12.83	12.82	13.02	13.32	13.63	13.94	14.27	14.61	14.94	15.28	15.63
1998	0.87	5.64	5.72	12.06	20.18	36.24	28.96	23.73	17.59	16.15	15.37	12.13	9.67	7.98	7.21	7.10	7.90	8.71	8.96	8.93	8.91	9.03	9.24	9.46	9.68	9.91	10.15	10.38	10.63	10.88
1999	0.53	2.75	10.71	19.51	35.06	28.43	24.09	17.55	15.35	13.74	11.24	9.18	7.69	6.86	6.66	7.02	7.59	7.72	7.67	7.63	7.60	7.70	7.87	8.04	8.21	8.39	8.58	8.76	8.95	9.14
2000	0.78	24.57	32.10	35.84	28.10	23.84	17.36	18.89	21.33	18.56	16.73	15.40	14.50	14.42	15.00	14.61	14.23	14.18	14.13	14.08	14.06	14.25	14.57	14.90	15.23	15.57	15.92	16.26	16.62	16.98
2001	4.57	17.24	40.42	30.06	24.42	17.70	16.55	16.30	13.35	11.16	10.03	9.36	9.14	9.78	10.07	9.69	9.43	9.37	9.32	9.27	9.22	9.31	9.52	9.72	9.93	10.14	10.36	10.58	10.81	11.04
2002	2.47	31.22	28.42	23.81	16.64	14.05	11.38	9.55	8.17	7.30	6.97	6.85	7.08	7.38	7.09	6.69	6.54	6.52	6.50	6.48	6.46	6.55	6.71	6.88	7.05	7.22	7.40	7.58	7.76	7.95
2003	3.78	13.66	19.76	14.74	9.59	7.14	6.19	5.87	5.89	5.83	5.99	5.92	5.62	5.28	4.96	4.67	4.56	4.55	4.53	4.52	4.52	4.59	4.70	4.82	4.95	5.07	5.20	5.33	5.47	5.61
2004	2.94	15.67	13.49	10.44	8.67	7.40	6.52	6.87	6.95	6.97	7.05	6.78	6.37	5.97	5.60	5.27	5.15	5.12	5.10	5.08	5.07	5.15	5.27	5.40	5.53	5.66	5.79	5.93	6.07	6.21
2005	2.55	7.37	8.96	9.26	8.33	7.80	7.81	8.47	8.91	9.16	9.28	8.96	8.45	7.95	7.47	7.05	6.88	6.87	6.85	6.83	6.83	6.94	7.11	7.29	7.47	7.65	7.85	8.04	8.24	8.44
2006	1.04	5.14	7.83	7.75	7.26	7.39	7.55	8.28	8.75	9.29	9.73	9.56	9.02	8.48	7.97	7.51	7.34	7.31	7.29	7.26	7.25	7.36	7.54	7.73	7.91	8.11	8.30	8.50	8.71	8.92
2007	0.76	3.96	6.76	6.88	7.38	7.66	7.84	8.68	9.33	9.75	10.17	9.82	9.24	8.69	8.17	7.70	7.52	7.50	7.47	7.45	7.44	7.55	7.74	7.92	8.12	8.31	8.52	8.72	8.93	9.15
2008	0.64	4.45	8.72	10.17	10.30	10.19	10.76	12.38	13.13	12.96	12.69	12.04	11.25	10.52	9.83	9.23	8.98	8.91	8.84	8.77	8.72	8.82	8.99	9.17	9.35	9.53	9.72	9.91	10.11	10.31
2009	0.80	5.51	10.59	12.04	12.89	13.93	15.02	16.33	16.29	15.61	15.10	14.22	13.21	12.28	11.43	10.68	10.38	10.26	10.14	10.03	9.94	10.03	10.20	10.37	10.55	10.74	10.93	11.12	11.32	11.53
2010	0.77	5.61	10.86	13.71	16.09	16.77	16.86	17.97	17.84	17.08	16.56	15.62	14.54	13.54	12.62	11.81	11.47	11.34	11.21	11.09	10.99	11.09	11.28	11.47						

Cumulative Prepayment Rates		Fixed Rate 30 Year Mortgages by Origination Fiscal Year																													
Policy/Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
1978	0.33	2.67	4.62	5.87	6.68	8.53	10.43	12.56	17.28	23.85	28.28	32.15	35.96	39.44	44.01	50.19	56.59	59.74	63.46	66.77	70.67	74.32	76.60	78.72	81.23	83.96	85.75	87.23	88.52	89.56	
1979	0.23	0.84	1.47	1.93	3.21	4.66	6.45	10.98	18.17	22.94	27.13	31.29	35.09	41.34	50.14	57.95	60.92	64.40	67.34	70.75	74.23	76.11	77.85	79.76	81.74	83.54	84.62	85.50	86.19	86.82	
1980	0.30	1.07	1.39	3.08	4.97	7.47	17.13	30.03	35.22	39.00	42.88	46.96	53.82	60.48	65.96	67.89	70.08	71.85	73.82	75.72	76.92	77.84	78.87	79.89	80.73	81.44	81.90	82.28	82.63	82.93	
1981	0.21	0.67	9.55	14.44	20.38	36.94	50.14	54.40	57.03	59.26	61.37	64.18	66.91	69.35	70.32	71.34	72.22	73.17	74.24	74.77	75.34	75.76	76.16	76.49	76.78	77.07	77.25	77.44	77.61	77.75	
1982	0.38	20.01	28.16	37.61	55.27	65.54	68.66	70.40	71.60	72.60	73.67	74.67	75.60	76.00	76.41	76.79	77.18	77.66	77.87	78.05	78.25	78.36	78.48	78.56	78.66	78.74	78.81	78.87	78.92	78.96	
1983	0.30	1.22	3.44	21.16	42.43	48.57	52.52	56.57	60.78	66.58	71.13	74.78	75.91	77.08	77.99	78.94	79.96	80.40	80.77	81.19	81.59	81.87	82.07	82.22	82.36	82.50	82.62	82.73	82.82	82.89	
1984	0.22	1.68	20.80	40.86	47.14	51.27	55.03	58.34	62.67	66.43	69.65	70.70	71.77	72.60	73.48	74.29	74.71	75.06	75.44	75.80	76.21	76.40	76.66	76.98	77.46	77.87	78.22	78.52	78.78	79.00	
1985	0.31	11.62	32.20	39.14	43.83	48.75	53.67	60.71	66.37	70.49	71.64	72.86	73.78	74.78	75.68	76.12	76.51	76.92	77.30	77.62	77.91	78.23	78.59	79.12	79.57	79.97	80.31	80.61	80.85	81.07	
1986	0.53	4.32	6.91	9.85	13.80	18.31	29.06	45.41	56.75	59.23	62.65	65.17	68.78	72.03	73.44	74.93	76.74	78.42	79.51	80.19	81.02	81.51	82.14	82.70	83.19	83.63	84.02	84.37	84.67	84.94	
1987	0.23	1.14	2.81	5.55	8.71	16.20	31.60	44.62	47.87	52.48	56.02	61.45	66.76	69.04	71.66	74.90	78.18	80.12	81.31	82.47	83.23	84.07	84.76	85.37	85.89	86.37	86.82	87.23	87.59	87.91	
1988	0.28	1.51	4.35	8.59	21.06	40.92	54.74	57.77	61.89	64.87	68.90	72.66	74.38	76.14	78.20	80.10	81.41	82.22	83.11	83.65	84.31	84.90	85.41	85.88	86.29	86.66	87.00	87.29	87.55	87.77	
1989	0.28	1.97	5.83	19.53	41.69	56.57	59.67	63.78	66.71	70.75	74.49	76.19	77.95	80.05	81.95	83.26	84.08	84.93	85.43	86.03	86.53	86.97	87.37	87.73	88.06	88.36	88.62	88.86	89.06	89.24	
1990	0.25	1.84	10.84	36.61	54.36	57.80	62.45	65.65	70.24	74.53	76.38	78.38	80.84	83.10	84.57	85.46	86.46	86.95	87.51	87.99	88.40	88.77	89.11	89.41	89.69	89.94	90.16	90.36	90.53	90.68	
1991	0.28	4.99	29.30	49.96	53.68	59.12	62.87	68.48	73.61	75.66	78.05	80.96	83.71	85.39	86.38	87.36	87.86	88.42	88.89	89.30	89.65	89.97	90.26	90.54	90.78	91.00	91.19	91.37	91.52	91.65	
1992	0.36	7.62	23.00	27.83	35.38	41.29	51.21	60.80	64.42	69.07	74.81	80.62	83.73	85.44	86.57	87.49	88.43	89.12	89.60	90.11	90.50	90.87	91.24	91.55	91.83	92.06	92.27	92.45	92.60	92.73	
1993	0.61	4.60	8.39	15.00	21.30	31.37	42.75	48.11	55.12	64.32	75.50	80.72	83.53	85.17	86.38	87.38	88.06	88.60	89.00	89.37	89.74	90.13	90.51	90.87	91.20	91.50	91.77	92.02	92.24	92.43	
1994	0.30	2.29	8.22	14.03	24.09	35.14	40.80	48.32	57.96	70.60	76.82	80.37	82.44	83.85	84.94	85.67	86.24	86.70	87.11	87.52	87.93	88.36	88.78	89.17	89.54	89.88	90.20	90.49	90.76	91.02	
1995	1.73	10.09	16.37	29.97	42.67	47.71	54.81	63.56	72.95	78.09	81.09	82.90	84.43	85.79	86.71	87.37	87.87	88.31	88.72	89.12	89.46	89.77	90.03	90.26	90.46	90.64	90.79	90.91	91.02	91.11	
1996	0.38	3.05	14.02	27.46	33.34	42.46	54.17	67.52	74.44	78.49	80.82	82.73	84.32	85.37	86.11	86.66	87.13	87.59	88.05	88.47	88.85	89.19	89.49	89.76	90.00	90.21	90.40	90.57	90.71	90.84	
1997	0.66	10.14	24.98	30.66	40.44	53.09	67.04	74.27	78.47	80.87	82.92	84.72	85.90	86.74	87.36	87.88	88.36	88.83	89.25	89.62	89.94	90.22	90.47	90.69	90.88	91.06	91.21	91.34	91.45	91.55	
1998	0.87	6.46	11.80	22.26	37.44	58.78	69.34	75.30	78.59	81.03	82.94	84.20	85.07	85.72	86.25	86.74	87.24	87.75	88.22	88.65	89.04	89.40	89.73	90.04	90.33	90.60	90.84	91.07	91.27	91.46	
1999	0.53	3.27	13.59	30.18	53.72	65.70	72.70	76.46	79.10	81.06	82.43	83.41	84.16	84.76	85.31	85.84	86.38	86.88	87.34	87.76	88.14	88.51	88.85	89.17	89.47	89.75	90.01	90.26	90.49	90.70	
2000	0.78	25.15	49.01	66.52	74.76	79.43	81.86	83.96	85.81	87.04	87.93	88.60	89.12	89.56	89.95	90.27	90.53	90.75	90.94	91.11	91.24	91.37	91.47	91.56	91.64	91.71	91.77	91.82	91.87	91.91	
2001	4.57	21.02	52.73	66.27	73.53	77.29	80.06	82.26	83.74	84.79	85.62	86.30	86.91	87.49	88.02	88.49	88.89	89.25	89.58	89.87	90.13	90.37	90.60	90.80	90.99	91.17	91.33	91.48	91.61	91.73	
2002	2.47	32.92	51.82	62.78	68.37	72.16	74.72	76.58	78.00	79.14	80.15	81.06	81.93	82.76	83.50	84.15	84.74	85.28	85.79	86.26	86.70	87.11	87.51	87.89	88.25	88.60	88.92	89.23	89.53	89.80	
2003	3.78	16.92	33.21	42.75	47.91	51.31	53.99	56.34	58.53	60.56	62.50	64.30	65.89	67.30	68.54	69.65	70.69	71.66	72.59	73.48	74.32	75.14	75.93	76.71	77.47	78.21	78.94	79.64	80.32	80.98	
2004	2.94	18.13	29.07	36.25	41.45	45.40	48.56	51.62	54.47	57.11	59.57	61.76	63.66	65.32	66.78	68.07	69.26	70.38	71.44	72.44	73.38	74.29	75.17	76.03	76.86	77.66	78.43	79.18	79.89	80.58	
2005	2.55	9.73	17.76	25.17	31.04	35.94	40.36	44.71	48.85	52.68	56.18	59.22	61.82	64.04	65.95	67.62	69.12	70.52	71.81	73.01	74.13	75.18	76.19	77.15	78.06	78.92	79.74	80.51	81.24	81.92	
2006	1.04	6.13	13.44	19.88	25.15	29.95	34.38	38.78	42.97	46.99	50.76	54.07	56.87	59.26	61.30	63.06	64.65	66.11	67.46	68.70	69.85	70.93	71.95	72.92	73.84	74.70	75.52	76.28	77.00	77.66	
2007	0.76	4.69	11.08	16.91	22.46	27.63	32.41	37.17	41.77	46.07	50.06	53.50	56.39	58.84	60.94	62.74	64.36	65.85	67.22	68.48	69.64	70.73	71.77	72.74	73.66	74.53	75.34	76.11	76.82	77.48	
2008	0.64	5.07	13.27	21.79	29.29	35.75	41.71	47.70	53.15	57.76	61.64	64.82	67.41	69.55	71.32	72.81	74.12	75.30	76.36	77.32	78.19	78.99	79.73	80.42	81.06	81.65	82.20	82.70	83.16	83.58	
2009	0.80	6.27	16.15	26.06	35.19	43.61	51.27	58.22	63.95	68.49	72.17	75.08	77.38	79.23	80.73	81.96	83.03	83.98	84.81	85.55	86.21	86.81	87.36	87.86	88.32	88.73	89.11	89.45	89.76	90.04	
2010	0.77	6.34	16.47	27.70	38.82	48.32	56.09	62.84	68.26	72.48	75.83	78.45	80.49	82.10	83.39	84.44	85.34	86.12	86.81	87.41	87.93	88.41	88.83	89.22	89.57	89.88	90.16	90.41	90.63	90.83	
2011	0.78	6.44	17.93	30.97	42.92	52.22	59.52	65.85	70.83	74.68	77.72	80.08	81.91	83.36	84.51	85.44	86.24	86.93	87.54	88.07	88.54	88.96	89.33	89.67	89.98	90.26	90.50	90.72	90.92	91.10	
2012	0.78	7.04	19.80	33.42	44.91	53.66	60.68	66.68	71.45	75.16	78.10	80.40	82.18	83.59	84.72	85.64	86.42	87.11	87.70	88.23	88.69	89.10	89.47	89.81	90.11	90.38	90.62	90.84	91.03	91.21	
2013	0.79	7.25	19.83	32.44	42.99	51.35	58.11	64.00	68.79	72.59	75.67	78.12	80.06	81.62	82.89	83.93	84.83	85.62	86.32	86.94	87.50	88.00	88.46	88.87	89.25	89.60	89.91	90.20	90.45	90.68	
2014	0.82	6.70	17.44	28.27	37.75	45.47	51.97	57.81	62.72	66.74	70.12	72.88	75.13	76.99	78.53	79.82	80.96	81.98	82.90	83.73	84.49	85.18	85.82	86.42	86.97	87.48	87.95	88.39	88.79	89.15	

Conditional Claim Rates Fixed Rate 30 Year Streamline Refinance Mortgages by Origination Fiscal Year

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1988	0.04	1.14	2.56	2.59	2.63	2.39	2.39	2.29	2.08	1.50	1.46	1.25	0.89	0.52	0.27	0.38	0.20	0.23	0.09	0.36	0.28	0.25	0.22	0.20	0.18	0.17	0.15	0.14	0.13	0.11
1989	0.04	1.19	2.89	2.42	2.73	2.60	3.04	2.34	2.16	1.37	1.17	0.83	0.68	0.38	0.45	0.79	0.45	0.00	0.48	0.31	0.28	0.25	0.23	0.21	0.19	0.17	0.15	0.14	0.13	0.12
1990	0.02	0.69	1.84	2.25	2.42	2.77	1.95	1.77	1.34	1.45	0.91	0.72	0.41	0.25	0.31	0.73	0.14	0.32	0.33	0.30	0.27	0.25	0.22	0.20	0.18	0.17	0.15	0.14	0.13	0.11
1991	0.01	0.46	1.51	1.99	2.02	1.58	1.57	1.32	1.21	1.05	0.63	0.44	0.46	0.23	0.42	0.33	0.35	0.37	0.34	0.30	0.27	0.24	0.22	0.20	0.19	0.17	0.15	0.14	0.13	0.11
1992	0.00	0.24	0.71	0.95	1.00	0.96	0.83	0.93	0.69	0.43	0.31	0.27	0.43	0.18	0.38	0.47	0.37	0.32	0.28	0.22	0.20	0.19	0.17	0.16	0.16	0.14	0.13	0.12	0.11	0.10
1993	0.00	0.18	0.62	0.90	1.25	1.16	0.98	0.76	0.43	0.34	0.29	0.29	0.21	0.12	0.41	0.35	0.26	0.22	0.16	0.14	0.13	0.13	0.13	0.13	0.12	0.11	0.10	0.09	0.08	0.07
1994	0.01	0.29	0.69	0.97	1.08	0.92	0.72	0.48	0.37	0.32	0.30	0.28	0.18	0.40	0.31	0.23	0.19	0.14	0.13	0.12	0.11	0.11	0.11	0.10	0.09	0.08	0.08	0.07	0.06	0.06
1995	0.03	0.45	1.32	1.88	1.67	1.65	1.10	0.79	0.82	0.95	0.69	0.81	1.31	0.92	0.78	0.68	0.56	0.51	0.46	0.42	0.41	0.39	0.36	0.32	0.29	0.27	0.24	0.22	0.20	0.18
1996	0.01	0.44	1.34	1.64	1.54	0.88	0.73	0.74	0.69	0.62	0.71	1.07	0.80	0.62	0.51	0.39	0.35	0.33	0.30	0.30	0.30	0.27	0.25	0.22	0.20	0.18	0.17	0.15	0.14	0.12
1997	0.02	0.60	1.56	1.96	1.40	1.00	1.05	0.92	0.95	0.67	1.30	1.02	0.82	0.69	0.54	0.48	0.44	0.41	0.41	0.41	0.37	0.33	0.30	0.28	0.25	0.23	0.20	0.18	0.17	0.15
1998	0.00	0.20	0.76	0.80	0.74	0.85	1.22	1.02	0.82	1.17	0.76	0.56	0.44	0.35	0.32	0.30	0.28	0.28	0.27	0.25	0.22	0.20	0.18	0.17	0.15	0.14	0.12	0.11	0.10	0.09
1999	0.01	0.25	0.51	0.66	0.87	1.02	1.01	0.80	0.98	0.63	0.47	0.38	0.32	0.30	0.29	0.27	0.25	0.24	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07
2000	0.02	0.39	1.22	1.99	2.97	2.53	1.64	1.75	1.35	1.14	0.91	0.71	0.63	0.57	0.53	0.53	0.52	0.47	0.43	0.39	0.35	0.31	0.28	0.26	0.23	0.21	0.19	0.17	0.16	0.14
2001	0.00	0.21	1.35	2.74	2.91	2.85	2.13	1.12	0.92	0.64	0.48	0.41	0.37	0.35	0.34	0.32	0.29	0.26	0.24	0.21	0.19	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08
2002	0.01	0.43	1.79	2.21	1.98	1.73	1.03	0.87	0.63	0.49	0.41	0.37	0.36	0.32	0.30	0.27	0.24	0.22	0.20	0.18	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.07
2003	0.01	0.44	1.12	1.18	1.17	0.81	0.79	0.67	0.50	0.41	0.33	0.29	0.27	0.24	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05
2004	0.06	0.72	1.19	1.31	1.05	1.03	0.79	0.61	0.48	0.38	0.32	0.29	0.26	0.24	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05
2005	0.05	0.58	1.14	1.50	1.71	1.30	0.96	0.71	0.52	0.39	0.32	0.28	0.25	0.23	0.21	0.19	0.17	0.15	0.14	0.13	0.11	0.10	0.09	0.08	0.08	0.07	0.06	0.06	0.05	0.05
2006	0.05	0.50	1.94	3.08	2.07	1.48	1.11	0.82	0.63	0.46	0.36	0.31	0.28	0.25	0.23	0.21	0.19	0.17	0.15	0.14	0.13	0.11	0.10	0.09	0.08	0.08	0.07	0.06	0.06	0.05
2007	0.01	0.95	3.32	2.89	1.97	1.55	1.21	0.90	0.70	0.46	0.37	0.33	0.30	0.27	0.25	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05
2008	0.02	0.65	1.35	1.79	1.53	1.16	0.92	0.67	0.50	0.44	0.40	0.36	0.32	0.29	0.26	0.24	0.22	0.20	0.18	0.16	0.14	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06
2009	0.01	0.35	1.11	1.50	1.30	1.08	0.77	0.62	0.54	0.48	0.43	0.39	0.35	0.32	0.29	0.26	0.23	0.21	0.19	0.17	0.16	0.14	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06
2010	0.01	0.35	1.14	1.55	1.40	1.13	0.81	0.65	0.57	0.51	0.46	0.41	0.37	0.34	0.30	0.27	0.25	0.22	0.20	0.18	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.07
2011	0.01	0.35	1.17	1.60	1.46	1.17	0.81	0.64	0.57	0.51	0.46	0.41	0.37	0.34	0.30	0.27	0.25	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07
2012	0.01	0.37	1.22	1.67	1.54	1.19	0.78	0.65	0.57	0.51	0.46	0.41	0.37	0.34	0.30	0.27	0.25	0.22	0.20	0.18	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.07
2013	0.01	0.37	1.20	1.65	1.44	1.04	0.74	0.61	0.54	0.49	0.44	0.40	0.36	0.32	0.29	0.26	0.24	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06
2014	0.01	0.35	1.15	1.51	1.25	0.93	0.68	0.57	0.51	0.46	0.42	0.38	0.34	0.31	0.28	0.25	0.23	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.08	0.07	0.06

Conditional Prepayment Rates		Fixed Rate 30 Year Streamline Refinance Mortgages																												
		by Origination Fiscal Year																												
Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1988	2.36	7.48	7.77	8.39	20.98	32.63	31.74	9.51	13.42	11.24	15.52	19.00	10.55	11.35	15.56	16.81	14.49	10.41	13.53	10.35	13.66	13.28	12.83	12.42	12.01	11.61	11.20	10.82	10.45	10.15
1989	6.50	15.20	13.81	25.84	32.72	33.98	12.63	15.87	11.00	16.47	16.72	10.89	10.30	14.15	14.65	12.12	8.02	13.06	9.66	14.25	13.79	13.28	12.77	12.30	12.06	11.74	11.39	11.04	10.68	10.31
1990	4.38	16.47	29.05	37.84	35.31	11.02	15.45	12.40	17.99	18.89	10.47	11.45	16.13	19.16	15.41	9.93	15.99	12.10	14.66	14.19	13.73	13.36	12.92	12.50	12.08	11.70	11.36	11.01	10.63	10.27
1991	2.65	31.49	44.49	39.09	11.07	17.71	13.43	19.55	23.21	11.06	14.03	19.66	21.03	16.26	13.45	15.61	10.61	15.18	14.67	14.13	13.61	13.10	12.78	12.46	11.99	11.53	11.04	10.66	10.30	9.94
1992	2.63	26.16	30.51	8.11	13.36	10.77	20.17	24.06	11.45	15.53	25.51	33.35	21.32	14.76	13.06	11.27	15.13	13.79	12.73	11.92	11.53	11.82	12.11	11.47	10.85	10.48	10.13	9.79	9.45	9.13
1993	2.90	11.75	5.76	9.01	8.28	15.35	20.17	10.12	15.86	26.08	40.56	27.01	18.14	14.91	12.60	14.33	12.31	10.72	9.14	8.80	9.52	10.21	9.96	9.68	9.35	9.03	8.71	8.42	8.12	7.84
1994	1.95	4.33	7.22	7.33	11.62	15.61	9.50	13.43	21.29	37.56	26.82	19.15	14.16	12.41	12.97	10.68	9.09	7.49	7.03	7.55	8.19	8.41	8.33	8.04	7.75	7.49	7.23	6.97	6.72	6.48
1995	2.22	14.68	9.43	20.50	22.90	10.68	17.42	25.91	34.53	27.02	21.54	14.73	20.16	25.89	23.67	21.93	20.44	19.78	20.12	20.52	19.86	19.08	18.50	17.90	17.32	16.81	16.26	15.72	15.21	14.72
1996	2.09	6.10	16.81	21.67	10.16	17.30	27.70	42.68	32.57	24.53	17.70	19.55	23.30	19.87	17.37	15.23	14.42	15.04	16.11	16.22	15.80	15.28	14.77	14.27	13.78	13.33	12.89	12.44	12.01	11.58
1997	2.88	26.64	26.09	9.61	18.67	29.74	41.89	34.44	28.02	21.46	21.95	26.37	23.32	20.78	19.23	18.60	19.14	20.18	19.68	18.87	18.36	17.91	17.31	16.74	16.21	15.67	15.09	14.58	14.08	13.59
1998	3.98	16.77	8.21	17.11	30.45	50.77	39.51	30.73	20.78	21.06	21.26	17.05	14.13	11.98	10.98	11.10	12.39	13.51	13.49	13.04	12.61	12.20	11.79	11.39	11.00	10.61	10.24	9.89	9.55	9.22
1999	2.62	6.04	13.24	24.30	46.22	36.61	29.28	20.51	18.29	16.83	13.69	10.82	9.30	8.22	8.19	9.00	10.00	9.85	9.50	9.16	8.86	8.57	8.27	7.97	7.69	7.42	7.15	6.89	6.64	6.40
2000	3.38	29.39	33.56	41.52	37.82	29.64	21.96	23.30	27.66	24.32	21.91	20.54	19.84	20.19	21.42	21.02	20.11	19.46	18.82	18.20	17.52	16.89	16.31	15.74	15.09	14.58	14.10	13.59	13.08	12.60
2001	6.70	31.51	52.17	38.59	31.65	22.50	20.90	19.28	15.26	12.88	11.26	10.46	10.40	11.51	12.62	12.50	12.08	11.67	11.27	10.89	10.53	10.20	9.85	9.51	9.19	8.86	8.54	8.25	7.96	7.68
2002	9.72	47.76	34.78	28.56	20.14	17.89	14.87	12.12	9.66	8.60	7.87	7.97	8.72	9.54	9.33	9.01	8.69	8.39	8.10	7.82	7.56	7.33	7.08	6.83	6.59	6.36	6.13	5.92	5.71	5.50
2003	12.01	20.66	23.57	17.10	11.43	7.69	7.02	7.42	7.67	7.58	7.01	6.25	6.05	5.84	5.63	5.44	5.25	5.06	4.89	4.71	4.56	4.41	4.26	4.11	3.96	3.82	3.70	3.57	3.44	3.32
2004	7.08	20.13	15.40	11.31	7.67	6.78	6.80	6.92	6.98	6.61	6.22	6.10	5.90	5.70	5.50	5.30	5.12	4.94	4.77	4.60	4.45	4.31	4.16	4.01	3.87	3.74	3.61	3.48	3.36	3.24
2005	6.24	11.82	10.17	6.28	5.25	6.36	6.97	7.16	6.61	6.00	6.06	5.90	5.70	5.50	5.31	5.13	4.95	4.77	4.60	4.44	4.30	4.17	4.03	3.88	3.75	3.62	3.51	3.38	3.26	3.15
2006	3.68	8.96	6.27	4.84	4.95	5.55	5.83	5.82	6.00	6.54	6.67	6.50	6.26	6.04	5.82	5.61	5.40	5.21	5.02	4.84	4.69	4.54	4.38	4.22	4.07	3.93	3.80	3.66	3.53	3.41
2007	1.84	4.69	4.46	4.26	4.77	5.34	5.60	5.91	6.47	7.12	7.13	6.91	6.66	6.42	6.19	5.97	5.75	5.55	5.35	5.16	4.99	4.83	4.66	4.49	4.33	4.19	4.04	3.90	3.76	3.63
2008	1.15	6.11	7.59	7.27	6.85	7.06	7.97	9.12	9.45	9.15	8.76	8.39	8.04	7.71	7.39	7.09	6.81	6.54	6.28	6.03	5.80	5.59	5.38	5.17	4.97	4.78	4.61	4.43	4.27	4.11
2009	1.36	8.10	9.50	8.55	8.70	10.15	11.98	12.21	11.82	11.29	10.78	10.31	9.86	9.44	9.05	8.68	8.32	7.99	7.67	7.37	7.09	6.84	6.58	6.33	6.09	5.86	5.65	5.44	5.25	5.06
2010	1.34	8.34	10.03	10.14	11.38	12.64	13.70	13.65	13.15	12.56	12.00	11.48	10.98	10.52	10.08	9.66	9.27	8.90	8.54	8.20	7.89	7.60	7.30	7.03	6.76	6.51	6.28	6.04	5.82	5.60
2011	1.32	8.40	10.85	11.74	12.57	13.07	13.87	13.75	13.18	12.58	12.01	11.48	10.98	10.51	10.07	9.66	9.26	8.89	8.54	8.20	7.88	7.59	7.30	7.02	6.75	6.50	6.27	6.04	5.82	5.60
2012	1.38	9.19	12.49	12.89	12.86	13.15	14.15	13.85	13.31	12.72	12.16	11.63	11.13	10.66	10.22	9.80	9.41	9.03	8.67	8.33	8.01	7.71	7.42	7.13	6.86	6.60	6.35	6.12	5.90	5.68
2013	1.35	9.43	12.54	12.04	11.76	12.41	12.93	12.70	12.18	11.64	11.14	10.66	10.21	9.78	9.37	8.99	8.63	8.28	7.95	7.64	7.36	7.10	6.82	6.56	6.31	6.06	5.83	5.61	5.41	5.20
2014	1.40	8.63	10.41	9.84	9.86	10.27	10.65	10.43	10.00	9.57	9.16	8.77	8.41	8.06	7.73	7.41	7.12	6.83	6.56	6.30	6.07	5.86	5.63	5.42	5.21	5.03	4.86	4.68	4.50	4.33

Cumulative Claim Rates Fixed Rate 30 Year Streamline Refinance Mortgages by Origination Fiscal Year																														
Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1988	0.04	1.16	3.44	5.52	7.39	8.69	9.53	10.07	10.49	10.75	10.97	11.13	11.22	11.26	11.29	11.31	11.32	11.33	11.34	11.35	11.36	11.36	11.37	11.37	11.38	11.38	11.38	11.38	11.39	11.39
1989	0.04	1.15	3.41	4.98	6.26	7.05	7.63	8.00	8.29	8.44	8.55	8.62	8.66	8.69	8.71	8.75	8.76	8.76	8.78	8.79	8.79	8.80	8.80	8.80	8.81	8.81	8.81	8.81	8.81	8.81
1990	0.02	0.67	2.13	3.37	4.16	4.73	5.07	5.33	5.49	5.64	5.71	5.76	5.79	5.80	5.81	5.84	5.84	5.85	5.86	5.87	5.87	5.88	5.88	5.88	5.88	5.88	5.88	5.89	5.89	5.89
1991	0.01	0.46	1.46	2.17	2.59	2.88	3.12	3.28	3.40	3.48	3.52	3.55	3.57	3.57	3.59	3.59	3.60	3.61	3.61	3.62	3.62	3.62	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63
1992	0.00	0.23	0.74	1.21	1.66	2.03	2.31	2.56	2.70	2.78	2.82	2.85	2.88	2.89	2.91	2.93	2.95	2.96	2.96	2.97	2.97	2.98	2.98	2.98	2.98	2.99	2.99	2.99	2.99	2.99
1993	0.00	0.18	0.71	1.43	2.34	3.10	3.63	3.96	4.12	4.23	4.30	4.34	4.36	4.37	4.40	4.42	4.44	4.45	4.45	4.46	4.46	4.47	4.47	4.47	4.48	4.48	4.48	4.48	4.48	4.48
1994	0.01	0.29	0.94	1.77	2.62	3.26	3.67	3.92	4.08	4.19	4.26	4.30	4.33	4.37	4.40	4.42	4.43	4.44	4.45	4.46	4.46	4.47	4.47	4.48	4.48	4.48	4.49	4.49	4.49	4.49
1995	0.03	0.46	1.56	2.95	3.91	4.63	5.05	5.29	5.48	5.61	5.69	5.75	5.84	5.89	5.93	5.95	5.96	5.97	5.98	5.98	5.98	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99
1996	0.01	0.44	1.66	2.89	3.78	4.22	4.53	4.75	4.87	4.94	5.00	5.07	5.11	5.14	5.15	5.16	5.17	5.18	5.18	5.19	5.19	5.19	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20
1997	0.02	0.61	1.71	2.72	3.35	3.71	3.98	4.11	4.20	4.24	4.31	4.35	4.37	4.38	4.39	4.40	4.40	4.41	4.41	4.41	4.41	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42
1998	0.00	0.20	0.80	1.38	1.82	2.17	2.41	2.53	2.59	2.67	2.70	2.73	2.74	2.75	2.76	2.76	2.77	2.77	2.78	2.78	2.78	2.78	2.78	2.79	2.79	2.79	2.79	2.79	2.79	2.79
1999	0.01	0.25	0.72	1.24	1.75	2.07	2.27	2.38	2.48	2.54	2.57	2.59	2.61	2.62	2.64	2.65	2.66	2.67	2.67	2.68	2.68	2.69	2.69	2.69	2.69	2.70	2.70	2.70	2.70	2.70
2000	0.02	0.40	1.22	2.10	2.84	3.22	3.38	3.52	3.60	3.64	3.67	3.69	3.70	3.71	3.71	3.72	3.72	3.72	3.72	3.73	3.73	3.73	3.73	3.73	3.73	3.73	3.73	3.73	3.73	3.73
2001	0.00	0.20	1.06	1.87	2.38	2.70	2.88	2.96	3.00	3.03	3.05	3.06	3.07	3.08	3.09	3.10	3.10	3.11	3.11	3.11	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12
2002	0.01	0.40	1.23	1.89	2.30	2.57	2.71	2.80	2.86	2.90	2.93	2.96	2.98	3.00	3.02	3.03	3.04	3.05	3.06	3.06	3.07	3.07	3.08	3.08	3.08	3.08	3.08	3.09	3.09	3.09
2003	0.01	0.40	1.17	1.79	2.29	2.60	2.86	3.08	3.22	3.33	3.41	3.48	3.54	3.58	3.63	3.66	3.69	3.72	3.74	3.76	3.77	3.79	3.80	3.81	3.82	3.83	3.83	3.84	3.84	3.85
2004	0.06	0.74	1.61	2.41	2.98	3.48	3.84	4.09	4.28	4.41	4.52	4.61	4.69	4.75	4.81	4.86	4.90	4.93	4.96	4.99	5.01	5.03	5.04	5.06	5.07	5.08	5.09	5.10	5.11	5.11
2005	0.05	0.60	1.53	2.62	3.77	4.58	5.14	5.52	5.77	5.95	6.08	6.19	6.29	6.37	6.44	6.50	6.55	6.59	6.63	6.66	6.69	6.71	6.73	6.75	6.76	6.78	6.79	6.80	6.81	6.82
2006	0.05	0.53	2.23	4.69	6.22	7.23	7.94	8.42	8.77	9.01	9.18	9.32	9.44	9.53	9.62	9.69	9.75	9.80	9.84	9.88	9.91	9.94	9.97	9.99	10.01	10.02	10.04	10.05	10.06	10.07
2007	0.01	0.94	4.01	6.48	8.04	9.19	10.02	10.60	11.02	11.27	11.46	11.62	11.75	11.86	11.96	12.04	12.10	12.16	12.21	12.25	12.29	12.32	12.35	12.37	12.39	12.40	12.42	12.43	12.44	12.45
2008	0.02	0.66	1.90	3.40	4.58	5.39	5.98	6.37	6.63	6.84	7.01	7.15	7.27	7.36	7.44	7.51	7.57	7.61	7.65	7.68	7.71	7.74	7.76	7.77	7.79	7.80	7.81	7.82	7.83	7.84
2009	0.01	0.36	1.36	2.57	3.51	4.22	4.66	4.97	5.21	5.40	5.55	5.67	5.76	5.84	5.90	5.95	6.00	6.03	6.06	6.08	6.10	6.12	6.14	6.15	6.16	6.17	6.18	6.19	6.19	6.19
2010	0.01	0.36	1.38	2.63	3.62	4.32	4.75	5.05	5.27	5.44	5.57	5.68	5.76	5.83	5.88	5.93	5.96	5.99	6.02	6.04	6.05	6.07	6.08	6.09	6.09	6.10	6.11	6.11	6.12	6.12
2011	0.01	0.35	1.40	2.67	3.67	4.36	4.77	5.05	5.26	5.42	5.55	5.65	5.73	5.79	5.84	5.88	5.92	5.94	5.97	5.98	6.00	6.01	6.02	6.03	6.04	6.05	6.05	6.06	6.06	6.06
2012	0.01	0.37	1.46	2.75	3.76	4.43	4.80	5.07	5.27	5.42	5.54	5.64	5.71	5.77	5.82	5.86	5.89	5.92	5.94	5.96	5.97	5.98	5.99	6.00	6.01	6.01	6.02	6.02	6.03	6.03
2013	0.01	0.37	1.44	2.71	3.66	4.26	4.63	4.89	5.09	5.25	5.37	5.48	5.56	5.62	5.67	5.72	5.75	5.78	5.81	5.83	5.84	5.86	5.87	5.88	5.89	5.89	5.90	5.90	5.91	5.91
2014	0.01	0.35	1.38	2.58	3.46	4.05	4.42	4.70	4.93	5.11	5.26	5.38	5.47	5.56	5.62	5.68	5.73	5.76	5.80	5.83	5.85	5.87	5.89	5.90	5.91	5.92	5.93	5.94	5.95	5.95

