

Conditional Prepayment 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 = CPR.10K ~ INT.RT + R.Prime + Yield.Diff + FR30.PDIFF +
FR30.NDIFF +
      Tbond.Vol + NEGEQ.RGT1 + NEGEQ.RLT1 + CumDiff + RHP + ANN.HPA + LTV.0 +
      LTV.AGE3 + PAY.INC.AGE4 + UNEMP.L0 + AGE + AGE.2 + SR, family = poisson(
      link = log), data = F30.LTVH, na.action = na.exclude, control = list(
      epsilon = 1e-005, maxit = 50, trace = F))
```

Deviance Residuals:

Min	1Q	Median	3Q	Max
-63.92859	-8.464127	-1.523972	5.871946	95.1841

Coefficients:

	Value	Std. Error	t value
(Intercept)	4.23715873	0.01680298278	252.16706
INT.RT	-0.21356042	0.00046187270	-462.37940
R.Prime	2.37284440	0.00647800627	366.29239
Yield.Diff	0.08837954	0.00046194069	191.32227
FR30.PDIFF	0.50814379	0.00080774099	629.09249
FR30.NDIFF	0.17727532	0.00056835620	311.90883
Tbond.Vol	0.53277469	0.00168881334	315.47281
NEGEQ.RGT1	-0.52240877	0.00472489253	-110.56522
NEGEQ.RLT1	-1.24994653	0.00638986578	-195.61389
CumDiff	-6.24375233	0.01059895384	-589.09138
RHP	0.47685668	0.00112320504	424.54998
ANN.HPA	0.80642469	0.00867854466	92.92165
LTV.0	0.01752903	0.00009451596	185.46105
LTV.AGE3	-0.01015192	0.00004881668	-207.96013
PAY.INC.AGE4	0.01193578	0.00005847616	204.11367
UNEMP.L0	-0.05491832	0.00056418517	-97.34094
AGE	-0.01165832	0.00019187464	-60.76010
AGE.2	-1.48482234	0.00488734756	-303.80944
SR	-0.25598503	0.00152483440	-167.87727

(Dispersion Parameter for Poisson family taken to be 1)

Null Deviance: 7660632 on 14830 degrees of freedom

Residual Deviance: 2080697 on 14812 degrees of freedom

1 - RD/ND = 0.7284

Number of Fisher Scoring Iterations: 4

Analysis of Deviance Table

Poisson model

Response: CPR.10K

Terms added sequentially (first to last)

	Df	Deviance	Resid. Df	Resid. Dev
NULL			14830	7660632
INT.RT	1	88706	14829	7571927
R.Prime	1	1895673	14828	5676254
Yield.Diff	1	705049	14827	4971204
FR30.PDIFF	1	476418	14826	4494787
FR30.NDIFF	1	412590	14825	4082196
Tbond.Vol	1	366692	14824	3715504
NEGEQ.RGT1	1	14215	14823	3701289
NEGEQ.RLT1	1	446053	14822	3255236
CumDiff	1	598336	14821	2656900
RHP	1	174760	14820	2482140
ANN.HPA	1	11960	14819	2470181
LTV.0	1	40228	14818	2429953
LTV.AGE3	1	130255	14817	2299697
PAY.INC.AGE4	1	47144	14816	2252553
UNEMP.L0	1	18557	14815	2233995
AGE	1	37191	14814	2196805
AGE.2	1	88084	14813	2108721
SR	1	28023	14812	2080697

Summary Statistics for Conditional Prepayment Rate and the Predictor Variables for the Fixed Rate 30 Year, High LTV Category Model.

*** Summary Statistics for data in: F30.LTVH ***					
	CPR.10K	INT.RT	R.Prime	Yield.Diff	FR30.PDIFF
Min:	0.000000	6.896100	5.993398e-001	-1.836667e+000	0.00000000
1st Qu.:	359.88885	8.436100	7.956273e-001	5.125000e-001	0.00000000
Mean:	851.92460	9.489331	9.540751e-001	1.252605e+000	0.9586375
Median:	694.66248	9.109000	9.678664e-001	1.094167e+000	0.5321250
3rd Qu.:	1133.07470	10.079850	1.096734e+000	1.842500e+000	1.6184292
Max:	5342.74194	15.825000	1.514282e+000	3.532500e+000	8.1847833
Total N:	14831.000000	14831.000000	1.483100e+004	1.483100e+004	14831.00000000
NA's :	0.000000	0.000000	0.000000e+000	0.000000e+000	0.00000000
Std Dev.:	700.50020	1.506696	1.744650e-001	1.159620e+000	1.1810350
Skewness:	1.69418	1.191135	8.243532e-002	8.833809e-002	1.4703705

	FR30.NDIFF	Tbond.Vol	NEGEQ.RGT1	NEGEQ.RLT1	CumDiff
Min:	-9.0851000	0.1524845	0.000000e+000	0.00000000	0.000000e+000
1st Qu.:	-1.0031042	0.2442056	0.000000e+000	0.00000000	0.000000e+000
Mean:	-0.9754704	0.4497300	6.712243e-002	0.0488304	5.223854e-002
Median:	0.0000000	0.4079095	8.440000e-004	0.00000000	2.020300e-002
3rd Qu.:	0.0000000	0.5650282	8.278200e-002	0.0305665	7.069250e-002
Max:	0.0000000	1.1849930	8.243420e-001	0.8661000	8.222910e-001
Total N:	14831.000000	14831.000000	1.483100e+004	14831.000000	1.483100e+004
NA's :	0.0000000	0.0000000	0.000000e+000	0.00000000	0.000000e+000
Std Dev.:	1.9082646	0.2322272	1.202124e-001	0.1109308	8.214643e-002
Skewness:	2.2943182	1.2320098	2.333861e+000	3.0950878	2.926150e+000

	RHP	ANN.HPA	LTV.0	LTV.AGE3	PAY.INC.AGE4
Min:	0.3970000	6.920591e-001	96.249800	0.00000000	0.000000
1st Qu.:	0.5771000	1.022413e+000	96.982150	36.3550000	5.666750
Mean:	0.8104352	1.043323e+000	99.124480	55.3288497	10.235646
Median:	0.8414000	1.040351e+000	98.623200	60.8200000	10.935900
3rd Qu.:	0.8788000	1.055862e+000	99.188600	77.7750000	15.739550
Max:	1.6039000	1.530417e+000	117.638900	126.3600000	31.142600
Total N:	14831.000000	1.483100e+004	14831.000000	14831.000000	14831.000000
NA's :	0.0000000	0.000000e+000	0.000000	0.00000000	0.000000
Std Dev.:	0.2533153	4.265506e-002	3.312153	28.3827169	6.602764
Skewness:	0.5733831	1.477306e+000	2.373840	0.5109705	0.222452

	UNEMP.L0	AGE	AGE.2	SR
Min:	4.0666667	2.0000000	0.0000000	0.00000000
1st Qu.:	4.5500000	4.0000000	0.0000000	0.00000000
Mean:	5.9124520	8.8259726	0.1026903	0.7296878
Median:	5.6166667	7.0000000	0.0000000	1.00000000
3rd Qu.:	7.0500000	12.0000000	0.0000000	1.00000000
Max:	10.1333333	26.0000000	1.0000000	1.00000000
Total N:	14831.000000	14831.000000	14831.000000	14831.000000
NA's :	0.0000000	0.0000000	0.0000000	0.00000000
Std Dev.:	1.4136121	5.7922672	0.3035642	0.4441360
Skewness:	0.7234094	0.8575168	2.6179851	1.0344524

Conditional Prepayment 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 = CPR.10K ~ INT.RT + R.Prime + Yield.Diff + FR30.PDIFF +
FR30.NDIFF +
      TBond.Vol + NEGEQ.RGT1 + NEGEQ.RLT1 + CumDiff + RHP + ANN.HPA + LTV.0 +
      LTV.AGE3 + PAY.INC.AGE4 + UNEMP.L0 + AGE + AGE.2 + SR, family = poisson(
      link = log), data = F30.LTVM, na.action = na.exclude, control = list(
      epsilon = 1e-005, maxit = 50, trace = F))
```

