Conditional Claim Rate Model
Fixed Rate 30-Year Loans, High LTV Category,
Across all census divisions, relative house price range categories and LTV increments.

```
Call: glm(formula = CCR.10K.Adj ~ AGE + AGE.SQR + INT.RT + R.GT1 + R.LT1 +
       CumDiff.100 + LTV.0 + LTV.AGE3 + ANN.HPA + HPA + NEGEQ.RGT102 +
       NEGEQ.RLT102 + RHP + UER.L2 + PAY.INC.AGE4 + SR, family =
       poisson(link = log), data = Rev.FX30.60.LTVH.keep2001,
       na.action = na.exclude, control = list(epsilon = 0.0001, maxit
        = 50, trace = F))
Deviance Residuals:
       Min        1Q    Median      3Q      Max
 -53.54821 -6.074329 -2.093112 3.10423 57.02861

Coefficients:
                    Value    Std. Error     t value
 (Intercept)  3.068358576 0.03019871911  101.605587
         AGE  0.063049382 0.00079964808   78.846412
     AGE.SQR -0.003006127 0.00003978515  -75.559013
      INT.RT  0.229863116 0.00056896618  404.001373
       R.GT1  0.175846923 0.00691076243   25.445372
       R.LT1  0.125390609 0.00851142132   14.732041
 CumDiff.100 -0.110084454 0.01482244387   -7.426876
       LTV.0 -0.021045503 0.00020466593 -102.828561
    LTV.AGE3  0.010214715 0.00003851483  265.215108
     ANN.HPA  1.344526155 0.02161861861   62.192973
         HPA -0.922586605 0.00448244123 -205.822354
NEGEQ.RGT102  0.947541439 0.00665186586  142.447466
NEGEQ.RLT102  1.040184798 0.00835208500  124.541932
         RHP -0.428617982 0.00285309092 -150.229346
      UER.L2  0.051480437 0.00054477559   94.498428
PAY.INC.AGE4  0.022677848 0.00012618570  179.718046
          SR  0.174080250 0.00248387798   70.084059

(Dispersion Parameter for Poisson family taken to be 1 )

    Null Deviance: 2864403 on 15769 degrees of freedom

Residual Deviance: 920648.2 on 15753 degrees of freedom

Number of Fisher Scoring Iterations: 5

1 – RD/ND = 0.6786
```

Analysis of Deviance Table for the Conditional Claim Rate Model and the Predictor Variables of the Fixed Rate 30-Year Loans, High LTV Category Model.

Poisson model

Response: CCR.10K.Adj

Terms added sequentially (first to last)

	Df	Deviance	Resid. Df	Resid. Dev
NULL			15769	2864403
AGE	1	316486.9	15768	2547916
AGE.SQR	1	248248.9	15767	2299667
INT.RT	1	645885.2	15766	1653782
R.GT1	1	90199.0	15765	1563583
R.LT1	1	15462.4	15764	1548120
CumDiff.100	1	6653.7	15763	1541466
LTV.0	1	1395.7	15762	1540071
LTV.AGE3	1	385819.2	15761	1154252
ANN.HPA	1	9761.1	15760	1144490
HPA	1	123101.0	15759	1021389
NEGEQ.RGT102	1	13432.9	15758	1007957
NEGEQ.RLT102	1	21800.3	15757	986156
RHP	1	20035.9	15756	966120
UER.L2	1	6013.1	15755	960107
PAY.INC.AGE4	1	34527.8	15754	925580
SR	1	4931.3	15753	920648

Summary Statistics for the Conditional Claim Rate Model and the Predictor Variables of the Fixed Rate 30-Year Loans, High LTV Category Model.

*** Summary Statistics for data in: Rev.FX30.60.LTVH.keep2001 ***

	CCR.10K.Adj	AGE	AGE.SQR	INT.RT
Min:	0.000000	2.0000000	4.000000	6.893200
1st Qu.:	23.584906	4.0000000	16.000000	8.385925
Mean:	146.286083	8.9913126	116.273114	9.433012
Median:	88.814587	7.0000000	49.000000	9.040900
3rd Qu.:	202.020202	13.0000000	169.000000	10.034025
Max:	2129.032258	27.0000000	729.000000	15.791900
Total N:	15770.000000	15770.0000000	15770.000000	15770.000000
NA's :	0.000000	0.0000000	0.000000	0.000000
Std Dev.:	186.974247	5.9524497	143.363863	1.501848
Skewness:	3.099814	0.8782161	1.783617	1.192960

	R.GT1	R.LT1	CumDiff.100	LTV.0
Min:	0.0000000	0.0000000	0.000000e+000	96.243800
1st Qu.:	0.0000000	0.0000000	0.000000e+000	96.986900
Mean:	0.7428240	0.3085485	4.894202e-002	99.151895
Median:	1.0708423	0.0000000	1.353992e-002	98.613700
3rd Qu.:	1.1990013	0.7852153	6.415323e-002	99.194875
Max:	2.0672538	0.9999568	8.868652e-001	116.944200
Total N:	15770.0000000	15770.0000000	1.577000e+004	15770.000000
NA's :	0.0000000	0.0000000	0.000000e+000	0.000000
Std Dev.:	0.5912659	0.4054154	8.215797e-002	3.349483
Skewness:	0.3704088	0.6367802	3.122880e+000	2.318564

	LTV.AGE3	ANN.HPA	HPA	NEGEQ.RGT102
Min:	0.0000000	0.9151299	0.8501622	0.000000e+000
1st Qu.:	36.3800000	1.0243064	1.1543177	0.000000e+000
Mean:	55.2253386	1.0435136	1.5852967	6.638902e-002
Median:	60.6600000	1.0407911	1.3697297	5.820000e-004
3rd Qu.:	77.5800000	1.0553276	1.7922307	8.221625e-002
Max:	127.5500000	1.2611700	6.6620243	8.151540e-001
Total N:	15770.0000000	15770.0000000	15770.0000000	1.577000e+004
NA's :	0.0000000	0.0000000	0.0000000	0.000000e+000
Std Dev.:	28.3761475	0.0372752	0.6547889	1.216675e-001
Skewness:	0.5081297	1.1559358	2.4017790	2.462776e+000

	NEGEQ.RLT102	RHP	UER.L2	PAY.INC.AGE4	SR
Min:	0.000000e+000	0.3851000	2.842400	0.0000000	0.0000000
1st Qu.:	0.000000e+000	0.5752250	5.150275	5.6497250	0.0000000
Mean:	4.608767e-002	0.8081858	6.283251	10.2898306	0.7476221
Median:	0.000000e+000	0.8394000	6.086250	11.0570000	1.0000000
3rd Qu.:	1.654600e-002	0.8780000	7.173675	15.7239000	1.0000000
Max:	9.357500e-001	1.6051000	12.882800	30.9163000	1.0000000
Total N:	1.577000e+004	15770.0000000	15770.000000	15770.0000000	15770.0000000
NA's :	0.000000e+000	0.0000000	0.000000	0.0000000	0.0000000
Std Dev.:	1.147076e-001	0.2550865	1.577985	6.6084886	0.4343907
Skewness:	3.409569e+000	0.5861891	0.783291	0.2289613	1.1402338

Conditional Claim Rate Model
Fixed Rate 30-Year Loans, Investor LTV Category,
Across all census divisions, relative house price range categories and LTV increments.

```
Call: glm(formula = CCR.10K.Adj ~ AGE + AGE.SQR + INT.RT + R.GT1 + R.LT1 +
       CumDiff.100 + LTV.0 + LTV.AGE3 + ANN.HPA + HPA + NEGEQ.RGT102 +
       NEGEQ.RLT102 + RHP + UER.L2 + PAY.INC.AGE4 + SR, family =
       poisson(link = log), data = Rev.FX30.60.LTVI.keep2001,
       na.action = na.exclude, control = list(epsilon = 0.0001, maxit
        = 50, trace = F))
Deviance Residuals:
       Min        1Q    Median      3Q      Max
 -38.05815 -7.611761 -2.828545 3.25716 91.34796

Coefficients:
                    Value    Std. Error      t value
 (Intercept) -1.978678092 0.03689835950  -53.6250966
         AGE  0.082785992 0.00162904602   50.8186943
     AGE.SQR -0.001219715 0.00010082405  -12.0974628
      INT.RT  0.295093551 0.00089462749  329.8507536
       R.GT1  0.138401616 0.01110219342   12.4661507
       R.LT1 -0.005708154 0.01383927225   -0.4124605
 CumDiff.100  0.464445875 0.02575982714   18.0298522
       LTV.0  0.028789473 0.00019431519  148.1586355
    LTV.AGE3  0.013917320 0.00006731608  206.7458529
     ANN.HPA  0.637090513 0.02898893701   21.9770222
         HPA -1.512338651 0.00711943297 -212.4240311
NEGEQ.RGT102  0.629173947 0.01551241550   40.5593795
NEGEQ.RLT102  1.392038652 0.02103920134   66.1640444
         RHP -0.135907002 0.00283609762  -47.9204245
      UER.L2  0.086011497 0.00082538082  104.2082581
PAY.INC.AGE4  0.020046395 0.00017861895  112.2299484
          SR  0.540093355 0.00370003014  145.9699878

(Dispersion Parameter for Poisson family taken to be 1 )

    Null Deviance: 1588736 on 7652 degrees of freedom

Residual Deviance: 682783.6 on 7636 degrees of freedom

Number of Fisher Scoring Iterations: 5

1 – RD/ND = 0.5702
```

Analysis of Deviance Table for the Conditional Claim Rate Model and the Predictor Variables of the Fixed Rate 30-Year Loans, Investor LTV Category Model.