Cumulative Prepayment Rates		Fixed Rate 30 Year Streamline Refinance Mortgages																												
		by Origination Fiscal Year																												
Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1988	2.36	9.66	16.59	23.30	38.23	55.98	67.19	69.40	72.16	74.11	76.46	78.85	79.90	80.91	82.13	83.24	84.03	84.51	85.07	85.44	85.88	86.25	86.56	86.81	87.03	87.22	87.37	87.51	87.62	87.72
1989	6.5	20.71	31.49	48.32	63.60	73.84	76.25	78.81	80.26	82.15	83.72	84.56	85.27	86.12	86.88	87.42	87.73	88.18	88.48	88.87	89.19	89.46	89.68	89.87	90.03	90.17	90.28	90.38	90.47	90.54
1990	4.38	20.12	43.12	63.84	75.42	77.67	80.39	82.19	84.44	86.34	87.18	87.99	89.00	90.00	90.65	91.00	91.50	91.82	92.16	92.44	92.68	92.87	93.03	93.17	93.28	93.38	93.46	93.54	93.60	93.65
1991	2.65	33.31	62.77	76.76	79.09	82.33	84.32	86.77	89.08	89.91	90.84	91.95	92.90	93.47	93.87	94.27	94.49	94.78	95.02	95.21	95.37	95.50	95.61	95.71	95.79	95.86	95.91	95.96	96.00	96.04
1992	2.63	28.11	49.97	53.96	59.95	64.09	70.92	77.36	79.66	82.40	86.18	89.85	91.40	92.25	92.88	93.36	93.92	94.35	94.69	94.97	95.21	95.42	95.62	95.78	95.91	96.03	96.13	96.22	96.29	96.36
1993	2.9	14.31	19.24	26.45	32.43	42.44	53.43	57.77	63.84	72.20	81.76	85.52	87.36	88.59	89.48	90.36	91.00	91.49	91.86	92.18	92.50	92.81	93.08	93.32	93.53	93.71	93.87	94.01	94.13	94.24
1994	1.95	6.19	12.95	19.26	28.43	39.20	44.66	51.60	61.07	74.16	79.96	82.99	84.79	86.14	87.37	88.25	88.92	89.41	89.85	90.28	90.71	91.11	91.48	91.81	92.09	92.35	92.58	92.78	92.97	93.13
1995	2.22	16.57	24.40	39.57	52.73	57.36	63.98	72.01	79.85	83.81	86.09	87.30	88.70	90.11	91.06	91.72	92.20	92.56	92.86	93.10	93.28	93.42	93.53	93.62	93.68	93.74	93.78	93.82	93.85	93.87
1996	2.09	8.07	23.45	39.68	45.51	54.28	65.78	78.45	83.92	86.67	88.16	89.50	90.76	91.58	92.15	92.56	92.89	93.18	93.45	93.67	93.85	94.00	94.11	94.21	94.29	94.36	94.42	94.47	94.51	94.54
1997	2.88	28.75	47.18	52.09	60.53	71.27	81.75	86.66	89.25	90.66	91.78	92.81	93.47	93.92	94.25	94.50	94.71	94.89	95.03	95.13	95.22	95.28	95.33	95.38	95.41	95.44	95.46	95.48	95.49	95.50
1998	3.98	20.09	26.63	39.05	57.19	78.00	85.84	89.45	91.12	92.44	93.48	94.13	94.58	94.90	95.16	95.39	95.62	95.84	96.02	96.18	96.31	96.42	96.52	96.60	96.66	96.72	96.77	96.82	96.85	96.89
1999	2.62	8.50	20.58	39.70	67.00	78.44	84.15	86.93	88.89	90.34	91.32	91.98	92.48	92.89	93.25	93.62	94.00	94.33	94.61	94.86	95.08	95.27	95.44	95.59	95.72	95.84	95.94	96.04	96.12	96.20
2000	3.38	31.77	54.54	72.90	82.36	86.74	88.95	90.74	92.33	93.32	93.98	94.47	94.83	95.13	95.38	95.57	95.71	95.82	95.91	95.98	96.03	96.07	96.10	96.13	96.15	96.17	96.18	96.19	96.20	96.21
2001	6.7	36.11	69.34	80.76	86.26	88.81	90.59	91.85	92.64	93.20	93.62	93.97	94.28	94.59	94.88	95.13	95.35	95.53	95.68	95.81	95.93	96.02	96.11	96.18	96.25	96.30	96.35	96.40	96.43	96.47
2002	9.72	52.83	69.10	77.57	81.71	84.57	86.48	87.79	88.70	89.43	90.03	90.59	91.15	91.71	92.21	92.64	93.01	93.34	93.64	93.89	94.12	94.33	94.51	94.68	94.83	94.96	95.08	95.19	95.29	95.38
2003	12.01	30.18	46.55	55.49	60.37	63.24	65.64	67.98	70.20	72.21	73.93	75.35	76.63	77.78	78.83	79.79	80.66	81.45	82.17	82.84	83.45	84.01	84.53	85.01	85.45	85.86	86.25	86.60	86.93	87.23
2004	7.08	25.77	37.08	44.02	48.13	51.44	54.51	57.39	60.08	62.44	64.50	66.39	68.10	69.65	71.06	72.34	73.50	74.57	75.55	76.45	77.27	78.03	78.74	79.39	79.99	80.55	81.07	81.55	82.00	82.42
2005	6.24	17.31	25.66	30.24	33.76	37.73	41.76	45.56	48.79	51.52	54.10	56.45	58.58	60.51	62.27	63.88	65.34	66.68	67.91	69.04	70.09	71.06	71.95	72.78	73.55	74.26	74.93	75.54	76.12	76.66
2006	3.68	12.31	17.77	21.65	25.30	29.10	32.81	36.26	39.58	42.96	46.16	49.06	51.67	54.02	56.14	58.06	59.80	61.39	62.83	64.16	65.37	66.49	67.53	68.48	69.35	70.16	70.92	71.61	72.26	72.86
2007	1.84	6.45	10.58	14.22	18.00	21.95	25.80	29.60	33.47	37.42	41.08	44.36	47.29	49.92	52.29	54.42	56.35	58.10	59.69	61.14	62.47	63.69	64.81	65.83	66.78	67.65	68.46	69.20	69.89	70.53
2008	1.15	7.19	14.19	20.29	25.52	30.46	35.57	40.90	45.88	50.23	53.99	57.26	60.12	62.64	64.86	66.82	68.57	70.13	71.53	72.78	73.92	74.94	75.87	76.72	77.49	78.20	78.84	79.43	79.98	80.48
2009	1.36	9.35	17.93	24.83	31.15	37.77	44.73	50.90	56.12	60.49	64.16	67.29	69.95	72.25	74.23	75.95	77.46	78.78	79.95	80.98	81.90	82.72	83.45	84.11	84.70	85.24	85.72	86.17	86.57	86.93
2010	1.34	9.57	18.60	26.72	34.76	42.55	49.83	56.03	61.15	65.37	68.87	71.80	74.28	76.38	78.17	79.71	81.04	82.20	83.21	84.09	84.87	85.56	86.17	86.72	87.20	87.64	88.03	88.39	88.71	89.00
2011	1.32	9.60	19.37	28.67	37.30	45.02	52.04	57.98	62.85	66.86	70.19	72.98	75.32	77.31	79.02	80.48	81.74	82.84	83.80	84.64	85.38	86.03	86.61	87.13	87.59	88.00	88.38	88.71	89.02	89.29
2012	1.38	10.45	21.59	31.51	39.96	47.36	54.19	59.87	64.53	68.37	71.56	74.22	76.46	78.36	79.99	81.38	82.58	83.62	84.53	85.32	86.02	86.64	87.18	87.67	88.11	88.49	88.84	89.16	89.44	89.70
2013	1.35	10.66	21.81	31.05	38.84	45.98	52.41	57.87	62.40	66.19	69.37	72.06	74.35	76.32	78.01	79.48	80.76	81.87	82.86	83.72	84.49	85.18	85.79	86.34	86.83	87.27	87.67	88.03	88.36	88.66
2014	1.4	9.90	19.24	27.05	33.99	40.42	46.33	51.47	55.85	59.61	62.84	65.64	68.07	70.21	72.08	73.73	75.20	76.50	77.66	78.71	79.65	80.50	81.26	81.96	82.59	83.17	83.70	84.19	84.63	85.04

Conditional Claim Rates Fixed Rate 15 Year Mortgages by Origination Fiscal Year

Policy/Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1978	0.38	0.78	0.20	0.42	0.66	0.67	0.00	0.72	0.52	0.28	0.60	1.05	0.00	0.00	0.00
1979	0.00	0.56	1.14	1.37	1.86	1.09	0.23	1.45	0.54	0.91	0.33	0.00	1.28	0.48	0.00
1980	0.00	0.43	3.37	2.14	1.61	1.55	2.55	2.25	2.08	0.77	1.13	0.69	0.74	0.41	0.48
1981	0.00	1.57	5.61	3.01	3.44	1.27	1.46	1.98	1.25	1.39	1.53	2.60	0.94	1.03	0.00
1982	0.21	1.06	2.66	2.96	2.42	2.12	3.02	2.59	0.58	0.94	0.67	0.41	0.00	0.00	0.00
1983	0.02	0.17	0.59	1.02	1.22	1.32	1.08	0.56	0.40	0.38	0.35	0.33	0.14	0.08	0.09
1984	0.02	0.39	1.11	1.73	2.68	1.85	1.27	0.79	0.68	0.50	0.41	0.47	0.41	0.12	0.18
1985	0.00	0.22	1.11	2.04	1.62	1.28	0.96	0.87	0.73	0.83	0.73	0.58	0.30	0.25	0.20
1986	0.00	0.15	0.55	0.73	0.67	0.54	0.51	0.38	0.38	0.36	0.25	0.17	0.16	0.12	0.17
1987	0.00	0.11	0.36	0.43	0.50	0.44	0.37	0.36	0.38	0.27	0.22	0.19	0.10	0.09	0.09
1988	0.01	0.17	0.51	0.80	0.99	0.94	0.95	1.04	0.79	0.55	0.57	0.25	0.22	0.24	0.10
1989	0.01	0.17	0.55	0.90	1.21	1.29	1.38	1.28	0.97	0.77	0.70	0.55	0.20	0.15	0.13
1990	0.00	0.16	0.63	0.92	1.05	1.41	1.17	0.82	0.74	0.49	0.51	0.20	0.11	0.23	0.13
1991	0.00	0.16	0.52	0.81	1.17	1.05	0.82	0.73	0.63	0.48	0.15	0.11	0.09	0.09	0.07
1992	0.00	0.09	0.44	0.52	0.65	0.50	0.50	0.45	0.29	0.20	0.15	0.06	0.13	0.03	0.09
1993	0.00	0.05	0.28	0.37	0.33	0.33	0.28	0.22	0.14	0.09	0.14	0.11	0.10	0.08	0.04
1994	0.00	0.06	0.18	0.29	0.34	0.28	0.34	0.23	0.15	0.14	0.14	0.04	0.06	0.04	0.05
1995	0.01	0.12	0.42	0.77	0.73	0.66	0.43	0.46	0.48	0.52	0.22	0.26	0.21	0.12	0.09
1996	0.00	0.08	0.31	0.44	0.49	0.48	0.41	0.46	0.29	0.32	0.32	0.19	0.13	0.09	0.07
1997	0.00	0.07	0.34	0.59	0.58	0.52	0.37	0.39	0.59	0.44	0.29	0.20	0.14	0.11	0.08
1998	0.00	0.09	0.31	0.32	0.50	0.48	0.46	0.40	0.35	0.27	0.19	0.14	0.10	0.07	0.06
1999	0.00	0.08	0.28	0.41	0.63	0.56	0.47	0.20	0.35	0.24	0.17	0.13	0.09	0.07	0.06
2000	0.00	0.12	0.66	1.26	1.78	0.95	1.08	0.85	0.56	0.39	0.30	0.21	0.17	0.13	0.11
2001	0.00	0.16	0.64	1.14	1.07	1.10	0.64	0.45	0.32	0.24	0.18	0.14	0.11	0.09	0.07
2002	0.01	0.19	0.59	0.75	0.66	0.60	0.43	0.32	0.23	0.18	0.14	0.11	0.09	0.08	0.06
2003	0.01	0.17	0.34	0.40	0.52	0.49	0.38	0.32	0.25	0.20	0.15	0.12	0.09	0.07	0.06
2004	0.01	0.13	0.35	0.58	0.59	0.51	0.41	0.32	0.25	0.19	0.14	0.11	0.09	0.07	0.05
2005	0.00	0.71	1.62	2.32	2.30	1.59	1.17	0.88	0.65	0.48	0.36	0.27	0.21	0.16	0.12
2006	0.05	0.71	3.67	4.86	3.21	1.84	1.24	0.95	0.73	0.55	0.42	0.31	0.24	0.18	0.14
2007	0.01	1.20	4.89	4.55	3.30	1.84	1.37	1.06	0.80	0.60	0.45	0.34	0.26	0.20	0.15
2008	0.02	0.86	3.30	3.56	2.59	2.06	1.52	1.14	0.85	0.64	0.48	0.35	0.27	0.21	0.16
2009	0.01	0.27	1.02	1.25	1.28	1.17	0.94	0.75	0.59	0.46	0.36	0.27	0.21	0.16	0.13
2010	0.01	0.24	0.94	1.23	1.31	1.19	0.96	0.75	0.59	0.46	0.36	0.28	0.22	0.17	0.13
2011	0.01	0.26	1.01	1.33	1.43	1.29	1.01	0.78	0.61	0.48	0.37	0.29	0.22	0.18	0.14
2012	0.01	0.28	1.06	1.37	1.49	1.31	1.02	0.80	0.62	0.48	0.38	0.29	0.23	0.18	0.14
2013	0.01	0.25	0.97	1.28	1.36	1.19	0.93	0.73	0.57	0.45	0.35	0.27	0.21	0.17	0.13
2014	0.01	0.26	0.98	1.27	1.34	1.18	0.92	0.72	0.57	0.44	0.35	0.27	0.21	0.17	0.13

Conditional Prepayment Rates Fixed Rate 15 Year Mortgages by Origination Fiscal Year															
Policy/Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1978	1.72	2.54	4.24	2.75	1.53	4.02	3.04	5.80	5.68	7.16	14.58	4.91	11.57	8.86	17.59
1979	0.93	1.12	1.71	3.53	3.71	4.80	3.71	8.45	10.72	8.16	15.28	7.48	10.64	12.56	16.11
1980	0.43	1.72	0.73	2.91	4.83	3.79	8.55	9.20	7.85	8.21	17.18	6.55	8.92	13.99	22.60
1981	0.47	0.63	3.85	4.42	6.12	11.84	12.41	7.63	9.06	7.67	9.96	5.19	7.51	10.77	12.79
1982	0.63	11.24	7.62	7.82	19.03	15.00	7.42	8.03	6.67	5.31	19.00	7.88	5.88	6.73	7.73
1983	0.22	1.09	2.33	10.47	20.68	9.71	8.48	10.16	11.56	20.83	21.89	20.25	12.48	15.37	19.23
1984	0.28	1.46	12.66	21.25	9.45	7.59	8.93	10.52	19.06	19.06	17.62	9.26	11.63	13.41	18.60
1985	0.29	9.54	21.06	8.75	7.15	8.77	10.76	21.06	21.15	18.39	8.72	9.75	10.87	12.79	14.93
1986	0.57	4.69	4.20	4.79	6.31	7.82	16.39	23.49	22.36	9.54	13.09	12.28	15.40	17.29	17.97
1987	0.45	1.69	2.85	4.42	5.27	9.77	17.40	19.75	9.34	12.38	11.71	15.43	18.02	16.33	25.01
1988	0.50	1.76	3.58	5.19	11.01	19.35	20.84	8.80	12.11	10.95	13.89	14.76	13.92	15.51	21.83
1989	0.40	2.13	4.02	11.40	20.52	21.90	9.33	12.21	10.51	13.95	15.50	11.38	13.66	18.17	23.69
1990	0.52	2.34	8.22	21.62	23.59	9.00	13.00	11.25	14.89	15.55	12.01	13.89	16.61	20.51	24.40
1991	0.60	3.96	17.38	23.49	9.02	12.54	11.75	15.29	17.39	12.07	13.24	17.78	19.84	18.93	24.35
1992	0.60	6.17	13.76	8.08	12.33	11.73	16.74	18.10	12.68	14.83	18.70	22.36	22.00	21.55	29.86
1993	0.66	4.70	5.70	8.75	9.25	12.97	16.57	10.80	13.16	17.33	22.32	18.53	17.02	19.13	20.16
1994	0.74	3.01	6.34	7.14	10.67	12.50	9.60	11.80	14.95	19.55	17.10	14.57	15.71	15.90	15.06
1995	1.16	6.25	7.89	13.72	14.58	9.81	13.23	16.12	17.87	15.16	15.06	12.52	18.84	22.82	21.66
1996	0.77	3.90	9.04	13.42	9.63	12.97	17.97	22.30	18.18	15.07	14.62	16.88	19.62	18.05	16.77
1997	0.93	6.57	12.58	8.72	12.82	18.24	23.09	17.88	15.20	13.06	19.14	20.64	19.25	18.34	17.43
1998	1.04	6.01	6.90	11.26	17.17	26.69	19.84	16.84	14.23	16.59	16.60	15.10	13.49	12.74	12.36
1999	0.83	3.56	9.17	15.55	26.19	20.08	16.24	13.11	14.44	14.35	13.36	11.45	10.86	10.67	11.52
2000	0.89	14.71	24.89	32.53	23.00	18.86	15.21	16.55	20.07	19.38	18.60	18.02	18.42	20.21	22.19
2001	2.04	12.79	33.78	26.30	21.14	14.17	14.65	14.59	13.57	11.87	11.31	11.11	11.89	13.31	14.70
2002	1.91	23.24	23.29	19.14	14.80	12.73	10.60	10.15	8.44	8.07	8.01	8.84	10.04	10.93	11.26
2003	2.78	11.57	15.95	14.13	9.27	6.05	6.11	5.90	5.89	6.05	6.47	6.92	7.14	7.34	7.54
2004	2.64	11.51	12.47	10.82	7.68	7.20	6.83	6.70	6.85	7.35	7.89	8.09	8.26	8.43	8.60
2005	2.93	9.62	12.24	12.41	11.61	10.79	10.59	10.82	11.61	12.48	12.82	13.11	13.41	13.72	14.04
2006	3.55	8.29	12.28	13.81	12.33	12.17	12.45	13.73	15.24	15.87	16.19	16.52	16.86	17.20	17.56
2007	2.55	5.38	11.13	11.99	12.29	12.80	14.17	15.82	16.65	16.98	17.32	17.66	18.03	18.41	18.81
2008	1.05	6.48	13.97	16.89	16.70	16.47	18.05	19.13	19.43	19.67	19.89	20.11	20.35	20.60	20.86
2009	1.14	7.07	14.76	17.63	18.06	19.15	20.87	21.52	21.94	22.30	22.64	22.96	23.32	23.69	24.06
2010	1.09	7.14	15.62	20.21	21.32	21.51	22.27	22.58	22.88	23.17	23.47	23.77	24.06	24.37	24.69
2011	1.11	7.35	16.95	21.90	22.55	22.13	22.47	22.78	23.08	23.38	23.68	23.99	24.30	24.62	24.96
2012	1.12	7.96	17.88	22.69	22.66	21.84	22.15	22.45	22.74	23.02	23.29	23.52	23.81	24.11	24.41
2013	1.09	7.98	17.88	22.00	21.51	20.80	21.14	21.48	21.81	22.15	22.48	22.83	23.17	23.52	23.89
2014	1.17	7.65	16.16	19.54	19.01	18.38	18.68	18.99	19.29	19.60	19.90	20.22	20.54	20.86	21.19

Cumulative Claim Rates Fixed Rate 15 Year Mortgages by Origination Fiscal Year

Policy/Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1978	0.38	1.15	1.34	1.72	2.29	2.87	2.87	3.44	3.82	4.02	4.40	4.97	4.97	4.97	4.97
1979	0.00	0.56	1.67	2.97	4.64	5.57	5.75	6.86	7.24	7.79	7.98	7.98	8.53	8.72	8.72
1980	0.00	0.43	3.71	5.71	7.14	8.43	10.43	12.00	13.29	13.71	14.29	14.57	14.86	15.00	15.14
1981	0.00	1.56	7.02	9.67	12.48	13.42	14.35	15.44	16.07	16.69	17.32	18.25	18.56	18.88	18.88
1982	0.21	1.26	3.58	5.89	7.57	8.73	10.09	11.15	11.36	11.67	11.88	11.99	11.99	11.99	11.99
1983	0.02	0.18	0.77	1.74	2.77	3.64	4.27	4.57	4.76	4.92	5.04	5.12	5.15	5.17	5.18
1984	0.02	0.40	1.49	2.95	4.69	5.75	6.40	6.77	7.05	7.22	7.32	7.43	7.51	7.53	7.56
1985	0.00	0.22	1.22	2.65	3.66	4.40	4.89	5.28	5.54	5.77	5.93	6.05	6.10	6.14	6.17
1986	0.00	0.15	0.67	1.33	1.90	2.33	2.70	2.93	3.10	3.23	3.31	3.36	3.40	3.42	3.45
1987	0.00	0.11	0.46	0.87	1.32	1.69	1.98	2.20	2.39	2.51	2.60	2.67	2.70	2.72	2.74
1988	0.01	0.18	0.68	1.43	2.30	3.03	3.62	4.12	4.46	4.67	4.87	4.94	4.99	5.04	5.06
1989	0.01	0.18	0.71	1.55	2.53	3.36	4.03	4.59	4.96	5.22	5.42	5.55	5.59	5.62	5.64
1990	0.00	0.16	0.77	1.59	2.30	3.03	3.57	3.90	4.16	4.30	4.43	4.47	4.49	4.53	4.54
1991	0.00	0.16	0.65	1.29	1.98	2.54	2.91	3.21	3.42	3.55	3.59	3.61	3.63	3.64	3.65
1992	0.00	0.09	0.50	0.91	1.38	1.70	1.98	2.18	2.29	2.36	2.40	2.41	2.44	2.44	2.45
1993	0.00	0.05	0.31	0.64	0.91	1.15	1.33	1.44	1.51	1.54	1.59	1.62	1.64	1.65	1.66
1994	0.00	0.06	0.23	0.49	0.77	0.98	1.20	1.33	1.41	1.47	1.52	1.53	1.55	1.56	1.57
1995	0.01	0.13	0.52	1.17	1.70	2.11	2.35	2.57	2.75	2.92	2.98	3.04	3.08	3.10	3.11
1996	0.00	0.08	0.38	0.76	1.12	1.44	1.68	1.90	2.00	2.10	2.18	2.22	2.24	2.26	2.26
1997	0.00	0.07	0.39	0.86	1.28	1.61	1.80	1.95	2.14	2.26	2.33	2.37	2.39	2.40	2.41
1998	0.00	0.09	0.37	0.65	1.03	1.33	1.54	1.69	1.79	1.86	1.90	1.93	1.94	1.95	1.96
1999	0.00	0.08	0.34	0.69	1.16	1.46	1.65	1.72	1.83	1.89	1.93	1.96	1.97	1.98	1.99
2000	0.00	0.12	0.68	1.47	2.21	2.51	2.78	2.96	3.05	3.11	3.14	3.16	3.17	3.18	3.18
2001	0.00	0.16	0.70	1.34	1.77	2.11	2.29	2.39	2.45	2.49	2.52	2.53	2.55	2.56	2.56
2002	0.01	0.20	0.64	1.07	1.37	1.60	1.75	1.84	1.90	1.95	1.98	2.00	2.02	2.03	2.04
2003	0.01	0.17	0.47	0.75	1.07	1.34	1.54	1.69	1.81	1.89	1.95	2.00	2.03	2.05	2.07
2004	0.01	0.13	0.44	0.87	1.26	1.57	1.80	1.97	2.09	2.18	2.24	2.28	2.31	2.33	2.35
2005	0.00	0.69	2.10	3.84	5.31	6.18	6.75	7.12	7.36	7.52	7.62	7.69	7.74	7.77	7.79
2006	0.05	0.73	3.95	7.53	9.46	10.39	10.93	11.29	11.52	11.67	11.77	11.83	11.86	11.89	11.90
2007	0.01	1.19	5.64	9.12	11.22	12.21	12.84	13.25	13.51	13.67	13.77	13.83	13.86	13.89	13.90
2008	0.02	0.88	3.90	6.60	8.17	9.17	9.77	10.13	10.35	10.48	10.56	10.60	10.63	10.65	10.66
2009	0.01	0.27	1.20	2.17	2.97	3.56	3.94	4.18	4.32	4.41	4.46	4.49	4.51	4.52	4.52
2010	0.01	0.24	1.10	2.04	2.83	3.38	3.73	3.93	4.06	4.13	4.18	4.20	4.22	4.23	4.23
2011	0.01	0.27	1.19	2.19	3.01	3.58	3.91	4.11	4.23	4.30	4.35	4.37	4.39	4.39	4.40
2012	0.01	0.28	1.25	2.25	3.08	3.64	3.97	4.17	4.29	4.36	4.40	4.43	4.44	4.45	4.46
2013	0.01	0.26	1.14	2.08	2.85	3.37	3.69	3.88	4.00	4.07	4.11	4.14	4.16	4.17	4.17
2014	0.01	0.27	1.16	2.12	2.92	3.48	3.83	4.05	4.19	4.28	4.33	4.37	4.39	4.40	4.41

Cumulative Prepayment Rates Fixed Rate 15 Year Mortgages by Origination Fiscal Year															
Policy/Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1978	1.72	4.21	8.22	10.71	12.05	15.49	17.97	22.56	26.77	31.74	41.11	43.79	49.71	53.73	60.99
1979	0.93	2.04	3.71	7.05	10.39	14.47	17.44	23.93	31.35	36.36	44.90	48.42	53.06	57.88	63.27
1980	0.43	2.14	2.86	5.57	9.86	13.00	19.71	26.14	31.00	35.57	44.29	47.00	50.43	55.29	62.00
1981	0.47	1.09	4.84	8.74	13.73	22.46	30.42	34.63	39.16	42.59	46.65	48.52	51.01	54.29	57.72
1982	0.63	11.78	18.40	24.50	37.75	45.95	49.32	52.58	54.99	56.78	62.78	64.77	66.14	67.61	69.19
1983	0.22	1.31	3.60	13.61	31.11	37.53	42.52	47.92	53.42	62.13	69.34	74.53	77.07	79.80	82.69
1984	0.28	1.74	14.13	32.06	38.19	42.53	47.15	52.04	59.89	66.19	70.87	72.89	75.18	77.50	80.29
1985	0.29	9.80	28.75	34.87	39.34	44.34	49.86	59.39	66.86	71.94	73.88	75.85	77.82	79.87	81.96
1986	0.57	5.23	9.21	13.53	18.90	25.09	36.99	51.16	61.42	64.80	68.99	72.39	76.12	79.67	82.71
1987	0.45	2.13	4.92	9.10	13.84	22.14	35.39	47.76	52.43	58.02	62.65	68.01	73.29	77.22	82.23
1988	0.50	2.25	5.74	10.60	20.29	35.27	48.13	52.37	57.64	61.79	66.45	70.68	74.08	77.32	81.17
1989	0.40	2.52	6.43	17.02	33.73	47.68	52.25	57.59	61.57	66.23	70.66	73.38	76.26	79.56	83.07
1990	0.52	2.85	10.83	29.94	46.09	50.73	56.75	61.21	66.41	70.98	73.95	76.96	80.04	83.21	86.20
1991	0.60	4.54	21.10	39.48	44.82	51.49	56.89	63.04	68.91	72.25	75.45	79.18	82.59	85.20	87.92
1992	0.60	6.74	19.56	26.01	35.02	42.48	51.83	60.19	64.96	69.82	75.02	80.07	83.92	86.86	90.06
1993	0.66	5.33	10.72	18.51	25.98	35.47	45.97	51.66	57.84	64.88	72.38	77.20	80.81	84.16	87.02
1994	0.74	3.72	9.83	16.25	25.13	34.39	40.60	47.47	55.12	63.62	69.59	73.80	77.67	80.97	83.60
1995	1.16	7.34	14.64	26.28	36.86	42.89	50.16	57.82	64.90	69.80	73.91	76.80	80.60	84.32	87.05
1996	0.77	4.64	13.25	24.84	32.01	40.68	51.08	61.62	68.25	72.73	76.41	80.03	83.51	86.08	88.04
1997	0.93	7.44	19.07	26.10	35.46	47.00	58.87	65.90	70.79	74.32	78.81	82.70	85.57	87.78	89.49
1998	1.04	6.99	13.40	23.11	36.20	52.95	62.02	68.16	72.45	76.72	80.28	82.97	85.00	86.67	88.07
1999	0.83	4.35	13.12	26.58	45.63	56.31	63.17	67.78	72.18	75.91	78.88	81.07	82.92	84.53	86.08
2000	0.89	15.46	36.47	56.92	66.49	72.39	76.21	79.69	83.17	85.84	87.90	89.51	90.86	92.07	93.12
2001	2.04	14.58	43.38	58.09	66.66	71.14	75.06	78.36	80.97	82.94	84.59	86.02	87.38	88.72	90.00
2002	1.91	24.70	42.19	53.13	59.91	64.84	68.40	71.42	73.68	75.65	77.45	79.26	81.15	82.99	84.67
2003	2.78	14.03	27.71	37.86	43.55	46.90	50.06	52.91	55.59	58.17	60.75	63.33	65.81	68.17	70.42
2004	2.64	13.84	24.56	32.68	37.78	42.17	46.02	49.51	52.84	56.15	59.44	62.54	65.44	68.16	70.70
2005	2.93	12.27	22.93	32.24	39.66	45.60	50.70	55.31	59.67	63.79	67.46	70.73	73.63	76.18	78.44
2006	3.55	11.54	22.31	32.49	39.89	46.05	51.47	56.63	61.52	65.80	69.45	72.55	75.19	77.41	79.29
2007	2.55	7.79	17.93	27.09	34.93	41.83	48.34	54.48	59.85	64.38	68.18	71.37	74.04	76.26	78.12
2008	1.05	7.46	20.27	33.08	43.15	51.17	58.33	64.43	69.38	73.36	76.58	79.16	81.25	82.92	84.26
2009	1.14	8.13	21.65	35.26	46.56	56.22	64.62	71.38	76.75	80.97	84.28	86.86	88.88	90.45	91.66
2010	1.09	8.16	22.47	37.91	50.71	60.71	68.70	74.93	79.77	83.51	86.41	88.65	90.37	91.69	92.70
2011	1.11	8.38	23.86	40.28	53.25	62.93	70.46	76.30	80.82	84.31	87.01	89.08	90.67	91.89	92.82
2012	1.12	8.99	25.21	41.90	54.55	63.81	71.02	76.63	81.00	84.39	87.01	89.03	90.59	91.78	92.70
2013	1.09	8.98	25.21	41.42	53.57	62.63	69.82	75.51	80.00	83.55	86.33	88.51	90.21	91.54	92.56
2014	1.17	8.74	23.44	38.17	49.53	58.27	65.41	71.25	76.02	79.90	83.05	85.60	87.66	89.32	90.65

Conditional Claim Rates Fixed Rate 15 Year Streamline Refinance Mortgages by Origination Fiscal Year

Policy/Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1988	0.00	0.09	0.41	0.83	0.82	0.63	0.48	0.63	0.38	0.17	0.19	0.12	0.00	0.32	0.00
1989	0.00	0.31	0.79	0.63	0.40	0.30	0.66	0.58	0.16	0.00	0.00	0.24	0.00	0.00	0.00
1990	0.00	0.31	0.62	0.34	0.69	0.73	0.35	0.53	0.60	0.18	0.00	0.25	0.00	0.00	0.00
1991	0.00	0.07	0.19	0.49	0.32	0.05	0.35	0.07	0.16	0.10	0.24	0.00	0.00	0.23	0.88
1992	0.00	0.05	0.10	0.22	0.21	0.16	0.26	0.17	0.11	0.14	0.02	0.03	0.00	0.00	0.00
1993	0.00	0.04	0.11	0.15	0.17	0.16	0.12	0.13	0.08	0.07	0.03	0.03	0.01	0.03	0.02
1994	0.00	0.07	0.20	0.24	0.26	0.23	0.19	0.10	0.11	0.07	0.06	0.06	0.04	0.02	0.01
1995	0.01	0.18	0.42	0.60	0.49	0.44	0.42	0.34	0.24	0.17	0.00	0.30	0.04	0.03	0.02
1996	0.00	0.05	0.16	0.31	0.39	0.32	0.21	0.15	0.22	0.11	0.07	0.04	0.03	0.02	0.01
1997	0.00	0.11	0.18	0.35	0.35	0.20	0.14	0.16	0.16	0.10	0.07	0.06	0.03	0.02	0.01
1998	0.00	0.02	0.15	0.14	0.23	0.14	0.15	0.17	0.02	0.10	0.05	0.03	0.02	0.01	0.01
1999	0.00	0.03	0.08	0.09	0.15	0.16	0.14	0.12	0.12	0.06	0.04	0.02	0.01	0.01	0.01
2000	0.00	0.08	0.15	0.29	0.24	0.19	0.30	0.28	0.16	0.09	0.06	0.03	0.02	0.01	0.01
2001	0.00	0.04	0.10	0.24	0.54	0.31	0.26	0.13	0.08	0.05	0.03	0.02	0.01	0.01	0.01
2002	0.00	0.04	0.19	0.17	0.17	0.20	0.14	0.09	0.05	0.03	0.02	0.02	0.01	0.01	0.01
2003	0.00	0.04	0.10	0.15	0.15	0.13	0.10	0.07	0.05	0.03	0.02	0.02	0.01	0.01	0.01
2004	0.01	0.05	0.16	0.15	0.14	0.12	0.10	0.07	0.05	0.03	0.02	0.01	0.01	0.01	0.00
2005	0.01	0.11	0.08	0.14	0.15	0.12	0.10	0.07	0.05	0.03	0.02	0.02	0.01	0.01	0.00
2006	0.00	0.05	0.16	0.23	0.18	0.12	0.09	0.07	0.05	0.03	0.02	0.01	0.01	0.01	0.00
2007	0.00	0.07	0.23	0.22	0.19	0.12	0.10	0.07	0.05	0.03	0.02	0.02	0.01	0.01	0.00
2008	0.00	0.04	0.14	0.15	0.14	0.13	0.10	0.08	0.05	0.04	0.03	0.02	0.01	0.01	0.01
2009	0.00	0.03	0.11	0.13	0.15	0.14	0.13	0.09	0.07	0.04	0.03	0.02	0.01	0.01	0.01
2010	0.00	0.03	0.10	0.13	0.16	0.16	0.13	0.10	0.07	0.04	0.03	0.02	0.01	0.01	0.01
2011	0.00	0.03	0.10	0.14	0.17	0.16	0.13	0.10	0.06	0.04	0.03	0.02	0.01	0.01	0.01
2012	0.00	0.03	0.11	0.15	0.18	0.16	0.13	0.10	0.07	0.04	0.03	0.02	0.01	0.01	0.01
2013	0.00	0.03	0.11	0.14	0.17	0.15	0.12	0.09	0.06	0.04	0.03	0.02	0.01	0.01	0.01
2014	0.00	0.03	0.09	0.12	0.14	0.13	0.11	0.08	0.05	0.04	0.02	0.02	0.01	0.01	0.01

Conditional Prepayment Rates Fixed Rate 15 Year Streamline Refinance Mortgages by Origination Fiscal Year															
Policy/Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1988	1.06	2.92	4.44	6.26	13.49	21.10	23.58	7.82	10.08	11.34	15.53	14.75	14.61	16.16	24.67
1989	1.76	5.68	5.77	12.43	19.87	23.20	8.21	9.88	11.53	12.68	12.21	12.95	9.12	11.55	19.59
1990	1.04	7.43	15.20	26.15	25.87	8.18	13.00	10.23	16.52	15.44	13.62	12.07	17.98	20.21	23.61
1991	0.68	9.08	25.19	29.42	9.74	12.83	10.55	18.19	20.71	14.11	15.73	20.14	23.62	20.23	23.39
1992	0.70	9.84	17.50	7.50	11.54	10.39	15.26	17.16	10.93	14.35	21.69	24.42	21.62	21.20	26.67
1993	1.13	6.74	5.88	9.07	9.35	13.24	16.01	10.56	13.73	18.75	25.24	20.32	18.67	21.20	18.97
1994	1.44	4.11	7.24	7.78	11.22	13.71	9.89	12.25	16.40	22.38	19.69	17.53	19.04	17.21	18.31
1995	1.89	9.39	8.63	12.94	16.29	10.23	12.16	16.73	20.00	17.11	15.03	13.75	17.62	21.38	22.41
1996	0.96	4.58	9.71	13.93	9.29	12.56	17.25	24.79	20.93	16.31	16.88	15.97	20.60	21.21	21.40
1997	1.28	8.91	13.83	8.32	10.44	17.88	24.55	20.34	17.15	15.47	15.77	20.02	21.09	21.88	22.23
1998	1.13	7.05	6.43	10.08	15.78	27.70	21.41	16.22	15.17	14.69	17.90	17.80	16.95	16.53	15.86
1999	1.31	4.23	8.26	13.35	24.67	19.98	15.91	13.82	13.60	16.13	16.15	14.62	14.51	14.23	14.91
2000	2.21	10.96	16.46	25.02	22.44	15.86	15.76	16.29	17.44	18.25	18.82	19.02	19.61	20.53	21.67
2001	1.17	11.31	32.75	25.41	19.29	13.26	13.41	14.12	14.18	12.56	12.49	12.37	12.96	13.97	15.67
2002	2.29	21.09	18.99	16.75	12.83	12.48	13.03	12.04	10.67	10.94	11.17	11.76	12.50	13.53	14.25
2003	3.47	9.55	12.50	11.28	8.74	10.61	10.06	9.48	9.96	10.47	11.02	11.64	12.26	12.89	13.54
2004	2.72	9.30	10.33	8.33	9.46	10.58	9.66	9.55	10.02	10.54	11.13	11.76	12.37	13.00	13.66
2005	2.53	7.77	7.79	8.43	8.93	10.38	9.70	9.49	9.99	10.53	11.15	11.79	12.39	13.02	13.69
2006	2.49	4.75	7.10	7.64	8.62	10.45	9.56	9.52	10.06	10.67	11.30	11.92	12.53	13.17	13.83
2007	0.30	3.46	5.90	6.51	8.44	10.41	9.69	9.56	10.15	10.68	11.28	11.94	12.55	13.18	13.85
2008	0.50	3.73	7.40	8.56	9.24	10.69	10.26	10.19	10.72	11.26	11.86	12.54	13.14	13.77	14.42
2009	0.54	4.46	8.38	9.10	9.78	11.72	12.05	11.92	12.56	13.16	13.77	14.43	15.12	15.84	16.58
2010	0.56	4.34	7.93	9.39	10.97	12.91	12.28	11.95	12.52	13.12	13.70	14.32	14.99	15.68	16.40
2011	0.57	4.35	8.30	10.10	11.22	13.02	12.16	11.87	12.44	13.03	13.64	14.27	14.94	15.65	16.38
2012	0.55	4.70	9.19	10.49	11.47	13.17	12.31	12.00	12.58	13.19	13.81	14.47	15.15	15.87	16.60
2013	0.57	4.68	9.10	10.41	11.22	12.89	11.99	11.75	12.33	12.94	13.55	14.19	14.88	15.60	16.34
2014	0.55	4.34	7.98	9.00	9.67	11.12	10.39	10.12	10.62	11.14	11.71	12.32	12.91	13.54	14.19

