

Appendix E

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		
1977	0.05	0.54	0.68	0.49	0.38	0.29	0.32	0.25	0.27	0.27	0.31	0.41	0.41	0.41	0.34	0.31	0.26	0.21	0.20	0.17	0.13	0.08	0.05	0.07	0.08	0.05	0.05	0.05	0.03	0.04		
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	0.34	0.28	0.21	0.19	0.13	0.10	0.09	0.09	0.07	0.05	0.10	0.05	0.05	0.04		
1979	0.02	0.33	0.76	0.72	0.86	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	0.20	0.17	0.13	0.13	0.12	0.10	0.06	0.05	0.04		
1980	0.02	0.66	1.21	1.58	1.51	1.66	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	0.22	0.14	0.15	0.07	0.05	0.04		
1981	0.08	1.39	3.31	3.36	3.75	3.75	4.90	5.59	4.12	3.22	2.60	2.23	2.06	1.94	1.89	1.33	1.25	1.22	0.90	0.79	0.62	0.48	0.53	0.34	0.38	0.14	0.09	0.07	0.06	0.04		
1982	0.14	2.17	4.56	5.81	6.84	8.96	10.03	7.13	4.77	3.78	3.42	2.81	2.98	2.72	2.00	2.02	2.01	1.34	1.18	0.80	1.30	1.14	1.04	1.13	0.11	0.13	0.10	0.08	0.06	0.05		
1983	0.02	0.53	1.65	2.33	3.56	5.23	4.60	3.30	2.76	2.55	2.30	2.40	2.20	1.55	1.55	1.46	1.42	1.20	1.12	0.70	0.80	0.74	0.50	0.31	0.16	0.13	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	1.75	1.59	1.26	1.10	1.03	0.78	0.55	0.41	0.32	0.23	0.29	0.20	0.16	0.12	0.10	0.07	0.06	0.05		
1985	0.03	0.90	3.26	5.75	5.19	3.97	3.34	2.98	2.87	2.72	2.53	1.83	1.73	1.52	1.08	1.09	0.77	0.61	0.45	0.37	0.25	0.28	0.26	0.20	0.16	0.12	0.10	0.07	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	1.01	0.86	0.61	0.53	0.46	0.44	0.30	0.27	0.19	0.15	0.12	0.09	0.07	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	0.89	0.78	0.47	0.42	0.45	0.41	0.31	0.25	0.17	0.13	0.10	0.07	0.06	0.04	0.04	0.03	0.02	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	0.81	0.69	0.63	0.66	0.46	0.36	0.23	0.18	0.14	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02		
1989	0.02	0.38	1.20	1.68	1.92	2.38	2.52	2.10	1.99	1.67	1.51	1.36	0.88	0.77	0.72	0.68	0.58	0.43	0.30	0.24	0.18	0.14	0.11	0.08	0.07	0.05	0.04	0.03	0.02	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	0.75	0.70	0.55	0.55	0.37	0.28	0.21	0.16	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	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	0.73	0.64	0.62	0.43	0.33	0.25	0.19	0.15	0.12	0.09	0.07	0.06	0.04	0.03	0.03	0.02	0.02		
1992	0.01	0.22	0.77	1.19	1.25	1.50	1.45	1.34	1.17	0.83	0.68	0.61	0.61	0.51	0.51	0.34	0.27	0.21	0.14	0.11	0.09	0.07	0.06	0.04	0.04	0.03	0.02	0.02	0.01	0.01		
1993	0.00	0.16	0.57	0.87	1.23	1.21	1.08	0.95	0.61	0.50	0.48	0.50	0.39	0.46	0.28	0.21	0.19	0.13	0.10	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02	0.01		
1994	0.00	0.21	0.68	1.14	1.36	1.25	1.02	0.68	0.58	0.54	0.53	0.45	0.44	0.27	0.20	0.17	0.14	0.11	0.09	0.08	0.06	0.05	0.04	0.04	0.03	0.03	0.02	0.02	0.02	0.01		
1995	0.01	0.30	1.30	2.18	2.49	2.29	1.69	1.45	1.72	1.60	1.27	1.04	0.60	0.46	0.36	0.27	0.22	0.17	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01	0.01		
1996	0.00	0.30	1.32	2.13	2.21	1.67	1.49	1.70	1.71	1.40	1.48	0.99	0.73	0.59	0.42	0.35	0.30	0.24	0.19	0.15	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01		
1997	0.01	0.40	1.50	2.28	2.00	2.04	2.31	2.24	1.93	1.68	1.14	0.87	0.68	0.49	0.40	0.34	0.28	0.22	0.18	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01		
1998	0.01	0.33	1.14	1.32	1.45	1.76	1.92	1.75	1.60	1.00	0.81	0.65	0.48	0.41	0.34	0.29	0.24	0.20	0.16	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.01		
1999	0.01	0.33	0.90	1.34	1.94	2.21	2.03	1.70	0.97	0.77	0.68	0.52	0.44	0.37	0.31	0.27	0.22	0.18	0.14	0.12	0.09	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.02	0.01		
2000	0.01	0.51	2.05	4.05	4.73	4.09	3.54	2.21	1.74	1.47	1.18	0.97	0.82	0.69	0.57	0.49	0.39	0.31	0.25	0.20	0.16	0.12	0.10	0.07	0.06	0.05	0.04	0.03	0.02	0.02		
2001	0.01	0.47	1.98	3.66	3.76	3.37	1.90	1.37	1.09	0.87	0.78	0.66	0.55	0.46	0.39	0.32	0.27	0.21	0.17	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01		
2002	0.01	0.50	2.12	2.80	2.78	1.74	1.33	1.03	0.80	0.72	0.64	0.53	0.44	0.37	0.31	0.27	0.22	0.18	0.15	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.01		
2003	0.01	0.54	1.40	1.63	1.13	1.05	0.87	0.65	0.54	0.48	0.43	0.37	0.31	0.27	0.23	0.20	0.17	0.14	0.11	0.09	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02	0.01		
2004	0.05	0.73	1.54	1.58	1.57	1.32	1.02	0.81	0.68	0.59	0.53	0.45	0.38	0.32	0.27	0.23	0.20	0.16	0.13	0.11	0.09	0.07	0.06	0.04	0.04	0.03	0.02	0.02	0.02	0.01		
2005	0.03	0.61	1.49	1.93	1.74	1.39	1.12	0.88	0.73	0.63	0.56	0.47	0.39	0.33	0.28	0.24	0.20	0.16	0.13	0.10	0.08	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01	0.01		
2006	0.02	1.09	2.87	3.03	2.61	2.22	1.82	1.41	1.11	0.94	0.81	0.66	0.52	0.42	0.35	0.30	0.25	0.20	0.16	0.13	0.11	0.09	0.07	0.06	0.04	0.04	0.03	0.02	0.02	0.02		
2007	0.09	1.34	2.71	2.93	2.70	2.34	1.91	1.49	1.19	1.02	0.88	0.71	0.57	0.46	0.39	0.33	0.28	0.22	0.18	0.15	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02		
2008	0.08	1.11	2.28	2.61	2.43	2.10	1.72	1.34	1.08	0.92	0.81	0.65	0.53	0.44	0.37	0.31	0.26	0.21	0.17	0.14	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02		
2009	0.07	0.98	2.05	2.38	2.20	1.91	1.58	1.23	1.00	0.86	0.75	0.61	0.50	0.42	0.35	0.30	0.25	0.20	0.17	0.13	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02		
2010	0.06	0.88	1.86	2.20	2.05	1.79	1.49	1.17	0.95	0.82	0.72	0.59	0.48	0.40	0.34	0.29	0.24	0.20	0.16	0.13	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02		
2011	0.06	0.86	1.84	2.19	2.05	1.79	1.49	1.17	0.95	0.82	0.72	0.59	0.48	0.40	0.34	0.29	0.24	0.20	0.16	0.13	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02		
2012	0.06	0.87	1.88	2.23	2.09	1.82	1.51	1.19	0.97	0.83	0.73	0.59	0.48	0.40	0.34	0.29	0.24	0.20	0.16	0.13	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02		
2013	0.06	0.88	1.90	2.24	2.10	1.83	1.52	1.20	0.97	0.83	0.73	0.60	0.48	0.40	0.34	0.29	0.24	0.20	0.16	0.13	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02	0.02		

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		
1977	0.38	3.35	6.38	3.68	1.90	0.83	2.81	2.89	3.31	6.08	8.07	6.07	5.58	5.86	5.65	7.76	10.36	12.01	8.14	10.22	11.63	12.97	14.84	12.06	13.36	19.75	19.37	20.04	21.72	21.86		
1978	0.34	2.35	2.02	1.33	0.88	2.03	2.13	2.46	5.61	8.31	6.16	5.77	6.05	5.93	8.31	12.43	14.58	8.43	10.92	10.91	14.53	15.88	11.81	12.49	16.91	22.06	18.53	18.84	18.60	14.31		
1979	0.23	0.62	0.64	0.47	1.33	1.55	1.95	5.08	8.57	6.28	5.97	6.37	6.27	11.12	17.74	19.34	9.14	11.87	11.45	15.04	18.12	12.03	12.66	15.85	19.56	22.08	17.14	16.78	14.76	15.09		
1980	0.30	0.78	0.32	1.75	2.03	2.78	11.21	17.17	8.57	7.01	7.95	9.23	17.40	20.77	21.94	10.33	12.87	12.06	15.38	17.60	13.57	12.09	15.47	18.10	18.18	19.06	16.14	13.82	14.18	14.08		
1981	0.21	0.46	9.06	5.70	7.61	23.93	26.38	12.40	9.35	9.18	9.90	14.96	17.63	19.65	10.02	12.71	11.81	14.84	19.77	12.41	15.10	13.41	14.66	14.51	14.83	17.89	13.44	13.81	14.03	14.22		
1982	0.39	19.67	10.47	14.27	33.39	32.50	16.89	13.00	11.19	11.01	14.35	15.79	17.99	10.11	11.80	16.21	15.66	22.74	13.62	13.11	16.96	11.73	14.34	11.70	13.06	12.18	12.47	12.70	12.82	13.11		
1983	0.29	0.94	2.27	18.20	28.02	12.01	9.48	11.34	13.77	23.12	24.52	26.48	12.22	14.94	14.66	29.20	22.62	13.13	12.43	16.46	19.19	16.63	14.44	13.35	12.51	12.84	13.15	13.45	13.76	14.07		
1984	0.21	1.46	19.22	26.33	12.08	9.84	10.77	11.38	17.83	19.36	20.92	9.14	10.69	9.93	11.47	21.06	6.98	6.60	7.28	7.64	9.26	4.93	13.52	13.53	13.84	14.21	14.55	14.88	15.22	15.55		
1985	0.31	11.18	23.28	10.66	8.68	10.61	12.56	21.81	23.24	22.76	8.85	10.49	9.50	10.83	11.95	17.91	6.68	8.89	6.99	6.50	6.29	14.27	13.18	13.49	13.77	14.13	14.47	14.78	15.10	15.42		
1986	0.52	3.84	2.86	3.39	4.75	5.82	14.68	26.15	25.19	7.89	11.86	10.22	15.53	17.32	10.23	19.51	15.03	16.78	12.95	9.38	14.98	10.55	10.83	10.97	11.20	11.44	11.68	11.92	12.15	12.39		
1987	0.27	1.09	1.87	3.04	3.64	8.66	19.51	20.94	6.84	10.50	9.23	15.40	18.04	10.18	13.30	22.64	21.52	16.30	11.90	14.67	10.26	10.69	10.54	10.55	10.71	10.89	11.07	11.25	11.43	11.62		
1988	0.39	1.57	3.22	4.79	14.06	26.03	25.28	7.98	11.94	10.16	15.35	17.16	10.28	12.02	15.74	21.31	13.96	10.45	13.75	9.94	10.25	9.93	10.02	10.20	10.35	10.53	10.67	10.80	10.94	11.05		
1989	0.46	2.08	4.20	14.81	28.20	27.30	8.35	12.28	10.21	15.93	17.83	10.22	12.07	16.37	17.88	18.81	11.23	14.21	9.80	10.05	9.85	9.89	10.13	10.34	10.55	10.77	10.99	11.20	11.41	11.63		
1990	0.39	2.11	9.69	29.15	29.08	8.41	12.71	10.25	16.55	18.83	10.43	12.74	17.91	20.12	17.05	16.21	14.95	9.33	9.56	9.44	9.32	9.50	9.71	9.93	10.15	10.42	10.67	10.91	11.15	11.40		
1991	0.38	5.61	25.11	28.76	7.97	12.85	10.60	17.64	19.99	10.61	14.11	19.57	22.72	18.37	14.23	16.75	9.30	9.61	9.25	9.10	9.09	9.23	9.40	9.58	9.76	9.96	10.14	10.32	10.50	10.67		
1992	0.61	8.79	16.37	6.80	11.54	10.19	18.35	21.27	11.01	16.22	22.66	28.80	22.41	16.75	16.11	11.65	12.28	10.90	10.40	10.23	10.12	10.15	10.22	10.29	10.36	10.45	10.54	10.59	10.62	10.65		
1993	1.34	6.57	4.95	8.64	8.38	14.44	18.24	10.41	15.74	23.43	34.95	25.43	19.20	17.96	12.83	11.41	9.90	8.45	8.24	8.06	7.90	7.84	7.81	7.80	7.80	7.82	7.83	7.85	7.88	7.90		
1994	0.97	3.11	7.17	7.56	12.95	15.62	9.87	14.58	20.54	32.59	24.69	19.20	17.44	12.42	12.12	8.62	7.70	7.37	7.17	6.98	6.82	6.74	6.68	6.64	6.61	6.59	6.58	6.57	6.56	6.56		
1995	1.71	8.99	9.09	19.67	19.65	10.34	16.85	22.80	30.29	25.22	20.88	18.15	13.86	13.92	11.46	9.57	9.22	9.05	8.91	8.78	8.68	8.71	8.78	8.86	8.95	9.05	9.15	9.24	9.32	9.40		
1996	0.62	3.96	16.53	19.06	9.72	16.80	23.09	32.83	26.55	21.79	21.94	17.39	17.12	14.21	12.03	10.37	10.03	9.84	9.68	9.53	9.44	9.50	9.60	9.71	9.84	9.98	10.12	10.27	10.41	10.56		
1997	0.89	12.93	21.79	10.52	19.62	23.48	31.78	26.01	21.63	21.52	18.80	19.05	15.50	13.18	12.12	10.85	10.48	10.28	10.12	9.98	9.89	9.96	10.08	10.21	10.35	10.51	10.67	10.82	10.97	11.13		
1998	1.73	9.43	7.33	14.93	22.03	36.93	29.15	23.70	22.05	15.70	15.53	12.65	10.66	9.69	8.99	7.95	7.66	7.56	7.47	7.39	7.34	7.42	7.53	7.65	7.79	7.93	8.08	8.23	8.39	8.56		
1999	0.94	3.48	11.91	20.42	36.09	28.81	24.13	21.55	14.28	13.61	11.65	9.89	8.95	8.33	7.75	6.75	6.55	6.48	6.41	6.34	6.31	6.38	6.47	6.56	6.66	6.77	6.87	6.99	7.10	7.22		
2000	0.88	25.07	31.63	34.93	27.56	23.81	22.32	19.41	20.23	18.47	17.40	16.34	15.12	13.98	12.91	11.76	11.53	11.43	11.34	11.27	11.23	11.39	11.59	11.80	12.01	12.23	12.46	12.68	12.91	13.13		
2001	4.88	19.77	41.73	30.81	25.17	22.41	15.58	15.28	13.04	11.82	11.59	10.97	10.21	9.48	8.79	7.95	7.72	7.64	7.57	7.51	7.46	7.53	7.64	7.77	7.90	8.03	8.17	8.32	8.47	8.62		
2002	4.01	33.78	28.56	24.59	21.55	13.39	12.53	10.45	9.42	9.14	9.06	8.57	7.99	7.44	6.93	6.10	5.91	5.84	5.78	5.72	5.69	5.75	5.83	5.91	6.01	6.10	6.20	6.31	6.42	6.53		
2003	6.95	16.21	21.14	15.65	9.59	8.45	7.87	7.88	7.71	7.67	7.60	7.25	6.85	6.47	6.10	5.38	5.09	4.99	4.89	4.80	4.73	4.72	4.72	4.73	4.75	4.77	4.80	4.84	4.87	4.92		
2004	3.91	17.17	15.94	10.46	9.23	7.76	7.61	7.58	7.42	7.42	7.36	6.97	6.54	6.13	5.74	5.03	4.88	4.82	4.76	4.70	4.67	4.69	4.74	4.79	4.84	4.91	4.97	5.04	5.11	5.18		
2005	2.90	9.79	9.02	8.35	7.39	6.99	7.03	7.08	6.95	6.98	6.97	6.60	6.15	5.72	5.33	4.80	4.66	4.61	4.55	4.50	4.48	4.52	4.57	4.63	4.70	4.77	4.84	4.92	5.00	5.09		
2006	1.73	6.42	7.87	7.49	7.30	7.03	7.14	7.33	7.31	7.43	7.55	7.29	6.91	6.51	6.09	5.51	5.33	5.27	5.21	5.16	5.12	5.16	5.21	5.28	5.34	5.41	5.49	5.56	5.64	5.72		
2007	3.50	9.33	9.94	9.50	9.31	8.87	9.09	9.29	9.28	9.44	9.56	9.24	8.77	8.25	7.72	7.02	6.85	6.78	6.71	6.64	6.60	6.66	6.74	6.83	6.92	7.02	7.13	7.23	7.34	7.45		
2008	3.53	8.40	9.34	9.72	9.69	9.33	9.51	9.73	9.68	9.87	9.96	9.62	9.11	8.56	8.01	7.26	7.08	7.00	6.92	6.85	6.81	6.86	6.94	7.03	7.13	7.23	7.34	7.45	7.56	7.67		
2009	3.36	8.61	10.46	11.04	11.13	10.73	10.93	11.17	11.12	11.32	11.43	11.04	10.48	9.87	9.25	8.39	8.20	8.09	8.00	7.92	7.86	7.92	8.01	8.11	8.22	8.34	8.46	8.59	8.71	8.85		
2010	3.54	9.30	11.23	11.80	11.87	11.45	11.65	11.91	11.86	12.08	12.21	11.83	11.26	10.64	9.99	9.03	8.83	8.72	8.62	8.53	8.47	8.53	8.63	8.74	8.86	8.99	9.12	9.26	9.40	9.54		
2011	3.59	9.47	11.37	11.89	11.92	11.49	11.70	11.95	11.90	12.12	12.24	11.85	11.27	10.64	9.99	9.03	8.84	8.73	8.63	8.54	8.49	8.55	8.65	8.76	8.88	9.01	9.14	9.28	9.42	9.57		
2012	3.51	9.37	11.26	11.78	11.84	11.41	11.63	11.88	11.85	12.06	12.19	11.82	11.25	10.64	10.00	9.05	8.85	8.74	8.64	8.55	8.49	8.55	8.65	8.76	8.87	9.00	9.13	9.26	9.40	9.55		
2013	3.48	9.20	11.07	11.65	11.71	11.31	11.53	11.77	11.75	11.97	12.11	11.73	11.17	10.57	9.92	8.96	8.76	8.66	8.56	8.47	8.41	8.48	8.58	8.69	8.81	8.94	9.07	9.21	9.35	9.50		

Cumulative 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
1977	0.05	0.58	1.24	1.67	1.99	2.24	2.50	2.70	2.91	3.11	3.33	3.59	3.84	4.07	4.24	4.40	4.52	4.60	4.67	4.73	4.77	4.79	4.80	4.81	4.83	4.83	4.84	4.84	4.85	4.85
1978	0.03	0.44	1.00	1.53	1.94	2.41	2.81	3.21	3.59	3.99	4.48	4.91	5.27	5.56	5.79	5.97	6.11	6.22	6.29	6.35	6.38	6.40	6.42	6.44	6.45	6.46	6.46	6.47	6.47	6.47
1979	0.02	0.35	1.10	1.80	2.62	3.38	4.15	4.93	5.78	6.72	7.51	8.15	8.66	9.06	9.36	9.60	9.79	9.91	10.00	10.06	10.09	10.12	10.15	10.16	10.17	10.18	10.19	10.19	10.20	10.20
1980	0.02	0.68	1.87	3.40	4.81	6.31	7.76	9.34	10.91	12.11	12.98	13.64	14.17	14.59	14.90	15.12	15.24	15.34	15.42	15.46	15.50	15.53	15.55	15.56	15.57	15.57	15.58	15.58	15.58	15.58
1981	0.08	1.47	4.70	7.58	10.51	13.10	15.55	17.47	18.63	19.42	19.97	20.39	20.71	20.95	21.13	21.25	21.34	21.42	21.47	21.50	21.52	21.54	21.55	21.56	21.57	21.57	21.57	21.57	21.57	21.57
1982	0.14	2.30	5.84	9.68	13.28	16.11	17.97	18.93	19.44	19.79	20.05	20.23	20.38	20.49	20.57	20.63	20.68	20.71	20.72	20.74	20.75	20.76	20.77	20.78	20.78	20.78	20.78	20.78	20.78	20.78
1983	0.02	0.55	2.17	4.37	7.03	9.72	11.67	12.88	13.74	14.40	14.84	15.18	15.40	15.54	15.65	15.74	15.80	15.83	15.86	15.88	15.90	15.91	15.91	15.92	15.92	15.92	15.92	15.92	15.92	15.92
1984	0.04	1.13	4.01	7.74	11.40	13.96	15.50	16.50	17.25	17.77	18.17	18.43	18.62	18.77	18.88	18.96	19.02	19.06	19.08	19.10	19.12	19.12	19.13	19.14	19.14	19.15	19.15	19.15	19.15	19.15
1985	0.03	0.92	3.78	7.48	10.27	12.11	13.44	14.43	15.15	15.65	16.00	16.23	16.41	16.56	16.64	16.72	16.77	16.80	16.82	16.84	16.85	16.86	16.87	16.88	16.88	16.88	16.89	16.89	16.89	16.89
1986	0.01	0.48	2.13	4.11	5.85	7.35	8.59	9.56	10.32	10.88	11.29	11.63	11.89	12.08	12.22	12.30	12.36	12.40	12.43	12.45	12.47	12.48	12.48	12.49	12.49	12.49	12.50	12.50	12.50	12.50
1987	0.01	0.38	1.43	2.67	3.90	5.05	6.01	6.84	7.47	7.96	8.39	8.74	9.00	9.18	9.28	9.36	9.42	9.47	9.49	9.51	9.53	9.53	9.54	9.54	9.54	9.55	9.55	9.55	9.55	9.55
1988	0.01	0.45	1.65	3.18	4.81	6.16	7.27	8.11	8.74	9.25	9.66	9.98	10.20	10.32	10.42	10.49	10.55	10.58	10.61	10.62	10.63	10.64	10.64	10.65	10.65	10.65	10.65	10.65	10.65	10.65
1989	0.02	0.40	1.56	3.10	4.58	5.85	6.80	7.51	8.08	8.50	8.82	9.04	9.17	9.27	9.35	9.41	9.45	9.48	9.49	9.51	9.51	9.52	9.52	9.52	9.53	9.53	9.53	9.53	9.53	9.53
1990	0.01	0.34	1.45	2.93	4.27	5.27	5.99	6.61	7.08	7.42	7.66	7.81	7.91	7.99	8.05	8.09	8.12	8.14	8.16	8.16	8.17	8.17	8.18	8.18	8.18	8.18	8.18	8.18	8.18	8.18
1991	0.01	0.34	1.44	2.72	3.79	4.62	5.35	5.93	6.33	6.62	6.79	6.91	7.00	7.07	7.12	7.15	7.18	7.19	7.20	7.21	7.22	7.22	7.22	7.23	7.23	7.23	7.23	7.23	7.23	7.23
1992	0.01	0.22	0.92	1.81	2.67	3.57	4.34	4.91	5.30	5.54	5.70	5.82	5.90	5.95	5.99	6.01	6.03	6.04	6.05	6.05	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06
1993	0.00	0.16	0.68	1.44	2.41	3.27	3.91	4.37	4.63	4.81	4.95	5.03	5.09	5.13	5.16	5.17	5.18	5.19	5.20	5.20	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21
1994	0.00	0.21	0.85	1.86	2.96	3.82	4.40	4.75	5.00	5.19	5.31	5.39	5.45	5.48	5.50	5.51	5.52	5.53	5.54	5.54	5.54	5.55	5.55	5.55	5.55	5.55	5.55	5.56	5.56	5.56
1995	0.01	0.31	1.47	3.21	4.76	5.87	6.59	7.09	7.55	7.83	8.00	8.10	8.15	8.18	8.21	8.22	8.23	8.24	8.24	8.25	8.25	8.25	8.25	8.25	8.26	8.26	8.26	8.26	8.26	8.26
1996	0.00	0.31	1.56	3.23	4.58	5.49	6.15	6.72	7.09	7.31	7.49	7.58	7.63	7.67	7.69	7.71	7.72	7.73	7.73	7.74	7.74	7.74	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75
1997	0.01	0.40	1.68	3.18	4.33	5.25	6.03	6.52	6.83	7.03	7.14	7.20	7.24	7.27	7.28	7.30	7.31	7.31	7.32	7.32	7.32	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33
1998	0.01	0.33	1.34	2.41	3.39	4.31	4.92	5.31	5.57	5.69	5.78	5.84	5.87	5.90	5.92	5.94	5.95	5.96	5.96	5.96	5.97	5.97	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98
1999	0.01	0.33	1.18	2.29	3.56	4.45	5.01	5.36	5.51	5.62	5.69	5.74	5.78	5.81	5.84	5.86	5.87	5.88	5.89	5.90	5.90	5.90	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91
2000	0.01	0.52	2.03	4.01	5.42	6.25	6.76	7.00	7.15	7.25	7.31	7.35	7.38	7.40	7.41	7.43	7.43	7.44	7.44	7.44	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45
2001	0.01	0.46	1.96	3.52	4.57	5.24	5.52	5.69	5.80	5.88	5.94	5.98	6.01	6.04	6.06	6.07	6.08	6.09	6.09	6.10	6.10	6.10	6.10	6.11	6.11	6.11	6.11	6.11	6.11	6.11
2002	0.01	0.49	1.83	3.05	3.93	4.35	4.62	4.80	4.93	5.03	5.11	5.17	5.21	5.25	5.27	5.30	5.31	5.33	5.34	5.34	5.35	5.35	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36
2003	0.01	0.52	1.60	2.57	3.14	3.60	3.95	4.18	4.37	4.51	4.63	4.73	4.80	4.86	4.91	4.95	4.98	5.00	5.02	5.04	5.05	5.06	5.06	5.07	5.07	5.08	5.08	5.08	5.08	5.08
2004	0.05	0.75	1.96	2.99	3.89	4.56	5.04	5.38	5.64	5.86	6.03	6.17	6.28	6.36	6.43	6.48	6.52	6.56	6.58	6.60	6.62	6.63	6.64	6.64	6.65	6.65	6.66	6.66	6.66	6.66
2005	0.03	0.62	1.91	3.41	4.63	5.51	6.16	6.63	6.99	7.27	7.51	7.69	7.83	7.95	8.03	8.11	8.16	8.20	8.24	8.26	8.28	8.30	8.31	8.32	8.32	8.33	8.33	8.34	8.34	8.34
2006	0.02	1.09	3.69	6.15	8.05	9.50	10.58	11.34	11.89	12.31	12.65	12.90	13.08	13.22	13.32	13.41	13.47	13.52	13.56	13.59	13.61	13.63	13.64	13.65	13.66	13.67	13.67	13.67	13.68	13.68
2007	0.09	1.38	3.72	5.92	7.71	9.06	10.04	10.73	11.21	11.59	11.88	12.08	12.23	12.34	12.43	12.50	12.55	12.59	12.62	12.64	12.65	12.67	12.68	12.68	12.69	12.69	12.70	12.70	12.70	12.70
2008	0.08	1.15	3.14	5.15	6.79	8.04	8.94	9.57	10.02	10.36	10.62	10.82	10.96	11.06	11.14	11.20	11.25	11.29	11.31	11.33	11.35	11.36	11.37	11.38	11.38	11.39	11.39	11.39	11.39	11.39
2009	0.07	1.01	2.81	4.63	6.08	7.18	7.97	8.51	8.89	9.18	9.41	9.57	9.68	9.76	9.83	9.88	9.92	9.94	9.97	9.98	9.99	10.00	10.01	10.01	10.02	10.02	10.02	10.02	10.03	10.03
2010	0.06	0.91	2.52	4.17	5.50	6.50	7.22	7.71	8.06	8.32	8.52	8.66	8.76	8.84	8.89	8.94	8.97	8.99	9.01	9.02	9.03	9.04	9.05	9.05	9.05	9.06	9.06	9.06	9.06	9.06
2011	0.06	0.89	2.48	4.12	5.44	6.44	7.15	7.64	7.99	8.24	8.44	8.58	8.68	8.76	8.81	8.85	8.89	8.91	8.93	8.94	8.95	8.96	8.97	8.97	8.97	8.97	8.98	8.98	8.98	8.98
2012	0.06	0.90	2.53	4.20	5.55	6.57	7.30	7.80	8.15	8.41	8.62	8.76	8.86	8.94	8.99	9.03	9.07	9.09	9.11	9.12	9.13	9.14	9.15	9.15	9.15	9.16	9.16	9.16	9.16	9.16
2013	0.06	0.90	2.55	4.24	5.60	6.63	7.36	7.87	8.23	8.49	8.70	8.85	8.95	9.02	9.08	9.13	9.16	9.18	9.20	9.22	9.23	9.23	9.24	9.24	9.25	9.25	9.25	9.25	9.25	9.25

Cumulative Prepayment Rates			All Mortgages																													
			by Origination Fiscal Year																													
PolicyBook	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		
1977	0.38	3.72	9.83	13.10	14.72	15.41	17.73	20.04	22.59	27.12	32.75	36.63	39.97	43.26	46.24	50.08	54.80	59.68	62.59	65.94	69.35	72.71	76.05	78.36	80.60	83.48	85.74	87.63	89.27	90.55		
1978	0.34	2.68	4.63	5.89	6.70	8.55	10.45	12.59	17.31	23.88	28.32	32.20	36.00	39.49	44.05	50.29	56.67	59.80	63.51	66.81	70.71	74.35	76.62	78.74	81.24	83.96	85.74	87.20	88.38	89.12		
1979	0.23	0.85	1.48	1.94	3.22	4.68	6.47	11.01	18.22	22.99	27.18	31.34	35.14	41.39	50.18	58.00	60.96	64.43	67.37	70.78	74.25	76.13	77.87	79.77	81.74	83.53	84.60	85.48	86.12	86.67		
1980	0.30	1.07	1.39	3.08	4.99	7.49	17.15	30.04	35.23	39.01	42.90	46.97	53.82	60.47	65.94	67.92	70.10	71.87	73.84	75.73	76.92	77.84	78.87	79.88	80.71	81.42	81.90	82.25	82.56	82.82		
1981	0.21	0.67	9.54	14.43	20.36	36.91	50.09	54.35	56.99	59.23	61.34	64.14	66.86	69.31	70.28	71.37	72.24	73.20	74.26	74.79	75.35	75.77	76.16	76.50	76.78	77.08	77.26	77.42	77.56	77.69		
1982	0.39	19.95	28.10	37.52	55.16	65.41	68.53	70.29	71.49	72.49	73.60	74.60	75.53	75.94	76.36	76.86	77.26	77.73	77.94	78.11	78.31	78.42	78.54	78.62	78.70	78.76	78.82	78.87	78.91	78.95		
1983	0.29	1.23	3.46	20.63	41.65	47.81	51.84	55.98	60.27	66.28	71.01	74.76	75.99	77.27	78.33	80.09	81.03	81.45	81.79	82.17	82.55	82.81	82.99	83.14	83.26	83.36	83.46	83.54	83.61	83.68		
1984	0.21	1.67	20.36	40.27	46.55	50.69	54.50	57.91	62.47	66.40	69.71	70.82	71.97	72.90	73.86	75.39	75.78	76.12	76.47	76.81	77.19	77.37	77.85	78.26	78.62	78.93	79.21	79.46	79.67	79.85		
1985	0.31	11.44	31.85	38.71	43.38	48.30	53.27	60.53	66.35	70.56	71.78	73.06	74.08	75.11	76.11	77.40	77.80	78.28	78.62	78.92	79.19	79.75	80.20	80.59	80.94	81.25	81.52	81.75	81.96	82.14		
1986	0.52	4.34	7.06	10.14	14.21	18.86	29.69	45.83	57.07	59.64	63.14	65.75	69.26	72.53	74.10	76.77	78.41	79.96	80.95	81.57	82.47	83.00	83.49	83.93	84.33	84.70	85.02	85.32	85.59	85.82		
1987	0.27	1.36	3.19	6.09	9.41	16.91	32.14	45.09	48.38	53.01	56.62	62.00	67.28	69.70	72.51	76.63	79.64	81.43	82.51	83.68	84.38	85.03	85.61	86.12	86.58	87.00	87.39	87.73	88.04	88.32		
1988	0.39	1.96	5.10	9.57	21.83	40.93	54.30	57.37	61.49	64.52	68.54	72.28	74.11	75.99	78.15	80.58	81.83	82.63	83.56	84.14	84.68	85.14	85.56	85.95	86.30	86.62	86.92	87.18	87.42	87.63		
1989	0.46	2.53	6.60	20.21	41.83	56.47	59.61	63.74	66.67	70.69	74.40	76.12	77.91	80.02	81.94	83.58	84.36	85.24	85.76	86.24	86.66	87.03	87.38	87.70	88.00	88.26	88.51	88.73	88.92	89.10		
1990	0.39	2.49	11.91	37.16	54.58	58.04	62.70	65.91	70.46	74.69	76.56	78.57	81.01	83.24	84.73	85.90	86.80	87.27	87.71	88.10	88.45	88.77	89.07	89.34	89.59	89.82	90.04	90.23	90.41	90.57		
1991	0.38	5.97	29.50	49.36	53.18	58.71	62.60	68.25	73.41	75.56	78.07	81.04	83.78	85.47	86.53	87.60	88.08	88.54	88.93	89.29	89.60	89.90	90.17	90.42	90.65	90.86	91.05	91.23	91.39	91.54		
1992	0.61	9.35	24.15	29.24	37.20	43.33	53.07	62.13	65.76	70.45	75.89	81.19	84.10	85.78	87.11	87.92	88.66	89.24	89.73	90.16	90.55	90.89	91.20	91.49	91.74	91.97	92.18	92.36	92.53	92.68		
1993	1.34	7.82	12.38	19.89	26.48	36.75	47.69	52.72	59.48	67.89	77.43	81.91	84.42	86.30	87.40	88.25	88.90	89.40	89.85	90.25	90.61	90.93	91.24	91.51	91.77	92.00	92.22	92.42	92.61	92.78		
1994	0.97	4.05	10.91	17.58	28.01	38.80	44.46	51.92	60.82	71.96	77.60	80.88	83.28	84.68	85.87	86.62	87.22	87.76	88.24	88.67	89.07	89.43	89.77	90.08	90.37	90.64	90.89	91.12	91.34	91.54		
1995	1.71	10.55	18.65	34.36	46.63	51.65	58.81	66.70	74.63	79.13	81.85	83.69	84.83	85.81	86.50	87.00	87.44	87.84	88.18	88.50	88.78	89.04	89.28	89.50	89.70	89.88	90.05	90.21	90.35	90.48		
1996	0.62	4.55	20.28	35.18	41.16	50.28	60.49	71.44	77.24	80.66	83.30	84.90	86.19	87.07	87.70	88.18	88.59	88.95	89.27	89.56	89.81	90.05	90.26	90.45	90.63	90.79	90.94	91.07	91.20	91.31		
1997	0.89	13.70	32.42	39.35	50.62	61.20	71.86	77.61	81.05	83.66	85.41	86.83	87.75	88.41	88.94	89.35	89.70	90.01	90.28	90.52	90.73	90.92	91.10	91.26	91.41	91.54	91.66	91.77	91.87	91.96		
1998	1.73	11.00	17.50	29.61	44.59	63.80	73.10	78.31	81.92	83.88	85.50	86.61	87.41	88.06	88.61	89.04	89.43	89.78	90.09	90.39	90.65	90.90	91.14	91.36	91.57	91.76	91.94	92.11	92.27	92.42		
1999	0.94	4.39	15.74	32.70	56.16	67.77	74.74	78.89	81.14	82.96	84.29	85.28	86.08	86.76	87.34	87.80	88.21	88.60	88.95	89.28	89.58	89.87	90.14	90.40	90.65	90.88	91.10	91.31	91.51	91.69		
2000	0.88	25.72	49.05	66.14	74.37	79.18	82.43	84.53	86.24	87.46	88.38	89.09	89.63	90.04	90.37	90.63	90.86	91.05	91.22	91.37	91.51	91.63	91.73	91.83	91.92	91.99	92.06	92.13	92.18	92.23		
2001	4.88	23.68	55.34	68.50	75.54	80.00	82.29	84.16	85.48	86.51	87.39	88.12	88.73	89.22	89.64	89.98	90.29	90.57	90.82	91.05	91.26	91.46	91.65	91.82	91.99	92.14	92.28	92.42	92.54	92.66		
2002	4.01	36.44	54.45	65.20	72.04	75.26	77.82	79.65	81.12	82.39	83.53	84.50	85.33	86.03	86.64	87.13	87.58	87.99	88.38	88.74	89.08	89.40	89.70	90.00	90.27	90.54	90.80	91.04	91.27	91.49		
2003	6.95	22.04	38.41	47.80	52.56	56.30	59.45	62.34	64.92	67.27	69.42	71.30	72.94	74.38	75.65	76.69	77.63	78.50	79.30	80.06	80.76	81.43	82.07	82.68	83.26	83.81	84.35	84.86	85.35	85.82		
2004	3.91	20.40	32.97	39.77	45.05	49.02	52.55	55.76	58.64	61.29	63.71	65.82	67.65	69.25	70.65	71.80	72.86	73.85	74.79	75.66	76.49	77.28	78.05	78.78	79.48	80.17	80.82	81.45	82.06	82.64		
2005	2.90	12.41	20.26	26.76	31.92	36.35	40.44	44.22	47.64	50.81	53.73	56.29	58.50	60.43	62.11	63.54	64.87	66.11	67.28	68.38	69.43	70.43	71.41	72.35	73.26	74.13	74.98	75.80	76.60	77.36		
2006	1.73	8.04	15.19	21.27	26.57	31.16	35.39	39.35	42.96	46.31	49.44	52.20	54.62	56.72	58.55	60.10	61.51	62.83	64.06	65.22	66.30	67.34	68.33	69.28	70.19	71.07	71.91	72.71	73.48	74.21		
2007	3.50	12.49	21.05	28.20	34.34	39.48	44.15	48.41	52.20	55.65	58.79	61.50	63.81	65.79	67.48	68.89	70.16	71.34	72.41	73.41	74.33	75.20	76.01	76.79	77.51	78.20	78.85	79.46	80.04	80.58		
2008	3.53	11.62	19.77	27.27	33.82	39.36	44.36	48.90	52.93	56.58	59.88	62.71	65.12	67.17	68.92	70.36	71.67	72.86	73.96	74.97	75.90	76.78	77.60	78.38	79.11	79.80	80.44	81.05	81.62	82.16		
2009	3.36	11.68	20.81	29.24	36.60	42.75	48.22	53.12	57.38	61.20	64.58	67.46	69.86	71.88	73.58	74.97	76.21	77.34	78.35	79.28	80.12	80.91	81.63	82.31	82.94	83.53	84.08	84.58	85.05	85.49		
2010	3.54	12.50	22.23	31.10	38.78	45.16	50.79	55.79	60.12	63.96	67.35	70.21	72.59	74.57	76.23	77.57	78.76	79.83	80.80	81.67	82.45	83.18	83.85	84.47	85.05	85.58	86.07	86.52	86.93	87.32		
2011	3.59	12.72	22.54	31.46	39.14	45.50	51.13	56.11	60.43	64.25	67.62	70.46	72.82	74.79	76.43	77.76	78.95	80.01	80.97	81.83	82.61	83.33	84.00	84.62	85.19	85.71	86.20	86.65	87.06	87.44		
2012	3.51	12.54	22.28	31.15	38.80	45.15	50.76	55.74	60.06	63.90	67.27	70.12	72.50	74.48	76.14	77.48	78.68	79.75	80.71	81.58	82.37	83.10	83.77	84.39	84.96	85.49	85.98	86.43	86.85	87.23		
2013	3.48	12.35	21.96	30.75	38.37	44.70	50.32	55.30	59.63	63.47	66.87	69.73	72.13	74.13	75.80	77.15	78.36	79.44	80.41	81.29	82.09	82.83	83.51	84.14	84.72	85.26	85.76	86.22	86.64	87.03		

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									
1977	0.05	0.54	0.68	0.49	0.38	0.29	0.32	0.25	0.27	0.27	0.31	0.41	0.41	0.34	0.31	0.26	0.21	0.20	0.17	0.13	0.08	0.05	0.07	0.08	0.05	0.05	0.05	0.03	0.04										
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	0.50	0.40	0.36	0.34	0.28	0.21	0.19	0.13	0.10	0.09	0.09	0.07	0.05	0.10	0.05	0.05	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	0.20	0.17	0.13	0.13	0.12	0.10	0.06	0.05	0.04									
1980	0.02	0.66	1.21	1.58	1.51	1.66	1.69	2.11	2.59	2.22	1.78	1.50	1.35	1.30	1.25	1.15	0.74	0.67	0.59	0.43	0.41	0.39	0.27	0.18	0.22	0.14	0.15	0.07	0.05	0.04									
1981	0.08	1.39	3.30	3.36	3.75	3.76	4.91	5.61	4.14	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	0.53	0.34	0.38	0.14	0.09	0.07	0.06	0.04									
1982	0.14	2.18	4.57	5.83	6.88	9.04	10.15	7.23	4.87	3.85	3.50	2.88	3.07	2.82	2.08	2.11	1.99	1.34	1.14	0.80	1.30	1.14	1.04	1.13	0.11	0.13	0.10	0.08	0.06	0.05									
1983	0.02	0.56	1.74	2.43	3.76	5.63	4.99	3.63	3.05	2.83	2.58	2.71	2.56	1.81	1.81	1.71	1.42	1.19	1.11	0.70	0.80	0.74	0.50	0.31	0.16	0.13	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	3.23	2.80	2.79	2.40	1.93	1.79	1.41	1.22	1.03	0.78	0.55	0.41	0.32	0.23	0.29	0.20	0.16	0.12	0.10	0.07	0.06	0.05									
1985	0.03	0.97	3.47	6.15	5.61	4.30	3.65	3.27	3.18	3.01	2.84	2.05	1.99	1.75	1.23	1.25	0.78	0.61	0.46	0.37	0.24	0.28	0.26	0.20	0.16	0.12	0.10	0.08	0.06	0.05									
1986	0.01	0.51	1.89	2.34	2.19	2.01	1.82	1.69	1.86	1.90	1.56	1.48	1.29	1.12	0.96	0.68	0.54	0.47	0.45	0.30	0.27	0.20	0.15	0.12	0.09	0.07	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	1.43	1.22	1.22	1.10	1.00	0.88	0.53	0.47	0.48	0.44	0.32	0.25	0.17	0.12	0.09	0.07	0.05	0.04	0.03	0.02	0.02	0.02									
1988	0.01	0.42	1.19	1.62	1.87	1.88	2.22	2.34	1.93	1.88	1.70	1.60	1.34	0.89	0.77	0.70	0.70	0.49	0.39	0.25	0.20	0.15	0.11	0.09	0.07	0.05	0.04	0.03	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	0.81	0.76	0.73	0.59	0.45	0.31	0.24	0.18	0.14	0.11	0.08	0.07	0.05	0.04	0.03	0.02	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	0.78	0.80	0.74	0.57	0.56	0.37	0.28	0.21	0.16	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02									
1991	0.01	0.35	1.22	1.96	2.38	2.03	2.10	1.86	1.63	1.52	1.00	0.88	0.81	0.80	0.71	0.68	0.45	0.34	0.26	0.19	0.15	0.12	0.09	0.07	0.06	0.04	0.04	0.03	0.02	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	0.75	0.65	0.64	0.41	0.30	0.23	0.15	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01									
1993	0.01	0.17	0.62	0.91	1.22	1.28	1.22	1.12	0.77	0.66	0.67	0.77	0.65	0.70	0.37	0.27	0.21	0.13	0.11	0.08	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01	0.01	0.01									
1994	0.00	0.19	0.69	1.17	1.46	1.44	1.26	0.89	0.80	0.77	0.85	0.77	0.69	0.39	0.28	0.23	0.16	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01									
1995	0.00	0.29	1.18	1.97	2.27	2.22	1.70	1.44	1.72	1.71	1.44	1.23	0.70	0.53	0.43	0.30	0.24	0.19	0.15	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01									
1996	0.00	0.30	1.26	1.95	2.09	1.67	1.47	1.71	1.86	1.60	1.72	1.14	0.83	0.67	0.47	0.39	0.31	0.25	0.20	0.16	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01									
1997	0.01	0.39	1.38	2.04	1.79	1.80	2.11	2.29	2.07	1.87	1.22	0.92	0.75	0.53	0.44	0.37	0.30	0.24	0.19	0.15	0.12	0.09	0.07	0.06	0.04	0.03	0.03	0.02	0.02	0.01									
1998	0.01	0.31	1.16	1.36	1.52	1.88	2.08	1.95	1.78	1.08	0.87	0.71	0.53	0.45	0.37	0.31	0.25	0.20	0.16	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01									
1999	0.01	0.37	1.04	1.55	2.24	2.56	2.37	1.95	1.10	0.88	0.78	0.59	0.50	0.42	0.35	0.29	0.23	0.18	0.15	0.12	0.09	0.07	0.06	0.04	0.03	0.03	0.02	0.02	0.01	0.01									
2000	0.01	0.52	2.13	4.23	5.06	4.43	3.83	2.31	1.79	1.55	1.23	1.03	0.87	0.73	0.61	0.51	0.41	0.32	0.25	0.20	0.16	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02									
2001	0.01	0.56	2.17	3.98	4.08	3.67	2.09	1.48	1.19	0.95	0.86	0.72	0.59	0.50	0.41	0.35	0.28	0.22	0.17	0.14	0.11	0.08	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01									
2002	0.01	0.58	2.39	3.23	3.17	1.96	1.47	1.16	0.91	0.82	0.73	0.61	0.50	0.42	0.35	0.29	0.23	0.19	0.15	0.12	0.09	0.07	0.06	0.04	0.04	0.03	0.02	0.02	0.01	0.01									
2003	0.01	0.69	1.76	2.14	1.56	1.44	1.21	0.87	0.73	0.65	0.58	0.49	0.41	0.35	0.29	0.24	0.19	0.15	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01									
2004	0.06	0.81	1.83	1.89	1.84	1.63	1.26	1.01	0.84	0.75	0.67	0.57	0.47	0.40	0.33	0.28	0.22	0.18	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01	0.01									
2005	0.02	0.68	1.69	2.13	1.99	1.59	1.30	1.01	0.84	0.74	0.65	0.55	0.46	0.38	0.32	0.27	0.21	0.17	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01	0.01									
2006	0.02	1.21	3.15	3.43	2.99	2.60	2.15	1.65	1.31	1.12	0.98	0.80	0.63	0.50	0.42	0.35	0.28	0.22	0.18	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01									
2007	0.11	1.50	3.09	3.31	3.08	2.69	2.19	1.70	1.37	1.18	1.04	0.83	0.66	0.54	0.45	0.37	0.30	0.24	0.19	0.15	0.12	0.09	0.07	0.06	0.04	0.03	0.03	0.02	0.02	0.01									
2008	0.10	1.27	2.61	2.93	2.75	2.42	1.98	1.53	1.24	1.07	0.95	0.76	0.61	0.50	0.42	0.35	0.28	0.22	0.18	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01									
2009	0.08	1.10	2.32	2.67	2.50	2.21	1.83	1.42	1.16	1.00	0.89	0.72	0.58	0.48	0.40	0.33	0.27	0.21	0.17	0.13	0.11	0.08	0.07	0.05	0.04	0.03	0.02	0.02	0.02	0.01									
2010	0.07	0.96	2.08	2.45	2.32	2.07	1.73	1.35	1.10	0.96	0.86	0.70	0.56	0.46	0.38	0.32	0.26	0.21	0.16	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01									
2011	0.07	0.95	2.06	2.44	2.32	2.08	1.73	1.35	1.10	0.96	0.85	0.70	0.56	0.46	0.39	0.32	0.26	0.21	0.16	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01									
2012	0.07	0.96	2.10	2.47	2.35	2.11	1.75	1.37	1.11	0.97	0.86	0.70	0.57	0.46	0.39	0.32	0.26	0.21	0.16	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01									
2013	0.07	0.96	2.11	2.48	2.36	2.11	1.75	1.37	1.11	0.97	0.86	0.70	0.57	0.46	0.39	0.32	0.26	0.21	0.16	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01									