Deviance Residuals:

Min	1Q	Median	3Q	Max
-75.93805	-10.07401	-2.229469	7.132791	103.788

Coefficients:

	Value	Std. Error	t value
(Intercept)	6.3153023105	0.01862696071	339.040942
INT.RT	-0.1652085544	0.00039981601	-413.211450
R.Prime	1.9182407430	0.00649065016	295.539075
Yield.Diff	0.1125398505	0.00043229002	260.334139
FR30.PDIFF	0.5698138720	0.00077260161	737.526130
FR30.NDIFF	0.2340405288	0.00055890323	418.749644
TBond.Vol	0.5338518803	0.00152284397	350.562429
NEGEQ.RGT1	0.6821215993	0.00525795945	129.731240
NEGEQ.RLT1	-1.3170236936	0.00976264383	-134.904409
CumDiff	-7.7412582268	0.01115969150	-693.680307
RHP	0.3239648317	0.00093837081	345.241804
ANN.HPA	0.8653335091	0.00741474102	116.704482
LTV.0	-0.0005884623	0.00014946362	-3.937161
LTV.AGE3	-0.0130819722	0.00004248542	-307.916773
PAY.INC.AGE4	0.0092019356	0.00005045577	182.376281
UNEMP.L0	-0.0673002536	0.00051827896	-129.853340
AGE	-0.0179338006	0.00018903085	-94.872346
AGE.2	-1.7175400467	0.00379492327	-452.588873
SR	-0.2082612076	0.00135108228	-154.143986