Cumulative Claim Rates Fixed Rate 15 Year Streamline Refinance Mortgages by Origination Fiscal Year															
Policy/Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1988	0.00	0.09	0.49	1.25	1.95	2.40	2.68	2.95	3.10	3.16	3.22	3.26	3.26	3.32	3.32
1989	0.00	0.30	1.03	1.58	1.88	2.06	2.36	2.61	2.67	2.67	2.67	2.73	2.73	2.73	2.73
1990	0.00	0.30	0.87	1.13	1.52	1.83	1.96	2.13	2.31	2.35	2.35	2.39	2.39	2.39	2.39
1991	0.00	0.07	0.24	0.57	0.72	0.74	0.87	0.89	0.94	0.96	1.00	1.00	1.00	1.02	1.09
1992	0.00	0.05	0.14	0.31	0.45	0.54	0.68	0.76	0.80	0.84	0.85	0.86	0.86	0.86	0.86
1993	0.00	0.04	0.14	0.27	0.40	0.51	0.59	0.66	0.69	0.72	0.73	0.74	0.74	0.75	0.75
1994	0.00	0.07	0.25	0.47	0.68	0.84	0.96	1.01	1.07	1.10	1.12	1.13	1.14	1.14	1.15
1995	0.01	0.19	0.56	1.05	1.39	1.65	1.86	2.02	2.11	2.16	2.16	2.22	2.23	2.23	2.23
1996	0.00	0.05	0.20	0.46	0.75	0.96	1.09	1.16	1.24	1.27	1.28	1.29	1.30	1.30	1.30
1997	0.00	0.11	0.27	0.54	0.79	0.91	0.99	1.05	1.10	1.12	1.14	1.15	1.15	1.15	1.16
1998	0.00	0.02	0.15	0.27	0.45	0.54	0.61	0.67	0.67	0.70	0.71	0.72	0.72	0.72	0.72
1999	0.00	0.03	0.11	0.19	0.31	0.40	0.46	0.50	0.54	0.56	0.56	0.57	0.57	0.57	0.57
2000	0.00	0.08	0.21	0.42	0.55	0.63	0.74	0.82	0.86	0.87	0.88	0.89	0.89	0.89	0.89
2001	0.00	0.04	0.13	0.27	0.50	0.61	0.69	0.72	0.74	0.75	0.75	0.76	0.76	0.76	0.76
2002	0.00	0.04	0.19	0.29	0.38	0.47	0.53	0.56	0.57	0.58	0.59	0.59	0.59	0.59	0.60
2003	0.00	0.04	0.13	0.25	0.35	0.43	0.48	0.52	0.54	0.56	0.56	0.57	0.57	0.57	0.58
2004	0.01	0.06	0.20	0.31	0.41	0.49	0.55	0.58	0.61	0.62	0.63	0.63	0.64	0.64	0.64
2005	0.01	0.11	0.18	0.30	0.41	0.50	0.56	0.59	0.62	0.63	0.64	0.65	0.65	0.65	0.65
2006	0.00	0.05	0.19	0.39	0.54	0.62	0.68	0.72	0.75	0.76	0.77	0.78	0.78	0.78	0.78
2007	0.00	0.07	0.29	0.48	0.64	0.74	0.80	0.85	0.88	0.89	0.90	0.91	0.91	0.91	0.92
2008	0.00	0.04	0.17	0.30	0.41	0.51	0.57	0.62	0.65	0.67	0.68	0.68	0.69	0.69	0.69
2009	0.00	0.03	0.14	0.25	0.36	0.46	0.54	0.59	0.62	0.64	0.65	0.66	0.66	0.66	0.66
2010	0.00	0.03	0.12	0.24	0.37	0.48	0.56	0.61	0.64	0.66	0.67	0.67	0.68	0.68	0.68
2011	0.00	0.03	0.13	0.25	0.38	0.50	0.58	0.63	0.66	0.67	0.68	0.69	0.69	0.70	0.70
2012	0.00	0.03	0.13	0.26	0.40	0.51	0.59	0.64	0.67	0.68	0.69	0.70	0.70	0.70	0.71
2013	0.00	0.03	0.14	0.26	0.40	0.50	0.58	0.62	0.65	0.67	0.68	0.68	0.69	0.69	0.69
2014	0.00	0.03	0.12	0.22	0.34	0.43	0.50	0.54	0.57	0.59	0.60	0.60	0.61	0.61	0.61

Cumulative Prepayment Rates Fixed Rate 15 Year Streamline Refinance Mortgages by Origination Fiscal Year															
Policy/Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1988	1.06	3.95	8.21	13.93	25.37	40.71	54.12	57.50	61.48	65.50	70.37	74.26	77.55	80.65	84.61
1989	1.76	7.33	12.67	23.39	38.30	52.18	55.94	60.06	64.36	68.55	72.06	75.33	77.33	79.64	83.09
1990	1.04	8.39	22.27	42.37	56.98	60.37	65.29	68.64	73.47	77.21	79.99	82.12	84.91	87.47	89.87
1991	0.68	9.70	32.43	52.23	56.83	62.28	66.18	72.17	77.75	80.76	83.63	86.73	89.63	91.52	93.27
1992	0.70	10.47	26.13	31.66	39.51	45.74	53.94	61.73	65.83	70.62	76.81	82.26	85.91	88.72	91.50
1993	1.13	7.79	13.22	21.07	28.43	37.85	47.72	53.18	59.51	66.97	75.13	80.03	83.62	86.94	89.27
1994	1.44	5.49	12.33	19.13	28.15	37.91	43.96	50.71	58.63	67.65	73.80	78.20	82.13	85.01	87.55
1995	1.89	11.11	18.76	29.21	40.57	46.50	52.81	60.39	67.91	73.04	76.77	79.67	82.86	86.04	88.67
1996	0.96	5.50	14.67	26.53	33.32	41.60	51.51	63.26	70.71	75.28	79.24	82.35	85.72	88.48	90.66
1997	1.28	10.08	22.50	28.93	36.29	47.54	60.19	68.09	73.38	77.33	80.73	84.36	87.42	89.92	91.90
1998	1.13	8.10	14.00	22.66	34.82	52.75	62.75	68.70	73.34	77.16	81.12	84.36	86.89	88.94	90.58
1999	1.31	5.49	13.29	24.85	43.34	54.60	61.76	66.98	71.40	75.93	79.72	82.61	85.05	87.09	88.93
2000	2.21	12.92	27.24	45.39	57.55	64.20	69.74	74.55	78.84	82.55	85.67	88.23	90.36	92.16	93.66
2001	1.17	12.35	41.04	55.99	64.43	69.08	73.14	76.84	80.02	82.44	84.54	86.36	88.03	89.59	91.11
2002	2.29	22.90	37.53	47.96	54.60	60.22	65.34	69.45	72.65	75.58	78.24	80.73	83.07	85.28	87.29
2003	3.47	12.69	23.60	32.20	38.11	44.64	50.16	54.84	59.29	63.49	67.46	71.18	74.64	77.83	80.76
2004	2.72	11.77	20.87	27.44	34.28	41.19	46.82	51.85	56.62	61.13	65.38	69.38	73.09	76.50	79.63
2005	2.53	10.09	17.09	24.06	30.81	37.95	43.92	49.19	54.21	58.96	63.47	67.70	71.62	75.23	78.53
2006	2.49	7.13	13.72	20.30	27.14	34.70	40.88	46.44	51.75	56.82	61.62	66.10	70.25	74.07	77.55
2007	0.30	3.74	9.42	15.30	22.41	30.42	37.09	43.03	48.72	54.11	59.18	63.95	68.36	72.41	76.11
2008	0.50	4.21	11.30	18.87	26.34	34.17	40.87	46.84	52.47	57.75	62.68	67.28	71.49	75.32	78.78
2009	0.54	4.97	12.93	20.84	28.56	36.89	44.44	51.00	57.08	62.65	67.70	72.27	76.36	80.00	83.21
2010	0.56	4.88	12.42	20.63	29.31	38.38	45.89	52.29	58.19	63.59	68.49	72.91	76.87	80.39	83.49
2011	0.57	4.90	12.79	21.59	30.35	39.37	46.68	52.94	58.72	64.01	68.83	73.18	77.08	80.56	83.63
2012	0.55	5.22	13.93	22.95	31.76	40.70	47.93	54.11	59.81	65.02	69.76	74.03	77.86	81.26	84.26
2013	0.57	5.22	13.84	22.80	31.43	40.22	47.32	53.45	59.11	64.32	69.06	73.36	77.22	80.67	83.71
2014	0.55	4.86	12.45	20.32	28.01	35.98	42.58	48.35	53.78	58.86	63.61	68.02	72.07	75.77	79.12

Conditional Claim Rates Adjustable Rate Mortgages by Origination Fiscal Year

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1987	0.01	0.18	0.92	1.70	2.29	2.09	1.58	1.42	1.04	0.78	1.07	0.93	0.57	0.66	0.38	0.33	0.28	0.09	0.05	0.17	0.07	0.14	0.12	0.09	0.08	0.07	0.05	0.05	0.04	0.03
1988	0.01	0.40	1.56	2.06	2.25	1.66	1.42	1.30	1.02	1.07	1.13	0.93	0.87	0.54	0.41	0.46	0.42	0.13	0.30	0.20	0.17	0.14	0.11	0.09	0.08	0.06	0.06	0.05	0.04	0.02
1989	0.05	0.43	1.51	1.93	2.05	1.45	0.99	1.20	1.11	1.09	0.99	1.14	1.00	0.85	0.26	0.31	0.26	0.00	0.33	0.20	0.16	0.12	0.11	0.09	0.07	0.07	0.06	0.05	0.03	0.02
1990	0.00	0.17	0.82	1.06	1.62	1.16	1.69	1.75	1.69	1.12	1.15	0.63	0.29	0.24	0.60	0.18	0.41	0.12	0.23	0.20	0.16	0.13	0.11	0.09	0.08	0.07	0.06	0.03	0.03	0.02
1991	0.01	0.12	0.63	1.00	1.29	1.49	1.98	2.06	1.63	1.47	0.78	0.46	0.51	0.50	0.15	0.18	0.26	0.28	0.24	0.18	0.15	0.13	0.11	0.10	0.09	0.07	0.04	0.03	0.03	0.02
1992	0.00	0.18	0.68	1.06	1.48	2.12	2.09	1.70	1.52	0.84	0.64	0.65	0.43	0.32	0.23	0.20	0.29	0.24	0.19	0.16	0.13	0.11	0.10	0.09	0.07	0.04	0.03	0.03	0.02	0.02
1993	0.01	0.17	0.69	1.30	2.39	2.23	1.87	1.73	1.05	0.77	0.83	0.55	0.36	0.35	0.29	0.35	0.30	0.23	0.20	0.17	0.14	0.13	0.11	0.09	0.05	0.04	0.04	0.03	0.03	0.02
1994	0.00	0.17	0.90	2.02	2.58	2.38	1.90	1.13	1.00	1.05	0.80	0.47	0.42	0.30	0.44	0.37	0.29	0.25	0.21	0.17	0.16	0.14	0.11	0.07	0.05	0.05	0.04	0.03	0.03	0.02
1995	0.01	0.35	1.76	3.08	3.83	3.06	2.06	1.92	2.30	1.72	1.14	0.85	0.82	1.00	0.84	0.68	0.58	0.49	0.41	0.37	0.33	0.26	0.16	0.13	0.11	0.09	0.08	0.07	0.06	0.05
1996	0.00	0.33	1.71	3.54	3.83	2.72	2.82	3.37	2.37	1.47	1.30	1.10	1.38	1.18	0.95	0.81	0.68	0.58	0.52	0.45	0.37	0.22	0.18	0.15	0.13	0.11	0.09	0.08	0.06	0.05
1997	0.01	0.41	1.85	3.17	2.93	3.59	3.96	2.79	1.95	1.57	1.44	1.65	1.41	1.15	0.97	0.82	0.70	0.62	0.55	0.44	0.27	0.22	0.19	0.16	0.13	0.11	0.09	0.08	0.07	0.06
1998	0.01	0.72	2.09	2.50	3.10	3.73	2.84	2.00	1.70	1.83	2.10	1.74	1.43	1.21	1.03	0.87	0.78	0.69	0.54	0.35	0.28	0.24	0.20	0.17	0.14	0.12	0.10	0.08	0.07	0.06
1999	0.00	0.21	0.85	2.06	3.28	3.01	2.02	1.78	1.98	2.32	2.06	1.70	1.45	1.23	1.05	0.94	0.83	0.67	0.40	0.34	0.28	0.24	0.20	0.17	0.15	0.12	0.10	0.09	0.07	0.06
2000	0.01	0.53	1.74	3.51	3.19	2.59	2.14	2.66	2.99	2.56	2.10	1.78	1.51	1.28	1.15	1.01	0.80	0.50	0.41	0.35	0.30	0.25	0.21	0.18	0.15	0.13	0.11	0.09	0.08	0.06
2001	0.00	0.37	1.40	2.02	1.74	2.24	2.83	3.75	3.47	2.77	2.35	1.98	1.67	1.50	1.33	1.10	0.67	0.55	0.47	0.40	0.34	0.29	0.24	0.21	0.18	0.15	0.13	0.11	0.09	0.08
2002	0.00	0.25	1.55	1.91	2.31	3.28	4.50	4.34	3.43	2.78	2.32	1.92	1.72	1.51	1.22	0.75	0.63	0.53	0.45	0.38	0.32	0.27	0.23	0.20	0.17	0.14	0.12	0.10	0.08	0.07
2003	0.01	0.46	1.35	2.09	3.69	6.05	6.24	5.01	4.14	3.36	2.81	2.44	2.13	1.74	1.07	0.89	0.75	0.64	0.54	0.46	0.39	0.33	0.28	0.24	0.20	0.17	0.14	0.12	0.10	0.09
2004	0.05	0.51	1.61	3.35	6.22	7.13	5.87	4.81	3.89	3.16	2.72	2.33	1.90	1.17	0.97	0.83	0.70	0.60	0.51	0.43	0.36	0.31	0.26	0.22	0.19	0.16	0.13	0.11	0.10	0.08
2005	0.04	0.81	2.37	7.43	10.49	8.73	7.06	5.57	4.40	3.74	3.11	2.39	1.49	1.23	1.05	0.89	0.76	0.64	0.55	0.46	0.39	0.33	0.28	0.24	0.20	0.17	0.14	0.12	0.10	0.09
2006	0.02	0.64	5.78	12.97	11.39	8.91	7.01	5.51	4.53	3.74	2.75	1.62	1.32	1.12	0.96	0.81	0.69	0.59	0.50	0.42	0.36	0.30	0.26	0.22	0.18	0.16	0.13	0.11	0.09	0.08
2007	0.00	0.93	6.01	11.33	9.11	7.79	6.38	5.45	4.52	3.35	1.85	1.54	1.31	1.12	0.95	0.81	0.69	0.59	0.50	0.42	0.36	0.31	0.26	0.22	0.19	0.16	0.13	0.11	0.10	0.08
2008	0.01	0.74	2.90	5.45	6.25	6.03	5.63	4.91	3.48	2.14	1.82	1.57	1.34	1.14	0.97	0.83	0.71	0.60	0.51	0.43	0.37	0.31	0.27	0.22	0.19	0.16	0.14	0.12	0.10	0.08
2009	0.01	0.27	1.45	3.00	3.65	3.91	3.66	2.83	1.72	1.44	1.24	1.06	0.90	0.76	0.65	0.55	0.46	0.39	0.33	0.28	0.24	0.20	0.17	0.14	0.12	0.10	0.09	0.07	0.06	0.05
2010	0.01	0.26	1.39	2.82	3.63	3.77	3.25	1.95	1.59	1.36	1.17	1.00	0.85	0.72	0.61	0.52	0.44	0.37	0.31	0.26	0.22	0.19	0.16	0.13	0.11	0.10	0.08	0.07	0.06	0.05
2011	0.00	0.27	1.46	3.19	3.94	3.76	2.52	2.01	1.70	1.47	1.27	1.08	0.92	0.78	0.66	0.56	0.47	0.40	0.34	0.29	0.24	0.20	0.17	0.15	0.12	0.10	0.09	0.07	0.06	0.05
2012	0.00	0.24	1.43	2.79	3.23	2.51	2.15	1.80	1.53	1.32	1.14	0.97	0.82	0.70	0.59	0.50	0.42	0.36	0.30	0.26	0.22	0.18	0.15	0.13	0.11	0.09	0.08	0.07	0.06	0.05
2013	0.00	0.24	1.22	2.32	2.54	2.50	2.24	1.88	1.60	1.38	1.19	1.01	0.86	0.73	0.62	0.52	0.44	0.37	0.32	0.27	0.23	0.19	0.16	0.14	0.11	0.10	0.08	0.07	0.06	0.05
2014	0.01	0.23	1.11	2.10	2.40	2.45	2.17	1.81	1.55	1.33	1.15	0.98	0.83	0.70	0.59	0.50	0.43	0.36	0.30	0.26	0.22	0.18	0.15	0.13	0.11	0.09	0.08	0.07	0.06	0.05

Conditional Prepayment Rates Adjustable Rate Mortgages by Origination Fiscal Year																														
Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1987	0.05	0.75	2.20	4.75	6.28	9.25	13.63	12.00	6.56	8.89	8.89	13.91	15.15	10.14	14.30	15.77	17.84	13.28	9.27	13.65	10.22	14.32	12.81	8.85	8.35	7.89	7.30	8.31	8.39	7.59
1988	0.33	1.81	4.77	6.87	10.05	14.00	12.65	6.50	8.91	8.56	13.06	14.34	10.18	14.71	14.16	15.05	11.81	10.78	12.26	10.19	15.04	13.32	9.21	8.69	8.21	7.63	8.69	8.86	7.94	6.04
1989	0.40	2.70	6.36	9.61	14.79	12.99	7.23	9.47	8.69	14.70	15.25	9.29	13.31	17.91	14.69	11.54	11.19	10.38	12.18	16.04	14.09	9.76	9.22	8.71	8.01	9.05	9.40	8.26	6.42	5.90
1990	0.06	1.86	5.44	10.79	12.47	8.83	13.39	11.07	16.67	16.39	12.07	18.59	19.34	19.37	16.92	11.62	15.23	11.61	16.89	15.12	10.49	9.91	9.36	8.69	9.96	9.92	9.12	6.72	6.33	5.97
1991	0.21	2.11	6.61	9.04	7.38	11.90	11.99	17.37	18.64	12.71	20.96	23.21	24.02	19.40	14.00	18.25	12.48	17.75	15.93	11.08	10.47	9.89	9.20	10.49	10.56	9.60	7.19	6.71	6.33	5.97
1992	0.23	3.19	7.07	7.37	13.47	12.27	20.00	20.07	13.11	21.10	23.23	25.61	20.89	15.70	15.99	15.88	22.08	19.71	13.83	13.09	12.38	11.42	12.89	13.24	11.79	9.08	8.46	7.99	7.54	7.12
1993	0.48	3.62	5.65	13.11	11.37	19.63	20.34	12.89	23.95	25.94	28.49	23.88	19.34	16.73	17.49	23.05	20.73	14.58	13.80	13.06	12.12	13.67	14.00	12.52	9.63	8.92	8.43	7.95	7.51	7.09
1994	0.32	2.62	9.97	11.46	20.98	20.30	13.08	24.62	25.87	29.42	25.09	20.74	18.81	18.09	24.20	21.73	15.33	14.51	13.74	12.72	14.33	14.69	13.13	10.12	9.42	8.89	8.40	7.93	7.49	7.07
1995	1.61	9.63	14.78	30.08	22.78	13.53	24.61	25.28	26.98	24.80	22.42	20.39	24.82	34.16	30.96	22.36	21.23	20.15	18.75	21.03	21.54	19.36	15.11	14.01	13.26	12.54	11.85	11.21	10.59	10.00
1996	0.50	5.67	32.23	31.18	15.59	29.40	26.25	26.22	25.16	22.34	20.53	25.48	35.49	32.24	23.38	22.23	21.12	19.67	22.08	22.53	20.36	15.83	14.74	13.96	13.20	12.49	11.81	11.17	10.55	9.97
1997	0.88	17.15	32.68	18.11	35.49	26.08	26.00	24.08	21.60	20.64	26.22	37.02	33.68	24.54	23.34	22.19	20.66	23.13	23.65	21.34	16.66	15.55	14.72	13.94	13.19	12.47	11.80	11.15	10.54	9.96
1998	2.62	19.53	16.76	35.59	27.76	26.58	25.59	23.77	22.65	27.67	37.90	35.08	25.65	24.40	23.20	21.56	23.91	24.90	22.04	17.68	16.27	15.40	14.58	13.79	13.04	12.33	11.66	11.02	10.41	9.83
1999	0.41	3.91	30.59	29.64	28.85	24.32	26.33	25.82	28.49	37.18	36.40	27.79	26.46	25.18	23.62	26.51	26.54	24.51	18.74	17.67	16.73	15.83	14.98	14.17	13.39	12.66	11.96	11.29	10.66	10.07
2000	1.04	30.89	29.02	27.41	23.14	25.34	24.90	27.84	36.04	34.94	27.85	27.24	25.97	24.14	26.83	27.66	24.81	19.71	18.43	17.47	16.56	15.68	14.85	14.06	13.30	12.58	11.90	11.25	10.63	10.05
2001	4.63	18.38	27.43	24.22	29.50	29.60	30.16	34.21	32.60	26.10	27.08	27.08	25.68	28.77	28.89	26.70	20.66	19.32	18.31	17.33	16.41	15.52	14.68	13.88	13.12	12.40	11.71	11.06	10.45	9.86
2002	2.11	25.25	21.78	29.13	30.42	31.30	32.59	30.45	24.20	25.75	27.07	26.72	29.85	30.43	27.70	21.81	20.55	19.49	18.48	17.51	16.59	15.70	14.86	14.06	13.30	12.57	11.88	11.23	10.61	10.02
2003	4.87	16.75	30.06	33.13	33.90	32.97	29.12	22.81	23.89	25.38	26.18	30.79	31.42	28.81	22.68	21.29	20.21	19.17	18.17	17.22	16.31	15.44	14.61	13.83	13.08	12.36	11.69	11.04	10.43	9.85
2004	3.13	23.88	31.48	37.53	34.28	27.72	20.86	21.69	23.01	24.14	30.12	32.10	29.53	23.38	21.94	20.83	19.76	18.74	17.76	16.83	15.93	15.08	14.27	13.50	12.77	12.07	11.41	10.78	10.18	9.61
2005	4.40	16.92	27.20	29.00	23.46	17.31	18.15	19.48	20.58	26.25	30.33	29.14	23.50	21.99	20.88	19.80	18.77	17.79	16.84	15.95	15.09	14.27	13.50	12.76	12.06	11.39	10.76	10.16	9.59	9.05
2006	2.05	11.82	19.67	18.12	14.21	15.12	16.47	17.44	22.57	26.71	28.51	24.70	23.26	22.09	20.96	19.88	18.84	17.85	16.90	15.99	15.13	14.31	13.52	12.78	12.08	11.41	10.77	10.17	9.60	9.06
2007	0.78	6.66	13.29	13.32	15.85	16.45	16.72	21.00	24.38	25.65	24.74	24.31	23.12	21.94	20.82	19.74	18.70	17.71	16.77	15.87	15.01	14.19	13.41	12.67	11.97	11.31	10.68	10.08	9.51	8.97
2008	0.67	6.66	15.13	20.96	20.65	18.96	22.54	25.66	27.55	24.60	24.95	24.32	23.10	21.92	20.79	19.71	18.67	17.68	16.74	15.83	14.97	14.16	13.38	12.64	11.94	11.28	10.65	10.05	9.48	8.95
2009	0.70	7.96	20.45	25.30	23.61	25.42	27.52	28.37	24.91	25.25	25.80	25.18	23.92	22.71	21.55	20.43	19.37	18.35	17.37	16.45	15.56	14.72	13.92	13.16	12.44	11.75	11.10	10.48	9.90	9.34
2010	0.64	8.42	21.44	25.25	27.76	27.82	26.61	24.02	24.81	25.40	25.95	25.33	24.07	22.85	21.69	20.57	19.50	18.47	17.50	16.56	15.68	14.83	14.02	13.26	12.53	11.84	11.19	10.57	9.98	9.42
2011	0.66	8.93	21.23	28.89	29.66	26.34	22.31	23.85	24.45	25.01	25.54	24.91	23.65	22.45	21.29	20.18	19.12	18.10	17.14	16.22	15.34	14.50	13.71	12.96	12.24	11.56	10.92	10.31	9.73	9.18
2012	0.64	8.75	25.98	31.09	28.38	22.53	23.22	24.44	24.97	25.52	26.06	25.39	24.11	22.88	21.70	20.57	19.49	18.45	17.47	16.53	15.64	14.78	13.98	13.21	12.48	11.79	11.13	10.51	9.92	9.36
2013	0.63	10.98	25.06	26.78	24.28	22.68	23.15	24.30	24.80	25.35	25.92	25.35	24.09	22.87	21.70	20.59	19.51	18.49	17.51	16.58	15.69	14.85	14.04	13.28	12.55	11.86	11.20	10.58	9.99	9.43
2014	0.88	11.42	24.01	25.94	24.47	22.68	23.25	24.45	24.92	25.47	26.02	25.40	24.13	22.91	21.73	20.61	19.53	18.51	17.53	16.59	15.70	14.85	14.04	13.28	12.55	11.86	11.20	10.58	9.99	9.43

Cumulative Prepayment Rates Adjustable Rate Mortgages by Origination Fiscal Year																														
Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1987	0.05	0.80	2.97	7.53	13.17	20.76	30.67	38.08	41.58	45.97	49.93	55.51	60.69	63.61	67.29	70.74	74.03	76.03	77.24	78.85	79.89	81.20	82.21	82.81	83.33	83.78	84.16	84.56	84.93	85.24
1988	0.33	2.14	6.79	13.06	21.42	31.63	39.40	42.84	47.18	50.93	56.11	60.99	63.92	67.69	70.77	73.56	75.42	76.90	78.41	79.50	80.94	82.03	82.68	83.24	83.71	84.12	84.55	84.95	85.28	85.51
1989	0.40	3.09	9.23	17.76	29.39	37.88	41.93	46.79	50.77	56.85	62.16	64.87	68.35	72.36	75.03	76.82	78.34	79.60	80.92	82.43	83.55	84.22	84.78	85.27	85.67	86.09	86.49	86.81	87.03	87.23
1990	0.06	1.92	7.25	17.15	27.24	33.38	41.75	47.63	55.35	61.55	65.31	70.35	74.58	77.98	80.37	81.73	83.29	84.30	85.59	86.55	87.11	87.59	87.99	88.33	88.69	89.01	89.27	89.45	89.60	89.74
1991	0.21	2.31	8.76	16.94	22.95	31.79	39.52	49.14	57.46	61.98	68.38	73.92	78.31	80.98	82.52	84.25	85.21	86.41	87.29	87.80	88.23	88.60	88.90	89.21	89.50	89.73	89.88	90.02	90.13	90.24
1992	0.23	3.42	10.23	16.79	27.76	36.25	48.11	57.38	62.12	68.63	74.23	78.93	81.75	83.42	84.85	86.04	87.43	88.39	88.93	89.37	89.73	90.02	90.31	90.57	90.77	90.90	91.02	91.12	91.21	91.28
1993	0.48	4.08	9.50	21.25	29.98	42.97	53.49	58.68	66.90	73.58	78.96	82.15	84.10	85.45	86.63	87.90	88.78	89.26	89.65	89.97	90.23	90.49	90.71	90.88	91.00	91.10	91.18	91.25	91.31	91.37
1994	0.32	2.94	12.60	22.50	38.17	49.77	55.54	64.78	72.00	77.99	81.55	83.73	85.28	86.49	87.81	88.71	89.20	89.59	89.91	90.16	90.41	90.62	90.79	90.90	90.99	91.07	91.14	91.20	91.25	91.29
1995	1.61	11.08	24.17	46.40	57.66	62.56	70.00	75.61	79.97	82.80	84.68	85.99	87.24	88.52	89.28	89.65	89.92	90.12	90.27	90.41	90.52	90.59	90.64	90.68	90.71	90.73	90.75	90.77	90.79	90.80
1996	0.50	6.14	36.29	55.56	61.84	71.40	77.19	81.29	84.07	85.85	87.10	88.31	89.55	90.26	90.60	90.85	91.03	91.16	91.28	91.37	91.44	91.48	91.51	91.53	91.56	91.57	91.59	91.60	91.61	91.61
1997	0.88	17.87	44.58	54.26	69.21	75.97	80.72	83.79	85.81	87.28	88.74	90.23	91.06	91.45	91.73	91.93	92.07	92.20	92.30	92.36	92.40	92.44	92.46	92.48	92.50	92.51	92.52	92.53	92.54	92.55
1998	2.62	21.64	34.65	57.07	67.90	75.07	79.89	83.08	85.34	87.43	89.45	90.57	91.09	91.45	91.71	91.89	92.04	92.16	92.24	92.29	92.33	92.36	92.38	92.40	92.41	92.43	92.44	92.44	92.45	92.46
1999	0.41	4.31	33.52	52.92	65.82	73.20	79.00	83.08	86.34	89.30	91.05	91.87	92.42	92.80	93.06	93.29	93.45	93.55	93.62	93.66	93.70	93.73	93.75	93.77	93.78	93.80	93.81	93.81	93.82	93.83
2000	1.04	31.60	51.30	64.18	71.69	77.75	82.04	85.55	88.69	90.56	91.48	92.12	92.55	92.84	93.08	93.26	93.37	93.44	93.49	93.53	93.56	93.58	93.60	93.62	93.63	93.64	93.65	93.65	93.66	93.67
2001	4.63	22.15	43.41	56.77	68.77	77.05	82.80	87.17	89.75	91.08	92.05	92.74	93.21	93.58	93.85	94.02	94.11	94.18	94.24	94.28	94.31	94.33	94.35	94.37	94.38	94.39	94.40	94.41	94.42	94.42
2002	2.11	26.83	42.71	58.99	70.72	78.84	84.37	87.62	89.31	90.60	91.58	92.26	92.80	93.18	93.41	93.54	93.64	93.71	93.76	93.80	93.84	93.86	93.88	93.90	93.91	93.92	93.93	93.94	93.94	93.95
2003	4.87	20.80	44.47	62.37	74.23	81.44	85.31	87.28	88.76	89.90	90.73	91.43	91.90	92.19	92.35	92.46	92.55	92.61	92.66	92.70	92.72	92.75	92.76	92.78	92.79	92.80	92.81	92.81	92.82	92.83
2004	3.13	26.25	49.30	67.68	77.61	82.38	84.73	86.51	87.90	88.97	89.93	90.63	91.04	91.27	91.43	91.55	91.64	91.70	91.75	91.79	91.82	91.85	91.87	91.88	91.89	91.91	91.91	91.92	91.93	91.93
2005	4.40	20.57	41.95	58.01	66.26	70.29	73.41	75.92	77.90	79.80	81.33	82.32	82.86	83.24	83.52	83.72	83.88	83.99	84.09	84.16	84.21	84.26	84.29	84.32	84.35	84.37	84.39	84.40	84.41	84.42
2006	2.05	13.62	30.48	42.06	48.32	53.28	57.38	60.70	64.01	66.87	68.99	70.26	71.13	71.76	72.22	72.56	72.81	73.01	73.16	73.28	73.37	73.44	73.50	73.55	73.59	73.62	73.65	73.67	73.69	73.71
2007	0.78	7.38	19.57	29.43	38.26	45.15	50.45	55.56	59.93	63.20	65.44	67.06	68.20	69.01	69.61	70.05	70.39	70.64	70.84	70.99	71.11	71.21	71.29	71.35	71.41	71.45	71.49	71.52	71.54	71.57
2008	0.67	7.28	21.19	37.00	48.45	56.14	63.00	68.61	72.79	75.36	77.27	78.64	79.60	80.29	80.79	81.17	81.45	81.66	81.83	81.96	82.06	82.14	82.21	82.26	82.31	82.34	82.37	82.40	82.42	82.44
2009	0.70	8.60	27.24	45.24	57.29	66.72	73.94	79.06	82.16	84.46	86.18	87.41	88.27	88.88	89.33	89.65	89.90	90.23	90.34	90.43	90.50	90.56	90.60	90.64	90.67	90.70	90.72	90.74	90.75	
2010	0.64	9.00	28.46	46.14	60.12	69.74	76.02	80.01	83.05	85.35	87.06	88.28	89.14	89.75	90.19	90.52	90.76	90.94	91.09	91.20	91.28	91.35	91.41	91.45	91.49	91.52	91.55	91.57	91.59	91.60
2011	0.66	9.53	28.67	48.82	62.87	71.15	76.05	79.99	82.99	85.25	86.95	88.16	89.01	89.62	90.07	90.40	90.64	90.83	90.97	91.09	91.18	91.25	91.31	91.35	91.39	91.42	91.45	91.47	91.49	91.51
2012	0.64	9.34	32.83	53.23	65.55	72.24	77.41	81.47	84.53	86.82	88.54	89.76	90.61	91.22	91.65	91.98	92.22	92.40	92.55	92.66	92.74	92.81	92.87	92.91	92.95	92.98	93.00	93.02	93.04	93.06
2013	0.63	11.54	33.64	51.06	62.26	69.91	75.76	80.33	83.78	86.37	88.32	89.70	90.67	91.36	91.87	92.23	92.51	92.72	92.88	93.01	93.10	93.18	93.25	93.30	93.34	93.37	93.40	93.43	93.45	93.46
2014	0.88	12.20	33.22	50.23	61.78	69.61	75.61	80.32	83.86	86.52	88.51	89.93	90.92	91.62	92.13	92.51	92.79	93.01	93.17	93.30	93.40	93.48	93.54	93.59	93.64	93.67	93.70	93.72	93.75	93.76

Conditional Claim Rates Adjustable Rate Streamline Refinance Mortgages by Origination Fiscal Year

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1989	0.00	7.69	0.00	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1991	0.00	0.00	1.08	1.19	0.00	2.34	1.82	1.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.05	0.03	0.02	0.01	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
1992	0.00	0.15	0.37	0.50	0.88	1.11	0.98	0.98	0.64	0.25	0.31	0.16	0.11	0.00	0.00	0.22	0.05	0.04	0.02	0.01	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
1993	0.01	0.21	0.83	1.54	2.43	2.07	1.61	1.34	0.59	0.44	0.30	0.13	0.05	0.06	0.15	0.07	0.05	0.03	0.02	0.01	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
1994	0.01	0.47	1.91	3.16	2.94	2.58	1.67	0.85	0.62	0.32	0.30	0.12	0.07	0.10	0.09	0.06	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
1995	0.00	0.60	2.05	2.24	3.12	3.38	1.09	0.86	1.35	0.50	0.32	1.19	0.85	0.34	0.23	0.13	0.10	0.07	0.05	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
1996	0.01	0.41	2.06	3.62	2.84	1.31	1.53	0.69	1.10	1.19	0.78	1.05	0.48	0.33	0.19	0.14	0.10	0.07	0.07	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00
1997	0.01	0.43	1.96	3.58	2.80	2.34	2.24	1.37	0.70	0.39	1.52	0.65	0.45	0.25	0.18	0.13	0.10	0.09	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00
1998	0.01	0.32	1.23	1.37	1.67	1.77	1.73	1.43	0.77	0.96	0.85	0.58	0.32	0.24	0.17	0.13	0.11	0.10	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
1999	0.00	0.15	0.49	0.98	2.53	1.77	1.40	0.58	1.69	1.26	0.87	0.49	0.36	0.26	0.19	0.17	0.15	0.11	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2000	0.00	0.39	1.84	4.26	2.76	3.01	1.99	2.34	1.55	1.06	0.59	0.44	0.32	0.24	0.21	0.18	0.14	0.10	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2001	0.01	0.21	2.15	3.11	2.32	2.17	2.83	2.70	1.97	1.03	0.67	0.47	0.34	0.31	0.27	0.20	0.14	0.11	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2002	0.01	0.39	1.64	2.05	2.45	3.87	3.79	3.36	1.66	1.09	0.71	0.47	0.41	0.36	0.27	0.20	0.14	0.11	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2003	0.01	0.63	1.78	2.45	3.55	4.51	4.68	2.80	1.70	1.15	0.68	0.57	0.49	0.36	0.27	0.20	0.14	0.11	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2004	0.06	1.00	2.56	3.86	5.52	6.36	4.01	2.87	1.79	1.15	0.83	0.66	0.48	0.35	0.26	0.19	0.14	0.10	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2005	0.12	1.73	3.25	7.55	10.53	6.02	4.59	3.07	1.89	1.44	1.02	0.64	0.46	0.34	0.25	0.18	0.14	0.10	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2006	0.00	1.31	10.86	17.83	11.32	6.87	5.25	3.63	2.62	1.96	1.07	0.63	0.46	0.34	0.25	0.18	0.13	0.10	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2007	0.02	3.19	12.52	9.17	6.79	5.73	4.95	3.98	3.05	1.59	0.90	0.66	0.49	0.36	0.26	0.19	0.14	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2008	0.06	1.52	2.73	3.74	4.32	3.86	4.37	3.24	1.68	1.22	0.90	0.66	0.48	0.36	0.26	0.19	0.14	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2009	0.02	0.54	2.04	3.04	3.42	4.20	3.70	2.27	1.64	1.21	0.89	0.66	0.48	0.36	0.26	0.19	0.14	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2010	0.01	0.48	1.87	2.81	4.16	4.73	3.29	2.29	1.66	1.23	0.90	0.66	0.49	0.36	0.26	0.19	0.14	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2011	0.01	0.45	1.72	3.33	4.64	4.59	3.17	2.25	1.66	1.22	0.89	0.66	0.48	0.35	0.26	0.19	0.14	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2012	0.01	0.44	2.38	4.03	4.74	4.91	3.17	2.32	1.69	1.24	0.91	0.67	0.49	0.36	0.27	0.19	0.14	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2013	0.01	0.56	2.43	3.84	4.72	4.06	3.03	2.28	1.68	1.24	0.91	0.67	0.49	0.36	0.26	0.19	0.14	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00
2014	0.01	0.64	2.62	4.01	4.71	4.24	3.14	2.28	1.68	1.24	0.91	0.67	0.49	0.36	0.27	0.20	0.14	0.11	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00