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										
1977	0.38	3.35	6.39	3.68	1.89	0.83	2.81	2.89	3.30	6.08	8.06	6.06	5.58	5.85	5.62	7.60	10.36	12.01	8.14	10.22	11.63	12.97	14.84	12.06	13.36	19.75	19.37	20.04	21.72	21.86										
1978	0.33	2.35	2.01	1.33	0.87	2.02	2.13	2.46	5.61	8.31	6.15	5.77	6.04	5.92	8.30	12.32	14.57	8.43	10.91	10.91	14.53	15.88	11.81	12.49	16.91	22.06	18.53	18.84	18.59	14.31										
1979	0.23	0.62	0.64	0.47	1.33	1.54	1.95	5.08	8.57	6.28	5.96	6.37	6.27	11.12	17.74	19.26	9.14	11.87	11.45	15.04	18.12	12.03	12.66	15.85	19.56	22.08	17.14	16.78	14.76	15.09										
1980	0.30	0.78	0.32	1.75	2.03	2.77	11.21	17.19	8.57	7.01	7.93	9.24	17.41	20.78	21.94	10.10	12.87	12.06	15.38	17.60	13.57	12.09	15.47	18.10	18.18	19.06	16.14	13.82	14.18	14.08										
1981	0.21	0.46	9.08	5.70	7.62	23.97	26.44	12.43	9.35	9.19	9.90	15.02	17.70	19.72	9.99	11.96	11.81	14.84	19.77	12.41	15.10	13.41	14.66	14.51	14.83	17.89	13.44	13.81	14.03	14.22										
1982	0.38	19.73	10.50	14.32	33.52	32.70	17.05	13.10	11.30	11.15	14.22	16.01	18.37	10.24	11.96	12.68	15.65	22.72	13.62	13.11	16.96	11.73	14.34	11.70	13.06	12.18	12.47	12.70	12.82	13.11										
1983	0.30	0.93	2.27	18.81	28.68	12.24	9.60	11.48	14.04	23.42	24.89	27.42	12.18	14.87	13.84	17.17	22.57	13.13	12.43	16.46	19.19	16.63	14.44	13.35	12.51	12.84	13.15	13.45	13.76	14.07										
1984	0.21	1.46	19.68	26.74	12.32	10.06	10.97	11.48	17.68	19.40	21.33	9.12	10.56	9.44	10.52	11.58	6.97	6.31	7.28	7.64	9.26	4.93	13.52	13.53	13.85	14.23	14.57	14.90	15.24	15.58										
1985	0.31	11.34	23.54	10.88	8.86	10.85	12.81	21.94	23.57	23.47	8.88	10.64	9.28	10.49	11.43	6.49	6.10	7.14	6.90	6.46	6.25	14.26	13.20	13.51	13.82	14.18	14.53	14.86	15.20	15.54										
1986	0.53	3.81	2.73	3.24	4.60	5.64	14.57	26.51	25.59	7.73	11.75	10.00	15.56	17.36	9.30	11.01	15.04	16.56	12.96	9.39	15.00	10.54	10.83	11.04	11.29	11.57	11.84	12.11	12.39	12.67										
1987	0.23	0.92	1.71	2.86	3.45	8.59	19.60	20.95	6.64	10.41	9.04	15.33	17.89	9.53	12.25	17.31	21.32	16.08	11.93	14.41	10.01	10.49	10.47	10.55	10.79	11.05	11.32	11.58	11.85	12.13										
1988	0.28	1.24	2.90	4.50	14.11	26.78	26.09	7.99	12.12	10.19	15.63	17.53	9.98	11.53	15.39	16.78	14.04	10.19	13.88	9.88	10.02	10.13	10.30	10.58	10.83	11.12	11.38	11.64	11.93	12.19										
1989	0.28	1.69	3.95	14.78	28.63	27.69	8.26	12.30	10.22	16.05	18.05	10.16	11.99	16.28	17.70	15.20	11.24	14.01	9.71	9.91	9.87	9.94	10.21	10.46	10.70	10.96	11.22	11.48	11.75	12.03										
1990	0.25	1.59	9.20	29.38	29.36	8.33	12.64	10.15	16.60	19.03	10.32	12.63	17.98	20.12	16.67	12.34	14.88	9.26	9.49	9.41	9.29	9.49	9.72	9.95	10.18	10.47	10.74	10.99	11.24	11.51										
1991	0.28	4.72	25.67	29.86	7.87	12.85	10.38	17.76	20.19	10.33	13.65	19.44	22.88	18.32	13.51	14.36	9.11	9.34	9.20	9.09	9.12	9.30	9.52	9.75	9.98	10.24	10.48	10.72	10.97	11.22										
1992	0.36	7.29	16.71	6.37	10.77	9.55	18.03	21.66	10.45	15.45	22.66	29.88	23.20	16.85	15.08	10.83	11.12	10.58	10.15	10.11	10.13	10.33	10.57	10.82	11.07	11.35	11.65	11.91	12.19	12.46										
1993	0.61	4.00	3.96	7.26	7.55	13.24	17.50	10.09	14.89	23.22	36.65	27.52	20.74	16.39	9.81	9.26	8.49	6.99	6.95	6.93	6.95	7.08	7.24	7.40	7.57	7.76	7.94	8.12	8.30	8.48										
1994	0.29	1.98	6.07	6.39	11.99	15.19	9.32	13.83	20.84	34.51	26.35	20.72	16.53	9.16	8.25	6.89	6.02	5.90	5.87	5.84	5.85	5.95	6.07	6.19	6.32	6.45	6.59	6.72	6.85	6.99										
1995	1.73	8.51	7.00	16.51	18.92	9.53	15.20	22.56	31.67	26.06	21.14	18.04	12.79	12.01	10.36	8.74	8.57	8.55	8.54	8.53	8.53	8.69	8.89	9.09	9.30	9.53	9.76	9.98	10.21	10.44										
1996	0.37	2.64	11.32	15.88	8.45	14.66	22.50	33.50	26.93	22.16	21.30	15.46	14.57	12.32	9.99	9.24	9.08	9.06	9.03	9.00	9.01	9.17	9.37	9.57	9.77	9.99	10.21	10.42	10.64	10.87										
1997	0.65	9.49	16.53	7.72	14.75	22.83	33.15	26.69	21.91	20.72	16.77	16.22	13.87	11.39	10.45	9.72	9.58	9.56	9.55	9.54	9.56	9.74	9.97	10.20	10.43	10.68	10.93	11.18	11.43	11.69										
1998	0.86	5.54	5.67	11.99	20.07	35.80	28.60	23.42	21.40	14.06	13.60	11.27	9.21	8.37	7.68	7.13	7.01	7.00	6.99	6.97	6.99	7.12	7.29	7.46	7.63	7.81	8.00	8.19	8.38	8.58										
1999	0.50	2.69	10.69	19.49	34.79	28.18	23.85	21.07	13.02	12.43	10.78	8.89	8.01	7.32	6.70	6.21	6.11	6.09	6.07	6.05	6.05	6.16	6.30	6.44	6.58	6.72	6.87	7.02	7.17	7.33										
2000	0.77	24.55	32.07	35.76	28.00	23.67	21.82	18.37	18.55	17.70	16.59	15.54	14.32	13.19	12.14	11.32	11.16	11.14	11.12	11.10	11.11	11.32	11.57	11.83	12.09	12.36	12.64	12.91	13.20	13.48										
2001	4.59	17.18	40.23	29.87	24.20	21.65	14.78	14.45	12.41	11.18	11.07	10.40	9.57	8.78	8.05	7.44	7.30	7.27	7.24	7.22	7.20	7.31	7.46	7.62	7.79	7.96	8.13	8.30	8.48	8.66										
2002	2.41	31.01	28.23	23.62	20.31	11.26	10.54	9.20	8.19	8.11	8.14	7.65	7.04	6.46	5.92	5.50	5.42	5.41	5.40	5.39	5.40	5.50	5.63	5.77	5.90	6.04	6.19	6.33	6.48	6.63										
2003	3.66	13.25	19.41	13.90	8.00	6.90	6.56	6.17	5.99	6.07	6.10	5.71	5.24	4.80	4.39	4.07	4.00	3.99	3.99	3.98	3.98	4.06	4.16	4.26	4.36	4.46	4.57	4.68	4.79	4.90										
2004	2.77	15.23	13.36	8.36	7.55	6.69	6.49	6.55	6.39	6.48	6.50	6.07	5.57	5.11	4.68	4.34	4.28	4.27	4.27	4.26	4.27	4.36	4.46	4.57	4.68	4.79	4.91	5.03	5.15	5.27										
2005	1.96	7.07	6.91	6.87	6.53	5.87	6.05	6.18	6.06	6.16	6.22	5.84	5.36	4.92	4.51	4.18	4.11	4.11	4.10	4.09	4.10	4.18	4.29	4.39	4.50	4.60	4.71	4.83	4.94	5.06										
2006	1.03	4.65	6.24	6.62	6.59	6.30	6.50	6.76	6.72	6.91	7.10	6.80	6.37	5.92	5.44	5.03	4.93	4.92	4.91	4.90	4.90	4.99	5.11	5.23	5.36	5.48	5.61	5.75	5.88	6.02										
2007	2.45	7.60	8.82	8.66	8.59	8.12	8.44	8.69	8.64	8.86	9.01	8.63	8.07	7.48	6.88	6.40	6.30	6.29	6.28	6.27	6.28	6.40	6.56	6.71	6.87	7.03	7.20	7.36	7.54	7.71										
2008	2.41	6.91	8.09	8.84	8.92	8.48	8.77	9.05	8.96	9.19	9.32	8.91	8.31	7.69	7.07	6.57	6.47	6.46	6.45	6.43	6.45	6.57	6.73	6.89	7.05	7.21	7.38	7.55	7.73	7.91										
2009	2.26	6.95	9.12	10.09	10.26	9.73	10.04	10.35	10.23	10.49	10.64	10.15	9.47	8.77	8.07	7.51	7.40	7.39	7.37	7.36	7.38	7.52	7.70	7.88	8.06	8.25	8.44	8.64	8.84	9.04										
2010	2.31	7.52	9.88	10.87	11.02	10.44	10.76	11.08	10.96	11.22	11.38	10.87	10.15	9.42	8.68	8.08	7.96	7.95	7.94	7.93	7.94	8.10	8.29	8.48	8.68	8.89	9.09	9.31	9.52	9.75										
2011	2.35	7.64	9.99	10.94	11.07	10.48	10.80	11.13	11.00	11.27	11.42	10.91	10.18	9.45	8.71	8.10	7.98	7.97	7.96	7.95	7.97	8.12	8.32	8.51	8.71	8.92	9.12	9.34	9.56	9.78										
2012	2.31	7.57	9.88	10.86	10.99	10.41	10.74	11.05	10.94	11.22	11.38	10.88	10.17	9.44	8.70	8.10	7.98	7.97	7.96	7.95	7.96	8.12	8.31	8.51	8.71	8.91	9.12	9.33	9.55	9.77										
2013	2.29	7.49	9.77	10.76	10.89	10.32	10.66	10.96	10.86	11.12	11.29	10.79	10.08	9.37	8.64	8.04	7.92	7.91	7.90	7.89	7.90	8.05	8.24	8.44	8.63	8.84	9.04	9.25	9.47	9.69										

Cumulative 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										
1977	0.05	0.58	1.23	1.67	1.99	2.23	2.50	2.70	2.91	3.11	3.32	3.58	3.83	4.06	4.24	4.39	4.51	4.60	4.67	4.72	4.76	4.78	4.80	4.81	4.82	4.83	4.84	4.84	4.84	4.84										
1978	0.03	0.44	1.00	1.53	1.94	2.41	2.81	3.21	3.59	3.99	4.48	4.91	5.27	5.56	5.79	5.97	6.11	6.22	6.29	6.35	6.38	6.41	6.42	6.44	6.45	6.46	6.47	6.47	6.47	6.48										
1979	0.02	0.35	1.10	1.80	2.62	3.38	4.15	4.92	5.77	6.72	7.51	8.15	8.66	9.06	9.36	9.61	9.79	9.91	10.00	10.06	10.09	10.12	10.15	10.16	10.18	10.19	10.19	10.19	10.20	10.20										
1980	0.02	0.68	1.87	3.39	4.81	6.30	7.75	9.34	10.91	12.10	12.98	13.64	14.17	14.59	14.90	15.12	15.24	15.34	15.42	15.46	15.50	15.53	15.55	15.56	15.57	15.57	15.58	15.58	15.58	15.58										
1981	0.08	1.47	4.70	7.58	10.50	13.10	15.55	17.48	18.64	19.43	19.98	20.40	20.71	20.96	21.14	21.25	21.35	21.43	21.47	21.51	21.53	21.55	21.56	21.57	21.58	21.58	21.58	21.58	21.58	21.58										
1982	0.14	2.30	5.85	9.70	13.32	16.16	18.02	18.98	19.50	19.84	20.11	20.29	20.44	20.55	20.62	20.69	20.74	20.76	20.78	20.79	20.81	20.82	20.83	20.84	20.84	20.84	20.84	20.84	20.84	20.84										
1983	0.02	0.58	2.28	4.57	7.37	10.19	12.25	13.52	14.44	15.14	15.61	15.97	16.20	16.35	16.46	16.56	16.62	16.66	16.70	16.71	16.73	16.74	16.75	16.75	16.76	16.76	16.76	16.76	16.76	16.76										
1984	0.04	1.18	4.19	8.08	11.87	14.54	16.14	17.18	17.97	18.52	18.94	19.21	19.41	19.57	19.68	19.76	19.82	19.87	19.90	19.91	19.93	19.94	19.95	19.96	19.96	19.96	19.96	19.97	19.97	19.97										
1985	0.03	0.99	4.03	7.95	10.92	12.86	14.26	15.32	16.08	16.61	16.98	17.21	17.41	17.56	17.66	17.74	17.79	17.83	17.85	17.87	17.88	17.89	17.90	17.91	17.91	17.92	17.92	17.92	17.92	17.92										
1986	0.01	0.52	2.31	4.44	6.32	7.92	9.26	10.31	11.13	11.74	12.19	12.56	12.85	13.06	13.20	13.30	13.36	13.41	13.45	13.47	13.49	13.50	13.50	13.51	13.51	13.51	13.52	13.52	13.52	13.52										
1987	0.01	0.40	1.50	2.79	4.07	5.28	6.31	7.20	7.89	8.43	8.91	9.30	9.59	9.80	9.91	10.00	10.07	10.13	10.16	10.18	10.19	10.20	10.21	10.21	10.21	10.22	10.22	10.22	10.22	10.22										
1988	0.01	0.43	1.60	3.12	4.77	6.17	7.34	8.23	8.89	9.44	9.87	10.21	10.44	10.58	10.68	10.76	10.83	10.86	10.89	10.91	10.92	10.92	10.93	10.93	10.94	10.94	10.94	10.94	10.94	10.94										
1989	0.01	0.38	1.53	3.10	4.60	5.91	6.89	7.62	8.21	8.64	8.97	9.20	9.34	9.44	9.52	9.59	9.63	9.66	9.67	9.69	9.69	9.70	9.70	9.71	9.71	9.71	9.71	9.71	9.71	9.71										
1990	0.01	0.34	1.46	2.98	4.37	5.39	6.13	6.77	7.26	7.62	7.87	8.02	8.13	8.22	8.28	8.32	8.36	8.38	8.39	8.40	8.41	8.41	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42										
1991	0.01	0.36	1.51	2.87	3.99	4.85	5.61	6.20	6.61	6.91	7.09	7.22	7.31	7.39	7.44	7.48	7.51	7.52	7.53	7.54	7.55	7.55	7.55	7.56	7.56	7.56	7.56	7.56	7.56	7.56										
1992	0.01	0.25	1.02	2.03	2.94	3.88	4.69	5.31	5.74	6.02	6.22	6.35	6.45	6.52	6.57	6.60	6.62	6.63	6.64	6.64	6.65	6.65	6.65	6.65	6.66	6.66	6.66	6.66	6.66	6.66										
1993	0.01	0.18	0.76	1.59	2.61	3.58	4.38	4.97	5.33	5.60	5.80	5.94	6.03	6.11	6.14	6.16	6.18	6.18	6.19	6.20	6.20	6.20	6.20	6.21	6.21	6.21	6.21	6.21	6.21	6.21										
1994	0.00	0.19	0.86	1.93	3.15	4.20	4.97	5.45	5.82	6.10	6.30	6.43	6.52	6.57	6.59	6.62	6.63	6.64	6.65	6.65	6.66	6.66	6.66	6.66	6.66	6.66	6.67	6.67	6.67	6.67										
1995	0.00	0.28	1.34	2.96	4.48	5.65	6.45	7.01	7.51	7.85	8.05	8.19	8.25	8.29	8.32	8.34	8.35	8.36	8.37	8.37	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38										
1996	0.00	0.30	1.52	3.17	4.62	5.66	6.42	7.10	7.58	7.87	8.11	8.23	8.30	8.35	8.38	8.41	8.42	8.43	8.44	8.45	8.45	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46										
1997	0.01	0.39	1.63	3.13	4.31	5.31	6.19	6.81	7.21	7.48	7.62	7.70	7.76	7.79	7.82	7.84	7.85	7.86	7.87	7.87	7.88	7.88	7.88	7.88	7.88	7.89	7.89	7.89	7.89	7.89										
1998	0.01	0.32	1.40	2.58	3.73	4.84	5.60	6.10	6.44	6.60	6.71	6.78	6.83	6.87	6.90	6.92	6.93	6.95	6.96	6.96	6.97	6.97	6.97	6.97	6.98	6.98	6.98	6.98	6.98	6.98										
1999	0.01	0.37	1.38	2.70	4.21	5.29	5.98	6.41	6.59	6.71	6.81	6.88	6.92	6.96	6.99	7.01	7.03	7.04	7.05	7.06	7.07	7.07	7.07	7.07	7.08	7.08	7.08	7.08	7.08	7.08										
2000	0.01	0.53	2.11	4.18	5.67	6.54	7.08	7.32	7.47	7.58	7.64	7.69	7.72	7.74	7.76	7.77	7.78	7.78	7.79	7.79	7.79	7.79	7.80	7.80	7.80	7.80	7.80	7.80	7.80	7.80										
2001	0.01	0.54	2.25	4.05	5.27	6.06	6.39	6.59	6.72	6.81	6.89	6.94	6.98	7.01	7.03	7.05	7.06	7.07	7.08	7.08	7.09	7.09	7.09	7.09	7.09	7.09	7.09	7.09	7.09	7.09										
2002	0.01	0.57	2.17	3.67	4.74	5.25	5.58	5.81	5.97	6.10	6.21	6.29	6.36	6.40	6.44	6.47	6.49	6.51	6.52	6.53	6.54	6.54	6.54	6.55	6.55	6.55	6.55	6.55	6.55	6.55										
2003	0.01	0.68	2.13	3.53	4.39	5.10	5.65	6.01	6.30	6.54	6.73	6.89	7.01	7.11	7.19	7.25	7.30	7.33	7.36	7.38	7.40	7.41	7.42	7.42	7.43	7.43	7.43	7.44	7.44	7.44										
2004	0.06	0.84	2.34	3.65	4.79	5.71	6.36	6.84	7.21	7.52	7.77	7.97	8.12	8.25	8.34	8.42	8.48	8.52	8.56	8.58	8.60	8.62	8.63	8.63	8.64	8.64	8.65	8.65	8.65	8.65										
2005	0.02	0.69	2.22	3.98	5.48	6.57	7.40	7.99	8.45	8.83	9.14	9.38	9.57	9.72	9.84	9.93	10.00	10.06	10.10	10.13	10.15	10.17	10.18	10.19	10.20	10.21	10.21	10.21	10.22	10.22										
2006	0.02	1.21	4.15	7.04	9.32	11.10	12.45	13.39	14.08	14.61	15.05	15.37	15.61	15.79	15.92	16.03	16.11	16.17	16.22	16.25	16.28	16.30	16.31	16.33	16.33	16.34	16.34	16.35	16.35	16.35										
2007	0.11	1.57	4.31	6.89	9.01	10.64	11.83	12.65	13.24	13.71	14.07	14.33	14.52	14.66	14.77	14.85	14.91	14.96	14.99	15.02	15.04	15.05	15.06	15.07	15.07	15.08	15.08	15.08	15.08	15.09										
2008	0.10	1.33	3.66	6.00	7.94	9.45	10.55	11.31	11.86	12.29	12.63	12.88	13.05	13.19	13.29	13.37	13.42	13.47	13.50	13.52	13.54	13.55	13.56	13.57	13.58	13.58	13.58	13.59	13.59	13.59										
2009	0.08	1.15	3.23	5.36	7.09	8.43	9.40	10.07	10.55	10.92	11.21	11.41	11.56	11.67	11.76	11.82	11.87	11.90	11.93	11.95	11.96	11.97	11.98	11.98	11.99	11.99	11.99	11.99	11.99	11.99										
2010	0.07	1.01	2.87	4.79	6.38	7.60	8.50	9.11	9.54	9.87	10.14	10.32	10.46	10.55	10.63	10.68	10.72	10.75	10.78	10.79	10.80	10.81	10.82	10.82	10.83	10.83	10.83	10.83	10.83	10.83										
2011	0.07	0.99	2.84	4.75	6.33	7.55	8.44	9.05	9.48	9.81	10.07	10.26	10.39	10.49	10.56	10.61	10.66	10.69	10.71	10.72	10.74	10.74	10.75	10.75	10.76	10.76	10.76	10.76	10.76	10.76										
2012	0.07	1.00	2.88	4.82	6.42	7.67	8.57	9.19	9.63	9.96	10.23	10.41	10.55	10.65	10.72	10.78	10.82	10.85	10.87	10.89	10.90	10.91	10.91	10.92	10.92	10.92	10.92	10.93	10.93	10.93										
2013	0.07	1.00	2.89	4.84	6.45	7.70	8.61	9.24	9.68	10.02	10.29	10.48	10.61	10.71	10.79	10.84	10.88	10.91	10.94	10.95	10.97	10.97	10.98	10.98	10.99	10.99	10.99	10.99	10.99	10.99										

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																																
1977	0.38	3.71	9.83	13.11	14.72	15.41	17.72	20.02	22.57	27.11	32.73	36.60	39.94	43.23	46.19	49.96	54.68	59.58	62.50	65.85	69.28	72.64	75.99	78.31	80.57	83.45	85.72	87.61	89.25	90.54																																
1978	0.33	2.67	4.62	5.88	6.69	8.54	10.44	12.57	17.29	23.87	28.30	32.18	35.98	39.46	44.02	50.21	56.59	59.74	63.45	66.76	70.66	74.31	76.59	78.71	81.22	83.94	85.72	87.19	88.37	89.11																																
1979	0.23	0.84	1.48	1.93	3.21	4.66	6.46	10.99	18.20	22.97	27.16	31.32	35.11	41.36	50.16	57.95	60.92	64.39	67.34	70.75	74.23	76.11	77.85	79.76	81.73	83.52	84.60	85.47	86.11	86.67																																
1980	0.30	1.07	1.39	3.08	4.98	7.48	17.14	30.05	35.24	39.02	42.89	46.97	53.83	60.48	65.95	67.88	70.07	71.84	73.81	75.71	76.91	77.83	78.85	79.87	80.70	81.41	81.90	82.25	82.56	82.82																																
1981	0.21	0.67	9.55	14.44	20.38	36.95	50.16	54.42	57.04	59.28	61.39	64.19	66.91	69.35	70.32	71.34	72.22	73.17	74.24	74.77	75.33	75.75	76.15	76.48	76.77	77.07	77.25	77.41	77.55	77.68																																
1982	0.38	20.01	28.16	37.61	55.27	65.54	68.66	70.41	71.61	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	78.47	78.56	78.64	78.70	78.76	78.81	78.85	78.89																																
1983	0.30	1.22	3.45	21.18	42.47	48.62	52.57	56.61	60.80	66.60	71.15	74.78	75.90	77.08	77.99	78.94	79.96	80.41	80.77	81.19	81.59	81.87	82.07	82.23	82.35	82.47	82.57	82.66	82.74	82.81																																
1984	0.21	1.67	20.79	40.85	47.14	51.26	55.01	58.33	62.66	66.41	69.63	70.67	71.74	72.58	73.40	74.20	74.62	74.97	75.35	75.71	76.12	76.31	76.82	77.26	77.64	77.98	78.28	78.54	78.77	78.97																																
1985	0.31	11.61	32.18	39.12	43.81	48.72	53.65	60.69	66.34	70.47	71.62	72.83	73.75	74.68	75.57	76.01	76.39	76.80	77.17	77.50	77.79	78.40	78.89	79.32	79.71	80.04	80.34	80.60	80.82	81.02																																
1986	0.53	4.31	6.91	9.85	13.80	18.30	29.05	45.40	56.74	59.22	62.64	65.15	68.62	71.84	73.24	74.73	76.53	78.21	79.29	79.98	80.96	81.55	82.08	82.57	83.01	83.41	83.78	84.11	84.40	84.66																																
1987	0.23	1.14	2.82	5.56	8.73	16.22	31.61	44.62	47.82	52.43	55.96	61.35	66.60	68.87	71.48	74.70	77.96	79.89	81.08	82.34	83.09	83.79	84.42	84.99	85.51	85.98	86.41	86.80	87.15	87.47																																
1988	0.28	1.51	4.35	8.58	21.05	40.91	54.72	57.75	61.87	64.85	68.87	72.60	74.31	76.07	78.12	80.00	81.30	82.10	83.08	83.67	84.22	84.71	85.16	85.57	85.95	86.30	86.61	86.90	87.16	87.39																																
1989	0.28	1.97	5.82	19.52	41.68	56.55	59.65	63.77	66.69	70.72	74.45	76.13	77.89	79.97	81.84	83.16	83.97	84.87	85.40	85.89	86.33	86.72	87.09	87.42	87.73	88.01	88.27	88.50	88.71	88.90																																
1990	0.25	1.84	10.84	36.61	54.34	57.78	62.44	65.63	70.21	74.50	76.34	78.34	80.79	83.02	84.48	85.37	86.31	86.80	87.26	87.67	88.03	88.37	88.68	88.97	89.24	89.48	89.71	89.91	90.10	90.27																																
1991	0.28	4.99	29.29	49.95	53.67	59.11	62.85	68.45	73.57	75.62	78.00	80.90	83.62	85.28	86.27	87.17	87.66	88.11	88.51	88.87	89.20	89.50	89.78	90.04	90.28	90.50	90.71	90.89	91.06	91.22																																
1992	0.36	7.62	23.02	27.86	35.41	41.30	51.18	60.74	64.29	68.92	74.60	80.33	83.42	85.13	86.39	87.15	87.84	88.43	88.93	89.38	89.78	90.15	90.49	90.80	91.08	91.34	91.57	91.78	91.97	92.14																																
1993	0.61	4.58	8.35	14.95	21.25	31.33	42.72	48.06	55.05	64.25	75.30	80.50	83.31	85.06	85.93	86.66	87.27	87.73	88.15	88.54	88.91	89.26	89.58	89.90	90.19	90.47	90.73	90.98	91.22	91.43																																
1994	0.29	2.26	8.19	14.00	24.08	35.14	40.79	48.29	57.93	70.44	76.62	80.16	82.38	83.39	84.22	84.86	85.37	85.84	86.28	86.70	87.08	87.46	87.81	88.16	88.48	88.80	89.10	89.38	89.65	89.91																																
1995	1.73	10.09	16.36	29.95	42.64	47.68	54.77	63.52	72.86	77.97	80.97	82.95	84.08	85.00	85.70	86.22	86.69	87.11	87.50	87.85	88.17	88.47	88.75	89.01	89.25	89.48	89.69	89.88	90.06	90.22																																
1996	0.37	3.00	13.95	27.37	33.24	42.35	54.05	67.29	74.19	78.23	81.19	82.85	84.15	85.08	85.73	86.28	86.76	87.20	87.59	87.95	88.27	88.57	88.85	89.11	89.35	89.56	89.77	89.95	90.12	90.27																																
1997	0.65	10.08	24.88	30.55	40.33	52.97	66.80	74.01	78.21	81.23	83.13	84.63	85.69	86.44	87.04	87.54	87.98	88.38	88.74	89.06	89.36	89.63	89.87	90.10	90.31	90.51	90.68	90.84	90.99	91.12																																
1998	0.86	6.34	11.64	22.07	37.19	58.34	68.87	74.85	78.93	80.99	82.68	83.87	84.73	85.44	86.03	86.53	86.99	87.42	87.81	88.18	88.52	88.84	89.14	89.43	89.71	89.97	90.21	90.44	90.66	90.86																																
1999	0.50	3.18	13.49	30.08	53.47	65.40	72.39	76.94	79.11	80.89	82.23	83.20	83.99	84.66	85.22	85.71	86.15	86.56	86.95	87.32	87.66	87.98	88.29	88.59	88.88	89.15	89.41	89.65	89.89	90.11																																
2000	0.77	25.12	48.96	66.46	74.68	79.33	82.41	84.34	85.89	87.06	87.95	88.64	89.16	89.57	89.90	90.17	90.40	90.60	90.78	90.94	91.08	91.21	91.32	91.43	91.52	91.61	91.68	91.75	91.81	91.86																																
2001	4.59	20.97	52.54	66.05	73.28	77.93	80.29	82.22	83.61	84.69	85.63	86.41	87.04	87.57	88.01	88.38	88.71	89.02	89.30	89.56	89.80	90.03	90.25	90.45	90.64	90.82	90.99	91.15	91.30	91.44																																
2002	2.41	32.67	51.52	62.46	69.34	72.26	74.63	76.45	77.90	79.21	80.40	81.43	82.29	83.02	83.65	84.20	84.70	85.18	85.63	86.05	86.45	86.84	87.21	87.57	87.92	88.25	88.57	88.88	89.18	89.46																																
2003	3.66	16.42	32.51	41.59	45.98	49.40	52.38	54.97	57.31	59.52	61.59	63.40	64.95	66.30	67.47	68.50	69.47	70.40	71.28	72.13	72.95	73.75	74.53	75.30	76.05	76.79	77.51	78.21	78.90	79.57																																
2004	2.77	17.56	28.46	34.25	38.94	42.70	46.05	49.17	51.98	54.62	57.08	59.22	61.05	62.62	63.98	65.19	66.32	67.39	68.42	69.40	70.34	71.26	72.16	73.04	73.89	74.73	75.55	76.34	77.11	77.86																																
2005	1.96	8.89	15.14	20.81	25.73	29.76	33.62	37.26	40.58	43.72	46.67	49.26	51.47	53.39	55.05	56.52	57.90	59.22	60.48	61.68	62.84	63.97	65.08	66.16	67.23	68.26	69.28	70.27	71.23	72.17																																
2006	1.03	5.63	11.44	17.03	22.04	26.36	30.43	34.29	37.81	41.14	44.28	47.04	49.44	51.51	53.29	54.83	56.27	57.63	58.92	60.14	61.29	62.41	63.50	64.56	65.58	66.57	67.53	68.46	69.35	70.21																																
2007	2.45	9.86	17.67	24.42	30.32	35.25	39.81	44.01	47.76	51.21	54.37	57.10	59.40	61.35	63.00	64.43	65.73	66.95	68.09	69.15	70.14	71.09	72.00	72.87	73.70	74.49	75.24	75.95	76.63	77.27																																
2008	2.41	9.14	16.39	23.46	29.75	35.04	39.91	44.39	48.36	52.01	55.34	58.19	60.60	62.62	64.33	65.80	67.15	68.40	69.57	70.66	71.68	72.65	73.58	74.47	75.31	76.11	76.87	77.59	78.27	78.92																																
2009	2.26	9.05	17.24	25.27	32.39	38.28	43.63	48.49	52.73	56.58	60.04	62.96	65.39	67.41	69.10	70.53	71.84	73.04	74.15	75.18	76.13	77.02	77.87	78.67	79.42	80.13	80.80	81.42	82.00	82.55																																
2010	2.31	9.65	18.47	27.02	34.54	40.70	46.26	51.27	55.62	59.53	63.01	65.93	68.34	70.34																																																

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										
1987	0.01	0.47	1.27	1.53	1.47	1.44	1.24	1.29	1.13	1.04	0.93	0.80	0.70	0.56	0.26	0.27	0.22	0.22	0.25	0.28	0.21	0.18	0.16	0.12	0.11	0.10	0.09	0.08	0.07	0.06										
1988	0.04	1.16	2.60	2.63	2.64	2.40	2.36	2.29	2.10	1.50	1.50	1.19	0.91	0.41	0.23	0.39	0.13	0.23	0.22	0.26	0.23	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09										
1989	0.04	1.19	2.91	2.43	2.78	2.66	3.06	2.34	2.00	1.31	1.21	0.85	0.53	0.40	0.46	0.82	0.47	0.24	0.28	0.26	0.23	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09										
1990	0.02	0.69	1.84	2.23	2.46	2.80	1.99	1.76	1.39	1.47	0.87	0.74	0.42	0.25	0.21	0.74	0.26	0.31	0.28	0.25	0.23	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09										
1991	0.01	0.44	1.48	2.00	2.03	1.58	1.60	1.23	1.11	0.98	0.61	0.43	0.36	0.23	0.41	0.45	0.34	0.31	0.27	0.24	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08										
1992	0.00	0.24	0.71	0.95	0.99	0.95	0.84	0.94	0.68	0.42	0.31	0.28	0.41	0.17	0.54	0.33	0.28	0.25	0.19	0.17	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06										
1993	0.00	0.18	0.61	0.90	1.24	1.15	0.98	0.76	0.43	0.34	0.29	0.28	0.21	0.36	0.29	0.22	0.19	0.13	0.12	0.10	0.09	0.08	0.08	0.07	0.06	0.05	0.05	0.04	0.04	0.04										
1994	0.01	0.28	0.68	0.97	1.06	0.91	0.72	0.48	0.37	0.32	0.30	0.28	0.38	0.25	0.19	0.16	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05	0.04	0.04	0.04	0.03	0.03										
1995	0.02	0.43	1.26	1.83	1.60	1.61	1.15	0.78	0.93	0.95	0.74	0.64	0.45	0.38	0.33	0.26	0.23	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06										
1996	0.01	0.41	1.26	1.56	1.52	0.93	0.77	0.76	0.71	0.65	1.00	0.68	0.52	0.45	0.31	0.29	0.26	0.23	0.21	0.19	0.17	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06										
1997	0.02	0.56	1.42	1.75	1.29	1.02	1.04	1.01	1.08	1.25	0.90	0.71	0.61	0.43	0.38	0.35	0.31	0.28	0.25	0.23	0.20	0.18	0.16	0.15	0.13	0.12	0.10	0.09	0.08	0.08										
1998	0.00	0.20	0.74	0.79	0.75	0.85	1.15	0.98	1.16	0.63	0.47	0.39	0.29	0.28	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	0.06	0.06	0.05										
1999	0.01	0.24	0.51	0.66	0.91	1.06	1.03	1.03	0.52	0.40	0.34	0.26	0.26	0.23	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06	0.05	0.05	0.04										
2000	0.02	0.39	1.21	2.18	2.98	2.36	1.94	1.14	0.89	0.76	0.55	0.49	0.44	0.39	0.35	0.32	0.28	0.25	0.23	0.21	0.18	0.17	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07										
2001	0.00	0.21	1.32	2.68	2.87	2.36	0.90	0.66	0.53	0.40	0.37	0.33	0.29	0.26	0.24	0.21	0.19	0.17	0.15	0.14	0.13	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05										
2002	0.01	0.42	1.74	2.17	1.83	0.80	0.62	0.53	0.40	0.37	0.32	0.28	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	0.06	0.06	0.05	0.05	0.04										
2003	0.01	0.43	1.09	1.03	0.49	0.50	0.45	0.37	0.31	0.26	0.22	0.20	0.18	0.16	0.14	0.13	0.12	0.10	0.09	0.08	0.08	0.07	0.06	0.05	0.05	0.04	0.04	0.04	0.03	0.03										
2004	0.06	0.68	0.92	0.53	0.58	0.51	0.41	0.35	0.29	0.24	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06	0.05	0.05	0.04	0.04	0.03	0.03	0.03										
2005	0.03	0.33	0.50	0.74	0.68	0.56	0.46	0.38	0.31	0.26	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05	0.04	0.04	0.03	0.03	0.03										
2006	0.01	0.71	1.68	1.69	1.25	1.00	0.79	0.62	0.49	0.40	0.32	0.26	0.21	0.19	0.17	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06	0.05	0.05	0.04	0.04	0.03										
2007	0.06	0.92	1.66	1.69	1.51	1.27	1.01	0.82	0.66	0.53	0.43	0.35	0.29	0.25	0.23	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06	0.05	0.05										
2008	0.05	0.82	1.47	1.73	1.52	1.22	0.98	0.79	0.64	0.52	0.41	0.34	0.29	0.25	0.23	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06	0.05	0.05										
2009	0.05	0.83	1.57	1.79	1.52	1.23	0.99	0.80	0.65	0.53	0.42	0.35	0.29	0.26	0.23	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06	0.05	0.05										
2010	0.05	0.82	1.56	1.79	1.53	1.25	1.01	0.82	0.67	0.54	0.43	0.35	0.30	0.26	0.23	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05										
2011	0.05	0.79	1.52	1.75	1.52	1.23	1.00	0.81	0.66	0.54	0.43	0.35	0.29	0.26	0.23	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05										
2012	0.05	0.80	1.56	1.81	1.57	1.27	1.03	0.84	0.67	0.55	0.44	0.36	0.30	0.26	0.24	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05										
2013	0.05	0.82	1.60	1.84	1.58	1.28	1.04	0.84	0.68	0.55	0.44	0.36	0.30	0.26	0.24	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05										

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
1987	0.49	1.93	2.30	3.10	3.52	8.36	20.96	22.87	6.29	10.03	8.92	15.91	19.59	10.35	12.99	19.02	23.71	17.29	12.27	17.06	12.61	12.53	11.94	11.50	11.19	10.85	10.55	10.27	9.99	9.72
1988	2.35	7.55	7.85	8.44	21.17	32.87	31.99	9.52	13.40	11.26	15.55	18.97	10.48	11.29	15.63	16.69	14.38	10.02	17.86	13.25	12.99	12.71	12.36	12.04	11.72	11.40	11.11	10.83	10.54	10.25
1989	6.56	15.35	13.93	26.08	32.99	34.21	12.92	16.01	11.01	16.53	16.87	11.11	10.41	14.17	14.50	12.01	7.82	16.04	13.45	13.08	12.86	12.54	12.21	11.89	11.62	11.41	11.07	10.77	10.48	10.20
1990	4.37	16.49	29.12	38.04	35.55	11.08	15.50	12.58	18.20	18.92	10.44	11.59	16.08	19.18	15.38	9.98	18.85	13.20	12.85	12.48	12.17	11.88	11.63	11.33	11.06	10.82	10.57	10.28	10.01	9.74
1991	2.63	31.25	44.37	39.24	11.02	17.60	13.70	19.68	23.15	10.73	14.18	19.67	21.10	16.76	13.00	17.37	13.78	13.45	12.99	12.55	12.20	11.87	11.55	11.24	10.95	10.62	10.32	10.05	9.78	9.51
1992	2.61	25.91	30.28	8.04	13.31	10.69	19.97	23.84	11.18	15.26	25.06	32.39	20.50	14.32	16.87	13.30	13.31	12.63	12.09	11.77	11.47	11.18	10.88	10.59	10.30	10.03	9.76	9.50	9.24	9.01
1993	2.87	11.64	5.75	8.98	8.24	15.28	20.00	10.00	15.66	25.82	40.06	26.44	17.63	18.18	12.54	12.80	11.87	10.44	10.14	9.87	9.59	9.32	9.06	8.81	8.57	8.33	8.08	7.86	7.64	7.43
1994	1.93	4.31	7.18	7.28	11.57	15.50	9.45	13.31	20.88	37.05	26.29	18.61	16.82	11.44	11.46	10.31	8.91	8.50	8.26	8.03	7.80	7.58	7.36	7.16	6.96	6.76	6.57	6.39	6.21	6.04
1995	2.18	14.24	9.37	20.32	22.80	10.70	17.63	25.70	34.29	27.07	21.58	17.21	13.07	13.06	12.39	11.94	11.63	11.35	11.05	10.75	10.47	10.19	9.92	9.65	9.39	9.17	8.96	8.71	8.48	8.21
1996	2.01	6.00	16.39	21.28	10.10	17.21	27.39	42.20	32.00	24.44	24.64	19.91	20.10	18.24	16.34	15.71	15.28	14.87	14.46	14.07	13.68	13.31	12.95	12.59	12.24	11.89	11.55	11.23	10.91	10.60
1997	2.66	24.41	25.26	9.66	18.29	29.03	40.94	33.68	26.19	25.59	21.49	19.94	18.53	18.05	17.60	17.15	16.72	16.29	15.90	15.50	15.09	14.70	14.31	13.94	13.56	13.18	12.83	12.49	12.16	11.83
1998	3.72	15.89	8.14	16.81	29.76	49.81	38.55	29.94	26.48	19.18	19.00	16.60	14.71	13.92	13.55	13.19	12.84	12.50	12.17	11.85	11.50	11.21	10.91	10.62	10.33	10.03	9.73	9.47	9.21	8.97
1999	2.54	5.99	13.14	23.93	45.58	36.01	28.91	25.17	16.38	15.42	12.70	11.14	10.23	9.93	9.64	9.36	9.09	8.83	8.57	8.33	8.13	7.91	7.68	7.46	7.25	7.04	6.85	6.65	6.45	6.25
2000	3.18	29.14	34.16	41.50	37.95	29.97	27.23	21.05	21.41	20.11	18.91	18.43	17.94	17.48	17.02	16.57	16.13	15.70	15.28	14.87	14.58	14.22	13.84	13.47	13.08	12.73	12.40	12.10	11.76	11.47
2001	6.45	30.59	51.87	38.54	31.43	27.56	18.61	18.01	15.56	14.23	13.46	13.19	12.85	12.51	12.18	11.86	11.54	11.23	10.93	10.64	10.38	10.14	9.86	9.60	9.34	9.08	8.84	8.60	8.36	8.13
2002	9.33	47.02	34.84	28.64	24.37	15.34	14.13	11.67	10.47	9.82	9.67	9.47	9.21	8.96	8.72	8.48	8.24	8.02	7.80	7.58	7.40	7.22	7.02	6.82	6.63	6.45	6.27	6.10	5.92	5.75
2003	11.67	20.75	23.78	16.82	9.55	8.32	8.45	9.31	9.22	9.08	8.89	8.61	8.34	8.08	7.83	7.59	7.35	7.12	6.90	6.69	6.50	6.32	6.13	5.94	5.76	5.59	5.43	5.27	5.11	4.96
2004	7.12	20.80	16.47	9.28	7.95	7.91	8.45	8.39	8.34	8.27	8.08	7.86	7.65	7.43	7.23	7.03	6.83	6.64	6.45	6.27	6.12	5.96	5.80	5.63	5.48	5.34	5.20	5.06	4.92	4.78
2005	5.31	12.45	8.61	7.32	7.70	8.85	8.84	8.83	8.85	8.82	8.73	8.51	8.28	8.05	7.82	7.61	7.39	7.19	6.99	6.79	6.67	6.53	6.35	6.17	6.00	5.86	5.71	5.55	5.40	5.25
2006	3.45	7.37	7.47	6.86	6.59	6.70	6.82	6.96	7.11	7.19	7.27	7.30	7.25	7.10	6.91	6.72	6.54	6.35	6.17	6.00	5.85	5.70	5.54	5.39	5.23	5.10	4.96	4.82	4.69	4.56
2007	6.06	11.36	10.83	9.48	9.27	9.17	9.33	9.47	9.60	9.71	9.84	9.87	9.80	9.59	9.34	9.09	8.85	8.61	8.38	8.15	7.93	7.73	7.52	7.31	7.11	6.93	6.76	6.56	6.38	6.21
2008	6.10	10.70	10.02	9.74	9.73	9.86	9.97	10.13	10.26	10.39	10.51	10.51	10.38	10.14	9.87	9.60	9.34	9.08	8.83	8.59	8.37	8.14	7.91	7.70	7.48	7.28	7.09	6.90	6.70	6.52
2009	5.88	10.92	11.47	11.49	11.67	11.82	11.95	12.11	12.26	12.40	12.54	12.51	12.38	12.10	11.79	11.48	11.17	10.87	10.58	10.29	10.04	9.79	9.52	9.27	9.01	8.78	8.55	8.32	8.09	7.86
2010	6.27	11.90	12.43	12.40	12.54	12.64	12.77	12.94	13.08	13.24	13.42	13.44	13.31	13.02	12.69	12.36	12.03	11.72	11.41	11.11	10.83	10.57	10.28	10.01	9.74	9.49	9.25	9.00	8.76	8.51
2011	6.24	12.04	12.53	12.46	12.56	12.68	12.82	12.95	13.11	13.24	13.39	13.40	13.28	13.00	12.66	12.33	12.01	11.69	11.38	11.08	10.81	10.54	10.25	9.98	9.71	9.48	9.25	8.99	8.74	8.50
2012	6.05	11.85	12.36	12.29	12.42	12.53	12.68	12.82	13.00	13.13	13.25	13.30	13.20	12.94	12.62	12.29	11.97	11.65	11.35	11.05	10.77	10.49	10.21	9.94	9.68	9.43	9.18	8.94	8.69	8.45
2013	6.21	11.79	12.27	12.25	12.38	12.52	12.64	12.80	12.97	13.13	13.28	13.32	13.22	12.95	12.63	12.31	11.99	11.67	11.36	11.06	10.79	10.52	10.24	9.96	9.69	9.46	9.21	8.96	8.71	8.47

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
1987	0.01	0.48	1.72	3.15	4.47	5.69	6.64	7.41	7.92	8.35	8.70	8.97	9.16	9.29	9.34	9.38	9.42	9.44	9.46	9.48	9.49	9.51	9.51	9.52	9.52	9.53	9.53	9.53	9.53	9.53	
1988	0.04	1.17	3.49	5.59	7.46	8.76	9.59	10.11	10.54	10.80	11.02	11.17	11.26	11.29	11.31	11.34	11.34	11.36	11.36	11.37	11.38	11.39	11.39	11.39	11.40	11.40	11.40	11.40	11.40	11.40	
1989	0.04	1.16	3.42	5.00	6.29	7.08	7.66	8.03	8.29	8.43	8.54	8.61	8.64	8.67	8.69	8.73	8.74	8.75	8.76	8.77	8.77	8.78	8.78	8.78	8.78	8.78	8.79	8.79	8.79	8.79	
1990	0.02	0.67	2.13	3.35	4.15	4.71	5.06	5.31	5.49	5.63	5.70	5.75	5.78	5.79	5.80	5.82	5.83	5.84	5.85	5.85	5.86	5.86	5.86	5.86	5.86	5.86	5.87	5.87	5.87	5.87	
1991	0.01	0.44	1.42	2.14	2.57	2.86	3.10	3.25	3.36	3.44	3.48	3.50	3.52	3.53	3.54	3.55	3.56	3.56	3.57	3.57	3.57	3.57	3.57	3.58	3.58	3.58	3.58	3.58	3.58	3.58	
1992	0.00	0.23	0.75	1.22	1.67	2.03	2.32	2.58	2.72	2.79	2.84	2.87	2.90	2.91	2.94	2.95	2.96	2.97	2.97	2.97	2.98	2.98	2.98	2.99	2.99	2.99	2.99	2.99	2.99	2.99	
1993	0.00	0.18	0.70	1.43	2.32	3.08	3.61	3.94	4.11	4.22	4.29	4.33	4.35	4.38	4.40	4.41	4.42	4.43	4.43	4.44	4.44	4.44	4.44	4.44	4.45	4.45	4.45	4.45	4.45	4.45	
1994	0.01	0.29	0.93	1.76	2.60	3.23	3.65	3.90	4.06	4.18	4.24	4.29	4.34	4.36	4.38	4.40	4.40	4.41	4.42	4.42	4.42	4.43	4.43	4.43	4.44	4.44	4.44	4.44	4.44	4.44	
1995	0.02	0.45	1.50	2.86	3.78	4.49	4.93	5.18	5.39	5.53	5.61	5.67	5.70	5.72	5.74	5.75	5.76	5.76	5.77	5.77	5.78	5.78	5.78	5.78	5.79	5.79	5.79	5.79	5.79	5.79	
1996	0.01	0.41	1.56	2.74	3.63	4.11	4.43	4.66	4.78	4.86	4.95	4.99	5.02	5.04	5.05	5.05	5.06	5.06	5.07	5.07	5.07	5.07	5.07	5.08	5.08	5.08	5.08	5.08	5.08		
1997	0.02	0.56	1.60	2.54	3.15	3.54	3.81	3.97	4.08	4.17	4.22	4.25	4.27	4.28	4.29	4.29	4.30	4.30	4.30	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	
1998	0.00	0.19	0.79	1.37	1.82	2.18	2.42	2.54	2.64	2.68	2.70	2.72	2.73	2.74	2.74	2.75	2.75	2.75	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	
1999	0.01	0.25	0.71	1.23	1.77	2.10	2.31	2.45	2.51	2.54	2.57	2.59	2.60	2.61	2.62	2.63	2.63	2.64	2.64	2.65	2.65	2.65	2.65	2.65	2.66	2.66	2.66	2.66	2.66	2.66	
2000	0.02	0.40	1.22	2.18	2.92	3.27	3.46	3.54	3.59	3.62	3.64	3.65	3.66	3.67	3.68	3.68	3.68	3.68	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	
2001	0.00	0.20	1.05	1.86	2.37	2.65	2.72	2.77	2.80	2.81	2.83	2.84	2.85	2.85	2.86	2.86	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.88	2.88	2.88	2.88	2.88	2.88	2.88	
2002	0.01	0.39	1.22	1.87	2.26	2.38	2.46	2.52	2.56	2.59	2.61	2.63	2.65	2.66	2.67	2.68	2.69	2.69	2.70	2.70	2.70	2.71	2.71	2.71	2.71	2.71	2.72	2.72	2.72	2.72	
2003	0.01	0.39	1.15	1.69	1.90	2.09	2.25	2.37	2.46	2.53	2.58	2.62	2.66	2.69	2.71	2.73	2.75	2.76	2.77	2.78	2.79	2.80	2.80	2.81	2.81	2.81	2.82	2.82	2.82	2.82	
2004	0.06	0.70	1.36	1.68	2.00	2.25	2.44	2.58	2.69	2.77	2.84	2.89	2.94	2.98	3.01	3.03	3.06	3.07	3.09	3.10	3.11	3.12	3.13	3.13	3.14	3.15	3.15	3.15	3.16	3.16	
2005	0.03	0.35	0.76	1.31	1.78	2.14	2.40	2.59	2.74	2.85	2.93	3.00	3.06	3.10	3.14	3.17	3.20	3.22	3.24	3.25	3.26	3.27	3.28	3.29	3.30	3.30	3.31	3.31	3.31	3.32	
2006	0.01	0.70	2.19	3.55	4.47	5.15	5.64	6.00	6.27	6.46	6.61	6.72	6.80	6.87	6.93	6.97	7.01	7.04	7.07	7.09	7.11	7.13	7.14	7.16	7.17	7.17	7.18	7.19	7.19	7.20	
2007	0.06	0.92	2.29	3.51	4.47	5.20	5.72	6.09	6.36	6.56	6.70	6.80	6.88	6.94	6.99	7.03	7.06	7.09	7.11	7.13	7.14	7.16	7.17	7.18	7.18	7.19	7.19	7.20	7.20	7.20	
2008	0.05	0.82	2.04	3.32	4.31	5.01	5.52	5.88	6.14	6.33	6.46	6.56	6.63	6.69	6.74	6.77	6.81	6.83	6.85	6.87	6.88	6.89	6.90	6.91	6.91	6.92	6.92	6.93	6.93	6.93	
2009	0.05	0.83	2.13	3.43	4.38	5.05	5.51	5.84	6.08	6.24	6.36	6.44	6.50	6.55	6.58	6.61	6.63	6.65	6.67	6.68	6.69	6.69	6.70	6.71	6.71	6.71	6.72	6.72	6.72	6.72	
2010	0.05	0.82	2.09	3.35	4.27	4.92	5.37	5.69	5.91	6.07	6.17	6.25	6.30	6.34	6.38	6.40	6.42	6.44	6.45	6.46	6.47	6.47	6.48	6.48	6.49	6.49	6.49	6.49	6.49	6.50	
2011	0.05	0.79	2.03	3.26	4.17	4.81	5.25	5.56	5.78	5.94	6.04	6.12	6.17	6.21	6.24	6.27	6.29	6.30	6.32	6.33	6.33	6.34	6.34	6.35	6.35	6.35	6.36	6.36	6.36	6.36	
2012	0.05	0.80	2.08	3.36	4.31	4.97	5.44	5.76	5.99	6.15	6.26	6.33	6.39	6.43	6.47	6.49	6.51	6.53	6.54	6.55	6.56	6.56	6.57	6.57	6.58	6.58	6.58	6.58	6.59	6.59	
2013	0.05	0.82	2.13	3.42	4.38	5.05	5.52	5.84	6.07	6.23	6.34	6.42	6.48	6.52	6.55	6.58	6.60	6.61	6.63	6.64	6.65	6.65	6.66	6.66	6.66	6.67	6.67	6.67	6.67	6.67	