Poisson model

Response: CCR.10K.Adj

Terms added sequentially (first to last)

	Df	Deviance	Resid. Df	Resid. Dev
NULL			7652	1588736
AGE	1	8537.9	7651	1580198
AGE.SQR	1	146914.1	7650	1433284
INT.RT	1	201806.6	7649	1231477
R.GT1	1	71320.8	7648	1160157
R.LT1	1	12014.4	7647	1148142
CumDiff.100	1	62.2	7646	1148080
LTV.0	1	23433.6	7645	1124646
LTV.AGE3	1	278794.5	7644	845852
ANN.HPA	1	6743.0	7643	839109
HPA	1	97788.2	7642	741321
NEGEQ.RGT102	1	3379.7	7641	737941
NEGEQ.RLT102	1	14489.7	7640	723451
RHP	1	2250.8	7639	721200
UER.L2	1	4071.4	7638	717129
PAY.INC.AGE4	1	12605.9	7637	704523
SR	1	21739.5	7636	682784

Summary Statistics for the Conditional Claim Rate Model and the Predictor Variables of the Fixed Rate 30-Year Loans, Investor LTV Category Model.

*** Summary Statistics for data in: Rev.FX30.60.LTVI.keep2001 ***

	CCR.10K.Adj	AGE	AGE.SQR	INT.RT	R.GT1
Min:	0.000000	2.000000	4.000000	6.943400	0.0000000
1st Qu.:	0.000000	3.000000	9.000000	8.975100	0.0000000
Mean:	143.446266	6.749641	63.205148	10.093259	0.8087413
Median:	81.218274	6.000000	36.000000	9.745400	1.1084091
3rd Qu.:	191.082803	9.000000	81.000000	10.919800	1.2292935
Max:	2864.583333	26.000000	676.000000	15.910100	2.0833102
Total N:	7653.000000	7653.000000	7653.000000	7653.000000	7653.0000000
NA's :	0.000000	0.000000	0.000000	0.000000	0.0000000
Std Dev.:	202.822057	4.201167	77.967669	1.627734	0.5806114
Skewness:	3.565095	1.012682	2.386624	0.811875	0.5765105

	R.LT1	CumDiff.100	LTV.0	LTV.AGE3
Min:	0.0000000	0.00000000	69.2289000	0.0000000
1st Qu.:	0.0000000	0.00000000	83.4313000	39.9500000
Mean:	0.2733292	0.05034458	87.4883104	52.2883915
Median:	0.0000000	0.01725833	86.1040000	59.2100000
3rd Qu.:	0.7098476	0.06977517	93.6490000	71.9400000
Max:	0.9999845	0.77764400	101.4088000	104.0700000
Total N:	7653.0000000	7653.00000000	7653.0000000	7653.0000000
NA's :	0.0000000	0.00000000	0.0000000	0.0000000
Std Dev.:	0.3974995	0.07984288	5.4679665	26.8680722
Skewness:	0.8416497	3.13857956	0.5117303	0.7928581

	ANN.HPA	HPA	NEGEQ.RGT102	NEGEQ.RLT102
Min:	0.91697864	0.8537245	0.00000000	0.00000000
1st Qu.:	1.01837720	1.1063086	0.00000000	0.00000000
Mean:	1.04302457	1.4308514	0.02562577	0.01261412
Median:	1.03740015	1.2526495	0.00421500	0.00000000
3rd Qu.:	1.05728491	1.5094653	0.02886700	0.00436400
Max:	1.25497968	5.6680249	0.53098800	0.50138200
Total N:	7653.00000000	7653.0000000	7653.00000000	7653.00000000
NA's :	0.00000000	0.0000000	0.00000000	0.00000000
Std Dev.:	0.04431292	0.5748552	0.05247024	0.04144785
Skewness:	1.18432173	3.0123633	4.00152475	6.10064376

	RHP	UER.L2	PAY.INC.AGE4	SR
Min:	0.4911000	2.9208000	0.0000000	0.0000000
1st Qu.:	0.6240000	5.3898000	0.0000000	0.0000000
Mean:	1.0422376	6.4939618	11.0887607	0.7148831
Median:	0.8820000	6.3802000	13.3879000	1.0000000
3rd Qu.:	1.3309000	7.3608000	16.9529000	1.0000000
Max:	2.1921000	12.2888000	36.4946000	1.0000000
Total N:	7653.0000000	7653.0000000	7653.0000000	7653.0000000
NA's :	0.0000000	0.0000000	0.0000000	0.0000000
Std Dev.:	0.3978442	1.4692106	7.5422437	0.4514996
Skewness:	0.4804363	0.6052782	0.4327545	0.9521125

Conditional Claim Rate Model
Fixed Rate 30-Year Loans, Low LTV Category,
Across all census divisions, relative house price range categories and LTV increments.

```
Call: glm(formula = CCR.10K.Adj ~ AGE + AGE.SQR + INT.RT + R.GT1 + R.LT1 +
       CumDiff.100 + LTV.0 + LTV.AGE3 + ANN.HPA + HPA + NEGEQ.RGT102 +
       NEGEQ.RLT102 + RHP + UER.L2 + PAY.INC.AGE4 + SR, family =
       poisson(link = log), data = Rev.FX30.60.LTVL.keep2001,
       na.action = na.exclude, control = list(epsilon = 0.0001, maxit
        = 50, trace = F))
Deviance Residuals:
       Min        1Q    Median       3Q      Max
 -28.36964 -5.956015 -2.665502 2.171355 60.81136

Coefficients:
                   Value   Std. Error     t value
 (Intercept) -0.66925977 0.0476224502  -14.053451
         AGE  0.21322428 0.0021991715   96.956642
     AGE.SQR -0.01044772 0.0001334988  -78.260767
      INT.RT  0.31927167 0.0011301188  282.511598
       R.GT1  0.41470467 0.0145295441   28.542167
       R.LT1  0.15475358 0.0181338558    8.533959
 CumDiff.100 -1.45075297 0.0385065571  -37.675479
       LTV.0  0.04569078 0.0002490836  183.435489
    LTV.AGE3  0.01129919 0.0001034085  109.267479
     ANN.HPA -1.83553413 0.0392065996  -46.816968
         HPA -1.88107619 0.0103804167 -181.213939
NEGEQ.RGT102  0.09545054 0.0258791588    3.688317
NEGEQ.RLT102  1.70720759 0.0536303531   31.832861
         RHP -0.28114027 0.0038629664  -72.778337
      UER.L2  0.07541263 0.0010183158   74.056239
PAY.INC.AGE4  0.01660625 0.0002551767   65.077470
          SR  0.43419152 0.0043816507   99.093138

(Dispersion Parameter for Poisson family taken to be 1 )

    Null Deviance: 1215340 on 7262 degrees of freedom

Residual Deviance: 416280.9 on 7246 degrees of freedom

Number of Fisher Scoring Iterations: 5

1 – RD/ND = 0.6575
```

Analysis of Deviance Table for the Conditional Claim Rate Model and the Predictor Variables of the Fixed Rate 30-Year Loans, Low LTV Category Model.

Poisson model

Response: CCR.10K.Adj

Terms added sequentially (first to last)

	Df	Deviance	Resid. Df	Resid. Dev
NULL			7262	1215340
AGE	1	36659.7	7261	1178680
AGE.SQR	1	126753.8	7260	1051926
INT.RT	1	268815.9	7259	783110
R.GT1	1	29672.5	7258	753438
R.LT1	1	13.2	7257	753425
CumDiff.100	1	8237.5	7256	745187
LTV.0	1	76341.6	7255	668846
LTV.AGE3	1	144953.9	7254	523892
ANN.HPA	1	13054.2	7253	510837
HPA	1	68374.2	7252	442463
NEGEQ.RGT102	1	604.9	7251	441858
NEGEQ.RLT102	1	3323.4	7250	438535
RHP	1	5050.5	7249	433484
UER.L2	1	3284.6	7248	430200
PAY.INC.AGE4	1	3920.5	7247	426279
SR	1	9998.3	7246	416281

Summary Statistics for the Conditional Claim Rate Model and the Predictor Variables of the Fixed Rate 30-Year Loans, Low LTV Category Model.

*** Summary Statistics for data in: Rev.FX30.60.LTVL.keep2001 ***

	CCR.10K.Adj	AGE	AGE.SQR	INT.RT
Min:	0.000000	2.0000000	4.000000	6.7098000
1st Qu.:	0.000000	4.0000000	16.000000	9.0905500
Mean:	90.197691	7.6288035	79.461655	10.2648745
Median:	41.753653	7.0000000	49.000000	9.7811000
3rd Qu.:	111.669493	11.0000000	121.000000	11.7718500
Max:	1834.319527	25.0000000	625.000000	15.6455000
Total N:	7263.000000	7263.0000000	7263.000000	7263.0000000
NA's :	0.000000	0.0000000	0.000000	0.0000000
Std Dev.:	154.295480	4.6115008	91.190846	1.7567769
Skewness:	4.070381	0.8103014	1.955525	0.7219094

	R.GT1	R.LT1	CumDiff.100	LTV.0
Min:	0.0000000	0.0000000	0.00000000	57.6104000
1st Qu.:	0.0000000	0.0000000	0.00000000	70.4682500
Mean:	0.8310607	0.2698926	0.06581104	74.4688233
Median:	1.1235816	0.0000000	0.02252208	72.3286000
3rd Qu.:	1.2493139	0.7051717	0.08979954	81.5698500
Max:	2.2024824	0.9999865	1.15013425	82.1147000
Total N:	7263.0000000	7263.0000000	7263.00000000	7263.0000000
NA's :	0.0000000	0.0000000	0.00000000	0.0000000
Std Dev.:	0.5973694	0.3950184	0.10602331	5.4910768
Skewness:	0.5386344	0.8569893	3.12703678	0.3095594