Conditional Prepayment Rates Adjustable Rate Streamline Refinance Mortgages by Origination Fiscal Year																														
Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1989	0.00	7.69	0.00	9.09	0.00	11.11	12.50	14.29	16.67	20.00	25.00	0.00	33.33	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1990	0.00	33.33	0.00	16.67	0.00	0.00	0.00	20.00	33.33	50.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1991	0.00	4.62	8.60	12.50	11.72	11.72	13.64	21.51	18.06	18.64	20.83	23.68	34.48	21.05	20.00	8.33	20.29	27.62	25.81	20.98	20.92	20.85	20.79	23.21	22.83	22.77	22.70	22.63	22.57	22.50
1992	0.75	7.48	11.98	10.63	16.48	13.07	20.57	19.48	13.81	19.81	21.44	25.18	16.76	13.27	12.21	15.16	27.02	25.57	20.77	20.70	20.64	19.92	21.75	22.62	22.50	22.42	22.35	22.28	22.20	22.13
1993	1.67	8.59	8.64	12.77	10.79	17.24	17.96	13.56	23.63	25.18	28.38	19.27	13.56	14.92	16.19	26.91	25.60	20.80	20.74	20.67	20.21	22.27	22.88	22.56	22.49	22.42	22.36	22.29	22.22	22.15
1994	2.81	6.79	11.25	10.27	16.05	16.34	12.20	19.59	22.11	26.30	21.33	17.95	16.02	17.61	26.53	25.50	20.73	20.67	20.60	20.03	21.84	22.90	22.48	22.41	22.34	22.27	22.21	22.14	22.07	21.98
1995	2.34	18.16	19.33	25.94	17.48	13.15	22.43	24.89	21.58	22.50	17.53	13.83	25.47	44.20	42.57	35.63	35.51	35.40	34.67	37.57	38.76	38.06	37.93	37.80	37.67	37.55	37.42	37.29	37.17	37.04
1996	3.10	20.63	40.10	33.02	15.44	28.12	27.20	29.19	25.41	22.35	20.66	26.55	44.99	43.04	36.09	35.99	35.90	34.86	37.72	38.92	38.68	38.57	38.47	38.36	38.25	38.14	38.04	37.93	37.82	37.72
1997	4.52	38.39	41.52	19.53	33.74	28.58	32.54	28.92	26.72	24.22	31.32	45.23	43.50	36.52	36.43	36.34	35.45	38.28	39.61	39.16	39.06	38.95	38.85	38.74	38.64	38.53	38.43	38.32	38.21	38.09
1998	10.18	40.71	22.53	40.67	34.24	36.03	29.49	28.43	24.55	29.93	44.41	43.04	36.09	35.97	35.85	34.85	37.39	39.10	38.56	38.37	38.12	37.88	37.64	37.38	37.10	36.83	36.54	36.18	35.80	35.39
1999	3.27	10.66	32.83	30.40	31.85	27.89	28.14	28.25	31.48	45.39	43.20	36.29	36.19	36.10	35.42	38.65	39.06	38.82	38.69	38.55	38.42	38.28	38.14	38.00	37.86	37.71	37.55	37.41	37.26	37.11
2000	2.52	21.20	20.03	18.61	21.51	23.03	25.95	31.08	43.90	43.03	36.17	36.09	36.00	35.29	38.12	39.46	38.74	38.63	38.51	38.38	38.26	38.13	38.00	37.88	37.75	37.62	37.49	37.36	37.23	37.10
2001	3.24	30.08	28.60	25.89	31.81	30.26	30.77	42.61	40.41	34.59	35.62	35.97	35.36	38.45	38.99	38.64	38.54	38.39	38.22	38.05	37.88	37.70	37.52	37.33	37.13	36.93	36.73	36.52	36.31	36.09
2002	5.74	33.12	26.37	30.30	31.17	32.22	39.26	37.80	32.94	34.11	35.28	35.41	38.43	39.42	39.18	39.09	39.00	38.91	38.81	38.72	38.62	38.51	38.41	38.31	38.21	38.11	38.00	37.90	37.80	37.70
2003	9.87	24.41	32.36	33.31	32.94	36.68	34.50	30.82	32.62	33.46	35.07	38.66	39.51	39.21	39.13	39.05	38.97	38.87	38.77	38.66	38.55	38.44	38.32	38.20	38.07	37.94	37.81	37.68	37.54	37.38
2004	6.51	27.07	29.33	32.55	35.62	30.55	27.73	29.80	31.52	32.38	37.47	39.47	39.14	39.07	38.98	38.89	38.80	38.70	38.59	38.48	38.37	38.25	38.14	38.01	37.88	37.76	37.63	37.48	37.33	37.18
2005	10.67	22.09	27.61	31.28	25.91	22.42	25.87	28.46	29.80	34.10	38.01	38.96	39.04	38.97	38.88	38.79	38.70	38.60	38.49	38.38	38.28	38.18	38.06	37.93	37.80	37.54	37.83	37.73	37.63	37.52
2006	6.75	18.32	21.73	17.49	16.71	19.39	23.46	25.18	30.49	33.51	36.78	38.86	38.76	38.65	38.53	38.41	38.28	38.14	38.01	37.87	37.72	37.58	37.44	37.29	37.15	37.01	36.86	36.71	36.57	36.42
2007	1.30	13.55	16.12	17.78	20.22	21.89	23.55	28.75	31.96	36.62	39.32	39.26	39.20	39.12	39.03	38.93	38.83	38.72	38.62	38.51	38.40	38.29	38.18	38.07	37.96	37.85	37.74	37.63	37.52	37.42
2008	3.08	17.54	24.21	26.62	26.03	25.39	29.56	35.48	39.30	39.48	39.44	39.39	39.31	39.23	39.13	39.03	38.92	38.82	38.71	38.60	38.48	38.37	38.26	38.15	38.04	37.92	37.81	37.70	37.59	37.48
2009	2.62	19.09	26.92	28.22	27.15	28.39	34.98	38.91	39.10	39.09	39.05	38.98	38.90	38.80	38.70	38.59	38.47	38.35	38.23	38.11	37.99	37.86	37.74	37.62	37.50	37.37	37.25	37.13	37.01	36.89
2010	2.27	20.45	29.10	29.03	29.96	30.81	36.85	39.56	39.78	39.80	39.79	39.75	39.69	39.62	39.54	39.45	39.36	39.26	39.16	39.06	38.96	38.85	38.75	38.64	38.54	38.43	38.32	38.22	38.11	38.00
2011	2.23	20.52	29.93	32.10	31.66	30.87	36.89	39.41	39.46	39.46	39.42	39.37	39.29	39.21	39.11	39.01	38.90	38.79	38.67	38.55	38.44	38.32	38.20	38.08	37.96	37.84	37.72	37.60	37.48	37.36
2012	2.25	19.59	31.98	32.76	31.58	30.20	37.25	39.59	39.73	39.71	39.67	39.59	39.50	39.39	39.28	39.15	39.02	38.88	38.74	38.60	38.45	38.31	38.16	38.01	37.86	37.71	37.56	37.40	37.25	37.10
2013	2.00	22.72	33.73	32.89	31.07	32.68	37.23	39.31	39.33	39.29	39.22	39.13	39.02	38.89	38.75	38.61	38.46	38.30	38.15	37.99	37.83	37.67	37.50	37.34	37.18	37.01	36.85	36.69	36.52	36.36
2014	2.83	24.59	32.44	31.92	30.87	31.98	36.83	39.21	39.26	39.27	39.24	39.18	39.11	39.02	38.92	38.82	38.71	38.60	38.48	38.36	38.24	38.11	37.99	37.87	37.74	37.62	37.49	37.36	37.24	37.11

Conditional Claim Rates All Mortgages by Credit Subsidy Endorsement Cohort

Book/Policy	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1978	0.01	0.29	0.60	0.62	0.51	0.59	0.52	0.54	0.53	0.61	0.79	0.72	0.64	0.54	0.46	0.39	0.37	0.34	0.26	0.21	0.16	0.11	0.11	0.11	0.09	0.07	0.09	0.05	0.05	0.04
1979	0.01	0.22	0.78	0.80	0.97	0.91	0.99	1.01	1.18	1.44	1.31	1.11	0.95	0.82	0.71	0.69	0.65	0.42	0.40	0.30	0.22	0.24	0.20	0.14	0.14	0.14	0.12	0.04	0.06	0.04
1980	0.00	0.52	1.34	1.87	1.81	1.93	1.95	2.51	3.10	2.59	2.04	1.72	1.59	1.51	1.44	1.31	0.95	0.82	0.71	0.55	0.45	0.45	0.32	0.25	0.28	0.15	0.21	0.11	0.05	0.04
1981	0.02	1.19	3.80	4.20	4.71	4.69	5.97	6.73	4.72	3.66	3.08	2.40	2.42	2.12	2.06	1.48	1.34	1.52	0.99	0.95	0.69	0.72	0.69	0.46	0.49	0.19	0.12	0.07	0.06	0.04
1982	0.03	1.18	3.17	4.40	5.21	7.10	8.61	6.51	4.46	3.33	3.20	2.56	2.74	2.67	1.68	1.80	1.89	1.42	1.46	1.33	1.06	0.87	0.95	0.83	0.35	0.08	0.09	0.07	0.06	0.05
1983	0.01	0.39	1.60	2.39	3.62	5.30	4.69	3.35	2.78	2.55	2.30	2.40	2.21	1.53	1.53	1.43	1.39	1.21	1.02	0.69	0.78	0.74	0.49	0.48	0.31	0.12	0.10	0.08	0.06	0.05
1984	0.01	0.79	2.85	5.07	7.21	6.27	4.41	3.41	3.05	2.69	2.56	2.13	1.83	1.71	1.23	1.04	0.95	0.73	0.54	0.39	0.27	0.20	0.24	0.22	0.16	0.12	0.10	0.08	0.06	0.05
1985	0.01	0.65	2.81	5.25	4.80	3.78	3.24	2.88	2.81	2.70	2.52	1.82	1.65	1.59	1.16	1.13	0.84	0.62	0.55	0.43	0.27	0.19	0.24	0.20	0.15	0.12	0.10	0.08	0.06	0.05
1986	0.01	0.42	1.59	2.06	1.95	1.76	1.61	1.48	1.64	1.66	1.33	1.30	1.10	1.02	0.85	0.61	0.51	0.46	0.44	0.29	0.23	0.23	0.14	0.11	0.08	0.06	0.05	0.04	0.03	0.03
1987	0.02	0.39	1.09	1.34	1.40	1.38	1.30	1.38	1.35	1.16	1.14	1.03	0.92	0.80	0.48	0.44	0.46	0.44	0.33	0.22	0.20	0.14	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02
1988	0.01	0.33	1.08	1.54	1.79	1.76	2.06	2.17	1.76	1.68	1.52	1.39	1.21	0.80	0.68	0.60	0.65	0.48	0.41	0.29	0.20	0.16	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02
1989	0.01	0.31	1.12	1.66	1.93	2.39	2.54	2.18	2.06	1.77	1.59	1.40	0.93	0.82	0.79	0.68	0.60	0.47	0.38	0.26	0.20	0.14	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.02
1990	0.01	0.28	1.09	1.72	2.31	2.50	2.01	2.03	1.75	1.54	1.37	0.92	0.77	0.78	0.72	0.58	0.51	0.49	0.32	0.23	0.17	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02
1991	0.01	0.26	1.04	1.71	2.11	1.83	1.94	1.76	1.54	1.43	0.94	0.79	0.72	0.74	0.64	0.51	0.55	0.39	0.29	0.21	0.15	0.12	0.09	0.08	0.06	0.05	0.04	0.03	0.03	0.02
1992	0.00	0.18	0.70	1.08	1.19	1.43	1.39	1.27	1.14	0.78	0.65	0.60	0.62	0.48	0.42	0.42	0.32	0.22	0.16	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02
1993	0.00	0.15	0.56	0.86	1.22	1.22	1.08	0.94	0.60	0.50	0.49	0.51	0.42	0.33	0.35	0.28	0.20	0.15	0.10	0.08	0.07	0.06	0.05	0.05	0.04	0.03	0.03	0.02	0.02	0.02
1994	0.01	0.20	0.68	1.19	1.40	1.30	1.09	0.73	0.62	0.58	0.57	0.48	0.38	0.38	0.28	0.20	0.17	0.12	0.09	0.08	0.06	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02	0.02
1995	0.01	0.24	1.20	2.13	2.45	2.25	1.65	1.41	1.67	1.63	1.28	1.05	1.07	0.79	0.61	0.48	0.36	0.27	0.21	0.17	0.14	0.11	0.09	0.07	0.06	0.04	0.04	0.03	0.02	0.02
1996	0.00	0.26	1.25	2.13	2.23	1.74	1.56	1.80	1.77	1.47	1.20	1.24	0.98	0.72	0.56	0.42	0.34	0.27	0.21	0.18	0.15	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02
1997	0.00	0.31	1.34	2.15	1.92	2.00	2.27	2.23	1.93	1.55	1.51	1.19	0.90	0.69	0.52	0.43	0.35	0.29	0.24	0.19	0.15	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02
1998	0.00	0.26	1.03	1.23	1.37	1.69	1.87	1.74	1.46	1.40	1.06	0.83	0.63	0.49	0.41	0.35	0.30	0.25	0.20	0.15	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02	0.02
1999	0.00	0.26	0.91	1.47	2.17	2.49	2.25	1.80	1.53	1.05	0.87	0.68	0.53	0.44	0.38	0.34	0.29	0.23	0.18	0.14	0.11	0.09	0.07	0.05	0.04	0.04	0.03	0.02	0.02	0.01
2000	0.01	0.37	1.92	4.09	4.90	4.27	3.46	2.99	2.10	1.82	1.45	1.12	0.92	0.78	0.70	0.63	0.54	0.41	0.32	0.24	0.19	0.15	0.11	0.09	0.07	0.06	0.04	0.04	0.03	0.02
2001	0.00	0.34	1.73	3.38	3.56	3.08	2.69	1.86	1.50	1.16	0.94	0.77	0.64	0.57	0.51	0.45	0.37	0.28	0.22	0.17	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02
2002	0.00	0.38	1.94	2.67	2.55	2.50	1.96	1.57	1.13	0.90	0.75	0.65	0.58	0.52	0.44	0.38	0.31	0.24	0.18	0.14	0.11	0.09	0.07	0.06	0.04	0.04	0.03	0.02	0.02	0.02
2003	0.00	0.53	1.42	1.61	1.95	1.65	1.40	0.92	0.71	0.60	0.55	0.51	0.44	0.37	0.32	0.27	0.22	0.18	0.14	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02
2004	0.07	0.78	1.49	1.94	1.74	1.57	1.10	0.82	0.67	0.59	0.53	0.46	0.39	0.33	0.29	0.24	0.19	0.15	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02	0.01
2005	0.05	0.69	1.99	2.78	2.79	1.91	1.41	1.05	0.88	0.78	0.68	0.57	0.48	0.41	0.34	0.29	0.23	0.18	0.14	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02
2006	0.03	0.66	3.06	4.13	2.68	1.97	1.49	1.19	1.01	0.84	0.68	0.56	0.47	0.40	0.34	0.28	0.22	0.17	0.13	0.10	0.08	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.02	0.01
2007	0.04	1.61	4.34	4.30	2.78	2.12	1.74	1.48	1.24	0.98	0.77	0.64	0.54	0.46	0.39	0.33	0.26	0.20	0.15	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02	0.02	0.01
2008	0.07	1.48	2.90	2.84	2.49	2.18	1.87	1.49	1.11	0.94	0.86	0.74	0.63	0.53	0.45	0.38	0.30	0.23	0.18	0.14	0.11	0.08	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01
2009	0.08	0.90	1.86	2.06	1.97	1.80	1.47	1.07	0.91	0.83	0.76	0.65	0.55	0.47	0.40	0.33	0.26	0.20	0.16	0.12	0.09	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02
2010	0.04	0.63	1.52	1.88	1.92	1.73	1.40	1.03	0.87	0.81	0.74	0.65	0.55	0.47	0.40	0.33	0.27	0.21	0.16	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02
2011	0.04	0.63	1.58	2.01	2.04	1.83	1.42	1.03	0.88	0.81	0.75	0.65	0.55	0.47	0.40	0.34	0.27	0.21	0.16	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02
2012	0.04	0.66</																												

Conditional Prepayment Rates All Mortgages by Credit Subsidy Endorsement Cohort

Book/Policy	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1978	0.15	1.57	1.65	1.20	0.86	1.87	1.97	2.33	5.52	8.40	6.29	5.91	6.20	6.09	8.85	13.66	15.78	8.56	11.18	11.07	14.67	16.36	11.82	12.41	16.41	21.96	19.58	18.54	19.45	19.43
1979	0.11	0.45	0.52	0.40	1.24	1.47	1.88	5.27	9.09	6.34	5.97	6.45	6.50	12.35	18.74	20.14	9.34	12.16	11.58	15.26	18.13	12.09	12.68	15.95	19.46	21.80	17.36	16.54	16.09	17.34
1980	0.24	0.80	0.32	2.03	2.38	3.33	14.42	20.45	9.69	7.68	8.62	10.16	17.80	20.24	21.65	10.53	12.88	12.07	15.12	17.79	13.98	12.24	14.97	17.14	17.10	18.70	15.18	14.17	16.37	16.43
1981	0.12	0.62	14.48	7.83	9.86	26.33	28.31	13.50	10.15	9.46	9.74	14.48	16.71	19.25	10.36	12.26	12.25	14.79	20.93	12.28	15.72	13.13	14.49	14.17	14.74	18.37	13.70	16.47	16.75	16.97
1982	0.16	12.84	7.34	10.75	30.61	31.93	15.57	12.02	11.60	12.45	17.90	18.64	21.25	11.16	13.33	15.46	20.61	22.07	12.76	12.98	17.09	13.80	15.03	12.38	13.48	15.34	16.65	16.99	17.18	17.39
1983	0.16	0.77	2.01	17.99	27.69	11.90	9.44	11.31	13.63	22.74	24.29	26.04	11.97	14.66	14.33	27.27	23.61	12.65	11.88	15.57	18.33	16.15	13.55	12.06	12.31	15.74	16.15	16.53	16.91	17.29
1984	0.12	1.33	18.98	26.45	12.35	9.88	10.70	11.12	17.37	19.03	20.27	8.79	10.00	9.35	11.02	18.39	7.65	6.13	7.00	6.54	8.40	4.72	6.69	9.34	15.49	15.87	16.28	16.65	17.04	17.44
1985	0.20	9.19	21.47	9.71	8.09	10.25	12.57	22.34	24.00	23.52	9.14	11.07	10.07	12.20	13.08	16.66	9.65	9.37	8.38	7.20	6.54	8.58	9.31	15.09	15.44	15.82	16.23	16.60	16.99	17.38
1986	0.43	3.21	2.58	3.16	4.44	5.40	13.93	25.91	25.12	7.84	11.92	10.23	16.36	17.91	10.57	18.70	16.48	17.50	13.72	9.89	13.15	9.14	12.61	12.78	13.05	13.28	13.57	13.99	14.35	14.55
1987	0.32	1.14	1.94	3.16	3.86	9.39	19.96	21.17	7.01	10.55	9.27	15.39	18.13	10.26	13.78	22.12	21.84	16.42	12.16	13.60	10.30	12.77	12.17	11.95	11.88	12.11	12.95	13.80	13.91	14.02
1988	0.31	1.45	3.06	4.61	13.94	26.36	25.61	8.02	11.97	10.18	15.54	17.46	10.34	12.25	16.28	21.03	15.13	10.69	12.93	9.20	12.32	12.28	12.31	12.52	12.80	13.18	13.69	13.96	14.21	14.43
1989	0.32	1.83	3.82	13.57	27.75	27.13	8.11	12.22	10.14	16.09	18.13	10.44	12.28	17.00	18.74	18.94	12.38	14.46	9.32	12.23	11.90	11.71	11.97	12.28	12.68	13.34	13.80	14.05	14.33	14.64
1990	0.31	2.02	9.90	29.60	29.36	8.55	12.85	10.32	16.54	18.94	10.42	12.79	17.90	20.54	17.28	16.01	16.28	9.66	12.04	11.71	11.53	11.64	11.91	12.37	12.94	13.24	13.49	13.78	14.10	14.43
1991	0.27	4.71	23.05	27.70	7.84	12.72	10.62	17.86	20.25	10.79	14.49	20.18	23.94	19.44	14.80	19.74	10.54	12.15	11.67	11.31	11.14	11.29	11.80	12.48	12.78	12.98	13.22	13.51	13.79	14.08
1992	0.56	8.14	15.32	6.63	11.20	10.03	18.15	21.19	11.06	16.28	23.32	30.27	23.13	17.51	15.57	16.02	16.29	14.36	12.82	12.11	11.98	12.94	14.41	14.71	14.69	14.80	15.08	15.29	15.48	15.65
1993	1.34	6.46	4.86	8.53	8.34	14.25	17.93	10.43	15.70	23.08	35.37	25.82	19.72	16.61	14.63	14.21	11.43	9.84	8.28	7.98	8.70	9.70	10.32	10.77	10.84	10.98	11.12	11.25	11.37	11.49
1994	0.98	3.19	7.68	7.75	13.53	16.15	10.00	14.88	21.05	32.72	25.04	19.56	16.10	13.64	13.11	9.75	8.26	7.03	6.62	6.90	7.54	8.21	8.48	8.49	8.57	8.65	8.76	8.84	8.93	9.02
1995	1.36	7.70	8.47	18.97	19.14	10.17	16.69	22.64	30.94	25.47	21.08	16.83	17.93	19.87	16.77	13.85	12.35	12.10	12.85	14.11	14.43	14.59	14.81	15.10	15.40	15.73	16.06	16.38	16.70	17.02
1996	0.50	3.75	16.78	19.36	9.75	17.03	23.13	32.89	26.67	21.88	17.32	17.59	18.62	15.17	12.48	10.40	9.84	10.50	11.69	12.15	12.21	12.29	12.54	12.79	13.05	13.32	13.62	13.89	14.17	14.46
1997	0.69	11.25	20.74	10.39	19.53	23.40	32.42	26.42	21.96	17.40	18.60	20.37	16.91	13.95	12.21	11.20	11.57	12.84	13.15	13.04	12.91	13.08	13.36	13.65	13.94	14.24	14.56	14.87	15.19	15.52
1998	1.41	8.16	6.71	13.93	21.41	37.30	29.62	24.22	18.02	16.69	16.19	12.85	10.19	8.47	7.64	7.39	8.11	8.91	9.11	9.05	9.01	9.11	9.30	9.50	9.71	9.93	10.15	10.38	10.61	10.85
1999	0.72	3.19	13.57	21.87	36.08	28.82	24.28	17.91	15.81	14.24	11.71	9.52	8.04	7.18	6.99	7.24	7.78	7.87	7.79	7.70	7.66	7.74	7.89	8.04	8.19	8.35	8.52	8.68	8.85	9.02
2000	0.61	24.29	31.96	35.74	27.81	23.93	18.44	19.62	22.00	19.18	17.10	15.75	14.82	14.70	15.30	14.82	14.39	14.25	14.19	14.12	14.09	14.27	14.58	14.89	15.21	15.54	15.88	16.22	16.56	16.90
2001	3.02	17.11	41.05	30.65	25.21	18.32	17.06	16.60	13.60	11.34	10.20	9.52	9.30	9.96	10.29	9.87	9.54	9.47	9.40	9.33	9.27	9.35	9.53	9.71	9.90	10.10	10.30	10.50	10.71	10.92
2002	3.19	31.73	27.59	24.41	17.84	15.12	12.30	10.24	8.59	7.70	7.32	7.18	7.44	7.75	7.44	6.93	6.74	6.69	6.63	6.56	6.53	6.60	6.74	6.88	7.03	7.18	7.33	7.49	7.66	7.82
2003	6.36	16.47	21.32	16.24	10.96	7.88	6.82	6.43	6.38	6.34	6.36	6.14	5.87	5.56	5.27	4.85	4.72	4.68	4.61	4.54	4.51	4.56	4.64	4.71	4.79	4.87	4.96	5.05	5.13	5.22
2004	5.12	17.68	15.44	10.76	8.20	6.95	6.42	6.69	6.62	6.62	6.59	6.29	5.95	5.62	5.31	4.97	4.89	4.79	4.70	4.65	4.64	4.70	4.78	4.87	4.95	5.04	5.13	5.22	5.32	5.41
2005	4.20	9.65	11.41	10.67	9.17	8.17	8.27	8.85	8.90	9.08	9.08	8.64	8.13	7.67	7.23	6.75	6.65	6.60	6.55	6.50	6.50	6.60	6.73	6.85	6.98	7.11	7.23	7.36	7.48	7.59
2006	1.56	6.27	7.94	7.55	7.23	7.36	7.64	8.40	8.65	9.07	9.27	8.89	8.39	7.90	7.44	7.01	6.90	6.86	6.82	6.79	6.78	6.90	7.04	7.19	7.33	7.48	7.63	7.78	7.93	8.08
2007	1.45	5.65	7.30	6.83	7.24	7.47	7.83	8.67	9.14	9.64	9.98	9.57	9.02	8.49	7.99	7.54	7.42	7.39	7.36	7.32	7.32	7.45	7.62	7.78	7.96	8.13	8.31	8.48	8.66	8.84
2008	1.12	5.32	7.96	8.83	9.10	8.91	9.52	10.99	11.43	11.47	11.27	10.68	10.05	9.46	8.89	8.40	8.26	8.22	8.18	8.13	8.12	8.26	8.43	8.61	8.79	8.97	9.15	9.34	9.52	9.71
2009	1.62	7.51	10.97	11.32	11.66	12.38	13.89	15.26	14.93	14.54	14.14	13.37	12.55	11.78	11.06	10.39	10.19	10.10	10.00	9.91	9.85	9.96	10.12	10.28	10.44	10.60	10.77	10.92	11.08	11.23
2010	1.56	7.75	11.58	13.29	15.41	15.99	16.60	17.75	17.11	16.53	16.00	15.07	14.09	13.18	12.34	11.55	11.28	11.14	11.00	10.87	10.77	10.85	11.00	11.15	11.30	11.45	11.60	11.75	11.90	12.04
2011	1.57	7.96	13.09	15.88	17.32	16.80	16.94	18.09	17.32	16.69	16.12	15.17	14.17	13.24	12.38	11.56	11.28	11.13	10.98	10.84	10.73	10.81	10.95	11.09	11.24	11.38	11.53	11.68	11.82	11.96
2012	1.61	9.00	14.97	17.54	17.79	16.88	17.24	18.06	17.30	16.64	16.07	15.11	14.11	13.18	12.32	11.50	11.21	11.06	10.92	10.79	10.68	10.75	10.90	11.05	11.20	11.35	11.50	11.66	11.81	11.96
2013	1.71	9.45	14.92	16.38	16.29	15.68	15.76	16.48	15.75	15.14	14.61	13.72	12.80	11.95	11.16	10.42	10.14	10.01	9.88	9.76	9.67	9.74	9.88	10.02	10.17	10.31	10.46	10.62	10.77	10.92
2014	1.82	9.04	13.26	14.07	14.12	13.46	13.58	14.14	13.49	12.97	12.52	11.76	10.96	10.22	9.55	8.91	8.68	8.57	8.46	8.36	8.27	8.34	8.46	8.58	8.71	8.84	8.97	9.10	9.23	9.37

Cumulative Claim Rates All Mortgages by Credit Subsidy Endorsement Cohort

Book/Policy	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1978	0.01	0.30	0.88	1.48	1.96	2.51	2.98	3.45	3.91	4.39	4.97	5.47	5.87	6.19	6.45	6.64	6.81	6.93	7.01	7.07	7.11	7.14	7.16	7.18	7.19	7.20	7.21	7.21	7.21	7.22
1979	0.01	0.23	1.00	1.79	2.73	3.59	4.50	5.41	6.40	7.48	8.39	9.11	9.67	10.12	10.46	10.73	10.93	11.05	11.14	11.20	11.24	11.28	11.30	11.32	11.33	11.34	11.35	11.35	11.35	11.36
1980	0.00	0.52	1.84	3.65	5.34	7.06	8.70	10.47	12.16	13.39	14.26	14.91	15.45	15.85	16.16	16.37	16.51	16.61	16.69	16.74	16.77	16.80	16.81	16.83	16.84	16.84	16.85	16.85	16.85	16.85
1981	0.02	1.21	4.93	8.29	11.62	14.44	16.92	18.76	19.78	20.46	20.96	21.30	21.58	21.78	21.93	22.03	22.10	22.18	22.22	22.25	22.27	22.28	22.30	22.30	22.31	22.31	22.31	22.32	22.32	22.32
1982	0.03	1.21	3.93	7.31	10.70	13.67	15.87	17.12	17.83	18.27	18.62	18.85	19.04	19.18	19.25	19.32	19.38	19.42	19.45	19.47	19.48	19.49	19.50	19.51	19.51	19.51	19.51	19.51	19.51	19.51
1983	0.01	0.40	1.98	4.25	6.99	9.75	11.77	13.01	13.89	14.56	15.01	15.36	15.59	15.72	15.84	15.93	15.99	16.03	16.06	16.08	16.09	16.11	16.11	16.12	16.12	16.12	16.12	16.12	16.12	16.13
1984	0.01	0.80	3.58	7.46	11.23	13.87	15.43	16.45	17.23	17.78	18.19	18.45	18.65	18.81	18.92	19.00	19.05	19.10	19.12	19.14	19.15	19.16	19.17	19.18	19.18	19.19	19.19	19.19	19.19	19.19
1985	0.01	0.66	3.18	6.76	9.54	11.45	12.85	13.91	14.67	15.22	15.59	15.82	16.01	16.17	16.27	16.35	16.40	16.44	16.47	16.48	16.50	16.50	16.51	16.52	16.52	16.52	16.53	16.53	16.53	16.53
1986	0.01	0.43	1.96	3.85	5.55	6.99	8.21	9.15	9.91	10.48	10.88	11.23	11.49	11.69	11.82	11.91	11.97	12.01	12.04	12.06	12.08	12.09	12.09	12.10	12.10	12.10	12.10	12.11	12.11	12.11
1987	0.02	0.40	1.48	2.75	4.02	5.22	6.21	7.05	7.68	8.18	8.61	8.96	9.22	9.40	9.50	9.58	9.64	9.69	9.71	9.73	9.74	9.75	9.76	9.76	9.76	9.77	9.77	9.77	9.77	9.77
1988	0.01	0.35	1.41	2.86	4.43	5.74	6.84	7.67	8.28	8.78	9.18	9.49	9.70	9.83	9.92	9.99	10.05	10.08	10.11	10.13	10.14	10.14	10.15	10.15	10.16	10.16	10.16	10.16	10.16	10.16
1989	0.01	0.31	1.41	2.95	4.46	5.78	6.77	7.53	8.15	8.61	8.95	9.19	9.33	9.44	9.53	9.59	9.63	9.66	9.68	9.69	9.70	9.70	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71
1990	0.01	0.28	1.34	2.83	4.21	5.22	5.95	6.58	7.05	7.39	7.63	7.77	7.87	7.96	8.02	8.06	8.09	8.11	8.13	8.14	8.14	8.14	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15
1991	0.01	0.26	1.24	2.47	3.55	4.38	5.14	5.74	6.16	6.47	6.65	6.77	6.86	6.93	6.98	7.02	7.04	7.06	7.07	7.08	7.09	7.09	7.09	7.09	7.09	7.09	7.09	7.10	7.10	7.10
1992	0.00	0.18	0.82	1.65	2.49	3.38	4.14	4.70	5.09	5.33	5.49	5.60	5.68	5.73	5.77	5.79	5.81	5.82	5.83	5.83	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84
1993	0.00	0.16	0.68	1.43	2.39	3.26	3.91	4.37	4.63	4.82	4.95	5.04	5.10	5.13	5.16	5.18	5.20	5.21	5.21	5.21	5.22	5.22	5.22	5.22	5.22	5.22	5.23	5.23	5.23	5.23
1994	0.01	0.21	0.86	1.90	3.01	3.90	4.51	4.87	5.13	5.33	5.45	5.53	5.58	5.62	5.65	5.66	5.68	5.68	5.69	5.69	5.70	5.70	5.70	5.71	5.71	5.71	5.71	5.71	5.71	5.71
1995	0.01	0.25	1.34	3.09	4.67	5.81	6.55	7.06	7.52	7.82	7.99	8.10	8.20	8.25	8.28	8.31	8.32	8.33	8.34	8.34	8.34	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35
1996	0.00	0.27	1.46	3.13	4.50	5.44	6.12	6.72	7.10	7.33	7.47	7.59	7.67	7.71	7.74	7.76	7.78	7.78	7.79	7.80	7.80	7.80	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81
1997	0.00	0.31	1.49	2.96	4.11	5.05	5.85	6.36	6.67	6.87	7.02	7.11	7.17	7.21	7.23	7.25	7.26	7.27	7.27	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.29	7.29	7.29
1998	0.00	0.26	1.19	2.21	3.18	4.11	4.73	5.13	5.37	5.56	5.68	5.76	5.81	5.84	5.87	5.89	5.91	5.92	5.93	5.93	5.94	5.94	5.94	5.95	5.95	5.95	5.95	5.95	5.95	5.95
1999	0.00	0.26	1.14	2.34	3.70	4.67	5.27	5.62	5.86	6.00	6.09	6.16	6.21	6.24	6.27	6.29	6.31	6.32	6.33	6.34	6.34	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.36	6.36
2000	0.01	0.38	1.82	3.84	5.30	6.15	6.65	6.99	7.17	7.29	7.37	7.41	7.45	7.47	7.49	7.50	7.51	7.52	7.52	7.52	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53
2001	0.00	0.33	1.71	3.26	4.34	5.00	5.46	5.71	5.87	5.98	6.06	6.12	6.16	6.19	6.22	6.24	6.26	6.27	6.28	6.28	6.28	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29
2002	0.00	0.37	1.65	2.89	3.75	4.42	4.85	5.15	5.34	5.48	5.58	5.66	5.73	5.79	5.83	5.86	5.89	5.91	5.92	5.93	5.94	5.94	5.95	5.95	5.95	5.95	5.96	5.96	5.96	5.96
2003	0.00	0.50	1.60	2.57	3.53	4.23	4.78	5.11	5.34	5.53	5.68	5.82	5.93	6.02	6.08	6.14	6.18	6.22	6.24	6.26	6.27	6.28	6.29	6.30	6.31	6.31	6.31	6.32	6.32	6.32
2004	0.07	0.81	1.96	3.21	4.18	4.98	5.48	5.84	6.10	6.31	6.50	6.64	6.76	6.85	6.92	6.98	7.03	7.06	7.09	7.11	7.12	7.13	7.14	7.15	7.15	7.16	7.16	7.16	7.16	
2005	0.05	0.71	2.42	4.49	6.29	7.37	8.09	8.57	8.94	9.23	9.46	9.63	9.77	9.87	9.95	10.01	10.06	10.09	10.12	10.13	10.15	10.16	10.16	10.17	10.17	10.18	10.18	10.18	10.18	10.18
2006	0.03	0.68	3.48	6.85	8.78	10.06	10.94	11.57	12.06	12.43	12.69	12.89	13.04	13.16	13.25	13.32	13.37	13.41	13.43	13.45	13.47	13.48	13.49	13.49	13.50	13.50	13.50	13.50	13.50	13.51
2007	0.04	1.62	5.58	9.05	11.05	12.42	13.43	14.21	14.80	15.22	15.51	15.73	15.90	16.02	16.12	16.20	16.25	16.29	16.32	16.34	16.35	16.36	16.37	16.38	16.38	16.38	16.39	16.39	16.39	16.39
2008	0.07	1.53	4.20	6.53	8.34	9.73	10.80	11.55	12.04	12.41	12.70	12.92	13.08	13.21	13.30	13.38	13.43	13.47	13.49	13.51	13.52	13.53	13.54	13.54	13.55	13.55	13.55	13.55	13.56	13.56
2009	0.08	0.96	2.63	4.25	5.59	6.64	7.38	7.84	8.17	8.41	8.61	8.75	8.85	8.93	8.98	9.02	9.05	9.07	9.09	9.10	9.11	9.11	9.11	9.12	9.12	9.12	9.12	9.12	9.12	9.12
2010	0.04	0.66	2.03	3.50	4.78	5.73	6.36	6.74	7.01	7.20	7.36	7.47	7.55	7.60	7.64	7.67	7.70	7.71	7.72	7.73	7.73	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.75
2011	0.04	0.66	2.08	3.62	4.91	5.83	6.42	6.77	7.01	7.19	7.33	7.43	7.50	7.55	7.59	7.62	7.64	7.65	7.66	7.66	7.67	7.67	7.67	7.68	7.68	7.68	7.68	7.68	7.68	7.68
2012	0.04	0.69	2.16	3.73	4.98	5.85	6.38	6.71	6.93	7.10	7.23	7.32	7.39	7.44	7.47	7.50	7.51	7.53	7.54	7.54	7.55	7.55	7.55	7.55	7.55	7.55	7.56	7.56	7.56	7.56
2013	0.04	0.69	2.13	3.67	4.88	5.71	6.24	6.57	6.80	6.98	7.12	7.23	7.30	7.35	7.39	7.43	7.45	7.46	7.47	7.48	7.48	7.49	7.49	7.49	7.49	7.50	7.50	7.50	7.50	7.50
2014	0.04	0.67	2.06	3.48	4.60	5.40	5.92	6.26	6.51	6.71	6.87	6.99	7.08	7.14	7.19	7.23	7.26	7.28	7.29	7.30	7.31	7.31	7.32	7.32	7.32	7.32	7.32	7.33	7.33	7.33