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									
1987	0.49	2.42	4.65	7.55	10.69	17.79	33.82	47.44	50.27	54.47	57.78	63.12	68.59	70.89	73.46	76.73	80.03	81.85	82.92	84.22	85.01	85.70	86.27	86.76	87.17	87.53	87.84	88.11	88.35	88.56									
1988	2.35	9.73	16.72	23.45	38.47	56.24	67.44	69.63	72.34	74.27	76.59	78.94	79.98	80.97	82.18	83.26	84.04	84.50	85.24	85.69	86.07	86.40	86.67	86.90	87.10	87.28	87.42	87.55	87.66	87.76									
1989	6.56	20.89	31.75	48.66	63.95	74.13	76.55	79.08	80.50	82.35	83.91	84.75	85.44	86.28	87.01	87.53	87.82	88.37	88.76	89.08	89.36	89.59	89.79	89.96	90.11	90.23	90.34	90.44	90.52	90.59									
1990	4.37	20.14	43.20	64.00	75.61	77.85	80.55	82.36	84.61	86.48	87.30	88.12	89.10	90.08	90.72	91.07	91.65	91.98	92.26	92.50	92.70	92.87	93.02	93.15	93.26	93.35	93.43	93.51	93.57	93.62									
1991	2.63	33.06	62.57	76.70	79.03	82.27	84.31	86.78	89.09	89.90	90.85	91.96	92.92	93.52	93.90	94.35	94.64	94.88	95.08	95.25	95.40	95.52	95.62	95.71	95.79	95.86	95.92	95.97	96.01	96.05									
1992	2.61	27.84	49.62	53.61	59.62	63.76	70.59	77.05	79.33	82.07	85.86	89.52	91.08	91.94	92.81	93.38	93.87	94.27	94.60	94.89	95.13	95.34	95.52	95.68	95.82	95.94	96.04	96.13	96.21	96.29									
1993	2.87	14.18	19.10	26.30	32.25	42.25	53.19	57.51	63.54	71.90	81.47	85.23	87.07	88.63	89.51	90.29	90.92	91.41	91.83	92.20	92.52	92.80	93.05	93.27	93.47	93.64	93.80	93.93	94.06	94.17									
1994	1.93	6.16	12.88	19.16	28.31	39.02	44.48	51.38	60.72	73.76	79.56	82.58	84.79	86.03	87.13	88.01	88.68	89.27	89.79	90.26	90.67	91.04	91.38	91.68	91.95	92.19	92.41	92.62	92.80	92.97									
1995	2.18	16.11	23.93	39.08	52.32	57.02	63.80	71.84	79.72	83.75	86.06	87.50	88.39	89.16	89.80	90.33	90.79	91.18	91.52	91.81	92.06	92.28	92.47	92.64	92.79	92.92	93.04	93.14	93.23	93.31									
1996	2.01	7.89	22.92	38.99	44.88	53.74	65.29	78.07	83.59	86.43	88.58	89.87	90.90	91.65	92.19	92.62	92.98	93.27	93.51	93.71	93.88	94.02	94.14	94.23	94.32	94.39	94.45	94.51	94.55	94.59									
1997	2.66	26.42	44.86	50.04	58.71	69.78	80.71	85.92	88.57	90.45	91.58	92.48	93.14	93.62	94.00	94.30	94.54	94.73	94.89	95.02	95.12	95.21	95.28	95.34	95.39	95.43	95.46	95.49	95.52	95.54									
1998	3.72	19.02	25.59	37.97	56.03	77.02	85.04	88.80	91.09	92.29	93.25	93.92	94.41	94.81	95.14	95.42	95.66	95.86	96.03	96.17	96.29	96.40	96.49	96.57	96.64	96.70	96.75	96.80	96.84	96.87									
1999	2.54	8.38	20.38	39.27	66.39	77.85	83.65	87.18	88.88	90.21	91.13	91.83	92.40	92.90	93.33	93.71	94.04	94.34	94.60	94.83	95.03	95.21	95.38	95.52	95.66	95.78	95.88	95.98	96.07	96.15									
2000	3.18	31.39	54.69	72.98	82.41	86.80	89.51	90.99	92.16	93.01	93.65	94.15	94.54	94.86	95.11	95.31	95.47	95.60	95.71	95.80	95.88	95.94	95.99	96.03	96.07	96.10	96.13	96.15	96.17	96.18									
2001	6.45	35.06	68.64	80.32	85.92	89.15	90.67	91.86	92.70	93.34	93.86	94.30	94.66	94.97	95.24	95.46	95.66	95.82	95.97	96.09	96.20	96.29	96.37	96.45	96.51	96.57	96.61	96.66	96.70	96.73									
2002	9.33	51.96	68.56	77.22	82.31	84.68	86.51	87.80	88.81	89.66	90.41	91.07	91.65	92.16	92.61	93.01	93.37	93.68	93.97	94.22	94.45	94.65	94.84	95.00	95.16	95.29	95.42	95.53	95.64	95.73									
2003	11.67	29.99	46.55	55.35	59.45	62.67	65.64	68.63	71.31	73.69	75.80	77.67	79.31	80.77	82.06	83.22	84.25	85.18	86.01	86.76	87.44	88.06	88.62	89.13	89.59	90.02	90.41	90.76	91.09	91.39									
2004	7.12	26.43	38.43	44.02	48.33	52.26	56.10	59.58	62.74	65.59	68.15	70.43	72.47	74.30	75.94	77.42	78.76	79.96	81.06	82.05	82.96	83.79	84.55	85.25	85.88	86.47	87.01	87.51	87.97	88.39									
2005	5.31	17.10	24.21	29.70	35.01	40.60	45.67	50.25	54.43	58.21	61.61	64.63	67.30	69.69	71.82	73.72	75.43	76.97	78.35	79.60	80.75	81.79	82.74	83.60	84.39	85.11	85.77	86.38	86.94	87.45									
2006	3.45	10.56	17.20	22.73	27.59	32.14	36.42	40.45	44.26	47.81	51.14	54.22	57.05	59.62	61.93	64.03	65.92	67.64	69.21	70.63	71.93	73.13	74.22	75.23	76.15	77.00	77.78	78.51	79.18	79.80									
2007	6.06	16.73	25.65	32.48	38.41	43.65	48.42	52.76	56.71	60.30	63.56	66.50	69.11	71.42	73.44	75.22	76.79	78.18	79.41	80.51	81.49	82.37	83.16	83.86	84.50	85.08	85.60	86.07	86.50	86.89									
2008	6.10	16.13	24.45	31.61	37.94	43.63	48.75	53.39	57.56	61.34	64.73	67.76	70.43	72.75	74.78	76.56	78.12	79.48	80.69	81.76	82.71	83.56	84.32	84.99	85.60	86.14	86.64	87.08	87.48	87.85									
2009	5.88	16.16	25.68	33.97	41.28	47.71	53.35	58.34	62.73	66.60	70.00	72.96	75.51	77.69	79.55	81.14	82.51	83.69	84.71	85.60	86.38	87.05	87.65	88.17	88.63	89.04	89.41	89.73	90.02	90.27									
2010	6.27	17.41	27.58	36.30	43.86	50.42	56.12	61.11	65.45	69.24	72.56	75.42	77.86	79.92	81.66	83.14	84.40	85.47	86.40	87.19	87.88	88.48	89.00	89.45	89.84	90.19	90.50	90.77	91.01	91.22									
2011	6.24	17.53	27.76	36.51	44.07	50.64	56.35	61.32	65.66	69.44	72.74	75.58	78.01	80.07	81.81	83.28	84.54	85.61	86.53	87.32	88.01	88.60	89.12	89.58	89.97	90.32	90.63	90.90	91.14	91.35									
2012	6.05	17.18	27.32	36.00	43.53	50.06	55.76	60.74	65.09	68.89	72.20	75.06	77.52	79.60	81.36	82.86	84.13	85.22	86.16	86.97	87.66	88.27	88.80	89.26	89.66	90.02	90.33	90.60	90.85	91.07									
2013	6.21	17.26	27.32	35.96	43.47	49.99	55.67	60.64	64.99	68.79	72.10	74.97	77.43	79.52	81.28	82.78	84.05	85.14	86.08	86.89	87.59	88.19	88.72	89.18	89.58	89.94	90.25	90.53	90.77	90.99									

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
1977	0.00	0.71	1.34	0.78	0.49	0.51	1.07	0.38	0.40	0.84	0.23	0.27	0.58	0.64	0.00
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	1.72	2.67	1.84	1.27	0.79	0.68	0.50	0.40	0.47	0.41	0.12	0.18
1985	0.00	0.22	1.11	2.03	1.61	1.27	0.95	0.87	0.72	0.82	0.73	0.58	0.30	0.25	0.20
1986	0.00	0.15	0.55	0.73	0.67	0.54	0.50	0.38	0.38	0.36	0.25	0.16	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	1.05	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	0.76	0.70	0.54	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	0.50	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	0.53	0.66	0.51	0.50	0.45	0.29	0.20	0.15	0.06	0.13	0.03	0.07
1993	0.00	0.05	0.31	0.40	0.37	0.35	0.30	0.24	0.16	0.10	0.16	0.12	0.11	0.11	0.09
1994	0.00	0.07	0.19	0.32	0.36	0.27	0.35	0.24	0.15	0.15	0.16	0.04	0.14	0.11	0.08
1995	0.01	0.12	0.44	0.77	0.74	0.68	0.45	0.48	0.50	0.54	0.19	0.26	0.21	0.16	0.13
1996	0.00	0.10	0.37	0.48	0.56	0.54	0.47	0.51	0.29	0.38	0.41	0.23	0.16	0.13	0.10
1997	0.00	0.07	0.34	0.65	0.61	0.55	0.40	0.37	0.63	0.45	0.28	0.20	0.16	0.11	0.09
1998	0.00	0.11	0.37	0.40	0.55	0.57	0.48	0.42	0.49	0.31	0.22	0.18	0.14	0.11	0.09
1999	0.00	0.10	0.32	0.45	0.72	0.66	0.56	0.43	0.34	0.25	0.20	0.16	0.13	0.10	0.08
2000	0.00	0.12	0.67	1.33	1.85	1.03	1.28	0.90	0.71	0.55	0.40	0.32	0.26	0.21	0.17
2001	0.00	0.18	0.71	1.26	1.16	1.20	0.71	0.53	0.42	0.32	0.25	0.21	0.17	0.14	0.11
2002	0.02	0.24	0.64	0.92	0.81	0.60	0.47	0.38	0.30	0.24	0.20	0.16	0.13	0.11	0.09
2003	0.01	0.21	0.43	0.59	0.57	0.48	0.38	0.29	0.24	0.19	0.16	0.13	0.10	0.09	0.07
2004	0.01	0.14	0.50	0.61	0.57	0.46	0.35	0.29	0.23	0.19	0.15	0.12	0.10	0.08	0.07
2005	0.00	0.22	0.58	0.72	0.65	0.49	0.39	0.32	0.26	0.21	0.17	0.14	0.11	0.09	0.07
2006	0.00	0.31	0.92	1.06	0.88	0.65	0.49	0.40	0.32	0.26	0.21	0.17	0.14	0.11	0.09
2007	0.01	0.30	0.84	0.93	0.76	0.59	0.46	0.37	0.30	0.24	0.19	0.15	0.12	0.10	0.08
2008	0.01	0.29	0.79	0.86	0.73	0.58	0.46	0.37	0.30	0.24	0.20	0.16	0.13	0.10	0.09
2009	0.01	0.22	0.60	0.69	0.59	0.47	0.38	0.31	0.25	0.21	0.17	0.14	0.11	0.09	0.07
2010	0.01	0.19	0.54	0.64	0.57	0.47	0.38	0.31	0.25	0.21	0.17	0.14	0.11	0.09	0.08
2011	0.01	0.18	0.51	0.60	0.53	0.43	0.34	0.28	0.23	0.19	0.15	0.13	0.10	0.08	0.07
2012	0.01	0.19	0.55	0.64	0.56	0.45	0.36	0.30	0.24	0.20	0.16	0.13	0.11	0.09	0.07
2013	0.01	0.21	0.55	0.63	0.55	0.44	0.35	0.29	0.24	0.19	0.16	0.13	0.11	0.09	0.07

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
1977	1.40	3.97	3.87	3.92	3.46	3.09	5.16	4.36	5.18	5.91	14.93	8.00	9.01	9.97	19.06
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	20.26	12.48	15.37	19.23
1984	0.28	1.47	12.67	21.25	9.44	7.59	8.92	10.49	19.07	19.05	17.63	9.28	11.62	13.42	18.57
1985	0.29	9.54	21.06	8.76	7.18	8.76	10.76	21.10	21.13	18.40	8.77	9.77	10.84	12.80	14.90
1986	0.58	4.70	4.22	4.79	6.32	7.84	16.39	23.50	22.35	9.53	13.16	12.27	15.39	17.29	17.93
1987	0.45	1.70	2.86	4.44	5.28	9.80	17.42	19.74	9.34	12.40	11.70	15.40	18.02	16.36	24.96
1988	0.49	1.77	3.59	5.20	11.01	19.35	20.83	8.80	12.10	10.94	13.87	14.75	13.93	15.45	21.82
1989	0.40	2.12	4.02	11.40	20.53	21.86	9.32	12.24	10.52	13.95	15.48	11.47	13.64	18.16	23.67
1990	0.52	2.34	8.23	21.60	23.58	9.02	13.00	11.25	14.92	15.54	12.01	13.89	16.58	20.50	24.35
1991	0.61	3.95	17.35	23.49	9.02	12.51	11.72	15.26	17.37	12.07	13.25	17.72	19.81	18.87	24.31
1992	0.62	6.15	13.73	8.08	12.36	11.66	16.46	17.79	12.43	14.33	18.01	21.70	21.17	20.70	22.93
1993	0.65	4.63	5.62	8.67	9.25	12.85	16.41	10.82	12.85	16.99	21.40	18.13	16.71	20.27	16.12
1994	0.69	2.83	6.38	7.10	10.75	12.49	9.62	11.67	14.64	18.69	16.72	14.13	17.15	13.95	14.08
1995	1.20	6.23	7.77	13.62	14.48	9.71	13.27	16.14	17.13	15.14	14.94	16.39	16.29	17.31	17.36
1996	0.80	3.72	8.92	13.28	9.78	12.64	17.01	21.28	17.82	14.40	20.42	18.54	19.23	18.67	17.44
1997	0.96	6.50	12.15	8.98	12.65	17.81	22.25	17.41	15.09	18.86	19.53	20.70	20.34	18.94	19.45
1998	1.04	5.77	6.72	10.92	16.67	25.37	19.52	16.51	19.87	16.04	16.06	14.89	13.92	14.23	14.64
1999	0.70	3.60	9.01	15.57	25.54	19.81	15.82	17.40	14.06	13.94	12.81	11.56	11.82	12.15	12.49
2000	0.84	14.84	25.05	32.53	22.69	19.05	18.24	17.47	18.99	18.93	18.41	18.95	19.49	20.04	20.60
2001	2.09	12.83	32.81	25.74	20.78	17.61	13.77	13.78	12.68	11.69	11.93	12.24	12.57	12.90	13.25
2002	1.82	22.58	22.92	19.17	16.79	10.50	10.31	9.46	8.34	8.56	8.82	9.09	9.38	9.67	9.97
2003	2.85	11.01	15.19	12.18	6.02	5.91	5.87	5.43	5.60	5.78	5.97	6.16	6.36	6.56	6.77
2004	2.48	10.51	10.48	6.78	6.06	5.79	5.23	5.41	5.58	5.76	5.96	6.16	6.36	6.56	6.77
2005	2.57	7.88	5.95	6.63	5.78	5.13	5.29	5.45	5.62	5.79	5.97	6.16	6.35	6.55	6.75
2006	2.30	4.72	7.50	8.39	6.87	6.97	7.27	7.47	7.66	7.86	8.07	8.26	8.48	8.70	8.93
2007	1.92	7.09	10.19	10.91	10.13	10.18	10.51	10.79	11.06	11.35	11.65	11.97	12.30	12.63	12.98
2008	1.95	6.83	9.49	11.04	10.24	10.27	10.62	10.91	11.20	11.51	11.82	12.16	12.51	12.86	13.23
2009	1.87	6.85	10.13	11.84	11.06	11.12	11.49	11.83	12.18	12.54	12.89	13.22	13.61	14.02	14.43
2010	1.72	6.74	10.02	11.73	10.93	10.96	11.34	11.69	12.05	12.42	12.80	13.20	13.60	14.00	14.42
2011	1.89	7.14	10.46	12.13	11.28	11.33	11.73	12.09	12.46	12.84	13.23	13.63	14.04	14.47	14.90
2012	1.90	6.91	10.07	11.65	10.81	10.88	11.25	11.60	11.96	12.33	12.72	13.07	13.46	13.87	14.29
2013	2.02	7.20	10.44	12.04	11.19	11.32	11.70	12.07	12.44	12.82	13.22	13.62	14.04	14.46	14.90

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
1977	0.00	0.70	1.96	2.66	3.08	3.50	4.34	4.62	4.90	5.45	5.59	5.73	6.01	6.29	6.29
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	2.94	4.68	5.73	6.38	6.75	7.03	7.19	7.30	7.40	7.48	7.51	7.53
1985	0.00	0.22	1.21	2.63	3.64	4.37	4.85	5.25	5.50	5.73	5.89	6.01	6.06	6.10	6.13
1986	0.00	0.15	0.67	1.32	1.89	2.32	2.68	2.92	3.09	3.22	3.30	3.34	3.38	3.40	3.43
1987	0.00	0.11	0.46	0.87	1.32	1.69	1.97	2.20	2.39	2.51	2.59	2.66	2.69	2.71	2.73
1988	0.01	0.18	0.68	1.42	2.30	3.02	3.61	4.11	4.46	4.66	4.86	4.93	4.98	5.03	5.05
1989	0.01	0.18	0.71	1.55	2.53	3.35	4.03	4.58	4.95	5.21	5.41	5.54	5.58	5.61	5.63
1990	0.00	0.16	0.77	1.59	2.30	3.03	3.57	3.90	4.16	4.30	4.42	4.47	4.49	4.53	4.54
1991	0.00	0.16	0.66	1.29	1.99	2.55	2.92	3.22	3.43	3.57	3.60	3.62	3.64	3.65	3.66
1992	0.00	0.09	0.50	0.92	1.40	1.73	2.01	2.22	2.33	2.40	2.44	2.45	2.48	2.48	2.49
1993	0.00	0.06	0.35	0.71	1.01	1.27	1.46	1.58	1.66	1.70	1.75	1.78	1.81	1.83	1.84
1994	0.00	0.06	0.25	0.54	0.84	1.04	1.27	1.41	1.48	1.55	1.61	1.62	1.65	1.68	1.69
1995	0.01	0.12	0.53	1.19	1.73	2.14	2.39	2.62	2.82	3.00	3.05	3.11	3.15	3.18	3.19
1996	0.00	0.10	0.45	0.86	1.28	1.64	1.91	2.15	2.26	2.38	2.49	2.53	2.56	2.58	2.59
1997	0.00	0.07	0.39	0.91	1.35	1.70	1.91	2.06	2.26	2.39	2.45	2.49	2.51	2.52	2.53
1998	0.00	0.11	0.45	0.80	1.22	1.58	1.81	1.97	2.12	2.20	2.24	2.27	2.29	2.31	2.32
1999	0.00	0.10	0.40	0.79	1.32	1.68	1.91	2.07	2.17	2.23	2.27	2.30	2.32	2.34	2.35
2000	0.00	0.12	0.68	1.52	2.28	2.60	2.92	3.10	3.22	3.29	3.33	3.36	3.38	3.39	3.40
2001	0.00	0.18	0.78	1.49	1.97	2.36	2.55	2.66	2.75	2.80	2.84	2.86	2.88	2.89	2.90
2002	0.02	0.25	0.74	1.27	1.65	1.88	2.04	2.15	2.23	2.29	2.34	2.37	2.40	2.42	2.43
2003	0.01	0.22	0.59	1.02	1.39	1.67	1.89	2.04	2.16	2.24	2.31	2.37	2.41	2.44	2.46
2004	0.01	0.15	0.59	1.06	1.47	1.78	2.00	2.17	2.30	2.40	2.48	2.53	2.58	2.61	2.64
2005	0.00	0.22	0.74	1.34	1.84	2.19	2.46	2.67	2.83	2.95	3.04	3.11	3.16	3.20	3.23
2006	0.00	0.31	1.16	2.06	2.74	3.20	3.53	3.77	3.95	4.08	4.18	4.26	4.31	4.35	4.38
2007	0.01	0.31	1.08	1.83	2.37	2.75	3.01	3.19	3.33	3.42	3.49	3.54	3.57	3.60	3.61
2008	0.01	0.30	1.01	1.72	2.24	2.61	2.88	3.07	3.20	3.30	3.37	3.42	3.45	3.48	3.49
2009	0.01	0.22	0.77	1.34	1.76	2.06	2.27	2.42	2.53	2.61	2.66	2.70	2.73	2.75	2.76
2010	0.01	0.19	0.69	1.21	1.62	1.92	2.13	2.28	2.39	2.47	2.53	2.57	2.60	2.62	2.63
2011	0.01	0.18	0.65	1.13	1.51	1.78	1.96	2.10	2.20	2.27	2.32	2.35	2.38	2.39	2.41
2012	0.01	0.20	0.70	1.22	1.62	1.91	2.11	2.26	2.36	2.44	2.49	2.53	2.56	2.58	2.60
2013	0.01	0.22	0.72	1.22	1.61	1.88	2.08	2.22	2.32	2.39	2.44	2.47	2.50	2.52	2.53

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			
1977	1.40	5.31	8.95	12.45	15.38	17.90	21.96	25.17	28.81	32.73	41.96	46.15	50.49	54.83	62.24			
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	14.15	32.07	38.21	42.54	47.15	52.03	59.89	66.19	70.88	72.91	75.20	77.52	80.30			
1985	0.29	9.81	28.76	34.89	39.38	44.37	49.89	59.44	66.90	71.98	73.93	75.90	77.86	79.92	82.00			
1986	0.58	5.25	9.24	13.56	18.94	25.15	37.03	51.20	61.46	64.83	69.04	72.43	76.16	79.70	82.73			
1987	0.45	2.14	4.93	9.13	13.88	22.19	35.45	47.80	52.47	58.07	62.68	68.03	73.31	77.24	82.24			
1988	0.49	2.26	5.76	10.62	20.30	35.28	48.13	52.38	57.64	61.79	66.44	70.67	74.07	77.31	81.16			
1989	0.40	2.51	6.42	17.00	33.73	47.66	52.23	57.59	61.56	66.24	70.66	73.40	76.28	79.57	83.08			
1990	0.52	2.85	10.83	29.92	46.07	50.73	56.74	61.20	66.41	70.98	73.95	76.95	80.03	83.21	86.19			
1991	0.61	4.53	21.07	39.46	44.80	51.46	56.85	62.99	68.86	72.20	75.41	79.13	82.55	85.16	87.88			
1992	0.62	6.73	19.53	25.98	35.02	42.43	51.62	59.87	64.58	69.32	74.42	79.44	83.27	86.22	88.81			
1993	0.65	5.25	10.58	18.30	25.79	35.20	45.63	51.36	57.40	64.36	71.62	76.45	80.09	83.76	86.08			
1994	0.69	3.50	9.65	16.05	25.02	34.28	40.50	47.30	54.81	62.97	68.91	73.07	77.41	80.34	82.87			
1995	1.20	7.35	14.54	26.11	36.63	42.62	49.95	57.64	64.45	69.40	73.53	77.37	80.55	83.37	85.70			
1996	0.80	4.50	13.01	24.50	31.80	40.26	50.14	60.35	67.03	71.45	76.80	80.64	83.87	86.41	88.33			
1997	0.96	7.40	18.64	25.91	35.17	46.47	58.00	64.98	69.96	75.20	79.58	83.29	86.19	88.33	90.11			
1998	1.04	6.75	13.01	22.46	35.25	51.37	60.55	66.77	72.98	76.97	80.32	82.91	84.98	86.79	88.38			
1999	0.70	4.28	12.89	26.40	44.99	55.63	62.38	68.60	72.72	76.22	78.98	81.15	83.11	84.88	86.47			
2000	0.84	15.56	36.68	57.05	66.46	72.41	76.97	80.48	83.60	86.10	88.05	89.68	91.04	92.16	93.07			
2001	2.09	14.65	42.59	57.17	65.76	71.44	75.05	78.14	80.57	82.52	84.27	85.85	87.27	88.54	89.67			
2002	1.82	23.99	41.35	52.45	60.22	64.22	67.72	70.58	72.85	74.99	76.99	78.87	80.63	82.27	83.80			
2003	2.85	13.54	26.65	35.51	39.33	42.84	46.10	48.92	51.67	54.34	56.93	59.44	61.87	64.21	66.47			
2004	2.48	12.73	21.85	27.11	31.46	35.34	38.63	41.84	44.97	48.01	50.96	53.83	56.60	59.28	61.86			
2005	2.57	10.25	15.58	21.13	25.61	29.33	32.95	36.47	39.89	43.21	46.42	49.54	52.55	55.45	58.24			
2006	2.30	6.91	13.87	21.00	26.29	31.24	36.00	40.52	44.79	48.81	52.61	56.18	59.54	62.68	65.63			
2007	1.92	8.88	18.13	26.95	34.16	40.62	46.57	52.01	56.97	61.48	65.57	69.27	72.61	75.62	78.32			
2008	1.95	8.65	17.29	26.31	33.67	40.25	46.32	51.86	56.91	61.50	65.66	69.43	72.82	75.88	78.61			
2009	1.87	8.59	17.83	27.47	35.35	42.35	48.73	54.53	59.77	64.50	68.74	72.52	75.90	78.89	81.54			
2010	1.72	8.34	17.51	27.10	34.93	41.89	48.26	54.06	59.32	64.07	68.36	72.20	75.63	78.68	81.38			
2011	1.89	8.90	18.41	28.23	36.20	43.26	49.71	55.55	60.83	65.58	69.83	73.63	77.00	79.99	82.61			
2012	1.90	8.67	17.85	27.34	35.07	41.96	48.27	54.03	59.26	63.99	68.26	72.08	75.50	78.54	81.24			
2013	2.02	9.07	18.54	28.26	36.15	43.20	49.62	55.45	60.72	65.46	69.71	73.50	76.87	79.86	82.48			

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
1987	0.00	0.10	0.26	0.32	0.42	0.33	0.26	0.33	0.20	0.14	0.06	0.06	0.05	0.02	0.02
1988	0.00	0.09	0.42	0.85	0.84	0.64	0.49	0.58	0.39	0.18	0.20	0.12	0.00	0.33	0.00
1989	0.00	0.32	0.81	0.65	0.42	0.31	0.69	0.60	0.17	0.00	0.00	0.25	0.00	0.00	0.00
1990	0.00	0.31	0.62	0.34	0.70	0.74	0.35	0.53	0.60	0.18	0.00	0.25	0.00	0.00	0.00
1991	0.00	0.06	0.19	0.48	0.32	0.05	0.35	0.06	0.16	0.10	0.23	0.00	0.00	0.23	0.86
1992	0.00	0.05	0.10	0.22	0.20	0.15	0.26	0.16	0.11	0.14	0.02	0.03	0.00	0.00	0.01
1993	0.00	0.04	0.11	0.15	0.16	0.16	0.12	0.13	0.08	0.07	0.03	0.03	0.01	0.04	0.01
1994	0.00	0.07	0.19	0.24	0.26	0.23	0.20	0.10	0.11	0.07	0.06	0.06	0.04	0.02	0.01
1995	0.01	0.18	0.39	0.61	0.48	0.44	0.40	0.32	0.22	0.16	0.05	0.15	0.03	0.02	0.02
1996	0.00	0.04	0.15	0.30	0.37	0.31	0.21	0.15	0.23	0.10	0.08	0.03	0.02	0.01	0.01
1997	0.00	0.11	0.21	0.32	0.35	0.22	0.14	0.21	0.17	0.09	0.05	0.03	0.02	0.01	0.01
1998	0.00	0.01	0.14	0.13	0.24	0.13	0.18	0.19	0.12	0.06	0.03	0.02	0.01	0.01	0.01
1999	0.00	0.03	0.08	0.10	0.16	0.15	0.13	0.14	0.08	0.04	0.02	0.01	0.01	0.01	0.00
2000	0.00	0.09	0.21	0.32	0.34	0.17	0.28	0.15	0.10	0.07	0.04	0.03	0.02	0.01	0.01
2001	0.00	0.04	0.13	0.28	0.54	0.20	0.16	0.07	0.05	0.03	0.02	0.01	0.01	0.01	0.00
2002	0.00	0.04	0.21	0.16	0.25	0.17	0.08	0.05	0.04	0.02	0.02	0.01	0.01	0.01	0.00
2003	0.00	0.04	0.11	0.13	0.11	0.09	0.07	0.05	0.03	0.02	0.02	0.01	0.01	0.01	0.00
2004	0.01	0.05	0.10	0.10	0.11	0.09	0.06	0.05	0.03	0.02	0.02	0.01	0.01	0.01	0.00
2005	0.00	0.04	0.10	0.10	0.11	0.09	0.07	0.05	0.03	0.02	0.02	0.01	0.01	0.01	0.00
2006	0.00	0.04	0.12	0.15	0.14	0.10	0.07	0.05	0.04	0.02	0.02	0.01	0.01	0.01	0.00
2007	0.00	0.06	0.15	0.17	0.14	0.10	0.07	0.05	0.03	0.02	0.02	0.01	0.01	0.01	0.00
2008	0.00	0.06	0.14	0.14	0.13	0.10	0.07	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.00
2009	0.00	0.06	0.15	0.16	0.15	0.11	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.01	0.00
2010	0.00	0.06	0.15	0.16	0.15	0.12	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.01	0.01
2011	0.00	0.06	0.14	0.15	0.14	0.11	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.01	0.00
2012	0.00	0.06	0.14	0.16	0.15	0.12	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.01	0.01
2013	0.00	0.06	0.14	0.16	0.15	0.12	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.01	0.00

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	
1987	0.43	1.90	2.95	4.31	5.14	9.41	17.88	20.18	9.96	12.32	11.66	16.77	18.62	17.11	24.79	
1988	1.09	2.87	4.41	6.21	13.57	21.17	23.74	7.81	10.19	11.48	15.80	14.76	14.55	16.69	24.85	
1989	1.80	5.83	5.81	12.58	19.75	23.70	8.38	9.37	11.41	12.52	12.36	11.88	9.30	11.49	19.65	
1990	1.04	7.48	15.17	26.46	25.93	7.91	13.05	10.27	16.14	15.62	13.65	12.10	18.31	20.34	24.24	
1991	0.66	9.03	25.20	29.25	9.69	13.08	10.67	18.02	20.73	14.00	15.48	20.44	23.44	20.41	23.43	
1992	0.68	9.79	17.47	7.51	11.52	10.34	15.12	17.08	10.79	14.15	21.42	23.68	20.95	20.69	24.05	
1993	1.11	6.69	5.89	9.05	9.31	13.21	15.94	10.46	13.61	18.59	24.84	19.91	18.23	22.08	20.29	
1994	1.42	4.12	7.19	7.74	11.15	13.58	9.82	12.17	16.06	22.03	19.31	17.07	19.74	18.85	18.53	
1995	1.81	9.25	8.70	13.10	16.33	10.32	12.08	16.49	20.24	16.83	14.90	15.51	16.99	17.93	18.97	
1996	0.91	4.58	9.70	13.93	9.22	12.77	17.79	24.70	20.67	16.41	21.09	22.40	22.60	23.37	23.92	
1997	1.20	8.59	14.05	8.09	10.93	18.25	24.26	19.94	16.57	19.33	21.19	22.17	23.40	23.94	24.53	
1998	1.10	7.02	6.59	10.42	16.21	27.92	21.18	16.34	18.66	19.64	18.69	18.90	19.45	18.24	19.25	
1999	1.30	4.16	8.42	13.57	24.94	20.01	16.01	17.13	18.25	16.53	16.30	16.91	16.42	17.37	18.37	
2000	2.10	11.34	17.47	25.93	23.06	15.98	17.90	17.52	18.47	19.48	20.02	20.66	21.82	23.04	24.31	
2001	1.27	11.58	33.83	26.10	19.97	17.54	16.68	14.20	13.91	14.50	14.13	14.97	15.85	16.77	17.74	
2002	2.27	21.54	19.59	16.92	16.24	17.23	12.43	11.64	12.31	12.56	13.32	14.11	14.95	15.83	16.76	
2003	3.39	9.83	12.92	11.40	11.92	12.17	11.01	11.15	11.81	12.53	13.31	14.12	14.96	15.85	16.77	
2004	2.74	9.70	10.98	10.38	11.25	11.85	10.76	11.11	11.79	12.51	13.28	14.08	14.92	15.80	16.72	
2005	2.19	8.19	10.41	9.17	10.85	11.67	10.52	10.83	11.49	12.19	12.97	13.77	14.58	15.44	16.35	
2006	1.36	5.72	7.82	8.24	10.23	11.72	10.78	10.92	11.59	12.29	13.05	13.84	14.67	15.53	16.45	
2007	2.45	6.74	9.14	9.65	11.18	11.82	10.79	11.05	11.72	12.43	13.18	13.95	14.77	15.65	16.56	
2008	2.31	6.59	8.92	9.05	10.85	12.14	11.04	11.26	11.94	12.66	13.39	14.15	14.98	15.86	16.79	
2009	2.32	6.56	9.01	9.50	11.77	13.11	11.95	12.22	12.95	13.73	14.50	15.31	16.21	17.15	18.14	
2010	2.45	6.83	9.31	9.81	12.06	13.46	12.29	12.56	13.31	14.10	14.92	15.76	16.68	17.64	18.65	
2011	2.46	6.79	9.26	9.67	11.90	13.23	12.05	12.31	13.05	13.83	14.64	15.45	16.36	17.31	18.30	
2012	2.38	6.81	9.29	9.68	11.94	13.37	12.19	12.44	13.19	13.98	14.77	15.60	16.51	17.47	18.48	
2013	2.36	6.74	9.24	9.71	12.01	13.45	12.28	12.53	13.28	14.07	14.90	15.74	16.66	17.62	18.62	

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		
1987	0.00	0.10	0.36	0.66	1.04	1.32	1.52	1.73	1.83	1.89	1.91	1.93	1.94	1.95	1.95		
1988	0.00	0.09	0.50	1.28	1.99	2.46	2.74	2.99	3.15	3.21	3.27	3.30	3.30	3.36	3.36		
1989	0.00	0.31	1.06	1.62	1.93	2.12	2.43	2.68	2.74	2.74	2.74	2.80	2.80	2.80	2.80		
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	0.06	0.23	0.56	0.70	0.73	0.85	0.88	0.92	0.94	0.98	0.98	0.98	1.00	1.07		
1992	0.00	0.05	0.14	0.30	0.44	0.53	0.67	0.75	0.79	0.83	0.84	0.84	0.84	0.84	0.85		
1993	0.00	0.04	0.14	0.26	0.39	0.50	0.58	0.64	0.68	0.71	0.72	0.72	0.73	0.73	0.73		
1994	0.00	0.07	0.25	0.46	0.67	0.83	0.95	1.01	1.06	1.09	1.11	1.12	1.13	1.14	1.14		
1995	0.01	0.19	0.54	1.04	1.38	1.63	1.84	1.98	2.06	2.11	2.13	2.16	2.16	2.16	2.17		
1996	0.00	0.04	0.18	0.44	0.71	0.91	1.03	1.10	1.19	1.21	1.23	1.24	1.24	1.24	1.24		
1997	0.00	0.10	0.29	0.54	0.79	0.93	1.00	1.08	1.13	1.16	1.17	1.17	1.18	1.18	1.18		
1998	0.00	0.01	0.14	0.25	0.43	0.52	0.60	0.66	0.70	0.71	0.72	0.72	0.72	0.73	0.73		
1999	0.00	0.03	0.11	0.20	0.32	0.41	0.47	0.52	0.54	0.55	0.56	0.56	0.56	0.56	0.56		
2000	0.00	0.09	0.27	0.50	0.68	0.75	0.84	0.88	0.90	0.91	0.92	0.92	0.93	0.93	0.93		
2001	0.00	0.04	0.16	0.32	0.55	0.61	0.66	0.67	0.68	0.69	0.69	0.69	0.69	0.69	0.69		
2002	0.00	0.04	0.20	0.30	0.43	0.50	0.53	0.55	0.56	0.56	0.56	0.57	0.57	0.57	0.57		
2003	0.00	0.04	0.13	0.23	0.31	0.36	0.40	0.42	0.43	0.44	0.45	0.45	0.45	0.45	0.45		
2004	0.01	0.06	0.14	0.22	0.30	0.35	0.39	0.41	0.42	0.43	0.44	0.44	0.44	0.44	0.44		
2005	0.00	0.04	0.13	0.21	0.29	0.35	0.39	0.41	0.42	0.43	0.44	0.44	0.45	0.45	0.45		
2006	0.00	0.04	0.16	0.28	0.39	0.46	0.50	0.53	0.55	0.56	0.57	0.57	0.57	0.57	0.57		
2007	0.00	0.06	0.20	0.34	0.45	0.51	0.55	0.58	0.59	0.60	0.61	0.61	0.62	0.62	0.62		
2008	0.00	0.06	0.19	0.31	0.41	0.47	0.52	0.54	0.56	0.57	0.58	0.58	0.58	0.58	0.58		
2009	0.00	0.06	0.19	0.32	0.43	0.51	0.56	0.59	0.60	0.61	0.62	0.63	0.63	0.63	0.63		
2010	0.00	0.06	0.19	0.32	0.44	0.51	0.56	0.59	0.61	0.62	0.62	0.63	0.63	0.63	0.63		
2011	0.00	0.06	0.18	0.30	0.41	0.48	0.53	0.56	0.57	0.58	0.59	0.59	0.60	0.60	0.60		
2012	0.00	0.06	0.19	0.32	0.43	0.50	0.55	0.58	0.60	0.61	0.62	0.62	0.62	0.62	0.62		
2013	0.00	0.06	0.19	0.33	0.44	0.51	0.56	0.59	0.61	0.62	0.62	0.63	0.63	0.63	0.63		

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	
1987	0.43	2.33	5.21	9.28	13.91	21.91	35.64	48.32	53.30	58.82	63.40	69.22	74.59	78.61	83.43	
1988	1.09	3.92	8.16	13.83	25.35	40.73	54.22	57.58	61.60	65.65	70.57	74.43	77.67	80.85	84.77	
1989	1.80	7.53	12.88	23.71	38.46	52.58	56.38	60.24	64.47	68.57	72.12	75.11	77.16	79.46	82.95	
1990	1.04	8.45	22.29	42.62	57.21	60.47	65.39	68.74	73.44	77.23	80.02	82.15	84.98	87.55	89.99	
1991	0.66	9.63	32.39	52.09	56.68	62.25	66.20	72.14	77.73	80.72	83.56	86.72	89.60	91.52	93.27	
1992	0.68	10.41	26.04	31.59	39.44	45.65	53.79	61.57	65.64	70.39	76.55	81.91	85.52	88.34	90.94	
1993	1.11	7.73	13.16	21.01	28.34	37.75	47.60	53.02	59.32	66.76	74.84	79.71	83.27	86.81	89.34	
1994	1.42	5.48	12.28	19.04	28.02	37.70	43.74	50.47	58.26	67.22	73.34	77.70	81.88	85.08	87.64	
1995	1.81	10.89	18.63	29.22	40.61	46.60	52.85	60.32	67.95	73.00	76.71	79.99	83.03	85.68	87.99	
1996	0.91	5.45	14.62	26.48	33.22	41.66	51.88	63.51	70.82	75.41	80.34	84.47	87.70	90.29	92.31	
1997	1.20	9.68	22.35	28.61	36.36	47.83	60.26	67.99	73.11	78.09	82.49	86.11	89.09	91.42	93.23	
1998	1.10	8.05	14.11	23.04	35.48	53.37	63.14	69.06	74.71	79.54	83.23	86.26	88.79	90.71	92.36	
1999	1.30	5.40	13.36	25.10	43.73	54.92	62.07	68.49	74.14	78.33	81.77	84.76	87.17	89.30	91.16	
2000	2.10	13.20	28.35	46.86	59.00	65.44	71.49	76.34	80.55	84.16	87.15	89.61	91.68	93.38	94.77	
2001	1.27	12.71	42.22	57.26	65.73	71.65	76.27	79.55	82.30	84.77	86.82	88.69	90.37	91.87	93.19	
2002	2.27	23.32	38.33	48.74	57.01	64.35	68.72	72.30	75.64	78.63	81.40	83.95	86.26	88.35	90.20	
2003	3.39	12.88	24.13	32.77	40.75	47.93	53.62	58.75	63.57	68.08	72.27	76.12	79.63	82.78	85.60	
2004	2.74	12.17	21.80	29.90	37.76	45.10	50.97	56.38	61.47	66.24	70.66	74.73	78.44	81.77	84.75	
2005	2.19	10.20	19.54	26.91	34.81	42.39	48.41	53.96	59.20	64.13	68.72	72.97	76.84	80.35	83.49	
2006	1.36	7.00	14.27	21.32	29.34	37.58	44.26	50.29	55.99	61.33	66.31	70.89	75.08	78.86	82.24	
2007	2.45	9.02	17.33	25.29	33.60	41.40	47.66	53.39	58.78	63.83	68.52	72.83	76.75	80.29	83.45	
2008	2.31	8.74	16.88	24.38	32.55	40.69	47.18	53.07	58.61	63.78	68.55	72.92	76.89	80.46	83.65	
2009	2.32	8.73	16.95	24.83	33.64	42.28	49.12	55.27	60.99	66.26	71.06	75.40	79.28	82.73	85.75	
2010	2.45	9.12	17.57	25.64	34.57	43.32	50.22	56.41	62.13	67.39	72.16	76.45	80.27	83.64	86.57	
2011	2.46	9.08	17.49	25.46	34.29	42.93	49.75	55.87	61.56	66.79	71.57	75.87	79.72	83.13	86.11	
2012	2.38	9.03	17.47	25.44	34.31	43.03	49.92	56.08	61.80	67.05	71.83	76.13	79.97	83.36	86.32	
2013	2.36	8.94	17.35	25.35	34.28	43.06	49.99	56.18	61.92	67.19	71.99	76.30	80.14	83.53	86.48	

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									
1986	0.01	0.58	1.79	2.30	2.59	3.14	2.23	1.37	1.38	0.74	0.49	0.95	0.54	0.62	0.49	0.36	0.13	0.23	0.18	0.00	0.02	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00									
1987	0.01	0.18	0.92	1.70	2.29	2.10	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	0.14	0.04	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00									
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	0.40	0.45	0.42	0.13	0.13	0.05	0.05	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00									
1989	0.05	0.43	1.51	1.93	2.06	1.45	0.99	1.20	1.11	1.09	0.99	1.14	1.00	0.85	0.26	0.31	0.26	0.06	0.07	0.06	0.04	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00									
1990	0.00	0.17	0.82	1.06	1.62	1.16	1.69	1.75	1.69	1.12	1.15	0.62	0.29	0.24	0.60	0.18	0.29	0.09	0.07	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00									
1991	0.01	0.12	0.63	1.00	1.29	1.49	1.98	2.07	1.63	1.47	0.78	0.46	0.51	0.49	0.15	0.15	0.12	0.09	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00									
1992	0.00	0.18	0.68	1.07	1.48	2.12	2.10	1.70	1.52	0.83	0.64	0.65	0.42	0.32	0.21	0.15	0.12	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00									
1993	0.01	0.16	0.70	1.30	2.40	2.24	1.88	1.74	1.06	0.76	0.84	0.54	0.36	0.37	0.21	0.17	0.10	0.08	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00									
1994	0.00	0.17	0.90	2.03	2.58	2.39	1.90	1.13	1.01	1.05	0.80	0.47	0.38	0.28	0.23	0.14	0.10	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00									
1995	0.01	0.35	1.77	3.08	3.83	3.05	2.06	1.91	2.28	1.72	1.12	0.63	0.38	0.30	0.18	0.14	0.09	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00									
1996	0.00	0.33	1.71	3.55	3.84	2.73	2.82	3.38	2.38	1.47	1.27	0.92	0.73	0.45	0.34	0.23	0.17	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00									
1997	0.01	0.42	1.86	3.17	2.94	3.59	3.97	2.80	1.95	1.42	1.09	0.89	0.54	0.41	0.28	0.21	0.16	0.12	0.09	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00									
1998	0.01	0.73	2.10	2.52	3.12	3.75	2.84	2.01	1.61	1.48	1.41	0.88	0.68	0.43	0.32	0.25	0.19	0.14	0.11	0.08	0.06	0.05	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00									
1999	0.00	0.22	0.86	2.06	3.27	3.01	2.00	2.10	1.89	1.58	1.06	0.84	0.61	0.46	0.35	0.26	0.20	0.15	0.11	0.09	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01									
2000	0.01	0.53	1.74	3.52	3.20	2.61	2.36	2.17	1.91	1.30	1.09	0.76	0.57	0.43	0.33	0.25	0.19	0.14	0.11	0.08	0.06	0.05	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00									
2001	0.00	0.34	1.39	2.00	1.75	2.63	2.71	2.65	1.68	1.38	1.05	0.83	0.63	0.48	0.36	0.27	0.21	0.16	0.12	0.09	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01									
2002	0.00	0.25	1.53	1.90	2.84	3.03	2.90	2.05	1.61	1.23	1.04	0.81	0.62	0.47	0.36	0.27	0.20	0.16	0.12	0.09	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01									
2003	0.01	0.44	1.35	2.59	3.33	3.34	2.49	2.25	1.61	1.31	1.11	0.87	0.66	0.50	0.38	0.29	0.22	0.17	0.13	0.10	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01									
2004	0.05	0.50	1.86	3.44	4.84	3.81	3.29	2.28	1.77	1.43	1.20	0.93	0.71	0.54	0.41	0.31	0.24	0.18	0.14	0.10	0.08	0.06	0.04	0.03	0.03	0.02	0.01	0.01	0.01	0.01									
2005	0.03	0.79	2.84	5.06	4.41	3.79	2.78	2.45	1.89	1.51	1.24	0.96	0.73	0.56	0.42	0.32	0.24	0.18	0.14	0.11	0.08	0.06	0.05	0.03	0.03	0.02	0.01	0.01	0.01	0.01									
2006	0.01	1.26	4.49	4.56	4.46	3.58	3.14	2.75	2.09	1.62	1.29	0.95	0.72	0.55	0.42	0.32	0.24	0.18	0.14	0.10	0.08	0.06	0.05	0.03	0.03	0.02	0.01	0.01	0.01	0.01									
2007	0.04	1.37	2.98	4.05	3.86	3.47	3.07	2.71	2.06	1.60	1.27	0.96	0.73	0.55	0.42	0.32	0.24	0.18	0.14	0.10	0.08	0.06	0.05	0.03	0.03	0.02	0.01	0.01	0.01	0.01									
2008	0.04	0.90	2.40	3.39	3.36	3.04	2.71	2.37	1.81	1.42	1.14	0.87	0.66	0.50	0.38	0.29	0.22	0.17	0.13	0.09	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01									
2009	0.02	0.73	1.91	2.77	2.76	2.51	2.24	1.97	1.50	1.17	0.95	0.73	0.55	0.42	0.32	0.24	0.18	0.14	0.11	0.08	0.06	0.05	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00									
2010	0.02	0.65	1.72	2.49	2.52	2.30	2.06	1.82	1.40	1.09	0.88	0.67	0.51	0.38	0.29	0.22	0.17	0.13	0.10	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00									
2011	0.02	0.60	1.65	2.43	2.49	2.28	2.05	1.82	1.39	1.08	0.87	0.67	0.50	0.38	0.29	0.22	0.17	0.13	0.09	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00									
2012	0.02	0.65	1.75	2.55	2.59	2.36	2.12	1.87	1.42	1.11	0.89	0.68	0.51	0.39	0.29	0.22	0.17	0.13	0.10	0.07	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00									
2013	0.02	0.65	1.76	2.57	2.59	2.36	2.10	1.85	1.42	1.12	0.90	0.68	0.51	0.39	0.29	0.22	0.17	0.13	0.10	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00									