	LTV.AGE3	ANN.HPA	HPA	NEGEQ.RGT102
Min:	0.0000000	0.91251821	0.8672687	0.00000000
1st Qu.:	35.1500000	1.01972393	1.1174747	0.00000000
Mean:	45.5222264	1.04132713	1.4137508	0.01284809
Median:	49.7200000	1.03795976	1.2810582	0.00121900
3rd Qu.:	61.1750000	1.05552038	1.5580272	0.00939700
Max:	92.6100000	1.26525105	5.2800881	0.37668800
Total N:	7263.0000000	7263.00000000	7263.0000000	7263.00000000
NA's :	0.0000000	0.00000000	0.0000000	0.00000000
Std Dev.:	21.6388407	0.04028389	0.4583962	0.03473693
Skewness:	0.7804756	1.04754527	2.7623635	5.14182960

	NEGEQ.RLT102	RHP	UER.L2	PAY.INC.AGE4	SR
Min:	0.000000e+000	0.4515000	2.8918000	0.000000	0.0000000
1st Qu.:	0.000000e+000	0.6291500	5.3709500	7.569200	0.0000000
Mean:	3.649497e-003	1.0326275	6.4666462	11.356710	0.7086603
Median:	0.000000e+000	0.8795000	6.3233000	13.169600	1.0000000
3rd Qu.:	1.006000e-003	1.3699000	7.2902500	16.619450	1.0000000
Max:	3.311750e-001	2.1799000	12.8199000	28.670600	1.0000000
Total N:	7.263000e+003	7263.0000000	7263.0000000	7263.000000	7263.0000000
NA's :	0.000000e+000	0.0000000	0.0000000	0.000000	0.0000000
Std Dev.:	1.655878e-002	0.3778389	1.4912801	6.925193	0.4544109
Skewness:	1.072297e+001	0.3757240	0.7565929	0.581607	0.9186302

Conditional Claim Rate Model
Fixed Rate 30-Year Loans, Mid LTV Category,
Across all census divisions, relative house price range categories and LTV increments.

```
Call: glm(formula = CCR.10K.Adj ~ AGE + AGE.SQR + INT.RT + R.GT1 + R.LT1 +
       CumDiff.100 + LTV.0 + LTV.AGE3 + ANN.HPA + HPA + NEGEQ.RGT102 +
       NEGEQ.RLT102 + RHP + UER.L2 + PAY.INC.AGE4 + SR, family =
       poisson(link = log), data = Rev.FX30.60.LTVM.keep2001,
       na.action = na.exclude, control = list(epsilon = 0.0001, maxit
        = 50, trace = F))
Deviance Residuals:
       Min        1Q    Median       3Q      Max
 -61.69356 -6.220207 -2.249221 2.896024 48.47589

Coefficients:
                    Value    Std. Error    t value
 (Intercept) -1.731844509 0.03109372047  -55.69756
         AGE  0.183050255 0.00081671597  224.12964
     AGE.SQR -0.007877137 0.00004463753 -176.46892
      INT.RT  0.269413964 0.00050742103  530.94757
       R.GT1  0.490848813 0.00653248908   75.13963
       R.LT1  0.360121830 0.00815095070   44.18157
 CumDiff.100 -1.361585707 0.01479035462  -92.05903
       LTV.0  0.040761314 0.00025788326  158.06111
    LTV.AGE3  0.010353443 0.00004634675  223.39091
     ANN.HPA -1.005530464 0.01847833243  -54.41673
         HPA -1.264767512 0.00426472310 -296.56498
NEGEQ.RGT102  0.838014962 0.00675526437  124.05361
NEGEQ.RLT102  1.011547539 0.01073357186   94.24147
         RHP -0.264858051 0.00224104525 -118.18505
      UER.L2  0.078794251 0.00048484153  162.51548
PAY.INC.AGE4  0.024502649 0.00012325040  198.80380
          SR  0.335615475 0.00213226565  157.39853

(Dispersion Parameter for Poisson family taken to be 1 )

    Null Deviance: 4434277 on 22333 degrees of freedom

Residual Deviance: 1281063 on 22317 degrees of freedom

Number of Fisher Scoring Iterations: 5

1 – RD/ND = 0.7111
```

Analysis of Deviance Table for the Conditional Claim Rate Model and the Predictor Variables of the Fixed Rate 30-Year Loans, Mid LTV Category Model.

Poisson model

Response: CCR.10K.Adj

Terms added sequentially (first to last)

	Df	Deviance	Resid. Df	Resid. Dev
NULL			22333	4434277
AGE	1	179700	22332	4254577
AGE.SQR	1	586079	22331	3668498
INT.RT	1	1003945	22330	2664553
R.GT1	1	207136	22329	2457418
R.LT1	1	12159	22328	2445259
CumDiff.100	1	20000	22327	2425258
LTV.0	1	53478	22326	2371781
LTV.AGE3	1	716322	22325	1655458
ANN.HPA	1	32688	22324	1622770
HPA	1	200279	22323	1422492
NEGEQ.RGT102	1	23402	22322	1399089
NEGEQ.RLT102	1	21678	22321	1377412
RHP	1	12101	22320	1365311
UER.L2	1	17962	22319	1347349
PAY.INC.AGE4	1	41224	22318	1306125
SR	1	25062	22317	1281063

Summary Statistics for the Conditional Claim Rate Model and the Predictor Variables of the Fixed Rate 30-Year Loans, Mid LTV Category Model.

*** Summary Statistics for data in: Rev.FX30.60.LTVM.keep2001 ***

	CCR.10K.Adj	AGE	AGE.SQR	INT.RT
Min:	0.000000	2.0000000	4.000000	6.8143000
1st Qu.:	0.000000	4.0000000	16.000000	8.4492250
Mean:	129.092905	8.4340915	99.951330	9.6738431
Median:	69.444444	7.0000000	49.000000	9.3788500
3rd Qu.:	171.428571	12.0000000	144.000000	10.2924000
Max:	2843.137255	27.0000000	729.000000	15.7440000
Total N:	22334.000000	22334.0000000	22334.000000	22334.0000000
NA's :	0.000000	0.0000000	0.000000	0.0000000
Std Dev.:	191.907985	5.3683070	121.141073	1.6044424
Skewness:	3.630793	0.8939268	1.970325	0.9586355

	R.GT1	R.LT1	CumDiff.100	LTV.0
Min:	0.0000000	0.0000000	0.000000e+000	88.2820000
1st Qu.:	0.0000000	0.0000000	0.000000e+000	91.0647750
Mean:	0.7490312	0.3083513	5.136362e-002	92.4614183
Median:	1.0793007	0.0000000	1.407696e-002	93.0641000
3rd Qu.:	1.2135222	0.7778329	6.982950e-002	95.0962000
Max:	2.2294211	0.9999968	1.193816e+000	95.7567000
Total N:	22334.0000000	22334.0000000	2.233400e+004	22334.0000000
NA's :	0.0000000	0.0000000	0.000000e+000	0.0000000
Std Dev.:	0.5977476	0.4044662	8.482571e-002	2.4144945
Skewness:	0.3631583	0.6349351	3.193283e+000	0.3016601

	LTV.AGE3	ANN.HPA	HPA	NEGEQ.RGT102
Min:	0.0000000	9.138878e-001	0.8421812	0.000000e+000
1st Qu.:	38.3900000	1.021813e+000	1.1428555	0.000000e+000
Mean:	53.2902422	1.042850e+000	1.5337676	3.931947e-002
Median:	58.5550000	1.039538e+000	1.3395209	1.445000e-003
3rd Qu.:	73.2975000	1.056543e+000	1.6932205	4.415575e-002
Max:	109.8300000	1.262416e+000	6.8435576	6.857790e-001
Total N:	22334.0000000	2.233400e+004	22334.0000000	2.233400e+004
NA's :	0.0000000	0.000000e+000	0.0000000	0.000000e+000
Std Dev.:	26.0471278	3.995001e-002	0.6101607	8.002602e-002
Skewness:	0.6667702	1.006001e+000	2.5363058	3.440309e+000

	NEGEQ.RLT102	RHP	UER.L2	PAY.INC.AGE4	SR
Min:	0.000000e+000	0.4679000	2.7862000	0.0000000	0.0000000
1st Qu.:	0.000000e+000	0.6268000	5.2711500	6.5423250	0.0000000
Mean:	2.102693e-002	0.9432665	6.3791433	11.0064597	0.7177845
Median:	0.000000e+000	0.8761000	6.2158000	12.2284500	1.0000000
3rd Qu.:	7.966500e-003	1.1950750	7.2542500	16.4458750	1.0000000
Max:	7.309490e-001	1.8687000	12.6827000	33.1443000	1.0000000
Total N:	2.233400e+004	22334.0000000	22334.0000000	22334.0000000	22334.0000000
NA's :	0.000000e+000	0.0000000	0.0000000	0.0000000	0.0000000
Std Dev.:	5.923809e-002	0.2971806	1.5355437	6.8080768	0.4500877
Skewness:	5.058180e+000	0.4658802	0.7539903	0.3940495	0.9678293