Cumulative Prepayment Rates		All Mortgages by Credit Subsidy Endorsement Cohort																												
Book/Policy	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1978	0.15	1.71	3.33	4.48	5.29	7.02	8.81	10.87	15.60	22.36	26.97	30.99	34.93	38.54	43.42	50.27	57.07	60.16	63.84	67.07	70.86	74.47	76.64	78.65	80.98	83.58	85.38	86.76	87.93	88.87
1979	0.11	0.56	1.07	1.46	2.66	4.06	5.80	10.53	18.17	22.95	27.10	31.27	35.14	41.96	50.94	58.72	61.57	64.91	67.70	70.93	74.17	75.93	77.55	79.33	81.15	82.79	83.81	84.61	85.26	85.85
1980	0.24	1.04	1.36	3.32	5.53	8.50	20.68	35.12	40.40	44.04	47.71	51.58	57.54	63.01	67.58	69.30	71.14	72.63	74.26	75.87	76.90	77.68	78.51	79.31	79.97	80.57	80.96	81.27	81.58	81.84
1981	0.12	0.74	14.95	21.22	28.17	44.02	55.78	59.47	61.68	63.43	65.00	67.03	68.98	70.80	71.57	72.36	73.05	73.77	74.62	75.01	75.44	75.74	76.03	76.26	76.47	76.70	76.83	76.97	77.09	77.19
1982	0.16	12.98	19.28	27.54	47.48	60.83	64.80	67.13	68.95	70.60	72.59	74.23	75.70	76.29	76.89	77.49	78.15	78.69	78.93	79.14	79.38	79.54	79.68	79.78	79.88	79.97	80.06	80.13	80.19	80.24
1983	0.16	0.94	2.92	20.02	40.99	47.18	51.24	55.43	59.73	65.73	70.52	74.29	75.53	76.83	77.90	79.60	80.66	81.08	81.43	81.82	82.20	82.48	82.67	82.82	82.95	83.09	83.22	83.33	83.42	83.50
1984	0.12	1.45	20.00	40.21	46.68	50.84	54.61	57.94	62.39	66.27	69.51	70.59	71.68	72.59	73.54	74.92	75.39	75.73	76.09	76.40	76.78	76.97	77.23	77.57	78.07	78.51	78.88	79.20	79.48	79.71
1985	0.20	9.37	28.69	35.31	39.99	45.17	50.62	58.78	65.33	70.04	71.38	72.83	73.97	75.19	76.32	77.56	78.14	78.65	79.07	79.39	79.66	79.99	80.31	80.79	81.21	81.57	81.88	82.14	82.37	82.56
1986	0.43	3.62	6.10	9.01	12.88	17.28	27.83	44.40	56.07	58.74	62.41	65.14	69.00	72.50	74.17	76.79	78.65	80.29	81.35	82.00	82.78	83.25	83.84	84.36	84.82	85.23	85.59	85.92	86.20	86.45
1987	0.32	1.46	3.36	6.37	9.87	17.96	33.29	46.10	49.38	53.91	57.43	62.65	67.80	70.16	72.97	76.85	79.81	81.55	82.61	83.66	84.34	85.09	85.72	86.26	86.73	87.16	87.56	87.92	88.25	88.52
1988	0.31	1.76	4.76	9.09	21.36	40.92	54.58	57.67	61.82	64.86	68.96	72.77	74.61	76.53	78.75	81.13	82.48	83.28	84.13	84.66	85.31	85.87	86.36	86.79	87.18	87.54	87.85	88.13	88.37	88.58
1989	0.32	2.14	5.87	18.45	40.27	55.26	58.42	62.67	65.70	69.91	73.80	75.60	77.47	79.71	81.75	83.40	84.27	85.15	85.63	86.21	86.70	87.12	87.50	87.84	88.15	88.44	88.69	88.92	89.11	89.29
1990	0.31	2.33	11.97	37.63	55.11	58.59	63.24	66.42	70.88	75.06	76.89	78.87	81.26	83.50	84.97	86.09	87.05	87.52	88.04	88.49	88.88	89.23	89.54	89.83	90.09	90.32	90.53	90.71	90.87	91.01
1991	0.27	4.97	26.81	46.74	50.72	56.54	60.69	66.79	72.35	74.67	77.40	80.62	83.64	85.49	86.61	87.87	88.41	88.96	89.43	89.82	90.17	90.48	90.77	91.03	91.27	91.49	91.67	91.84	91.99	92.12
1992	0.56	8.65	22.62	27.70	35.61	41.82	51.77	61.11	64.89	69.78	75.59	81.31	84.34	86.09	87.36	88.46	89.40	90.09	90.61	91.04	91.42	91.77	92.12	92.42	92.67	92.89	93.08	93.25	93.39	93.51
1993	1.34	7.72	12.19	19.62	26.21	36.38	47.21	52.31	59.11	67.48	77.28	81.87	84.45	86.19	87.46	88.50	89.23	89.77	90.19	90.56	90.93	91.30	91.66	91.99	92.30	92.57	92.81	93.03	93.23	93.41
1994	0.98	4.13	11.48	18.27	29.07	40.04	45.64	53.06	61.91	72.69	78.20	81.40	83.50	84.99	86.22	87.01	87.62	88.09	88.50	88.90	89.31	89.72	90.11	90.46	90.79	91.10	91.38	91.63	91.87	92.09
1995	1.36	8.95	16.64	32.20	44.59	49.75	57.17	65.38	73.91	78.64	81.49	83.26	84.81	86.20	87.13	87.77	88.25	88.67	89.05	89.42	89.74	90.02	90.26	90.47	90.66	90.81	90.95	91.06	91.16	91.24
1996	0.50	4.23	20.26	35.42	41.41	50.62	60.79	71.67	77.43	80.82	82.87	84.57	86.03	86.99	87.65	88.13	88.53	88.92	89.30	89.66	89.97	90.24	90.49	90.71	90.90	91.07	91.22	91.36	91.48	91.58
1997	0.69	11.86	30.08	37.19	48.88	59.88	71.25	77.30	80.89	83.05	84.93	86.57	87.64	88.36	88.90	89.34	89.73	90.12	90.46	90.76	91.01	91.24	91.43	91.61	91.76	91.90	92.02	92.12	92.21	92.29
1998	1.41	9.46	15.52	27.12	42.25	62.60	72.47	77.99	81.03	83.30	85.10	86.29	87.10	87.70	88.19	88.63	89.08	89.52	89.94	90.31	90.65	90.96	91.25	91.52	91.76	91.99	92.20	92.39	92.57	92.73
1999	0.72	3.88	16.89	34.81	57.49	68.67	75.15	78.65	81.14	82.99	84.28	85.20	85.89	86.46	86.97	87.46	87.94	88.40	88.81	89.18	89.53	89.85	90.15	90.43	90.69	90.94	91.17	91.38	91.58	91.77
2000	0.61	24.75	48.68	66.37	74.65	79.45	82.11	84.31	86.23	87.49	88.38	89.05	89.58	90.02	90.40	90.71	90.97	91.19	91.37	91.53	91.66	91.78	91.88	91.97	92.04	92.11	92.17	92.22	92.26	92.30
2001	3.02	19.61	52.47	66.51	74.13	78.08	80.96	83.22	84.72	85.79	86.63	87.32	87.93	88.52	89.07	89.53	89.93	90.29	90.62	90.91	91.17	91.41	91.63	91.83	92.02	92.19	92.34	92.49	92.62	92.74
2002	3.19	33.91	52.04	63.35	69.37	73.44	76.16	78.11	79.54	80.71	81.72	82.63	83.50	84.34	85.07	85.70	86.27	86.80	87.28	87.73	88.14	88.53	88.90	89.26	89.59	89.91	90.22	90.50	90.77	91.03
2003	6.36	21.78	38.35	48.11	53.51	56.90	59.55	61.84	63.95	65.90	67.72	69.35	70.81	72.10	73.25	74.25	75.18	76.05	76.87	77.63	78.36	79.06	79.74	80.40	81.04	81.65	82.25	82.83	83.38	83.92
2004	5.12	21.88	33.82	40.73	45.33	48.84	51.80	54.66	57.27	59.70	61.94	63.92	65.67	67.22	68.60	69.81	70.95	72.00	72.99	73.91	74.80	75.65	76.47	77.27	78.04	78.79	79.51	80.20	80.88	81.52
2005	4.20	13.44	23.24	31.17	37.07	41.70	45.91	49.98	53.67	57.07	60.13	62.75	65.00	66.93	68.61	70.06	71.38	72.61	73.74	74.79	75.77	76.70	77.59	78.43	79.22	79.98	80.69	81.36	81.99	82.59
2006	1.56	7.73	15.00	21.15	26.36	31.13	35.62	40.11	44.29	48.25	51.90	55.04	57.73	60.04	62.03	63.77	65.35	66.81	68.16	69.41	70.57	71.67	72.71	73.71	74.65	75.53	76.37	77.16	77.90	78.59
2007	1.45	7.01	13.68	19.19	24.39	29.21	33.78	38.35	42.69	46.78	50.58	53.82	56.57	58.90	60.91	62.64	64.21	65.65	66.98	68.20	69.34	70.40	71.41	72.36	73.26	74.10	74.89	75.63	76.32	76.97
2008	1.12	6.38	13.71	20.96	27.55	33.27	38.69	44.24	49.29	53.73	57.54	60.72	63.37	65.60	67.48	69.10	70.55	71.86	73.06	74.16	75.16	76.09	76.97	77.78	78.55	79.25	79.91	80.52	81.09	81.61
2009	1.62	9.00	18.88	27.76	35.69	42.96	49.96	56.47	61.80	66.16	69.76	72.65	74.99	76.89	78.46	79.76	80.91	81.92	82.82	83.62	84.34	84.99	85.59	86.13	86.63	87.08	87.49	87.86	88.19	88.50
2010	1.56	9.18	19.63	30.04	40.28	49.07	56.57	63.15	68.30	72.38	75.65	78.21	80.23	81.84	83.14	84.21	85.12	85.92	86.62	87.24	87.78	88.27	88.71	89.10	89.46	89.78	90.07	90.32	90.55	90.76
2011	1.57	9.40	21.18	33.37	44.28	52.82	59.83	65.93	70.66	74.39	77.36	79.68	81.51	82.96	84.14	85.09	85.92	86.63	87.26	87.81	88.30	88.73	89.13	89.48	89.80	90.09	90.35	90.58	90.78	90.97
2012	1.61	10.46	23.76	36.75	47.34	55.39	62.07	67.77	72.18	75.66	78.43	80.60	82.30	83.66	84.76	85.65	86.42	87.09	87.68	88.20	88.65	89.06	89.43	89.76	90.06	90.33	90.58	90.79	90.99	91.16
2013	1.71	11.00	24.18	36.24	46.03	53.73	60.12	65.67	70.04	73.54	76.39	78.65	80.46	81.92	83.12	84.11	84.97	85.73	86.40	87.00	87.53	88.02	88.46	88.87	89.24	89.57	89.88	90.16	90.41	90.64
2014	1.82	10.70	22.45	33.08	42.04	49.22	55.38	60.86	65.29	68.95	72.00	74.48	76.51	78.19	79.59	80.77	81.81	82.75	83.59	84.35	85.04	85.68	86.27	86.82	87.33	87.81	88.24	88.65	89.02	89.36

Conditional Claim Rates Fixed Rate 30 Year Mortgages by Credit Subsidy Endorsement Cohort

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1978	0.01	0.29	0.60	0.62	0.51	0.59	0.52	0.54	0.53	0.61	0.79	0.72	0.64	0.54	0.46	0.39	0.37	0.34	0.26	0.21	0.16	0.11	0.11	0.11	0.09	0.07	0.09	0.05	0.05	0.04
1979	0.01	0.22	0.78	0.80	0.97	0.91	0.99	1.01	1.18	1.44	1.31	1.11	0.94	0.82	0.71	0.69	0.65	0.42	0.40	0.30	0.22	0.24	0.20	0.14	0.14	0.14	0.12	0.04	0.06	0.04
1980	0.00	0.52	1.34	1.87	1.81	1.92	1.95	2.51	3.10	2.60	2.04	1.72	1.59	1.51	1.45	1.32	0.95	0.82	0.71	0.55	0.45	0.45	0.32	0.25	0.28	0.15	0.21	0.11	0.05	0.04
1981	0.02	1.19	3.79	4.20	4.72	4.70	6.00	6.75	4.75	3.68	3.09	2.41	2.44	2.13	2.09	1.50	1.34	1.52	0.99	0.95	0.69	0.72	0.69	0.46	0.49	0.19	0.12	0.07	0.06	0.04
1982	0.03	1.20	3.23	4.49	5.34	7.34	9.01	6.85	4.75	3.53	3.42	2.74	2.96	2.91	1.84	1.97	1.99	1.42	1.43	1.29	1.06	0.87	0.95	0.83	0.35	0.08	0.09	0.07	0.06	0.05
1983	0.01	0.42	1.68	2.51	3.83	5.69	5.08	3.67	3.08	2.84	2.57	2.71	2.54	1.78	1.79	1.68	1.43	1.21	1.02	0.69	0.78	0.74	0.49	0.48	0.31	0.12	0.10	0.08	0.06	0.05
1984	0.02	0.82	2.97	5.32	7.60	6.68	4.72	3.68	3.31	2.94	2.80	2.35	2.01	1.92	1.36	1.13	0.97	0.73	0.54	0.39	0.27	0.19	0.23	0.22	0.16	0.12	0.10	0.08	0.06	0.05
1985	0.01	0.69	3.01	5.62	5.18	4.10	3.54	3.16	3.12	3.00	2.84	2.05	1.88	1.81	1.33	1.30	0.89	0.63	0.56	0.43	0.28	0.19	0.24	0.20	0.15	0.12	0.10	0.08	0.06	0.05
1986	0.01	0.45	1.73	2.22	2.09	1.89	1.73	1.60	1.78	1.83	1.47	1.44	1.23	1.13	0.94	0.68	0.53	0.46	0.45	0.30	0.23	0.24	0.14	0.11	0.08	0.06	0.05	0.04	0.03	0.03
1987	0.02	0.41	1.15	1.39	1.45	1.45	1.38	1.49	1.48	1.28	1.26	1.14	1.03	0.90	0.54	0.49	0.50	0.47	0.34	0.23	0.20	0.14	0.10	0.07	0.05	0.04	0.03	0.03	0.02	0.02
1988	0.01	0.31	1.06	1.53	1.80	1.81	2.18	2.32	1.87	1.82	1.63	1.51	1.33	0.87	0.76	0.65	0.68	0.52	0.44	0.29	0.20	0.16	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02
1989	0.01	0.28	1.10	1.66	1.94	2.44	2.61	2.24	2.13	1.83	1.65	1.46	0.97	0.85	0.84	0.73	0.61	0.49	0.38	0.26	0.19	0.14	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.02
1990	0.01	0.27	1.10	1.75	2.38	2.57	2.06	2.10	1.81	1.61	1.42	0.97	0.82	0.82	0.76	0.62	0.53	0.49	0.32	0.23	0.17	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02
1991	0.01	0.27	1.08	1.82	2.26	1.92	2.01	1.82	1.61	1.51	1.00	0.87	0.79	0.82	0.71	0.57	0.57	0.39	0.29	0.21	0.15	0.12	0.09	0.08	0.06	0.05	0.04	0.03	0.03	0.02
1992	0.00	0.20	0.77	1.22	1.25	1.46	1.43	1.35	1.23	0.89	0.77	0.70	0.77	0.62	0.53	0.48	0.32	0.22	0.16	0.10	0.08	0.06	0.05	0.04	0.04	0.03	0.02	0.02	0.01	0.01
1993	0.01	0.17	0.61	0.91	1.21	1.27	1.21	1.10	0.77	0.66	0.66	0.77	0.69	0.58	0.43	0.30	0.20	0.14	0.09	0.07	0.05	0.04	0.04	0.03	0.03	0.02	0.02	0.01	0.01	0.01
1994	0.00	0.18	0.67	1.22	1.50	1.52	1.34	0.96	0.85	0.83	0.90	0.82	0.65	0.53	0.31	0.22	0.16	0.11	0.08	0.06	0.05	0.04	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01
1995	0.00	0.23	1.08	1.94	2.21	2.18	1.66	1.41	1.68	1.76	1.45	1.16	1.17	0.80	0.62	0.49	0.35	0.26	0.20	0.16	0.13	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02
1996	0.00	0.25	1.19	1.94	2.09	1.72	1.52	1.77	1.90	1.65	1.34	1.35	1.01	0.74	0.58	0.43	0.33	0.26	0.21	0.17	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02
1997	0.00	0.29	1.22	1.92	1.71	1.78	2.06	2.27	2.07	1.68	1.58	1.19	0.89	0.69	0.52	0.43	0.34	0.28	0.23	0.19	0.14	0.11	0.09	0.07	0.06	0.04	0.03	0.03	0.02	0.02
1998	0.00	0.24	1.06	1.30	1.47	1.85	2.04	1.95	1.65	1.48	1.08	0.84	0.65	0.50	0.42	0.35	0.30	0.24	0.20	0.15	0.12	0.09	0.07	0.06	0.04	0.04	0.03	0.02	0.02	0.01
1999	0.00	0.29	1.02	1.65	2.43	2.83	2.58	2.09	1.68	1.09	0.91	0.72	0.56	0.46	0.39	0.35	0.30	0.23	0.18	0.14	0.11	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.01
2000	0.01	0.38	1.99	4.26	5.23	4.59	3.70	3.07	2.09	1.83	1.46	1.13	0.92	0.78	0.70	0.64	0.53	0.41	0.31	0.24	0.19	0.14	0.11	0.09	0.07	0.06	0.04	0.03	0.03	0.02
2001	0.00	0.40	1.91	3.69	3.89	3.31	2.81	1.90	1.54	1.20	0.97	0.79	0.66	0.59	0.53	0.46	0.37	0.28	0.22	0.17	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01
2002	0.00	0.45	2.20	3.11	2.93	2.68	2.01	1.60	1.16	0.93	0.79	0.68	0.61	0.54	0.46	0.39	0.31	0.24	0.18	0.14	0.11	0.08	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01
2003	0.01	0.67	1.74	2.03	2.25	1.82	1.53	1.00	0.78	0.67	0.62	0.57	0.49	0.41	0.35	0.29	0.23	0.18	0.14	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.02	0.01	0.01
2004	0.07	0.87	1.68	2.13	1.85	1.68	1.16	0.87	0.71	0.64	0.59	0.51	0.43	0.36	0.31	0.26	0.20	0.15	0.12	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01	0.01	0.01
2005	0.05	0.69	2.05	2.76	2.76	1.90	1.42	1.06	0.90	0.82	0.72	0.61	0.51	0.43	0.37	0.30	0.24	0.18	0.14	0.11	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.02	0.01	0.01
2006	0.02	0.65	3.09	4.15	2.68	1.98	1.51	1.21	1.04	0.86	0.70	0.58	0.49	0.41	0.35	0.29	0.23	0.17	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.02	0.01	0.01
2007	0.04	1.62	4.32	4.29	2.77	2.12	1.75	1.49	1.25	1.00	0.79	0.66	0.56	0.47	0.40	0.33	0.26	0.20	0.15	0.12	0.09	0.07	0.06	0.04	0.03	0.03	0.02	0.02	0.01	0.01
2008	0.07	1.49	2.92	2.84	2.50	2.19	1.89	1.50	1.13	0.96	0.87	0.76	0.64	0.54	0.46	0.38	0.30	0.23	0.18	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.02	0.01
2009	0.08	0.91	1.88	2.08	1.99	1.82	1.50	1.09	0.92	0.85	0.78	0.67	0.57	0.48	0.40	0.34	0.26	0.20	0.15	0.12	0.09	0.07	0.06	0.04	0.03	0.03	0.02	0.02	0.01	0.01
2010	0.04	0.64	1.54	1.90	1.94	1.76	1.43	1.05	0.89	0.82	0.76	0.66	0.56	0.48	0.40	0.34	0.27	0.21	0.16	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01
2011	0.04	0.64	1.60	2.03	2.07	1.86	1.46	1.05	0.90	0.83	0.77	0.67	0.57	0.48	0.41	0.34	0.27	0.21	0.16	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01
2012	0.04	0.67																												

Conditional Prepayment Rates Fixed Rate 30 Year Mortgages by Credit Subsidy Endorsement Cohort																														
Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1978	0.14	1.57	1.65	1.20	0.86	1.86	1.97	2.33	5.52	8.40	6.28	5.90	6.19	6.09	8.84	13.58	15.77	8.56	11.18	11.07	14.67	16.36	11.82	12.41	16.41	21.96	19.58	18.54	19.44	19.43
1979	0.11	0.45	0.52	0.39	1.24	1.47	1.88	5.27	9.09	6.34	5.96	6.45	6.50	12.35	18.75	20.08	9.32	12.16	11.58	15.26	18.13	12.09	12.68	15.95	19.46	21.80	17.36	16.54	16.09	17.34
1980	0.24	0.80	0.32	2.02	2.37	3.33	14.44	20.48	9.70	7.68	8.61	10.17	17.82	20.26	21.66	10.29	12.79	12.07	15.12	17.79	13.98	12.24	14.97	17.14	17.10	18.70	15.18	14.17	16.37	16.43
1981	0.12	0.62	14.51	7.84	9.87	26.39	28.39	13.54	10.16	9.47	9.74	14.53	16.80	19.35	10.37	11.33	12.04	14.79	20.93	12.28	15.72	13.13	14.49	14.17	14.74	18.37	13.70	16.47	16.75	16.97
1982	0.16	13.09	7.46	10.95	31.14	32.42	15.87	12.24	11.66	12.48	17.79	18.47	21.53	11.07	13.10	12.96	16.01	21.93	12.77	12.95	17.09	13.80	15.03	12.38	13.48	15.34	16.65	16.99	17.18	17.39
1983	0.16	0.76	2.00	18.59	28.32	12.13	9.55	11.48	13.89	23.00	24.69	26.99	11.98	14.62	13.48	16.73	21.77	12.64	11.88	15.56	18.33	16.15	13.55	12.06	12.31	15.74	16.15	16.53	16.91	17.29
1984	0.12	1.34	19.32	26.78	12.60	10.12	10.88	11.24	17.28	19.09	20.69	8.77	9.93	9.04	10.24	10.65	6.32	5.78	6.48	6.51	8.38	4.68	6.69	9.34	15.49	15.87	16.28	16.65	17.04	17.44
1985	0.19	9.35	21.72	9.89	8.20	10.45	12.82	22.49	24.31	24.23	9.18	11.23	9.91	12.06	12.65	7.24	6.73	8.06	8.02	7.17	6.53	8.54	9.29	15.10	15.45	15.84	16.25	16.63	17.02	17.41
1986	0.43	3.16	2.45	3.02	4.29	5.21	13.84	26.23	25.47	7.65	11.81	10.02	16.44	17.97	9.51	11.48	15.62	17.33	13.64	9.92	13.14	9.11	12.60	12.78	13.09	13.33	13.64	14.08	14.45	14.66
1987	0.28	0.97	1.78	2.99	3.71	9.40	20.19	21.31	6.85	10.48	9.09	15.34	18.02	9.61	12.23	17.41	21.40	16.26	12.14	13.54	10.22	12.73	12.16	12.01	11.96	12.24	13.12	14.02	14.17	14.34
1988	0.21	1.10	2.73	4.29	13.99	27.07	26.34	7.99	12.09	10.19	15.82	17.84	10.08	11.77	15.59	17.34	14.56	10.48	12.93	9.15	12.19	12.23	12.41	12.67	12.99	13.43	13.94	14.24	14.57	14.93
1989	0.18	1.44	3.54	13.44	28.06	27.43	8.02	12.23	10.11	16.19	18.34	10.37	12.21	17.00	18.65	15.94	11.85	14.26	9.23	12.17	11.87	11.72	12.00	12.32	12.74	13.40	13.88	14.14	14.47	14.80
1990	0.20	1.52	9.46	29.95	29.72	8.48	12.81	10.23	16.61	19.16	10.29	12.69	17.98	20.58	16.83	12.51	15.75	9.48	11.99	11.68	11.53	11.64	11.91	12.38	12.96	13.27	13.53	13.84	14.17	14.51
1991	0.20	3.77	23.60	28.99	7.75	12.68	10.38	17.97	20.48	10.50	13.97	20.05	24.13	19.47	14.05	15.42	9.92	12.00	11.56	11.29	11.14	11.31	11.85	12.53	12.84	13.07	13.38	13.70	14.02	14.36
1992	0.31	6.45	15.19	6.14	10.38	9.36	17.72	21.45	10.48	15.47	23.26	31.47	24.04	17.69	14.14	13.50	15.76	13.89	12.70	12.00	11.92	13.06	14.57	14.92	15.04	15.41	15.84	16.20	16.57	16.95
1993	0.73	4.13	3.87	7.14	7.47	12.98	17.11	10.11	14.72	22.75	36.88	27.62	20.99	15.67	13.71	13.37	10.49	9.19	7.68	7.55	8.36	9.41	10.20	10.85	11.09	11.34	11.60	11.85	12.09	12.35
1994	0.33	2.17	6.87	6.65	12.90	15.92	9.44	14.15	21.25	34.61	26.71	21.06	15.72	12.72	11.40	8.53	7.34	6.43	6.13	6.46	7.08	7.90	8.32	8.50	8.68	8.86	9.07	9.26	9.45	9.65
1995	1.38	7.19	6.35	15.23	18.12	9.39	15.10	22.40	32.22	26.32	21.52	16.65	17.25	18.66	15.66	13.33	11.91	11.74	12.60	13.86	14.20	14.44	14.78	15.11	15.44	15.80	16.17	16.52	16.88	17.25
1996	0.34	2.57	11.73	16.30	8.37	14.72	22.61	33.76	27.17	22.23	16.96	16.90	17.44	14.05	11.65	9.85	9.45	10.20	11.40	11.89	12.02	12.19	12.47	12.75	13.04	13.33	13.65	13.95	14.25	14.56
1997	0.49	8.15	15.30	7.52	14.42	22.58	33.75	27.04	22.20	16.68	17.59	18.90	15.67	13.19	11.48	10.71	11.24	12.51	12.86	12.83	12.82	13.02	13.32	13.63	13.94	14.27	14.61	14.94	15.28	15.63
1998	0.69	4.77	5.33	11.51	19.48	35.84	28.98	23.93	17.57	16.11	15.37	12.13	9.67	7.98	7.21	7.10	7.90	8.71	8.96	8.93	8.91	9.03	9.24	9.46	9.68	9.91	10.15	10.38	10.63	10.88
1999	0.41	2.54	12.47	21.32	35.40	28.47	24.17	17.58	15.38	13.74	11.24	9.18	7.69	6.86	6.66	7.02	7.59	7.72	7.67	7.63	7.60	7.70	7.87	8.04	8.21	8.39	8.58	8.76	8.95	9.14
2000	0.54	23.77	32.45	36.56	28.29	23.80	17.61	18.91	21.33	18.56	16.73	15.40	14.50	14.42	15.00	14.61	14.23	14.18	14.13	14.08	14.06	14.25	14.57	14.90	15.23	15.57	15.92	16.26	16.62	16.98
2001	2.62	14.00	39.18	29.71	24.21	17.46	16.50	16.30	13.35	11.16	10.03	9.36	9.14	9.78	10.07	9.69	9.43	9.37	9.32	9.27	9.22	9.31	9.52	9.72	9.93	10.14	10.36	10.58	10.81	11.04
2002	2.32	29.19	27.35	23.52	16.37	13.96	11.38	9.55	8.17	7.30	6.97	6.85	7.08	7.38	7.09	6.69	6.54	6.52	6.50	6.48	6.46	6.55	6.71	6.88	7.05	7.22	7.40	7.58	7.76	7.95
2003	4.04	13.82	19.92	14.85	9.87	7.19	6.31	6.16	6.15	6.11	6.13	5.85	5.54	5.21	4.89	4.62	4.54	4.53	4.52	4.51	4.50	4.59	4.71	4.83	4.95	5.08	5.21	5.34	5.48	5.61
2004	3.98	16.18	13.63	9.44	7.52	6.40	5.78	6.08	6.03	6.21	6.36	6.04	5.69	5.34	5.01	4.76	4.70	4.69	4.67	4.66	4.67	4.77	4.89	5.02	5.14	5.27	5.40	5.54	5.68	5.82
2005	3.25	7.87	10.14	10.13	8.96	8.03	8.15	8.83	8.93	9.14	9.16	8.72	8.22	7.73	7.26	6.90	6.81	6.80	6.78	6.76	6.78	6.92	7.10	7.27	7.46	7.64	7.83	8.03	8.22	8.43
2006	1.24	5.87	7.82	7.53	7.21	7.32	7.61	8.44	8.71	9.15	9.37	9.00	8.48	7.97	7.50	7.11	7.02	7.00	6.98	6.96	6.98	7.12	7.30	7.48	7.66	7.85	8.05	8.25	8.45	8.66
2007	1.37	5.61	7.28	6.82	7.22	7.44	7.81	8.67	9.13	9.64	10.01	9.60	9.04	8.50	7.99	7.58	7.48	7.45	7.43	7.41	7.41	7.56	7.74	7.93	8.12	8.32	8.52	8.73	8.94	9.15
2008	1.11	5.26	7.90	8.77	9.07	8.89	9.49	10.98	11.43	11.50	11.31	10.72	10.08	9.47	8.90	8.44	8.32	8.28	8.25	8.22	8.22	8.37	8.56	8.76	8.97	9.17	9.38	9.60	9.82	10.04
2009	1.61	7.42	10.92	11.31	11.69	12.38	13.90	15.34	15.03	14.64	14.25	13.46	12.62	11.83	11.09	10.47	10.28	10.21	10.13	10.05	10.01	10.15	10.34	10.54	10.73	10.94	11.15	11.35	11.57	11.78
2010	1.54	7.66	11.54	13.31	15.48	16.05	16.67	17.90	17.27	16.68	16.15	15.20	14.20	13.26	12.39	11.65	11.39	11.26	11.15	11.04	10.95	11.07	11.26	11.45	11.65	11.85	12.06	12.27	12.49	12.72
2011	1.55	7.86	13.08	15.94	17.43	16.90	17.04	18.27	17.50	16.86	16.30	15.32	14.28	13.33	12.44	11.68	11.40	11.27	11.14	11.02	10.93	11.04	11.23	11.41	11.61	11.81	12.02	12.24	12.46	12.68
2012	1.59	8.92	14.96	17.61	17.92	16.99	17.34	18.23	17.46	16.80	16.23	15.24	14.21	13.25	12.36	11.60	11.32	11.19	11.07	10.95	10.86	10.97	11.15	11.35	11.54	11.75	11.96	12.18	12.40	12.64
2013	1.70	9.37	14.90	16.44	16.40	15.75	15.82	16.61	15.87	15.25	14.72	13.82	12.87	11.99	11.18	10.48	10.23	10.11	10.00	9.89	9.81	9.91	10.08	10.26	10.44	10.63	10.83	11.03	11.24	11.46
2014	1.80	8.96	13.25	14.13	14.21	13.51	13.64	14.25	13.59	13.07	12.62	11.84	11.02	10.26	9.57	8.98	8.76	8.66	8.57	8.47	8.41	8.49	8.64	8.79	8.95	9.11	9.27	9.44	9.62	9.80

Cumulative Claim Rates Fixed Rate 30 Year Mortgages by Credit Subsidy Endorsement Cohort

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1978	0.01	0.30	0.88	1.48	1.96	2.51	2.98	3.45	3.91	4.39	4.98	5.47	5.87	6.20	6.45	6.65	6.81	6.93	7.02	7.08	7.12	7.14	7.16	7.18	7.19	7.20	7.21	7.21	7.22	7.22
1979	0.01	0.23	1.00	1.79	2.73	3.59	4.50	5.41	6.40	7.48	8.39	9.11	9.67	10.12	10.46	10.73	10.93	11.05	11.14	11.21	11.25	11.28	11.31	11.32	11.33	11.35	11.35	11.35	11.36	11.36
1980	0.00	0.52	1.84	3.64	5.33	7.05	8.69	10.46	12.15	13.38	14.25	14.91	15.44	15.85	16.15	16.37	16.50	16.61	16.68	16.73	16.77	16.79	16.81	16.82	16.83	16.84	16.84	16.85	16.85	16.85
1981	0.02	1.21	4.93	8.29	11.62	14.45	16.94	18.78	19.81	20.49	20.98	21.32	21.60	21.80	21.96	22.05	22.13	22.20	22.24	22.27	22.29	22.31	22.32	22.33	22.34	22.34	22.34	22.34	22.34	22.34
1982	0.03	1.23	4.00	7.43	10.88	13.89	16.12	17.39	18.10	18.55	18.91	19.13	19.33	19.47	19.55	19.62	19.68	19.72	19.75	19.77	19.78	19.79	19.80	19.81	19.81	19.81	19.81	19.81	19.81	19.81
1983	0.01	0.42	2.08	4.46	7.33	10.23	12.35	13.66	14.60	15.31	15.79	16.16	16.40	16.54	16.67	16.76	16.83	16.87	16.91	16.92	16.94	16.96	16.96	16.97	16.97	16.97	16.98	16.98	16.98	16.98
1984	0.02	0.84	3.74	7.78	11.70	14.44	16.06	17.12	17.94	18.51	18.94	19.21	19.42	19.60	19.71	19.79	19.85	19.89	19.92	19.94	19.95	19.96	19.97	19.98	19.99	19.99	19.99	19.99	19.99	20.00
1985	0.01	0.71	3.40	7.20	10.16	12.19	13.68	14.80	15.62	16.19	16.59	16.84	17.04	17.21	17.31	17.40	17.46	17.49	17.52	17.55	17.57	17.57	17.57	17.57	17.58	17.59	17.59	17.59	17.59	17.59
1986	0.01	0.46	2.13	4.17	5.99	7.54	8.85	9.87	10.70	11.31	11.76	12.13	12.42	12.64	12.79	12.88	12.94	12.99	13.03	13.05	13.07	13.08	13.09	13.09	13.10	13.10	13.10	13.10	13.10	13.10
1987	0.02	0.42	1.55	2.87	4.20	5.46	6.52	7.42	8.11	8.66	9.14	9.52	9.81	10.02	10.13	10.22	10.29	10.35	10.38	10.40	10.41	10.42	10.43	10.43	10.43	10.43	10.43	10.43	10.44	10.44
1988	0.01	0.33	1.36	2.81	4.41	5.77	6.93	7.81	8.45	8.99	9.41	9.73	9.96	10.10	10.20	10.27	10.33	10.37	10.40	10.42	10.43	10.44	10.44	10.45	10.45	10.45	10.45	10.45	10.45	10.45
1989	0.01	0.29	1.37	2.92	4.47	5.82	6.84	7.62	8.25	8.73	9.08	9.34	9.48	9.59	9.68	9.75	9.79	9.82	9.84	9.86	9.86	9.87	9.87	9.88	9.88	9.88	9.88	9.88	9.88	9.88
1990	0.01	0.28	1.35	2.88	4.30	5.35	6.09	6.74	7.23	7.58	7.83	7.98	8.09	8.18	8.24	8.28	8.32	8.34	8.36	8.37	8.37	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38
1991	0.01	0.27	1.31	2.62	3.75	4.61	5.38	6.00	6.43	6.75	6.93	7.07	7.17	7.24	7.30	7.33	7.36	7.38	7.39	7.40	7.41	7.41	7.41	7.41	7.41	7.42	7.42	7.42	7.42	7.42
1992	0.00	0.20	0.92	1.87	2.78	3.71	4.53	5.15	5.59	5.87	6.07	6.21	6.32	6.38	6.42	6.46	6.48	6.49	6.50	6.50	6.50	6.50	6.50	6.51	6.51	6.51	6.51	6.51	6.51	6.51
1993	0.01	0.17	0.75	1.58	2.59	3.56	4.35	4.93	5.30	5.56	5.76	5.91	6.00	6.06	6.10	6.13	6.14	6.15	6.15	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.17
1994	0.00	0.18	0.84	1.93	3.18	4.26	5.05	5.55	5.93	6.21	6.41	6.55	6.63	6.68	6.71	6.73	6.74	6.75	6.76	6.76	6.76	6.76	6.76	6.77	6.77	6.77	6.77	6.77	6.77	6.77
1995	0.00	0.23	1.22	2.86	4.40	5.62	6.44	7.02	7.54	7.91	8.12	8.25	8.36	8.43	8.46	8.49	8.50	8.51	8.52	8.53	8.53	8.53	8.53	8.53	8.54	8.54	8.54	8.54	8.54	8.54
1996	0.00	0.25	1.40	3.04	4.48	5.54	6.33	7.02	7.50	7.79	7.98	8.13	8.22	8.27	8.31	8.33	8.35	8.36	8.37	8.38	8.38	8.38	8.38	8.39	8.39	8.39	8.39	8.39	8.39	8.39
1997	0.00	0.29	1.41	2.87	4.04	5.07	5.97	6.61	7.02	7.27	7.46	7.58	7.65	7.70	7.73	7.75	7.76	7.78	7.78	7.79	7.79	7.80	7.80	7.80	7.80	7.80	7.80	7.80	7.80	7.80
1998	0.00	0.24	1.24	2.39	3.52	4.64	5.42	5.93	6.24	6.48	6.62	6.71	6.77	6.81	6.84	6.87	6.89	6.90	6.91	6.92	6.93	6.93	6.93	6.94	6.94	6.94	6.94	6.94	6.94	6.94
1999	0.00	0.29	1.28	2.66	4.23	5.36	6.07	6.49	6.77	6.91	7.02	7.09	7.14	7.18	7.21	7.23	7.25	7.27	7.28	7.28	7.29	7.29	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30
2000	0.01	0.38	1.88	3.99	5.52	6.41	6.93	7.26	7.44	7.56	7.64	7.69	7.72	7.74	7.76	7.78	7.78	7.79	7.80	7.80	7.80	7.80	7.80	7.80	7.80	7.80	7.80	7.80	7.80	7.80
2001	0.00	0.39	1.98	3.79	5.07	5.85	6.37	6.65	6.84	6.97	7.06	7.12	7.17	7.21	7.24	7.27	7.28	7.30	7.30	7.31	7.31	7.32	7.32	7.32	7.32	7.32	7.32	7.32	7.32	7.32
2002	0.00	0.44	1.95	3.46	4.50	5.27	5.75	6.08	6.30	6.45	6.57	6.67	6.75	6.81	6.86	6.90	6.93	6.96	6.97	6.98	6.99	6.99	7.00	7.00	7.01	7.01	7.01	7.01	7.01	7.01
2003	0.01	0.64	2.08	3.38	4.58	5.44	6.09	6.49	6.77	7.00	7.20	7.36	7.50	7.61	7.69	7.76	7.81	7.85	7.88	7.90	7.91	7.92	7.93	7.94	7.94	7.94	7.95	7.95	7.95	7.95
2004	0.07	0.90	2.24	3.67	4.78	5.68	6.26	6.66	6.96	7.22	7.44	7.62	7.76	7.87	7.96	8.03	8.08	8.12	8.15	8.17	8.18	8.19	8.20	8.21	8.21	8.22	8.22	8.22	8.22	8.22
2005	0.05	0.71	2.52	4.67	6.53	7.67	8.43	8.95	9.34	9.67	9.92	10.12	10.27	10.38	10.47	10.54	10.59	10.62	10.65	10.67	10.68	10.69	10.70	10.70	10.70	10.71	10.71	10.71	10.71	10.71
2006	0.02	0.67	3.52	6.92	8.87	10.17	11.06	11.72	12.22	12.60	12.88	13.09	13.24	13.36	13.46	13.53	13.58	13.62	13.64	13.66	13.68	13.69	13.69	13.70	13.70	13.71	13.71	13.71	13.71	13.71
2007	0.04	1.63	5.58	9.05	11.04	12.42	13.44	14.22	14.82	15.25	15.55	15.77	15.94	16.07	16.17	16.24	16.30	16.34	16.37	16.39	16.40	16.41	16.42	16.42	16.43	16.43	16.43	16.43	16.43	16.44
2008	0.07	1.54	4.24	6.57	8.39	9.80	10.88	11.64	12.14	12.51	12.81	13.03	13.20	13.33	13.42	13.50	13.55	13.59	13.61	13.63	13.64	13.65	13.66	13.66	13.67	13.67	13.67	13.67	13.67	13.68
2009	0.08	0.97	2.67	4.31	5.66	6.74	7.49	7.96	8.29	8.54	8.74	8.88	8.98	9.06	9.12	9.16	9.19	9.21	9.22	9.23	9.24	9.24	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
2010	0.04	0.67	2.05	3.54	4.83	5.80	6.45	6.83	7.10	7.30	7.46	7.57	7.65	7.71	7.75	7.78	7.80	7.82	7.83	7.83	7.84	7.84	7.84	7.84	7.84	7.84	7.85	7.85	7.85	7.85
2011	0.04	0.67	2.11	3.67	4.97	5.91	6.51	6.87	7.11	7.29	7.43	7.54	7.61	7.66	7.70	7.72	7.74	7.76	7.77	7.77	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78
2012	0.04	0.70	2.19	3.78	5.04	5.93	6.47	6.80	7.03	7.20	7.33	7.43	7.49	7.54	7.58	7.60	7.62	7.63	7.64	7.65	7.65	7.65	7.65	7.65	7.66	7.66	7.66	7.66	7.66	7.66
2013	0.04	0.70	2.16	3.72	4.95	5.80	6.33	6.67	6.91	7.09	7.23	7.33	7.41	7.47	7.51	7.54	7.56	7.57	7.58	7.59	7.59	7.60	7.60	7.60	7.60	7.60	7.60	7.61	7.61	7.61
2014	0.04	0.68	2.08	3.52	4.66	5.48	6.01	6.35	6.61	6.81	6.97	7.09	7.18	7.25	7.30	7.34	7.36	7.38	7.40	7.41	7.41	7.42	7.42	7.42	7.43	7.43	7.43	7.43	7.43	7.43