(Dispersion Parameter for Poisson family taken to be 1)

Null Deviance: 9975017 on 14497 degrees of freedom

Residual Deviance: 2585513 on 14479 degrees of freedom

1 - RD/ND = 0.7408

Number of Fisher Scoring Iterations: 4

Analysis of Deviance Table

Poisson model

Response: CPR.10K

Terms added sequentially (first to last)

	Df	Deviance	Resid. Df	Resid. Dev
NULL			14497	9975017
INT.RT	1	293352	14496	9681665
R.Prime	1	2123930	14495	7557735
Yield.Diff	1	1372031	14494	6185704
FR30.PDIFF	1	370982	14493	5814722
FR30.NDIFF	1	760031	14492	5054691
TBond.Vol	1	627573	14491	4427118
NEGEQ.RGT1	1	21037	14490	4406081
NEGEQ.RLT1	1	160915	14489	4245166
CumDiff	1	782185	14488	3462981
RHP	1	232031	14487	3230950
ANN.HPA	1	34565	14486	3196385
LTV.0	1	586	14485	3195799
LTV.AGE3	1	197775	14484	2998024
PAY.INC.AGE4	1	91926	14483	2906098
UNEMP.L0	1	23550	14482	2882549
AGE	1	69280	14481	2813269
AGE.2	1	204073	14480	2609196
SR	1	23683	14479	2585513

Summary Statistics for Conditional Prepayment Rate and the Predictor Variables for the Fixed Rate 30 Year, Mid LTV Category Model.

*** Summary Statistics for data in: F30.LTVM ***

	CPR.10K	INT.RT	R.Prime	Yield.Diff	FR30.PDIFF
Min:	0.000000	6.843600	0.618299	-1.836667	0.000000
1st Qu.:	342.465753	8.566475	0.800325	0.512500	0.000000
Mean:	975.896231	9.755963	0.960535	1.299322	1.005687
Median:	765.658003	9.493500	0.981655	1.101667	0.623408
3rd Qu.:	1340.247379	10.413900	1.103182	1.842500	1.745181
Max:	5618.556701	15.714900	1.496967	3.532500	7.366858
Total N:	14498.000000	14498.000000	14498.000000	14498.000000	14498.000000
NA's :	0.000000	0.000000	0.000000	0.000000	0.000000
Std Dev.:	856.442082	1.575975	0.172288	1.186242	1.177734
Skewness:	1.517924	0.905502	0.069207	0.038353	1.245837

	FR30.NDIFF	TBond.Vol	NEGEQ.RGT1	NEGEQ.RLT1	CumDiff
Min:	-9.044100	0.152484	0.000000e+000	0.000000e+000	0.000000e+000
1st Qu.:	-1.054185	0.287659	0.000000e+000	0.000000e+000	0.000000e+000
Mean:	-1.013716	0.467910	3.115449e-002	2.043381e-002	5.173511e-002
Median:	0.000000	0.407909	4.000000e-006	0.000000e+000	2.028050e-002
3rd Qu.:	0.000000	0.637625	3.307450e-002	1.302150e-002	7.441775e-002
Max:	0.000000	1.184993	6.194970e-001	5.985790e-001	8.480880e-001
Total N:	14498.000000	14498.000000	1.449800e+004	1.449800e+004	1.449800e+004
NA's :	0.000000	0.000000	0.000000e+000	0.000000e+000	0.000000e+000
Std Dev.:	1.948045	0.239907	6.534620e-002	5.005533e-002	7.826057e-002
Skewness:	2.216415	1.150058	3.583327e+000	4.104038e+000	2.833063e+000

	RHP	ANN.HPA	LTV.0	LTV.AGE3	PAY.INC.AGE4
Min:	0.494900	0.817199	88.313000	0.000000	0.000000
1st Qu.:	0.629200	1.019643	88.887525	39.202500	6.621675
Mean:	0.960317	1.042785	91.140585	53.121247	11.015934
Median:	0.879000	1.039007	91.136900	58.550000	12.321900
3rd Qu.:	1.212100	1.056938	93.067675	72.680000	16.520325
Max:	1.867500	1.354671	93.484600	106.440000	25.993900
Total N:	14498.000000	14498.000000	14498.000000	14498.000000	14498.000000
NA's :	0.000000	0.000000	0.000000	0.000000	0.000000
Std Dev.:	0.305239	0.044186	1.805964	25.761276	6.865636
Skewness:	0.435617	1.041363	0.204409	0.730473	0.428995