Conditional Claim Rate Model
Fixed Rate 15-Year Loans, High LTV Category,
Across all census divisions, relative house price range categories and LTV increments.

```
Call: glm(formula = CCR.10K.Adj ~ AGE + AGE.SQR + INT.RT + R.GT1 + R.LT1 +
       CumDiff.100 + LTV.0 + LTV.AGE3.R + ANN.HPA + HPA +
       NEGEQ.RGT102.R + NEGEQ.RLT102.R + RHP + UER.L2 + PAY.INC.AGE4 +
       SR, family = poisson(link = log), data = Rev.FX15.LTVH.keep2001,
       na.action = na.exclude, control = list(epsilon = 0.0001, maxit
        = 50, trace = F))
Deviance Residuals:
       Min        1Q     Median       3Q      Max
 -20.87858 -4.119488 -0.7156746 2.253996 16.69401

Coefficients:
                      Value   Std. Error     t value
   (Intercept)  3.772428214 0.4121152913   9.1538176
           AGE  0.311720635 0.0130384595  23.9077810
       AGE.SQR -0.025153735 0.0009444838 -26.6322568
        INT.RT  0.359198141 0.0057574565  62.3883373
         R.GT1 -0.824202802 0.0651935771 -12.6423927
         R.LT1 -0.737119535 0.0760099781  -9.6976680
   CumDiff.100  3.718839136 0.2198355312  16.9164608
         LTV.0 -0.069720566 0.0012851842 -54.2494721
    LTV.AGE3.R  0.015198487 0.0002665276  57.0240620
       ANN.HPA  4.624550114 0.3904936813  11.8428296
           HPA -1.176739465 0.1316415181  -8.9389691
NEGEQ.RGT102.R  1.611759995 0.1501930703  10.7312541
NEGEQ.RLT102.R  0.638516467 0.1563109582   4.0849117
           RHP -0.797869728 0.0190927270 -41.7891970
        UER.L2  0.006470293 0.0074801279   0.8649976
  PAY.INC.AGE4  0.023517769 0.0008982750  26.1810346
            SR -0.087473301 0.0181215682  -4.8270271

(Dispersion Parameter for Poisson family taken to be 1 )

    Null Deviance: 65408.29 on 844 degrees of freedom

Residual Deviance: 19682.77 on 828 degrees of freedom

Number of Fisher Scoring Iterations: 4

1 – RD/ND = 0.6991
```

Analysis of Deviance Table for the Conditional Claim Rate Model and the Predictor Variables of the Fixed Rate 15-Year Loans, High LTV Category Model.

Poisson model

Response: CCR.10K.Adj

Terms added sequentially (first to last)

	Df	Deviance	Resid. Df	Resid. Dev
NULL			844	65408.29
AGE	1	199.78	843	65208.51
AGE.SQR	1	9072.90	842	56135.61
INT.RT	1	26626.59	841	29509.03
R.GT1	1	0.25	840	29508.78
R.LT1	1	9.12	839	29499.66
CumDiff.100	1	403.53	838	29096.13
LTV.0	1	2546.01	837	26550.12
LTV.AGE3.R	1	4062.44	836	22487.68
ANN.HPA	1	64.52	835	22423.17
HPA	1	120.42	834	22302.75
NEGEQ.RGT102.R	1	277.43	833	22025.31
NEGEQ.RLT102.R	1	9.34	832	22015.97
RHP	1	1636.86	831	20379.12
UER.L2	1	10.02	830	20369.10
PAY.INC.AGE4	1	663.19	829	19705.91
SR	1	23.14	828	19682.77

Summary Statistics for the Conditional Claim Rate Model and the Predictor Variables of the Fixed Rate 15-Year Loans, High LTV Category Model.

*** Summary Statistics for data in: Rev.FX15.LTVH.keep2001 ***

	CCR.10K.Adj	AGE	AGE.SQR	INT.RT	R.GT1
Min:	0.000000	2.0000000	4.000000	6.7122000	0.0000000
1st Qu.:	16.528926	3.0000000	9.000000	7.6265000	1.0361179
Mean:	70.010594	5.7325444	42.539645	8.9620301	0.9967569
Median:	44.585987	5.0000000	25.000000	8.9893000	1.1361531
3rd Qu.:	96.899225	8.0000000	64.000000	9.8929000	1.2505578
Max:	652.173913	15.0000000	225.000000	11.9360000	1.6882407
Total N:	845.000000	845.0000000	845.000000	845.0000000	845.0000000
NA's :	0.000000	0.0000000	0.000000	0.0000000	0.0000000
Std Dev.:	81.847139	3.1127233	44.603943	1.3753413	0.4635547
Skewness:	2.550888	0.7793729	1.687661	0.2076106	1.4868745

	R.LT1	CumDiff.100	LTV.0	LTV.AGE3.R
Min:	0.0000000	0.000000000	96.763200	0.0000000
1st Qu.:	0.0000000	0.007995107	97.096100	36.2856597
Mean:	0.1560293	0.053082382	100.792895	52.5981869
Median:	0.0000000	0.025127000	99.009000	60.4264822
3rd Qu.:	0.0000000	0.075389451	103.565500	75.0970844
Max:	0.9994114	0.385237109	114.141500	96.2952541
Total N:	845.0000000	845.000000000	845.000000	845.0000000
NA's :	0.0000000	0.000000000	0.000000	0.0000000
Std Dev.:	0.3492278	0.065619719	5.113678	28.6256231
Skewness:	1.7987876	1.817694058	1.305682	0.7404749

	ANN.HPA	HPA	NEGEQ.RGT102.R	NEGEQ.RLT102.R
Min:	0.98653362	1.0064570	0.000000e+000	0.00000000
1st Qu.:	1.02703784	1.0937335	8.472618e-007	0.00000000
Mean:	1.03642413	1.1954031	4.416371e-002	0.02645613
Median:	1.03475810	1.1666039	8.884505e-003	0.00000000
3rd Qu.:	1.04401518	1.2635604	6.541575e-002	0.00000000
Max:	1.10533993	1.7018102	4.013359e-001	0.50334879
Total N:	845.00000000	845.0000000	8.450000e+002	845.00000000
NA's :	0.00000000	0.0000000	0.000000e+000	0.00000000
Std Dev.:	0.01412823	0.1302536	7.095066e-002	0.07039530
Skewness:	0.52436708	1.0701008	2.403991e+000	3.25418910

	RHP	UER.L2	PAY.INC.AGE4	SR
Min:	0.4391000	4.0909000	0.0000000	0.0000000
1st Qu.:	0.5289000	5.1831000	0.0000000	1.0000000
Mean:	0.7607954	5.9130007	10.8386680	0.9360947
Median:	0.8370000	5.7919000	14.2518000	1.0000000
3rd Qu.:	0.8606000	6.7008000	16.3200000	1.0000000
Max:	1.2625000	9.5414000	21.3883000	1.0000000
Total N:	845.0000000	845.0000000	845.0000000	845.0000000
NA's :	0.0000000	0.0000000	0.0000000	0.0000000
Std Dev.:	0.2644529	1.0175510	7.2995858	0.2447291
Skewness:	0.5863961	0.5142947	0.6886106	3.5723530

Conditional Claim Rate Model
Fixed Rate 15-Year Loans, Low LTV Category,
Across all census divisions, relative house price range categories and LTV increments.

```
Call: glm(formula = CCR.10K.Adj ~ AGE + AGE.SQR + INT.RT + R.GT1 + R.LT1 +
      CumDiff.100 + LTV.0 + LTV.AGE3.R + ANN.HPA + HPA +
      NEGEQ.RGT102.R + NEGEQ.RLT102.R + RHP + UER.L2 + PAY.INC.AGE4 +
      SR, family = poisson(link = log), data =
      Rev.FX15.LTVL.keep2001.200, na.action = na.exclude, control =
      list(epsilon = 0.0001, maxit = 50, trace = F))
Deviance Residuals:
       Min        1Q    Median       3Q      Max
 -13.30158 -3.326084 -1.432723 1.565023 17.32052

Coefficients:
                       Value  Std. Error      t value
   (Intercept)  -9.907804190 0.541166888 -18.30822323
           AGE   0.463178180 0.018186085  25.46882246
       AGE.SQR  -0.025797432 0.001373676 -18.77985200
        INT.RT   0.381451510 0.010122558  37.68331225
         R.GT1   0.005941115 0.112369772   0.05287112
         R.LT1  -0.059958674 0.132643274  -0.45202951
   CumDiff.100   2.969529206 0.356753627   8.32375337
         LTV.0   0.050584125 0.001152215  43.90165481
    LTV.AGE3.R   0.013836282 0.000714511  19.36468619
       ANN.HPA   9.079880868 0.496195378  18.29900331
           HPA  -5.826990570 0.123762661 -47.08197551
NEGEQ.RGT102.R  11.375972483 1.326674063   8.57480583
NEGEQ.RLT102.R   5.138875647 3.262263138   1.57524866
           RHP  -0.404112528 0.023120834 -17.47828514
        UER.L2   0.100598787 0.010603525   9.48729696
  PAY.INC.AGE4   0.033434967 0.001711404  19.53656882
            SR   0.404079223 0.031560644  12.80326295

(Dispersion Parameter for Poisson family taken to be 1 )

    Null Deviance: 45439.21 on 660 degrees of freedom

Residual Deviance: 11549.96 on 644 degrees of freedom

Number of Fisher Scoring Iterations: 5

1 – RD/ND = 0.7458
```

Analysis of Deviance Table for the Conditional Claim Rate Model and the Predictor Variables of the Fixed Rate 15-Year Loans, Low LTV Category Model.

Poisson model

Response: CCR.10K.Adj

Terms added sequentially (first to last)

	Df	Deviance	Resid. Df	Resid. Dev
NULL			660	45439.21
AGE	1	1391.757	659	44047.45
AGE.SQR	1	8993.563	658	35053.89
INT.RT	1	7299.149	657	27754.74
R.GT1	1	199.576	656	27555.16
R.LT1	1	54.110	655	27501.05
CumDiff.100	1	16.494	654	27484.56
LTV.0	1	7690.964	653	19793.60
LTV.AGE3.R	1	2217.677	652	17575.92
ANN.HPA	1	88.016	651	17487.90
HPA	1	4618.437	650	12869.47
NEGEQ.RGT102.R	1	522.996	649	12346.47
NEGEQ.RLT102.R	1	27.606	648	12318.86
RHP	1	249.273	647	12069.59
UER.L2	1	9.959	646	12059.63
PAY.INC.AGE4	1	341.971	645	11717.66
SR	1	167.704	644	11549.96

Summary Statistics for the Conditional Claim Rate Model and the Predictor Variables of the Fixed Rate 15-Year Loans, Low LTV Category Model.