Cumulative Prepayment Rates		Fixed Rate 30 Year Mortgages by Credit Subsidy Endorsement Cohort																													
Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
1978	0.14	1.71	3.33	4.48	5.28	7.01	8.80	10.85	15.58	22.35	26.95	30.97	34.90	38.51	43.40	50.21	57.01	60.11	63.79	67.02	70.82	74.43	76.61	78.62	80.95	83.56	85.37	86.74	87.92	88.86	
1979	0.11	0.55	1.07	1.45	2.65	4.04	5.78	10.51	18.15	22.94	27.08	31.24	35.12	41.94	50.93	58.68	61.53	64.88	67.66	70.90	74.14	75.91	77.53	79.31	81.13	82.78	83.80	84.60	85.25	85.84	
1980	0.24	1.04	1.35	3.31	5.52	8.49	20.69	35.15	40.42	44.06	47.72	51.59	57.56	63.03	67.61	69.28	71.11	72.61	74.24	75.85	76.89	77.67	78.50	79.30	79.96	80.56	80.96	81.27	81.58	81.84	
1981	0.12	0.74	14.97	21.25	28.20	44.08	55.85	59.54	61.74	63.49	65.05	67.08	69.03	70.84	71.60	72.33	73.01	73.73	74.58	74.97	75.40	75.71	75.99	76.23	76.45	76.67	76.81	76.95	77.07	77.17	
1982	0.16	13.23	19.62	27.98	48.09	61.39	65.31	67.59	69.34	70.91	72.78	74.32	75.73	76.27	76.83	77.30	77.79	78.35	78.59	78.81	79.05	79.21	79.36	79.47	79.56	79.66	79.75	79.82	79.89	79.94	
1983	0.16	0.92	2.89	20.55	41.79	47.96	51.96	56.05	60.26	66.04	70.65	74.31	75.45	76.64	77.56	78.53	79.55	80.01	80.38	80.80	81.22	81.52	81.72	81.88	82.02	82.18	82.32	82.43	82.53	82.62	
1984	0.12	1.46	20.33	40.67	47.16	51.32	55.05	58.30	62.54	66.27	69.42	70.44	71.47	72.29	73.12	73.89	74.29	74.63	74.98	75.31	75.71	75.91	76.19	76.55	77.09	77.55	77.95	78.29	78.59	78.83	
1985	0.19	9.53	29.03	35.71	40.40	45.56	50.98	58.93	65.31	69.93	71.21	72.58	73.63	74.75	75.77	76.27	76.70	77.17	77.60	77.95	78.24	78.60	78.95	79.48	79.93	80.33	80.66	80.95	81.20	81.41	
1986	0.43	3.58	5.93	8.70	12.44	16.69	27.17	43.95	55.71	58.29	61.88	64.52	68.36	71.81	73.29	74.89	76.80	78.58	79.73	80.45	81.30	81.81	82.46	83.03	83.53	83.98	84.38	84.74	85.05	85.32	
1987	0.28	1.25	3.00	5.85	9.23	17.37	32.95	45.85	49.05	53.54	56.98	62.18	67.28	69.48	71.99	75.10	78.24	80.11	81.27	82.40	83.13	83.95	84.64	85.23	85.75	86.22	86.66	87.06	87.42	87.73	
1988	0.21	1.30	3.99	8.05	20.52	40.84	54.91	57.96	62.10	65.10	69.20	73.01	74.75	76.55	78.63	81.90	82.72	83.61	84.16	84.82	85.40	85.92	86.38	86.79	87.16	87.49	87.79	88.04	88.27		
1989	0.18	1.62	5.09	17.66	39.95	55.19	58.32	62.58	65.59	69.83	73.76	75.54	77.39	79.62	81.63	83.02	83.87	84.78	85.27	85.87	86.38	86.82	87.21	87.57	87.90	88.20	88.46	88.70	88.90	89.08	
1990	0.20	1.72	10.99	37.24	55.04	58.49	63.12	66.27	70.75	74.97	76.77	78.72	81.11	83.34	84.77	85.64	86.60	87.08	87.63	88.10	88.51	88.87	89.20	89.50	89.77	90.02	90.23	90.43	90.59	90.74	
1991	0.20	3.95	26.56	47.47	51.34	57.03	61.01	67.05	72.57	74.78	77.36	80.51	83.51	85.32	86.37	87.34	87.87	88.44	88.93	89.34	89.70	90.03	90.33	90.62	90.87	91.09	91.29	91.47	91.63	91.76	
1992	0.31	6.74	20.87	25.67	33.19	39.19	49.31	59.21	62.95	67.81	73.93	80.23	83.49	85.29	86.47	87.43	88.39	89.10	89.66	90.12	90.53	90.91	91.29	91.62	91.90	92.15	92.36	92.54	92.70	92.83	
1993	0.73	4.83	8.50	14.98	21.22	31.11	42.28	47.68	54.66	63.77	75.08	80.37	83.25	84.94	86.17	87.20	87.90	88.45	88.87	89.24	89.63	90.02	90.41	90.78	91.12	91.43	91.71	91.96	92.19	92.39	
1994	0.33	2.49	9.18	15.16	25.86	37.16	42.68	50.08	59.51	71.47	77.43	80.83	82.82	84.16	85.20	85.89	86.43	86.87	87.26	87.65	88.05	88.46	88.85	89.23	89.57	89.90	90.20	90.48	90.74	90.98	
1995	1.38	8.47	14.27	27.14	39.82	45.06	52.50	61.70	71.78	77.22	80.42	82.33	83.95	85.39	86.36	87.05	87.58	88.04	88.47	88.89	89.26	89.58	89.86	90.10	90.31	90.49	90.65	90.78	90.90	91.00	
1996	0.34	2.90	14.26	28.01	33.78	42.86	54.53	67.74	74.60	78.58	80.89	82.77	84.36	85.40	86.14	86.68	87.16	87.61	88.07	88.50	88.87	89.21	89.51	89.78	90.02	90.23	90.42	90.58	90.73	90.86	
1997	0.49	8.59	22.53	28.26	38.19	51.23	65.98	73.57	77.97	80.47	82.63	84.50	85.74	86.61	87.27	87.80	88.30	88.79	89.23	89.62	89.95	90.24	90.50	90.74	90.94	91.12	91.28	91.42	91.54	91.64	
1998	0.69	5.43	10.46	20.63	35.63	57.44	68.43	74.69	78.09	80.62	82.60	83.91	84.82	85.49	86.04	86.55	87.07	87.60	88.09	88.53	88.94	89.31	89.66	89.98	90.28	90.56	90.81	91.04	91.26	91.46	
1999	0.41	2.93	15.00	32.85	55.68	67.10	73.75	77.30	79.79	81.64	82.93	83.85	84.55	85.12	85.63	86.13	86.64	87.11	87.54	87.93	88.30	88.64	88.96	89.26	89.54	89.81	90.06	90.29	90.50	90.70	
2000	0.54	24.18	48.66	66.74	75.02	79.65	82.11	84.18	86.01	87.22	88.09	88.75	89.27	89.70	90.09	90.40	90.66	90.88	91.07	91.23	91.36	91.48	91.59	91.68	91.76	91.83	91.89	91.94	91.98	92.02	
2001	2.62	16.25	48.91	63.50	71.42	75.52	78.60	81.05	82.69	83.86	84.78	85.54	86.21	86.86	87.46	87.97	88.42	88.82	89.18	89.51	89.80	90.07	90.32	90.55	90.76	90.96	91.13	91.30	91.45	91.58	
2002	2.32	30.84	49.64	61.02	66.84	70.84	73.56	75.53	77.03	78.25	79.32	80.28	81.21	82.10	82.88	83.57	84.19	84.77	85.31	85.81	86.27	86.72	87.14	87.54	87.93	88.29	88.64	88.97	89.28	89.58	
2003	4.04	17.29	33.64	43.18	48.46	51.84	54.53	56.96	59.21	61.28	63.23	64.96	66.49	67.85	69.05	70.12	71.13	72.08	72.99	73.85	74.67	75.47	76.25	77.02	77.76	78.49	79.20	79.88	80.55	81.19	
2004	3.98	19.50	30.35	36.72	41.20	44.66	47.53	50.34	52.93	55.43	57.80	59.90	61.75	63.38	64.82	66.11	67.33	68.48	69.57	70.61	71.60	72.57	73.51	74.43	75.32	76.19	77.03	77.85	78.64	79.40	
2005	3.25	10.86	19.83	27.69	33.75	38.54	42.93	47.22	51.13	54.75	58.00	60.80	63.19	65.24	67.01	68.57	69.99	71.31	72.53	73.67	74.73	75.74	76.71	77.62	78.49	79.32	80.10	80.84	81.53	82.19	
2006	1.24	7.04	14.26	20.45	25.69	30.48	34.99	39.54	43.79	47.81	51.52	54.73	57.46	59.79	61.81	63.57	65.17	66.66	68.04	69.31	70.50	71.63	72.70	73.72	74.68	75.59	76.45	77.27	78.03	78.74	
2007	1.37	6.90	13.56	19.07	24.26	29.07	33.64	38.23	42.57	46.68	50.49	53.75	56.50	58.85	60.85	62.59	64.17	65.63	66.97	68.20	69.35	70.42	71.44	72.41	73.31	74.17	74.97	75.72	76.42	77.07	
2008	1.11	6.30	13.58	20.79	27.37	33.08	38.50	44.06	49.12	53.58	57.41	60.61	63.26	65.49	67.38	69.00	70.45	71.78	72.98	74.09	75.10	76.04	76.92	77.75	78.52	79.23	79.90	80.52	81.09	81.61	
2009	1.61	8.91	18.75	27.64	35.59	42.87	49.87	56.41	61.77	66.15	69.76	72.65	74.98	76.88	78.44	79.74	80.88	81.90	82.80	83.60	84.32	84.97	85.57	86.11	86.61	87.06	87.48	87.85	88.18		

Conditional Claim Rates Fixed Rate 30 Year Streamline Refinance Mortgages by Credit Subsidy Endorsement Cohort

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1988	0.01	0.96	2.26	2.55	2.31	2.12	2.02	2.10	1.86	1.47	1.24	1.10	0.70	0.62	0.39	0.42	0.34	0.13	0.15	0.35	0.28	0.25	0.22	0.20	0.18	0.17	0.15	0.14	0.13	0.11
1989	0.05	1.21	2.69	2.66	2.89	2.89	3.49	2.21	2.24	1.53	1.55	0.53	0.51	0.48	0.34	0.27	0.78	0.00	0.49	0.31	0.28	0.25	0.23	0.21	0.19	0.17	0.15	0.14	0.13	0.12
1990	0.02	0.65	1.80	2.23	2.32	2.76	2.04	1.82	1.28	1.31	1.14	0.78	0.29	0.35	0.44	0.65	0.15	0.32	0.33	0.30	0.27	0.25	0.22	0.20	0.18	0.17	0.15	0.14	0.13	0.11
1991	0.01	0.41	1.39	1.92	1.97	1.55	1.66	1.14	1.21	1.00	0.57	0.27	0.42	0.32	0.26	0.15	0.35	0.37	0.34	0.30	0.27	0.24	0.22	0.20	0.19	0.17	0.15	0.14	0.13	0.11
1992	0.00	0.22	0.66	0.88	0.99	0.92	0.85	0.88	0.69	0.48	0.32	0.29	0.35	0.24	0.36	0.45	0.37	0.32	0.28	0.22	0.20	0.19	0.17	0.16	0.16	0.14	0.13	0.12	0.11	0.10
1993	0.00	0.17	0.61	0.88	1.24	1.18	0.97	0.76	0.41	0.34	0.29	0.27	0.20	0.12	0.42	0.35	0.26	0.22	0.16	0.14	0.13	0.13	0.13	0.13	0.12	0.11	0.10	0.09	0.08	0.07
1994	0.01	0.30	0.71	1.00	1.07	0.92	0.73	0.48	0.38	0.32	0.33	0.28	0.19	0.39	0.31	0.23	0.19	0.14	0.13	0.12	0.11	0.11	0.11	0.10	0.09	0.08	0.08	0.07	0.06	0.06
1995	0.05	0.36	1.17	1.68	1.62	1.49	0.94	0.61	0.58	0.43	0.61	0.67	1.35	0.92	0.78	0.68	0.56	0.51	0.46	0.42	0.41	0.39	0.36	0.32	0.29	0.27	0.24	0.22	0.20	0.18
1996	0.01	0.42	1.34	1.69	1.55	0.90	0.71	0.84	0.72	0.62	0.65	1.05	0.80	0.62	0.51	0.39	0.35	0.33	0.30	0.30	0.30	0.27	0.25	0.22	0.20	0.18	0.17	0.15	0.14	0.12
1997	0.01	0.47	1.34	1.73	1.23	1.08	1.01	0.97	0.98	0.77	1.20	1.02	0.82	0.69	0.54	0.48	0.44	0.41	0.41	0.41	0.37	0.33	0.30	0.28	0.25	0.23	0.20	0.18	0.17	0.15
1998	0.00	0.16	0.66	0.73	0.69	0.82	1.13	1.02	0.79	1.15	0.76	0.56	0.44	0.35	0.32	0.30	0.28	0.28	0.27	0.25	0.22	0.20	0.18	0.17	0.15	0.14	0.12	0.11	0.10	0.09
1999	0.01	0.22	0.52	0.70	0.91	1.08	1.05	0.83	0.98	0.63	0.47	0.38	0.32	0.30	0.29	0.27	0.25	0.24	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07
2000	0.01	0.25	1.10	2.16	3.10	2.54	1.86	2.33	1.35	1.14	0.91	0.71	0.63	0.57	0.53	0.53	0.52	0.47	0.43	0.39	0.35	0.31	0.28	0.26	0.23	0.21	0.19	0.17	0.16	0.14
2001	0.00	0.17	1.20	2.60	2.81	2.66	2.05	1.12	0.92	0.64	0.48	0.41	0.37	0.35	0.34	0.32	0.29	0.26	0.24	0.21	0.19	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08
2002	0.00	0.28	1.51	1.95	1.80	1.69	1.03	0.87	0.63	0.49	0.41	0.37	0.36	0.32	0.30	0.27	0.24	0.22	0.20	0.18	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.07
2003	0.00	0.42	1.13	1.19	1.20	0.83	0.79	0.62	0.46	0.37	0.32	0.30	0.27	0.25	0.23	0.20	0.18	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.08	0.07	0.06	0.06	0.05
2004	0.08	0.74	1.15	1.22	0.91	0.89	0.75	0.59	0.47	0.36	0.30	0.27	0.25	0.22	0.20	0.18	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.08	0.07	0.06	0.06	0.05	0.05
2005	0.06	0.60	1.21	1.43	1.51	1.15	0.85	0.63	0.48	0.38	0.32	0.28	0.26	0.23	0.21	0.19	0.17	0.16	0.14	0.13	0.12	0.10	0.09	0.09	0.08	0.07	0.06	0.06	0.05	0.05
2006	0.07	0.62	1.81	2.61	1.83	1.33	0.99	0.70	0.53	0.39	0.32	0.28	0.26	0.23	0.21	0.19	0.17	0.16	0.14	0.13	0.12	0.10	0.09	0.09	0.08	0.07	0.06	0.06	0.05	0.05
2007	0.02	1.23	3.61	2.99	1.96	1.54	1.19	0.90	0.69	0.46	0.37	0.33	0.30	0.27	0.24	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05
2008	0.04	0.92	1.49	1.83	1.52	1.16	0.91	0.67	0.49	0.43	0.39	0.35	0.32	0.29	0.26	0.23	0.21	0.19	0.17	0.16	0.14	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06
2009	0.02	0.46	1.18	1.46	1.22	1.02	0.72	0.58	0.52	0.47	0.42	0.38	0.35	0.31	0.28	0.26	0.23	0.21	0.19	0.17	0.16	0.14	0.13	0.12	0.10	0.09	0.09	0.08	0.07	0.06
2010	0.02	0.48	1.24	1.54	1.33	1.07	0.76	0.63	0.55	0.50	0.45	0.41	0.37	0.33	0.30	0.27	0.25	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07
2011	0.02	0.47	1.26	1.58	1.39	1.11	0.76	0.63	0.56	0.50	0.45	0.41	0.37	0.33	0.30	0.27	0.25	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07
2012	0.02	0.49	1.33	1.68	1.46	1.14	0.73	0.63	0.56	0.50	0.45	0.41	0.37	0.33	0.30	0.27	0.25	0.22	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07
2013	0.02	0.50	1.31	1.67	1.40	1.01	0.71	0.60	0.54	0.49	0.44	0.40	0.36	0.32	0.29	0.26	0.24	0.21	0.19	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06
2014	0.02	0.49	1.27	1.51	1.21	0.89	0.64	0.56	0.50	0.45	0.41	0.37	0.34	0.30	0.27	0.25	0.22	0.20	0.18	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.08	0.07	0.06

Conditional Prepayment Rates Fixed Rate 30 Year Streamline Refinance Mortgages by Credit Subsidy Endorsement Cohort

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1988	1.97	7.80	8.03	8.55	20.49	31.83	31.07	9.36	13.10	10.84	15.55	18.59	10.32	11.16	15.25	18.77	14.27	10.09	13.25	10.70	13.66	13.28	12.83	12.42	12.01	11.61	11.20	10.82	10.45	10.15
1989	4.95	14.67	14.23	26.34	33.54	33.11	11.46	15.21	11.43	16.56	16.11	10.42	10.94	14.66	15.12	13.62	7.75	15.25	9.94	14.25	13.79	13.28	12.77	12.30	12.06	11.74	11.39	11.04	10.68	10.31
1990	3.79	16.48	29.40	37.78	36.01	11.79	15.73	12.26	18.18	19.17	10.60	11.11	15.62	19.62	15.47	10.36	14.41	12.14	14.66	14.19	13.73	13.36	12.92	12.50	12.08	11.70	11.36	11.01	10.63	10.27
1991	1.93	29.61	44.03	38.72	10.90	17.46	13.43	19.07	23.38	11.42	14.01	20.75	21.10	16.95	11.88	16.49	10.81	15.18	14.67	14.13	13.61	13.10	12.78	12.46	11.99	11.53	11.04	10.66	10.30	9.94
1992	2.23	23.37	28.92	7.81	12.66	10.19	20.04	23.95	10.92	15.55	26.21	34.74	22.44	15.50	13.16	11.35	15.13	13.79	12.73	11.92	11.53	11.82	12.11	11.47	10.85	10.48	10.13	9.79	9.45	9.13
1993	2.76	11.33	5.71	8.90	8.26	14.98	19.60	10.02	15.61	25.44	40.71	27.21	18.49	15.25	12.71	14.33	12.31	10.72	9.14	8.80	9.52	10.21	9.96	9.68	9.35	9.03	8.71	8.42	8.12	7.84
1994	2.04	4.39	7.38	7.39	11.85	15.98	9.59	13.57	21.60	37.39	26.67	18.96	13.98	12.35	12.97	10.68	9.09	7.49	7.03	7.55	8.19	8.41	8.33	8.04	7.75	7.49	7.23	6.97	6.72	6.48
1995	1.59	11.67	8.28	19.06	21.81	10.38	17.00	25.56	36.85	28.55	20.45	13.95	20.17	25.89	23.67	21.93	20.44	19.78	20.12	20.52	19.86	19.08	18.50	17.90	17.32	16.81	16.26	15.72	15.21	14.72
1996	1.60	6.09	16.80	21.63	10.11	17.33	27.63	42.43	32.13	24.90	17.90	19.55	23.30	19.87	17.37	15.23	14.42	15.04	16.11	16.22	15.80	15.28	14.77	14.27	13.78	13.33	12.89	12.44	12.01	11.58
1997	2.23	25.06	25.30	9.72	18.76	29.68	43.22	34.39	27.60	20.67	21.84	26.37	23.32	20.78	19.23	18.60	19.14	20.18	19.68	18.87	18.36	17.91	17.31	16.74	16.21	15.67	15.09	14.58	14.08	13.59
1998	2.80	14.08	7.77	16.31	29.22	50.49	39.12	30.65	21.13	20.87	21.26	17.05	14.13	11.98	10.98	11.10	12.39	13.51	13.49	13.04	12.61	12.20	11.79	11.39	11.00	10.61	10.24	9.89	9.55	9.22
1999	2.17	5.92	13.44	24.35	45.44	36.50	29.00	20.25	18.30	16.83	13.69	10.82	9.30	8.22	8.19	9.00	10.00	9.85	9.50	9.16	8.86	8.57	8.27	7.97	7.69	7.42	7.15	6.89	6.64	6.40
2000	2.25	35.60	34.84	41.81	37.20	31.23	22.74	24.38	27.66	24.32	21.91	20.54	19.84	20.19	21.42	21.02	20.11	19.46	18.82	18.20	17.52	16.89	16.31	15.74	15.09	14.58	14.10	13.59	13.08	12.60
2001	4.51	28.40	51.91	37.85	31.27	22.02	20.81	19.28	15.26	12.88	11.26	10.46	10.40	11.51	12.62	12.50	12.08	11.67	11.27	10.89	10.53	10.20	9.85	9.51	9.19	8.86	8.54	8.25	7.96	7.68
2002	6.33	44.14	33.12	28.13	19.69	17.55	14.87	12.12	9.66	8.60	7.87	7.97	8.72	9.54	9.33	9.01	8.69	8.39	8.10	7.82	7.56	7.33	7.08	6.83	6.59	6.36	6.13	5.92	5.71	5.50
2003	9.95	20.72	23.59	17.12	12.28	8.31	7.21	6.26	6.13	6.08	6.17	6.12	6.00	5.79	5.59	5.39	5.20	5.02	4.85	4.68	4.52	4.38	4.22	4.08	3.93	3.80	3.67	3.54	3.41	3.29
2004	8.45	20.26	15.52	10.57	7.21	6.72	7.89	8.35	8.33	7.41	6.31	6.09	5.88	5.67	5.48	5.29	5.10	4.92	4.75	4.58	4.44	4.29	4.14	3.99	3.85	3.73	3.60	3.47	3.35	3.23
2005	6.72	12.00	10.73	6.91	5.82	6.29	6.69	6.80	6.42	6.09	6.11	5.94	5.73	5.53	5.34	5.15	4.97	4.80	4.63	4.47	4.33	4.19	4.04	3.90	3.76	3.64	3.52	3.40	3.28	3.16
2006	4.05	9.02	5.85	4.67	5.54	6.28	6.58	6.26	5.92	6.25	6.25	6.06	5.84	5.64	5.44	5.25	5.06	4.89	4.71	4.55	4.42	4.28	4.12	3.98	3.84	3.72	3.59	3.46	3.34	3.22
2007	2.77	5.22	4.50	4.16	4.70	5.30	5.59	5.89	6.44	7.06	7.10	6.88	6.63	6.40	6.17	5.95	5.73	5.53	5.33	5.14	4.97	4.81	4.64	4.47	4.32	4.17	4.03	3.89	3.75	3.62
2008	1.56	5.80	6.61	6.46	6.29	6.48	7.27	8.41	8.82	8.57	8.25	7.94	7.64	7.36	7.08	6.82	6.56	6.32	6.09	5.86	5.66	5.46	5.26	5.07	4.88	4.70	4.53	4.37	4.21	4.06
2009	2.06	8.59	9.08	7.98	8.19	9.63	11.50	11.64	11.30	10.86	10.43	10.03	9.64	9.27	8.91	8.57	8.24	7.93	7.63	7.34	7.08	6.83	6.57	6.33	6.10	5.88	5.67	5.46	5.27	5.08
2010	2.17	9.03	9.76	9.68	11.11	12.41	13.55	13.40	12.89	12.33	11.80	11.31	10.84	10.39	9.97	9.57	9.19	8.83	8.48	8.15	7.85	7.56	7.27	7.00	6.73	6.48	6.25	6.02	5.80	5.59
2011	2.21	9.16	10.65	11.41	12.37	12.95	13.79	13.52	12.98	12.41	11.87	11.37	10.89	10.44	10.01	9.61	9.23	8.86	8.51	8.18	7.87	7.58	7.29	7.02	6.75	6.50	6.27	6.03	5.82	5.60
2012	2.26	10.10	12.37	12.71	12.76	13.10	14.13	13.68	13.12	12.54	11.99	11.48	11.00	10.54	10.11	9.70	9.32	8.95	8.60	8.26	7.95	7.66	7.37	7.09	6.82	6.56	6.32	6.09	5.87	5.65
2013	2.33	10.46	12.45	11.92	11.77	12.42	12.93	12.54	12.01	11.47	10.97	10.50	10.05	9.64	9.24	8.87	8.51	8.17	7.85	7.54	7.27	7.01	6.74	6.49	6.24	6.00	5.77	5.56	5.35	5.15
2014	2.47	9.79	10.47	9.79	9.94	10.35	10.71	10.34	9.89	9.45	9.04	8.65	8.29	7.94	7.61	7.31	7.01	6.73	6.47	6.21	5.99	5.78	5.56	5.34	5.14	4.96	4.80	4.62	4.45	4.28

Cumulative Claim Rates Fixed Rate 30 Year Streamline Refinance Mortgages by Credit Subsidy Endorsement Cohort																														
Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1988	0.01	0.96	2.98	5.02	6.67	7.84	8.57	9.08	9.48	9.75	9.95	10.10	10.17	10.23	10.27	10.30	10.32	10.32	10.33	10.34	10.35	10.36	10.36	10.37	10.37	10.38	10.38	10.38	10.38	10.38
1989	0.05	1.20	3.35	5.11	6.47	7.34	8.01	8.37	8.67	8.85	9.00	9.04	9.08	9.10	9.12	9.13	9.16	9.16	9.18	9.19	9.19	9.20	9.20	9.20	9.21	9.21	9.21	9.21	9.21	9.21
1990	0.02	0.64	2.08	3.30	4.07	4.62	4.98	5.24	5.39	5.52	5.61	5.67	5.68	5.70	5.72	5.74	5.75	5.76	5.76	5.77	5.77	5.78	5.78	5.78	5.78	5.78	5.79	5.79	5.79	5.79
1991	0.01	0.41	1.36	2.08	2.52	2.82	3.08	3.23	3.36	3.44	3.48	3.50	3.52	3.53	3.54	3.54	3.55	3.56	3.56	3.57	3.57	3.57	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58
1992	0.00	0.22	0.71	1.17	1.65	2.03	2.34	2.60	2.75	2.85	2.90	2.93	2.96	2.97	2.99	3.01	3.03	3.04	3.04	3.05	3.05	3.06	3.06	3.06	3.06	3.07	3.07	3.07	3.07	3.07
1993	0.00	0.17	0.69	1.40	2.29	3.07	3.61	3.94	4.10	4.21	4.28	4.32	4.34	4.35	4.38	4.40	4.42	4.43	4.43	4.44	4.44	4.45	4.45	4.46	4.46	4.46	4.46	4.46	4.46	4.47
1994	0.01	0.30	0.97	1.83	2.67	3.30	3.71	3.96	4.13	4.23	4.30	4.35	4.37	4.41	4.44	4.46	4.48	4.48	4.48	4.49	4.50	4.50	4.51	4.52	4.52	4.52	4.53	4.53	4.53	4.53
1995	0.05	0.40	1.42	2.73	3.74	4.44	4.84	5.05	5.20	5.26	5.33	5.39	5.50	5.55	5.58	5.61	5.62	5.63	5.64	5.64	5.65	5.65	5.65	5.66	5.66	5.66	5.66	5.66	5.66	5.66
1996	0.01	0.43	1.65	2.93	3.82	4.28	4.58	4.83	4.95	5.02	5.07	5.15	5.19	5.22	5.23	5.24	5.25	5.26	5.26	5.27	5.27	5.27	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28
1997	0.01	0.47	1.45	2.38	2.96	3.37	3.63	3.77	3.87	3.92	3.98	4.02	4.05	4.06	4.07	4.08	4.08	4.09	4.09	4.09	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10
1998	0.00	0.16	0.71	1.27	1.71	2.07	2.31	2.45	2.52	2.59	2.64	2.66	2.67	2.68	2.69	2.70	2.71	2.71	2.71	2.72	2.72	2.72	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73
1999	0.01	0.22	0.70	1.25	1.79	2.13	2.34	2.45	2.56	2.62	2.65	2.68	2.69	2.71	2.72	2.73	2.74	2.75	2.76	2.76	2.77	2.77	2.77	2.78	2.78	2.78	2.78	2.78	2.78	2.79
2000	0.01	0.25	0.94	1.81	2.51	2.85	3.01	3.17	3.24	3.28	3.30	3.31	3.32	3.33	3.34	3.34	3.34	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35
2001	0.00	0.16	0.98	1.81	2.34	2.68	2.87	2.95	3.01	3.04	3.06	3.07	3.09	3.10	3.10	3.11	3.12	3.12	3.12	3.13	3.13	3.13	3.13	3.14	3.14	3.14	3.14	3.14	3.14	3.14
2002	0.00	0.27	1.06	1.72	2.15	2.46	2.62	2.73	2.80	2.85	2.89	2.92	2.94	2.97	2.98	3.00	3.01	3.02	3.03	3.04	3.04	3.05	3.05	3.06	3.06	3.06	3.07	3.07	3.07	3.07
2003	0.00	0.38	1.19	1.82	2.35	2.66	2.93	3.13	3.26	3.36	3.44	3.51	3.58	3.63	3.67	3.71	3.74	3.77	3.80	3.82	3.83	3.85	3.86	3.87	3.88	3.89	3.90	3.91	3.91	3.92
2004	0.08	0.76	1.59	2.33	2.81	3.24	3.58	3.83	4.00	4.13	4.22	4.30	4.37	4.43	4.48	4.52	4.56	4.59	4.61	4.64	4.66	4.67	4.69	4.70	4.71	4.72	4.73	4.74	4.75	4.75
2005	0.06	0.63	1.61	2.64	3.63	4.33	4.81	5.14	5.37	5.54	5.68	5.79	5.88	5.96	6.03	6.09	6.14	6.18	6.22	6.25	6.28	6.30	6.32	6.34	6.36	6.37	6.38	6.39	6.40	6.41
2006	0.07	0.66	2.23	4.31	5.67	6.59	7.22	7.63	7.92	8.12	8.27	8.40	8.50	8.59	8.67	8.74	8.79	8.84	8.88	8.92	8.95	8.98	9.00	9.02	9.04	9.05	9.07	9.08	9.09	9.10
2007	0.02	1.21	4.50	7.00	8.52	9.63	10.44	11.00	11.40	11.66	11.84	11.99	12.12	12.23	12.32	12.40	12.46	12.52	12.57	12.61	12.64	12.67	12.70	12.72	12.74	12.76	12.77	12.78	12.79	12.80
2008	0.04	0.94	2.31	3.85	5.03	5.85	6.46	6.86	7.13	7.34	7.52	7.66	7.78	7.88	7.97	8.04	8.10	8.15	8.19	8.22	8.25	8.28	8.30	8.32	8.34	8.35	8.36	8.37	8.38	8.39
2009	0.02	0.47	1.52	2.68	3.57	4.24	4.66	4.96	5.19	5.38	5.53	5.65	5.75	5.83	5.89	5.94	5.99	6.02	6.05	6.08	6.10	6.12	6.13	6.15	6.16	6.17	6.18	6.19	6.19	6.19
2010	0.02	0.49	1.58	2.79	3.73	4.38	4.78	5.06	5.28	5.45	5.58	5.69	5.77	5.84	5.89	5.94	5.97	6.00	6.03	6.05	6.06	6.08	6.09	6.10	6.10	6.11	6.12	6.12	6.13	6.13
2011	0.02	0.48	1.59	2.82	3.76	4.41	4.79	5.06	5.27	5.42	5.55	5.65	5.73	5.79	5.84	5.88	5.92	5.95	5.97	5.99	6.00	6.01	6.03	6.03	6.04	6.05	6.05	6.06	6.06	6.07
2012	0.02	0.50	1.66	2.93	3.87	4.50	4.85	5.10	5.29	5.44	5.56	5.66	5.73	5.79	5.84	5.87	5.91	5.93	5.95	5.97	5.98	6.00	6.01	6.02	6.02	6.03	6.03	6.04	6.04	6.04
2013	0.02	0.51	1.64	2.89	3.80	4.36	4.71	4.96	5.16	5.32	5.44	5.54	5.62	5.68	5.73	5.78	5.81	5.84	5.86	5.88	5.90	5.91	5.93	5.94	5.94	5.95	5.96	5.96	5.97	5.97
2014	0.02	0.50	1.60	2.77	3.59	4.14	4.48	4.75	4.97	5.14	5.28	5.40	5.49	5.57	5.64	5.69	5.74	5.77	5.81	5.83	5.86	5.88	5.89	5.91	5.92	5.93	5.94	5.95	5.95	5.96

Cumulative Prepayment Rates		Fixed Rate 30 Year Streamline Refinance Mortgages																		by Credit Subsidy Endorsement Cohort										
Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1988	1.97	9.61	16.80	23.65	38.27	55.79	67.09	69.37	72.19	74.18	76.68	79.17	80.27	81.34	82.62	83.96	84.78	85.27	85.86	86.27	86.73	87.12	87.44	87.71	87.94	88.14	88.31	88.45	88.57	88.68
1989	4.95	18.89	30.26	47.75	63.56	73.48	75.68	78.16	79.70	81.62	83.16	83.98	84.74	85.65	86.44	87.04	87.34	87.87	88.17	88.55	88.86	89.12	89.33	89.51	89.67	89.80	89.91	90.01	90.09	90.16
1990	3.79	19.64	43.08	63.80	75.64	78.04	80.76	82.51	84.74	86.63	87.46	88.23	89.19	90.19	90.83	91.19	91.63	91.95	92.28	92.56	92.79	92.98	93.14	93.28	93.39	93.49	93.57	93.64	93.70	93.75
1991	1.93	30.96	61.18	75.69	78.11	81.49	83.60	86.14	88.62	89.54	90.52	91.77	92.76	93.39	93.76	94.21	94.45	94.75	95.00	95.20	95.37	95.51	95.63	95.73	95.81	95.88	95.94	95.99	96.03	96.07
1992	2.23	25.08	46.68	50.79	56.87	61.10	68.49	75.47	77.87	80.88	85.15	89.30	91.04	91.97	92.64	93.13	93.72	94.17	94.52	94.81	95.06	95.28	95.48	95.65	95.79	95.91	96.01	96.10	96.18	96.25
1993	2.76	13.77	18.69	25.87	31.88	41.74	52.55	56.95	63.05	71.41	81.33	85.25	87.18	88.47	89.38	90.28	90.93	91.43	91.81	92.14	92.46	92.78	93.06	93.30	93.51	93.69	93.85	93.99	94.12	94.23
1994	2.04	6.34	13.22	19.57	28.88	39.82	45.27	52.20	61.67	74.46	80.14	83.09	84.85	86.18	87.40	88.27	88.93	89.42	89.85	90.28	90.71	91.11	91.47	91.80	92.08	92.34	92.56	92.77	92.95	93.11
1995	1.59	13.07	20.24	35.17	48.71	53.65	60.77	69.56	78.92	83.45	85.76	87.00	88.54	90.08	91.12	91.84	92.36	92.76	93.08	93.35	93.55	93.70	93.82	93.91	93.99	94.05	94.10	94.13	94.17	94.19
1996	1.60	7.59	23.04	39.34	45.17	54.01	65.54	78.22	83.67	86.50	88.02	89.37	90.65	91.47	92.05	92.46	92.79	93.09	93.35	93.58	93.76	93.91	94.03	94.13	94.21	94.28	94.34	94.38	94.42	94.46
1997	2.23	26.72	45.15	50.34	59.21	70.44	81.76	86.78	89.39	90.78	91.94	93.02	93.71	94.17	94.51	94.78	94.99	95.18	95.32	95.43	95.52	95.59	95.64	95.69	95.72	95.75	95.77	95.79	95.81	95.82
1998	2.80	16.48	22.96	35.41	53.92	76.32	84.77	88.73	90.60	92.03	93.18	93.89	94.38	94.73	95.01	95.27	95.52	95.76	95.97	96.14	96.28	96.40	96.51	96.59	96.67	96.73	96.79	96.84	96.88	96.91
1999	2.17	7.96	20.30	39.54	66.45	78.04	83.79	86.60	88.60	90.09	91.09	91.77	92.28	92.70	93.07	93.45	93.83	94.17	94.46	94.72	94.94	95.14	95.31	95.46	95.60	95.72	95.83	95.92	96.01	96.08
2000	2.25	37.04	58.89	75.69	84.06	88.25	90.28	91.91	93.27	94.12	94.69	95.10	95.42	95.67	95.89	96.05	96.17	96.27	96.34	96.40	96.44	96.48	96.50	96.53	96.55	96.56	96.57	96.58	96.59	96.60
2001	4.51	31.63	67.04	79.15	85.10	87.87	89.83	91.24	92.13	92.75	93.23	93.62	93.96	94.30	94.63	94.91	95.15	95.35	95.53	95.67	95.80	95.91	96.00	96.08	96.16	96.22	96.27	96.32	96.37	96.40
2002	6.33	47.68	64.92	74.49	79.18	82.45	84.70	86.23	87.30	88.15	88.86	89.52	90.18	90.83	91.41	91.92	92.36	92.75	93.09	93.39	93.66	93.90	94.12	94.31	94.49	94.64	94.78	94.91	95.03	95.13
2003	9.95	28.60	45.35	54.51	59.87	63.01	65.48	67.46	69.27	70.94	72.52	73.99	75.34	76.56	77.67	78.68	79.59	80.43	81.20	81.90	82.54	83.14	83.69	84.20	84.67	85.10	85.50	85.88	86.23	86.55
2004	8.45	26.98	38.20	44.56	48.39	51.67	55.23	58.67	61.79	64.33	66.32	68.11	69.73	71.20	72.54	73.75	74.86	75.87	76.80	77.65	78.44	79.16	79.83	80.45	81.02	81.55	82.05	82.51	82.93	83.33
2005	6.72	17.91	26.65	31.60	35.43	39.26	43.03	46.58	49.68	52.41	54.98	57.32	59.44	61.36	63.10	64.69	66.15	67.48	68.70	69.82	70.85	71.81	72.70	73.52	74.27	74.98	75.64	76.25	76.82	77.35
2006	4.05	12.70	17.77	21.51	25.61	29.93	34.11	37.78	41.01	44.20	47.18	49.88	52.32	54.53	56.54	58.36	60.03	61.55	62.95	64.23	65.41	66.51	67.52	68.46	69.32	70.12	70.87	71.57	72.21	72.82
2007	2.77	7.85	11.94	15.42	19.07	22.91	26.68	30.38	34.16	38.01	41.58	44.79	47.65	50.23	52.54	54.63	56.52	58.24	59.80	61.22	62.52	63.71	64.81	65.81	66.74	67.60	68.39	69.12	69.80	70.43
2008	1.56	7.27	13.34	18.79	23.65	28.28	33.06	38.15	43.00	47.27	51.01	54.31	57.21	59.79	62.08	64.12	65.95	67.59	69.07	70.40	71.61	72.71	73.71	74.62	75.45	76.21	76.91	77.56	78.15	78.70
2009	2.06	10.47	18.56	24.93	30.87	37.18	43.92	49.90	55.00	59.32	63.01	66.16	68.88	71.23	73.27	75.06	76.62	78.00	79.22	80.30	81.27	82.13	82.90	83.60	84.22	84.79	85.30	85.76	86.19	86.58
2010	2.17	11.01	19.65	27.27	35.04	42.64	49.82	55.90	60.93	65.10	68.58	71.50	73.97	76.08	77.88	79.43	80.78	81.95	82.97	83.87	84.66	85.36	85.98	86.54	87.03	87.48	87.88	88.24	88.57	88.86
2011	2.21	11.17	20.58	29.46	37.84	45.40	52.32	58.12	62.90	66.85	70.14	72.90	75.24	77.23	78.93	80.39	81.66	82.76	83.72	84.56	85.31	85.97	86.55	87.07	87.54	87.95	88.33	88.67	88.98	89.25
2012	2.26	12.12	22.93	32.52	40.75	48.01	54.72	60.25	64.80	68.54	71.66	74.28	76.48	78.36	79.96	81.34	82.53	83.57	84.47	85.26	85.96	86.58	87.12	87.61	88.04	88.43	88.78	89.10	89.38	89.64
2013	2.33	12.55	23.37	32.31	39.94	46.92	53.22	58.50	62.89	66.55	69.64	72.26	74.49	76.41	78.06	79.50	80.75	81.85	82.82	83.67	84.43	85.11	85.71	86.26	86.74	87.18	87.58	87.94	88.26	88.56
2014	2.47	12.01	21.17	28.73	35.54	41.84	47.63	52.58	56.79	60.41	63.52	66.22	68.57	70.63	72.44	74.04	75.47	76.73	77.86	78.88	79.79	80.62	81.37	82.05	82.67	83.24	83.76	84.23	84.67	85.07