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									
1986	0.43	2.28	2.91	4.12	5.96	6.80	10.93	13.22	11.62	5.98	7.87	7.87	12.20	12.41	9.13	9.68	12.84	13.21	10.09	7.06	10.57	7.98	8.97	5.78	5.36	4.98	4.61	4.27	3.96	3.67									
1987	0.05	0.75	2.20	4.76	6.29	9.25	13.64	11.92	6.52	8.88	8.88	13.87	15.14	10.10	14.23	15.66	17.72	12.81	9.01	12.84	8.52	9.38	6.63	6.15	5.71	5.29	4.91	4.55	4.22	3.91									
1988	0.33	1.81	4.76	6.87	10.05	13.99	12.64	6.49	8.90	8.56	13.01	14.29	10.14	14.69	14.12	14.88	11.59	10.39	11.07	9.70	11.81	7.26	6.74	6.26	5.80	5.38	4.99	4.62	4.29	3.97									
1989	0.40	2.70	6.37	9.60	14.79	13.00	7.24	9.47	8.70	14.71	15.22	9.29	13.31	17.91	14.69	11.47	10.75	11.70	10.84	13.05	7.75	7.20	6.69	6.20	5.75	5.34	4.95	4.59	4.25	3.94									
1990	0.06	1.84	5.42	10.79	12.47	8.83	13.39	11.07	16.67	16.33	12.06	18.58	19.32	19.23	16.87	11.57	16.49	10.90	12.35	8.56	7.95	7.38	6.85	6.36	5.90	5.47	5.07	4.70	4.36	4.04									
1991	0.21	2.11	6.61	9.03	7.38	11.89	11.96	17.35	18.55	12.66	20.92	23.13	23.49	18.75	13.72	16.28	11.38	13.36	9.06	8.42	7.82	7.26	6.74	6.25	5.80	5.38	4.98	4.62	4.28	3.97									
1992	0.23	3.18	7.05	7.37	13.47	12.27	19.95	20.04	13.04	21.07	23.15	25.11	20.70	15.50	16.48	14.35	16.82	11.44	10.64	9.90	9.20	8.54	7.93	7.37	6.84	6.34	5.89	5.46	5.06	4.69									
1993	0.46	3.60	5.62	13.10	11.37	19.61	20.33	12.87	23.94	25.87	28.30	23.72	19.14	17.10	15.20	18.28	12.21	11.36	10.57	9.83	9.13	8.48	7.88	7.31	6.79	6.30	5.84	5.42	5.02	4.65									
1994	0.31	2.60	9.96	11.46	20.97	20.29	13.06	24.56	25.86	29.24	24.98	20.61	19.03	16.56	19.51	13.27	12.35	11.50	10.69	9.94	9.24	8.58	7.97	7.40	6.87	6.37	5.91	5.48	5.09	4.72									
1995	1.61	9.63	14.77	30.05	22.79	13.51	24.60	25.24	26.84	24.58	22.24	19.79	17.32	20.93	13.99	13.03	12.13	11.29	10.50	9.76	9.07	8.42	7.82	7.26	6.74	6.25	5.80	5.38	4.99	4.62									
1996	0.49	5.62	32.18	31.17	15.56	29.39	26.21	26.03	24.97	22.16	24.70	24.24	28.68	19.87	18.58	17.36	16.20	15.11	14.08	13.11	12.21	11.36	10.56	9.82	9.13	8.48	7.87	7.31	6.78	6.29									
1997	0.85	17.10	32.66	18.10	35.47	26.07	25.87	23.83	21.43	24.48	25.62	30.01	21.16	19.80	18.51	17.29	16.13	15.04	14.02	13.05	12.15	11.31	10.51	9.77	9.08	8.44	7.83	7.27	6.75	6.26									
1998	2.57	19.35	16.69	35.55	27.70	26.30	25.38	23.51	25.18	26.10	33.19	22.47	21.04	19.71	18.42	17.20	16.04	14.96	13.93	12.98	12.08	11.23	10.44	9.71	9.02	8.38	7.78	7.22	6.70	6.21									
1999	0.39	3.77	30.57	29.65	28.71	24.13	26.10	25.86	27.49	32.75	25.71	24.55	23.02	21.55	20.15	18.83	17.58	16.40	15.28	14.24	13.26	12.34	11.48	10.67	9.92	9.21	8.56	7.94	7.37	6.84									
2000	1.00	30.84	29.01	27.38	23.05	25.26	25.48	26.27	33.32	25.34	25.14	23.84	22.34	20.92	19.56	18.28	17.07	15.92	14.84	13.83	12.88	11.99	11.15	10.37	9.64	8.96	8.32	7.73	7.17	6.65									
2001	4.59	18.18	27.22	23.95	29.25	28.04	23.87	30.56	24.66	25.02	24.93	23.74	22.24	20.81	19.45	18.16	16.95	15.81	14.73	13.72	12.77	11.88	11.04	10.27	9.54	8.86	8.23	7.64	7.09	6.58									
2002	1.99	25.01	21.53	28.99	29.18	25.30	29.32	23.64	24.85	25.35	25.30	24.07	22.56	21.12	19.76	18.46	17.23	16.08	14.99	13.97	13.01	12.10	11.26	10.47	9.73	9.04	8.40	7.80	7.24	6.72									
2003	4.70	15.98	29.60	32.23	27.11	30.75	22.68	23.41	24.75	25.27	25.10	23.84	22.34	20.90	19.54	18.25	17.03	15.88	14.80	13.78	12.83	11.93	11.10	10.32	9.59	8.90	8.27	7.67	7.12	6.61									
2004	2.82	23.10	34.19	33.29	36.04	23.10	22.48	23.51	24.90	25.48	25.40	24.11	22.60	21.15	19.78	18.48	17.25	16.09	15.00	13.97	13.01	12.11	11.26	10.47	9.73	9.04	8.39	7.79	7.23	6.71									
2005	3.36	23.18	31.38	34.11	22.75	21.46	21.36	22.63	24.13	24.96	25.01	23.68	22.19	20.77	19.42	18.14	16.93	15.79	14.71	13.70	12.76	11.87	11.04	10.26	9.54	8.86	8.23	7.64	7.09	6.58									
2006	2.47	16.63	24.52	20.28	19.56	18.88	18.95	20.50	22.51	23.81	24.71	24.13	22.68	21.25	19.87	18.57	17.33	16.17	15.07	14.04	13.07	12.17	11.32	10.52	9.78	9.09	8.44	7.83	7.27	6.75									
2007	4.28	19.66	20.50	20.97	20.14	19.22	19.41	20.85	22.73	24.09	24.71	23.78	22.32	20.90	19.54	18.25	17.04	15.89	14.81	13.80	12.84	11.95	11.12	10.33	9.60	8.92	8.29	7.69	7.14	6.62									
2008	4.61	15.79	21.54	21.90	21.04	20.06	20.19	21.71	23.49	24.76	25.25	24.21	22.72	21.27	19.89	18.58	17.35	16.18	15.08	14.05	13.08	12.17	11.32	10.53	9.78	9.09	8.44	7.84	7.27	6.75									
2009	3.28	16.19	22.68	22.86	21.93	20.74	20.84	22.22	23.96	25.15	25.59	24.44	22.94	21.48	20.08	18.77	17.52	16.35	15.24	14.20	13.22	12.31	11.45	10.65	9.90	9.20	8.54	7.93	7.36	6.83									
2010	3.72	17.16	23.33	23.31	22.14	21.02	20.99	22.42	24.10	25.38	25.89	24.82	23.31	21.84	20.43	19.10	17.84	16.65	15.53	14.47	13.48	12.55	11.68	10.87	10.10	9.39	8.72	8.10	7.52	6.98									
2011	3.55	16.98	23.29	23.25	22.08	20.84	20.75	22.08	23.89	25.16	25.72	24.64	23.16	21.69	20.29	18.97	17.71	16.53	15.42	14.37	13.38	12.46	11.59	10.78	10.02	9.32	8.65	8.04	7.46	6.93									
2012	3.60	16.71	22.86	22.92	21.79	20.66	20.59	22.05	23.87	25.11	25.72	24.72	23.22	21.74	20.34	19.01	17.76	16.57	15.46	14.41	13.42	12.49	11.62	10.81	10.05	9.34	8.68	8.06	7.48	6.94									
2013	3.50	16.64	22.76	22.85	21.79	20.62	20.66	22.11	23.83	25.16	25.67	24.75	23.25	21.77	20.36	19.03	17.77	16.58	15.46	14.41	13.43	12.50	11.63	10.82	10.06	9.34	8.68	8.06	7.48	6.95									

Cumulative Claim Rates	Adjustable Rate Mortgages	by Origination Fiscal Year
2000	0.00%	0.00%
2001	0.00%	0.00%
2002	0.00%	0.00%
2003	0.00%	0.00%
2004	0.00%	0.00%
2005	0.00%	0.00%
2006	0.00%	0.00%
2007	0.00%	0.00%
2008	0.00%	0.00%
2009	0.00%	0.00%
2010	0.00%	0.00%
2011	0.00%	0.00%
2012	0.00%	0.00%
2013	0.00%	0.00%
2014	0.00%	0.00%
2015	0.00%	0.00%
2016	0.00%	0.00%
2017	0.00%	0.00%
2018	0.00%	0.00%
2019	0.00%	0.00%
2020	0.00%	0.00%
2021	0.00%	0.00%
2022	0.00%	0.00%
2023	0.00%	0.00%
2024	0.00%	0.00%
2025	0.00%	0.00%
2026	0.00%	0.00%
2027	0.00%	0.00%
2028	0.00%	0.00%
2029	0.00%	0.00%
2030	0.00%	0.00%

PolicyBook	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
1986	0.01	0.59	2.33	4.45	6.68	9.16	10.75	11.59	12.32	12.66	12.86	13.24	13.43	13.62	13.75	13.84	13.87	13.92	13.95	13.95	13.95	13.95	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96
1987	0.01	0.18	1.09	2.72	4.77	6.49	7.64	8.52	9.07	9.46	9.94	10.31	10.50	10.69	10.79	10.86	10.92	10.93	10.94	10.95	10.96	10.96	10.96	10.96	10.96	10.96	10.96	10.96	10.96	10.96
1988	0.01	0.41	1.93	3.81	5.68	6.89	7.76	8.45	8.95	9.42	9.87	10.18	10.43	10.57	10.66	10.75	10.81	10.83	10.85	10.85	10.86	10.86	10.86	10.86	10.86	10.86	10.86	10.86	10.86	10.86
1989	0.05	0.47	1.93	3.64	5.26	6.21	6.77	7.38	7.89	8.34	8.68	9.01	9.27	9.46	9.51	9.56	9.59	9.60	9.61	9.61	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62
1990	0.00	0.17	0.97	1.95	3.26	4.06	5.12	6.05	6.83	7.26	7.62	7.79	7.85	7.89	7.98	8.00	8.03	8.04	8.04	8.04	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05
1991	0.01	0.14	0.76	1.66	2.71	3.82	5.10	6.24	6.97	7.49	7.73	7.84	7.94	8.00	8.02	8.04	8.05	8.05	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06
1992	0.00	0.18	0.83	1.78	2.99	4.46	5.70	6.48	7.03	7.29	7.45	7.57	7.62	7.66	7.68	7.69	7.70	7.70	7.70	7.70	7.71	7.71	7.71	7.71	7.71	7.71	7.71	7.71	7.71	7.71
1993	0.01	0.17	0.84	2.01	3.85	5.33	6.30	7.00	7.36	7.56	7.72	7.79	7.83	7.86	7.87	7.88	7.89	7.89	7.89	7.89	7.89	7.89	7.89	7.89	7.89	7.89	7.90	7.90	7.90	7.90
1994	0.00	0.17	1.05	2.80	4.73	6.10	6.94	7.36	7.65	7.86	7.97	8.02	8.05	8.07	8.09	8.09	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10
1995	0.01	0.36	1.92	4.20	6.09	7.20	7.82	8.25	8.62	8.81	8.91	8.95	8.97	8.98	8.99	8.99	8.99	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00
1996	0.00	0.33	1.93	4.13	5.68	6.57	7.19	7.72	7.99	8.10	8.18	8.22	8.25	8.26	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.28	8.28	8.28	8.28	8.28	8.28
1997	0.01	0.42	1.94	3.63	4.87	5.80	6.53	6.89	7.07	7.17	7.23	7.27	7.28	7.29	7.29	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30
1998	0.01	0.73	2.36	3.95	5.18	6.19	6.73	7.01	7.17	7.28	7.35	7.39	7.40	7.41	7.42	7.42	7.42	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
1999	0.00	0.21	1.04	2.39	3.85	4.77	5.22	5.55	5.77	5.90	5.95	5.99	6.00	6.01	6.02	6.02	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03
2000	0.01	0.53	1.72	3.37	4.41	5.04	5.45	5.72	5.89	5.96	6.01	6.03	6.05	6.06	6.06	6.06	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07
2001	0.00	0.33	1.41	2.52	3.24	3.98	4.51	4.90	5.06	5.16	5.21	5.25	5.26	5.27	5.28	5.28	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29
2002	0.00	0.25	1.37	2.44	3.55	4.35	4.90	5.16	5.32	5.40	5.46	5.49	5.51	5.52	5.52	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53
2003	0.01	0.43	1.50	2.92	4.12	4.95	5.36	5.63	5.78	5.87	5.93	5.96	5.98	5.99	5.99	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
2004	0.05	0.54	1.92	3.55	5.01	5.68	6.11	6.33	6.45	6.53	6.57	6.60	6.62	6.62	6.63	6.63	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64
2005	0.03	0.79	2.88	5.32	6.62	7.43	7.87	8.17	8.34	8.44	8.50	8.54	8.56	8.57	8.58	8.58	8.59	8.59	8.59	8.59	8.59	8.59	8.59	8.59	8.59	8.59	8.59	8.59	8.59	8.59
2006	0.01	1.24	4.84	7.43	9.34	10.50	11.29	11.83	12.14	12.33	12.44	12.50	12.53	12.55	12.56	12.57	12.57	12.57	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58
2007	0.04	1.36	3.60	5.95	7.62	8.76	9.55	10.08	10.39	10.57	10.68	10.74	10.78	10.80	10.81	10.81	10.82	10.82	10.82	10.82	10.83	10.83	10.83	10.83	10.83	10.83	10.83	10.83	10.83	10.83
2008	0.04	0.90	2.80	4.85	6.36	7.40	8.11	8.59	8.87	9.03	9.13	9.18	9.22	9.23	9.24	9.25	9.25	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26
2009	0.02	0.72	2.26	3.94	5.18	6.03	6.61	7.01	7.24	7.37	7.45	7.49	7.52	7.53	7.54	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.56	7.56	7.56	7.56	7.56	7.56	7.56
2010	0.02	0.65	2.01	3.49	4.60	5.36	5.88	6.24	6.45	6.57	6.64	6.68	6.70	6.72	6.72	6.73	6.73	6.73	6.73	6.73	6.73	6.73	6.73	6.74	6.74	6.74	6.74	6.74	6.74	6.74
2011	0.02	0.60	1.91	3.36	4.47	5.23	5.76	6.12	6.33	6.45	6.53	6.57	6.59	6.60	6.61	6.61	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62
2012	0.02	0.65	2.04	3.57	4.73	5.53	6.08	6.46	6.68	6.80	6.88	6.92	6.94	6.96	6.97	6.97	6.97	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98
2013	0.02	0.64	2.05	3.60	4.76	5.56	6.11	6.48	6.70	6.83	6.91	6.95	6.97	6.99	6.99	7.00	7.00	7.00	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01

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									
1986	0.43	2.70	5.51	9.31	14.45	19.82	27.58	35.73	41.86	44.60	47.96	51.04	55.40	59.27	61.75	64.12	66.95	69.48	71.16	72.21	73.67	74.66	75.68	76.28	76.81	77.26	77.67	78.03	78.34	78.63									
1987	0.05	0.80	2.97	7.54	13.18	20.77	30.69	38.04	41.53	45.91	49.87	55.45	60.63	63.55	67.21	70.66	73.93	75.87	77.06	78.60	79.49	80.39	80.96	81.46	81.89	82.27	82.60	82.90	83.15	83.38									
1988	0.33	2.14	6.78	13.05	21.41	31.61	39.38	42.81	47.15	50.90	56.07	60.93	63.86	67.64	70.72	73.49	75.31	76.76	78.13	79.20	80.37	81.01	81.56	82.03	82.44	82.80	83.12	83.40	83.64	83.86									
1989	0.40	3.09	9.23	17.75	29.38	37.88	41.92	46.78	50.77	56.85	62.15	64.86	68.33	72.34	75.02	76.79	78.26	79.68	80.84	82.09	82.73	83.28	83.76	84.17	84.52	84.84	85.11	85.35	85.57	85.76									
1990	0.06	1.90	7.22	17.12	27.21	33.35	41.73	47.61	55.33	61.51	65.28	70.31	74.55	77.93	80.32	81.68	83.38	84.32	85.26	85.83	86.32	86.74	87.09	87.40	87.67	87.91	88.11	88.29	88.45	88.59									
1991	0.21	2.31	8.76	16.94	22.94	31.78	39.49	49.10	57.39	61.90	68.30	73.85	78.15	80.76	82.30	83.88	84.80	85.75	86.31	86.79	87.19	87.54	87.83	88.09	88.31	88.51	88.68	88.83	88.96	89.08									
1992	0.23	3.41	10.21	16.76	27.73	36.23	48.07	57.33	62.05	68.56	74.15	78.77	81.60	83.27	84.77	85.85	86.94	87.55	88.06	88.48	88.83	89.12	89.38	89.59	89.77	89.93	90.07	90.19	90.30	90.39									
1993	0.46	4.05	9.43	21.19	29.92	42.91	53.43	58.62	66.85	73.52	78.87	82.05	84.00	85.40	86.42	87.47	88.03	88.50	88.88	89.20	89.46	89.69	89.88	90.04	90.18	90.30	90.41	90.50	90.58	90.65									
1994	0.31	2.90	12.56	22.46	38.13	49.72	55.49	64.72	71.94	77.91	81.47	83.64	85.23	86.34	87.43	88.03	88.51	88.90	89.22	89.48	89.71	89.90	90.06	90.19	90.31	90.41	90.50	90.57	90.64	90.70									
1995	1.61	11.09	24.17	46.38	57.64	62.54	69.98	75.59	79.92	82.74	84.62	85.90	86.79	87.68	88.15	88.52	88.82	89.07	89.27	89.44	89.58	89.70	89.80	89.89	89.97	90.03	90.09	90.14	90.18	90.22									
1996	0.49	6.08	36.20	55.48	61.77	71.34	77.13	81.21	83.97	85.76	87.27	88.37	89.35	89.83	90.18	90.45	90.66	90.82	90.95	91.05	91.13	91.20	91.26	91.30	91.34	91.37	91.40	91.42	91.44	91.46									
1997	0.85	17.81	44.51	54.20	69.16	75.93	80.66	83.71	85.72	87.49	88.86	90.03	90.60	91.02	91.33	91.57	91.75	91.90	92.01	92.10	92.17	92.23	92.28	92.32	92.36	92.38	92.41	92.43	92.45	92.46									
1998	2.57	21.43	34.42	56.90	67.74	74.86	79.67	82.87	85.42	87.35	89.13	89.92	90.49	90.90	91.21	91.45	91.63	91.77	91.88	91.97	92.05	92.11	92.15	92.19	92.23	92.26	92.28	92.30	92.32	92.34									
1999	0.39	4.15	33.38	52.82	65.68	73.03	78.83	82.95	86.11	88.77	90.14	91.10	91.77	92.25	92.60	92.86	93.06	93.21	93.32	93.42	93.49	93.55	93.60	93.64	93.67	93.70	93.72	93.74	93.76	93.77									
2000	1.00	31.53	51.24	64.12	71.61	77.67	82.07	85.35	88.33	89.79	90.86	91.60	92.13	92.51	92.79	93.00	93.16	93.28	93.38	93.46	93.52	93.57	93.61	93.64	93.67	93.69	93.71	93.73	93.74	93.76									
2001	4.59	21.94	43.09	56.39	68.41	76.36	81.05	85.46	87.84	89.62	90.92	91.84	92.49	92.95	93.30	93.56	93.75	93.90	94.02	94.12	94.19	94.25	94.31	94.34	94.38	94.41	94.43	94.46	94.47	94.49									
2002	1.99	26.50	42.27	58.61	69.98	76.67	82.24	85.28	87.65	89.44	90.74	91.66	92.30	92.76	93.10	93.36	93.55	93.70	93.81	93.91	93.98	94.04	94.09	94.13	94.16	94.19	94.21	94.23	94.25	94.26									
2003	4.70	19.93	43.51	61.23	70.95	78.62	82.34	85.22	87.49	89.19	90.43	91.30	91.91	92.35	92.68	92.92	93.10	93.25	93.36	93.45	93.52	93.57	93.62	93.66	93.69	93.72	93.74	93.76	93.78	93.79									
2004	2.82	25.26	50.63	66.43	77.25	81.35	84.26	86.53	88.31	89.64	90.61	91.29	91.77	92.11	92.36	92.55	92.69	92.80	92.88	92.95	93.00	93.05	93.08	93.11	93.14	93.16	93.17	93.19	93.20	93.21									
2005	3.36	25.76	48.81	65.29	71.98	76.57	79.99	82.73	84.93	86.61	87.85	88.71	89.32	89.76	90.08	90.33	90.51	90.65	90.77	90.85	90.93	90.98	91.03	91.07	91.10	91.13	91.15	91.17	91.19	91.20									
2006	2.47	18.69	38.32	49.85	58.21	64.33	69.10	73.12	76.51	79.21	81.30	82.81	83.88	84.64	85.20	85.62	85.93	86.17	86.36	86.51	86.63	86.73	86.80	86.87	86.92	86.97	87.01	87.04	87.07	87.09									
2007	4.28	23.09	38.58	50.70	59.43	65.77	70.71	74.82	78.25	80.99	83.07	84.56	85.61	86.36	86.92	87.33	87.65	87.89	88.08	88.23	88.35	88.45	88.53	88.60	88.65	88.70	88.74	88.77	88.80	88.83									
2008	4.61	19.66	36.77	50.01	59.51	66.35	71.65	76.05	79.65	82.50	84.63	86.14	87.21	87.97	88.52	88.94	89.25	89.49	89.68	89.83	89.95	90.05	90.13	90.19	90.24	90.29	90.33	90.36	90.39	90.41									
2009	3.28	18.94	37.15	51.01	60.89	67.93	73.35	77.80	81.44	84.29	86.42	87.92	88.97	89.73	90.28	90.69	91.00	91.23	91.42	91.57	91.68	91.78	91.85	91.92	91.97	92.01	92.05	92.08	92.11	92.13									
2010	3.72	20.23	38.69	52.51	62.25	69.22	74.55	78.94	82.51	85.31	87.41	88.89	89.92	90.66	91.20	91.59	91.89	92.12	92.30	92.44	92.55	92.64	92.71	92.77	92.82	92.86	92.90	92.93	92.95	92.98									
2011	3.55	19.92	38.43	52.30	62.09	69.06	74.40	78.78	82.38	85.22	87.37	88.87	89.93	90.68	91.23	91.64	91.95	92.19	92.37	92.52	92.63	92.73	92.80	92.86	92.91	92.96	92.99	93.02	93.05	93.07									
2012	3.60	19.70	37.91	51.67	61.42	68.41	73.78	78.22	81.88	84.75	86.92	88.46	89.53	90.30	90.85	91.27	91.58	91.82	92.01	92.15	92.27	92.36	92.44	92.50	92.56	92.60	92.64	92.67	92.69	92.72									
2013	3.50	19.55	37.72	51.48	61.27	68.28	73.68	78.15	81.81	84.70	86.88	88.41	89.49	90.26	90.82	91.24	91.55	91.79	91.98	92.12	92.24	92.33	92.41	92.47	92.53	92.57	92.61	92.64	92.66	92.69									

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										
1988	0.00	0.99	1.52	3.26	1.78	0.66	0.78	0.81	3.42	0.97	0.00	0.00	2.78	1.61	1.85	0.00	0.00	0.00	0.10	0.12	0.12	0.07	0.06	0.04	0.04	0.03	0.03	0.03	0.03	0.02	0.02									
1989	0.00	7.69	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	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	1.00	1.11	0.00	2.19	1.71	1.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	0.17	0.14	0.08	0.07	0.07	0.06	0.05	0.05	0.04	0.04	0.03	0.03	0.03	0.02										
1992	0.00	0.14	0.36	0.49	0.88	1.11	1.04	1.03	0.68	0.28	0.35	0.15	0.10	0.00	0.16	0.21	0.16	0.10	0.09	0.08	0.07	0.06	0.05	0.05	0.04	0.04	0.03	0.03	0.03	0.02										
1993	0.01	0.22	0.81	1.51	2.40	2.05	1.59	1.31	0.58	0.50	0.28	0.16	0.05	0.24	0.23	0.20	0.12	0.10	0.09	0.08	0.07	0.06	0.05	0.05	0.04	0.04	0.03	0.03	0.03	0.02										
1994	0.01	0.46	1.86	3.08	2.90	2.54	1.65	0.86	0.60	0.32	0.28	0.11	0.24	0.26	0.22	0.13	0.12	0.10	0.08	0.07	0.07	0.06	0.05	0.05	0.04	0.04	0.03	0.03	0.03	0.02										
1995	0.00	0.57	1.95	2.19	3.14	3.46	1.19	1.16	1.93	0.46	0.60	0.61	0.29	0.26	0.15	0.13	0.11	0.10	0.08	0.07	0.07	0.06	0.05	0.05	0.04	0.04	0.03	0.03	0.03	0.02										
1996	0.01	0.38	1.91	3.47	2.82	1.29	1.64	0.92	1.13	1.02	1.09	0.95	0.77	0.47	0.42	0.36	0.31	0.28	0.25	0.22	0.19	0.17	0.15	0.13	0.12	0.10	0.09	0.08	0.07	0.06										
1997	0.01	0.39	1.83	3.57	2.65	2.55	2.34	1.10	0.67	1.17	1.08	0.88	0.54	0.47	0.40	0.36	0.32	0.28	0.25	0.22	0.19	0.17	0.15	0.13	0.12	0.10	0.09	0.08	0.07	0.06										
1998	0.01	0.31	1.23	1.36	1.65	1.81	1.78	1.28	0.96	1.20	1.01	0.62	0.55	0.45	0.39	0.35	0.31	0.27	0.24	0.21	0.19	0.17	0.15	0.13	0.11	0.10	0.09	0.08	0.07	0.06										
1999	0.00	0.15	0.49	1.03	2.61	1.80	1.41	1.38	1.40	1.13	0.69	0.61	0.53	0.46	0.41	0.36	0.32	0.28	0.25	0.22	0.20	0.17	0.15	0.14	0.12	0.11	0.09	0.08	0.07	0.06										
2000	0.00	0.33	1.72	4.04	2.63	2.69	2.10	1.52	1.28	0.79	0.70	0.57	0.50	0.44	0.39	0.35	0.31	0.27	0.24	0.21	0.19	0.17	0.15	0.13	0.11	0.10	0.09	0.08	0.07	0.06										
2001	0.01	0.28	2.11	3.07	2.23	1.97	1.69	1.47	0.87	0.77	0.66	0.58	0.51	0.45	0.40	0.35	0.31	0.28	0.24	0.21	0.19	0.17	0.15	0.13	0.12	0.10	0.09	0.08	0.07	0.06										
2002	0.01	0.38	1.67	2.03	2.86	2.09	1.82	1.09	0.90	0.75	0.66	0.59	0.52	0.46	0.41	0.36	0.32	0.28	0.25	0.22	0.19	0.17	0.15	0.13	0.12	0.10	0.09	0.08	0.07	0.06										
2003	0.01	0.63	1.75	2.57	2.96	2.17	1.34	1.15	0.88	0.75	0.66	0.59	0.52	0.46	0.41	0.36	0.32	0.28	0.25	0.22	0.19	0.17	0.15	0.13	0.12	0.10	0.09	0.08	0.07	0.06										
2004	0.06	0.96	2.05	2.90	3.60	1.78	1.57	1.15	0.91	0.74	0.65	0.57	0.51	0.45	0.40	0.35	0.31	0.28	0.24	0.21	0.19	0.17	0.15	0.13	0.12	0.10	0.09	0.08	0.07	0.06										
2005	0.08	0.85	2.37	3.84	2.72	1.81	1.50	1.24	0.96	0.73	0.64	0.56	0.50	0.44	0.39	0.34	0.31	0.27	0.24	0.21	0.19	0.16	0.15	0.13	0.11	0.10	0.09	0.08	0.07	0.06										
2006	0.01	1.85	4.60	3.91	4.01	2.49	2.05	1.63	1.22	0.91	0.70	0.57	0.51	0.45	0.40	0.35	0.31	0.27	0.24	0.21	0.19	0.17	0.15	0.13	0.12	0.10	0.09	0.08	0.07	0.06										
2007	0.04	1.72	2.56	3.49	3.57	2.24	1.89	1.51	1.13	0.86	0.66	0.57	0.51	0.45	0.40	0.35	0.31	0.27	0.24	0.21	0.19	0.17	0.15	0.13	0.12	0.10	0.09	0.08	0.07	0.06										
2008	0.04	1.11	2.44	3.35	3.42	2.20	1.86	1.50	1.13	0.84	0.67	0.58	0.51	0.45	0.40	0.35	0.31	0.28	0.24	0.22	0.19	0.17	0.15	0.13	0.12	0.10	0.09	0.08	0.07	0.06										
2009	0.03	1.12	2.36	3.22	3.33	2.12	1.83	1.47	1.13	0.85	0.67	0.58	0.51	0.45	0.40	0.35	0.31	0.28	0.24	0.22	0.19	0.17	0.15	0.13	0.12	0.10	0.09	0.08	0.07	0.06										
2010	0.02	1.08	2.29	3.19	3.31	2.15	1.84	1.48	1.10	0.84	0.67	0.57	0.51	0.45	0.40	0.35	0.31	0.27	0.24	0.21	0.19	0.17	0.15	0.13	0.12	0.10	0.09	0.08	0.07	0.06										
2011	0.02	0.97	2.15	3.03	3.23	2.08	1.82	1.46	1.09	0.82	0.66	0.57	0.51	0.45	0.40	0.35	0.31	0.27	0.24	0.21	0.19	0.17	0.15	0.13	0.12	0.10	0.09	0.08	0.07	0.06										
2012	0.03	1.06	2.26	3.20	3.34	2.17	1.87	1.48	1.12	0.82	0.66	0.57	0.50	0.44	0.39	0.35	0.31	0.27	0.24	0.21	0.19	0.17	0.15	0.13	0.11	0.10	0.09	0.08	0.07	0.06										
2013	0.02	1.03	2.27	3.21	3.37	2.20	1.86	1.48	1.11	0.84	0.66	0.57	0.50	0.45	0.40	0.35	0.31	0.27	0.24	0.21	0.19	0.17	0.15	0.13	0.12	0.10	0.09	0.08	0.07	0.06										

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																
1988	1.46	1.97	5.08	4.89	8.88	13.91	3.10	4.84	8.55	10.68	12.09	10.00	11.11	11.29	20.37	11.90	18.92	20.00	15.20	17.21	23.01	12.13	11.73	13.09	12.66	12.24	11.83	11.44	11.05	10.68																
1989	0.00	7.69	0.00	9.09	0.00	10.00	11.11	12.50	14.29	16.67	20.00	0.00	25.00	0.00	33.33	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	36.36	14.29	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	4.76	9.00	12.78	11.61	12.41	14.53	20.41	19.48	17.74	17.65	23.81	31.25	18.18	16.67	18.93	19.33	21.29	15.05	14.56	14.09	13.62	13.18	12.74	12.32	11.91	11.51	11.13	10.75	10.39																
1992	0.73	7.39	12.00	10.57	16.50	12.88	20.38	19.00	13.59	19.50	21.39	25.02	16.47	12.56	18.27	20.33	22.36	15.65	15.15	14.74	14.26	13.79	13.33	12.89	12.46	12.05	11.64	11.25	10.87	10.51																
1993	1.69	8.52	8.67	12.72	10.77	17.29	17.90	13.34	23.24	24.89	27.79	19.02	13.22	20.55	20.49	23.89	15.43	14.92	15.10	14.60	14.13	13.66	13.21	12.78	12.35	11.94	11.54	11.16	10.78	10.42																
1994	2.79	6.76	11.21	10.24	16.10	16.40	12.18	19.72	21.65	25.95	20.84	17.42	19.63	20.48	23.46	15.28	14.78	14.89	14.40	13.93	13.47	13.03	12.60	12.18	11.78	11.40	11.02	10.65	10.29	9.94																
1995	2.41	17.38	19.20	26.59	17.42	13.27	22.28	24.97	21.37	23.29	17.66	18.73	20.98	24.74	15.74	15.23	15.54	15.02	14.52	14.04	13.59	13.19	12.74	12.31	11.89	11.49	11.10	10.72	10.35	9.99																
1996	2.90	19.52	39.23	33.05	15.85	28.12	27.18	29.10	25.31	22.25	29.49	33.78	37.22	26.40	25.59	25.28	24.51	23.75	23.02	22.30	21.60	20.92	20.26	19.61	18.99	18.38	17.78	17.21	16.63	16.08																
1997	4.38	36.10	40.17	19.35	34.35	28.18	31.58	28.85	25.93	31.51	34.48	38.00	26.99	26.16	25.88	25.12	24.39	23.65	22.93	22.23	21.54	20.88	20.22	19.59	18.97	18.37	17.78	17.21	16.53	15.96																
1998	9.59	38.92	22.27	40.24	33.80	35.50	28.37	27.55	33.73	36.19	41.04	27.83	26.95	27.40	26.60	25.81	25.04	24.28	23.55	22.83	22.13	21.44	20.77	20.12	19.49	18.88	18.28	17.69	17.13	16.57																
1999	3.13	10.74	32.84	30.35	31.85	27.83	28.19	35.53	38.12	41.85	30.40	29.56	29.13	28.29	27.46	26.65	25.86	25.09	24.34	23.60	22.88	22.18	21.49	20.82	20.17	19.54	18.92	18.32	17.74	17.17																
2000	2.81	23.38	21.37	19.74	22.03	23.17	32.11	36.21	41.58	28.19	27.34	27.83	27.02	26.23	25.45	24.69	23.95	23.23	22.52	21.83	21.15	20.50	19.86	19.23	18.62	18.03	17.46	16.90	16.35	15.83																
2001	3.42	29.39	29.04	26.33	31.97	33.00	36.88	43.09	31.61	30.61	30.28	29.36	28.47	27.59	26.74	25.92	25.12	24.32	23.55	22.80	22.06	21.35	20.66	19.98	19.33	18.71	18.12	17.51	16.93	16.37																
2002	5.60	32.96	26.43	30.33	33.71	32.91	41.14	31.83	31.45	31.27	30.40	29.54	28.69	27.87	27.05	26.28	25.51	24.75	24.00	23.28	22.57	21.88	21.20	20.54	19.90	19.28	18.67	18.08	17.50	16.94																
2003	9.69	24.61	32.67	36.75	35.03	37.21	30.53	31.74	32.25	31.61	30.72	29.86	29.01	28.17	27.35	26.57	25.79	25.03	24.28	23.54	22.83	22.13	21.45	20.78	20.14	19.51	18.90	18.30	17.72	17.15																
2004	6.63	27.91	38.50	38.48	38.97	24.60	28.70	31.58	31.62	31.26	30.44	29.58	28.73	27.90	27.09	26.30	25.52	24.76	24.02	23.29	22.58	21.88	21.21	20.55	19.91	19.28	18.67	18.08	17.50	16.94																
2005	9.54	35.22	38.26	38.60	25.67	25.00	30.14	30.89	31.31	31.41	30.65	29.79	28.94	28.10	27.28	26.48	25.70	24.93	24.18	23.45	22.76	22.06	21.38	20.72	20.07	19.45	18.84	18.24	17.66	17.10																
2006	9.88	28.46	30.72	23.16	22.74	22.13	26.69	28.47	29.38	30.18	30.37	29.95	29.12	28.28	27.45	26.65	25.86	25.08	24.33	23.59	22.87	22.17	21.49	20.82	20.17	19.56	18.94	18.34	17.76	17.19																
2007	14.86	32.65	25.20	24.44	23.81	23.27	27.74	29.29	30.23	30.70	30.77	30.02	29.17	28.33	27.50	26.70	25.91	25.14	24.38	23.64	22.95	22.27	21.58	20.91	20.26	19.64	19.02	18.42	17.83	17.26																
2008	14.56	24.24	25.21	24.55	23.95	23.10	27.65	29.15	30.03	30.61	30.41	29.71	28.87	28.03	27.22	26.41	25.63	24.86	24.12	23.39	22.69	22.01	21.33	20.67	20.02	19.40	18.79	18.20	17.62	17.05																
2009	10.81	24.53	25.94	25.25	24.45	23.69	28.13	29.57	30.22	30.76	30.70	29.94	29.11	28.27	27.44	26.64	25.85	25.08	24.32	23.59	22.87	22.17	21.48	20.82	20.17	19.56	18.95	18.35	17.77	17.20																
2010	11.05	24.98	25.97	25.11	24.34	23.46	27.90	29.45	30.37	30.75	30.64	29.97	29.11	28.27	27.45	26.65	25.86	25.09	24.34	23.61	22.92	22.24	21.56	20.89	20.24	19.61	19.00	18.40	17.81	17.25																
2011	11.20	25.63	26.43	25.37	24.41	23.46	27.64	29.28	30.08	30.57	30.31	29.56	28.73	27.90	27.08	26.32	25.56	24.79	24.05	23.32	22.61	21.92	21.25	20.59	19.94	19.32	18.71	18.11	17.54	16.97																
2012	10.54	24.91	26.14	25.08	24.20	23.29	27.58	29.35	30.16	30.84	30.66	29.90	29.05	28.21	27.38	26.59	25.80	25.03	24.27	23.53	22.81	22.11	21.43	20.76	20.11	19.49	18.87	18.27	17.69	17.12																
2013	10.57	24.82	25.84	24.80	24.00	22.96	27.53	29.13	30.02	30.47	30.43	29.67	28.83	28.00	27.18	26.37	25.59	24.82	24.07	23.34	22.64	21.96	21.28	20.62	19.97	19.36	18.75	18.15	17.57	17.01																

Cumulative Claim Rates	Adjustable Rate Streamline Refinance Mortgages	by Origination Fiscal Year
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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		0.00	0.97	2.43	5.34	6.80	7.28	7.77	8.25	10.19	10.68	10.68	10.68	11.65	12.14	12.62	12.62	12.62	12.62	12.63	12.64	12.65	12.66	12.66	12.66	12.67	12.67	12.67	12.67	12.67	12.67
1989		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45
1990		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45
1991		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	0.00	0.00	0.00	0.00	0.00
1992		0.00	0.14	0.48	0.87	1.50	2.16	2.68	3.09	3.31	3.39	3.47	3.49	3.51	3.51	3.52	3.54	3.55	3.55	3.55	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56
1993		0.01	0.23	0.95	2.18	3.86	5.09	5.87	6.39	6.58	6.71	6.76	6.78	6.79	6.81	6.83	6.84	6.85	6.85	6.85	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86
1994		0.01	0.45	2.13	4.54	6.51	7.91	8.64	8.97	9.16	9.23	9.28	9.30	9.32	9.35	9.36	9.37	9.38	9.38	9.38	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39
1995		0.00	0.56	2.12	3.50	4.92	6.15	6.51	6.77	7.10	7.16	7.21	7.26	7.28	7.30	7.30	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.32	7.32	7.32	7.32	7.32	7.32	7.32	7.32
1996		0.01	0.38	1.86	3.45	4.27	4.57	4.85	4.96	5.05	5.11	5.16	5.20	5.21	5.22	5.22	5.22	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23
1997		0.01	0.38	1.50	2.75	3.47	3.91	4.19	4.27	4.31	4.36	4.38	4.40	4.41	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	4.42	4.42	4.42	4.42
1998		0.01	0.29	0.97	1.54	1.95	2.23	2.41	2.50	2.55	2.59	2.61	2.61	2.62	2.62	2.62	2.62	2.62	2.62	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63
1999		0.00	0.15	0.57	1.17	2.20	2.66	2.92	3.10	3.21	3.26	3.28	3.30	3.30	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31
2000		0.00	0.32	1.59	3.90	5.04	5.92	6.43	6.67	6.80	6.84	6.87	6.89	6.90	6.91	6.91	6.91	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92
2001		0.01	0.28	1.72	3.15	3.89	4.32	4.56	4.68	4.73	4.75	4.77	4.77	4.78	4.78	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79
2002		0.01	0.36	1.41	2.33	3.20	3.61	3.84	3.92	3.96	3.99	4.00	4.01	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03
2003		0.01	0.58	1.76	2.90	3.69	4.06	4.19	4.27	4.31	4.33	4.35	4.36	4.36	4.36	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37
2004		0.06	0.95	2.31	3.46	4.29	4.52	4.68	4.76	4.80	4.82	4.83	4.84	4.85	4.85	4.85	4.85	4.85	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86
2005		0.08	0.84	2.21	3.53	4.07	4.32	4.48	4.56	4.61	4.63	4.65	4.66	4.66	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67
2006		0.01	1.68	4.56	6.15	7.34	7.88	8.21	8.40	8.50	8.55	8.58	8.60	8.60	8.61	8.61	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62
2007		0.04	1.51	2.93	4.34	5.38	5.85	6.15	6.32	6.41	6.45	6.47	6.49	6.50	6.50	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
2008		0.04	0.99	2.54	4.08	5.22	5.75	6.09	6.28	6.38	6.43	6.46	6.48	6.49	6.49	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50
2009		0.03	1.02	2.58	4.11	5.25	5.77	6.10	6.29	6.39	6.44	6.46	6.48	6.49	6.50	6.50	6.50	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
2010		0.02	0.99	2.49	4.00	5.12	5.64	5.98	6.17	6.26	6.32	6.34	6.36	6.37	6.38	6.38	6.38	6.38	6.38	6.39	6.39	6.39	6.39	6.39	6.39	6.39	6.39	6.39	6.39	6.39	6.39
2011		0.02	0.89	2.29	3.70	4.78	5.28	5.61	5.79	5.89	5.94	5.96	5.98	5.99	6.00	6.00	6.00	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01
2012		0.03	0.98	2.47	3.99	5.13	5.66	6.01	6.20	6.30	6.35	6.38	6.39	6.40	6.41	6.41	6.41	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42
2013		0.02	0.94	2.45	3.98	5.13	5.68	6.03	6.23	6.33	6.38	6.41	6.43	6.44	6.44	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45

Cumulative 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									
1988	1.46	3.40	8.25	12.62	19.90	30.10	32.04	34.95	39.81	45.15	50.49	54.37	58.25	61.65	66.99	69.42	72.82	75.73	77.50	79.20	81.07	81.84	82.48	83.12	83.65	84.10	84.48	84.81	85.09	85.33									
1989	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93.53	93.53	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54									
1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93.55	93.55	93.55	93.55	93.55	93.55	93.55	93.55	93.55	93.55	93.55	93.55	93.55	93.55	93.55	93.55	93.55	93.55	93.55									
1991	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	0.00	0.00	0.00	0.00	0.00									
1992	0.73	8.06	19.08	27.58	39.39	47.00	57.36	64.95	69.29	74.64	79.34	83.64	85.76	87.11	88.82	90.38	91.74	92.48	93.08	93.57	93.98	94.32	94.60	94.84	95.04	95.21	95.35	95.47	95.58	95.67									
1993	1.69	10.07	17.85	28.18	35.68	46.13	54.86	60.10	67.89	74.24	79.53	82.14	83.61	85.58	87.14	88.58	89.29	89.86	90.36	90.77	91.10	91.38	91.61	91.81	91.97	92.11	92.23	92.33	92.42	92.49									
1994	2.79	9.37	19.47	27.50	38.44	47.47	52.91	60.49	67.10	73.26	76.91	79.32	81.55	83.42	85.12	85.96	86.65	87.24	87.73	88.13	88.47	88.74	88.98	89.18	89.35	89.49	89.61	89.72	89.81	89.89									
1995	2.41	19.38	34.75	51.53	59.36	64.10	70.73	76.41	80.01	83.01	84.75	86.25	87.61	88.88	89.48	89.97	90.39	90.74	91.02	91.26	91.45	91.61	91.75	91.86	91.96	92.04	92.12	92.18	92.23	92.27									
1996	2.90	21.85	52.36	67.49	72.10	78.74	83.28	86.73	88.84	90.20	91.58	92.68	93.47	93.82	94.07	94.25	94.38	94.47	94.54	94.59	94.63	94.66	94.68	94.70	94.71	94.72	94.73	94.74	94.74	94.75									
1997	4.38	38.89	63.29	70.10	79.42	84.24	87.99	90.24	91.67	92.93	93.87	94.53	94.82	95.02	95.17	95.27	95.35	95.41	95.45	95.48	95.50	95.52	95.53	95.54	95.55	95.56	95.56	95.56	95.57	95.57									
1998	9.59	44.77	57.01	73.92	82.21	87.84	90.65	92.56	94.23	95.40	96.22	96.55	96.77	96.94	97.06	97.14	97.20	97.24	97.27	97.30	97.31	97.33	97.34	97.34	97.35	97.35	97.36	97.36	97.36	97.37									
1999	3.13	13.53	41.88	59.34	71.92	79.12	84.26	88.81	91.90	93.95	94.79	95.36	95.75	96.02	96.21	96.33	96.43	96.49	96.54	96.57	96.60	96.62	96.63	96.64	96.65	96.66	96.66	96.67	96.67	96.67									
2000	2.81	25.53	41.38	52.64	62.21	69.80	77.60	83.38	87.52	89.12	90.22	91.03	91.59	91.99	92.27	92.47	92.62	92.73	92.81	92.87	92.91	92.95	92.97	92.99	93.01	93.02	93.03	93.04	93.05	93.05									
2001	3.42	31.80	51.53	63.84	74.39	81.56	86.77	90.51	92.03	93.02	93.70	94.15	94.45	94.67	94.81	94.92	94.99	95.05	95.08	95.11	95.13	95.15	95.16	95.17	95.18	95.19	95.19	95.19	95.20	95.20									
2002	5.60	36.72	53.35	67.07	77.38	83.77	88.96	91.25	92.77	93.79	94.47	94.92	95.23	95.44	95.59	95.69	95.76	95.82	95.85	95.88	95.90	95.92	95.93	95.94	95.95	95.95	95.96	95.96	95.96	95.96									
2003	9.69	31.91	53.96	70.24	79.65	85.85	88.93	91.11	92.60	93.58	94.22	94.65	94.94	95.13	95.27	95.37	95.44	95.49	95.52	95.55	95.57	95.58	95.59	95.60	95.61	95.61	95.61	95.62	95.62	95.62									
2004	6.63	32.67	58.23	73.41	82.43	85.69	88.50	90.66	92.11	93.07	93.72	94.14	94.44	94.64	94.78	94.87	94.94	94.99	95.03	95.06	95.08	95.09	95.10	95.11	95.12	95.12	95.13	95.13	95.13	95.13									
2005	9.54	41.37	63.48	76.72	81.79	85.33	88.45	90.63	92.14	93.16	93.84	94.29	94.59	94.80	94.95	95.05	95.12	95.17	95.21	95.24	95.26	95.27	95.29	95.30	95.30	95.31	95.31	95.31	95.32	95.32									
2006	9.88	35.53	54.82	64.23	70.97	75.77	80.13	83.45	85.84	87.55	88.73	89.54	90.08	90.45	90.71	90.89	91.02	91.11	91.17	91.22	91.26	91.29	91.31	91.32	91.33	91.34	91.35	91.35	91.36	91.36									
2007	14.86	42.64	56.72	66.58	73.50	78.42	82.78	86.02	88.34	89.95	91.06	91.80	92.30	92.64	92.88	93.04	93.16	93.24	93.30	93.35	93.38	93.40	93.42	93.44	93.45	93.45	93.46	93.47	93.47	93.47									
2008	14.56	35.26	51.33	62.66	70.62	76.20	81.19	84.90	87.55	89.40	90.67	91.52	92.10	92.50	92.77	92.96	93.10	93.20	93.27	93.32	93.36	93.39	93.41	93.43	93.44	93.45	93.46	93.47	93.47	93.48									
2009	10.81	32.68	49.88	61.88	70.20	76.01	81.14	84.91	87.57	89.43	90.70	91.55	92.12	92.51	92.79	92.98	93.11	93.21	93.28	93.33	93.36	93.39	93.41	93.43	93.44	93.45	93.46	93.47	93.47	93.47									
2010	11.05	33.26	50.34	62.19	70.42	76.16	81.24	85.00	87.68	89.54	90.81	91.67	92.24	92.63	92.91	93.10	93.23	93.33	93.40	93.45	93.49	93.51	93.54	93.55	93.56	93.57	93.58	93.59	93.59	93.60									
2011	11.20	33.96	51.18	62.98	71.11	76.77	81.73	85.44	88.08	89.92	91.18	92.02	92.60	92.99	93.26	93.46	93.59	93.69	93.77	93.82	93.86	93.89	93.91	93.93	93.94	93.95	93.96	93.96	93.97	93.97									
2012	10.54	32.82	50.12	62.01	70.24	75.98	81.04	84.84	87.54	89.44	90.73	91.60	92.18	92.58	92.86	93.05	93.19	93.29	93.36	93.41	93.45	93.48	93.50	93.52	93.53	93.54	93.55	93.55	93.56	93.56									
2013	10.57	32.76	49.89	61.71	69.95	75.67	80.80	84.64	87.38	89.30	90.61	91.50	92.10	92.51	92.79	92.99	93.14	93.24	93.31	93.37	93.41	93.44	93.46	93.48	93.49	93.50	93.51	93.52	93.52	93.53									