*** Summary Statistics for data in: Rev.FX15.LTVL.keep2001.200 ***

	CCR.10K.Adj	AGE	AGE.SQR	INT.RT	R.GT1
Min:	0.000000	2.0000000	4.000000	6.89750000	0.0000000
1st Qu.:	0.000000	4.0000000	16.000000	8.92020000	1.0840221
Mean:	37.204649	6.9652042	62.816944	9.61570333	1.0755621
Median:	17.204301	6.0000000	36.000000	9.43790000	1.1984650
3rd Qu.:	43.290043	10.0000000	100.000000	10.95690000	1.3153767
Max:	574.712644	15.0000000	225.000000	12.09130000	1.7558746
Total N:	661.000000	661.0000000	661.000000	661.00000000	661.0000000
NA's :	0.000000	0.0000000	0.000000	0.00000000	0.0000000
Std Dev.:	65.641085	3.7847781	60.853486	1.33361679	0.4533654
Skewness:	4.281407	0.4601118	1.113392	0.00865502	1.6562544

	R.LT1	CumDiff.100	LTV.0	LTV.AGE3.R	ANN.HPA
Min:	0.0000000	0.00000000	57.858200	0.0000000	0.97241521
1st Qu.:	0.0000000	0.01080733	65.561200	17.8971451	1.02353997
Mean:	0.1300758	0.08007198	70.944310	34.4256592	1.03429710
Median:	0.0000000	0.05223664	68.113700	37.4800379	1.03383186
3rd Qu.:	0.0000000	0.12119611	81.578700	50.8436377	1.04480273
Max:	0.9999769	0.46589144	82.171800	77.2985849	1.08278866
Total N:	661.0000000	661.00000000	661.000000	661.0000000	661.00000000
NA's :	0.0000000	0.00000000	0.000000	0.0000000	0.00000000
Std Dev.:	0.3261745	0.08786901	7.372586	20.8006475	0.01646770
Skewness:	2.1180019	1.61160583	0.561824	0.2514478	0.01050894

	HPA	NEGEQ.RGT102.R	NEGEQ.RLT102.R	RHP
Min:	0.9309930	0.000000e+000	0.000000e+000	0.5210000
1st Qu.:	1.1047565	0.000000e+000	0.000000e+000	0.5916000
Mean:	1.2370312	2.548450e-003	9.240054e-004	0.9467643
Median:	1.2048688	2.021849e-004	0.000000e+000	0.8646000
3rd Qu.:	1.3354732	2.550411e-003	0.000000e+000	1.3554000
Max:	1.7450042	3.393662e-002	2.190528e-002	1.6327000
Total N:	661.0000000	6.610000e+002	6.610000e+002	661.0000000
NA's :	0.0000000	0.000000e+000	0.000000e+000	0.0000000
Std Dev.:	0.1634734	5.136385e-003	3.058493e-003	0.3611768
Skewness:	0.7805357	2.954941e+000	4.029011e+000	0.4970809

	UER.L2	PAY.INC.AGE4	SR
Min:	4.0884000	0.000000	0.0000000
1st Qu.:	5.3876000	10.694900	1.0000000
Mean:	6.0341200	11.627610	0.9092284
Median:	5.8949000	14.092000	1.0000000
3rd Qu.:	6.7834000	16.258800	1.0000000
Max:	9.6861000	20.821400	1.0000000
Total N:	661.0000000	661.000000	661.0000000
NA's :	0.0000000	0.000000	0.0000000
Std Dev.:	1.0417586	6.692087	0.2875015
Skewness:	0.7185162	0.952051	2.8554311

Conditional Claim Rate Model
Fixed Rate 15-Year Loans, Mid & Investor LTV Categories,
Across all census divisions, relative house price range categories and LTV increments.

```
Call: glm(formula = CCR.10K.Adj ~ AGE + AGE.SQR + INT.RT + R.GT1 + R.LT1 +
       CumDiff.100 + LTV.0 + LTV.AGE3.R + ANN.HPA + HPA +
       NEGEQ.RGT102.R + NEGEQ.RLT102.R + RHP + UER.L2 + PAY.INC.AGE4 +
       SR, family = poisson(link = log), data =
       Rev.FX15.LTVM.LTVI.keep2001, na.action = na.exclude, control =
       list(epsilon = 0.0001, maxit = 50, trace = F))
Deviance Residuals:
       Min        1Q    Median        3Q       Max
 -15.75432 -4.65447 -1.22879 2.405578 21.08947

Coefficients:
                      Value   Std. Error    t value
   (Intercept) -4.282257647 0.2464204939 -17.377847
           AGE  0.357076335 0.0081243037  43.951623
       AGE.SQR -0.025451704 0.0005934609 -42.886906
        INT.RT  0.264559157 0.0045576874  58.046797
         R.GT1 -0.353684459 0.0481385517  -7.347219
         R.LT1 -0.577877891 0.0562560433 -10.272281
   CumDiff.100  3.654019015 0.1559606791  23.429104
         LTV.0  0.007028541 0.0007147536   9.833516
    LTV.AGE3.R  0.014419082 0.0002379757  60.590570
       ANN.HPA  4.672234363 0.2191372337  21.321043
           HPA -1.362478120 0.0615822664 -22.124521
NEGEQ.RGT102.R  3.944695318 0.1403105154  28.114039
NEGEQ.RLT102.R  3.696616272 0.2127567398  17.374849
           RHP -0.541860109 0.0110681467 -48.956716
        UER.L2  0.087445718 0.0050034272  17.477164
  PAY.INC.AGE4  0.027183349 0.0006727920  40.403792
            SR  0.086865591 0.0132945455   6.533927

(Dispersion Parameter for Poisson family taken to be 1 )

    Null Deviance: 110485.7 on 1418 degrees of freedom

Residual Deviance: 44939.03 on 1402 degrees of freedom

Number of Fisher Scoring Iterations: 5

1 – RD/ND = 0.5933
```

Analysis of Deviance Table for the Conditional Claim Rate Model and the Predictor Variables of the Fixed Rate 15-Year Loans, Mid & Investor LTV Categories Model.

Poisson model

Response: CCR.10K.Adj

Terms added sequentially (first to last)

	Df	Deviance	Resid. Df	Resid. Dev
NULL			1418	110485.7
AGE	1	1953.62	1417	108532.1
AGE.SQR	1	26635.99	1416	81896.1
INT.RT	1	14015.05	1415	67881.1
R.GT1	1	828.51	1414	67052.6
R.LT1	1	2.29	1413	67050.3
CumDiff.100	1	783.43	1412	66266.9
LTV.0	1	2829.10	1411	63437.8
LTV.AGE3.R	1	8586.51	1410	54851.2
ANN.HPA	1	16.21	1409	54835.0
HPA	1	4115.21	1408	50719.8
NEGEQ.RGT102.R	1	1303.59	1407	49416.2
NEGEQ.RLT102.R	1	349.82	1406	49066.4
RHP	1	2204.85	1405	46861.6
UER.L2	1	233.59	1404	46628.0
PAY.INC.AGE4	1	1646.10	1403	44981.9
SR	1	42.86	1402	44939.0

Summary Statistics for the Conditional Claim Rate Model and the Predictor Variables of the Fixed Rate 15-Year Loans, Mid & Investor LTV Categories Model.

*** Summary Statistics for data in: Rev.FX15.LTVM.LTVI.keep2001 ***

	CCR.10K.Adj	AGE	AGE.SQR	INT.RT
Min:	0.000000	2.0000000	4.000000	6.9281000
1st Qu.:	23.433317	3.0000000	9.000000	9.0323500
Mean:	79.826950	6.2776603	51.661734	9.7626214
Median:	57.803468	6.0000000	36.000000	9.6301000
3rd Qu.:	112.888153	9.0000000	81.000000	10.4596000
Max:	792.682927	15.0000000	225.000000	12.2705000
Total N:	1419.000000	1419.0000000	1419.000000	1419.0000000
NA's :	0.000000	0.0000000	0.000000	0.0000000
Std Dev.:	83.666112	3.5016218	54.105012	1.0547201
Skewness:	2.214084	0.7036527	1.460592	0.2217093

	R.GT1	R.LT1	CumDiff.100	LTV.0
Min:	0.0000000	0.0000000	0.000000e+000	76.9889000
1st Qu.:	1.0757648	0.0000000	9.203062e-003	86.1734000
Mean:	1.0585374	0.1220123	6.032928e-002	89.9574111
Median:	1.1804055	0.0000000	4.078364e-002	91.1203000
3rd Qu.:	1.2805222	0.0000000	9.012278e-002	95.1130000
Max:	1.7582570	0.9998742	4.448491e-001	102.4375000
Total N:	1419.0000000	1419.0000000	1.419000e+003	1419.0000000
NA's :	0.0000000	0.0000000	0.000000e+000	0.0000000
Std Dev.:	0.4259935	0.3166086	6.444455e-002	5.1470776
Skewness:	1.8464849	2.2180260	1.606881e+000	0.5908461

	LTV.AGE3.R	ANN.HPA	HPA	NEGEQ.RGT102.R
Min:	0.0000000	0.97927911	0.9893725	0.000000e+000
1st Qu.:	28.0228983	1.01946767	1.0883156	4.302947e-007
Mean:	46.3364690	1.03095962	1.2060842	1.753205e-002
Median:	53.5968367	1.02997163	1.1739260	5.192494e-003
3rd Qu.:	67.3968879	1.04019799	1.2908304	2.383802e-002
Max:	88.7705558	1.11422076	1.7022708	1.878691e-001
Total N:	1419.0000000	1419.00000000	1419.0000000	1.419000e+003
NA's :	0.0000000	0.00000000	0.0000000	0.000000e+000
Std Dev.:	26.0413606	0.01690431	0.1457255	2.736028e-002
Skewness:	0.6083014	0.62283517	0.9703024	2.368426e+000