Conditional Claim Rates Fixed Rate 15 Year Mortgages by Credit Subsidy Endorsement Cohort

Policy/Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1978	0.20	0.41	0.42	0.88	0.23	0.47	0.00	0.75	0.80	0.29	0.63	0.71	0.00	0.00	0.00
1979	0.00	0.18	0.75	1.53	1.60	1.49	0.46	1.67	1.32	0.89	0.32	0.00	1.22	0.46	0.00
1980	0.00	0.41	3.58	3.02	1.82	2.25	2.59	2.33	2.21	1.23	1.37	0.65	1.41	0.78	0.45
1981	0.00	1.11	4.71	3.17	2.43	0.90	1.04	2.74	0.68	1.14	1.67	1.88	0.53	1.14	0.00
1982	0.03	0.37	0.83	1.29	1.27	1.52	1.32	1.44	0.51	0.71	0.37	0.37	0.12	0.00	0.00
1983	0.00	0.13	0.56	1.01	1.26	1.53	1.20	0.62	0.42	0.42	0.38	0.34	0.25	0.10	0.09
1984	0.01	0.29	1.04	1.71	2.64	1.85	1.31	0.81	0.78	0.47	0.54	0.43	0.44	0.14	0.20
1985	0.00	0.18	0.95	1.87	1.56	1.19	0.92	0.86	0.70	0.80	0.63	0.55	0.32	0.30	0.19
1986	0.00	0.16	0.51	0.69	0.66	0.54	0.52	0.38	0.37	0.38	0.25	0.16	0.11	0.12	0.11
1987	0.00	0.13	0.37	0.47	0.51	0.44	0.43	0.43	0.41	0.26	0.24	0.27	0.10	0.14	0.09
1988	0.00	0.14	0.46	0.77	0.92	0.89	0.86	0.92	0.85	0.50	0.51	0.33	0.23	0.24	0.08
1989	0.00	0.13	0.49	0.96	1.16	1.20	1.46	1.36	1.00	0.84	0.66	0.56	0.19	0.14	0.14
1990	0.00	0.13	0.57	0.93	1.15	1.50	1.15	0.85	0.66	0.54	0.58	0.20	0.11	0.18	0.13
1991	0.00	0.11	0.48	0.72	1.19	1.13	0.85	0.71	0.62	0.40	0.18	0.13	0.09	0.09	0.11
1992	0.00	0.06	0.39	0.42	0.58	0.46	0.49	0.36	0.26	0.21	0.13	0.06	0.16	0.10	0.09
1993	0.00	0.06	0.26	0.31	0.32	0.33	0.31	0.23	0.16	0.11	0.16	0.11	0.10	0.06	0.06
1994	0.00	0.06	0.19	0.32	0.40	0.33	0.39	0.23	0.17	0.15	0.17	0.01	0.08	0.04	0.05
1995	0.01	0.09	0.33	0.62	0.57	0.54	0.34	0.38	0.47	0.43	0.14	0.24	0.20	0.12	0.09
1996	0.00	0.07	0.27	0.45	0.54	0.51	0.45	0.48	0.32	0.47	0.38	0.22	0.13	0.09	0.07
1997	0.00	0.05	0.32	0.53	0.57	0.44	0.32	0.34	0.54	0.49	0.29	0.20	0.14	0.11	0.08
1998	0.00	0.06	0.29	0.31	0.54	0.47	0.45	0.47	0.30	0.27	0.19	0.14	0.10	0.07	0.06
1999	0.00	0.05	0.26	0.42	0.64	0.65	0.41	0.16	0.36	0.24	0.17	0.13	0.09	0.07	0.06
2000	0.00	0.08	0.60	1.42	1.84	1.15	1.33	0.94	0.56	0.39	0.30	0.21	0.17	0.13	0.11
2001	0.00	0.14	0.56	1.02	0.98	0.89	0.57	0.45	0.32	0.24	0.18	0.14	0.11	0.09	0.07
2002	0.01	0.17	0.56	0.71	0.75	0.62	0.43	0.32	0.23	0.18	0.14	0.11	0.09	0.08	0.06
2003	0.00	0.14	0.33	0.34	0.48	0.47	0.37	0.31	0.25	0.19	0.15	0.11	0.09	0.07	0.06
2004	0.03	0.16	0.37	0.54	0.51	0.42	0.34	0.27	0.21	0.16	0.12	0.10	0.08	0.06	0.05
2005	0.00	0.72	1.41	1.64	1.63	1.19	0.91	0.70	0.52	0.39	0.30	0.23	0.18	0.14	0.11
2006	0.04	1.05	3.70	4.32	2.82	1.68	1.21	0.91	0.69	0.51	0.38	0.29	0.22	0.17	0.13
2007	0.04	1.95	5.33	4.30	2.94	1.62	1.23	0.96	0.72	0.54	0.41	0.31	0.24	0.18	0.14
2008	0.09	1.73	3.88	3.57	2.52	1.95	1.46	1.10	0.82	0.62	0.46	0.34	0.26	0.20	0.15
2009	0.07	0.88	1.66	1.44	1.40	1.18	0.93	0.72	0.56	0.43	0.33	0.25	0.20	0.16	0.12
2010	0.02	0.45	1.10	1.20	1.29	1.10	0.89	0.70	0.55	0.43	0.34	0.26	0.21	0.16	0.13
2011	0.02	0.47	1.14	1.30	1.39	1.18	0.93	0.73	0.57	0.45	0.35	0.27	0.21	0.17	0.13
2012	0.03	0.49	1.21	1.37	1.45	1.21	0.95	0.74	0.58	0.46	0.36	0.28	0.22	0.17	0.13
2013	0.02	0.47	1.15	1.35	1.42	1.18	0.93	0.72	0.57	0.44	0.35	0.27	0.21	0.16	0.13
2014	0.02	0.45	1.09	1.25	1.30	1.09	0.86	0.67	0.53	0.42	0.33	0.26	0.20	0.16	0.13

Conditional Prepayment Rates Fixed Rate 15 Year Mortgages by Credit Subsidy Endorsement Cohort															
Policy/Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1978	0.61	2.06	3.17	3.51	1.38	3.26	3.63	4.52	7.16	7.78	11.60	8.57	12.20	7.62	16.99
1979	0.37	1.10	1.68	3.06	4.21	5.32	3.88	7.64	9.74	7.99	12.01	9.26	10.20	11.52	12.57
1980	0.27	1.22	0.83	2.16	3.95	4.51	8.29	10.08	7.96	8.87	13.97	7.44	8.10	13.23	19.00
1981	0.48	0.80	8.12	5.03	7.10	13.23	13.05	8.51	8.90	7.95	9.58	8.92	7.37	9.71	9.62
1982	0.08	2.51	2.77	4.27	14.76	20.89	10.17	8.77	10.74	12.04	19.19	20.64	17.89	12.18	15.81
1983	0.16	0.99	2.15	10.53	20.70	9.68	8.39	9.89	11.54	20.83	21.49	19.84	11.95	14.89	18.98
1984	0.12	1.25	14.03	22.10	9.51	7.39	8.91	10.07	18.32	18.74	16.89	8.89	10.71	11.74	17.09
1985	0.22	7.79	19.54	8.26	7.18	8.69	10.79	21.72	22.21	19.31	9.06	10.22	11.32	12.98	15.45
1986	0.51	4.24	3.94	4.60	6.15	7.58	15.81	23.11	22.52	9.69	13.15	12.29	15.79	17.23	19.62
1987	0.59	1.89	2.94	4.54	5.42	10.39	17.82	19.56	9.13	12.37	11.59	15.14	17.94	16.38	32.09
1988	0.49	1.68	3.44	5.06	10.82	19.35	21.18	8.99	12.15	11.07	13.83	15.09	13.67	16.40	25.48
1989	0.25	1.93	3.76	10.80	21.05	22.17	9.17	12.27	10.69	14.59	15.67	11.93	13.97	18.07	23.34
1990	0.35	2.25	8.01	21.62	23.78	8.95	12.87	11.06	14.36	15.45	11.88	13.24	16.46	20.01	24.85
1991	0.43	3.52	16.08	22.59	9.05	12.74	11.73	15.66	17.72	12.16	13.61	18.03	21.07	18.85	25.56
1992	0.45	5.48	12.89	8.09	11.91	11.57	16.56	18.33	12.63	14.80	18.79	22.55	21.72	21.40	30.34
1993	0.65	4.60	5.44	8.63	9.17	12.75	15.98	10.67	13.20	17.22	21.95	18.78	16.98	18.79	20.20
1994	0.86	3.11	6.54	7.46	10.99	13.00	9.78	11.81	15.20	19.82	17.12	14.73	15.98	16.01	15.06
1995	0.92	5.59	7.15	12.89	14.26	9.20	13.17	15.60	17.69	14.57	14.16	12.36	18.69	22.82	21.66
1996	0.60	3.71	9.06	13.34	9.73	13.05	18.24	22.50	18.24	15.54	14.60	17.45	19.62	18.05	16.77
1997	0.62	5.83	12.08	8.26	12.61	18.39	23.09	18.65	15.51	12.80	18.78	20.64	19.25	18.34	17.43
1998	0.79	5.27	6.75	10.83	16.79	26.69	19.82	16.89	14.27	16.06	16.60	15.10	13.49	12.74	12.36
1999	0.63	3.33	9.60	16.35	26.66	20.06	16.11	13.09	14.69	14.35	13.36	11.45	10.86	10.67	11.52
2000	0.55	14.39	24.99	32.90	23.45	19.18	14.54	16.78	20.07	19.38	18.60	18.02	18.42	20.21	22.19
2001	1.32	10.69	32.73	25.99	20.24	14.85	14.93	14.59	13.57	11.87	11.31	11.11	11.89	13.31	14.70
2002	1.68	21.10	22.32	19.37	14.30	12.66	10.60	10.15	8.44	8.07	8.01	8.84	10.04	10.93	11.26
2003	2.70	11.81	16.03	14.38	9.51	6.28	6.32	6.00	5.94	6.10	6.59	7.12	7.35	7.56	7.76
2004	3.38	11.93	12.77	9.39	6.08	6.02	5.90	5.91	6.08	6.45	6.86	7.07	7.27	7.47	7.67
2005	3.50	9.89	12.88	12.64	11.45	10.69	10.46	10.71	11.58	12.55	12.94	13.26	13.59	13.92	14.26
2006	3.72	9.64	12.06	13.10	11.70	11.52	11.77	12.96	14.21	14.56	14.85	15.17	15.48	15.81	16.15
2007	3.10	7.83	12.16	12.12	12.09	12.78	14.15	15.80	16.62	16.96	17.30	17.66	18.03	18.41	18.80
2008	1.54	7.98	13.26	15.40	15.11	15.30	16.63	17.88	18.23	18.51	18.80	19.11	19.43	19.76	20.10
2009	2.02	9.93	15.64	17.19	16.88	18.66	20.26	20.70	21.11	21.52	21.91	22.31	22.74	23.19	23.64
2010	1.89	10.10	16.65	19.97	20.43	21.00	21.77	22.15	22.46	22.76	23.06	23.36	23.68	24.00	24.34
2011	1.97	10.44	18.20	21.96	21.75	21.86	22.19	22.50	22.80	23.11	23.42	23.72	24.04	24.38	24.73
2012	1.96	11.25	19.33	23.03	21.85	21.65	21.93	22.21	22.48	22.75	23.01	23.25	23.54	23.83	24.14
2013	1.96	11.33	19.47	22.70	21.30	21.04	21.30	21.55	21.81	22.07	22.33	22.59	22.89	23.19	23.52
2014	2.07	11.05	17.82	20.02	18.71	18.52	18.76	19.01	19.25	19.50	19.77	20.03	20.30	20.59	20.90

Cumulative Claim Rates Fixed Rate 15 Year Mortgages by Credit Subsidy Endorsement Cohort															
Policy/Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1978	0.20	0.61	1.02	1.84	2.04	2.45	2.45	3.07	3.68	3.89	4.29	4.70	4.70	4.70	4.70
1979	0.00	0.18	0.92	2.39	3.85	5.14	5.50	6.79	7.71	8.26	8.44	8.44	8.99	9.17	9.17
1980	0.00	0.40	3.91	6.75	8.37	10.26	12.28	13.90	15.25	15.92	16.60	16.87	17.41	17.68	17.81
1981	0.00	1.11	5.71	8.40	10.30	10.94	11.57	13.00	13.31	13.79	14.42	15.06	15.21	15.53	15.53
1982	0.03	0.39	1.20	2.40	3.53	4.65	5.41	6.14	6.38	6.66	6.79	6.90	6.92	6.92	6.92
1983	0.00	0.13	0.69	1.65	2.73	3.74	4.45	4.78	4.98	5.16	5.28	5.37	5.42	5.44	5.45
1984	0.01	0.30	1.32	2.74	4.42	5.46	6.12	6.49	6.81	6.96	7.11	7.20	7.29	7.31	7.34
1985	0.00	0.18	1.06	2.42	3.44	4.16	4.65	5.06	5.32	5.55	5.69	5.80	5.86	5.91	5.94
1986	0.00	0.16	0.65	1.28	1.85	2.28	2.66	2.89	3.07	3.21	3.29	3.33	3.36	3.38	3.40
1987	0.00	0.14	0.50	0.93	1.39	1.76	2.08	2.34	2.54	2.66	2.75	2.85	2.88	2.91	2.93
1988	0.00	0.14	0.59	1.32	2.13	2.82	3.35	3.80	4.17	4.37	4.54	4.63	4.69	4.74	4.75
1989	0.00	0.14	0.62	1.52	2.48	3.25	3.97	4.56	4.94	5.22	5.41	5.54	5.58	5.61	5.63
1990	0.00	0.13	0.69	1.51	2.30	3.08	3.61	3.95	4.18	4.34	4.49	4.53	4.55	4.58	4.60
1991	0.00	0.12	0.57	1.15	1.88	2.51	2.91	3.20	3.42	3.53	3.57	3.60	3.62	3.63	3.64
1992	0.00	0.06	0.43	0.77	1.20	1.50	1.78	1.95	2.05	2.13	2.16	2.18	2.21	2.22	2.23
1993	0.00	0.06	0.30	0.58	0.84	1.08	1.28	1.40	1.48	1.52	1.58	1.61	1.63	1.64	1.65
1994	0.00	0.06	0.24	0.53	0.86	1.10	1.35	1.48	1.57	1.63	1.69	1.69	1.71	1.72	1.73
1995	0.01	0.10	0.40	0.94	1.36	1.71	1.90	2.09	2.29	2.44	2.48	2.54	2.58	2.60	2.61
1996	0.00	0.07	0.34	0.72	1.12	1.47	1.73	1.96	2.07	2.21	2.31	2.35	2.38	2.39	2.40
1997	0.00	0.05	0.35	0.78	1.20	1.49	1.66	1.79	1.97	2.11	2.18	2.21	2.24	2.25	2.26
1998	0.00	0.06	0.33	0.60	1.02	1.32	1.53	1.70	1.79	1.86	1.90	1.93	1.95	1.96	1.96
1999	0.00	0.05	0.30	0.67	1.13	1.47	1.64	1.70	1.81	1.87	1.90	1.93	1.94	1.96	1.96
2000	0.00	0.08	0.59	1.49	2.25	2.61	2.94	3.13	3.23	3.28	3.31	3.33	3.34	3.35	3.36
2001	0.00	0.13	0.63	1.23	1.65	1.95	2.11	2.22	2.28	2.32	2.35	2.37	2.38	2.39	2.40
2002	0.01	0.18	0.61	1.03	1.39	1.64	1.79	1.90	1.96	2.00	2.04	2.06	2.08	2.09	2.10
2003	0.00	0.14	0.42	0.67	0.96	1.22	1.41	1.56	1.67	1.75	1.81	1.85	1.88	1.90	1.92
2004	0.03	0.19	0.50	0.90	1.24	1.50	1.70	1.85	1.96	2.03	2.09	2.13	2.16	2.18	2.20
2005	0.00	0.69	1.91	3.12	4.15	4.80	5.25	5.55	5.74	5.87	5.96	6.02	6.06	6.09	6.10
2006	0.04	1.05	4.24	7.37	9.05	9.91	10.45	10.80	11.03	11.17	11.27	11.32	11.36	11.39	11.40
2007	0.04	1.93	6.59	9.68	11.45	12.29	12.82	13.18	13.40	13.54	13.63	13.68	13.71	13.73	13.75
2008	0.09	1.79	5.24	7.86	9.37	10.33	10.92	11.28	11.51	11.64	11.72	11.77	11.80	11.82	11.83
2009	0.07	0.93	2.37	3.41	4.24	4.80	5.16	5.38	5.51	5.59	5.64	5.67	5.69	5.70	5.71
2010	0.02	0.46	1.42	2.29	3.02	3.51	3.82	4.01	4.12	4.19	4.23	4.26	4.27	4.28	4.29
2011	0.02	0.48	1.48	2.39	3.14	3.63	3.93	4.11	4.22	4.28	4.32	4.34	4.36	4.36	4.37
2012	0.03	0.50	1.54	2.48	3.24	3.72	4.02	4.19	4.30	4.36	4.40	4.42	4.44	4.45	4.45
2013	0.02	0.48	1.48	2.40	3.14	3.62	3.91	4.09	4.19	4.26	4.30	4.32	4.34	4.34	4.35
2014	0.02	0.46	1.41	2.29	3.01	3.49	3.79	3.98	4.11	4.18	4.23	4.26	4.28	4.29	4.30

Cumulative Prepayment Rates Fixed Rate 15 Year Mortgages by Credit Subsidy Endorsement Cohort															
Policy/Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1978	0.61	2.66	5.73	9.00	10.22	13.09	16.16	19.84	25.36	30.88	38.45	43.35	49.69	53.17	60.33
1979	0.37	1.47	3.12	6.06	9.91	14.50	17.61	23.49	30.28	35.23	42.02	46.61	51.19	55.78	60.18
1980	0.27	1.48	2.29	4.32	7.83	11.61	18.08	25.10	29.96	34.82	41.70	44.80	47.91	52.50	58.16
1981	0.48	1.27	9.19	13.47	19.02	28.37	36.29	40.73	44.85	48.18	51.82	54.83	57.05	59.75	62.12
1982	0.08	2.59	5.28	9.28	22.32	37.81	43.66	48.13	53.04	57.93	64.72	70.60	74.63	76.87	79.44
1983	0.16	1.15	3.27	13.38	30.97	37.39	42.33	47.59	53.09	61.82	68.92	74.04	76.50	79.19	82.11
1984	0.12	1.38	15.17	33.63	39.68	43.81	48.33	52.91	60.35	66.50	70.99	72.93	75.06	77.13	79.79
1985	0.22	7.99	25.94	31.97	36.68	41.88	47.70	58.05	66.24	71.73	73.79	75.89	77.96	80.06	82.23
1986	0.51	4.72	8.47	12.65	17.94	24.02	35.67	49.93	60.55	64.08	68.38	71.86	75.78	79.37	82.76
1987	0.59	2.46	5.33	9.60	14.45	23.19	36.56	48.57	53.05	58.54	63.04	68.22	73.41	77.29	83.64
1988	0.49	2.16	5.52	10.27	19.84	34.94	48.12	52.48	57.79	62.00	66.65	71.00	74.33	77.77	82.23
1989	0.25	2.17	5.84	15.95	33.32	47.55	52.07	57.46	61.52	66.42	70.86	73.69	76.59	79.81	83.21
1990	0.35	2.59	10.39	29.61	45.99	50.62	56.58	60.98	66.02	70.62	73.59	76.50	79.62	82.79	85.93
1991	0.43	3.94	19.37	37.45	43.01	50.03	55.60	62.10	68.25	71.69	75.06	78.91	82.60	85.20	88.05
1992	0.45	5.90	18.01	24.61	33.49	41.05	50.57	59.30	64.20	69.19	74.58	79.83	83.73	86.74	90.09
1993	0.65	5.22	10.37	18.08	25.54	34.93	45.15	50.86	57.17	64.29	71.79	76.79	80.46	83.82	86.76
1994	0.86	3.94	10.22	16.90	25.97	35.49	41.69	48.41	56.03	64.43	70.24	74.38	78.20	81.42	83.96
1995	0.92	6.45	13.13	24.27	34.94	40.80	48.37	56.13	63.52	68.50	72.62	75.70	79.76	83.79	86.74
1996	0.60	4.28	12.95	24.52	31.79	40.55	51.13	61.73	68.36	72.96	76.58	80.26	83.67	86.19	88.11
1997	0.62	6.41	17.71	24.48	33.91	45.84	58.00	65.53	70.60	74.11	78.58	82.55	85.48	87.73	89.48
1998	0.79	6.02	12.36	21.82	34.84	51.96	61.22	67.51	71.91	76.13	79.78	82.55	84.64	86.35	87.80
1999	0.63	3.93	13.15	27.30	46.51	57.01	63.70	68.24	72.66	76.32	79.23	81.39	83.21	84.79	86.32
2000	0.55	14.86	36.12	56.94	66.69	72.64	76.24	79.74	83.17	85.81	87.84	89.43	90.77	91.96	93.00
2001	1.32	11.87	40.67	55.93	64.60	69.61	73.86	77.37	80.14	82.22	83.97	85.49	86.93	88.35	89.71
2002	1.68	22.42	39.70	51.26	58.08	63.21	66.93	70.11	72.47	74.53	76.41	78.32	80.29	82.22	83.98
2003	2.70	14.19	27.92	38.22	44.03	47.49	50.73	53.60	56.26	58.83	61.43	64.05	66.55	68.94	71.20
2004	3.38	14.90	25.74	32.67	36.71	40.44	43.87	47.09	50.19	53.28	56.35	59.28	62.09	64.76	67.29
2005	3.50	13.04	24.15	33.49	40.75	46.65	51.72	56.33	60.75	64.95	68.73	72.08	75.06	77.69	80.00
2006	3.72	13.00	23.36	32.84	39.84	45.73	50.95	55.95	60.68	64.80	68.37	71.46	74.12	76.42	78.39
2007	3.10	10.68	21.31	30.04	37.33	43.88	50.08	55.94	61.07	65.40	69.05	72.11	74.67	76.81	78.58
2008	1.54	9.39	21.16	32.49	41.51	49.02	55.78	61.73	66.65	70.70	74.02	76.74	78.97	80.80	82.28
2009	2.02	11.74	25.40	37.82	47.74	56.70	64.50	70.78	75.81	79.83	83.02	85.55	87.55	89.12	90.34
2010	1.89	11.80	26.41	40.82	52.44	61.80	69.35	75.29	79.94	83.57	86.39	88.58	90.28	91.59	92.59
2011	1.97	12.20	28.10	43.56	55.31	64.39	71.49	77.02	81.32	84.66	87.25	89.25	90.79	91.97	92.88
2012	1.96	12.99	29.71	45.54	56.90	65.53	72.27	77.54	81.65	84.84	87.33	89.25	90.74	91.89	92.77
2013	1.96	13.06	29.90	45.48	56.58	65.05	71.73	76.98	81.11	84.35	86.90	88.89	90.44	91.65	92.59
2014	2.07	12.88	28.32	42.39	52.74	60.93	67.61	73.04	77.47	81.06	83.98	86.34	88.25	89.79	91.02

Conditional Claim Rates Fixed Rate 15 Year Streamline Refinance Mortgages by Credit Subsidy Endorsement Cohort

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1988	0.05	0.05	0.25	0.67	0.88	0.47	0.27	0.47	0.39	0.00	0.16	0.09	0.00	0.13	0.00
1989	0.00	0.32	0.89	0.73	0.59	0.64	0.29	0.63	0.17	0.40	0.00	0.26	0.00	0.00	0.00
1990	0.00	0.36	0.44	0.29	0.63	0.96	0.24	0.55	0.31	0.18	0.22	0.25	0.00	0.00	0.00
1991	0.00	0.08	0.18	0.40	0.30	0.14	0.33	0.12	0.15	0.00	0.33	0.00	0.00	0.22	0.83
1992	0.00	0.04	0.09	0.18	0.18	0.13	0.22	0.14	0.10	0.10	0.02	0.04	0.00	0.00	0.00
1993	0.00	0.04	0.11	0.15	0.17	0.16	0.12	0.14	0.08	0.07	0.03	0.05	0.02	0.02	0.02
1994	0.00	0.07	0.20	0.25	0.27	0.24	0.19	0.11	0.12	0.08	0.05	0.06	0.05	0.02	0.01
1995	0.02	0.13	0.31	0.38	0.40	0.43	0.31	0.20	0.18	0.12	0.05	0.22	0.04	0.03	0.02
1996	0.00	0.05	0.20	0.28	0.37	0.32	0.27	0.16	0.26	0.12	0.09	0.04	0.03	0.02	0.01
1997	0.00	0.07	0.20	0.30	0.32	0.17	0.11	0.15	0.15	0.05	0.07	0.06	0.03	0.02	0.01
1998	0.00	0.01	0.15	0.13	0.19	0.15	0.14	0.11	0.01	0.11	0.05	0.03	0.02	0.01	0.01
1999	0.00	0.03	0.10	0.10	0.17	0.18	0.16	0.13	0.11	0.06	0.04	0.02	0.01	0.01	0.01
2000	0.00	0.00	0.13	0.20	0.20	0.34	0.41	0.31	0.16	0.09	0.06	0.03	0.02	0.01	0.01
2001	0.00	0.03	0.10	0.25	0.40	0.32	0.26	0.13	0.08	0.05	0.03	0.02	0.01	0.01	0.01
2002	0.00	0.03	0.16	0.16	0.15	0.19	0.14	0.09	0.05	0.03	0.02	0.02	0.01	0.01	0.01
2003	0.00	0.04	0.10	0.15	0.16	0.13	0.10	0.07	0.05	0.03	0.02	0.02	0.01	0.01	0.00
2004	0.01	0.06	0.17	0.15	0.14	0.11	0.09	0.06	0.04	0.03	0.02	0.01	0.01	0.01	0.00
2005	0.01	0.10	0.10	0.14	0.15	0.12	0.09	0.06	0.04	0.03	0.02	0.01	0.01	0.01	0.00
2006	0.00	0.06	0.15	0.21	0.16	0.11	0.09	0.06	0.04	0.03	0.02	0.01	0.01	0.01	0.00
2007	0.00	0.08	0.24	0.22	0.19	0.12	0.09	0.07	0.05	0.03	0.02	0.01	0.01	0.01	0.00
2008	0.00	0.05	0.15	0.15	0.14	0.12	0.10	0.07	0.05	0.03	0.02	0.02	0.01	0.01	0.00
2009	0.00	0.04	0.12	0.12	0.14	0.13	0.12	0.09	0.06	0.04	0.03	0.02	0.01	0.01	0.01
2010	0.00	0.04	0.10	0.13	0.16	0.15	0.12	0.09	0.06	0.04	0.03	0.02	0.01	0.01	0.01
2011	0.00	0.04	0.11	0.14	0.17	0.16	0.13	0.09	0.06	0.04	0.03	0.02	0.01	0.01	0.01
2012	0.00	0.04	0.11	0.15	0.18	0.16	0.13	0.09	0.06	0.04	0.03	0.02	0.01	0.01	0.01
2013	0.00	0.04	0.12	0.15	0.18	0.15	0.12	0.09	0.06	0.04	0.03	0.02	0.01	0.01	0.01
2014	0.00	0.04	0.10	0.12	0.14	0.13	0.10	0.07	0.05	0.03	0.02	0.02	0.01	0.01	0.01

Conditional Prepayment Rates Fixed Rate 15 Year Streamline Refinance Mortgages by Credit Subsidy Endorsement Cohort

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1988	0.99	2.84	4.38	6.14	12.57	19.24	23.15	8.37	10.02	11.33	14.00	16.40	14.53	19.26	38.71
1989	1.27	5.46	6.06	12.52	20.51	24.60	8.58	9.26	12.54	13.97	11.19	13.91	9.17	15.15	17.86
1990	0.89	7.37	15.64	26.18	25.73	8.79	13.54	9.78	15.36	16.39	12.23	12.72	16.62	20.62	29.00
1991	0.48	8.33	24.96	28.87	9.45	12.83	10.71	17.94	20.45	13.93	15.52	19.89	24.18	21.04	23.69
1992	0.59	8.50	15.90	7.35	11.17	10.26	15.06	17.40	10.69	14.61	21.94	24.88	21.76	20.83	25.86
1993	1.06	6.67	5.75	9.00	9.23	13.13	15.95	10.47	13.64	18.41	25.33	20.24	18.97	21.26	19.23
1994	1.45	4.21	7.40	7.92	11.34	13.81	10.01	12.27	16.55	22.24	19.66	17.40	19.03	17.08	18.31
1995	1.24	6.98	7.64	11.88	15.18	9.58	12.43	16.91	21.79	17.97	14.20	14.06	17.12	21.38	22.41
1996	0.80	4.44	9.77	13.76	9.31	12.49	16.99	24.71	20.90	16.36	17.32	16.08	20.60	21.21	21.40
1997	1.00	8.16	13.49	8.00	10.16	18.15	25.19	20.43	16.97	14.44	15.55	20.02	21.09	21.88	22.23
1998	0.83	6.15	6.15	9.76	15.47	27.22	21.28	16.38	15.28	14.78	17.90	17.80	16.95	16.53	15.86
1999	1.11	4.10	8.45	13.48	24.59	20.16	15.89	13.66	13.42	16.13	16.15	14.62	14.51	14.23	14.91
2000	1.66	10.61	15.74	24.39	20.61	15.24	15.82	17.92	17.44	18.25	18.82	19.02	19.61	20.53	21.67
2001	0.80	9.98	31.94	24.18	19.14	13.25	13.38	14.12	14.18	12.56	12.49	12.37	12.96	13.97	15.67
2002	1.49	18.35	17.75	16.19	12.66	12.36	13.03	12.04	10.67	10.94	11.17	11.76	12.50	13.53	14.25
2003	2.94	9.63	12.55	11.23	9.02	10.95	9.86	9.55	10.03	10.53	11.10	11.70	12.33	12.97	13.63
2004	3.36	9.56	10.45	8.14	9.68	10.56	9.49	9.70	10.20	10.73	11.33	11.94	12.56	13.20	13.87
2005	2.71	7.83	8.10	8.75	9.40	10.43	9.46	9.56	10.05	10.60	11.25	11.87	12.48	13.11	13.78
2006	2.67	5.49	7.42	7.79	9.07	10.38	9.37	9.59	10.11	10.68	11.32	11.95	12.56	13.20	13.87
2007	0.43	4.03	6.16	6.63	8.64	10.49	9.60	9.64	10.24	10.78	11.36	12.02	12.63	13.27	13.93
2008	0.64	3.98	7.10	8.20	9.14	10.49	9.71	9.83	10.35	10.88	11.50	12.17	12.78	13.42	14.09
2009	0.78	5.14	8.50	8.86	9.60	11.56	11.74	11.70	12.30	12.91	13.54	14.18	14.88	15.61	16.36
2010	0.83	5.09	8.17	9.40	11.09	12.78	11.93	11.92	12.48	13.08	13.67	14.27	14.93	15.62	16.33
2011	0.83	5.09	8.61	10.23	11.43	13.11	11.97	11.93	12.49	13.07	13.67	14.28	14.94	15.63	16.35
2012	0.79	5.36	9.41	10.62	11.60	13.18	12.09	12.01	12.59	13.20	13.83	14.48	15.16	15.87	16.61
2013	0.79	5.30	9.33	10.62	11.51	13.08	11.97	11.91	12.48	13.08	13.69	14.32	15.00	15.70	16.43
2014	0.77	4.99	8.17	8.99	9.70	11.06	10.12	10.06	10.55	11.07	11.63	12.24	12.83	13.45	14.10

Cumulative Claim Rates Fixed Rate 15 Year Streamline Refinance Mortgages by Credit Subsidy Endorsement Cohort

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1988	0.05	0.11	0.35	0.96	1.71	2.06	2.22	2.44	2.60	2.60	2.65	2.68	2.68	2.70	2.70
1989	0.00	0.32	1.14	1.77	2.22	2.60	2.72	2.98	3.04	3.17	3.17	3.23	3.23	3.23	3.23
1990	0.00	0.36	0.76	0.98	1.34	1.74	1.83	2.00	2.09	2.14	2.18	2.23	2.23	2.23	2.23
1991	0.00	0.08	0.25	0.52	0.67	0.73	0.86	0.90	0.94	0.94	1.00	1.00	1.00	1.03	1.09
1992	0.00	0.04	0.12	0.26	0.38	0.46	0.59	0.65	0.69	0.73	0.73	0.74	0.74	0.74	0.74
1993	0.00	0.04	0.14	0.27	0.40	0.52	0.59	0.67	0.70	0.73	0.74	0.75	0.76	0.76	0.76
1994	0.00	0.07	0.26	0.48	0.69	0.86	0.98	1.04	1.10	1.13	1.14	1.16	1.17	1.17	1.17
1995	0.02	0.15	0.43	0.75	1.05	1.32	1.49	1.59	1.67	1.70	1.72	1.77	1.77	1.78	1.78
1996	0.00	0.05	0.24	0.48	0.75	0.96	1.11	1.19	1.28	1.32	1.34	1.34	1.35	1.35	1.35
1997	0.00	0.07	0.25	0.49	0.72	0.82	0.88	0.94	0.99	1.00	1.02	1.03	1.03	1.03	1.04
1998	0.00	0.01	0.14	0.26	0.41	0.51	0.57	0.61	0.62	0.65	0.66	0.67	0.67	0.67	0.67
1999	0.00	0.03	0.12	0.21	0.33	0.43	0.50	0.55	0.58	0.60	0.61	0.61	0.62	0.62	0.62
2000	0.00	0.00	0.11	0.26	0.38	0.53	0.68	0.78	0.82	0.84	0.85	0.85	0.85	0.85	0.85
2001	0.00	0.03	0.12	0.27	0.45	0.57	0.65	0.69	0.71	0.71	0.72	0.72	0.72	0.73	0.73
2002	0.00	0.03	0.15	0.26	0.34	0.43	0.49	0.52	0.54	0.55	0.55	0.56	0.56	0.56	0.56
2003	0.00	0.04	0.13	0.24	0.35	0.43	0.49	0.52	0.54	0.55	0.56	0.57	0.57	0.57	0.57
2004	0.01	0.07	0.21	0.33	0.42	0.50	0.55	0.58	0.60	0.61	0.62	0.63	0.63	0.63	0.63
2005	0.01	0.10	0.19	0.30	0.41	0.49	0.55	0.58	0.60	0.62	0.62	0.63	0.63	0.63	0.64
2006	0.00	0.06	0.20	0.37	0.50	0.58	0.64	0.67	0.69	0.71	0.71	0.72	0.72	0.72	0.73
2007	0.00	0.09	0.32	0.52	0.67	0.76	0.83	0.87	0.90	0.91	0.92	0.93	0.93	0.93	0.93
2008	0.00	0.05	0.19	0.32	0.43	0.52	0.58	0.62	0.65	0.67	0.68	0.68	0.69	0.69	0.69
2009	0.00	0.05	0.15	0.26	0.37	0.47	0.54	0.59	0.62	0.63	0.65	0.65	0.65	0.66	0.66
2010	0.00	0.04	0.14	0.25	0.38	0.48	0.56	0.60	0.63	0.65	0.66	0.67	0.67	0.67	0.67
2011	0.00	0.04	0.14	0.26	0.40	0.50	0.58	0.62	0.65	0.67	0.68	0.68	0.69	0.69	0.69
2012	0.00	0.04	0.15	0.28	0.41	0.52	0.59	0.64	0.67	0.68	0.69	0.70	0.70	0.70	0.71
2013	0.00	0.05	0.16	0.28	0.42	0.52	0.59	0.64	0.67	0.68	0.69	0.70	0.70	0.70	0.70
2014	0.00	0.04	0.13	0.24	0.35	0.44	0.50	0.55	0.57	0.59	0.60	0.60	0.60	0.61	0.61

Cumulative Prepayment Rates Fixed Rate 15 Year Streamline Refinance Mortgages by Credit Subsidy Endorsement Cohort

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1988	0.99	3.80	8.01	13.63	24.37	38.59	52.33	56.13	60.28	64.49	69.09	73.73	77.16	81.04	87.33
1989	1.27	6.65	12.29	23.13	38.53	53.11	56.91	60.65	65.21	69.65	72.69	76.05	77.95	80.80	83.65
1990	0.89	8.20	22.49	42.58	57.10	60.76	65.84	69.00	73.45	77.46	79.96	82.23	84.81	87.48	90.47
1991	0.48	8.77	31.52	51.21	55.78	61.36	65.42	71.47	77.12	80.18	83.11	86.27	89.35	91.38	93.18
1992	0.59	9.04	23.50	29.11	37.01	43.43	51.87	60.15	64.34	69.44	75.99	81.78	85.58	88.43	91.23
1993	1.06	7.66	12.97	20.79	28.08	37.47	47.36	52.81	59.16	66.55	74.84	79.78	83.47	86.83	89.21
1994	1.45	5.60	12.58	19.48	28.56	38.33	44.42	51.12	59.04	67.90	73.99	78.32	82.22	85.06	87.58
1995	1.24	8.13	15.13	25.17	36.41	42.40	49.39	57.70	66.57	72.28	75.97	79.11	82.38	85.77	88.56
1996	0.80	5.21	14.46	26.20	33.03	41.30	51.10	62.91	70.41	75.05	79.14	82.28	85.65	88.41	90.60
1997	1.00	9.08	21.34	27.61	34.92	46.60	59.85	67.87	73.16	76.90	80.33	84.07	87.21	89.78	91.82
1998	0.83	6.93	12.66	21.17	33.32	51.36	61.60	67.80	72.62	76.58	80.65	83.98	86.58	88.69	90.38
1999	1.11	5.16	13.17	24.86	43.29	54.66	61.80	66.95	71.31	75.84	79.64	82.53	84.98	87.03	88.87
2000	1.66	12.10	25.94	43.97	55.46	62.19	68.09	73.69	78.14	81.98	85.22	87.87	90.08	91.94	93.50
2001	0.80	10.70	39.21	53.88	62.66	67.55	71.81	75.70	79.05	81.59	83.80	85.72	87.47	89.12	90.71
2002	1.49	19.57	33.84	44.52	51.51	57.46	62.95	67.35	70.78	73.92	76.77	79.43	81.94	84.30	86.46
2003	2.94	12.29	23.28	31.89	38.01	44.76	50.16	54.87	59.35	63.57	67.55	71.28	74.76	77.96	80.88
2004	3.36	12.59	21.73	28.08	35.01	41.83	47.30	52.37	57.16	61.70	65.97	69.96	73.65	77.05	80.14
2005	2.71	10.33	17.58	24.78	31.82	38.89	44.62	49.86	54.85	59.57	64.05	68.24	72.13	75.70	78.96
2006	2.67	8.02	14.84	21.45	28.55	35.91	41.87	47.38	52.63	57.61	62.33	66.75	70.83	74.59	78.01
2007	0.43	4.44	10.32	16.25	23.44	31.40	37.91	43.82	49.48	54.83	59.86	64.57	68.93	72.93	76.57
2008	0.64	4.59	11.36	18.62	26.03	33.75	40.13	45.96	51.49	56.70	61.60	66.20	70.43	74.31	77.83
2009	0.78	5.88	13.87	21.49	29.00	37.17	44.49	50.93	56.89	62.38	67.38	71.92	76.00	79.64	82.86
2010	0.83	5.88	13.56	21.67	30.33	39.19	46.39	52.71	58.54	63.88	68.73	73.10	77.01	80.50	83.58
2011	0.83	5.88	13.98	22.76	31.56	40.48	47.54	53.73	59.43	64.65	69.39	73.67	77.50	80.91	83.92
2012	0.79	6.11	14.94	23.96	32.75	41.55	48.56	54.66	60.29	65.45	70.13	74.36	78.14	81.50	84.45
2013	0.79	6.04	14.80	23.84	32.57	41.34	48.29	54.38	60.00	65.14	69.82	74.04	77.83	81.20	84.17
2014	0.77	5.72	13.42	21.19	28.81	36.64	43.01	48.69	54.05	59.07	63.76	68.12	72.14	75.80	79.13