Conditional Claim Rates			All 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																														
1977	0.01	0.39	0.66	0.50	0.39	0.31	0.34	0.28	0.28	0.29	0.32	0.44	0.46	0.43	0.37	0.30	0.27	0.23	0.21	0.17	0.15	0.09	0.06	0.06	0.07	0.04	0.05	0.05	0.04	0.03																														
1978	0.01	0.29	0.60	0.62	0.51	0.59	0.52	0.54	0.53	0.61	0.80	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	0.81	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	0.06	0.05	0.04																														
1980	0.00	0.52	1.34	1.87	1.82	1.93	1.95	2.51	3.10	2.60	2.05	1.72	1.59	1.51	1.44	1.32	0.95	0.82	0.71	0.55	0.45	0.45	0.32	0.25	0.28	0.15	0.15	0.07	0.05	0.04																														
1981	0.02	1.19	3.80	4.20	4.72	4.69	5.98	6.73	4.72	3.67	3.09	2.41	2.43	2.12	2.06	1.48	1.34	1.52	0.99	0.95	0.69	0.72	0.69	0.42	0.49	0.12	0.09	0.07	0.06	0.04																														
1982	0.03	1.18	3.17	4.40	5.21	7.10	8.61	6.52	4.46	3.33	3.20	2.56	2.74	2.67	1.68	1.81	1.89	1.42	1.47	1.33	1.06	0.87	0.95	0.83	0.10	0.13	0.10	0.08	0.06	0.05																														
1983	0.01	0.40	1.60	2.40	3.62	5.31	4.70	3.36	2.79	2.56	2.30	2.41	2.21	1.53	1.53	1.44	1.40	1.22	1.03	0.69	0.78	0.74	0.50	0.31	0.16	0.13	0.10	0.08	0.06	0.05																														
1984	0.01	0.79	2.85	5.07	7.21	6.27	4.41	3.40	3.05	2.69	2.55	2.13	1.82	1.70	1.22	1.03	0.94	0.72	0.53	0.39	0.27	0.20	0.26	0.20	0.16	0.12	0.10	0.07	0.06	0.05																														
1985	0.01	0.65	2.81	5.24	4.80	3.78	3.24	2.88	2.81	2.70	2.51	1.82	1.64	1.58	1.14	1.11	0.83	0.60	0.54	0.42	0.27	0.25	0.26	0.20	0.16	0.12	0.10	0.07	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	1.01	0.84	0.60	0.51	0.45	0.43	0.28	0.25	0.19	0.15	0.12	0.09	0.07	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	0.91	0.79	0.47	0.43	0.46	0.43	0.32	0.23	0.17	0.13	0.10	0.07	0.06	0.04	0.04	0.03	0.02	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	1.38	1.21	0.80	0.68	0.60	0.64	0.47	0.35	0.23	0.18	0.14	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02																														
1989	0.01	0.31	1.12	1.66	1.93	2.39	2.54	2.18	2.06	1.76	1.59	1.40	0.92	0.81	0.79	0.67	0.59	0.40	0.30	0.24	0.18	0.14	0.11	0.08	0.07	0.05	0.04	0.03	0.02	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	0.91	0.77	0.77	0.71	0.57	0.51	0.37	0.28	0.21	0.16	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02																														
1991	0.01	0.26	1.04	1.71	2.12	1.83	1.94	1.76	1.54	1.43	0.94	0.79	0.72	0.74	0.63	0.57	0.43	0.33	0.25	0.19	0.15	0.12	0.09	0.07	0.06	0.04	0.03	0.03	0.02	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	0.61	0.46	0.46	0.34	0.27	0.21	0.14	0.11	0.09	0.07	0.06	0.04	0.04	0.03	0.02	0.02	0.01	0.01																														
1993	0.00	0.15	0.56	0.86	1.22	1.22	1.08	0.94	0.60	0.50	0.49	0.50	0.41	0.41	0.28	0.21	0.20	0.13	0.10	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02	0.01																														
1994	0.01	0.20	0.68	1.19	1.40	1.30	1.09	0.73	0.62	0.58	0.57	0.47	0.42	0.27	0.20	0.18	0.14	0.11	0.09	0.08	0.06	0.05	0.04	0.04	0.03	0.03	0.02	0.02	0.02	0.01																														
1995	0.01	0.24	1.20	2.13	2.45	2.25	1.65	1.41	1.67	1.62	1.27	0.98	0.60	0.46	0.37	0.27	0.22	0.17	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01	0.01																														
1996	0.00	0.26	1.25	2.13	2.23	1.74	1.56	1.80	1.77	1.45	1.38	0.99	0.73	0.59	0.42	0.35	0.30	0.24	0.19	0.15	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01																														
1997	0.00	0.31	1.34	2.15	1.92	2.00	2.27	2.22	1.91	1.55	1.14	0.87	0.68	0.49	0.40	0.34	0.28	0.22	0.18	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01																														
1998	0.00	0.26	1.03	1.23	1.37	1.69	1.86	1.73	1.47	1.00	0.81	0.65	0.48	0.41	0.34	0.29	0.24	0.20	0.16	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.01																														
1999	0.00	0.26	0.91	1.47	2.17	2.48	2.23	1.63	0.97	0.77	0.68	0.52	0.44	0.37	0.31	0.27	0.22	0.18	0.14	0.12	0.09	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.02	0.01																														
2000	0.01	0.37	1.92	4.08	4.90	4.25	3.33	2.22	1.74	1.48	1.18	0.97	0.82	0.69	0.57	0.49	0.39	0.31	0.25	0.20	0.16	0.12	0.10	0.07	0.06	0.05	0.04	0.03	0.02	0.02																														
2001	0.00	0.34	1.72	3.38	3.55	3.05	1.90	1.37	1.09	0.87	0.78	0.66	0.55	0.46	0.39	0.32	0.27	0.21	0.17	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01																														
2002	0.00	0.38	1.94	2.67	2.54	1.73	1.32	1.03	0.80	0.72	0.64	0.53	0.44	0.37	0.31	0.27	0.22	0.18	0.15	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.01																														
2003	0.00	0.53	1.41	1.55	1.17	1.09	0.91	0.66	0.56	0.50	0.44	0.37	0.32	0.27	0.23	0.20	0.17	0.14	0.11	0.09	0.08	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.02	0.01																														
2004	0.07	0.78	1.35	1.26	1.22	1.04	0.80	0.65	0.55	0.49	0.44	0.37	0.32	0.27	0.23	0.20	0.17	0.14	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02	0.01	0.01																														
2005	0.03	0.75	1.65	1.92	1.70	1.34	1.08	0.86	0.72	0.64	0.56	0.47	0.39	0.33	0.28	0.24	0.20	0.16	0.13	0.10	0.08	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01	0.01																														
2006	0.08	1.22	2.42	2.48	2.07	1.75	1.40	1.09	0.88	0.76	0.65	0.53	0.43	0.36	0.30	0.25	0.21	0.17	0.14	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02	0.02	0.01																														
2007	0.34	2.00	2.98	2.94	2.62	2.25	1.79	1.40	1.14	0.99	0.84	0.66	0.53	0.44	0.37	0.31	0.26	0.21	0.17	0.14	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02																														
2008	0.30	1.63	2.51	2.64	2.39	2.04	1.64	1.28	1.05	0.91	0.78	0.62	0.50	0.42	0.36	0.30	0.25	0.20	0.16	0.13	0.11	0.09	0.07	0.06	0.05	0.04	0.03	0.03	0.02	0.02																														
2009	0.25	1.40	2.27	2.42	2.18	1.87	1.51	1.18	0.98	0.85	0.73	0.59	0.48	0.40	0.34	0.29	0.24	0.19	0.16	0.13	0.10	0.08	0.07	0.05	0.04	0.04	0.03	0.02	0.02	0.02																														
2010	0.22	1.24	2.03	2.19	1.99	1.72	1.40	1.10	0.91	0.80	0.69	0.56	0.46	0.38	0.32	0.28	0.23	0.19	0.15	0.12	0.10	0.08	0.07	0.05	0.04	0.04	0.03	0.02	0.02	0.02																														
2011	0.20	1.19	1.98	2.15	1.96	1.70	1.39	1.09	0.90	0.79	0.68	0.55	0.45	0.38	0.32	0.27	0.23	0.19	0.15	0.12	0.10	0.08	0.07	0.05	0.04	0.04	0.03	0.02	0.02	0.02																														
2012	0.20	1.19	2.01	2.19	1.99	1.73	1.41	1.11	0.91	0.80	0.69	0.56	0.46	0.38	0.32	0.27	0.23	0.19	0.15	0.12	0.10	0.08	0.07	0.05	0.04	0.04	0.03	0.02	0.02	0.02																														
2013	0.20	1.20	2.02	2.19	2.00	1.73	1.41	1.11	0.92	0.80	0.69	0.56	0.45	0.38	0.32	0.27	0.23	0.19	0.15	0.12	0.10	0.08	0.07	0.05	0.04	0.04	0.03	0.02	0.02	0.02																														

Conditional Prepayment Rates			All 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				
1977	0.19	2.47	5.72	3.45	1.80	0.80	2.64	2.73	3.13	6.01	8.10	6.00	5.50	5.82	5.62	7.64	10.38	12.13	8.13	10.21	11.34	13.20	15.16	12.00	13.04	19.68	19.88	19.39	20.64	19.53				
1978	0.15	1.57	1.65	1.20	0.86	1.87	1.97	2.34	5.53	8.41	6.30	5.91	6.20	6.09	8.84	13.66	15.77	8.54	11.18	11.07	14.67	16.36	11.82	12.42	16.41	21.89	19.47	18.46	16.84	14.31				
1979	0.11	0.45	0.52	0.40	1.25	1.48	1.89	5.28	9.10	6.35	5.98	6.45	6.50	12.35	18.75	20.12	9.32	12.16	11.58	15.26	18.14	12.10	12.69	15.94	19.33	21.63	17.26	15.50	14.76	15.09				
1980	0.24	0.80	0.32	2.03	2.38	3.34	14.43	20.47	9.70	7.68	8.62	10.16	17.79	20.25	21.63	10.51	12.88	12.07	15.12	17.79	13.99	12.20	14.95	16.95	16.95	18.63	15.40	13.82	14.18	14.08				
1981	0.12	0.62	14.49	7.83	9.86	26.34	28.32	13.52	10.15	9.45	9.73	14.49	16.71	19.23	10.32	12.27	12.24	14.79	20.96	12.26	15.70	13.09	14.44	14.13	14.64	16.41	13.44	13.81	14.03	14.22				
1982	0.16	12.85	7.34	10.76	30.62	31.95	15.58	12.02	11.59	12.43	17.90	18.64	21.19	11.15	13.34	15.48	20.65	22.10	12.79	12.89	17.03	13.64	14.69	12.16	11.66	12.18	12.47	12.70	12.82	13.11				
1983	0.16	0.77	2.01	18.00	27.72	11.92	9.44	11.30	13.61	22.75	24.31	26.03	11.95	14.69	14.34	27.35	23.65	12.69	11.93	15.61	18.32	16.19	13.57	12.42	12.51	12.84	13.15	13.45	13.76	14.07				
1984	0.11	1.33	18.98	26.44	12.35	9.88	10.67	11.10	17.35	19.00	20.22	8.76	9.97	9.30	10.45	18.03	7.52	6.02	6.85	6.39	8.20	4.60	12.54	13.53	13.84	14.21	14.55	14.88	15.22	15.55				
1985	0.19	9.19	21.47	9.71	8.08	10.24	12.55	22.32	23.97	23.48	9.11	11.04	10.03	11.59	12.66	16.37	9.45	9.16	8.15	6.99	6.32	13.68	13.18	13.49	13.77	14.13	14.47	14.78	15.10	15.42				
1986	0.43	3.21	2.58	3.16	4.44	5.40	13.93	25.90	25.11	7.81	11.90	10.21	15.84	17.57	10.43	18.44	16.18	17.09	13.33	9.57	14.04	10.55	10.83	10.97	11.20	11.44	11.68	11.92	12.15	12.39				
1987	0.32	1.14	1.94	3.15	3.86	9.38	19.95	21.15	6.91	10.53	9.25	15.23	17.92	10.16	13.63	21.87	21.44	16.01	11.84	13.74	10.26	10.68	10.54	10.54	10.71	10.89	11.07	11.25	11.43	11.62				
1988	0.31	1.45	3.06	4.61	13.94	26.35	25.60	8.01	11.95	10.16	15.48	17.30	10.27	12.17	16.14	20.73	14.88	10.45	12.91	9.94	10.24	9.93	10.02	10.20	10.35	10.53	10.67	10.80	10.94	11.05				
1989	0.32	1.83	3.82	13.57	27.75	27.12	8.11	12.21	10.13	16.06	18.08	10.38	12.22	16.87	18.45	18.74	12.18	13.81	9.80	10.05	9.85	9.89	10.13	10.34	10.55	10.77	10.99	11.20	11.41	11.63				
1990	0.31	2.02	9.90	29.60	29.35	8.55	12.84	10.31	16.50	18.87	10.36	12.73	17.77	20.17	17.06	15.76	14.48	9.33	9.56	9.44	9.32	9.50	9.71	9.93	10.15	10.42	10.67	10.91	11.15	11.40				
1991	0.27	4.71	23.05	27.71	7.84	12.72	10.60	17.82	20.17	10.73	14.43	20.06	23.49	19.04	14.54	15.11	9.30	9.61	9.25	9.10	9.09	9.23	9.40	9.58	9.76	9.96	10.14	10.32	10.50	10.67				
1992	0.56	8.14	15.33	6.64	11.21	10.01	18.08	21.09	10.87	16.13	23.02	29.59	22.58	17.00	14.95	11.54	12.15	10.85	10.35	10.19	10.08	10.12	10.20	10.27	10.35	10.44	10.53	10.58	10.62	10.65				
1993	1.34	6.46	4.85	8.52	8.33	14.23	17.89	10.36	15.61	22.97	34.94	25.41	19.33	16.75	12.69	11.19	9.81	8.35	8.14	7.97	7.82	7.77	7.75	7.75	7.75	7.78	7.80	7.82	7.85	7.88				
1994	0.98	3.19	7.67	7.74	13.52	16.11	9.97	14.81	20.88	32.35	24.69	19.21	16.06	12.26	11.91	8.51	7.57	7.25	7.06	6.88	6.73	6.66	6.62	6.58	6.56	6.54	6.54	6.53	6.53	6.53				
1995	1.36	7.70	8.46	18.96	19.14	10.16	16.67	22.61	30.69	25.24	20.86	16.88	13.82	13.85	11.43	9.54	9.19	9.03	8.88	8.75	8.66	8.69	8.77	8.85	8.94	9.05	9.15	9.24	9.32	9.40				
1996	0.50	3.75	16.77	19.36	9.75	17.03	23.11	32.64	26.43	21.67	19.96	17.28	17.01	14.16	11.98	10.33	9.99	9.81	9.65	9.51	9.42	9.48	9.59	9.71	9.83	9.97	10.12	10.26	10.41	10.56				
1997	0.69	11.24	20.72	10.39	19.53	23.38	32.14	26.16	21.72	19.75	18.71	18.96	15.46	13.14	12.08	10.82	10.45	10.26	10.10	9.96	9.88	9.95	10.07	10.20	10.34	10.50	10.66	10.82	10.97	11.13				
1998	1.41	8.13	6.71	13.92	21.40	37.08	29.38	23.99	20.32	15.60	15.44	12.61	10.63	9.67	8.96	7.93	7.65	7.55	7.46	7.38	7.34	7.41	7.53	7.65	7.78	7.93	8.08	8.23	8.39	8.55				
1999	0.72	3.19	13.57	21.86	35.95	28.68	24.12	19.74	14.15	13.51	11.60	9.85	8.92	8.31	7.73	6.73	6.54	6.47	6.40	6.34	6.31	6.37	6.46	6.56	6.66	6.76	6.87	6.99	7.10	7.22				
2000	0.61	24.29	31.95	35.70	27.76	23.81	20.61	19.25	20.08	18.42	17.36	16.29	15.08	13.94	12.88	11.73	11.51	11.41	11.33	11.25	11.22	11.38	11.58	11.79	12.00	12.23	12.46	12.68	12.91	13.13				
2001	3.01	17.10	41.04	30.62	25.11	20.54	15.43	15.14	12.98	11.77	11.56	10.94	10.19	9.46	8.77	7.94	7.71	7.64	7.57	7.50	7.45	7.53	7.64	7.77	7.90	8.03	8.17	8.32	8.46	8.62				
2002	3.19	31.72	27.58	24.36	19.54	12.91	12.00	10.19	9.22	8.99	8.95	8.48	7.93	7.39	6.90	6.07	5.89	5.82	5.77	5.71	5.68	5.74	5.82	5.91	6.00	6.10	6.20	6.31	6.42	6.53				
2003	6.35	16.47	21.30	14.95	9.38	8.15	7.56	7.33	7.20	7.26	7.23	6.89	6.51	6.16	5.81	5.04	4.92	4.85	4.78	4.71	4.67	4.69	4.71	4.74	4.77	4.81	4.85	4.89	4.93	4.98				
2004	5.12	17.66	13.55	9.24	8.36	7.70	7.85	7.78	7.66	7.66	7.50	7.10	6.69	6.30	5.84	5.15	5.03	4.93	4.84	4.76	4.71	4.72	4.73	4.76	4.79	4.83	4.87	4.92	4.97	4.57				
2005	3.43	10.07	9.48	8.62	7.47	7.06	7.11	7.08	6.99	7.06	6.95	6.52	6.08	5.66	5.24	4.74	4.67	4.62	4.58	4.53	4.53	4.59	4.65	4.71	4.78	4.86	4.94	5.02	5.10	4.84				
2006	2.39	6.81	7.59	7.16	6.83	6.63	6.80	6.89	6.89	7.03	7.00	6.65	6.25	5.84	5.42	4.95	4.86	4.81	4.75	4.71	4.70	4.75	4.80	4.86	4.93	5.00	5.08	5.15	5.23	4.81				
2007	4.27	8.98	9.37	9.01	8.77	8.46	8.73	8.88	8.90	9.11	9.12	8.75	8.30	7.79	7.25	6.65	6.56	6.49	6.42	6.36	6.35	6.42	6.50	6.58	6.67	6.77	6.86	6.96	7.07	6.55				
2008	4.84	8.76	9.07	9.27	9.07	8.85	9.09	9.24	9.26	9.49	9.49	9.10	8.61	8.08	7.54	6.89	6.81	6.73	6.67	6.60	6.59	6.66	6.74	6.83	6.92	7.02	7.12	7.23	7.34	6.87				
2009	4.55	8.68	10.05	10.51	10.44	10.19	10.46	10.62	10.63	10.88	10.88	10.43	9.87	9.27	8.64	7.91	7.81	7.72	7.64	7.56	7.54	7.62	7.72	7.82	7.93	8.04	8.17	8.29	8.42	7.87				
2010	4.97	9.79	11.27	11.75	11.64	11.37	11.65	11.83	11.85	12.12	12.14	11.67	11.09	10.45	9.77	8.90	8.82	8.71	8.62	8.53	8.50	8.59	8.69	8.80	8.92	9.05	9.19	9.33	9.47	8.91				
2011	4.98	9.84	11.28	11.72	11.59	11.31	11.59	11.76	11.79	12.06	12.08	11.62	11.03	10.39	9.71	8.84	8.76	8.66	8.57	8.48	8.46	8.55	8.65	8.76	8.88	9.02	9.15	9.29	9.43	8.85				
2012	4.95	9.86	11.29	11.73	11.62	11.34	11.63	11.80	11.84	12.11	12.13	11.68	11.10	10.47	9.79	8.92	8.84	8.74	8.64	8.56	8.53	8.62	8.72	8.83	8.96	9.09	9.22	9.36	9.50	8.95				
2013	4.93	9.71	11.13	11.61	11.50	11.22	11.51	11.69	11.73	12.00	12.03	11.58	11.01	10.38	9.70	8.83	8.75	8.65	8.55	8.47	8.44	8.53	8.63	8.74	8.86	9.00	9.13	9.27	9.41	8.84				

Cumulative Claim Rates			All 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		
1977	0.01	0.40	1.04	1.50	1.84	2.10	2.39	2.62	2.84	3.06	3.29	3.58	3.86	4.11	4.31	4.47	4.59	4.69	4.77	4.82	4.87	4.89	4.91	4.92	4.93	4.94	4.94	4.95	4.95	4.95		
1978	0.01	0.30	0.88	1.48	1.97	2.51	2.98	3.45	3.91	4.40	4.98	5.47	5.88	6.20	6.45	6.65	6.81	6.93	7.02	7.08	7.12	7.15	7.17	7.18	7.20	7.20	7.21	7.22	7.22	7.22		
1979	0.01	0.23	1.00	1.79	2.73	3.59	4.50	5.41	6.41	7.49	8.40	9.12	9.68	10.13	10.47	10.74	10.94	11.06	11.15	11.22	11.26	11.29	11.32	11.33	11.34	11.36	11.36	11.36	11.37	11.37		
1980	0.00	0.52	1.84	3.65	5.34	7.06	8.71	10.48	12.17	13.40	14.27	14.92	15.46	15.86	16.17	16.38	16.52	16.62	16.70	16.75	16.78	16.81	16.83	16.84	16.85	16.85	16.86	16.86	16.86	16.86		
1981	0.02	1.21	4.93	8.30	11.62	14.44	16.93	18.76	19.79	20.47	20.97	21.30	21.59	21.79	21.94	22.03	22.11	22.18	22.22	22.25	22.27	22.29	22.30	22.31	22.32	22.32	22.32	22.32	22.32	22.32		
1982	0.03	1.21	3.93	7.31	10.71	13.67	15.87	17.13	17.83	18.27	18.63	18.85	19.04	19.18	19.26	19.33	19.39	19.42	19.45	19.47	19.49	19.50	19.51	19.51	19.51	19.51	19.51	19.51	19.52	19.52		
1983	0.01	0.40	1.98	4.26	7.00	9.76	11.78	13.02	13.90	14.57	15.03	15.37	15.60	15.74	15.85	15.94	16.00	16.04	16.07	16.09	16.11	16.12	16.13	16.13	16.13	16.13	16.13	16.14	16.14	16.14		
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	19.06	19.10	19.12	19.14	19.16	19.16	19.17	19.18	19.19	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	16.51	16.51	16.52	16.52	16.53	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	12.11	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	9.76	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	10.12	10.13	10.14	10.14	10.14	10.15	10.15	10.15	10.15	10.15	10.15		
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	9.65	9.67	9.68	9.69	9.69	9.70	9.70	9.70	9.70	9.70	9.70	9.70	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	8.12	8.13	8.13	8.14	8.14	8.14	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	6.17	6.47	6.65	6.78	6.87	6.94	6.99	7.02	7.05	7.06	7.07	7.08	7.09	7.09	7.09	7.10	7.10	7.10	7.10	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	5.61	5.69	5.73	5.77	5.80	5.82	5.83	5.83	5.84	5.84	5.84	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85		
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	5.14	5.17	5.18	5.20	5.20	5.21	5.21	5.22	5.22	5.22	5.22	5.22	5.23	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	5.14	5.33	5.45	5.53	5.59	5.62	5.64	5.65	5.66	5.67	5.68	5.68	5.69	5.69	5.69	5.69	5.69	5.70	5.70	5.70	5.70	5.70		
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	8.15	8.18	8.21	8.22	8.23	8.24	8.25	8.25	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26		
1996	0.00	0.27	1.46	3.13	4.50	5.44	6.12	6.72	7.10	7.33	7.49	7.59	7.64	7.68	7.70	7.72	7.73	7.74	7.75	7.75	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76		
1997	0.00	0.31	1.49	2.96	4.11	5.05	5.85	6.36	6.67	6.87	6.98	7.05	7.09	7.12	7.14	7.15	7.16	7.17	7.17	7.18	7.18	7.18	7.18	7.18	7.18	7.19	7.19	7.19	7.19	7.19		
1998	0.00	0.26	1.19	2.21	3.18	4.11	4.73	5.13	5.38	5.51	5.60	5.66	5.70	5.73	5.75	5.77	5.78	5.79	5.80	5.81	5.81	5.81	5.81	5.82	5.82	5.82	5.82	5.82	5.82	5.82		
1999	0.00	0.26	1.14	2.34	3.70	4.67	5.27	5.59	5.74	5.84	5.92	5.97	6.01	6.04	6.06	6.08	6.09	6.10	6.11	6.12	6.12	6.12	6.12	6.13	6.13	6.13	6.13	6.13	6.13	6.13		
2000	0.01	0.38	1.82	3.84	5.30	6.15	6.63	6.88	7.03	7.13	7.19	7.23	7.26	7.28	7.30	7.31	7.32	7.32	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33		
2001	0.00	0.33	1.71	3.26	4.33	4.99	5.30	5.49	5.61	5.70	5.77	5.82	5.85	5.88	5.90	5.91	5.93	5.94	5.94	5.95	5.95	5.95	5.95	5.96	5.96	5.96	5.96	5.96	5.96	5.96		
2002	0.00	0.37	1.65	2.88	3.74	4.20	4.49	4.69	4.83	4.94	5.03	5.10	5.15	5.19	5.22	5.24	5.26	5.28	5.29	5.30	5.30	5.31	5.31	5.31	5.32	5.32	5.32	5.32	5.32	5.32		
2003	0.00	0.50	1.60	2.53	3.12	3.61	3.98	4.23	4.42	4.58	4.70	4.81	4.88	4.95	5.00	5.04	5.07	5.10	5.12	5.13	5.15	5.16	5.16	5.17	5.17	5.18	5.18	5.18	5.18	5.18		
2004	0.07	0.81	1.85	2.67	3.40	3.95	4.34	4.63	4.85	5.03	5.18	5.30	5.40	5.47	5.53	5.58	5.61	5.64	5.67	5.68	5.70	5.71	5.72	5.72	5.73	5.73	5.74	5.74	5.74	5.74		
2005	0.03	0.76	2.18	3.65	4.81	5.64	6.26	6.71	7.06	7.34	7.57	7.75	7.89	8.00	8.08	8.15	8.21	8.25	8.28	8.30	8.32	8.34	8.35	8.36	8.36	8.37	8.37	8.37	8.38	8.38		
2006	0.08	1.27	3.44	5.44	6.95	8.11	8.97	9.57	10.03	10.39	10.67	10.89	11.05	11.17	11.27	11.35	11.41	11.45	11.49	11.52	11.54	11.56	11.57	11.58	11.58	11.59	11.59	11.60	11.60	11.60		
2007	0.34	2.26	4.79	6.97	8.69	10.00	10.92	11.57	12.05	12.42	12.70	12.90	13.04	13.15	13.24	13.30	13.36	13.39	13.42	13.44	13.46	13.47	13.48	13.49	13.49	13.50	13.50	13.50	13.51	13.51		
2008	0.30	1.84	3.97	5.96	7.54	8.74	9.60	10.19	10.63	10.97	11.23	11.42	11.56	11.66	11.74	11.80	11.85	11.89	11.91	11.94	11.95	11.96	11.97	11.98	11.98	11.99	11.99	11.99	12.00	12.00		
2009	0.25	1.59	3.53	5.35	6.77	7.84	8.60	9.12	9.50	9.80	10.02	10.18	10.29	10.38	10.45	10.50	10.54	10.57	10.59	10.60	10.62	10.63	10.63	10.64	10.64	10.64	10					

Cumulative Prepayment Rates																														
All 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
1977	0.19	2.65	8.19	11.32	12.89	13.57	15.80	18.04	20.52	25.12	30.94	34.89	38.27	41.64	44.69	48.59	53.47	58.55	61.54	64.98	68.41	71.94	75.45	77.81	80.06	83.01	85.41	87.28	88.88	90.09
1978	0.15	1.72	3.33	4.49	5.30	7.03	8.82	10.88	15.61	22.38	27.00	31.02	34.95	38.56	43.44	50.29	57.08	60.16	63.84	67.07	70.86	74.46	76.64	78.65	80.97	83.56	85.36	86.73	87.75	88.47
1979	0.11	0.56	1.07	1.46	2.67	4.06	5.80	10.54	18.19	22.98	27.13	31.29	35.16	41.97	50.95	58.71	61.56	64.90	67.69	70.92	74.16	75.92	77.54	79.32	81.13	82.76	83.77	84.53	85.13	85.66
1980	0.24	1.04	1.36	3.32	5.53	8.50	20.69	35.14	40.42	44.06	47.73	51.59	57.55	63.01	67.58	69.29	71.14	72.63	74.25	75.86	76.90	77.67	78.49	79.29	79.94	80.54	80.94	81.25	81.52	81.74
1981	0.12	0.74	14.95	21.22	28.17	44.03	55.79	59.48	61.69	63.44	65.01	67.04	68.99	70.80	71.56	72.36	73.05	73.76	74.61	75.00	75.43	75.73	76.02	76.26	76.47	76.67	76.80	76.92	77.03	77.12
1982	0.16	12.98	19.28	27.54	47.49	60.85	64.82	67.14	68.96	70.60	72.60	74.23	75.70	76.28	76.89	77.49	78.14	78.69	78.93	79.14	79.38	79.53	79.67	79.77	79.86	79.93	80.00	80.06	80.12	80.17
1983	0.16	0.94	2.92	20.04	41.03	47.22	51.28	55.46	59.75	65.75	70.53	74.29	75.52	76.83	77.89	79.60	80.66	81.08	81.42	81.81	82.20	82.47	82.66	82.81	82.95	83.06	83.17	83.26	83.35	83.42
1984	0.11	1.45	20.00	40.20	46.67	50.82	54.59	57.92	62.37	66.24	69.47	70.56	71.65	72.55	73.46	74.83	75.29	75.64	76.00	76.31	76.68	76.87	77.37	77.84	78.25	78.61	78.93	79.21	79.46	79.67
1985	0.19	9.36	28.68	35.29	39.98	45.15	50.59	58.75	65.31	70.01	71.35	72.80	73.94	75.10	76.21	77.44	78.03	78.54	78.95	79.27	79.53	80.08	80.53	80.93	81.28	81.59	81.86	82.10	82.31	82.49
1986	0.43	3.62	6.10	9.00	12.87	17.28	27.82	44.39	56.06	58.71	62.38	65.11	68.86	72.31	73.98	76.60	78.46	80.09	81.15	81.80	82.66	83.21	83.72	84.18	84.60	84.98	85.32	85.62	85.90	86.15
1987	0.32	1.46	3.36	6.36	9.87	17.94	33.28	46.08	49.32	53.85	57.36	62.54	67.65	70.00	72.81	76.67	79.62	81.34	82.40	83.49	84.18	84.83	85.40	85.91	86.38	86.80	87.18	87.52	87.83	88.11
1988	0.31	1.76	4.76	9.08	21.35	40.91	54.57	57.66	61.80	64.84	68.93	72.71	74.54	76.46	78.67	81.04	82.37	83.16	84.04	84.62	85.16	85.62	86.05	86.44	86.79	87.11	87.41	87.67	87.91	88.12
1989	0.32	2.14	5.87	18.45	40.26	55.25	58.41	62.66	65.68	69.89	73.77	75.57	77.43	79.66	81.67	83.32	84.19	85.04	85.56	86.04	86.46	86.84	87.19	87.51	87.81	88.08	88.32	88.54	88.74	88.92
1990	0.31	2.33	11.97	37.63	55.10	58.58	63.23	66.41	70.86	75.03	76.85	78.83	81.21	83.41	84.88	86.00	86.86	87.33	87.77	88.16	88.50	88.82	89.12	89.39	89.64	89.87	90.08	90.28	90.45	90.61
1991	0.27	4.97	26.82	46.75	50.73	56.55	60.69	66.78	72.32	74.63	77.36	80.57	83.54	85.37	86.49	87.47	87.98	88.46	88.88	89.24	89.58	89.89	90.17	90.43	90.67	90.90	91.10	91.29	91.45	91.61
1992	0.56	8.65	22.63	27.71	35.63	41.82	51.73	61.04	64.76	69.62	75.39	81.05	84.06	85.80	87.07	87.89	88.66	89.26	89.77	90.22	90.61	90.97	91.30	91.59	91.86	92.10	92.31	92.51	92.68	92.84
1993	1.34	7.71	12.18	19.61	26.18	36.35	47.15	52.22	59.00	67.35	77.07	81.64	84.22	86.01	87.13	87.99	88.66	89.17	89.63	90.04	90.41	90.75	91.06	91.35	91.62	91.86	92.09	92.30	92.49	92.67
1994	0.98	4.13	11.47	18.25	29.04	39.99	45.58	52.97	61.77	72.48	77.96	81.14	83.28	84.65	85.81	86.53	87.13	87.65	88.12	88.55	88.94	89.29	89.63	89.93	90.22	90.49	90.74	90.97	91.19	91.39
1995	1.36	8.95	16.64	32.19	44.57	49.73	57.15	65.35	73.82	78.53	81.38	83.17	84.38	85.41	86.15	86.68	87.15	87.57	87.94	88.27	88.58	88.85	89.10	89.34	89.55	89.75	89.93	90.10	90.25	90.39
1996	0.50	4.23	20.25	35.41	41.40	50.61	60.77	71.57	77.31	80.69	83.08	84.71	86.02	86.92	87.56	88.05	88.47	88.85	89.18	89.47	89.73	89.97	90.19	90.39	90.57	90.73	90.89	91.03	91.15	91.27
1997	0.69	11.86	30.06	37.17	48.86	59.86	71.14	77.16	80.74	83.23	85.08	86.58	87.57	88.27	88.83	89.26	89.64	89.97	90.26	90.51	90.74	90.95	91.14	91.31	91.46	91.61	91.73	91.85	91.96	92.05
1998	1.41	9.43	15.49	27.09	42.22	62.47	72.29	77.80	81.27	83.36	85.07	86.25	87.11	87.80	88.38	88.85	89.26	89.63	89.98	90.29	90.57	90.84	91.09	91.33	91.55	91.76	91.96	92.14	92.31	92.47
1999	0.72	3.88	16.89	34.81	57.41	68.56	75.02	78.91	81.10	82.88	84.19	85.16	85.96	86.62	87.19	87.64	88.05	88.43	88.78	89.11	89.41	89.69	89.96	90.22	90.46	90.69	90.91	91.12	91.31	91.50
2000	0.61	24.75	48.67	66.35	74.62	79.40	82.38	84.50	86.23	87.47	88.41	89.13	89.68	90.10	90.44	90.70	90.93	91.13	91.31	91.46	91.60	91.72	91.83	91.93	92.02	92.10	92.17	92.23	92.29	92.34
2001	3.01	19.60	52.46	66.49	74.09	78.52	81.07	83.13	84.61	85.76	86.74	87.56	88.24	88.80	89.26	89.65	89.99	90.30	90.59	90.85	91.09	91.31	91.52	91.72	91.90	92.07	92.23	92.38	92.52	92.65
2002	3.19	33.90	52.03	63.31	69.92	73.32	76.02	78.01	79.60	81.00	82.26	83.34	84.25	85.04	85.71	86.26	86.76	87.23	87.66	88.06	88.44	88.80	89.14	89.47	89.78	90.08	90.37	90.64	90.90	91.14
2003	6.35	21.78	38.33	47.31	52.02	55.68	58.76	61.49	63.96	66.25	68.36	70.22	71.84	73.28	74.54	75.58	76.53	77.42	78.26	79.04	79.78	80.49	81.16	81.81	82.43	83.03	83.60	84.15	84.67	85.18
2004	5.12	21.87	32.34	38.42	43.35	47.45	51.26	54.72	57.83	60.69	63.26	65.50	67.45	69.16	70.65	71.87	73.01	74.06	75.04	75.96	76.83	77.65	78.44	79.19	79.91	80.61	81.27	81.91	82.53	83.06
2005	3.43	13.15	21.31	27.90	33.01	37.40	41.45	45.15	48.52	51.65	54.50	56.98	59.12	60.99	62.61	64.00	65.30	66.53	67.68	68.77	69.81	70.81	71.78	72.72	73.62	74.50	75.35	76.16	76.95	77.66
2006	2.39	9.02	15.83	21.61	26.59	31.00	35.14	38.99	42.53	45.87	48.93	51.61	53.96	56.00	57.78	59.31	60.74	62.08	63.33	64.52	65.65	66.73	67.77	68.78	69.74	70.68	71.58	72.44	73.28	74.01
2007	4.27	12.84	20.80	27.50	33.25	38.16	42.68	46.80	50.51	53.92	56.99	59.65	61.93	63.88	65.54	66.95	68.25	69.44	70.55	71.57	72.52	73.42	74.27	75.07	75.84	76.56	77.24	77.89	78.49	79.02
2008	4.84	13.15	20.86	27.83	33.84	39.02	43.77	48.08	51.94	55.50	58.68	61.42	63.76	65.75	67.45	68.89	70.20	71.41	72.52	73.55	74.51	75.41	76.26	77.06	77.82	78.54	79.21	79.85	80.45	80.97
2009	4.55	12.82	21.42	29.31	36.13	41.95	47.20	51.89	56.04	59.78	63.09	65.90	68.26	70.25	71.92	73.32	74.58	75.73	76.78	77.73	78.61	79.43	80.20	80.92	81.59	82.21	82.79	83.34	83.84	84.28
2010	4.97	14.25	23.75	32.35	39.67	45.85	51.36	56.22	60.46	64.24	67.54	70.31	72.61	74.53	76.14	77.45	78.63	79.69	80.65	81.51	82.30	83.02	83.69	84.31	84.89	85.42	85.90	86.35	86.77	87.12
2011	4.98	14.30	23.82	32.39	39.70	45.86	51.35	56.20	60.44	64.22	67.53																			

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			
1977	0.01	0.39	0.66	0.50	0.39	0.31	0.34	0.28	0.28	0.29	0.32	0.45	0.45	0.43	0.37	0.31	0.27	0.23	0.21	0.17	0.15	0.09	0.06	0.06	0.07	0.04	0.05	0.05	0.04	0.03			
1978	0.01	0.29	0.60	0.62	0.52	0.59	0.52	0.54	0.53	0.61	0.80	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	0.66	0.42	0.40	0.30	0.22	0.24	0.20	0.14	0.14	0.14	0.12	0.06	0.05	0.04			
1980	0.00	0.52	1.34	1.87	1.82	1.93	1.95	2.51	3.11	2.60	2.05	1.73	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	0.15	0.07	0.05	0.04			
1981	0.02	1.19	3.80	4.20	4.73	4.71	6.00	6.76	4.75	3.69	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	0.42	0.49	0.13	0.09	0.07	0.06	0.04			
1982	0.03	1.20	3.24	4.49	5.34	7.34	9.02	6.86	4.75	3.54	3.43	2.74	2.96	2.91	1.84	1.97	1.99	1.43	1.44	1.29	1.06	0.87	0.95	0.83	0.11	0.13	0.10	0.08	0.06	0.05			
1983	0.01	0.42	1.68	2.51	3.84	5.70	5.09	3.68	3.09	2.85	2.58	2.72	2.55	1.78	1.79	1.68	1.43	1.21	1.03	0.69	0.78	0.74	0.50	0.32	0.16	0.13	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	2.00	1.91	1.36	1.12	0.96	0.72	0.53	0.39	0.27	0.19	0.28	0.20	0.16	0.12	0.10	0.07	0.06	0.05			
1985	0.01	0.69	3.00	5.62	5.18	4.09	3.53	3.16	3.11	2.99	2.83	2.04	1.88	1.80	1.31	1.27	0.87	0.61	0.54	0.41	0.27	0.28	0.26	0.20	0.16	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	1.46	1.43	1.23	1.12	0.93	0.67	0.52	0.45	0.44	0.29	0.28	0.20	0.15	0.12	0.09	0.07	0.05	0.04	0.03	0.03			
1987	0.02	0.41	1.14	1.39	1.45	1.45	1.38	1.49	1.48	1.27	1.26	1.14	1.03	0.89	0.54	0.48	0.49	0.46	0.33	0.25	0.17	0.12	0.09	0.07	0.05	0.04	0.03	0.02	0.02	0.02			
1988	0.01	0.31	1.05	1.53	1.80	1.81	2.18	2.32	1.87	1.82	1.62	1.51	1.32	0.87	0.76	0.65	0.68	0.51	0.40	0.25	0.20	0.15	0.11	0.09	0.07	0.05	0.04	0.03	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	0.72	0.60	0.45	0.31	0.24	0.18	0.14	0.11	0.08	0.07	0.05	0.04	0.03	0.02	0.02			
1990	0.01	0.27	1.10	1.75	2.38	2.57	2.06	2.10	1.81	1.60	1.42	0.96	0.82	0.82	0.76	0.61	0.57	0.37	0.28	0.21	0.16	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02			
1991	0.01	0.27	1.08	1.82	2.27	1.92	2.01	1.82	1.61	1.51	1.00	0.86	0.79	0.81	0.70	0.68	0.45	0.34	0.26	0.19	0.15	0.12	0.09	0.07	0.06	0.04	0.04	0.03	0.02	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	0.69	0.76	0.60	0.63	0.41	0.30	0.23	0.15	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01			
1993	0.01	0.17	0.61	0.92	1.22	1.27	1.21	1.10	0.77	0.66	0.66	0.77	0.68	0.67	0.37	0.27	0.21	0.13	0.11	0.08	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01	0.01	0.01			
1994	0.00	0.18	0.68	1.22	1.51	1.53	1.35	0.96	0.86	0.84	0.90	0.81	0.71	0.39	0.28	0.23	0.16	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01			
1995	0.00	0.23	1.09	1.94	2.21	2.19	1.66	1.41	1.68	1.76	1.44	1.23	0.70	0.53	0.43	0.30	0.24	0.19	0.15	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01			
1996	0.00	0.25	1.20	1.96	2.10	1.72	1.52	1.78	1.90	1.64	1.74	1.14	0.83	0.67	0.47	0.39	0.31	0.25	0.20	0.16	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01			
1997	0.00	0.29	1.23	1.93	1.72	1.79	2.07	2.28	2.06	1.87	1.22	0.92	0.75	0.53	0.44	0.37	0.30	0.24	0.19	0.15	0.12	0.09	0.07	0.06	0.04	0.03	0.03	0.02	0.02	0.01			
1998	0.00	0.25	1.07	1.32	1.49	1.87	2.06	1.95	1.78	1.08	0.87	0.71	0.53	0.45	0.37	0.31	0.25	0.20	0.16	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01			
1999	0.00	0.29	1.03	1.66	2.45	2.84	2.59	2.02	1.10	0.88	0.78	0.59	0.50	0.42	0.35	0.29	0.23	0.18	0.15	0.12	0.09	0.07	0.06	0.04	0.03	0.03	0.02	0.02	0.01	0.01			
2000	0.01	0.38	1.99	4.27	5.23	4.59	3.86	2.31	1.79	1.55	1.23	1.03	0.87	0.73	0.61	0.51	0.41	0.32	0.25	0.20	0.16	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02			
2001	0.00	0.40	1.93	3.72	3.90	3.61	2.09	1.48	1.19	0.95	0.86	0.72	0.59	0.50	0.41	0.35	0.28	0.22	0.17	0.14	0.11	0.08	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01			
2002	0.00	0.45	2.23	3.14	3.18	1.96	1.47	1.16	0.91	0.82	0.73	0.61	0.50	0.42	0.35	0.29	0.23	0.19	0.15	0.12	0.09	0.07	0.06	0.04	0.04	0.03	0.02	0.02	0.01	0.01			
2003	0.01	0.69	1.79	2.19	1.62	1.47	1.23	0.90	0.77	0.68	0.61	0.51	0.43	0.36	0.30	0.25	0.20	0.16	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01			
2004	0.07	0.88	1.85	1.69	1.63	1.41	1.05	0.85	0.72	0.65	0.58	0.48	0.40	0.34	0.28	0.23	0.19	0.15	0.12	0.09	0.07	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01			
2005	0.03	0.96	1.87	2.10	1.93	1.53	1.24	0.99	0.84	0.75	0.66	0.54	0.46	0.38	0.32	0.26	0.21	0.17	0.13	0.11	0.08	0.07	0.05	0.04	0.03	0.02	0.02	0.02	0.01	0.01			
2006	0.10	1.40	2.70	2.79	2.37	2.03	1.62	1.26	1.03	0.89	0.77	0.62	0.50	0.41	0.35	0.28	0.23	0.18	0.14	0.11	0.09	0.07	0.06	0.04	0.03	0.03	0.02	0.02	0.01	0.01			
2007	0.39	2.24	3.40	3.33	3.01	2.60	2.07	1.60	1.32	1.15	0.99	0.78	0.62	0.51	0.42	0.35	0.28	0.22	0.17	0.14	0.11	0.09	0.07	0.05	0.04	0.03	0.03	0.02	0.02	0.01			
2008	0.34	1.87	2.89	3.00	2.75	2.37	1.90	1.47	1.21	1.07	0.92	0.73	0.59	0.49	0.41	0.33	0.27	0.21	0.17	0.13	0.11	0.08	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01			
2009	0.29	1.60	2.58	2.74	2.51	2.17	1.76	1.36	1.13	1.00	0.86	0.69	0.56	0.46	0.39	0.32	0.25	0.20	0.16	0.13	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01			
2010	0.24	1.39	2.29	2.47	2.28	2.00	1.63	1.27	1.05	0.94	0.82	0.66	0.53	0.44	0.37	0.30	0.24	0.19	0.15	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01			
2011	0.23	1.33	2.23	2.43	2.25	1.98	1.61	1.25	1.04	0.93	0.81	0.65	0.53	0.44	0.37	0.30	0.24	0.19	0.15	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01			
2012	0.22	1.33	2.26	2.46	2.29	2.01	1.63	1.27	1.06	0.94	0.82	0.66	0.53	0.44	0.37	0.30	0.24	0.19	0.15	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01			
2013	0.22	1.33	2.26	2.46	2.28	2.01	1.63	1.28	1.06	0.94	0.82	0.66	0.53	0.44	0.37	0.30	0.24	0.19	0.15	0.12	0.10	0.08	0.06	0.05	0.04	0.03	0.02	0.02	0.01	0.01			