	NEGEQ.RLT102.R	RHP	UER.L2	PAY.INC.AGE4	SR
Min:	0.000000e+000	0.4661000	3.9934000	0.0000000	0.0000000
1st Qu.:	0.000000e+000	0.5715000	5.5058500	0.0000000	1.0000000
Mean:	8.633773e-003	0.8658599	6.2656686	11.4031094	0.8801973
Median:	0.000000e+000	0.8604000	6.1496000	14.4585000	1.0000000
3rd Qu.:	0.000000e+000	1.2048500	6.9182000	16.7868500	1.0000000
Max:	2.128779e-001	1.5990000	10.1283000	21.6652000	1.0000000
Total N:	1.419000e+003	1419.0000000	1419.0000000	1419.0000000	1419.0000000
NA's :	0.000000e+000	0.0000000	0.0000000	0.0000000	0.0000000
Std Dev.:	2.510802e-002	0.3075050	0.9940929	7.2212287	0.3248451
Skewness:	3.754504e+000	0.4954581	0.7710379	0.7630465	2.3440951

Conditional Claim Rate Model
Adjustable Rate Loans, All LTV Categories,
Across all census divisions, relative house price range categories and LTV increments.

```
Call: glm(formula = CCR.10K.Adj ~ AGE + AGE.2 + AGE.4 + INT.RT.t + R.GT1 +
       R.LT1 + LTV.0 + LTV.AGE3.t + ANN.HPA + NEGEQ.AGE6 + RHP +
       UER.L2 + PAY.INC.AGE4.t + SR, family = poisson(link = log),
       data = ARM, na.action = na.exclude, control = list(epsilon =
       0.0001, maxit = 50, trace = F))
Deviance Residuals:
       Min        1Q     Median       3Q      Max
 -23.52266 -5.045277 -0.7987713 3.178828 31.54394

Coefficients:
                      Value   Std. Error    t value
   (Intercept) -0.519046517 0.1432356227  -3.623725
           AGE -0.200370332 0.0028871316 -69.401177
         AGE.2 -3.373959638 0.0725117910 -46.529807
         AGE.4 -0.414631016 0.0065897582 -62.920520
      INT.RT.t  0.037871375 0.0022582503  16.770229
         R.GT1 -0.855010682 0.0238726190 -35.815538
         R.LT1 -1.043290650 0.0274176291 -38.051819
         LTV.0  0.053230585 0.0007006899  75.968817
    LTV.AGE3.t -0.018097854 0.0008142116 -22.227459
       ANN.HPA  4.401895558 0.1174524264  37.478115
    NEGEQ.AGE6  0.616355773 0.0447831617  13.763114
           RHP  0.002119191 0.0075441003   0.280907
        UER.L2 -0.008459160 0.0038137014  -2.218097
PAY.INC.AGE4.t  0.020710441 0.0002860566  72.399792
            SR -0.880776632 0.0394783717 -22.310359

(Dispersion Parameter for Poisson family taken to be 1 )

    Null Deviance: 177777.6 on 1876 degrees of freedom

Residual Deviance: 74422.07 on 1862 degrees of freedom

Number of Fisher Scoring Iterations: 4

1 – RD/ND = 0.5814
```

Analysis of Deviance Table for the Conditional Claim Rate Model and the Predictor Variables of the Adjustable Rate Loans, All LTV Categories Model.

Poisson model

Response: CCR.10K.Adj

Terms added sequentially (first to last)

	Df	Deviance	Resid. Df	Resid. Dev
NULL			1876	177777.6
AGE	1	3027.34	1875	174750.3
AGE.2	1	54310.55	1874	120439.7
AGE.4	1	9750.52	1873	110689.2
INT.RT.t	1	53.91	1872	110635.3
R.GT1	1	3188.04	1871	107447.3
R.LT1	1	2616.47	1870	104830.8
LTV.0	1	19156.85	1869	85673.9
LTV.AGE3.t	1	2523.58	1868	83150.4
ANN.HPA	1	2847.24	1867	80303.1
NEGEQ.AGE6	1	72.03	1866	80231.1
RHP	1	2.57	1865	80228.5
UER.L2	1	136.01	1864	80092.5
PAY.INC.AGE4.t	1	5276.72	1863	74815.8
SR	1	393.73	1862	74422.1

Summary Statistics for the Conditional Claim Rate Model and the Predictor Variables of the Adjustable Rate Loans, All LTV Categories Model.

*** Summary Statistics for data in: ARM ***

	CCR.10K.Adj	AGE	AGE.2	AGE.4
Min:	0.000000	2.0000000	0.0000000	0.00000000
1st Qu.:	47.318612	3.0000000	0.0000000	0.00000000
Mean:	137.398446	5.2163026	0.1880661	0.49387320
Median:	114.364928	5.0000000	0.0000000	0.00000000
3rd Qu.:	202.839757	7.0000000	0.0000000	1.00000000
Max:	910.509886	15.0000000	1.0000000	1.00000000
Total N:	1877.000000	1877.0000000	1877.0000000	1877.00000000
NA's :	0.000000	0.0000000	0.0000000	0.00000000
Std Dev.:	114.565827	2.8809148	0.3908690	0.50009570
Skewness:	1.371889	0.9698009	1.5978071	0.02452864

	INT.RT.t	R.GT1	R.LT1	LTV.0
Min:	4.7448000	0.0000000	0.0000000	69.6973000
1st Qu.:	6.1984333	1.0443848	0.0000000	91.1156000
Mean:	6.9597996	0.9633327	0.1820176	93.7483948
Median:	6.8024000	1.1371060	0.0000000	95.2585000
3rd Qu.:	7.5810000	1.2382910	0.0000000	97.1815000
Max:	10.4960667	1.4807298	0.9996848	112.1077000
Total N:	1877.0000000	1877.0000000	1877.0000000	1877.0000000
NA's :	0.0000000	0.0000000	0.0000000	0.0000000
Std Dev.:	1.0822064	0.4836604	0.3718074	7.0467023
Skewness:	0.8667417	1.3750653	1.5617290	0.9201257

	LTV.AGE3.t	ANN.HPA	NEGEQ.AGE6	RHP
Min:	0.000000	0.99207468	0.00000000	0.5297000
1st Qu.:	58.335219	1.02311311	0.00000000	0.6267000
Mean:	60.426896	1.03746562	0.02756921	0.9635318
Median:	72.137718	1.03549048	0.00000000	0.8783000
3rd Qu.:	80.334375	1.04939380	0.04071800	1.2310000
Max:	104.645263	1.10947455	0.35371000	1.8982000
Total N:	1877.000000	1877.00000000	1877.00000000	1877.0000000
NA's :	0.000000	0.00000000	0.00000000	0.0000000
Std Dev.:	30.677532	0.02112196	0.04820306	0.2874507
Skewness:	1.237963	0.65492057	2.15394164	0.1675173

	UER.L2	PAY.INC.AGE4.t	SR
Min:	3.8541000	0.00000000	0.00000000
1st Qu.:	5.0249000	0.00000000	1.00000000
Mean:	5.6878991	11.87006371	0.99360682
Median:	5.6127000	13.18501661	1.00000000
3rd Qu.:	6.3980000	19.69047489	1.00000000
Max:	7.9588000	32.13885408	1.00000000
Total N:	1877.0000000	1877.00000000	1877.00000000
NA's :	0.0000000	0.00000000	0.00000000
Std Dev.:	0.9016813	9.67587487	0.07972261
Skewness:	0.1587578	0.05838908	12.39631660

Conditional Claim Rate Model
Streamline Refinance Fixed Rate 30-Year Loans, All LTV Categories, Across all census divisions, relative house price range categories and LTV increments.

```
Call: glm(formula = CCR.10K.Adj ~ AGE + AGE.SQR + INT.RT + R.GT1 + R.LT1 +
       CumDiff.100 + LTV.0 + LTV.AGE3 + ANN.HPA + HPA + NEGEQ.RGT102 +
       NEGEQ.RLT102 + RHP + UER.L2 + PAY.INC.AGE4 + SR + REFI, family
        = poisson(link = log), data =
       SRFX30.plus.FX30.LTVH.60....keep.2001, na.action = na.exclude,
       control = list(epsilon = 0.0001, maxit = 50, trace = F))
Deviance Residuals:
       Min        1Q    Median       3Q      Max
 -53.38927 -6.068296 -1.990071 3.082055 57.04233

Coefficients:
                    Value    Std. Error     t value
 (Intercept)  2.096809656 0.02757185604   76.048912
         AGE  0.064099451 0.00078676491   81.472179
     AGE.SQR -0.003008115 0.00003932758  -76.488667
      INT.RT  0.235053131 0.00056411485  416.676018
       R.GT1  0.177147871 0.00685111610   25.856790
       R.LT1  0.132659244 0.00838891234   15.813641
 CumDiff.100 -0.099593454 0.01474492539   -6.754422
       LTV.0 -0.012896588 0.00016233728  -79.443167
    LTV.AGE3  0.010328303 0.00003721217  277.551773
     ANN.HPA  1.426865701 0.02138690216   66.716801
         HPA -0.933859602 0.00445560779 -209.591967
NEGEQ.RGT102  0.919337254 0.00652907600  140.806640
NEGEQ.RLT102  0.970069274 0.00813516687  119.243931
         RHP -0.367726626 0.00275749125 -133.355501
      UER.L2  0.049757390 0.00053905358   92.305091
PAY.INC.AGE4  0.022038068 0.00012110004  181.982337
          SR  0.173139862 0.00246423043   70.261230
        REFI -0.474939268 0.00356648576 -133.167297

(Dispersion Parameter for Poisson family taken to be 1 )

    Null Deviance: 3001940 on 17032 degrees of freedom

Residual Deviance: 989152.1 on 17015 degrees of freedom

Number of Fisher Scoring Iterations: 5

1 – RD/ND = 0.6705
```

Analysis of Deviance Table for the Conditional Claim Rate Model and the Predictor Variables of the Streamline Refinance Fixed Rate 30-Year Loans, All LTV Categories Model.