Conditional Claim Rates Adjustable Rate Mortgages by Credit Subsidy Endorsement Cohort

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1987	0.00	0.15	0.88	1.83	2.32	1.99	1.53	1.25	1.04	0.80	0.99	0.86	0.60	0.62	0.32	0.36	0.24	0.16	0.07	0.28	0.07	0.14	0.12	0.09	0.08	0.07	0.05	0.05	0.04	0.03
1988	0.01	0.34	1.33	1.90	2.26	1.71	1.46	1.27	1.07	1.06	1.22	0.97	0.97	0.63	0.37	0.51	0.44	0.12	0.20	0.28	0.17	0.14	0.11	0.09	0.08	0.06	0.06	0.05	0.04	0.02
1989	0.00	0.51	1.68	2.25	2.21	1.86	1.18	1.23	1.45	1.13	1.01	1.04	1.16	1.05	0.27	0.32	0.36	0.14	0.11	0.20	0.16	0.12	0.11	0.09	0.07	0.07	0.06	0.05	0.03	0.02
1990	0.00	0.21	0.67	1.09	1.43	1.22	1.68	1.96	1.75	1.17	1.24	0.61	0.41	0.52	0.33	0.13	0.15	0.30	0.23	0.20	0.16	0.13	0.11	0.09	0.08	0.07	0.06	0.03	0.03	0.02
1991	0.00	0.08	0.60	0.93	1.24	1.46	2.00	1.99	1.64	1.53	0.86	0.57	0.45	0.52	0.31	0.26	0.19	0.28	0.24	0.18	0.15	0.13	0.11	0.10	0.09	0.07	0.04	0.03	0.03	0.02
1992	0.00	0.14	0.64	1.01	1.45	2.11	2.08	1.66	1.53	0.83	0.63	0.66	0.46	0.26	0.23	0.19	0.29	0.24	0.19	0.16	0.13	0.11	0.10	0.09	0.07	0.04	0.03	0.03	0.02	0.02
1993	0.00	0.17	0.69	1.29	2.27	2.23	1.92	1.70	1.00	0.80	0.91	0.59	0.38	0.31	0.29	0.35	0.30	0.23	0.20	0.17	0.14	0.13	0.11	0.09	0.05	0.04	0.04	0.03	0.03	0.02
1994	0.00	0.17	0.89	2.05	2.58	2.39	1.98	1.21	1.04	1.09	0.80	0.50	0.43	0.32	0.44	0.37	0.29	0.25	0.21	0.17	0.16	0.14	0.11	0.07	0.05	0.05	0.04	0.03	0.03	0.02
1995	0.01	0.28	1.66	3.07	3.99	3.19	2.22	2.02	2.47	1.89	1.20	1.06	0.81	1.00	0.84	0.68	0.58	0.49	0.41	0.37	0.33	0.26	0.16	0.13	0.11	0.09	0.08	0.07	0.06	0.05
1996	0.00	0.29	1.54	3.38	3.75	2.78	2.92	3.46	2.45	1.52	1.30	1.09	1.38	1.18	0.95	0.81	0.68	0.58	0.52	0.45	0.37	0.22	0.18	0.15	0.13	0.11	0.09	0.08	0.06	0.05
1997	0.00	0.36	1.67	3.02	2.88	3.53	4.01	2.80	1.97	1.54	1.47	1.65	1.41	1.15	0.97	0.82	0.70	0.62	0.55	0.44	0.27	0.22	0.19	0.16	0.13	0.11	0.09	0.08	0.07	0.06
1998	0.02	0.76	2.09	2.40	3.13	3.55	2.84	1.98	1.72	1.88	2.10	1.74	1.43	1.21	1.03	0.87	0.78	0.69	0.54	0.35	0.28	0.24	0.20	0.17	0.14	0.12	0.10	0.08	0.07	0.06
1999	0.00	0.16	0.93	2.13	3.67	3.15	2.20	1.79	1.95	2.32	2.06	1.70	1.45	1.23	1.05	0.94	0.83	0.67	0.40	0.34	0.28	0.24	0.20	0.17	0.15	0.12	0.10	0.09	0.07	0.06
2000	0.00	0.42	1.66	3.26	3.08	2.61	2.30	2.71	2.99	2.56	2.10	1.78	1.51	1.28	1.15	1.01	0.80	0.50	0.41	0.35	0.30	0.25	0.21	0.18	0.15	0.13	0.11	0.09	0.08	0.06
2001	0.00	0.24	1.35	1.94	1.68	1.99	2.92	3.75	3.47	2.77	2.35	1.98	1.67	1.50	1.33	1.10	0.67	0.55	0.47	0.40	0.34	0.29	0.24	0.21	0.18	0.15	0.13	0.11	0.09	0.08
2002	0.00	0.22	1.55	1.90	2.43	3.36	4.50	4.34	3.43	2.78	2.32	1.92	1.72	1.51	1.22	0.75	0.63	0.53	0.45	0.38	0.32	0.27	0.23	0.20	0.17	0.14	0.12	0.10	0.08	0.07
2003	0.01	0.46	1.46	2.05	3.70	6.05	5.93	4.73	3.87	3.16	2.65	2.31	2.02	1.60	1.03	0.85	0.72	0.61	0.52	0.44	0.37	0.31	0.27	0.22	0.19	0.16	0.14	0.11	0.10	0.08
2004	0.06	0.57	1.67	3.32	5.88	6.55	5.33	4.40	3.57	2.92	2.53	2.18	1.76	1.10	0.91	0.77	0.65	0.56	0.47	0.40	0.34	0.29	0.24	0.20	0.17	0.15	0.12	0.10	0.09	0.07
2005	0.05	0.82	2.72	7.40	9.73	8.10	6.52	5.19	4.14	3.55	2.97	2.31	1.45	1.20	1.02	0.87	0.74	0.63	0.53	0.45	0.38	0.32	0.27	0.23	0.20	0.17	0.14	0.12	0.10	0.08
2006	0.03	0.98	6.63	12.54	10.41	8.46	6.59	5.17	4.25	3.52	2.63	1.58	1.29	1.10	0.94	0.80	0.68	0.57	0.49	0.41	0.35	0.30	0.25	0.21	0.18	0.15	0.13	0.11	0.09	0.08
2007	0.02	1.94	8.36	12.77	9.59	7.93	6.32	5.34	4.39	3.22	1.81	1.49	1.27	1.08	0.92	0.78	0.67	0.57	0.48	0.41	0.35	0.29	0.25	0.21	0.18	0.15	0.13	0.11	0.09	0.08
2008	0.04	1.65	4.51	6.32	6.58	6.09	5.50	4.77	3.38	2.04	1.73	1.48	1.26	1.08	0.92	0.78	0.67	0.57	0.48	0.41	0.35	0.29	0.25	0.21	0.18	0.15	0.13	0.11	0.09	0.08
2009	0.04	0.86	2.59	4.03	4.44	4.55	4.10	3.05	1.89	1.60	1.38	1.18	1.00	0.85	0.72	0.62	0.52	0.44	0.38	0.32	0.27	0.23	0.19	0.16	0.14	0.12	0.10	0.08	0.07	0.06
2010	0.02	0.53	1.86	3.12	3.75	3.81	3.15	1.87	1.56	1.34	1.15	0.98	0.83	0.70	0.60	0.51	0.43	0.36	0.31	0.26	0.22	0.18	0.16	0.13	0.11	0.09	0.08	0.07	0.06	0.05
2011	0.02	0.52	1.84	3.38	3.91	3.65	2.39	1.89	1.63	1.41	1.21	1.03	0.88	0.75	0.63	0.54	0.45	0.38	0.32	0.27	0.23	0.20	0.17	0.14	0.12	0.10	0.08	0.07	0.06	0.05
2012	0.02	0.50	1.91	3.09	3.32	2.55	2.10	1.74	1.50	1.30	1.12	0.95	0.80	0.68	0.58	0.49	0.41	0.35	0.30	0.25	0.21	0.18	0.15	0.13	0.11	0.09	0.08	0.06	0.05	0.05
2013	0.01	0.49	1.70	2.66	2.52	2.43	2.09	1.76	1.52	1.31	1.13	0.96	0.81	0.69	0.58	0.49	0.42	0.35	0.30	0.25	0.21	0.18	0.15	0.13	0.11	0.09	0.08	0.06	0.05	0.05
2014	0.02	0.46	1.49	2.27	2.48	2.47	2.10	1.77	1.52	1.31	1.13	0.96	0.81	0.69	0.58	0.49	0.42	0.35	0.30	0.25	0.21	0.18	0.15	0.13	0.11	0.09	0.08	0.06	0.05	0.05

Conditional Prepayment Rates Adjustable Rate Mortgages by Credit Subsidy Endorsement Cohort																														
Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1987	0.04	0.68	2.35	4.69	6.04	9.37	13.27	12.14	6.35	8.50	8.82	13.56	15.34	10.16	14.56	15.06	17.25	12.89	9.66	12.94	10.02	14.32	12.81	8.85	8.35	7.89	7.30	8.31	8.39	7.59
1988	0.28	1.59	4.67	7.11	10.09	14.45	12.65	6.60	9.35	8.44	13.20	13.87	10.12	14.41	15.08	14.98	11.87	10.94	12.10	9.92	15.04	13.32	9.21	8.69	8.21	7.63	8.69	8.86	7.94	6.04
1989	0.23	2.67	6.37	9.52	14.78	13.10	7.66	9.34	9.03	14.59	15.73	9.13	13.25	16.53	14.13	11.40	10.98	11.29	13.27	16.04	14.09	9.76	9.22	8.71	8.01	9.05	9.40	8.26	6.42	5.90
1990	0.11	1.79	5.38	9.86	11.89	8.35	12.47	11.36	16.98	16.59	12.61	18.66	20.25	20.69	17.51	12.25	14.74	11.04	16.89	15.12	10.49	9.91	9.36	8.69	9.96	9.92	9.12	6.72	6.33	5.97
1991	0.11	1.60	5.98	8.80	7.19	12.11	11.89	17.74	18.62	12.58	20.72	23.34	24.49	20.05	14.38	18.03	12.37	17.75	15.93	11.08	10.47	9.89	9.20	10.49	10.56	9.60	7.19	6.71	6.33	5.97
1992	0.19	2.95	6.89	7.29	13.40	12.27	20.00	20.13	13.29	21.23	23.61	25.74	20.56	15.90	15.98	16.10	22.08	19.71	13.83	13.09	12.38	11.42	12.89	13.24	11.79	9.08	8.46	7.99	7.54	7.12
1993	0.50	3.49	5.55	12.91	11.41	19.94	20.59	12.94	24.38	25.87	28.51	24.13	19.32	17.07	17.55	23.05	20.73	14.58	13.80	13.06	12.12	13.67	14.00	12.52	9.63	8.92	8.43	7.95	7.51	7.09
1994	0.29	2.75	10.58	11.53	21.00	20.22	13.03	24.33	25.89	29.18	25.18	20.73	18.72	18.30	24.20	21.73	15.33	14.51	13.74	12.72	14.33	14.69	13.13	10.12	9.42	8.89	8.40	7.93	7.49	7.07
1995	1.27	8.34	14.40	31.59	23.60	13.66	24.93	25.22	26.75	24.61	22.68	20.67	24.49	34.16	30.96	22.36	21.23	20.15	18.75	21.03	21.54	19.36	15.11	14.01	13.26	12.54	11.85	11.21	10.59	10.00
1996	0.42	5.14	31.37	30.75	15.83	29.91	26.12	26.16	24.88	22.16	19.93	25.68	35.49	32.24	23.38	22.23	21.12	19.67	22.08	22.53	20.36	15.83	14.74	13.96	13.20	12.49	11.81	11.17	10.55	9.97
1997	0.71	14.65	31.94	18.31	36.49	26.70	26.11	24.34	21.79	21.17	26.22	37.02	33.68	24.54	23.34	22.19	20.66	23.13	23.65	21.34	16.66	15.55	14.72	13.94	13.19	12.47	11.80	11.15	10.54	9.96
1998	3.04	18.92	16.10	34.26	27.11	26.72	25.67	23.88	22.66	27.58	37.90	35.08	25.65	24.40	23.20	21.56	23.91	24.90	22.04	17.68	16.27	15.40	14.58	13.79	13.04	12.33	11.66	11.02	10.41	9.83
1999	0.59	3.63	33.24	31.17	28.69	24.32	26.38	25.73	28.22	37.18	36.40	27.79	26.46	25.18	23.62	26.51	26.54	24.51	18.74	17.67	16.73	15.83	14.98	14.17	13.39	12.66	11.96	11.29	10.66	10.07
2000	0.79	28.70	27.81	27.33	22.97	25.35	25.20	27.86	36.04	34.94	27.85	27.24	25.97	24.14	26.83	27.66	24.81	19.71	18.43	17.47	16.56	15.68	14.85	14.06	13.30	12.58	11.90	11.25	10.63	10.05
2001	4.03	16.13	26.54	24.35	29.36	29.52	30.69	34.21	32.60	26.10	27.08	27.08	25.68	28.77	28.89	26.70	20.66	19.32	18.31	17.33	16.41	15.52	14.68	13.88	13.12	12.40	11.71	11.06	10.45	9.86
2002	2.01	24.90	21.74	29.37	30.68	31.18	32.59	30.45	24.20	25.75	27.07	26.72	29.85	30.43	27.70	21.81	20.55	19.49	18.48	17.51	16.59	15.70	14.86	14.06	13.30	12.57	11.88	11.23	10.61	10.02
2003	5.34	17.64	30.22	33.17	33.96	32.54	29.06	22.80	23.98	25.48	25.87	29.81	31.12	27.77	22.48	20.95	19.88	18.86	17.87	16.93	16.03	15.18	14.36	13.59	12.85	12.15	11.48	10.85	10.25	9.68
2004	4.28	24.81	31.84	36.08	34.35	28.52	21.91	22.68	24.06	25.11	30.72	32.31	29.51	23.51	22.03	20.92	19.85	18.83	17.85	16.91	16.02	15.16	14.35	13.58	12.84	12.14	11.48	10.85	10.25	9.68
2005	5.52	17.91	30.06	30.99	24.75	18.14	19.11	20.38	21.49	27.20	30.84	28.99	23.28	21.77	20.67	19.60	18.58	17.60	16.67	15.78	14.93	14.13	13.36	12.63	11.93	11.27	10.65	10.05	9.49	8.96
2006	2.82	15.67	22.66	19.55	15.12	15.68	17.15	18.26	23.94	28.00	29.33	24.28	22.85	21.70	20.60	19.54	18.52	17.55	16.62	15.73	14.89	14.08	13.32	12.59	11.90	11.24	10.62	10.03	9.47	8.94
2007	1.68	9.95	14.34	12.77	14.95	15.83	16.52	20.76	24.45	25.70	24.71	24.00	22.81	21.66	20.55	19.48	18.46	17.48	16.55	15.66	14.81	14.00	13.23	12.50	11.81	11.15	10.53	9.94	9.38	8.85
2008	1.36	9.18	14.67	19.60	19.51	18.12	22.11	25.27	26.96	24.71	24.93	24.01	22.81	21.65	20.54	19.47	18.45	17.47	16.54	15.65	14.80	14.00	13.23	12.50	11.81	11.15	10.53	9.94	9.38	8.86
2009	1.65	12.11	21.49	24.29	22.40	24.53	27.36	28.86	24.92	25.24	25.56	24.58	23.34	22.15	21.01	19.91	18.86	17.86	16.90	15.99	15.12	14.30	13.51	12.77	12.06	11.39	10.75	10.15	9.58	9.04
2010	1.42	13.04	22.89	24.81	26.99	27.44	26.75	24.62	24.81	25.42	25.77	24.80	23.56	22.37	21.23	20.13	19.08	18.08	17.12	16.21	15.34	14.51	13.72	12.97	12.26	11.58	10.94	10.33	9.76	9.21
2011	1.45	13.55	22.91	28.75	29.50	26.13	22.87	24.38	24.75	25.33	25.67	24.69	23.44	22.24	21.09	19.99	18.93	17.93	16.97	16.05	15.18	14.36	13.57	12.82	12.11	11.44	10.80	10.20	9.63	9.08
2012	1.41	13.12	27.25	30.34	27.44	22.04	23.46	24.55	24.86	25.45	25.80	24.82	23.57	22.37	21.21	20.11	19.05	18.04	17.08	16.16	15.29	14.46	13.67	12.92	12.21	11.53	10.89	10.28	9.71	9.16
2013	1.41	16.63	28.01	27.84	24.17	22.56	23.85	24.72	25.03	25.63	26.02	25.07	23.83	22.63	21.47	20.37	19.31	18.30	17.33	16.41	15.53	14.69	13.90	13.14	12.42	11.74	11.09	10.48	9.89	9.34
2014	2.22	16.17	25.23	25.14	23.98	22.41	23.79	24.63	24.97	25.58	25.91	24.93	23.67	22.47	21.32	20.21	19.15	18.14	17.18	16.26	15.38	14.55	13.75	13.00	12.28	11.61	10.96	10.35	9.77	9.23

Cumulative Prepayment Rates Adjustable Rate Mortgages by Credit Subsidy Endorsement Cohort																														
Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1987	0.04	0.73	3.05	7.55	12.97	20.67	30.34	37.87	41.29	45.51	49.50	55.01	60.36	63.33	67.14	70.49	73.73	75.73	77.04	78.61	79.67	81.03	82.08	82.70	83.24	83.71	84.10	84.52	84.91	85.23
1988	0.28	1.86	6.42	12.96	21.40	32.00	39.77	43.26	47.80	51.48	56.69	61.36	64.27	67.95	71.22	73.97	75.81	77.30	78.76	79.82	81.25	82.32	82.97	83.52	83.99	84.40	84.82	85.22	85.54	85.77
1989	0.23	2.90	9.05	17.51	29.09	37.61	41.85	46.56	50.64	56.53	61.88	64.46	67.83	71.43	73.97	75.72	77.21	78.57	79.98	81.46	82.55	83.20	83.75	84.22	84.61	85.02	85.41	85.72	85.94	86.13
1990	0.11	1.90	7.17	16.24	25.98	31.90	39.91	46.16	54.28	60.72	64.74	69.88	74.37	78.02	80.45	81.85	83.32	84.26	85.53	86.48	87.03	87.50	87.90	88.24	88.59	88.90	89.16	89.33	89.48	89.62
1991	0.11	1.71	7.57	15.65	21.60	30.78	38.58	48.59	57.02	61.57	68.00	73.68	78.21	81.00	82.59	84.28	85.24	86.43	87.31	87.82	88.25	88.61	88.92	89.23	89.51	89.74	89.90	90.03	90.15	90.26
1992	0.19	3.14	9.80	16.32	27.31	35.89	47.84	57.22	62.06	68.66	74.37	79.09	81.86	83.55	84.98	86.19	87.57	88.53	89.07	89.51	89.87	90.16	90.44	90.70	90.90	91.04	91.15	91.25	91.34	91.41
1993	0.50	3.98	9.29	20.90	29.70	42.97	53.64	58.83	67.18	73.80	79.14	82.34	84.26	85.63	86.79	88.04	88.90	89.38	89.77	90.08	90.34	90.59	90.81	90.98	91.09	91.19	91.27	91.34	91.40	91.46
1994	0.29	3.03	13.27	23.15	38.71	50.15	55.86	64.91	72.09	77.99	81.55	83.72	85.26	86.48	87.79	88.67	89.16	89.55	89.86	90.11	90.36	90.58	90.74	90.85	90.94	91.02	91.09	91.14	91.19	91.24
1995	1.27	9.50	22.49	46.41	58.09	62.99	70.42	75.89	80.11	82.86	84.73	86.02	87.22	88.47	89.20	89.56	89.83	90.02	90.17	90.30	90.41	90.48	90.53	90.56	90.59	90.62	90.64	90.65	90.67	90.68
1996	0.42	5.54	35.09	54.51	61.10	71.11	76.99	81.17	83.97	85.78	87.03	88.29	89.57	90.30	90.65	90.91	91.09	91.23	91.35	91.44	91.51	91.55	91.58	91.61	91.63	91.65	91.66	91.67	91.68	91.69
1997	0.71	15.26	42.21	52.47	68.55	75.69	80.55	83.72	85.79	87.32	88.79	90.28	91.12	91.51	91.79	91.99	92.14	92.27	92.36	92.43	92.47	92.51	92.53	92.55	92.57	92.58	92.59	92.60	92.61	92.62
1998	3.04	21.38	33.92	55.74	66.68	74.20	79.24	82.59	84.94	87.11	89.21	90.38	90.92	91.30	91.56	91.75	91.91	92.03	92.12	92.17	92.21	92.24	92.26	92.28	92.30	92.31	92.32	92.33	92.34	92.34
1999	0.59	4.20	35.99	55.62	67.66	74.57	80.01	83.79	86.80	89.57	91.21	91.98	92.50	92.86	93.10	93.31	93.46	93.56	93.62	93.66	93.70	93.72	93.74	93.76	93.77	93.79	93.80	93.80	93.81	93.81
2000	0.79	29.26	48.81	62.37	70.28	76.74	81.36	85.06	88.39	90.36	91.33	92.01	92.46	92.77	93.02	93.21	93.33	93.40	93.45	93.49	93.53	93.55	93.57	93.59	93.60	93.61	93.62	93.63	93.63	93.64
2001	4.03	19.51	40.81	54.90	67.42	76.11	82.30	86.87	89.58	90.97	91.99	92.71	93.19	93.59	93.87	94.04	94.14	94.22	94.27	94.32	94.35	94.38	94.40	94.41	94.43	94.44	94.45	94.46	94.46	94.47
2002	2.01	26.41	42.36	58.89	70.76	78.83	84.35	87.60	89.28	90.57	91.55	92.23	92.77	93.14	93.38	93.51	93.60	93.67	93.73	93.77	93.80	93.83	93.85	93.86	93.88	93.89	93.90	93.91	93.91	93.92
2003	5.34	22.04	45.46	63.03	74.68	81.64	85.46	87.40	88.89	90.02	90.85	91.53	92.01	92.30	92.46	92.58	92.66	92.73	92.78	92.82	92.85	92.87	92.89	92.91	92.92	92.93	92.94	92.94	92.95	92.96
2004	4.28	28.02	50.74	67.86	77.74	82.65	85.09	86.93	88.36	89.43	90.38	91.05	91.44	91.66	91.82	91.93	92.01	92.08	92.12	92.16	92.19	92.21	92.23	92.25	92.26	92.27	92.28	92.28	92.29	92.30
2005	5.52	22.44	45.51	61.49	69.36	73.13	76.07	78.40	80.22	81.94	83.29	84.13	84.60	84.92	85.16	85.34	85.47	85.58	85.65	85.72	85.77	85.80	85.84	85.86	85.88	85.90	85.92	85.93	85.94	85.95
2006	2.82	18.05	36.39	47.59	53.47	58.01	61.78	64.83	67.90	70.48	72.33	73.37	74.10	74.63	75.01	75.29	75.51	75.68	75.80	75.90	75.98	76.05	76.10	76.14	76.18	76.21	76.23	76.25	76.27	76.28
2007	1.68	11.46	23.88	32.43	39.88	45.83	50.57	55.17	59.17	62.16	64.20	65.66	66.70	67.44	67.99	68.39	68.70	68.93	69.12	69.26	69.37	69.47	69.54	69.60	69.65	69.69	69.73	69.75	69.78	69.80
2008	1.36	10.41	23.31	37.24	47.51	54.56	61.08	66.47	70.49	73.06	74.96	76.31	77.26	77.94	78.44	78.82	79.10	79.31	79.48	79.61	79.72	79.80	79.87	79.93	79.97	80.01	80.04	80.07	80.09	80.11
2009	1.65	13.56	31.95	47.72	58.15	66.51	73.12	77.90	80.70	82.79	84.33	85.41	86.18	86.73	87.13	87.42	87.65	87.82	87.95	88.05	88.14	88.20	88.25	88.30	88.33	88.36	88.39	88.41	88.43	88.44
2010	1.42	14.27	33.77	49.67	62.14	70.92	76.81	80.60	83.42	85.54	87.12	88.22	89.01	89.57	89.98	90.28	90.51	90.68	90.82	90.92	91.01	91.07	91.13	91.17	91.20	91.23	91.26	91.28	91.30	91.31
2011	1.45	14.80	34.19	52.52	65.27	72.80	77.42	81.10	83.86	85.94	87.48	88.57	89.33	89.88	90.28	90.58	90.80	90.98	91.11	91.21	91.29	91.36	91.41	91.45	91.49	91.52	91.54	91.56	91.58	91.60
2012	1.41	14.34	37.54	55.84	66.86	72.99	77.90	81.73	84.59	86.75	88.35	89.48	90.27	90.84	91.25	91.56	91.79	91.97	92.11	92.21	92.30	92.37	92.42	92.47	92.50	92.53	92.56	92.58	92.60	92.61
2013	1.41	17.80	40.68	56.67	66.32	72.92	78.15	82.17	85.16	87.41	89.08	90.25	91.08	91.67	92.09	92.41	92.65	92.83	92.97	93.08	93.16	93.23	93.29	93.33	93.37	93.40	93.42	93.45	93.46	93.48
2014	2.22	18.03	38.60	53.61	64.01	71.15	76.85	81.22	84.48	86.93	88.75	90.03	90.93	91.57	92.04	92.39	92.65	92.85	93.00	93.12	93.22	93.29	93.36	93.41	93.45	93.48	93.51	93.53	93.55	93.57

Conditional Claim Rates Adjustable Rate Streamline Refinance Mortgages by Credit Subsidy Endorsement Cohort

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
1989	0.00	7.69	0.00	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1990	0.00	0.00	0.00	10.00	0.00	0.00	25.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1991	0.00	0.00	0.58	1.00	0.39	1.32	3.31	1.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.05	0.03	0.02	0.01	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	
1992	0.00	0.13	0.35	0.50	0.95	1.03	0.86	0.99	0.58	0.18	0.34	0.15	0.10	0.00	0.00	0.21	0.05	0.04	0.02	0.01	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	
1993	0.01	0.21	0.84	1.59	2.50	2.16	1.65	1.38	0.71	0.54	0.32	0.09	0.05	0.00	0.15	0.07	0.05	0.03	0.02	0.01	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	
1994	0.01	0.47	1.89	3.12	2.87	2.46	1.65	0.80	0.56	0.33	0.32	0.12	0.14	0.10	0.09	0.06	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	
1995	0.03	0.50	2.01	2.55	4.04	3.03	0.82	1.33	0.66	0.45	0.29	0.71	0.82	0.34	0.23	0.13	0.10	0.07	0.05	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	
1996	0.01	0.38	2.01	3.52	2.90	1.51	1.50	1.20	0.95	1.29	0.75	1.02	0.48	0.33	0.19	0.14	0.10	0.07	0.07	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00
1997	0.01	0.36	1.64	3.34	2.47	2.23	2.40	1.46	0.56	0.39	1.26	0.65	0.45	0.25	0.18	0.13	0.10	0.09	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	
1998	0.01	0.32	1.15	1.36	1.63	1.44	1.62	1.44	0.65	1.13	0.85	0.58	0.32	0.24	0.17	0.13	0.11	0.10	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	
1999	0.00	0.14	0.58	1.29	3.01	2.31	1.93	0.94	1.90	1.26	0.87	0.49	0.36	0.26	0.19	0.17	0.15	0.11	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	
2000	0.00	0.18	1.38	4.24	2.93	2.74	2.53	2.21	1.55	1.06	0.59	0.44	0.32	0.24	0.21	0.18	0.14	0.10	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	
2001	0.00	0.15	1.78	2.34	2.40	2.01	3.10	2.70	1.97	1.03	0.67	0.47	0.34	0.31	0.27	0.20	0.14	0.11	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	
2002	0.00	0.32	1.74	2.14	2.56	3.81	3.79	3.36	1.66	1.09	0.71	0.47	0.41	0.36	0.27	0.20	0.14	0.11	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	
2003	0.00	0.56	1.81	2.42	3.65	4.44	4.56	2.57	1.59	1.08	0.63	0.53	0.47	0.34	0.25	0.19	0.14	0.10	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	
2004	0.07	1.01	2.54	3.78	5.14	5.72	3.65	2.49	1.56	0.99	0.73	0.61	0.45	0.33	0.24	0.18	0.13	0.10	0.07	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00	
2005	0.14	1.74	3.40	6.97	9.35	5.44	4.21	2.75	1.71	1.29	0.91	0.60	0.44	0.32	0.24	0.17	0.13	0.09	0.07	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00	
2006	0.23	2.08	10.86	16.61	10.17	6.29	4.79	3.03	2.22	1.70	0.90	0.57	0.42	0.31	0.23	0.17	0.12	0.09	0.07	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00	
2007	0.06	5.21	16.35	10.78	7.51	5.96	5.06	3.82	2.94	1.57	0.84	0.62	0.45	0.33	0.24	0.18	0.13	0.10	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	
2008	0.17	3.21	3.91	4.32	4.69	4.07	4.31	3.17	1.58	1.12	0.82	0.60	0.44	0.33	0.24	0.18	0.13	0.10	0.07	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00	
2009	0.05	0.83	2.41	3.24	3.54	4.21	3.38	2.09	1.54	1.14	0.84	0.61	0.45	0.33	0.24	0.18	0.13	0.10	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	
2010	0.03	0.69	2.16	2.89	4.22	4.73	2.99	2.16	1.57	1.15	0.85	0.62	0.46	0.34	0.25	0.18	0.13	0.10	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	
2011	0.03	0.67	2.04	3.46	4.75	4.54	2.91	2.11	1.56	1.15	0.84	0.62	0.46	0.34	0.25	0.18	0.13	0.10	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	
2012	0.03	0.70	2.77	4.08	4.78	4.66	2.79	2.14	1.57	1.15	0.85	0.62	0.46	0.34	0.25	0.18	0.13	0.10	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	
2013	0.04	0.97	3.02	3.97	4.94	3.85	2.70	2.12	1.56	1.15	0.85	0.62	0.46	0.34	0.25	0.18	0.13	0.10	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	
2014	0.06	1.01	3.06	4.01	4.82	3.91	2.72	2.12	1.56	1.15	0.85	0.62	0.46	0.34	0.25	0.18	0.13	0.10	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00	0.00	0.00	

Conditional Prepayment Rates Adjustable Rate Streamline Refinance Mortgages by Credit Subsidy Endorsement Cohort

Policy\Book	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
1989	0.00	7.69	0.00	9.09	0.00	11.11	12.50	14.29	16.67	20.00	25.00	33.33	50.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1990	0.00	23.08	0.00	10.00	0.00	0.00	12.50	20.00	66.67	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1991	0.00	3.65	12.24	12.37	11.58	19.30	10.50	18.59	20.80	12.12	19.54	20.00	30.36	15.38	21.21	11.54	15.54	27.62	25.81	20.98	20.92	20.85	20.79	23.21	22.83	22.77	22.70	22.63	22.57	22.50	
1992	0.66	7.24	11.63	10.19	15.63	13.05	20.04	19.26	14.00	20.22	22.83	26.06	16.95	12.41	12.08	15.26	27.02	25.57	20.77	20.70	20.64	19.92	21.75	22.62	22.50	22.42	22.35	22.28	22.20	22.13	
1993	1.52	8.71	8.89	13.04	10.90	17.45	17.63	13.89	24.06	25.24	27.97	19.48	14.68	15.04	16.31	26.91	25.60	20.80	20.74	20.67	20.21	22.27	22.88	22.56	22.49	22.42	22.36	22.29	22.22	22.15	
1994	2.81	6.73	11.06	10.23	15.94	16.54	12.00	19.40	21.93	26.18	21.26	17.60	15.88	17.47	26.53	25.50	20.73	20.67	20.60	20.03	21.84	22.90	22.48	22.41	22.34	22.27	22.21	22.14	22.07	21.98	
1995	2.15	17.51	19.25	27.28	19.82	13.73	23.52	25.90	26.16	22.40	16.72	16.61	26.80	44.20	42.57	35.63	35.51	35.40	34.67	37.57	38.76	38.06	37.93	37.80	37.67	37.55	37.42	37.29	37.17	37.04	
1996	2.42	20.17	40.51	32.38	15.31	27.96	26.97	27.75	25.89	21.73	20.00	26.49	44.99	43.04	36.09	35.99	35.90	34.86	37.72	38.92	38.68	38.57	38.47	38.36	38.25	38.14	38.04	37.93	37.82	37.72	
1997	3.50	35.48	43.18	20.56	37.21	30.70	34.32	29.11	27.21	24.85	31.17	45.23	43.50	36.52	36.43	36.34	35.45	38.28	39.61	39.16	39.06	38.95	38.85	38.74	38.64	38.53	38.43	38.32	38.21	38.09	
1998	8.88	38.94	22.11	39.74	33.32	35.99	29.13	29.28	24.19	29.33	44.41	43.04	36.09	35.97	35.85	34.85	37.39	39.10	38.56	38.37	38.12	37.88	37.64	37.38	37.10	36.83	36.54	36.18	35.80	35.39	
1999	2.72	9.38	30.15	27.76	27.88	26.32	26.64	27.99	32.13	45.39	43.20	36.29	36.19	36.10	35.42	38.65	39.06	38.82	38.82	38.69	38.55	38.42	38.28	38.14	38.00	37.86	37.71	37.55	37.41	37.26	37.11
2000	1.84	20.71	21.05	20.00	21.20	22.62	25.03	29.47	43.90	43.03	36.17	36.09	36.00	35.29	38.12	39.46	38.74	38.63	38.51	38.38	38.26	38.13	38.00	37.88	37.75	37.62	37.49	37.36	37.23	37.10	
2001	2.50	27.66	30.30	26.83	32.58	32.23	32.36	42.61	40.41	34.59	35.62	35.97	35.36	38.45	38.99	38.64	38.54	38.39	38.22	38.05	37.88	37.70	37.52	37.33	37.13	36.93	36.73	36.52	36.31	36.09	
2002	4.56	32.46	26.75	30.34	31.14	32.41	39.26	37.80	32.94	34.11	35.28	35.41	38.43	39.42	39.18	39.09	39.00	38.91	38.81	38.72	38.62	38.51	38.41	38.31	38.21	38.11	38.00	37.90	37.80	37.70	
2003	9.31	25.11	32.60	33.40	32.85	36.25	35.20	31.11	32.73	33.46	34.76	37.89	39.59	39.14	39.06	38.99	38.91	38.82	38.72	38.62	38.52	38.41	38.31	38.20	38.10	37.99	37.89	37.80	37.69	37.58	
2004	8.06	27.73	29.76	32.17	36.16	31.66	28.90	30.72	32.32	33.35	38.09	39.57	39.18	39.11	39.02	38.93	38.83	38.72	38.61	38.49	38.37	38.25	38.12	37.98	37.84	37.69	37.54	37.37	37.20	37.01	
2005	11.39	22.62	28.59	32.77	27.02	23.39	26.86	29.07	30.34	34.89	38.47	38.96	38.97	38.89	38.81	38.73	38.64	38.54	38.43	38.32	38.23	38.13	38.01	37.89	37.77	37.54	37.76	37.66	37.56	37.45	
2006	7.52	20.88	23.97	19.89	18.23	21.12	24.89	27.11	32.32	34.42	38.14	39.36	39.27	39.17	39.07	38.95	38.83	38.71	38.58	38.45	38.32	38.19	38.05	37.92	37.78	37.70	37.56	37.41	37.27	37.13	
2007	4.79	16.25	14.15	16.07	18.49	21.07	23.13	27.82	31.21	35.76	39.06	39.00	38.93	38.85	38.76	38.66	38.56	38.45	38.35	38.24	38.13	38.02	37.91	37.80	37.70	37.59	37.48	37.37	37.26	37.15	
2008	5.62	19.91	22.13	25.55	25.16	24.95	29.87	34.89	39.29	39.68	39.64	39.59	39.51	39.42	39.33	39.23	39.13	39.02	38.91	38.80	38.69	38.58	38.47	38.36	38.25	38.14	38.03	37.92	37.81	37.70	
2009	5.16	22.29	26.67	28.06	26.84	28.68	36.55	39.43	39.45	39.44	39.39	39.32	39.23	39.14	39.03	38.92	38.80	38.68	38.56	38.44	38.31	38.19	38.06	37.94	37.82	37.69	37.57	37.45	37.32	37.20	
2010	4.12	23.52	28.54	28.76	29.35	30.51	37.81	39.32	39.54	39.54	39.51	39.46	39.39	39.30	39.21	39.11	39.01	38.90	38.79	38.68	38.57	38.46	38.34	38.23	38.11	38.00	37.88	37.77	37.65	37.53	
2011	4.18	24.06	28.89	31.25	30.88	30.58	37.63	39.01	39.06	39.06	39.04	38.99	38.92	38.84	38.76	38.66	38.56	38.46	38.36	38.25	38.14	38.03	37.92	37.81	37.70	37.59	37.48	37.37	37.26	37.14	
2012	5.02	24.66	31.79	33.07	31.54	31.08	38.99	39.81	39.89	39.85	39.79	39.70	39.59	39.47	39.33	39.19	39.04	38.89	38.74	38.58	38.42	38.26	38.10	37.93	37.77	37.60	37.44	37.27	37.11	36.95	
2013	4.89	27.26	32.90	32.49	30.11	33.14	38.36	38.97	38.97	38.94	38.87	38.78	38.67	38.55	38.42	38.29	38.15	38.00	37.85	37.71	37.56	37.40	37.25	37.10	36.95	36.79	36.64	36.49	36.33	36.18	
2014	6.56	29.01	32.83	32.61	30.91	33.47	38.95	39.72	39.76	39.75	39.72	39.66	39.58	39.49	39.39	39.28	39.17	39.05	38.93	38.81	38.69	38.56	38.44	38.31	38.18	38.05	37.92	37.79	37.66	37.53	