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										
1977	0.19	2.46	5.72	3.44	1.79	0.80	2.64	2.73	3.12	6.01	8.09	5.99	5.50	5.81	5.60	7.52	10.36	12.13	8.13	10.21	11.34	13.20	15.16	12.00	13.04	19.68	19.88	19.39	20.64	20.85										
1978	0.14	1.57	1.65	1.20	0.86	1.86	1.97	2.33	5.53	8.41	6.29	5.90	6.19	6.08	8.83	13.58	15.76	8.54	11.17	11.07	14.67	16.36	11.82	12.42	16.41	21.89	19.47	18.46	18.13	14.31										
1979	0.11	0.45	0.52	0.39	1.24	1.47	1.88	5.28	9.10	6.35	5.97	6.45	6.49	12.35	18.76	20.05	9.29	12.16	11.58	15.26	18.14	12.09	12.69	15.94	19.33	21.63	17.26	16.74	14.76	15.09										
1980	0.24	0.80	0.32	2.03	2.37	3.33	14.45	20.50	9.71	7.67	8.61	10.17	17.82	20.27	21.64	10.27	12.80	12.07	15.12	17.79	13.99	12.20	14.95	16.95	16.95	18.63	16.58	13.82	14.18	14.08										
1981	0.12	0.62	14.51	7.84	9.87	26.40	28.41	13.55	10.16	9.47	9.73	14.54	16.80	19.33	10.33	11.34	12.03	14.79	20.96	12.26	15.70	13.09	14.44	14.13	14.64	17.53	13.44	13.81	14.03	14.22										
1982	0.16	13.10	7.47	10.95	31.15	32.43	15.88	12.24	11.65	12.46	17.79	18.48	21.46	11.06	13.11	12.99	16.05	21.96	12.80	12.87	17.03	13.64	14.69	12.16	12.66	12.18	12.47	12.70	12.82	13.11										
1983	0.16	0.76	2.00	18.61	28.36	12.15	9.56	11.47	13.88	23.01	24.71	26.97	11.95	14.65	13.50	16.79	21.80	12.68	11.93	15.61	18.32	16.19	13.57	13.45	12.51	12.84	13.15	13.45	13.76	14.07										
1984	0.11	1.34	19.32	26.78	12.60	10.11	10.86	11.22	17.24	19.05	20.63	8.74	9.89	8.99	9.59	10.34	6.21	5.68	6.33	6.36	8.20	4.56	13.65	13.53	13.85	14.23	14.57	14.90	15.24	15.58										
1985	0.19	9.35	21.72	9.89	8.20	10.44	12.80	22.47	24.27	24.19	9.15	11.19	9.85	11.34	12.15	7.08	6.56	7.87	7.79	6.95	6.31	14.76	13.20	13.51	13.82	14.18	14.53	14.86	15.20	15.54										
1986	0.43	3.16	2.45	3.02	4.28	5.21	13.83	26.22	25.46	7.63	11.80	10.00	15.86	17.59	9.37	11.30	15.32	16.92	13.25	9.60	14.95	10.54	10.83	11.04	11.29	11.57	11.84	12.11	12.39	12.67										
1987	0.29	0.97	1.78	2.99	3.70	9.41	20.18	21.29	6.75	10.46	9.07	15.16	17.79	9.51	12.07	17.18	20.99	15.83	11.82	14.41	10.01	10.49	10.47	10.55	10.79	11.05	11.32	11.58	11.85	12.13										
1988	0.21	1.10	2.72	4.29	13.98	27.06	26.33	7.98	12.08	10.18	15.76	17.66	9.99	11.68	15.43	17.04	14.30	10.24	13.81	9.88	10.02	10.13	10.30	10.58	10.83	11.12	11.38	11.64	11.93	12.19										
1989	0.18	1.44	3.54	13.44	28.06	27.42	8.01	12.22	10.10	16.16	18.28	10.31	12.15	16.85	18.33	15.75	11.66	14.50	9.71	9.91	9.87	9.94	10.21	10.46	10.70	10.96	11.22	11.48	11.75	12.03										
1990	0.20	1.52	9.46	29.94	29.71	8.47	12.80	10.22	16.57	19.08	10.23	12.61	17.84	20.18	16.60	12.29	14.69	9.26	9.49	9.41	9.29	9.49	9.72	9.95	10.18	10.47	10.74	10.99	11.24	11.51										
1991	0.20	3.76	23.60	28.99	7.75	12.68	10.36	17.93	20.41	10.44	13.91	19.92	23.65	19.03	13.80	14.02	9.11	9.34	9.20	9.09	9.12	9.30	9.52	9.75	9.98	10.24	10.48	10.72	10.97	11.22										
1992	0.31	6.45	15.20	6.14	10.38	9.34	17.66	21.37	10.27	15.34	22.94	30.75	23.45	17.13	15.08	10.83	11.12	10.58	10.15	10.11	10.13	10.33	10.57	10.82	11.07	11.35	11.65	11.91	12.19	12.46										
1993	0.73	4.11	3.85	7.13	7.47	12.98	17.11	10.07	14.69	22.70	36.41	27.22	20.66	16.51	9.81	9.26	8.49	6.99	6.95	6.93	6.95	7.08	7.24	7.40	7.57	7.76	7.94	8.12	8.30	8.48										
1994	0.32	2.14	6.87	6.65	12.92	15.94	9.43	14.13	21.25	34.26	26.43	20.84	16.51	9.16	8.25	6.89	6.02	5.90	5.87	5.84	5.85	5.95	6.07	6.19	6.32	6.45	6.59	6.72	6.85	6.99										
1995	1.38	7.19	6.34	15.22	18.11	9.38	15.07	22.37	31.97	26.10	21.29	18.17	12.79	12.01	10.36	8.74	8.57	8.55	8.54	8.53	8.53	8.69	8.89	9.09	9.30	9.53	9.76	9.98	10.21	10.44										
1996	0.33	2.53	11.70	16.27	8.35	14.69	22.55	33.41	26.88	21.97	21.18	15.46	14.57	12.32	9.99	9.24	9.08	9.06	9.03	9.00	9.01	9.17	9.37	9.57	9.77	9.99	10.21	10.42	10.64	10.87										
1997	0.48	8.10	15.23	7.50	14.38	22.52	33.38	26.72	21.92	20.73	16.77	16.22	13.87	11.39	10.45	9.72	9.58	9.56	9.55	9.54	9.56	9.74	9.97	10.20	10.43	10.68	10.93	11.18	11.43	11.69										
1998	0.68	4.68	5.28	11.45	19.39	35.41	28.64	23.64	21.46	14.06	13.60	11.27	9.21	8.37	7.68	7.13	7.01	7.00	6.99	6.97	6.99	7.12	7.29	7.46	7.63	7.81	8.00	8.19	8.38	8.58										
1999	0.39	2.49	12.46	21.32	35.17	28.24	23.94	21.01	13.02	12.43	10.78	8.89	8.01	7.32	6.70	6.21	6.11	6.09	6.07	6.05	6.05	6.16	6.30	6.44	6.58	6.72	6.87	7.02	7.17	7.33										
2000	0.53	23.75	32.42	36.48	28.20	23.63	22.02	18.37	18.55	17.70	16.59	15.54	14.32	13.19	12.14	11.32	11.16	11.14	11.12	11.10	11.11	11.32	11.57	11.83	12.09	12.36	12.64	12.91	13.20	13.48										
2001	2.63	13.91	38.97	29.51	24.00	21.53	14.78	14.45	12.41	11.18	11.07	10.40	9.57	8.78	8.05	7.44	7.30	7.27	7.24	7.22	7.20	7.31	7.46	7.62	7.79	7.96	8.13	8.30	8.48	8.66										
2002	2.28	29.03	27.16	23.33	20.18	11.26	10.54	9.20	8.19	8.11	8.14	7.65	7.04	6.46	5.92	5.50	5.42	5.41	5.40	5.39	5.40	5.50	5.63	5.77	5.90	6.04	6.19	6.33	6.48	6.63										
2003	3.95	13.41	19.57	14.50	8.18	6.98	6.77	6.51	6.32	6.44	6.44	5.99	5.49	5.03	4.61	4.29	4.25	4.25	4.24	4.24	4.25	4.34	4.45	4.56	4.67	4.78	4.90	5.01	5.13	5.26										
2004	3.79	15.79	12.83	8.05	7.17	6.44	6.14	6.10	5.99	6.10	6.00	5.54	5.07	4.64	4.25	4.01	3.98	3.97	3.97	3.96	3.99	4.08	4.17	4.27	4.37	4.48	4.59	4.69	4.81	4.49										
2005	2.48	8.76	7.61	7.30	6.70	6.15	6.37	6.36	6.28	6.40	6.33	5.87	5.38	4.93	4.52	4.26	4.23	4.22	4.21	4.21	4.24	4.33	4.44	4.54	4.65	4.76	4.88	4.99	5.11	4.87										
2006	1.97	5.51	6.41	6.46	6.06	5.88	6.17	6.27	6.25	6.45	6.44	6.06	5.61	5.17	4.74	4.45	4.42	4.41	4.40	4.39	4.42	4.52	4.62	4.74	4.85	4.96	5.08	5.20	5.33	4.91										
2007	3.34	7.72	8.55	8.39	8.17	7.85	8.23	8.37	8.36	8.62	8.62	8.17	7.63	7.05	6.48	6.11	6.07	6.06	6.05	6.04	6.08	6.21	6.35	6.50	6.65	6.81	6.97	7.13	7.29	6.81										
2008	3.83	7.69	8.20	8.68	8.49	8.21	8.58	8.73	8.71	8.97	8.97	8.47	7.88	7.27	6.68	6.31	6.26	6.25	6.24	6.23	6.27	6.41	6.56	6.72	6.88	7.04	7.21	7.37	7.55	7.12										
2009	3.51	7.51	9.11	9.83	9.69	9.36	9.76	9.92	9.87	10.15	10.14	9.58	8.91	8.23	7.56	7.14	7.09	7.08	7.07	7.06	7.11	7.26	7.44	7.61	7.79	7.97	8.16	8.35	8.54	8.03										
2010	3.73	8.47	10.28	11.06	10.87	10.48	10.92	11.09	11.04	11.34	11.32	10.69	9.97	9.22	8.49	8.02	7.97	7.96	7.95	7.94	7.99	8.17	8.36	8.56	8.76	8.96	9.17	9.39	9.61	9.10										
2011	3.78	8.57	10.34	11.07	10.86	10.46	10.91	11.08	11.02	11.33	11.31	10.69	9.95	9.20	8.47	8.00	7.95	7.94	7.93	7.92	7.98	8.15	8.35	8.54	8.74	8.95	9.16	9.37	9.59	9.06										
2012	3.76	8.58	10.34	11.08	10.90	10.48	10.95	11.11	11.06	11.37	11.37	10.75	10.02	9.27	8.55	8.07	8.02	8.01	8.00	7.98	8.04	8.22	8.41	8.61	8.81	9.02	9.23	9.44	9.66	9.17										
2013	3.72	8.47	10.22	10.97	10.79	10.38	10.83	10.99	10.96	11.26	11.26	10.64	9.93	9.18	8.46	7.99	7.94	7.93	7.92	7.91	7.96	8.13	8.32	8.52	8.72	8.93	9.13	9.35	9.57	9.06										

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										
1977	0.01	0.40	1.04	1.49	1.83	2.10	2.39	2.61	2.83	3.05	3.28	3.58	3.86	4.11	4.31	4.46	4.59	4.69	4.76	4.82	4.86	4.89	4.90	4.92	4.93	4.93	4.94	4.95	4.95	4.95										
1978	0.01	0.30	0.88	1.48	1.97	2.51	2.98	3.45	3.91	4.40	4.98	5.47	5.88	6.20	6.46	6.65	6.81	6.94	7.02	7.08	7.12	7.15	7.17	7.19	7.20	7.21	7.22	7.22	7.22	7.23										
1979	0.01	0.23	1.00	1.79	2.73	3.59	4.50	5.41	6.40	7.49	8.40	9.12	9.68	10.13	10.48	10.74	10.94	11.06	11.16	11.22	11.26	11.29	11.32	11.33	11.35	11.36	11.36	11.37	11.37	11.37										
1980	0.00	0.52	1.84	3.65	5.34	7.05	8.70	10.47	12.16	13.39	14.26	14.92	15.45	15.86	16.16	16.38	16.51	16.62	16.69	16.74	16.78	16.80	16.82	16.83	16.84	16.85	16.85	16.85	16.86	16.86										
1981	0.02	1.21	4.93	8.30	11.63	14.46	16.95	18.78	19.81	20.49	20.99	21.33	21.61	21.81	21.96	22.06	22.13	22.21	22.25	22.28	22.30	22.31	22.33	22.33	22.34	22.34	22.34	22.34	22.35	22.35										
1982	0.03	1.23	4.00	7.43	10.88	13.89	16.12	17.39	18.11	18.55	18.91	19.14	19.33	19.48	19.55	19.63	19.69	19.72	19.75	19.77	19.79	19.80	19.81	19.81	19.81	19.82	19.82	19.82	19.82	19.82										
1983	0.01	0.42	2.08	4.46	7.34	10.24	12.36	13.68	14.61	15.32	15.80	16.17	16.41	16.56	16.68	16.78	16.85	16.89	16.92	16.94	16.96	16.97	16.98	16.98	16.99	16.99	16.99	16.99	16.99	16.99										
1984	0.02	0.84	3.74	7.78	11.69	14.44	16.06	17.12	17.93	18.51	18.94	19.21	19.42	19.59	19.70	19.78	19.85	19.89	19.92	19.94	19.95	19.96	19.97	19.98	19.98	19.99	19.99	19.99	19.99	19.99										
1985	0.01	0.71	3.40	7.20	10.16	12.18	13.68	14.79	15.61	16.18	16.58	16.83	17.03	17.20	17.30	17.39	17.45	17.48	17.51	17.53	17.55	17.56	17.57	17.58	17.58	17.58	17.58	17.59	17.59	17.59										
1986	0.01	0.46	2.12	4.16	5.99	7.53	8.84	9.87	10.69	11.30	11.75	12.13	12.42	12.63	12.78	12.87	12.94	12.98	13.02	13.04	13.06	13.07	13.08	13.09	13.09	13.09	13.10	13.10	13.10	13.10										
1987	0.02	0.42	1.55	2.87	4.20	5.45	6.52	7.42	8.11	8.65	9.13	9.52	9.81	10.01	10.13	10.21	10.29	10.34	10.37	10.39	10.41	10.41	10.42	10.42	10.43	10.43	10.43	10.43	10.43	10.43										
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	10.09	10.20	10.27	10.33	10.37	10.40	10.42	10.43	10.43	10.44	10.44	10.44	10.45	10.45	10.45	10.45	10.45										
1989	0.01	0.29	1.37	2.92	4.46	5.82	6.84	7.62	8.25	8.73	9.08	9.34	9.48	9.59	9.69	9.75	9.79	9.82	9.84	9.85	9.86	9.86	9.87	9.87	9.87	9.87	9.87	9.87	9.88	9.88										
1990	0.01	0.28	1.35	2.88	4.31	5.35	6.09	6.74	7.23	7.58	7.83	7.98	8.09	8.18	8.24	8.29	8.32	8.34	8.35	8.36	8.37	8.37	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	4.62	5.39	6.00	6.43	6.75	6.94	7.07	7.17	7.25	7.30	7.35	7.37	7.39	7.40	7.41	7.41	7.42	7.42	7.42	7.42	7.42	7.42	7.43	7.43	7.43										
1992	0.00	0.20	0.92	1.88	2.78	3.72	4.54	5.16	5.60	5.88	6.08	6.22	6.33	6.39	6.45	6.48	6.50	6.51	6.52	6.52	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53										
1993	0.01	0.17	0.76	1.59	2.60	3.58	4.37	4.95	5.32	5.58	5.78	5.93	6.03	6.10	6.14	6.16	6.17	6.18	6.19	6.19	6.20	6.20	6.20	6.20	6.20	6.21	6.21	6.21	6.21	6.21										
1994	0.00	0.18	0.85	1.95	3.20	4.29	5.08	5.58	5.96	6.25	6.45	6.58	6.68	6.72	6.74	6.76	6.78	6.79	6.79	6.80	6.80	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81										
1995	0.00	0.23	1.22	2.86	4.42	5.63	6.45	7.03	7.56	7.92	8.14	8.28	8.35	8.39	8.42	8.44	8.45	8.46	8.47	8.47	8.48	8.48	8.48	8.48	8.48	8.49	8.49	8.49	8.49	8.49										
1996	0.00	0.25	1.41	3.07	4.52	5.58	6.37	7.07	7.55	7.85	8.09	8.21	8.28	8.33	8.36	8.39	8.40	8.42	8.42	8.43	8.43	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44										
1997	0.00	0.29	1.41	2.88	4.06	5.10	6.01	6.65	7.06	7.35	7.49	7.58	7.64	7.68	7.70	7.72	7.74	7.75	7.76	7.76	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77										
1998	0.00	0.25	1.26	2.42	3.57	4.71	5.50	6.02	6.37	6.53	6.65	6.72	6.77	6.81	6.84	6.87	6.88	6.90	6.90	6.91	6.92	6.92	6.92	6.92	6.93	6.93	6.93	6.93	6.93	6.93										
1999	0.00	0.29	1.29	2.69	4.27	5.41	6.13	6.54	6.71	6.83	6.92	6.98	7.03	7.07	7.09	7.12	7.13	7.14	7.15	7.16	7.16	7.17	7.17	7.17	7.17	7.17	7.18	7.18	7.18	7.18										
2000	0.01	0.38	1.89	4.00	5.53	6.43	6.97	7.21	7.36	7.46	7.52	7.57	7.60	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	7.68	7.68										
2001	0.00	0.40	2.01	3.84	5.12	5.98	6.35	6.57	6.72	6.82	6.90	6.96	7.00	7.04	7.06	7.08	7.10	7.11	7.11	7.12	7.12	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13										
2002	0.00	0.45	1.98	3.51	4.64	5.18	5.53	5.77	5.94	6.08	6.20	6.28	6.35	6.40	6.44	6.47	6.49	6.51	6.52	6.53	6.54	6.55	6.55	6.55	6.56	6.56	6.56	6.56	6.56	6.56										
2003	0.01	0.67	2.14	3.56	4.44	5.15	5.70	6.07	6.36	6.60	6.80	6.96	7.08	7.18	7.26	7.32	7.36	7.40	7.43	7.45	7.46	7.47	7.48	7.49	7.49	7.50	7.50	7.50	7.50	7.50										
2004	0.07	0.92	2.40	3.55	4.56	5.35	5.90	6.31	6.63	6.91	7.13	7.31	7.44	7.55	7.64	7.71	7.76	7.80	7.83	7.86	7.87	7.89	7.90	7.90	7.91	7.91	7.92	7.92	7.92	7.92										
2005	0.03	0.97	2.61	4.29	5.68	6.69	7.45	8.00	8.44	8.80	9.09	9.32	9.50	9.64	9.75	9.84	9.91	9.96	10.00	10.02	10.05	10.06	10.08	10.09	10.09	10.10	10.10	10.10	10.11	10.11										
2006	0.10	1.47	3.93	6.25	8.03	9.43	10.46	11.19	11.75	12.19	12.55	12.82	13.02	13.18	13.30	13.40	13.47	13.53	13.57	13.60	13.62	13.64	13.66	13.67	13.67	13.68	13.68	13.69	13.69	13.69										
2007	0.39	2.55	5.50	8.04	10.07	11.62	12.73	13.50	14.07	14.52	14.87	15.12	15.30	15.43	15.54	15.62	15.67	15.72	15.75	15.78	15.79	15.81	15.82	15.82	15.83	15.83	15.84	15.84	15.84	15.84										
2008	0.34	2.13	4.64	6.95	8.82	10.25	11.28	11.99	12.51	12.93	13.26	13.49	13.66	13.78	13.88	13.96	14.02	14.06	14.09	14.11	14.13	14.14	14.15	14.16	14.16	14.17	14.17	14.17	14.17	14.17										
2009	0.29	1.82	4.08	6.20	7.89	9.18	10.10	10.73	11.20	11.56	11.84	12.04	12.19	12.30	12.38	12.44	12.49	12.52	12.55	12.57	12.58	12.59	12.60	12.60	12.61	12.61	12.61	12.61	12.61	12.61										
2010	0.24	1.57	3.55	5.42	6.91	8.05	8.86	9.41	9.81	10.12	10.36	10.53	10.66	10.75	10.82	10.87	10.90	10.93	10.95	10.97	10.98	10.98	10.99	10.99	11.00	11.00	11.00	11.00	11.00	11.00										
2011	0.23	1.50	3.43	5.27	6.74	7.87	8.67	9.21	9.61	9.92	10.16	10.33	10.45	10.54	10.61	10.66	10.70	10.72	10.74	10.76	10.77	10.78	10.78	10.79	10.79	10.79	10.79	10.79	10.79	10.79										
2012	0.22	1.50	3.45	5.31	6.80	7.94	8.75	9.31	9.71	10.02	10.26	10.43	10.55	10.64	10.71	10.76	10.80	10.83	10.85	10.86	10.87	10.88	10.88	10.89	10.89	10.89	10.89	10.89	10.90	10.90										
2013	0.22	1.50	3.46	5.33	6.83	7.97	8.79	9.34	9.75	10.07	10.31	10.48	10.60	10.69	10.76	10.81	10.85	10.88	10.90	10.91	10.92	10.93	10.94	10.94	10.94	10.95	10.95	10.95	10.95	10.95										

Cumulative Prepayment Rates				Fixed Rate 30 Year Mortgages																by Credit Subsidy Endorsement Cohort										
Policy/Boo	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
1977	0.19	2.64	8.19	11.32	12.88	13.56	15.78	18.02	20.50	25.10	30.91	34.85	38.24	41.60	44.65	48.49	53.36	58.46	61.46	64.91	68.34	71.88	75.40	77.76	80.02	82.98	85.39	87.26	88.87	90.16
1978	0.14	1.71	3.33	4.48	5.29	7.02	8.80	10.86	15.60	22.37	26.98	30.99	34.93	38.53	43.41	50.22	57.02	60.11	63.79	67.02	70.82	74.43	76.61	78.62	80.95	83.54	85.34	86.72	87.82	88.53
1979	0.11	0.55	1.07	1.45	2.66	4.05	5.79	10.52	18.17	22.96	27.11	31.27	35.14	41.96	50.94	58.68	61.52	64.87	67.65	70.89	74.13	75.90	77.53	79.30	81.11	82.74	83.76	84.58	85.18	85.70
1980	0.24	1.04	1.35	3.32	5.53	8.50	20.70	35.17	40.45	44.08	47.74	51.61	57.57	63.04	67.61	69.27	71.11	72.60	74.23	75.85	76.88	77.66	78.49	79.28	79.94	80.54	80.97	81.27	81.54	81.76
1981	0.12	0.74	14.97	21.25	28.21	44.09	55.87	59.55	61.75	63.50	65.05	67.08	69.03	70.84	71.60	72.33	73.01	73.72	74.58	74.97	75.40	75.70	75.99	76.23	76.44	76.65	76.79	76.91	77.01	77.10
1982	0.16	13.23	19.62	27.98	48.10	61.40	65.33	67.60	69.35	70.91	72.79	74.32	75.72	76.27	76.83	77.30	77.79	78.35	78.59	78.81	79.05	79.21	79.35	79.46	79.55	79.63	79.70	79.76	79.81	79.86
1983	0.16	0.92	2.89	20.57	41.83	48.01	52.00	56.09	60.28	66.06	70.66	74.31	75.45	76.64	77.56	78.53	79.55	80.01	80.38	80.80	81.21	81.51	81.71	81.89	82.03	82.16	82.27	82.37	82.46	82.54
1984	0.11	1.45	20.32	40.66	47.15	51.31	55.03	58.28	62.52	66.24	69.39	70.41	71.44	72.26	73.04	73.79	74.19	74.53	74.88	75.21	75.61	75.81	76.39	76.88	77.32	77.70	78.04	78.33	78.59	78.81
1985	0.19	9.52	29.02	35.70	40.38	45.54	50.95	58.90	65.29	69.91	71.18	72.55	73.60	74.66	75.65	76.15	76.57	77.04	77.47	77.82	78.11	78.75	79.24	79.67	80.05	80.39	80.68	80.94	81.16	81.36
1986	0.43	3.58	5.93	8.70	12.43	16.68	27.16	43.95	55.71	58.27	61.86	64.50	68.21	71.61	73.09	74.69	76.59	78.36	79.51	80.23	81.23	81.83	82.39	82.89	83.34	83.75	84.13	84.46	84.77	85.04
1987	0.29	1.26	3.01	5.86	9.24	17.39	32.96	45.85	49.00	53.49	56.92	62.07	67.12	69.32	71.81	74.91	78.04	79.89	81.04	82.28	83.01	83.70	84.32	84.87	85.38	85.85	86.27	86.65	87.00	87.31
1988	0.21	1.31	3.99	8.05	20.51	40.83	54.89	57.94	62.08	65.08	69.16	72.95	74.68	76.47	78.55	80.46	81.79	82.60	83.57	84.16	84.71	85.20	85.65	86.06	86.44	86.79	87.10	87.39	87.65	87.88
1989	0.18	1.62	5.08	17.66	39.94	55.18	58.31	62.57	65.58	69.81	73.73	75.50	77.34	79.56	81.55	82.93	83.78	84.72	85.25	85.73	86.17	86.56	86.93	87.26	87.57	87.85	88.11	88.34	88.55	88.74
1990	0.20	1.72	10.99	37.23	55.03	58.47	63.10	66.25	70.72	74.93	76.72	78.67	81.05	83.24	84.67	85.54	86.45	86.93	87.38	87.78	88.14	88.47	88.78	89.06	89.32	89.56	89.78	89.98	90.17	90.34
1991	0.20	3.95	26.56	47.47	51.34	57.03	61.00	67.03	72.53	74.73	77.31	80.44	83.40	85.19	86.23	87.14	87.64	88.11	88.52	88.89	89.23	89.54	89.83	90.10	90.35	90.58	90.79	90.98	91.15	91.31
1992	0.31	6.74	20.88	25.69	33.21	39.19	49.27	59.15	62.81	67.65	73.73	79.93	83.18	84.98	86.28	87.07	87.78	88.39	88.91	89.37	89.79	90.17	90.52	90.84	91.13	91.39	91.63	91.85	92.05	92.23
1993	0.73	4.81	8.47	14.95	21.18	31.07	42.25	47.63	54.59	63.69	74.88	80.14	83.02	84.83	85.72	86.47	87.10	87.57	88.00	88.40	88.78	89.13	89.47	89.79	90.10	90.38	90.65	90.91	91.15	91.37
1994	0.32	2.46	9.15	15.13	25.84	37.16	42.68	50.06	59.49	71.32	77.25	80.65	82.75	83.72	84.51	85.11	85.60	86.05	86.47	86.87	87.24	87.59	87.93	88.26	88.57	88.87	89.15	89.42	89.68	89.93
1995	1.38	8.47	14.25	27.12	39.80	45.03	52.46	61.65	71.67	77.09	80.28	82.38	83.58	84.55	85.28	85.83	86.32	86.77	87.18	87.55	87.89	88.20	88.50	88.77	89.03	89.26	89.48	89.69	89.87	90.04
1996	0.33	2.86	14.20	27.92	33.68	42.76	54.41	67.51	74.35	78.32	81.25	82.90	84.20	85.12	85.78	86.32	86.80	87.23	87.63	87.98	88.31	88.60	88.88	89.14	89.37	89.59	89.79	89.98	90.14	90.30
1997	0.48	8.54	22.43	28.14	38.06	51.09	65.72	73.27	77.67	80.84	82.82	84.39	85.50	86.29	86.92	87.44	87.90	88.32	88.69	89.03	89.34	89.62	89.88	90.12	90.34	90.54	90.73	90.89	91.05	91.18
1998	0.68	5.32	10.30	20.43	35.38	57.00	67.97	74.24	78.47	80.61	82.35	83.59	84.49	85.22	85.83	86.35	86.83	87.27	87.68	88.05	88.41	88.74	89.05	89.35	89.64	89.91	90.16	90.40	90.62	90.83
1999	0.39	2.86	14.93	32.79	55.48	66.85	73.49	77.77	79.81	81.49	82.75	83.67	84.41	85.04	85.57	86.03	86.44	86.84	87.20	87.54	87.86	88.17	88.46	88.74	89.01	89.27	89.51	89.75	89.97	90.18
2000	0.53	24.16	48.62	66.67	74.94	79.56	82.64	84.55	86.08	87.24	88.12	88.80	89.32	89.72	90.05	90.31	90.54	90.74	90.92	91.07	91.21	91.34	91.45	91.56	91.65	91.73	91.81	91.87	91.93	91.98
2001	2.63	16.17	48.68	63.23	71.14	76.25	78.87	81.01	82.55	83.75	84.79	85.66	86.36	86.95	87.43	87.84	88.21	88.55	88.87	89.16	89.43	89.68	89.92	90.14	90.35	90.55	90.74	90.92	91.08	91.24
2002	2.28	30.65	49.37	60.72	67.93	71.02	73.53	75.46	76.99	78.38	79.64	80.72	81.64	82.41	83.08	83.65	84.19	84.69	85.17	85.62	86.04	86.45	86.84	87.22	87.59	87.94	88.28	88.61	88.92	89.22
2003	3.95	16.83	32.97	42.38	46.80	50.20	53.23	55.90	58.30	60.58	62.70	64.52	66.09	67.44	68.61	69.64	70.62	71.56	72.45	73.30	74.12	74.92	75.70	76.47	77.22	77.95	78.66	79.36	80.03	80.69
2004	3.79	18.97	29.25	34.75	39.18	42.80	45.98	48.92	51.60	54.15	56.48	58.50	60.23	61.73	63.04	64.21	65.33	66.40	67.42	68.40	69.35	70.28	71.19	72.08	72.96	73.81	74.65	75.47	76.27	76.98
2005	2.48	11.01	17.71	23.53	28.36	32.42	36.30	39.88	43.15	46.25	49.10	51.55	53.66	55.47	57.05	58.46	59.80	61.08	62.30	63.47	64.59	65.69	66.77	67.82	68.85	69.85	70.83	71.78	72.71	73.54
2006	1.97	7.37	13.21	18.57	23.12	27.17	31.08	34.75	38.13	41.36	44.36	46.97	49.22	51.17	52.86	54.37	55.79	57.15	58.44	59.67	60.85	62.00	63.13	64.23	65.30	66.35	67.36	68.35	69.30	70.14
2007	3.34	10.78	18.19	24.59	30.09	34.79	39.20	43.22	46.84	50.21	53.25	55.85	58.07	59.95	61.54	62.94	64.24	65.46	66.60	67.67	68.67	69.64	70.56	71.45	72.29	73.10	73.87	74.61	75.30	75.91
2008	3.83	11.20	18.31	24.99	30.77	35.72	40.36	44.59	48.37	51.87	55.03	57.72	59.99	61.90	63.53	64.95	66.27	67.50	68.66	69.73	70.74	71.71	72.64	73.53	74.38	75.18	75.95	76.68	77.37	77.97
2009	3.51	10.74	18.71	26.29	32.83	38.38	43.50	48.10	52.17	55.88	59.19	61.96	64.28	66.21	67.84	69.25	70.55	71.75	72.86	73.89	74.86	75.77	76.63	77.45	78.23	78.96	79.65	80.29	80.90	81.42
2010	3.73	11.86	20.76	29.13	36.25	42.20	47.64	52.46	56.67	60.47	63.80	66.56	68.85	70.74	72.31	73.66	74.89	76.03	77.06	78.01	78.89	79.72	80.50	81.23	81.91	82.54	83.14	83.69	84.20	84.63
2011	3.78	12.01	20.96	29.33	36.43																									

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									
1987	0.01	0.49	1.31	1.57	1.53	1.50	1.29	1.32	1.16	1.06	0.92	0.82	0.69	0.58	0.25	0.26	0.22	0.20	0.27	0.27	0.21	0.18	0.16	0.12	0.11	0.10	0.09	0.08	0.07	0.06									
1988	0.01	0.98	2.30	2.59	2.31	2.13	2.00	2.11	1.86	1.44	1.28	1.06	0.72	0.53	0.32	0.43	0.29	0.14	0.29	0.26	0.23	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09									
1989	0.05	1.22	2.70	2.67	2.92	2.91	3.49	2.22	2.15	1.45	1.58	0.54	0.35	0.49	0.35	0.27	0.80	0.24	0.28	0.26	0.23	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09									
1990	0.02	0.65	1.78	2.19	2.36	2.79	2.12	1.79	1.34	1.30	1.06	0.80	0.30	0.36	0.34	0.67	0.26	0.31	0.28	0.25	0.23	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09									
1991	0.01	0.40	1.38	1.93	1.97	1.54	1.68	1.06	1.15	0.98	0.56	0.26	0.33	0.32	0.26	0.29	0.34	0.31	0.27	0.24	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08									
1992	0.00	0.22	0.66	0.87	0.99	0.92	0.85	0.88	0.68	0.47	0.31	0.29	0.33	0.22	0.53	0.33	0.28	0.25	0.19	0.17	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06									
1993	0.00	0.17	0.60	0.87	1.22	1.16	0.97	0.76	0.41	0.34	0.29	0.26	0.19	0.35	0.29	0.22	0.19	0.13	0.12	0.10	0.09	0.08	0.08	0.07	0.06	0.05	0.05	0.04	0.04	0.04									
1994	0.01	0.29	0.71	0.99	1.06	0.92	0.72	0.48	0.38	0.32	0.33	0.28	0.39	0.25	0.19	0.16	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05	0.04	0.04	0.04	0.03	0.03									
1995	0.04	0.35	1.12	1.65	1.55	1.47	0.97	0.62	0.67	0.45	0.66	0.66	0.45	0.38	0.33	0.26	0.23	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06									
1996	0.01	0.39	1.25	1.60	1.53	0.94	0.76	0.86	0.76	0.66	0.97	0.68	0.52	0.45	0.31	0.29	0.26	0.23	0.21	0.19	0.17	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06									
1997	0.01	0.43	1.22	1.63	1.17	1.04	0.98	0.95	1.04	1.20	0.90	0.71	0.61	0.43	0.38	0.35	0.31	0.28	0.25	0.23	0.20	0.18	0.16	0.15	0.13	0.12	0.10	0.09	0.08	0.08									
1998	0.00	0.15	0.65	0.72	0.70	0.83	1.10	1.03	1.18	0.63	0.47	0.39	0.29	0.28	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	0.06	0.06	0.05									
1999	0.01	0.21	0.52	0.69	0.96	1.12	1.05	1.03	0.52	0.40	0.34	0.26	0.26	0.23	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06	0.05	0.05	0.04									
2000	0.01	0.26	1.09	2.22	3.08	2.39	2.01	1.14	0.89	0.76	0.55	0.49	0.44	0.39	0.35	0.32	0.28	0.25	0.23	0.21	0.18	0.17	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07									
2001	0.00	0.17	1.17	2.53	2.77	2.26	0.90	0.66	0.53	0.40	0.37	0.33	0.29	0.26	0.24	0.21	0.19	0.17	0.15	0.14	0.13	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05									
2002	0.00	0.28	1.47	1.92	1.76	0.80	0.62	0.53	0.40	0.37	0.32	0.28	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	0.06	0.06	0.05	0.05	0.04									
2003	0.00	0.41	1.10	1.10	0.50	0.53	0.46	0.33	0.28	0.23	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.09	0.09	0.08	0.07	0.06	0.06	0.05	0.05	0.04	0.04	0.03	0.03	0.03									
2004	0.08	0.70	0.91	0.49	0.51	0.46	0.41	0.35	0.29	0.25	0.22	0.20	0.18	0.16	0.14	0.13	0.12	0.10	0.09	0.08	0.08	0.07	0.06	0.05	0.05	0.04	0.04	0.04	0.03	0.03									
2005	0.04	0.41	0.53	0.72	0.64	0.50	0.42	0.35	0.29	0.24	0.21	0.18	0.17	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06	0.05	0.05	0.04	0.04	0.03	0.03	0.03									
2006	0.05	0.64	1.23	1.29	0.93	0.76	0.60	0.48	0.39	0.31	0.26	0.21	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06	0.05	0.05	0.04	0.04	0.03	0.03									
2007	0.25	1.35	1.78	1.64	1.39	1.16	0.92	0.74	0.60	0.48	0.39	0.31	0.26	0.23	0.21	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06	0.05	0.05	0.04									
2008	0.22	1.10	1.53	1.65	1.43	1.14	0.93	0.75	0.61	0.48	0.39	0.32	0.27	0.24	0.22	0.20	0.18	0.16	0.14	0.13	0.12	0.10	0.09	0.08	0.08	0.07	0.06	0.06	0.05	0.04									
2009	0.21	1.08	1.66	1.73	1.41	1.14	0.92	0.74	0.61	0.49	0.39	0.32	0.28	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	0.06	0.06	0.05	0.04									
2010	0.22	1.10	1.68	1.75	1.45	1.17	0.96	0.77	0.63	0.51	0.41	0.33	0.29	0.25	0.23	0.21	0.18	0.17	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06	0.05	0.04									
2011	0.20	1.05	1.63	1.70	1.42	1.15	0.94	0.76	0.62	0.50	0.40	0.33	0.28	0.25	0.23	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06	0.05	0.04									
2012	0.19	1.05	1.65	1.75	1.45	1.18	0.96	0.78	0.63	0.51	0.41	0.33	0.29	0.25	0.23	0.20	0.18	0.16	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06	0.05	0.04									
2013	0.21	1.09	1.70	1.77	1.47	1.19	0.97	0.78	0.64	0.51	0.41	0.34	0.29	0.25	0.23	0.20	0.18	0.17	0.15	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.06	0.05	0.04									

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
1987	0.50	2.02	2.32	3.14	3.54	8.48	20.81	22.93	6.30	10.01	8.91	15.91	19.61	10.40	13.07	19.15	23.69	17.16	12.49	17.24	12.61	12.53	11.94	11.50	11.19	10.85	10.55	10.27	9.99	9.72
1988	1.96	7.87	8.12	8.62	20.67	32.09	31.24	9.38	13.05	10.87	15.54	18.59	10.28	10.98	15.20	18.47	14.04	9.72	17.30	13.25	12.99	12.71	12.36	12.04	11.72	11.40	11.11	10.83	10.54	10.25
1989	4.98	14.76	14.33	26.49	33.68	33.23	11.65	15.25	11.48	16.61	16.35	10.58	11.03	14.80	15.16	13.70	7.48	17.02	13.45	13.08	12.86	12.54	12.21	11.89	11.62	11.41	11.07	10.77	10.48	10.20
1990	3.79	16.52	29.53	38.09	36.32	11.94	15.89	12.47	18.58	19.24	10.61	11.28	15.55	19.64	15.58	10.40	18.04	13.20	12.85	12.48	12.17	11.88	11.63	11.33	11.06	10.82	10.57	10.28	10.01	9.74
1991	1.92	29.35	43.86	38.81	10.80	17.36	13.56	19.07	23.21	11.11	14.14	20.69	21.14	17.35	11.49	18.10	13.78	13.45	12.99	12.55	12.20	11.87	11.55	11.24	10.95	10.62	10.32	10.05	9.78	9.51
1992	2.21	23.12	28.68	7.76	12.61	10.12	19.88	23.74	10.73	15.23	25.81	33.84	21.67	14.95	16.97	13.30	13.31	12.63	12.09	11.77	11.47	11.18	10.88	10.59	10.30	10.03	9.76	9.50	9.24	9.01
1993	2.74	11.24	5.69	8.86	8.21	14.89	19.45	9.91	15.42	25.18	40.21	26.68	17.99	18.38	12.54	12.80	11.87	10.44	10.14	9.87	9.59	9.32	9.06	8.81	8.57	8.33	8.08	7.86	7.64	7.43
1994	2.02	4.38	7.34	7.35	11.81	15.86	9.54	13.45	21.20	36.89	26.13	18.43	16.71	11.44	11.46	10.31	8.91	8.50	8.26	8.03	7.80	7.58	7.36	7.16	6.96	6.76	6.57	6.39	6.21	6.04
1995	1.57	11.40	8.22	18.86	21.69	10.39	17.14	25.17	36.28	27.98	20.24	16.79	13.07	13.06	12.39	11.94	11.63	11.35	11.05	10.75	10.47	10.19	9.92	9.65	9.39	9.17	8.96	8.71	8.48	8.21
1996	1.53	5.99	16.42	21.26	10.06	17.23	27.36	41.96	31.62	24.66	24.54	19.91	20.10	18.24	16.34	15.71	15.28	14.87	14.46	14.07	13.68	13.31	12.95	12.59	12.24	11.89	11.55	11.23	10.91	10.60
1997	2.06	22.86	24.35	9.66	18.51	29.13	42.33	33.73	26.73	25.55	21.06	21.49	19.94	18.53	18.05	17.60	17.15	16.72	16.29	15.90	15.50	15.09	14.70	14.31	13.94	13.56	13.18	12.83	12.49	12.16
1998	2.64	13.45	7.74	16.05	28.57	49.53	38.13	29.85	26.71	19.18	19.00	16.60	14.71	13.92	13.55	13.19	12.84	12.50	12.17	11.85	11.50	11.21	10.91	10.62	10.33	10.03	9.73	9.47	9.21	8.97
1999	2.10	5.87	13.40	24.07	44.91	36.04	28.73	25.00	16.38	15.42	12.70	11.14	10.23	9.93	9.64	9.36	9.09	8.83	8.57	8.33	8.13	7.91	7.68	7.46	7.25	7.04	6.85	6.65	6.45	6.25
2000	2.08	33.98	35.16	42.07	37.13	30.99	27.97	21.05	21.41	20.11	18.91	18.43	17.94	17.48	17.02	16.57	16.13	15.70	15.28	14.87	14.58	14.22	13.84	13.47	13.08	12.73	12.40	12.10	11.76	11.47
2001	4.33	27.60	51.56	37.83	31.06	27.32	18.61	18.01	15.56	14.23	13.46	13.19	12.85	12.51	12.18	11.86	11.54	11.23	10.93	10.64	10.38	10.14	9.86	9.60	9.34	9.08	8.84	8.60	8.36	8.13
2002	6.13	43.44	33.25	28.23	24.10	15.34	14.13	11.67	10.47	9.82	9.67	9.47	9.21	8.96	8.72	8.48	8.24	8.02	7.80	7.58	7.40	7.22	7.02	6.82	6.63	6.45	6.27	6.10	5.92	5.75
2003	9.71	20.82	23.82	18.03	9.92	8.34	7.83	7.62	7.57	7.49	7.37	7.17	6.97	6.78	6.59	6.41	6.23	6.06	5.89	5.73	5.59	5.44	5.29	5.14	5.00	4.86	4.73	4.60	4.47	4.34
2004	8.53	20.89	15.45	9.10	8.07	8.58	10.03	9.95	9.84	9.68	9.42	9.15	8.88	8.62	8.37	8.12	7.89	7.66	7.43	7.22	7.04	6.84	6.64	6.44	6.26	6.10	5.93	5.76	5.60	4.86
2005	5.75	13.56	9.06	7.63	7.70	8.42	8.36	8.33	8.31	8.26	8.13	7.91	7.70	7.48	7.27	7.07	6.87	6.68	6.49	6.32	6.21	6.05	5.88	5.72	5.56	5.43	5.29	5.14	5.00	4.64
2006	4.92	7.83	7.32	6.98	7.25	7.30	7.39	7.50	7.59	7.64	7.61	7.52	7.38	7.18	6.98	6.78	6.59	6.40	6.21	6.05	5.92	5.76	5.60	5.44	5.28	5.15	5.01	4.87	4.73	4.30
2007	7.29	10.89	10.14	9.02	8.88	8.83	8.98	9.13	9.23	9.33	9.44	9.45	9.33	9.11	8.87	8.63	8.39	8.16	7.93	7.71	7.51	7.30	7.10	6.90	6.70	6.53	6.36	6.17	6.00	5.32
2008	8.06	10.92	9.66	9.31	9.21	9.33	9.44	9.60	9.73	9.89	9.97	9.96	9.79	9.55	9.30	9.05	8.80	8.57	8.33	8.11	7.91	7.70	7.49	7.28	7.08	6.91	6.72	6.54	6.37	5.73
2009	7.77	11.01	11.14	11.14	11.31	11.47	11.60	11.76	11.89	12.05	12.16	12.11	11.89	11.60	11.30	11.01	10.71	10.43	10.15	9.88	9.64	9.39	9.13	8.89	8.65	8.42	8.20	7.97	7.75	7.00
2010	8.39	12.36	12.57	12.56	12.69	12.82	12.94	13.16	13.29	13.46	13.59	13.59	13.39	13.07	12.73	12.40	12.08	11.76	11.45	11.15	10.88	10.60	10.32	10.04	9.78	9.54	9.29	9.04	8.80	7.93
2011	8.36	12.41	12.53	12.47	12.57	12.68	12.81	12.93	13.10	13.26	13.40	13.38	13.16	12.85	12.52	12.19	11.87	11.56	11.25	10.96	10.70	10.42	10.14	9.87	9.60	9.38	9.13	8.89	8.64	7.76
2012	8.28	12.37	12.50	12.43	12.54	12.66	12.81	12.96	13.12	13.27	13.38	13.41	13.22	12.93	12.60	12.27	11.95	11.63	11.33	11.03	10.77	10.49	10.21	9.94	9.68	9.44	9.19	8.94	8.69	7.86
2013	8.40	12.27	12.37	12.34	12.45	12.57	12.69	12.87	13.03	13.19	13.30	13.32	13.14	12.83	12.51	12.19	11.87	11.56	11.25	10.95	10.68	10.41	10.13	9.86	9.59	9.36	9.11	8.86	8.62	7.74

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
1987	0.01	0.51	1.77	3.24	4.60	5.87	6.85	7.64	8.16	8.60	8.94	9.21	9.40	9.53	9.58	9.63	9.66	9.68	9.70	9.72	9.73	9.74	9.75	9.76	9.76	9.76	9.77	9.77	9.77	9.77	
1988	0.01	0.97	3.02	5.09	6.74	7.91	8.63	9.13	9.53	9.79	9.99	10.13	10.21	10.26	10.29	10.32	10.33	10.34	10.35	10.36	10.37	10.37	10.38	10.38	10.39	10.39	10.39	10.39	10.39	10.39	
1989	0.05	1.20	3.36	5.13	6.50	7.36	8.03	8.38	8.67	8.84	8.99	9.03	9.05	9.08	9.10	9.11	9.14	9.15	9.16	9.16	9.17	9.17	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.19	
1990	0.02	0.64	2.06	3.26	4.03	4.59	4.96	5.21	5.37	5.49	5.57	5.63	5.65	5.66	5.68	5.70	5.71	5.71	5.72	5.73	5.73	5.73	5.73	5.74	5.74	5.74	5.74	5.74	5.74	5.74	
1991	0.01	0.40	1.34	2.07	2.51	2.82	3.08	3.22	3.35	3.43	3.47	3.48	3.50	3.51	3.52	3.52	3.53	3.54	3.54	3.55	3.55	3.55	3.55	3.55	3.56	3.56	3.56	3.56	3.56	3.56	
1992	0.00	0.22	0.71	1.17	1.65	2.04	2.35	2.61	2.77	2.86	2.91	2.95	2.97	2.99	3.01	3.03	3.04	3.05	3.05	3.06	3.06	3.06	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	
1993	0.00	0.17	0.68	1.39	2.28	3.05	3.59	3.92	4.08	4.20	4.27	4.31	4.33	4.33	4.36	4.38	4.39	4.40	4.41	4.41	4.42	4.42	4.42	4.43	4.43	4.43	4.43	4.43	4.43	4.43	
1994	0.01	0.30	0.96	1.81	2.65	3.28	3.69	3.94	4.11	4.21	4.29	4.33	4.38	4.41	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	4.48	
1995	0.04	0.39	1.37	2.67	3.64	4.34	4.76	4.97	5.14	5.21	5.29	5.35	5.38	5.41	5.43	5.44	5.45	5.46	5.47	5.47	5.47	5.48	5.48	5.48	5.48	5.48	5.49	5.49	5.49	5.49	
1996	0.01	0.39	1.55	2.76	3.65	4.14	4.46	4.72	4.85	4.93	5.02	5.06	5.09	5.11	5.12	5.13	5.13	5.14	5.14	5.14	5.14	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	
1997	0.01	0.44	1.35	2.27	2.85	3.26	3.54	3.69	3.79	3.88	3.93	3.96	3.98	3.99	4.00	4.01	4.01	4.01	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	
1998	0.00	0.15	0.70	1.25	1.70	2.08	2.32	2.47	2.58	2.62	2.65	2.66	2.67	2.68	2.69	2.69	2.70	2.70	2.70	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	
1999	0.01	0.21	0.69	1.24	1.81	2.17	2.38	2.53	2.58	2.62	2.64	2.66	2.68	2.69	2.70	2.70	2.71	2.72	2.72	2.72	2.72	2.73	2.73	2.73	2.73	2.73	2.73	2.74	2.74	2.74	
2000	0.01	0.26	0.96	1.87	2.58	2.90	3.09	3.16	3.20	3.23	3.25	3.26	3.27	3.28	3.28	3.28	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	
2001	0.00	0.16	0.97	1.80	2.34	2.63	2.71	2.76	2.79	2.81	2.82	2.84	2.85	2.85	2.86	2.86	2.87	2.87	2.87	2.87	2.87	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	
2002	0.00	0.27	1.05	1.71	2.13	2.27	2.36	2.43	2.48	2.51	2.54	2.57	2.58	2.60	2.61	2.62	2.63	2.64	2.64	2.65	2.65	2.65	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	
2003	0.00	0.37	1.16	1.74	1.96	2.16	2.33	2.43	2.52	2.58	2.63	2.67	2.71	2.74	2.76	2.78	2.80	2.82	2.83	2.84	2.85	2.85	2.86	2.87	2.87	2.87	2.88	2.88	2.88	2.88	
2004	0.08	0.73	1.38	1.67	1.95	2.18	2.37	2.51	2.61	2.69	2.76	2.81	2.85	2.89	2.92	2.94	2.96	2.97	2.99	3.00	3.01	3.01	3.02	3.03	3.03	3.03	3.04	3.04	3.04	3.04	
2005	0.04	0.43	0.85	1.38	1.81	2.12	2.36	2.54	2.68	2.78	2.86	2.93	2.98	3.03	3.06	3.09	3.12	3.14	3.16	3.18	3.19	3.20	3.21	3.22	3.22	3.23	3.23	3.24	3.24	3.24	
2006	0.05	0.66	1.73	2.76	3.44	3.95	4.32	4.59	4.79	4.94	5.06	5.14	5.21	5.27	5.32	5.36	5.39	5.42	5.44	5.46	5.48	5.49	5.50	5.51	5.52	5.53	5.53	5.54	5.54	5.55	
2007	0.25	1.49	2.93	4.11	5.00	5.66	6.14	6.48	6.73	6.91	7.04	7.14	7.21	7.27	7.32	7.36	7.39	7.42	7.44	7.46	7.47	7.48	7.49	7.50	7.51	7.51	7.52	7.52	7.53	7.53	
2008	0.22	1.23	2.46	3.65	4.56	5.21	5.69	6.03	6.28	6.45	6.58	6.67	6.75	6.81	6.85	6.89	6.92	6.95	6.97	6.99	7.00	7.01	7.02	7.03	7.04	7.04	7.05	7.05	7.05	7.06	
2009	0.21	1.20	2.55	3.76	4.63	5.24	5.68	5.98	6.20	6.35	6.46	6.54	6.60	6.64	6.68	6.71	6.73	6.75	6.76	6.78	6.79	6.79	6.80	6.81	6.81	6.81	6.82	6.82	6.82	6.82	
2010	0.22	1.22	2.55	3.73	4.57	5.16	5.57	5.86	6.06	6.20	6.29	6.36	6.41	6.45	6.48	6.50	6.52	6.53	6.54	6.55	6.56	6.57	6.57	6.58	6.58	6.58	6.58	6.58	6.59	6.59	
2011	0.20	1.16	2.45	3.61	4.44	5.01	5.42	5.70	5.90	6.04	6.14	6.20	6.25	6.29	6.32	6.35	6.37	6.38	6.39	6.40	6.41	6.41	6.42	6.42	6.43	6.43	6.43	6.43	6.43	6.44	
2012	0.19	1.16	2.46	3.65	4.50	5.09	5.51	5.80	6.00	6.14	6.24	6.31	6.36	6.40	6.43	6.45	6.47	6.49	6.50	6.51	6.52	6.52	6.53	6.53	6.53	6.54	6.54	6.54	6.54	6.54	
2013	0.21	1.20	2.54	3.75	4.60	5.20	5.62	5.92	6.12	6.27	6.37	6.44	6.49	6.53	6.56	6.58	6.60	6.62	6.63	6.64	6.64	6.65	6.66	6.66	6.66	6.67	6.67	6.67	6.67	6.67	