Poisson model

Response: CCR.10K.Adj

Terms added sequentially (first to last)

	Df	Deviance	Resid. Df	Resid. Dev
NULL			17032	3001940
AGE	1	264339.9	17031	2737600
AGE.SQR	1	271972.5	17030	2465628
INT.RT	1	724519.7	17029	1741108
R.GT1	1	76280.5	17028	1664827
R.LT1	1	13781.7	17027	1651046
CumDiff.100	1	7560.1	17026	1643486
LTV.0	1	15668.9	17025	1627817
LTV.AGE3	1	392186.9	17024	1235630
ANN.HPA	1	8620.1	17023	1227010
HPA	1	125093.9	17022	1101916
NEGEQ.RGT102	1	13247.2	17021	1088669
NEGEQ.RLT102	1	21473.4	17020	1067195
RHP	1	14216.2	17019	1052979
UER.L2	1	6186.7	17018	1046792
PAY.INC.AGE4	1	33781.4	17017	1013011
SR	1	4154.3	17016	1008857
REFI	1	19704.6	17015	989152

Summary Statistics for the Conditional Claim Rate Model and the Predictor Variables of the Streamline Refinance Fixed Rate 30-Year Loans, All LTV Categories Model.

*** Summary Statistics for data in: SRFX30.plus.FX30.LTVH.60....keep.2001 ***

	CCR.10K.Adj	AGE	AGE.SQR	INT.RT
Min:	0.000000	2.0000000	4.000000	6.893200
1st Qu.:	23.584906	4.0000000	16.000000	8.279000
Mean:	141.560640	8.6646510	109.585687	9.347375
Median:	85.870414	7.0000000	49.000000	8.879000
3rd Qu.:	194.174757	12.0000000	144.000000	9.981000
Max:	2129.032258	27.0000000	729.000000	15.791900
Total N:	17033.000000	17033.0000000	17033.000000	17033.000000
NA's :	0.000000	0.0000000	0.000000	0.000000
Std Dev.:	182.119255	5.8746520	140.109572	1.502810
Skewness:	3.177224	0.9595766	1.888852	1.190782

	R.GT1	R.LT1	CumDiff.100	LTV.0
Min:	0.0000000	0.0000000	0.000000e+000	57.153700
1st Qu.:	0.0000000	0.0000000	0.000000e+000	96.952600
Mean:	0.7466444	0.3056776	4.702872e-002	98.592842
Median:	1.0689431	0.0000000	1.359058e-002	98.564900
3rd Qu.:	1.1926873	0.7873719	5.994633e-002	99.212800
Max:	2.0672538	0.9999568	8.868652e-001	116.944200
Total N:	17033.0000000	17033.0000000	1.703300e+004	17033.000000
NA's :	0.0000000	0.0000000	0.000000e+000	0.000000
Std Dev.:	0.5857422	0.4071211	7.980564e-002	4.863154
Skewness:	0.3995336	0.6610754	3.227648e+000	2.012418

	LTV.AGE3	ANN.HPA	HPA	NEGEQ.RGT102
Min:	0.0000000	9.151299e-001	0.8501622	0.000000e+000
1st Qu.:	36.5700000	1.024587e+000	1.1398344	0.000000e+000
Mean:	55.3856661	1.043283e+000	1.5535127	6.757299e-002
Median:	61.4600000	1.040376e+000	1.3339253	9.740000e-004
3rd Qu.:	77.9100000	1.054969e+000	1.7333139	8.681700e-002
Max:	127.5500000	1.261170e+000	6.6620243	8.151540e-001
Total N:	17033.0000000	1.703300e+004	17033.0000000	1.703300e+004
NA's :	0.0000000	0.000000e+000	0.0000000	0.000000e+000
Std Dev.:	28.7314859	3.630098e-002	0.6406279	1.214622e-001
Skewness:	0.5533804	1.179633e+000	2.4973775	2.417868e+000

	NEGEQ.RLT102	RHP	UER.L2	PAY.INC.AGE4
Min:	0.000000e+000	0.3851000	2.8424000	0.0000000
1st Qu.:	0.000000e+000	0.5781000	5.1225000	5.3227000
Mean:	4.544992e-002	0.8155784	6.2313827	10.3620009
Median:	0.000000e+000	0.8422000	6.0162000	11.1922000
3rd Qu.:	1.765100e-002	0.8807000	7.0940000	16.1072000
Max:	9.357500e-001	1.6402000	12.8828000	30.9163000
Total N:	1.703300e+004	17033.0000000	17033.0000000	17033.0000000
NA's :	0.000000e+000	0.0000000	0.0000000	0.0000000
Std Dev.:	1.129684e-001	0.2579533	1.5471620	6.8792984
Skewness:	3.439945e+000	0.5669447	0.8357581	0.2060387

	SR	REFI
Min:	0.0000000	0.000000e+000
1st Qu.:	1.0000000	0.000000e+000
Mean:	0.7663359	7.415018e-002
Median:	1.0000000	0.000000e+000
3rd Qu.:	1.0000000	0.000000e+000
Max:	1.0000000	1.000000e+000
Total N:	17033.0000000	1.703300e+004
NA's :	0.0000000	0.000000e+000
Std Dev.:	0.4231733	2.620228e-001
Skewness:	1.2589035	3.250861e+000

Conditional Claim Rate Model
Streamline Refinance Fixed Rate 15-Year Loans, All LTV Categories, Across all census divisions, relative house price range categories and LTV increments.

```
Call: glm(formula = CCR.10K.Adj ~ AGE + AGE.SQR + INT.RT + R.GT1 + R.LT1 +
       CumDiff.100 + LTV.0 + LTV.AGE3.R + ANN.HPA + HPA +
       NEGEQ.RGT102.R + NEGEQ.RLT102.R + RHP + UER.L2 + PAY.INC.AGE4 +
       SR + REFI, family = poisson(link = log), data =
       SRFX15.plus.FX15.LTVH...keep.2001, na.action = na.exclude,
       control = list(epsilon = 0.0001, maxit = 50, trace = F))
Deviance Residuals:
       Min        1Q    Median       3Q     Max
 -22.20594 -4.390298 -1.503514 2.059558 21.7508

Coefficients:
                     Value   Std. Error    t value
   (Intercept) -1.37849871 0.3737663982  -3.688129
           AGE  0.33364065 0.0123544189  27.005774
       AGE.SQR -0.02737773 0.0008930963 -30.654844
        INT.RT  0.37006249 0.0054774201  67.561458
         R.GT1 -0.59337729 0.0608491669  -9.751609
         R.LT1 -0.46910066 0.0702240272  -6.680059
   CumDiff.100  2.65730911 0.2037677373  13.040873
         LTV.0 -0.03517664 0.0008504716 -41.361328
    LTV.AGE3.R  0.01446316 0.0002527301  57.227685
       ANN.HPA  4.94047818 0.3646932568  13.546941
           HPA -0.32908978 0.0656627059  -5.011822
NEGEQ.RGT102.R  1.81273010 0.1127919425  16.071450
NEGEQ.RLT102.R  1.02691654 0.1219642587   8.419815
           RHP -0.81752661 0.0177771287 -45.987551
        UER.L2  0.01618398 0.0068716781   2.355171
  PAY.INC.AGE4  0.02814825 0.0008430027  33.390459
            SR -0.15418490 0.0176352319  -8.743004
          REFI -1.16360787 0.0255868083 -45.476867

(Dispersion Parameter for Poisson family taken to be 1 )

    Null Deviance: 109199.9 on 1436 degrees of freedom

Residual Deviance: 34911.33 on 1419 degrees of freedom

Number of Fisher Scoring Iterations: 5

1 – RD/ND = 0.6803
```

Analysis of Deviance Table for the Conditional Claim Rate Model and the Predictor Variables of the Streamline Refinance Fixed Rate 15-Year Loans, All LTV Categories Model.

Poisson model

Response: CCR.10K.Adj

Terms added sequentially (first to last)

	Df	Deviance	Resid. Df	Resid. Dev
NULL			1436	109199.9
AGE	1	364.70	1435	108835.1
AGE.SQR	1	8229.93	1434	100605.2
INT.RT	1	53655.23	1433	46950.0
R.GT1	1	5.77	1432	46944.2
R.LT1	1	28.63	1431	46915.6
CumDiff.100	1	284.60	1430	46631.0
LTV.0	1	0.03	1429	46631.0
LTV.AGE3.R	1	5299.01	1428	41331.9
ANN.HPA	1	889.05	1427	40442.9
HPA	1	181.08	1426	40261.8
NEGEQ.RGT102.R	1	33.10	1425	40228.7
NEGEQ.RLT102.R	1	195.20	1424	40033.5
RHP	1	1969.30	1423	38064.2
UER.L2	1	2.80	1422	38061.4
PAY.INC.AGE4	1	916.07	1421	37145.3
SR	1	77.08	1420	37068.3
REFI	1	2156.92	1419	34911.3