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
1987	0.50	2.51	4.75	7.69	10.84	18.02	33.85	47.45	50.28	54.44	57.73	63.03	68.48	70.78	73.35	76.62	79.88	81.67	82.75	84.05	84.84	85.52	86.09	86.56	86.98	87.33	87.64	87.90	88.14	88.34
1988	1.96	9.68	16.93	23.84	38.53	56.09	67.34	69.59	72.37	74.34	76.80	79.26	80.35	81.39	82.66	83.96	84.76	85.24	86.00	86.49	86.90	87.24	87.54	87.79	88.00	88.19	88.35	88.48	88.60	88.70
1989	4.98	19.00	30.43	47.97	63.77	73.65	75.86	78.32	79.84	81.75	83.29	84.11	84.87	85.77	86.55	87.14	87.42	88.01	88.39	88.71	88.98	89.22	89.41	89.58	89.72	89.85	89.96	90.05	90.13	90.20
1990	3.79	19.68	43.21	64.06	75.93	78.32	81.03	82.78	85.01	86.86	87.67	88.44	89.36	90.34	90.96	91.31	91.85	92.17	92.44	92.67	92.87	93.04	93.18	93.30	93.41	93.50	93.58	93.65	93.71	93.77
1991	1.92	30.70	60.92	75.56	77.98	81.36	83.51	86.07	88.55	89.45	90.46	91.72	92.73	93.39	93.74	94.24	94.55	94.81	95.02	95.20	95.35	95.48	95.60	95.69	95.77	95.85	95.91	95.96	96.01	96.05
1992	2.21	24.82	46.32	50.43	56.53	60.77	68.16	75.16	77.55	80.54	84.83	88.98	90.73	91.67	92.58	93.16	93.67	94.09	94.43	94.73	94.98	95.20	95.39	95.55	95.70	95.82	95.93	96.02	96.11	96.18
1993	2.74	13.67	18.57	25.72	31.71	41.54	52.32	56.69	62.77	71.11	81.04	84.96	86.89	88.51	89.40	90.20	90.84	91.34	91.77	92.14	92.47	92.76	93.02	93.24	93.44	93.62	93.78	93.92	94.04	94.16
1994	2.02	6.31	13.17	19.48	28.78	39.65	45.10	51.98	61.33	74.08	79.75	82.69	84.86	86.09	87.18	88.05	88.72	89.30	89.81	90.27	90.68	91.05	91.38	91.68	91.95	92.19	92.41	92.61	92.79	92.95
1995	1.57	12.79	19.92	34.77	48.34	53.33	60.59	69.31	78.64	83.18	85.53	87.07	88.06	88.92	89.62	90.21	90.72	91.15	91.53	91.85	92.13	92.37	92.59	92.77	92.94	93.08	93.21	93.32	93.43	93.51
1996	1.53	7.43	22.57	38.70	44.59	53.50	65.09	77.87	83.37	86.28	88.44	89.74	90.78	91.54	92.09	92.52	92.88	93.18	93.42	93.62	93.79	93.93	94.05	94.15	94.24	94.31	94.37	94.43	94.47	94.51
1997	2.06	24.45	42.74	48.14	57.32	68.92	80.70	86.01	88.77	90.67	91.82	92.73	93.39	93.88	94.26	94.57	94.81	95.01	95.17	95.30	95.40	95.49	95.56	95.62	95.67	95.71	95.75	95.78	95.80	95.82
1998	2.64	15.73	22.24	34.60	52.93	75.40	83.99	88.07	90.60	91.91	92.95	93.68	94.22	94.65	95.01	95.32	95.57	95.79	95.97	96.13	96.26	96.38	96.48	96.56	96.64	96.70	96.76	96.81	96.86	96.89
1999	2.10	7.85	20.17	39.22	65.96	77.57	83.39	86.95	88.67	90.02	90.96	91.67	92.25	92.75	93.19	93.58	93.92	94.21	94.48	94.71	94.92	95.10	95.27	95.42	95.55	95.67	95.78	95.88	95.97	96.05
2000	2.08	35.35	57.98	75.25	83.75	87.99	90.53	91.88	92.94	93.72	94.29	94.75	95.10	95.39	95.62	95.80	95.95	96.07	96.17	96.25	96.31	96.37	96.42	96.46	96.49	96.52	96.54	96.56	96.58	96.59
2001	4.33	30.74	66.37	78.72	84.77	88.30	89.99	91.30	92.23	92.94	93.51	93.99	94.40	94.74	95.04	95.29	95.50	95.68	95.84	95.98	96.10	96.20	96.29	96.37	96.44	96.50	96.56	96.61	96.65	96.69
2002	6.13	46.90	64.47	74.21	80.01	82.75	84.87	86.36	87.53	88.51	89.38	90.15	90.82	91.41	91.93	92.39	92.80	93.17	93.50	93.79	94.05	94.29	94.51	94.70	94.88	95.03	95.18	95.31	95.43	95.54
2003	9.71	28.50	45.45	55.07	59.36	62.58	65.34	67.81	70.06	72.11	73.98	75.65	77.17	78.53	79.77	80.89	81.90	82.83	83.68	84.45	85.16	85.81	86.41	86.96	87.47	87.94	88.37	88.78	89.15	89.49
2004	8.53	27.62	38.69	44.15	48.52	52.77	57.29	61.30	64.86	68.01	70.77	73.19	75.32	77.21	78.87	80.35	81.67	82.85	83.90	84.85	85.70	86.47	87.17	87.80	88.38	88.90	89.38	89.82	90.22	90.55
2005	5.75	18.53	25.87	31.46	36.64	41.82	46.51	50.76	54.64	58.17	61.35	64.18	66.71	68.98	71.01	72.85	74.50	76.00	77.35	78.58	79.71	80.75	81.69	82.56	83.35	84.08	84.75	85.37	85.94	86.44
2006	4.92	12.36	18.73	24.28	29.57	34.46	39.01	43.26	47.22	50.88	54.25	57.31	60.08	62.57	64.81	66.84	68.67	70.33	71.84	73.21	74.47	75.63	76.69	77.65	78.54	79.37	80.12	80.82	81.47	82.02
2007	7.29	17.35	25.58	32.03	37.70	42.76	47.39	51.63	55.50	59.02	62.24	65.14	67.73	70.01	72.03	73.81	75.39	76.79	78.04	79.16	80.17	81.07	81.88	82.62	83.28	83.88	84.43	84.92	85.38	85.75
2008	8.06	18.07	25.87	32.54	38.42	43.74	48.55	52.94	56.93	60.57	63.86	66.80	69.40	71.68	73.68	75.44	77.00	78.37	79.60	80.69	81.66	82.53	83.32	84.02	84.65	85.23	85.75	86.22	86.65	87.01
2009	7.77	17.90	26.92	34.78	41.73	47.88	53.31	58.14	62.40	66.19	69.53	72.43	74.94	77.08	78.92	80.50	81.87	83.06	84.10	85.00	85.79	86.49	87.10	87.64	88.12	88.55	88.93	89.27	89.57	89.83
2010	8.39	19.68	29.63	38.15	45.52	51.92	57.48	62.34	66.56	70.25	73.45	76.20	78.54	80.51	82.17	83.58	84.77	85.80	86.68	87.43	88.09	88.65	89.15	89.58	89.95	90.28	90.58	90.83	91.06	91.25
2011	8.36	19.70	29.62	38.09	45.42	51.78	57.31	62.13	66.35	70.03	73.23	75.99	78.34	80.32	81.99	83.42	84.63	85.67	86.57	87.34	88.01	88.59	89.10	89.54	89.93	90.27	90.57	90.84	91.07	91.27
2012	8.28	19.60	29.51	37.96	45.28	51.64	57.18	62.02	66.24	69.92	73.13	75.89	78.24	80.23	81.92	83.35	84.57	85.61	86.50	87.28	87.94	88.53	89.03	89.47	89.86	90.20	90.50	90.76	91.00	91.19
2013	8.40	19.62	29.41	37.81	45.08	51.41	56.91	61.74	65.95	69.64	72.84	75.61	77.97	79.96	81.65	83.09	84.32	85.37	86.27	87.05	87.72	88.31	88.82	89.26	89.66	90.00	90.30	90.57	90.81	91.01

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
1977	0.00	0.60	1.25	0.50	0.53	0.73	1.52	0.20	0.43	0.68	0.24	0.28	0.96	0.35	0.00
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	1.03	1.70	2.63	1.84	1.31	0.80	0.78	0.47	0.54	0.42	0.44	0.14	0.20
1985	0.00	0.18	0.94	1.86	1.55	1.18	0.91	0.85	0.71	0.79	0.63	0.55	0.32	0.30	0.19
1986	0.00	0.16	0.51	0.69	0.66	0.54	0.51	0.38	0.37	0.37	0.25	0.16	0.11	0.12	0.11
1987	0.00	0.13	0.37	0.46	0.51	0.44	0.43	0.42	0.41	0.26	0.24	0.27	0.10	0.14	0.09
1988	0.00	0.14	0.46	0.77	0.91	0.89	0.85	0.93	0.85	0.50	0.51	0.32	0.23	0.24	0.08
1989	0.00	0.13	0.49	0.96	1.16	1.20	1.46	1.35	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	1.14	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	0.43	0.59	0.47	0.50	0.37	0.26	0.22	0.13	0.06	0.16	0.10	0.07
1993	0.00	0.06	0.29	0.34	0.36	0.36	0.33	0.25	0.17	0.12	0.18	0.12	0.11	0.12	0.09
1994	0.00	0.07	0.19	0.36	0.43	0.33	0.40	0.25	0.18	0.16	0.19	0.01	0.14	0.11	0.08
1995	0.01	0.08	0.35	0.62	0.56	0.56	0.36	0.38	0.50	0.45	0.14	0.30	0.21	0.16	0.13
1996	0.00	0.09	0.31	0.50	0.62	0.57	0.51	0.53	0.33	0.52	0.37	0.23	0.16	0.13	0.10
1997	0.00	0.06	0.32	0.57	0.62	0.47	0.35	0.33	0.59	0.51	0.28	0.20	0.16	0.11	0.09
1998	0.00	0.08	0.35	0.37	0.59	0.55	0.47	0.52	0.46	0.31	0.22	0.18	0.14	0.11	0.09
1999	0.00	0.06	0.30	0.48	0.73	0.74	0.48	0.41	0.34	0.25	0.20	0.16	0.13	0.10	0.08
2000	0.00	0.07	0.61	1.51	1.90	1.20	1.38	0.90	0.71	0.55	0.40	0.32	0.26	0.21	0.17
2001	0.00	0.16	0.63	1.16	1.10	1.15	0.71	0.53	0.42	0.32	0.25	0.21	0.17	0.14	0.11
2002	0.01	0.22	0.61	0.88	0.85	0.60	0.47	0.38	0.30	0.24	0.20	0.16	0.13	0.11	0.09
2003	0.00	0.18	0.42	0.59	0.60	0.49	0.39	0.30	0.24	0.20	0.16	0.13	0.11	0.09	0.07
2004	0.04	0.18	0.53	0.59	0.53	0.42	0.31	0.25	0.21	0.17	0.14	0.11	0.09	0.07	0.06
2005	0.00	0.27	0.60	0.68	0.59	0.45	0.37	0.30	0.24	0.20	0.16	0.13	0.11	0.09	0.07
2006	0.02	0.40	0.94	0.99	0.80	0.61	0.47	0.38	0.31	0.25	0.20	0.16	0.13	0.11	0.08
2007	0.05	0.41	0.87	0.86	0.67	0.51	0.40	0.32	0.26	0.21	0.17	0.14	0.11	0.09	0.07
2008	0.07	0.45	0.85	0.83	0.68	0.54	0.43	0.35	0.28	0.23	0.18	0.15	0.12	0.10	0.07
2009	0.06	0.35	0.66	0.66	0.56	0.44	0.35	0.29	0.23	0.19	0.16	0.13	0.10	0.08	0.07
2010	0.05	0.32	0.63	0.65	0.56	0.45	0.37	0.30	0.24	0.20	0.16	0.13	0.11	0.09	0.07
2011	0.04	0.28	0.56	0.57	0.50	0.40	0.33	0.27	0.22	0.18	0.15	0.12	0.10	0.08	0.06
2012	0.04	0.29	0.60	0.60	0.52	0.42	0.34	0.28	0.23	0.19	0.15	0.13	0.10	0.08	0.07
2013	0.04	0.30	0.63	0.65	0.55	0.43	0.35	0.29	0.23	0.19	0.16	0.13	0.11	0.09	0.07

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
1977	0.88	4.17	4.69	4.98	3.16	3.47	5.14	3.88	5.96	5.68	13.59	11.27	7.96	9.79	16.34
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	20.82	21.49	19.85	11.96	14.88	18.98
1984	0.12	1.25	14.05	22.10	9.52	7.37	8.89	10.04	18.40	18.69	16.93	8.88	10.70	11.76	17.05
1985	0.22	7.79	19.55	8.27	7.20	8.71	10.78	21.71	22.18	19.27	9.08	10.27	11.31	13.00	15.47
1986	0.52	4.25	3.95	4.60	6.15	7.61	15.82	23.12	22.52	9.70	13.21	12.29	15.76	17.23	19.62
1987	0.59	1.89	2.95	4.55	5.42	10.40	17.85	19.56	9.13	12.37	11.57	15.13	17.93	16.39	32.05
1988	0.49	1.69	3.44	5.07	10.81	19.35	21.15	8.99	12.17	11.05	13.80	15.11	13.70	16.35	25.44
1989	0.25	1.93	3.76	10.80	21.06	22.15	9.17	12.28	10.71	14.61	15.65	11.95	13.95	18.07	23.34
1990	0.35	2.25	8.02	21.58	23.78	8.97	12.87	11.05	14.39	15.43	11.89	13.23	16.43	19.99	24.79
1991	0.43	3.52	16.05	22.59	9.06	12.71	11.68	15.62	17.70	12.15	13.60	17.94	20.98	18.76	25.40
1992	0.45	5.47	12.92	8.09	11.88	11.51	16.26	17.99	12.40	14.24	18.27	21.79	20.90	20.59	22.28
1993	0.65	4.53	5.35	8.60	9.25	12.64	15.85	10.68	12.98	16.81	21.05	18.26	16.71	20.47	16.12
1994	0.77	2.93	6.56	7.38	11.09	12.98	9.75	11.64	14.98	18.98	16.91	14.28	17.31	13.95	14.08
1995	0.94	5.56	7.01	12.79	14.09	9.18	13.08	15.26	16.93	14.43	14.05	16.34	16.29	17.31	17.36
1996	0.60	3.55	8.95	13.25	9.94	12.71	17.33	21.49	17.85	14.92	19.97	18.54	19.23	18.67	17.44
1997	0.59	5.73	11.55	8.42	12.53	18.00	22.10	18.19	15.27	19.13	19.53	20.70	20.34	18.94	19.45
1998	0.79	5.06	6.67	10.46	16.26	25.45	19.45	16.64	19.79	16.04	16.06	14.89	13.92	14.23	14.64
1999	0.50	3.29	9.50	16.57	26.17	19.76	15.84	17.51	14.06	13.94	12.81	11.56	11.82	12.15	12.49
2000	0.54	14.50	24.93	32.96	23.24	19.21	17.43	17.47	18.99	18.93	18.41	18.95	19.49	20.04	20.60
2001	1.34	10.67	31.75	25.42	19.85	17.67	13.77	13.78	12.68	11.69	11.93	12.24	12.57	12.90	13.25
2002	1.66	20.61	22.00	19.42	16.76	10.50	10.31	9.46	8.34	8.56	8.82	9.09	9.38	9.67	9.97
2003	2.80	11.30	15.14	12.89	6.32	6.31	6.21	5.58	5.76	5.95	6.14	6.34	6.54	6.75	6.97
2004	3.12	11.05	10.45	6.19	5.62	5.55	5.20	5.37	5.55	5.73	5.92	6.11	6.31	6.51	6.05
2005	2.95	8.82	6.49	6.72	5.87	5.20	5.36	5.53	5.70	5.88	6.07	6.26	6.46	6.66	6.36
2006	2.74	5.07	7.18	7.59	5.90	6.03	6.27	6.45	6.63	6.82	7.02	7.22	7.43	7.64	7.33
2007	2.79	7.78	10.20	10.38	9.65	9.86	10.15	10.42	10.69	10.97	11.24	11.55	11.86	12.18	11.74
2008	3.18	7.87	9.81	10.54	9.79	10.02	10.32	10.61	10.90	11.21	11.51	11.85	12.19	12.54	12.00
2009	3.05	8.01	10.87	11.79	10.95	11.24	11.60	11.94	12.29	12.65	13.02	13.41	13.80	14.21	13.74
2010	2.89	7.79	10.62	11.61	10.79	11.04	11.42	11.77	12.13	12.48	12.84	13.23	13.63	14.03	13.57
2011	3.14	8.14	10.94	11.83	10.97	11.22	11.57	11.93	12.30	12.68	13.07	13.46	13.87	14.29	13.72
2012	3.23	8.17	10.89	11.73	10.89	11.17	11.53	11.88	12.24	12.61	13.02	13.41	13.81	14.22	13.74
2013	3.01	8.02	10.88	11.89	11.08	11.37	11.74	12.11	12.48	12.86	13.22	13.62	14.03	14.46	14.11

Cumulative Claim Rates			Fixed Rate 15 Year Mortgages								by Credit Subsidy Endorsement Cohort							
PolicyBook	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15			
1977	0.00	0.59	1.77	2.21	2.65	3.24	4.42	4.57	4.87	5.31	5.46	5.60	6.05	6.19	6.19			
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	1.31	2.73	4.41	5.44	6.10	6.46	6.78	6.94	7.08	7.17	7.26	7.28	7.31			
1985	0.00	0.18	1.05	2.41	3.42	4.13	4.62	5.03	5.29	5.51	5.66	5.77	5.83	5.88	5.90			
1986	0.00	0.16	0.65	1.27	1.84	2.27	2.65	2.88	3.05	3.19	3.27	3.32	3.34	3.37	3.39			
1987	0.00	0.14	0.49	0.93	1.39	1.76	2.08	2.34	2.54	2.66	2.75	2.84	2.87	2.90	2.92			
1988	0.00	0.14	0.59	1.32	2.12	2.81	3.34	3.80	4.17	4.36	4.53	4.62	4.68	4.73	4.74			
1989	0.00	0.14	0.62	1.52	2.47	3.24	3.96	4.56	4.93	5.22	5.40	5.54	5.57	5.60	5.62			
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	0.58	1.15	1.89	2.52	2.92	3.22	3.43	3.54	3.59	3.62	3.63	3.65	3.66			
1992	0.00	0.06	0.43	0.78	1.22	1.53	1.82	2.00	2.10	2.18	2.22	2.23	2.26	2.28	2.28			
1993	0.00	0.06	0.34	0.64	0.93	1.19	1.41	1.54	1.62	1.67	1.73	1.77	1.79	1.81	1.83			
1994	0.00	0.07	0.25	0.58	0.93	1.18	1.43	1.57	1.67	1.73	1.80	1.80	1.84	1.86	1.87			
1995	0.01	0.09	0.42	0.95	1.37	1.73	1.94	2.12	2.33	2.49	2.53	2.61	2.65	2.68	2.70			
1996	0.00	0.09	0.39	0.82	1.29	1.67	1.97	2.22	2.35	2.50	2.60	2.65	2.67	2.69	2.70			
1997	0.00	0.06	0.35	0.83	1.29	1.59	1.78	1.92	2.12	2.26	2.32	2.36	2.38	2.40	2.41			
1998	0.00	0.07	0.41	0.73	1.19	1.55	1.77	1.97	2.12	2.20	2.24	2.28	2.30	2.31	2.32			
1999	0.00	0.06	0.34	0.76	1.28	1.67	1.87	2.02	2.12	2.18	2.22	2.25	2.27	2.28	2.30			
2000	0.00	0.07	0.59	1.54	2.33	2.70	3.04	3.22	3.34	3.41	3.45	3.48	3.50	3.51	3.52			
2001	0.00	0.15	0.71	1.40	1.88	2.28	2.48	2.60	2.69	2.75	2.79	2.81	2.83	2.85	2.86			
2002	0.01	0.22	0.70	1.23	1.63	1.87	2.04	2.15	2.24	2.30	2.35	2.39	2.41	2.43	2.44			
2003	0.00	0.17	0.53	0.96	1.33	1.62	1.84	1.99	2.10	2.19	2.26	2.31	2.35	2.38	2.40			
2004	0.04	0.22	0.68	1.13	1.51	1.79	1.99	2.14	2.25	2.34	2.41	2.46	2.50	2.53	2.55			
2005	0.00	0.27	0.80	1.35	1.81	2.13	2.38	2.57	2.71	2.82	2.91	2.97	3.02	3.06	3.08			
2006	0.02	0.41	1.27	2.11	2.72	3.16	3.48	3.72	3.90	4.04	4.14	4.22	4.28	4.32	4.35			
2007	0.05	0.45	1.22	1.90	2.38	2.70	2.93	3.09	3.21	3.29	3.35	3.40	3.43	3.45	3.46			
2008	0.07	0.50	1.26	1.91	2.39	2.73	2.97	3.15	3.28	3.37	3.43	3.48	3.51	3.53	3.55			
2009	0.06	0.40	0.99	1.51	1.89	2.15	2.34	2.48	2.58	2.65	2.69	2.73	2.75	2.77	2.78			
2010	0.05	0.36	0.92	1.43	1.82	2.10	2.30	2.44	2.54	2.62	2.67	2.71	2.74	2.75	2.77			
2011	0.04	0.32	0.81	1.26	1.61	1.85	2.03	2.16	2.25	2.31	2.36	2.39	2.42	2.43	2.44			
2012	0.04	0.33	0.86	1.33	1.68	1.94	2.12	2.25	2.35	2.41	2.46	2.50	2.52	2.54	2.55			
2013	0.04	0.34	0.90	1.40	1.78	2.05	2.23	2.37	2.46	2.53	2.58	2.62	2.64	2.66	2.67			

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
1977	0.88	5.01	9.44	13.86	16.52	19.32	23.30	26.11	30.24	33.92	42.18	48.08	51.77	55.90	62.09
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	15.19	33.64	39.70	43.82	48.33	52.91	60.38	66.52	71.01	72.96	75.08	77.16	79.81
1985	0.22	8.00	25.95	31.99	36.71	41.93	47.75	58.09	66.27	71.75	73.81	75.92	77.99	80.10	82.27
1986	0.52	4.75	8.50	12.69	17.98	24.08	35.73	49.98	60.60	64.12	68.44	71.92	75.82	79.41	82.79
1987	0.59	2.47	5.34	9.62	14.47	23.23	36.61	48.61	53.09	58.58	63.06	68.23	73.42	77.31	83.65
1988	0.49	2.17	5.54	10.29	19.85	34.95	48.11	52.48	57.80	62.00	66.64	71.00	74.34	77.77	82.22
1989	0.25	2.17	5.84	15.94	33.32	47.54	52.06	57.46	61.53	66.43	70.86	73.70	76.60	79.82	83.22
1990	0.35	2.59	10.39	29.58	45.96	50.60	56.56	60.96	66.01	70.61	73.59	76.49	79.61	82.78	85.91
1991	0.43	3.94	19.34	37.43	43.00	50.00	55.55	62.04	68.19	71.63	75.01	78.85	82.53	85.12	87.98
1992	0.45	5.90	18.05	24.65	33.50	41.02	50.36	58.96	63.80	68.66	73.99	79.17	83.06	86.08	88.68
1993	0.65	5.15	10.23	17.92	25.46	34.76	44.91	50.64	56.85	63.83	71.09	76.05	79.76	83.54	85.90
1994	0.77	3.68	9.99	16.62	25.80	35.31	41.50	48.14	55.68	63.77	69.60	73.69	77.93	80.75	83.20
1995	0.94	6.45	13.00	24.08	34.64	40.51	48.07	55.70	62.84	67.86	72.03	76.19	79.64	82.70	85.24
1996	0.60	4.13	12.71	24.22	31.68	40.20	50.27	60.54	67.18	71.73	76.87	80.68	83.88	86.39	88.30
1997	0.59	6.29	17.11	24.06	33.47	45.22	56.98	64.48	69.61	75.02	79.46	83.23	86.16	88.33	90.13
1998	0.79	5.81	12.08	21.24	33.92	50.44	59.78	66.18	72.48	76.55	79.97	82.61	84.72	86.57	88.19
1999	0.50	3.78	12.92	27.29	46.12	56.51	63.14	69.26	73.30	76.73	79.43	81.55	83.47	85.20	86.76
2000	0.54	14.97	36.15	57.00	66.64	72.60	76.90	80.41	83.52	86.00	87.95	89.58	90.93	92.05	92.96
2001	1.34	11.87	39.80	54.93	63.60	69.70	73.56	76.86	79.46	81.55	83.42	85.11	86.63	87.99	89.20
2002	1.66	21.93	39.06	50.76	58.80	62.96	66.58	69.55	71.91	74.12	76.20	78.15	79.98	81.68	83.27
2003	2.80	13.78	26.81	36.17	40.14	43.83	47.22	50.06	52.83	55.51	58.11	60.62	63.04	65.38	67.63
2004	3.12	13.82	22.80	27.54	31.55	35.27	38.54	41.74	44.85	47.88	50.82	53.68	56.45	59.12	61.44
2005	2.95	11.51	17.24	22.74	27.20	30.89	34.48	37.98	41.37	44.66	47.85	50.93	53.91	56.78	59.33
2006	2.74	7.67	14.27	20.68	25.23	29.58	33.80	37.84	41.72	45.43	48.98	52.36	55.59	58.66	61.37
2007	2.79	10.35	19.45	27.68	34.47	40.70	46.45	51.72	56.55	60.96	64.98	68.64	71.96	74.95	77.49
2008	3.18	10.79	19.49	27.84	34.72	41.02	46.83	52.15	57.02	61.47	65.52	69.20	72.53	75.54	78.05
2009	3.05	10.81	20.46	29.72	37.25	44.10	50.33	55.98	61.09	65.69	69.81	73.50	76.78	79.68	82.09
2010	2.89	10.45	19.92	29.11	36.60	43.40	49.63	55.28	60.41	65.03	69.19	72.91	76.23	79.18	81.64
2011	3.14	11.02	20.72	30.00	37.54	44.36	50.59	56.24	61.36	65.98	70.12	73.82	77.12	80.05	82.45
2012	3.23	11.14	20.78	29.98	37.46	44.25	50.45	56.09	61.19	65.79	69.93	73.63	76.93	79.85	82.27
2013	3.01	10.79	20.45	29.81	37.43	44.34	50.63	56.34	61.50	66.13	70.27	73.97	77.25	80.16	82.59

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
1987	0.00	0.10	0.26	0.34	0.44	0.32	0.27	0.33	0.23	0.14	0.07	0.07	0.05	0.02	0.02
1988	0.05	0.06	0.26	0.69	0.90	0.48	0.28	0.42	0.40	0.00	0.17	0.10	0.00	0.14	0.00
1989	0.00	0.33	0.90	0.75	0.60	0.66	0.29	0.65	0.18	0.41	0.00	0.27	0.00	0.00	0.00
1990	0.00	0.36	0.44	0.29	0.64	0.97	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	0.39	0.30	0.14	0.32	0.12	0.15	0.00	0.32	0.00	0.00	0.21	0.80
1992	0.00	0.04	0.09	0.18	0.18	0.12	0.21	0.14	0.10	0.10	0.02	0.04	0.00	0.00	0.01
1993	0.00	0.03	0.11	0.15	0.17	0.16	0.12	0.14	0.08	0.07	0.03	0.04	0.02	0.04	0.01
1994	0.00	0.07	0.20	0.24	0.27	0.24	0.20	0.11	0.12	0.08	0.05	0.06	0.04	0.02	0.01
1995	0.02	0.13	0.29	0.40	0.42	0.43	0.29	0.21	0.17	0.11	0.04	0.14	0.03	0.02	0.02
1996	0.00	0.04	0.19	0.27	0.34	0.31	0.25	0.16	0.26	0.12	0.10	0.03	0.02	0.01	0.01
1997	0.00	0.06	0.22	0.29	0.30	0.19	0.11	0.18	0.16	0.05	0.05	0.03	0.02	0.01	0.01
1998	0.00	0.01	0.13	0.12	0.21	0.15	0.16	0.13	0.10	0.06	0.03	0.02	0.01	0.01	0.01
1999	0.00	0.02	0.10	0.11	0.18	0.18	0.16	0.15	0.08	0.04	0.02	0.01	0.01	0.01	0.00
2000	0.00	0.03	0.21	0.22	0.35	0.37	0.32	0.15	0.10	0.07	0.04	0.03	0.02	0.01	0.01
2001	0.00	0.03	0.13	0.26	0.39	0.21	0.16	0.07	0.05	0.03	0.02	0.01	0.01	0.01	0.00
2002	0.00	0.03	0.18	0.15	0.24	0.17	0.08	0.05	0.04	0.02	0.02	0.01	0.01	0.01	0.00
2003	0.00	0.04	0.11	0.13	0.12	0.09	0.06	0.05	0.03	0.02	0.02	0.01	0.01	0.01	0.00
2004	0.01	0.07	0.11	0.10	0.10	0.08	0.06	0.04	0.03	0.02	0.01	0.01	0.01	0.01	0.00
2005	0.00	0.05	0.10	0.10	0.11	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00
2006	0.00	0.06	0.12	0.13	0.12	0.09	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.00
2007	0.01	0.08	0.16	0.16	0.13	0.09	0.06	0.05	0.03	0.02	0.02	0.01	0.01	0.01	0.00
2008	0.01	0.08	0.16	0.14	0.12	0.09	0.06	0.05	0.03	0.02	0.02	0.01	0.01	0.01	0.00
2009	0.01	0.08	0.16	0.15	0.14	0.10	0.08	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.00
2010	0.01	0.08	0.15	0.15	0.14	0.10	0.08	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.00
2011	0.01	0.08	0.15	0.15	0.14	0.10	0.08	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.00
2012	0.01	0.08	0.15	0.15	0.14	0.11	0.08	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.00
2013	0.01	0.08	0.16	0.15	0.14	0.11	0.08	0.05	0.04	0.03	0.02	0.01	0.01	0.01	0.00

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
1987	0.43	1.93	2.97	4.42	5.10	9.70	17.98	20.09	9.86	12.53	11.52	16.92	18.06	16.87	27.15
1988	0.99	2.80	4.37	6.08	12.68	19.28	23.43	8.37	9.78	11.48	14.23	16.32	14.27	19.78	39.52
1989	1.29	5.57	6.05	12.64	20.47	24.84	8.66	9.03	12.32	13.67	11.40	13.67	9.35	15.12	17.81
1990	0.89	7.38	15.61	26.67	25.78	8.54	13.62	9.85	15.02	16.64	12.09	12.78	17.00	20.83	29.82
1991	0.49	8.24	24.92	28.76	9.40	13.03	10.80	17.80	20.43	13.79	15.35	20.26	23.95	20.93	24.13
1992	0.59	8.43	15.79	7.37	11.22	10.21	15.01	17.36	10.61	14.47	21.53	24.31	21.16	20.41	23.33
1993	1.04	6.63	5.75	8.97	9.18	13.09	15.87	10.37	13.50	18.27	24.91	19.89	18.49	22.32	20.29
1994	1.45	4.22	7.36	7.89	11.28	13.69	9.95	12.20	16.20	21.92	19.24	16.95	19.61	18.85	18.53
1995	1.19	6.92	7.74	12.05	15.30	9.57	12.48	17.02	21.85	17.68	13.99	16.71	16.99	17.93	18.97
1996	0.77	4.43	9.75	13.74	9.20	12.74	17.60	24.55	20.64	16.45	21.02	22.40	22.60	23.37	23.92
1997	0.97	7.83	13.76	7.87	10.60	18.43	25.03	20.14	16.68	19.43	21.19	22.17	23.40	23.94	24.53
1998	0.82	6.12	6.27	10.06	15.85	27.42	21.07	16.41	18.49	19.64	18.69	18.90	19.45	18.24	19.25
1999	1.11	4.05	8.61	13.70	24.91	20.24	15.96	17.13	18.25	16.53	16.30	16.91	16.42	17.37	18.37
2000	1.49	11.11	17.56	25.45	21.38	15.69	18.16	17.52	18.47	19.48	20.02	20.66	21.82	23.04	24.31
2001	0.86	10.13	32.81	24.92	19.62	17.61	16.68	14.20	13.91	14.50	14.13	14.97	15.85	16.77	17.74
2002	1.51	18.78	18.33	16.43	16.09	17.23	12.43	11.64	12.31	12.56	13.32	14.11	14.95	15.83	16.76
2003	2.90	9.93	13.02	11.62	12.61	12.18	10.84	11.24	11.90	12.62	13.41	14.23	15.07	15.96	16.90
2004	3.41	9.96	10.77	10.45	11.69	11.61	10.83	11.38	12.07	12.81	13.60	14.41	15.27	16.17	15.38
2005	2.36	8.97	10.79	9.58	11.28	11.49	10.48	10.99	11.66	12.37	13.16	13.96	14.79	15.66	15.53
2006	2.42	7.33	8.36	8.84	10.93	11.53	10.58	11.00	11.68	12.38	13.16	13.96	14.79	15.67	15.54
2007	3.39	7.08	8.88	9.61	11.48	11.71	10.81	11.29	11.97	12.69	13.44	14.22	15.06	15.95	15.75
2008	3.37	7.30	9.16	9.24	10.91	11.58	10.57	11.02	11.69	12.40	13.14	13.91	14.74	15.61	15.77
2009	3.45	7.27	9.16	9.90	12.28	12.90	11.85	12.35	13.09	13.86	14.62	15.45	16.36	17.31	17.30
2010	3.50	7.47	9.42	10.09	12.47	13.21	12.09	12.59	13.35	14.13	14.93	15.80	16.71	17.68	17.84
2011	3.65	7.61	9.50	10.18	12.56	13.19	12.11	12.63	13.39	14.18	15.00	15.86	16.78	17.75	17.77
2012	3.49	7.57	9.51	10.11	12.46	13.20	12.09	12.59	13.34	14.12	14.89	15.75	16.67	17.64	17.69
2013	3.49	7.45	9.40	10.11	12.51	13.23	12.12	12.63	13.38	14.17	14.99	15.86	16.78	17.75	17.79

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
1987	0.00	0.10	0.36	0.68	1.08	1.35	1.56	1.76	1.88	1.94	1.97	1.99	2.00	2.01	2.01
1988	0.05	0.11	0.36	0.99	1.76	2.11	2.28	2.47	2.63	2.63	2.69	2.72	2.72	2.74	2.74
1989	0.00	0.32	1.16	1.81	2.26	2.65	2.78	3.04	3.10	3.23	3.23	3.30	3.30	3.30	3.30
1990	0.00	0.36	0.76	0.98	1.34	1.74	1.83	2.01	2.10	2.14	2.19	2.23	2.23	2.23	2.23
1991	0.00	0.08	0.25	0.51	0.66	0.72	0.84	0.88	0.92	0.92	0.98	0.98	0.98	1.00	1.07
1992	0.00	0.04	0.12	0.25	0.38	0.46	0.58	0.64	0.68	0.72	0.72	0.73	0.73	0.73	0.73
1993	0.00	0.03	0.13	0.26	0.39	0.51	0.58	0.65	0.69	0.72	0.73	0.74	0.74	0.75	0.75
1994	0.00	0.07	0.26	0.47	0.69	0.85	0.97	1.03	1.09	1.12	1.14	1.15	1.16	1.16	1.16
1995	0.02	0.15	0.42	0.75	1.06	1.33	1.49	1.59	1.66	1.70	1.71	1.74	1.74	1.75	1.75
1996	0.00	0.04	0.22	0.45	0.70	0.90	1.05	1.13	1.22	1.25	1.28	1.28	1.29	1.29	1.29
1997	0.00	0.06	0.26	0.49	0.71	0.83	0.89	0.96	1.01	1.02	1.03	1.04	1.04	1.04	1.04
1998	0.00	0.01	0.13	0.24	0.41	0.50	0.58	0.63	0.66	0.67	0.68	0.68	0.69	0.69	0.69
1999	0.00	0.02	0.12	0.21	0.34	0.44	0.51	0.57	0.59	0.60	0.61	0.61	0.61	0.61	0.61
2000	0.00	0.03	0.22	0.37	0.56	0.71	0.83	0.87	0.89	0.90	0.91	0.91	0.91	0.92	0.92
2001	0.00	0.03	0.14	0.30	0.47	0.55	0.59	0.61	0.62	0.63	0.63	0.63	0.63	0.63	0.63
2002	0.00	0.03	0.17	0.27	0.40	0.47	0.50	0.52	0.53	0.54	0.54	0.54	0.54	0.54	0.54
2003	0.00	0.04	0.13	0.23	0.32	0.37	0.40	0.42	0.44	0.44	0.45	0.45	0.45	0.46	0.46
2004	0.01	0.07	0.17	0.24	0.31	0.36	0.40	0.42	0.43	0.44	0.44	0.44	0.45	0.45	0.45
2005	0.00	0.05	0.14	0.22	0.30	0.35	0.39	0.41	0.42	0.43	0.44	0.44	0.44	0.44	0.44
2006	0.00	0.07	0.17	0.28	0.37	0.43	0.47	0.49	0.51	0.52	0.52	0.53	0.53	0.53	0.53
2007	0.01	0.09	0.23	0.36	0.46	0.52	0.56	0.58	0.60	0.60	0.61	0.61	0.62	0.62	0.62
2008	0.01	0.08	0.23	0.34	0.43	0.48	0.52	0.54	0.56	0.57	0.57	0.58	0.58	0.58	0.58
2009	0.01	0.09	0.23	0.35	0.45	0.52	0.56	0.59	0.60	0.61	0.62	0.62	0.62	0.63	0.63
2010	0.01	0.09	0.22	0.34	0.45	0.51	0.55	0.58	0.60	0.61	0.61	0.62	0.62	0.62	0.62
2011	0.01	0.09	0.23	0.35	0.45	0.52	0.56	0.58	0.60	0.61	0.61	0.62	0.62	0.62	0.62
2012	0.01	0.08	0.22	0.34	0.44	0.51	0.55	0.58	0.59	0.60	0.61	0.61	0.61	0.61	0.61
2013	0.01	0.09	0.23	0.35	0.46	0.52	0.57	0.59	0.61	0.62	0.62	0.63	0.63	0.63	0.63

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
1987	0.43	2.35	5.25	9.42	14.00	22.24	35.98	48.53	53.43	59.03	63.53	69.37	74.54	78.50	83.79
1988	0.99	3.76	7.96	13.53	24.37	38.61	52.50	56.28	60.32	64.57	69.24	73.82	77.17	81.15	87.51
1989	1.29	6.79	12.41	23.34	38.66	53.33	57.14	60.76	65.22	69.55	72.66	75.95	77.89	80.74	83.58
1990	0.89	8.21	22.48	42.95	57.40	60.93	66.01	69.18	73.51	77.56	80.02	82.29	84.92	87.60	90.63
1991	0.49	8.69	31.42	51.08	55.63	61.32	65.42	71.43	77.09	80.12	83.03	86.27	89.32	91.35	93.20
1992	0.59	8.97	23.33	28.97	36.91	43.31	51.76	60.03	64.20	69.28	75.74	81.46	85.23	88.10	90.70
1993	1.04	7.60	12.92	20.71	27.96	37.34	47.20	52.62	58.93	66.31	74.52	79.44	83.11	86.71	89.26
1994	1.45	5.60	12.54	19.42	28.45	38.15	44.22	50.91	58.69	67.51	73.55	77.84	81.96	85.14	87.68
1995	1.19	8.03	15.13	25.31	36.62	42.58	49.58	57.91	66.76	72.34	75.97	79.70	82.86	85.62	88.02
1996	0.77	5.16	14.40	26.14	32.89	41.35	51.51	63.16	70.53	75.18	80.13	84.30	87.56	90.16	92.21
1997	0.97	8.73	21.27	27.45	35.09	46.92	60.00	67.88	73.08	78.11	82.53	86.18	89.17	91.51	93.34
1998	0.82	6.90	12.74	21.50	33.90	51.92	61.94	68.10	73.88	78.88	82.70	85.84	88.46	90.44	92.15
1999	1.11	5.11	13.28	25.14	43.74	55.06	62.16	68.55	74.19	78.36	81.79	84.76	87.17	89.29	91.14
2000	1.49	12.43	27.81	46.13	57.56	64.14	70.52	75.54	79.90	83.64	86.73	89.29	91.42	93.19	94.62
2001	0.86	10.91	40.12	55.01	63.78	70.08	74.97	78.44	81.36	83.97	86.15	88.13	89.91	91.49	92.89
2002	1.51	20.00	34.66	45.37	54.12	61.95	66.63	70.45	74.03	77.22	80.18	82.90	85.38	87.61	89.59
2003	2.90	12.54	23.91	32.74	41.19	48.32	53.88	59.02	63.84	68.35	72.54	76.38	79.87	83.01	85.81
2004	3.41	13.03	22.39	30.48	38.58	45.67	51.52	56.99	62.13	66.93	71.37	75.43	79.11	82.42	85.05
2005	2.36	11.12	20.71	28.29	36.35	43.63	49.50	55.01	60.21	65.08	69.62	73.80	77.61	81.05	83.92
2006	2.42	9.57	17.12	24.43	32.66	40.39	46.65	52.47	57.96	63.10	67.89	72.30	76.32	79.95	82.98
2007	3.39	10.22	18.18	26.02	34.47	42.09	48.30	54.07	59.50	64.56	69.25	73.53	77.43	80.93	83.84
2008	3.37	10.42	18.62	26.12	34.14	41.72	47.83	53.52	58.89	63.92	68.59	72.88	76.79	80.32	83.33
2009	3.45	10.46	18.66	26.69	35.65	43.89	50.47	56.52	62.14	67.30	71.99	76.23	80.01	83.36	86.13
2010	3.50	10.70	19.11	27.25	36.28	44.63	51.27	57.33	62.95	68.10	72.78	76.98	80.72	84.02	86.76
2011	3.65	10.99	19.44	27.62	36.66	44.96	51.56	57.61	63.21	68.34	73.00	77.18	80.91	84.19	86.89
2012	3.49	10.80	19.28	27.42	36.42	44.75	51.37	57.42	63.02	68.16	72.81	77.00	80.73	84.02	86.74
2013	3.49	10.68	19.07	27.22	36.28	44.65	51.30	57.37	63.00	68.16	72.84	77.05	80.79	84.09	86.81

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									
1986	0.00	0.65	1.88	2.20	2.61	3.10	2.22	1.34	1.47	0.81	0.47	0.95	0.38	0.65	0.50	0.41	0.15	0.26	0.10	0.00	0.02	0.03	0.02	0.01	0.01	0.01	0.00	0.00	0.00	0.00									
1987	0.00	0.15	0.88	1.83	2.32	2.00	1.53	1.25	1.04	0.80	0.98	0.86	0.59	0.62	0.32	0.35	0.24	0.16	0.07	0.15	0.04	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00									
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	0.11	0.05	0.05	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00									
1989	0.00	0.51	1.68	2.25	2.23	1.86	1.18	1.23	1.45	1.14	1.01	1.04	1.16	1.05	0.27	0.32	0.36	0.19	0.07	0.06	0.04	0.03	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00									
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	0.08	0.09	0.07	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00									
1991	0.00	0.08	0.60	0.93	1.25	1.46	2.00	1.99	1.65	1.53	0.86	0.57	0.45	0.52	0.31	0.21	0.12	0.09	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00									
1992	0.00	0.14	0.64	1.02	1.45	2.12	2.09	1.66	1.52	0.83	0.62	0.67	0.45	0.26	0.18	0.15	0.12	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00									
1993	0.00	0.17	0.69	1.29	2.28	2.24	1.92	1.71	1.00	0.80	0.92	0.59	0.38	0.33	0.21	0.17	0.10	0.08	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00									
1994	0.00	0.17	0.90	2.06	2.59	2.40	1.98	1.21	1.04	1.09	0.80	0.50	0.39	0.28	0.23	0.14	0.10	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00									
1995	0.01	0.28	1.66	3.07	3.99	3.20	2.22	2.02	2.46	1.89	1.18	0.72	0.38	0.30	0.18	0.14	0.09	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00	0.00	0.00									
1996	0.00	0.29	1.55	3.39	3.76	2.80	2.92	3.47	2.45	1.51	1.29	0.92	0.73	0.45	0.34	0.23	0.17	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00									
1997	0.00	0.36	1.68	3.02	2.89	3.54	4.02	2.82	1.97	1.37	1.09	0.89	0.54	0.41	0.28	0.21	0.16	0.12	0.09	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00									
1998	0.02	0.77	2.11	2.43	3.16	3.56	2.84	2.00	1.64	1.48	1.41	0.88	0.68	0.43	0.32	0.25	0.19	0.14	0.11	0.08	0.06	0.05	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00									
1999	0.00	0.16	0.93	2.13	3.67	3.17	2.21	2.08	1.89	1.58	1.06	0.84	0.61	0.46	0.35	0.26	0.20	0.15	0.11	0.09	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01									
2000	0.00	0.42	1.65	3.27	3.09	2.62	2.46	2.17	1.91	1.30	1.09	0.76	0.57	0.43	0.33	0.25	0.19	0.14	0.11	0.08	0.06	0.05	0.03	0.03	0.02	0.01	0.01	0.01	0.01	0.00									
2001	0.00	0.24	1.33	1.88	1.70	2.59	2.71	2.65	1.68	1.38	1.05	0.83	0.63	0.48	0.36	0.27	0.21	0.16	0.12	0.09	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01									
2002	0.00	0.21	1.52	1.89	2.85	3.03	2.90	2.05	1.61	1.23	1.04	0.81	0.62	0.47	0.36	0.27	0.20	0.16	0.12	0.09	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01									
2003	0.01	0.47	1.47	2.65	3.09	3.27	2.48	2.19	1.48	1.23	1.04	0.80	0.61	0.46	0.35	0.27	0.20	0.15	0.12	0.09	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01									
2004	0.06	0.56	2.02	3.52	4.10	3.18	2.82	2.05	1.58	1.32	1.09	0.84	0.64	0.48	0.37	0.28	0.21	0.16	0.12	0.09	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01									
2005	0.04	1.04	3.09	5.26	4.39	3.74	2.70	2.32	1.78	1.44	1.18	0.91	0.69	0.52	0.40	0.30	0.23	0.17	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01									
2006	0.07	1.58	4.41	4.40	4.15	3.40	3.00	2.59	1.94	1.53	1.21	0.91	0.69	0.52	0.40	0.30	0.23	0.17	0.13	0.10	0.08	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01									
2007	0.26	2.35	3.47	4.28	3.76	3.34	2.98	2.55	1.92	1.51	1.18	0.89	0.68	0.51	0.39	0.30	0.22	0.17	0.13	0.10	0.07	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01									
2008	0.20	1.33	2.74	3.47	3.34	2.99	2.68	2.28	1.72	1.36	1.08	0.82	0.62	0.47	0.36	0.27	0.21	0.16	0.12	0.09	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01									
2009	0.13	1.06	2.19	2.82	2.73	2.47	2.20	1.88	1.42	1.12	0.90	0.68	0.52	0.39	0.30	0.23	0.17	0.13	0.10	0.07	0.06	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00									
2010	0.09	0.86	1.89	2.49	2.47	2.23	2.00	1.73	1.31	1.04	0.84	0.63	0.48	0.36	0.28	0.21	0.16	0.12	0.09	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00									
2011	0.09	0.84	1.86	2.49	2.46	2.24	2.02	1.75	1.32	1.04	0.83	0.63	0.48	0.36	0.28	0.21	0.16	0.12	0.09	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00									
2012	0.09	0.86	1.93	2.56	2.53	2.28	2.05	1.76	1.33	1.06	0.84	0.64	0.48	0.37	0.28	0.21	0.16	0.12	0.09	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00									
2013	0.10	0.89	1.99	2.64	2.58	2.34	2.09	1.79	1.37	1.09	0.87	0.65	0.49	0.37	0.28	0.21	0.16	0.12	0.09	0.07	0.05	0.04	0.03	0.02	0.02	0.01	0.01	0.01	0.01	0.00									

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									
1986	0.37	2.29	2.99	4.07	5.76	6.68	10.60	13.14	11.43	6.18	7.55	7.99	12.36	12.60	8.73	9.75	12.69	12.98	10.11	6.76	10.27	7.98	8.97	5.78	5.36	4.98	4.61	4.27	3.96	3.67									
1987	0.04	0.68	2.35	4.69	6.05	9.37	13.27	12.08	6.32	8.48	8.81	13.52	15.27	10.09	14.49	14.95	17.08	12.41	9.36	11.91	8.52	9.38	6.63	6.15	5.71	5.29	4.91	4.55	4.22	3.91									
1988	0.28	1.59	4.66	7.10	10.09	14.45	12.64	6.60	9.33	8.44	13.15	13.84	10.10	14.40	15.05	14.86	11.72	10.59	11.17	9.70	11.81	7.26	6.74	6.26	5.80	5.38	4.99	4.62	4.29	3.97									
1989	0.23	2.67	6.37	9.51	14.78	13.11	7.66	9.35	9.04	14.60	15.69	9.13	13.25	16.53	14.13	11.29	10.36	12.66	10.84	13.05	7.75	7.20	6.69	6.20	5.75	5.34	4.95	4.59	4.25	3.94									
1990	0.11	1.78	5.37	9.86	11.89	8.35	12.47	11.36	16.98	16.55	12.60	18.65	20.23	20.41	17.43	12.05	15.42	10.90	12.35	8.56	7.95	7.38	6.85	6.36	5.90	5.47	5.07	4.70	4.36	4.04									
1991	0.11	1.60	5.97	8.81	7.19	12.09	11.87	17.72	18.55	12.54	20.68	23.29	24.00	19.52	14.14	15.91	11.38	13.36	9.06	8.42	7.82	7.26	6.74	6.25	5.80	5.38	4.98	4.62	4.28	3.97									
1992	0.20	2.94	6.86	7.28	13.39	12.28	19.95	20.09	13.24	21.22	23.53	25.28	20.36	15.68	16.75	14.35	16.82	11.44	10.64	9.90	9.20	8.54	7.93	7.37	6.84	6.34	5.89	5.46	5.06	4.69									
1993	0.49	3.47	5.52	12.90	11.41	19.91	20.57	12.91	24.35	25.78	28.30	23.96	19.11	17.08	15.20	18.28	12.21	11.36	10.57	9.83	9.13	8.48	7.88	7.31	6.79	6.30	5.84	5.42	5.02	4.65									
1994	0.28	2.72	10.57	11.53	21.00	20.22	13.01	24.29	25.88	29.00	25.09	20.63	18.98	16.56	19.51	13.27	12.35	11.50	10.69	9.94	9.24	8.58	7.97	7.40	6.87	6.37	5.91	5.48	5.09	4.72									
1995	1.27	8.35	14.38	31.55	23.62	13.65	24.92	25.20	26.58	24.32	22.46	19.94	17.32	20.93	13.99	13.03	12.13	11.29	10.50	9.76	9.07	8.42	7.82	7.26	6.74	6.25	5.80	5.38	4.99	4.62									
1996	0.42	5.08	31.33	30.71	15.80	29.90	26.08	25.99	24.69	21.99	24.35	24.24	28.68	19.87	18.58	17.36	16.20	15.11	14.08	13.11	12.21	11.36	10.56	9.82	9.13	8.48	7.87	7.31	6.78	6.29									
1997	0.70	14.59	31.90	18.32	36.48	26.69	25.96	24.09	21.60	24.64	25.62	30.01	21.16	19.80	18.51	17.29	16.13	15.04	14.02	13.05	12.15	11.31	10.51	9.77	9.08	8.44	7.83	7.27	6.75	6.26									
1998	3.00	18.76	16.01	34.22	27.05	26.42	25.47	23.66	25.31	26.10	33.19	22.47	21.04	19.71	18.42	17.20	16.04	14.96	13.93	12.98	12.08	11.23	10.44	9.71	9.02	8.38	7.78	7.22	6.70	6.21									
1999	0.57	3.50	33.20	31.19	28.60	24.17	26.18	25.92	27.49	32.75	25.71	24.55	23.02	21.55	20.15	18.83	17.58	16.40	15.28	14.24	13.26	12.34	11.48	10.67	9.92	9.21	8.56	7.94	7.37	6.84									
2000	0.77	28.65	27.78	27.29	22.86	25.24	25.51	26.27	33.32	25.34	25.14	23.84	22.34	20.92	19.56	18.28	17.07	15.92	14.84	13.83	12.88	11.99	11.15	10.37	9.64	8.96	8.32	7.73	7.17	6.65									
2001	4.08	15.97	26.30	24.13	29.15	27.65	23.87	30.56	24.66	25.02	24.93	23.74	22.24	20.81	19.45	18.16	16.95	15.81	14.73	13.72	12.77	11.88	11.04	10.27	9.54	8.86	8.23	7.64	7.09	6.58									
2002	1.92	24.68	21.49	29.19	29.41	25.30	29.32	23.64	24.85	25.35	25.30	24.07	22.56	21.12	19.76	18.46	17.23	16.08	14.99	13.97	13.01	12.10	11.26	10.47	9.73	9.04	8.40	7.80	7.24	6.72									
2003	5.26	16.80	29.84	32.43	25.96	30.89	22.45	23.44	24.64	24.99	24.70	23.31	21.84	20.43	19.10	17.84	16.64	15.52	14.46	13.47	12.54	11.67	10.85	10.08	9.37	8.70	8.08	7.50	6.96	6.46									
2004	3.98	24.08	32.98	31.12	34.15	23.07	22.79	24.08	25.28	25.59	25.15	23.70	22.20	20.78	19.43	18.15	16.94	15.80	14.72	13.71	12.77	11.88	11.05	10.27	9.54	8.87	8.23	7.64	7.09	6.11									
2005	4.24	25.84	33.35	35.20	22.93	21.70	21.83	23.16	24.50	25.12	24.78	23.34	21.87	20.47	19.14	17.88	16.68	15.56	14.50	13.51	12.57	11.70	10.88	10.11	9.40	8.73	8.11	7.53	6.99	6.05									
2006	5.21	20.28	26.58	20.93	19.94	19.27	19.63	21.24	23.11	24.31	24.82	23.85	22.36	20.93	19.57	18.28	17.07	15.92	14.84	13.82	12.87	11.97	11.14	10.35	9.62	8.94	8.30	7.71	7.15	6.40									
2007	6.77	21.74	20.64	20.68	19.82	19.07	19.56	21.20	22.95	24.23	24.64	23.44	22.00	20.59	19.25	17.98	16.79	15.66	14.59	13.59	12.66	11.78	10.95	10.18	9.46	8.79	8.16	7.58	7.04	6.16									
2008	7.29	17.58	21.82	21.68	20.72	19.95	20.37	22.05	23.83	24.99	25.22	23.93	22.43	21.00	19.63	18.34	17.12	15.97	14.88	13.86	12.91	12.01	11.17	10.39	9.65	8.97	8.33	7.73	7.18	6.31									
2009	5.68	18.07	22.90	22.61	21.58	20.62	21.07	22.55	24.24	25.31	25.45	24.15	22.64	21.19	19.82	18.52	17.29	16.13	15.04	14.01	13.05	12.14	11.30	10.50	9.76	9.07	8.43	7.82	7.26	6.33									
2010	6.01	19.13	23.72	23.27	22.02	21.05	21.36	22.92	24.58	25.71	25.88	24.62	23.09	21.62	20.22	18.90	17.65	16.47	15.36	14.32	13.33	12.41	11.55	10.74	9.99	9.28	8.62	8.01	7.43	6.57									
2011	5.98	19.14	23.58	23.01	21.76	20.70	20.94	22.37	24.10	25.27	25.55	24.28	22.78	21.33	19.95	18.64	17.41	16.24	15.14	14.11	13.14	12.23	11.38	10.59	9.84	9.14	8.49	7.89	7.32	6.44									
2012	5.90	18.85	23.26	22.83	21.58	20.65	20.90	22.54	24.25	25.34	25.62	24.42	22.92	21.46	20.07	18.76	17.51	16.34	15.24	14.20	13.23	12.31	11.46	10.66	9.91	9.21	8.55	7.94	7.37	6.51									
2013	5.89	18.69	23.03	22.60	21.42	20.43	20.80	22.40	24.00	25.22	25.40	24.26	22.77	21.32	19.94	18.63	17.40	16.23	15.14	14.11	13.14	12.24	11.38	10.59	9.84	9.15	8.50	7.89	7.32	6.43									

Cumulative Claim Rates	Adjustable Rate Mortgages	by Credit Subsidy Endorsement Cohort
0.00%	0.00%	0.00%
0.05%	0.05%	0.05%
0.10%	0.10%	0.10%
0.15%	0.15%	0.15%
0.20%	0.20%	0.20%
0.25%	0.25%	0.25%
0.30%	0.30%	0.30%
0.35%	0.35%	0.35%
0.40%	0.40%	0.40%
0.45%	0.45%	0.45%
0.50%	0.50%	0.50%
0.55%	0.55%	0.55%
0.60%	0.60%	0.60%
0.65%	0.65%	0.65%
0.70%	0.70%	0.70%
0.75%	0.75%	0.75%
0.80%	0.80%	0.80%
0.85%	0.85%	0.85%
0.90%	0.90%	0.90%
0.95%	0.95%	0.95%
1.00%	1.00%	1.00%

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
1986	0.00	0.65	2.47	4.49	6.74	9.19	10.77	11.60	12.39	12.76	12.97	13.34	13.48	13.68	13.82	13.92	13.95	14.00	14.02	14.02	14.02	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03
1987	0.00	0.15	1.03	2.78	4.87	6.51	7.62	8.40	8.96	9.36	9.80	10.15	10.36	10.54	10.62	10.70	10.75	10.77	10.78	10.80	10.81	10.81	10.81	10.81	10.81	10.81	10.81	10.81	10.81	10.81
1988	0.01	0.34	1.64	3.39	5.28	6.54	7.44	8.11	8.63	9.09	9.58	9.90	10.18	10.35	10.43	10.52	10.59	10.61	10.62	10.62	10.63	10.63	10.63	10.63	10.63	10.63	10.64	10.64	10.64	10.64
1989	0.00	0.51	2.13	4.12	5.87	7.09	7.74	8.36	9.02	9.47	9.82	10.11	10.41	10.64	10.69	10.73	10.78	10.81	10.81	10.82	10.82	10.83	10.83	10.83	10.83	10.83	10.83	10.83	10.83	10.83
1990	0.00	0.21	0.87	1.87	3.04	3.91	4.98	6.06	6.90	7.35	7.75	7.92	8.01	8.10	8.14	8.16	8.17	8.18	8.18	8.18	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19
1991	0.00	0.09	0.68	1.54	2.57	3.68	4.99	6.11	6.86	7.41	7.68	7.82	7.90	7.97	8.01	8.03	8.04	8.04	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05
1992	0.00	0.14	0.75	1.66	2.85	4.33	5.58	6.36	6.91	7.17	7.32	7.44	7.50	7.53	7.55	7.56	7.57	7.57	7.57	7.57	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58
1993	0.00	0.17	0.83	1.99	3.74	5.24	6.23	6.92	7.27	7.47	7.64	7.72	7.76	7.78	7.80	7.81	7.81	7.82	7.82	7.82	7.82	7.82	7.82	7.82	7.82	7.82	7.82	7.82	7.82	7.82
1994	0.00	0.17	1.04	2.81	4.72	6.08	6.95	7.40	7.69	7.91	8.02	8.07	8.10	8.12	8.14	8.14	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15
1995	0.01	0.28	1.78	4.11	6.09	7.23	7.89	8.33	8.72	8.93	9.03	9.08	9.10	9.11	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.13	9.13	9.13	9.13	9.13	9.13	9.13	9.13	9.13
1996	0.00	0.29	1.75	3.89	5.46	6.39	7.05	7.61	7.89	8.01	8.09	8.14	8.16	8.17	8.18	8.18	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19
1997	0.00	0.36	1.78	3.47	4.75	5.69	6.44	6.81	7.00	7.10	7.16	7.20	7.21	7.22	7.22	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23
1998	0.02	0.77	2.41	3.96	5.24	6.25	6.81	7.09	7.26	7.38	7.46	7.49	7.51	7.52	7.52	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53
1999	0.00	0.16	1.06	2.40	3.95	4.85	5.31	5.61	5.81	5.93	5.99	6.02	6.03	6.04	6.05	6.05	6.05	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06
2000	0.00	0.42	1.59	3.21	4.28	4.94	5.40	5.69	5.87	5.95	6.00	6.02	6.04	6.04	6.05	6.05	6.05	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06
2001	0.00	0.23	1.30	2.39	3.12	3.89	4.46	4.86	5.03	5.14	5.19	5.23	5.25	5.26	5.26	5.27	5.27	5.27	5.27	5.27	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28
2002	0.00	0.21	1.33	2.41	3.52	4.32	4.87	5.14	5.29	5.38	5.43	5.46	5.48	5.49	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
2003	0.01	0.45	1.60	3.03	4.11	4.93	5.33	5.60	5.73	5.82	5.87	5.90	5.92	5.93	5.93	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94
2004	0.06	0.61	2.07	3.72	4.98	5.59	5.98	6.19	6.32	6.39	6.43	6.46	6.47	6.48	6.49	6.49	6.49	6.49	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50
2005	0.04	1.03	3.19	5.54	6.70	7.42	7.81	8.06	8.16	8.20	8.29	8.34	8.37	8.38	8.39	8.40	8.40	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41
2006	0.07	1.57	4.83	7.08	8.66	9.65	10.32	10.77	11.02	11.17	11.26	11.31	11.34	11.35	11.36	11.37	11.37	11.38	11.38	11.38	11.38	11.38	11.38	11.38	11.38	11.38	11.38	11.38	11.38	11.38
2007	0.26	2.44	4.89	7.18	8.69	9.72	10.43	10.90	11.17	11.33	11.42	11.48	11.50	11.52	11.53	11.54	11.54	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55
2008	0.20	1.44	3.49	5.45	6.87	7.83	8.50	8.93	9.18	9.33	9.41	9.46	9.49	9.50	9.51	9.52	9.52	9.52	9.52	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53
2009	0.13	1.13	2.79	4.40	5.56	6.36	6.90	7.26	7.46	7.58	7.65	7.69	7.72	7.73	7.74	7.74	7.74	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75
2010	0.09	0.89	2.31	3.71	4.73	5.43	5.91	6.23	6.41	6.52	6.58	6.61	6.63	6.65	6.65	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66
2011	0.09	0.87	2.28	3.67	4.70	5.40	5.90	6.23	6.41	6.52	6.59	6.63	6.65	6.66	6.67	6.67	6.67	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68
2012	0.09	0.90	2.35	3.80	4.86	5.59	6.10	6.43	6.62	6.73	6.80	6.84	6.86	6.87	6.88	6.88	6.88	6.88	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89
2013	0.10	0.93	2.44	3.93	5.02	5.78	6.30	6.64	6.84	6.96	7.03	7.07	7.09	7.10	7.11	7.11	7.11	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12

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									
1986	0.37	2.65	5.55	9.29	14.26	19.53	27.09	35.26	41.33	44.19	47.44	50.60	55.06	59.03	61.41	63.83	66.65	69.17	70.87	71.89	73.34	74.35	75.39	76.00	76.54	77.01	77.42	77.78	78.11	78.40									
1987	0.04	0.73	3.05	7.55	12.98	20.68	30.34	37.84	41.23	45.46	49.44	54.95	60.28	63.25	67.04	70.38	73.61	75.55	76.83	78.31	79.24	80.17	80.77	81.29	81.74	82.13	82.48	82.78	83.05	83.29									
1988	0.28	1.86	6.42	12.94	21.39	31.98	39.76	43.24	47.78	51.46	56.64	61.32	64.23	67.91	71.18	73.92	75.74	77.19	78.55	79.60	80.75	81.38	81.92	82.38	82.79	83.14	83.45	83.73	83.97	84.18									
1989	0.23	2.90	9.05	17.49	29.08	37.60	41.84	46.56	50.63	56.52	61.86	64.44	67.81	71.41	73.95	75.68	77.09	78.63	79.77	81.00	81.63	82.18	82.64	83.05	83.40	83.71	83.98	84.22	84.43	84.61									
1990	0.11	1.88	7.14	16.21	25.95	31.88	39.89	46.15	54.26	60.69	64.72	69.85	74.35	77.95	80.38	81.77	83.32	84.25	85.18	85.75	86.23	86.65	87.00	87.31	87.57	87.80	88.01	88.19	88.34	88.48									
1991	0.11	1.70	7.57	15.65	21.61	30.78	38.55	48.56	56.96	61.50	67.93	73.61	78.07	80.81	82.40	83.92	84.84	85.79	86.35	86.82	87.22	87.57	87.86	88.12	88.34	88.53	88.70	88.85	88.98	89.10									
1992	0.20	3.13	9.77	16.29	27.28	35.86	47.79	57.16	61.99	68.59	74.29	78.94	81.71	83.40	84.92	86.00	87.09	87.70	88.20	88.62	88.97	89.26	89.52	89.73	89.91	90.07	90.21	90.33	90.44	90.53									
1993	0.49	3.94	9.24	20.84	29.65	42.91	53.58	58.77	67.12	73.73	79.05	82.24	84.16	85.54	86.55	87.59	88.15	88.61	88.99	89.30	89.56	89.78	89.97	90.13	90.27	90.39	90.50	90.59	90.67	90.74									
1994	0.28	2.99	13.23	23.12	38.68	50.12	55.82	64.86	72.04	77.92	81.48	83.64	85.22	86.32	87.41	88.00	88.47	88.86	89.18	89.45	89.67	89.86	90.02	90.15	90.27	90.37	90.46	90.53	90.60	90.66									
1995	1.27	9.51	22.48	46.37	58.07	62.96	70.39	75.86	80.06	82.79	84.65	85.91	86.78	87.64	88.10	88.46	88.75	88.99	89.19	89.35	89.49	89.61	89.71	89.79	89.87	89.93	89.98	90.03	90.07	90.11									
1996	0.42	5.47	35.00	54.42	61.01	71.04	76.92	81.09	83.88	85.69	87.22	88.36	89.36	89.86	90.22	90.50	90.71	90.88	91.01	91.12	91.20	91.27	91.33	91.37	91.41	91.45	91.48	91.50	91.52	91.54									
1997	0.70	15.19	42.13	52.40	68.50	75.64	80.49	83.63	85.70	87.50	88.88	90.07	90.65	91.07	91.39	91.63	91.81	91.96	92.07	92.16	92.24	92.30	92.35	92.39	92.42	92.45	92.48	92.50	92.51	92.53									
1998	3.00	21.20	33.69	55.55	66.51	73.97	79.01	82.36	85.03	87.04	88.90	89.72	90.30	90.74	91.06	91.30	91.49	91.64	91.75	91.85	91.92	91.98	92.03	92.08	92.11	92.14	92.17	92.19	92.21	92.22									
1999	0.57	4.05	35.85	55.53	67.56	74.45	79.87	83.71	86.65	89.12	90.39	91.28	91.90	92.35	92.67	92.91	93.09	93.23	93.34	93.43	93.50	93.55	93.60	93.63	93.66	93.69	93.71	93.73	93.75	93.76									
2000	0.77	29.20	48.75	62.31	70.19	76.63	81.33	84.82	87.98	89.54	90.68	91.47	92.03	92.43	92.73	92.95	93.12	93.25	93.36	93.44	93.50	93.56	93.60	93.63	93.66	93.69	93.71	93.73	93.74	93.76									
2001	4.08	19.40	40.54	54.58	67.12	75.34	80.30	84.96	87.47	89.35	90.72	91.69	92.38	92.87	93.23	93.51	93.71	93.88	94.00	94.10	94.18	94.24	94.30	94.34	94.38	94.41	94.43	94.46	94.48	94.49									
2002	1.92	26.12	41.95	58.51	70.00	76.70	82.26	85.30	87.68	89.46	90.77	91.68	92.33	92.79	93.13	93.38	93.58	93.72	93.84	93.93	94.01	94.06	94.11	94.15	94.19	94.21	94.24	94.26	94.28	94.29									
2003	5.26	21.17	44.56	62.01	71.09	78.75	82.41	85.29	87.53	89.21	90.44	91.30	91.91	92.36	92.68	92.93	93.12	93.27	93.38	93.47	93.55	93.61	93.66	93.70	93.73	93.76	93.78	93.80	93.82	93.84									
2004	3.98	27.09	50.94	65.56	76.05	80.43	83.61	86.12	88.06	89.50	90.54	91.25	91.76	92.13	92.40	92.60	92.75	92.87	92.97	93.04	93.10	93.15	93.19	93.22	93.25	93.27	93.29	93.30	93.32	93.33									
2005	4.24	28.98	52.32	67.98	74.05	78.23	81.36	83.87	85.85	87.34	88.43	89.18	89.72	90.11	90.39	90.61	90.77	90.90	91.00	91.08	91.14	91.20	91.24	91.27	91.30	91.33	91.35	91.37	91.38	91.40									
2006	5.21	24.42	44.09	54.78	62.38	67.96	72.36	76.04	79.09	81.49	83.31	84.61	85.52	86.18	86.66	87.02	87.30	87.51	87.67	87.80	87.91	87.99	88.06	88.12	88.17	88.21	88.24	88.27	88.30	88.32									
2007	6.77	26.98	41.54	52.62	60.59	66.45	71.11	75.02	78.25	80.82	82.75	84.12	85.09	85.79	86.31	86.69	86.99	87.22	87.40	87.54	87.66	87.75	87.83	87.89	87.94	87.99	88.03	88.06	88.09	88.11									
2008	7.29	23.56	39.93	52.20	60.97	67.39	72.44	76.64	80.08	82.76	84.76	86.15	87.14	87.85	88.37	88.76	89.05	89.28	89.46	89.60	89.71	89.80	89.88	89.94	89.99	90.03	90.07	90.10	90.13	90.15									
2009	5.68	22.70	40.14	53.04	62.23	68.87	74.09	78.38	81.86	84.56	86.56	87.96	88.94	89.65	90.17	90.56	90.85	91.08	91.26	91.40	91.51	91.60	91.67	91.73	91.78	91.83	91.86	91.89	91.92	91.94									
2010	6.01	23.97	41.79	54.80	63.94	70.53	75.67	79.89	83.30	85.95	87.90	89.26	90.21	90.89	91.39	91.76	92.04	92.25	92.42	92.55	92.66	92.74	92.81	92.87	92.91	92.95	92.99	93.01	93.04	93.06									
2011	5.98	23.96	41.68	54.58	63.67	70.22	75.32	79.52	82.96	85.64	87.65	89.04	90.03	90.74	91.26	91.64	91.94	92.16	92.34	92.48	92.59	92.68	92.75	92.81	92.86	92.90	92.94	92.97	93.00	93.02									
2012	5.90	23.62	41.18	54.07	63.16	69.77	74.92	79.20	82.68	85.39	87.41	88.82	89.82	90.53	91.05	91.44	91.73	91.96	92.14	92.27	92.39	92.47	92.55	92.61	92.66	92.70	92.73	92.76	92.79	92.81									
2013	5.89	23.46	40.87	53.69	62.77	69.35	74.52	78.82	82.31	85.04	87.07	88.51	89.51	90.24	90.77	91.16	91.46	91.70	91.88	92.02	92.13	92.22	92.30	92.36	92.41	92.45	92.49	92.52	92.55	92.57									

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									
1988	0.00	0.70	0.73	3.13	1.69	0.94	1.14	1.18	3.66	1.43	1.67	0.00	2.33	0.00	0.00	0.00	0.00	0.10	0.12	0.12	0.07	0.06	0.04	0.04	0.03	0.03	0.03	0.03	0.02	0.02									
1989	0.00	7.69	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	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	0.55	0.94	0.36	1.23	3.13	1.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	0.17	0.14	0.08	0.07	0.07	0.06	0.05	0.05	0.04	0.04	0.03	0.03	0.03	0.02									
1992	0.00	0.12	0.34	0.50	0.93	1.03	0.89	1.03	0.63	0.22	0.43	0.14	0.09	0.00	0.16	0.21	0.16	0.10	0.09	0.08	0.07	0.06	0.05	0.05	0.04	0.04	0.03	0.03	0.03	0.02									
1993	0.01	0.22	0.84	1.56	2.47	2.13	1.64	1.34	0.68	0.56	0.30	0.12	0.05	0.19	0.23	0.20	0.12	0.10	0.09	0.08	0.07	0.06	0.05	0.05	0.04	0.04	0.03	0.03	0.03	0.02									
1994	0.01	0.45	1.84	3.04	2.84	2.42	1.65	0.82	0.56	0.37	0.30	0.11	0.31	0.26	0.22	0.13	0.12	0.10	0.08	0.07	0.07	0.06	0.05	0.05	0.04	0.04	0.03	0.03	0.03	0.02									
1995	0.02	0.48	1.89	2.40	3.91	2.93	0.90	1.40	0.88	0.40	0.52	0.24	0.29	0.26	0.15	0.13	0.11	0.10	0.08	0.07	0.07	0.06	0.05	0.04	0.04	0.03	0.03	0.03	0.03	0.02									
1996	0.01	0.36	1.87	3.36	2.94	1.46	1.66	1.30	1.01	1.12	1.08	0.95	0.77	0.47	0.42	0.36	0.31	0.28	0.25	0.22	0.19	0.17	0.15	0.13	0.12	0.10	0.09	0.08	0.07	0.06									
1997	0.01	0.33	1.55	3.30	2.39	2.41	2.43	1.15	0.55	1.17	1.08	0.88	0.54	0.47	0.40	0.36	0.32	0.28	0.25	0.22	0.19	0.17	0.15	0.13	0.12	0.10	0.09	0.08	0.07	0.06									
1998	0.01	0.31	1.16	1.34	1.59	1.65	1.78	1.31	0.96	1.20	1.01	0.62	0.55	0.45	0.39	0.35	0.31	0.27	0.24	0.21	0.19	0.17	0.15	0.13	0.11	0.10	0.09	0.08	0.07	0.06									
1999	0.01	0.14	0.57	1.33	3.02	2.25	1.84	1.54	1.40	1.13	0.69	0.61	0.53	0.46	0.41	0.36	0.32	0.28	0.25	0.22	0.20	0.17	0.15	0.14	0.12	0.11	0.09	0.08	0.07	0.06									
2000	0.00	0.15	1.39	3.87	2.83	2.49	2.39	1.52	1.28	0.79	0.70	0.57	0.50	0.44	0.39	0.35	0.31	0.27	0.24	0.21	0.19	0.17	0.15	0.13	0.11	0.10	0.09	0.08	0.07	0.06									
2001	0.00	0.17	1.77	2.43	2.27	1.95	1.69	1.47	0.87	0.77	0.66	0.58	0.51	0.45	0.40	0.35	0.31	0.28	0.24	0.21	0.19	0.17	0.15	0.13	0.12	0.10	0.09	0.08	0.07	0.06									
2002	0.00	0.31	1.77	2.11	2.91	2.09	1.82	1.09	0.90	0.75	0.66	0.59	0.52	0.46	0.41	0.36	0.32	0.28	0.25	0.22	0.19	0.17	0.15	0.13	0.12	0.10	0.09	0.08	0.07	0.06									
2003	0.01	0.55	1.79	2.70	3.01	2.14	1.37	1.14	0.85	0.73	0.65	0.57	0.51	0.45	0.40	0.35	0.31	0.27	0.24	0.21	0.19	0.17	0.15	0.13	0.12	0.10	0.09	0.08	0.07	0.06									
2004	0.07	0.98	2.16	2.93	3.08	1.55	1.42	1.06	0.85	0.71	0.63	0.56	0.49	0.44	0.39	0.34	0.30	0.27	0.24	0.21	0.18	0.16	0.14	0.13	0.11	0.10	0.09	0.08	0.07	0.06									
2005	0.09	0.99	2.46	3.97	2.55	1.75	1.44	1.17	0.91	0.71	0.63	0.55	0.49	0.43	0.38	0.34	0.30	0.27	0.23	0.21	0.18	0.16	0.14	0.13	0.11	0.10	0.09	0.08	0.07	0.06									
2006	0.04	1.94	4.21	3.72	3.67	2.27	1.94	1.52	1.14	0.85	0.67	0.57	0.50	0.44	0.39	0.35	0.31	0.27	0.24	0.21	0.19	0.16	0.15	0.13	0.11	0.10	0.09	0.08	0.07	0.06									
2007	0.22	2.39	2.81	3.70	3.46	2.17	1.87	1.46	1.10	0.83	0.64	0.56	0.50	0.44	0.39	0.35	0.31	0.27	0.24	0.21	0.19	0.17	0.15	0.13	0.11	0.10	0.09	0.08	0.07	0.06									
2008	0.16	1.33	2.51	3.38	3.23	2.07	1.80	1.43	1.07	0.79	0.65	0.56	0.50	0.44	0.39	0.35	0.31	0.27	0.24	0.21	0.19	0.17	0.15	0.13	0.11	0.10	0.09	0.08	0.07	0.06									
2009	0.11	1.33	2.46	3.27	3.18	2.02	1.78	1.40	1.07	0.80	0.65	0.57	0.50	0.44	0.39	0.35	0.31	0.27	0.24	0.21	0.19	0.17	0.15	0.13	0.11	0.10	0.09	0.08	0.07	0.06									
2010	0.11	1.30	2.43	3.27	3.19	2.06	1.81	1.44	1.07	0.81	0.65	0.56	0.50	0.44	0.39	0.35	0.31	0.27	0.24	0.21	0.19	0.17	0.15	0.13	0.11	0.10	0.09	0.08	0.07	0.06									
2011	0.09	1.16	2.23	3.05	3.03	1.96	1.76	1.38	1.02	0.77	0.64	0.56	0.50	0.44	0.39	0.34	0.30	0.27	0.24	0.21	0.19	0.16	0.15	0.13	0.11	0.10	0.09	0.08	0.07	0.06									
2012	0.12	1.31	2.42	3.33	3.19	2.09	1.84	1.42	1.07	0.78	0.64	0.56	0.50	0.44	0.39	0.34	0.30	0.27	0.24	0.21	0.19	0.16	0.14	0.13	0.11	0.10	0.09	0.08	0.07	0.06									
2013	0.11	1.23	2.37	3.27	3.20	2.10	1.81	1.42	1.07	0.81	0.64	0.56	0.50	0.44	0.39	0.34	0.30	0.27	0.24	0.21	0.19	0.16	0.15	0.13	0.11	0.10	0.09	0.08	0.07	0.06									

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										
1988	1.39	2.82	5.84	4.69	8.47	16.04	2.27	2.35	10.98	12.86	16.67	12.24	11.63	8.11	20.59	7.41	20.00	20.00	17.28	17.21	23.01	12.13	11.73	13.09	12.66	12.24	11.83	11.44	11.05	10.68										
1989	0.00	7.69	0.00	9.09	0.00	10.00	11.11	12.50	14.29	16.67	20.00	25.00	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	26.67	9.09	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	3.95	12.33	11.95	11.55	20.08	10.94	17.58	21.05	12.38	18.48	20.00	30.00	14.29	19.44	15.71	19.33	21.29	15.05	14.56	14.09	13.62	13.18	12.74	12.32	11.91	11.51	11.13	10.75	10.39										
1992	0.63	7.15	11.68	10.16	15.69	12.87	19.85	18.86	13.80	19.71	22.78	25.74	16.75	11.95	18.86	20.33	22.36	15.65	15.15	14.74	14.26	13.79	13.33	12.89	12.46	12.05	11.64	11.25	10.87	10.51										
1993	1.54	8.66	8.89	12.97	10.84	17.56	17.60	13.68	23.73	24.90	27.35	19.29	14.21	19.99	20.49	23.89	15.43	14.92	15.10	14.60	14.13	13.66	13.21	12.78	12.35	11.94	11.54	11.16	10.78	10.42										
1994	2.79	6.73	11.04	10.21	15.95	16.56	11.97	19.53	21.53	25.91	20.77	17.02	19.62	20.48	23.46	15.28	14.78	14.89	14.40	13.93	13.47	13.03	12.60	12.18	11.78	11.40	11.02	10.65	10.29	9.94										
1995	2.14	16.63	19.17	27.95	19.57	13.92	23.13	25.38	24.78	22.82	17.31	21.10	20.98	24.74	15.74	15.23	15.54	15.02	14.52	14.04	13.59	13.19	12.74	12.31	11.89	11.49	11.10	10.72	10.35	9.99										
1996	2.27	19.08	39.57	32.72	15.80	28.27	27.29	27.98	25.55	21.70	29.88	33.78	37.22	26.40	25.59	25.28	24.51	23.75	23.02	22.30	21.60	20.92	20.26	19.61	18.99	18.38	17.78	17.21	16.63	16.08										
1997	3.37	33.37	41.56	20.11	37.22	29.99	33.07	29.05	26.43	31.38	34.48	38.00	26.99	26.16	25.88	25.12	24.39	23.65	22.93	22.23	21.54	20.88	20.22	19.59	18.97	18.37	17.78	17.21	16.53	15.96										
1998	8.42	37.25	22.00	39.30	32.94	35.77	28.32	28.09	34.34	36.19	41.04	27.83	26.95	27.40	26.60	25.81	25.04	24.28	23.55	22.83	22.13	21.44	20.77	20.12	19.49	18.88	18.28	17.69	17.13	16.57										
1999	2.64	9.54	30.65	27.91	28.00	26.30	26.75	34.84	38.12	41.85	30.40	29.56	29.13	28.29	27.46	26.65	25.86	25.09	24.34	23.60	22.88	22.18	21.49	20.82	20.17	19.54	18.92	18.32	17.74	17.17										
2000	1.93	22.76	22.47	21.13	22.00	23.30	31.79	36.21	41.58	28.19	27.34	27.83	27.02	26.23	25.45	24.69	23.95	23.23	22.52	21.83	21.15	20.50	19.86	19.23	18.62	18.03	17.46	16.90	16.35	15.83										
2001	2.51	26.90	30.47	27.06	32.59	33.41	36.88	43.09	31.61	30.61	30.28	29.36	28.47	27.59	26.74	25.92	25.12	24.32	23.55	22.80	22.06	21.35	20.66	19.98	19.33	18.71	18.12	17.51	16.93	16.37										
2002	4.47	32.29	26.77	30.44	33.74	32.91	41.14	31.83	31.45	31.27	30.40	29.54	28.69	27.87	27.05	26.28	25.51	24.75	24.00	23.28	22.57	21.88	21.20	20.54	19.90	19.28	18.67	18.08	17.50	16.94										
2003	9.14	25.40	32.81	37.06	33.71	37.26	30.60	31.11	32.11	31.37	30.49	29.63	28.78	27.95	27.14	26.37	25.59	24.83	24.08	23.35	22.64	21.95	21.27	20.61	19.97	19.35	18.74	18.15	17.57	17.02										
2004	8.18	28.58	37.23	37.52	38.36	26.57	30.24	31.94	31.79	31.21	30.33	29.47	28.63	27.80	26.99	26.21	25.43	24.67	23.93	23.21	22.50	21.81	21.14	20.48	19.84	19.22	18.61	18.02	17.44	15.84										
2005	10.17	36.15	39.37	38.95	24.96	25.38	30.48	30.96	31.25	31.17	30.33	29.47	28.63	27.80	26.99	26.20	25.42	24.66	23.92	23.20	22.51	21.82	21.15	20.49	19.85	19.23	18.63	18.04	17.46	15.80										
2006	12.23	29.94	31.52	23.63	23.09	22.80	27.39	28.92	29.80	30.46	30.40	29.80	28.96	28.12	27.30	26.50	25.72	24.95	24.20	23.47	22.75	22.06	21.37	20.71	20.06	19.46	18.85	18.25	17.67	16.89										
2007	17.33	33.02	24.71	23.98	23.38	23.47	27.91	29.17	30.14	30.62	30.62	29.82	28.97	28.14	27.33	26.53	25.74	24.98	24.23	23.50	22.81	22.13	21.45	20.79	20.14	19.52	18.91	18.31	17.73	16.70										
2008	17.55	25.17	25.36	24.61	23.90	23.58	28.08	29.33	30.21	30.71	30.35	29.56	28.72	27.89	27.08	26.28	25.50	24.74	24.00	23.27	22.59	21.91	21.23	20.57	19.93	19.32	18.71	18.12	17.54	16.65										
2009	12.61	25.24	25.91	25.21	24.32	24.11	28.54	29.78	30.49	30.91	30.62	29.81	28.97	28.13	27.32	26.52	25.73	24.96	24.22	23.48	22.77	22.07	21.39	20.73	20.08	19.48	18.87	18.28	17.69	16.73										
2010	12.82	25.68	25.90	25.08	24.17	23.82	28.23	29.50	30.44	30.84	30.60	29.85	29.00	28.16	27.35	26.55	25.76	25.00	24.25	23.52	22.84	22.16	21.48	20.81	20.17	19.55	18.93	18.33	17.75	16.80										
2011	13.29	26.55	26.45	25.43	24.39	23.92	28.12	29.53	30.39	30.74	30.30	29.46	28.62	27.79	26.98	26.23	25.47	24.71	23.96	23.24	22.54	21.85	21.17	20.51	19.87	19.25	18.64	18.05	17.48	16.58										
2012	12.97	25.64	25.84	24.80	23.85	23.63	27.90	29.35	30.23	30.87	30.49	29.69	28.84	28.01	27.19	26.40	25.62	24.85	24.10	23.37	22.65	21.96	21.28	20.61	19.97	19.35	18.74	18.15	17.57	16.47										
2013	12.83	25.58	25.76	24.72	23.80	23.33	27.82	29.16	30.01	30.45	30.23	29.45	28.62	27.80	26.99	26.19	25.42	24.66	23.92	23.19	22.51	21.84	21.16	20.51	19.87	19.25	18.65	18.06	17.48	16.51										

Cumulative Claim Rates	Adjustable Rate Streamline Refinance Mortgages	by Credit Subsidy Endorsement Cohort
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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	0.00	0.69	1.39	4.17	5.56	6.25	6.94	7.64	9.72	10.42	11.11	11.11	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.82	11.83	11.84	11.84	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85
1989	0.00	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69
1990	0.00	0.00	0.00	6.67	6.67	6.67	20.00	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67
1991	0.00	0.00	0.53	1.32	1.58	2.37	3.95	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.75	4.76	4.77	4.77	4.77	4.77	4.77	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78
1992	0.00	0.12	0.44	0.84	1.51	2.13	2.60	3.32	3.23	3.29	3.39	3.41	3.42	3.42	3.44	3.45	3.46	3.47	3.47	3.47	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48
1993	0.01	0.23	0.98	2.24	3.95	5.23	6.01	6.53	6.76	6.90	6.95	6.97	6.98	6.99	7.01	7.02	7.03	7.03	7.03	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04
1994	0.01	0.45	2.10	4.49	6.42	7.77	8.51	8.82	9.00	9.09	9.14	9.15	9.19	9.21	9.23	9.24	9.24	9.25	9.25	9.25	9.25	9.25	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26
1995	0.02	0.49	2.02	3.56	5.31	6.31	6.56	6.87	7.00	7.05	7.10	7.12	7.13	7.14	7.15	7.15	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16
1996	0.01	0.36	1.83	3.38	4.24	4.59	4.87	5.03	5.11	5.18	5.23	5.27	5.28	5.29	5.29	5.29	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30
1997	0.01	0.33	1.32	2.53	3.19	3.60	3.88	3.96	3.99	4.03	4.06	4.07	4.08	4.08	4.08	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09
1998	0.01	0.29	0.96	1.54	1.96	2.24	2.43	2.53	2.58	2.62	2.64	2.65	2.65	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66
1999	0.01	0.14	0.65	1.45	2.74	3.40	3.79	4.02	4.16	4.22	4.25	4.26	4.27	4.27	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28
2000	0.00	0.15	1.20	3.43	4.65	5.46	6.03	6.27	6.40	6.45	6.47	6.49	6.50	6.51	6.51	6.51	6.51	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52
2001	0.00	0.17	1.43	2.60	3.37	3.80	4.04	4.17	4.22	4.24	4.26	4.26	4.27	4.27	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28
2002	0.00	0.30	1.43	2.40	3.31	3.72	3.95	4.03	4.08	4.10	4.12	4.12	4.13	4.13	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14
2003	0.01	0.51	1.71	2.90	3.70	4.05	4.19	4.27	4.31	4.34	4.35	4.36	4.36	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37
2004	0.07	0.97	2.36	3.51	4.23	4.44	4.58	4.65	4.69	4.71	4.72	4.73	4.74	4.74	4.74	4.74	4.74	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75
2005	0.09	0.97	2.36	3.67	4.14	4.38	4.52	4.60	4.64	4.67	4.68	4.69	4.69	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70
2006	0.04	1.74	4.25	5.68	6.71	7.17	7.47	7.63	7.72	7.76	7.79	7.80	7.81	7.81	7.82	7.82	7.82	7.82	7.82	7.82	7.82	7.82	7.82	7.82	7.82	7.82	7.82	7.82	7.82	7.82	7.82
2007	0.22	2.20	3.70	5.12	6.09	6.53	6.82	6.97	7.05	7.10	7.12	7.13	7.14	7.15	7.15	7.15	7.15	7.15	7.15	7.15	7.15	7.15	7.15	7.15	7.15	7.15	7.15	7.15	7.16	7.16	7.16
2008	0.16	1.26	2.78	4.25	5.27	5.74	6.05	6.22	6.31	6.35	6.38	6.39	6.40	6.41	6.41	6.41	6.41	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42
2009	0.11	1.27	2.85	4.35	5.39	5.87	6.19	6.36	6.45	6.49	6.52	6.53	6.54	6.55	6.55	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56
2010	0.11	1.25	2.79	4.28	5.32	5.81	6.13	6.30	6.40	6.44	6.47	6.48	6.49	6.50	6.50	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51
2011	0.09	1.10	2.49	3.85	4.82	5.28	5.58	5.74	5.83	5.87	5.90	5.91	5.92	5.93	5.93	5.93	5.93	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94
2012	0.12	1.26	2.79	4.31	5.36	5.85	6.18	6.36	6.45	6.50	6.52	6.54	6.55	6.55	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56
2013	0.11	1.18	2.69	4.19	5.24	5.75	6.07	6.25	6.35	6.39	6.42	6.44	6.45	6.45	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.47	6.47	6.47	6.47	6.47	6.47	6.47	

Cumulative 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									
1988	1.39	4.17	9.72	13.89	20.83	32.64	34.03	35.42	41.67	47.92	54.86	59.03	62.50	64.58	69.44	70.83	74.31	77.08	79.00	80.58	82.33	83.04	83.64	84.23	84.73	85.15	85.50	85.80	86.06	86.29									
1989	0.00	7.69	7.69	15.38	15.38	23.08	30.77	38.46	46.15	53.85	61.54	69.23	76.92	76.92	84.62	84.62	84.62	84.62	84.62	84.62	84.62	84.62	84.62	84.62	84.62	84.62	84.62	84.62	84.62	84.62									
1990	0.00	26.67	33.33	40.00	40.00	40.00	46.67	53.33	66.67	66.67	66.67	73.33	73.33	73.33	73.33	73.33	73.33	73.33	73.33	73.33	73.33	73.33	73.33	73.33	73.33	73.33	73.33	73.33	73.33	73.33									
1991	0.00	3.95	15.79	25.79	34.21	47.11	52.63	60.26	67.63	71.05	75.53	79.47	84.21	85.79	87.63	88.83	90.07	91.17	91.78	92.29	92.70	93.04	93.33	93.57	93.78	93.95	94.09	94.22	94.33	94.42									
1992	0.63	7.74	18.49	26.73	38.10	45.87	56.19	63.96	68.52	74.09	79.24	83.71	85.87	87.15	88.93	90.48	91.83	92.57	93.17	93.66	94.07	94.41	94.69	94.93	95.13	95.29	95.44	95.56	95.66	95.75									
1993	1.54	10.07	18.05	28.55	36.05	46.58	55.07	60.39	68.24	74.47	79.56	82.17	83.71	85.57	87.09	88.50	89.19	89.76	90.24	90.64	90.97	91.24	91.47	91.66	91.82	91.95	92.07	92.17	92.25	92.33									
1994	2.79	9.32	19.29	27.31	38.19	47.36	52.73	60.30	66.95	73.18	76.86	79.25	81.52	83.42	85.15	86.01	86.71	87.31	87.81	88.22	88.56	88.84	89.08	89.29	89.46	89.60	89.73	89.84	89.93	90.01									
1995	2.14	18.41	33.95	51.85	60.58	65.32	71.89	77.36	81.27	83.94	85.50	87.06	88.28	89.42	89.96	90.40	90.78	91.09	91.34	91.55	91.73	91.88	92.00	92.10	92.19	92.26	92.33	92.38	92.43	92.47									
1996	2.27	20.91	52.06	67.15	71.81	78.58	83.17	86.52	88.68	90.02	91.46	92.57	93.38	93.73	93.98	94.17	94.30	94.39	94.47	94.52	94.56	94.59	94.61	94.63	94.64	94.65	94.66	94.67	94.67	94.68									
1997	3.37	35.61	62.23	69.56	79.95	85.01	88.77	90.91	92.27	93.44	94.31	94.93	95.20	95.39	95.53	95.62	95.69	95.75	95.78	95.81	95.83	95.85	95.86	95.87	95.88	95.89	95.89	95.89	95.90	95.90									
1998	8.42	42.54	55.11	72.38	80.97	87.08	90.10	92.20	94.01	95.24	96.12	96.46	96.70	96.88	97.00	97.09	97.15	97.20	97.23	97.25	97.27	97.29	97.30	97.31	97.31	97.32	97.32	97.32	97.33	97.33									
1999	2.64	11.93	38.88	55.76	67.74	75.51	81.15	86.39	90.05	92.47	93.48	94.15	94.61	94.93	95.15	95.30	95.41	95.49	95.54	95.58	95.61	95.64	95.65	95.67	95.68	95.68	95.69	95.69	95.70	95.70									
2000	1.93	24.25	41.24	53.40	62.90	70.46	78.11	83.85	87.96	89.55	90.64	91.45	92.00	92.40	92.68	92.88	93.02	93.13	93.21	93.27	93.31	93.35	93.37	93.39	93.41	93.42	93.43	93.44	93.45	93.45									
2001	2.51	28.74	50.40	63.43	74.50	81.89	87.17	90.96	92.50	93.50	94.19	94.64	94.95	95.17	95.32	95.42	95.50	95.55	95.59	95.62	95.64	95.66	95.67	95.68	95.69	95.69	95.70	95.70	95.71	95.71									
2002	4.47	35.31	52.55	66.56	77.03	83.50	88.76	91.08	92.62	93.65	94.33	94.79	95.10	95.32	95.47	95.57	95.64	95.70	95.74	95.77	95.79	95.80	95.82	95.82	95.83	95.84	95.84	95.84	95.85	95.85									
2003	9.14	32.22	54.29	70.60	79.53	85.78	88.89	91.04	92.55	93.53	94.18	94.62	94.91	95.12	95.26	95.36	95.43	95.48	95.51	95.54	95.56	95.58	95.59	95.60	95.60	95.61	95.61	95.61	95.62	95.62									
2004	8.18	34.41	58.47	73.17	82.11	85.74	88.71	90.85	92.28	93.23	93.85	94.27	94.56	94.75	94.89	94.99	95.05	95.10	95.14	95.17	95.19	95.20	95.21	95.22	95.23	95.23	95.24	95.24	95.24	95.24									
2005	10.17	42.61	64.82	77.60	82.28	85.72	88.74	90.83	92.25	93.22	93.86	94.29	94.58	94.78	94.92	95.02	95.09	95.14	95.18	95.21	95.23	95.24	95.26	95.26	95.27	95.28	95.28	95.28	95.29	95.29									
2006	12.23	38.50	57.34	66.41	72.86	77.52	81.71	84.84	87.08	88.67	89.75	90.49	90.98	91.32	91.56	91.72	91.84	91.93	91.99	92.03	92.06	92.09	92.11	92.12	92.13	92.14	92.15	92.15	92.16	92.16									
2007	17.33	44.56	57.72	66.97	73.49	78.28	82.52	85.63	87.86	89.42	90.49	91.20	91.68	92.01	92.24	92.40	92.52	92.60	92.66	92.70	92.74	92.76	92.78	92.79	92.80	92.81	92.82	92.82	92.83	92.83									
2008	17.55	38.26	53.59	64.33	71.84	77.24	82.02	85.52	88.01	89.76	90.94	91.73	92.27	92.64	92.90	93.08	93.21	93.30	93.37	93.42	93.46	93.48	93.51	93.52	93.53	93.54	93.55	93.56	93.56	93.56									
2009	12.61	34.64	51.24	62.82	70.80	76.54	81.56	85.21	87.78	89.57	90.77	91.58	92.13	92.50	92.76	92.94	93.07	93.16	93.23	93.28	93.32	93.34	93.36	93.38	93.39	93.40	93.41	93.41	93.42	93.42									
2010	12.82	35.18	51.64	63.07	70.96	76.61	81.57	85.20	87.79	89.58	90.80	91.61	92.17	92.54	92.81	92.99	93.12	93.21	93.28	93.33	93.37	93.39	93.41	93.43	93.44	93.45	93.46	93.46	93.47	93.47									
2011	13.29	36.29	52.85	64.21	72.00	77.54	82.37	85.93	88.46	90.22	91.40	92.20	92.74	93.11	93.37	93.55	93.68	93.78	93.85	93.90	93.93	93.96	93.98	94.00	94.01	94.02	94.03	94.04	94.04	94.04									
2012	12.97	35.25	51.66	62.96	70.76	76.41	81.35	85.01	87.62	89.45	90.69	91.52	92.08	92.46	92.73	92.92	93.05	93.15	93.22	93.27	93.31	93.34	93.36	93.37	93.39	93.39	93.40	93.41	93.41	93.42									
2013	12.83	35.10	51.52	62.84	70.69	76.30	81.30	84.98	87.61	89.45	90.71	91.55	92.13	92.52	92.80	92.99	93.13	93.23	93.31	93.36	93.40	93.43	93.45	93.47	93.48	93.49	93.50	93.51	93.51	93.52									