Summary Statistics for the Conditional Claim Rate Model and the Predictor Variables of the Streamline Refinance Fixed Rate 15-Year Loans, All LTV Categories Model.

```
***  Summary Statistics for data in:  SRFX15.plus.FX15.LTVH...keep.2001 ***

           CCR.10K.Adj          AGE      AGE.SQR       INT.RT
     Min:     0.000000    2.0000000     4.000000    6.5418000
  1st Qu.:    0.000000    3.0000000     9.000000    7.2872000
    Mean:    46.800453    5.2943633    35.958246    8.3215118
  Median:    23.885350    5.0000000    25.000000    7.9492000
  3rd Qu.:   62.208398    7.0000000    49.000000    9.3679000
     Max:   652.173913   15.0000000   225.000000   11.9360000
 Total N: 1437.000000 1437.0000000 1437.000000 1437.0000000
    NA's :    0.000000    0.0000000     0.000000    0.0000000
Std Dev.:    70.077559    2.8166443    38.140605    1.3366710
Skewness:     3.142591    0.8837173     1.989625    0.8732308

                 R.GT1        R.LT1   CumDiff.100        LTV.0
     Min:    0.0000000    0.0000000 0.000000e+000    60.890700
  1st Qu.:   1.0060276    0.0000000 4.064667e-003    96.977000
    Mean:    0.8919442    0.2123065 3.707118e-002    97.835405
  Median:    1.0869488    0.0000000 1.500667e-002    98.562700
  3rd Qu.:   1.1882677    0.0000000 4.395466e-002    99.574700
     Max:    1.6882407    0.9994114 3.852371e-001   114.331400
 Total N: 1437.0000000 1437.0000000 1.437000e+003 1437.000000
    NA's :   0.0000000    0.0000000 0.000000e+000     0.000000
Std Dev.:    0.4972323    0.3917666 5.503170e-002     8.747602
Skewness:    1.1051904    1.3095972 2.503081e+000     1.670109

            LTV.AGE3.R      ANN.HPA          HPA NEGEQ.RGT102.R
     Min:    0.0000000   0.98653362    1.0064570  0.000000e+000
  1st Qu.:   30.8902217   1.03325379    1.1188977  0.000000e+000
    Mean:    48.0792749   1.05986723    1.2906021  4.928318e-002
  Median:    54.1069956   1.05058095    1.2076619  8.051259e-003
  3rd Qu.:   70.6248042   1.07888809    1.3689571  7.123526e-002
     Max:    96.2952541   1.17061323    2.5459059  5.501447e-001
 Total N: 1437.0000000 1437.00000000 1437.0000000  1.437000e+003
    NA's :   0.0000000    0.00000000    0.0000000  0.000000e+000
Std Dev.:   27.7854764    0.03427752    0.2563364  8.149225e-002
Skewness:    0.5506013    0.82064985    1.9763375  2.529982e+000

          NEGEQ.RLT102.R          RHP       UER.L2 PAY.INC.AGE4
     Min:     0.00000000    0.4391000    4.0623000    0.0000000
  1st Qu.:    0.00000000    0.5473000    5.0152000    0.0000000
    Mean:     0.03627708    0.8011988    5.7512086   10.7719745
  Median:     0.00000000    0.8467000    5.6300000   14.8203000
  3rd Qu.:    0.02051442    0.8715000    6.4911000   16.8809000
     Max:     0.55253199    1.3906000    9.5414000   21.3883000
 Total N:  1437.00000000 1437.0000000 1437.0000000 1437.0000000
    NA's :    0.00000000    0.0000000    0.0000000    0.0000000
Std Dev.:     0.08224047    0.2700788    0.9695318    7.7767418
Skewness:     2.99528048    0.4471017    0.5079976    0.5702988
```

	SR	REFI
Min:	0.0000000	0.0000000
1st Qu.:	1.0000000	0.0000000
Mean:	0.9624217	0.4119694
Median:	1.0000000	0.0000000
3rd Qu.:	1.0000000	1.0000000
Max:	1.0000000	1.0000000
Total N:	1437.0000000	1437.0000000
NA's :	0.0000000	0.0000000
Std Dev.:	0.1902402	0.4923610
Skewness:	4.8682258	0.3580841

Conditional Claim Rate Model
Streamline Refinance Adjustable Rate Loans, All LTV Categories, Across all census divisions, relative house price range categories and LTV increments.

```
Call: glm(formula = CCR.10K.Adj ~ AGE + AGE.2 + AGE.4 + INT.RT.t + R.GT1 +
       R.LT1 + LTV.0 + LTV.AGE3.t + ANN.HPA + NEGEQ.AGE6 + RHP +
       UER.L2 + PAY.INC.AGE4.t, family = poisson(link = log), data =
       SRARM, na.action = na.exclude, control = list(epsilon = 0.0001,
       maxit = 50, trace = F))
Deviance Residuals:
       Min        1Q     Median       3Q      Max
 -17.75129 -5.453258 -0.3615914 3.826872 19.37612

Coefficients:
                       Value   Std. Error     t value
   (Intercept)  -9.559243808 0.4004645029 -23.8703899
           AGE   0.010311746 0.0091284463   1.1296278
         AGE.2   2.593475666 0.1926480448  13.4622475
         AGE.4  -0.322670263 0.0179349828 -17.9911108
      INT.RT.t  -0.302565667 0.0131164206 -23.0677008
         R.GT1  -1.082501938 0.0843639367 -12.8313351
         R.LT1  -1.098973588 0.0940201289 -11.6887054
         LTV.0  -0.006497967 0.0020862725  -3.1146301
    LTV.AGE3.t   0.046611835 0.0020955372  22.2433825
       ANN.HPA  11.934498280 0.3246993455  36.7555354
    NEGEQ.AGE6  -0.023265992 0.0755223806  -0.3080675
           RHP   0.678808094 0.0230441783  29.4568148
        UER.L2   0.254065788 0.0135674818  18.7260828
PAY.INC.AGE4.t   0.036262174 0.0007089051  51.1523684

(Dispersion Parameter for Poisson family taken to be 1 )

    Null Deviance: 32063.91 on 295 degrees of freedom

Residual Deviance: 12448.58 on 282 degrees of freedom

Number of Fisher Scoring Iterations: 4

1 – RD/ND = 0.6118
```

Analysis of Deviance Table for the Conditional Claim Rate Model and the Predictor Variables of the Streamline Refinance Adjustable Rate Loans, All LTV Categories Model.

```
Poisson model

Response: CCR.10K.Adj

Terms added sequentially (first to last)
               Df Deviance Resid. Df Resid. Dev
          NULL                   295   32063.91
           AGE  1 1862.001       294   30201.91
         AGE.2  1 8765.234       293   21436.68
         AGE.4  1  813.338       292   20623.34
      INT.RT.t  1  876.585       291   19746.75
          R.GT1  1  208.780       290   19537.97
          R.LT1  1  267.943       289   19270.03
          LTV.0  1  393.128       288   18876.90
    LTV.AGE3.t  1  543.050       287   18333.85
       ANN.HPA  1 1706.618       286   16627.23
    NEGEQ.AGE6  1   92.810       285   16534.42
           RHP  1 1198.343       284   15336.08
        UER.L2  1  214.007       283   15122.07
PAY.INC.AGE4.t  1 2673.493       282   12448.58
```

Summary Statistics for the Conditional Claim Rate Model and the Predictor Variables of the Streamline Refinance Adjustable Rate Loans, All LTV Categories Model.

*** Summary Statistics for data in: SRARM ***

	CCR.10K.Adj	AGE	AGE.2	AGE.4	INT.RT.t
Min:	0.000000	2.0000000	0.0000000	0.0000000	5.00440000
1st Qu.:	46.026129	3.0000000	0.0000000	0.0000000	6.37405833
Mean:	144.350168	4.4358108	0.2263514	0.5777027	6.99695079
Median:	114.401081	4.0000000	0.0000000	1.0000000	7.01571667
3rd Qu.:	215.575466	6.0000000	0.0000000	1.0000000	7.63627500
Max:	677.966102	10.0000000	1.0000000	1.0000000	8.64970000
Total N:	296.000000	296.0000000	296.0000000	296.0000000	296.00000000
NA's :	0.000000	0.0000000	0.0000000	0.0000000	0.00000000
Std Dev.:	127.744193	2.1319049	0.4191778	0.4947618	0.84540061
Skewness:	1.342683	0.6472183	1.3145267	0.3162382	0.01162652

	R.GT1	R.LT1	LTV.0	LTV.AGE3.t	ANN.HPA
Min:	0.0000000	0.0000000	70.246600	0.000000	0.99180933
1st Qu.:	1.0475317	0.0000000	99.360650	64.164100	1.02562060
Mean:	1.0120872	0.1730006	100.128525	63.653141	1.04172381
Median:	1.1841796	0.0000000	99.643050	79.280679	1.03890765
3rd Qu.:	1.3240589	0.0000000	102.631475	87.836345	1.05518928
Max:	1.5157895	0.9985325	112.409600	99.882850	1.09724349
Total N:	296.0000000	296.0000000	296.000000	296.000000	296.00000000
NA's :	0.0000000	0.0000000	0.000000	0.000000	0.00000000
Std Dev.:	0.5011665	0.3635956	5.329052	35.446757	0.02426359
Skewness:	1.3688656	1.6408732	2.856404	1.130666	0.36648810

	NEGEQ.AGE6	RHP	UER.L2	PAY.INC.AGE4.t
Min:	0.00000000	0.5810000	3.8031000	0.0000000
1st Qu.:	0.00000000	0.6005500	4.7441000	0.0000000
Mean:	0.04095223	0.8712209	5.5478726	12.2822424
Median:	0.00000000	0.8612000	5.4919500	17.5208291
3rd Qu.:	0.05031875	1.1442500	6.2931000	21.8898733
Max:	0.36902500	1.2412000	7.6249000	28.7448894
Total N:	296.00000000	296.0000000	296.0000000	296.0000000
NA's :	0.00000000	0.0000000	0.0000000	0.0000000
Std Dev.:	0.07858732	0.2307652	0.9397573	10.8094600
Skewness:	2.09799832	0.1380781	0.2869728	0.1530749