	UNEMP.L0	AGE	AGE.2	SR
Min:	4.066667	2.000000	0.000000	0.000000
1st Qu.:	5.108333	4.000000	0.000000	0.000000
Mean:	6.083771	8.009380	0.108911	0.689750
Median:	5.616667	7.000000	0.000000	1.000000
3rd Qu.:	7.091667	11.000000	0.000000	1.000000
Max:	10.133333	26.000000	1.000000	1.000000
Total N:	14498.000000	14498.000000	14498.000000	14498.000000
NA's :	0.000000	0.000000	0.000000	0.000000
Std Dev.:	1.393213	5.032807	0.311539	0.462611
Skewness:	0.676238	0.912881	2.511033	0.820456

Conditional Prepayment 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 = CPR.10K ~ INT.RT + R.Prime + Yield.Diff + FR30.PDIFF +
FR30.NDIFF + Tbond.Vol + NEGEQ.RGT1 + NEGEQ.RLT1 + CumDiff +
RHP + ANN.HPA + LTV.0 + LTV.AGE3 + PAY.INC.AGE4 + UNEMP.L0 +
AGE + AGE.2 + SR, family = poisson(link = log), data = F30.LTVI,
na.action = na.exclude, control = list(epsilon = 1e-005, maxit
= 50, trace = F))

Deviance Residuals:

Min	1Q	Median	3Q	Max
-61.62036	-11.27426	-3.109016	7.515755	91.02427

Coefficients:

	Value	Std. Error	t value
(Intercept)	6.659290237	0.01952964197	340.98373
INT.RT	-0.103447409	0.00056473932	-183.17727
R.Prime	2.283632497	0.00966905579	236.17947
Yield.Diff	0.162423341	0.00062058796	261.72493
FR30.PDIFF	0.440937677	0.00110238320	399.98585
FR30.NDIFF	0.180194604	0.00083881460	214.82054
Tbond.Vol	0.518081193	0.00220343696	235.12413
NEGEQ.RGT1	-1.964912986	0.01209399522	-162.47013
NEGEQ.RLT1	-5.483487299	0.02539576654	-215.92131
CumDiff	-7.439990105	0.01562588532	-476.13239
RHP	0.278587505	0.00105465381	264.15066
ANN.HPA	-0.189950205	0.00992972500	-19.12945
LTV.0	-0.009392850	0.00006789365	-138.34652
LTV.AGE3	-0.001423402	0.00006955246	-20.46515
PAY.INC.AGE4	0.010443938	0.00006578923	158.74844
UNEMP.L0	-0.124410716	0.00073751261	-168.68961
AGE	0.016699900	0.00030676560	54.43863
AGE.2	-0.666210571	0.00579207592	-115.02104
SR	-0.288880880	0.00200064385	-144.39396

(Dispersion Parameter for Poisson family taken to be 1)

Null Deviance: 5276224 on 7231 degrees of freedom

Residual Deviance: 1544865 on 7213 degrees of freedom

1 - RD/ND = 0.7072

Number of Fisher Scoring Iterations: 4

Analysis of Deviance Table

Poisson model

Response: CPR.10K

Terms added sequentially (first to last)

	Df	Deviance	Resid. Df	Resid. Dev
NULL			7231	5276224
INT.RT	1	151894	7230	5124330
R.Prime	1	1047618	7229	4076712
Yield.Diff	1	710367	7228	3366345
FR30.PDIFF	1	156232	7227	3210113
FR30.NDIFF	1	358895	7226	2851218
Tbond.Vol	1	360037	7225	2491181
NEGEQ.RGT1	1	2321	7224	2488860
NEGEQ.RLT1	1	160661	7223	2328199
CumDiff	1	374128	7222	1954071
RHP	1	79381	7221	1874689
ANN.HPA	1	133	7220	1874557
LTV.0	1	41422	7219	1833135
LTV.AGE3	1	158547	7218	1674588
PAY.INC.AGE4	1	33665	7217	1640923
UNEMP.L0	1	44558	7216	1596365
AGE	1	22003	7215	1574362
AGE.2	1	8739	7214	1565623
SR	1	20758	7213	1544865

Summary Statistics for Conditional Prepayment Rate and the Predictor Variables for the Fixed Rate 30 Year, Investor LTV Category Model.

*** Summary Statistics for data in: F30.LTVI ***

	CPR.10K	INT.RT	R.Prime	Yield.Diff
Min:	0.000000	6.972800	0.6485215	-1.83666667
1st Qu.:	310.077519	9.0866750	0.8755981	0.51250000
Mean:	970.246070	10.1657026	0.9989853	1.39619577
Median:	743.648038	9.7780000	1.0257211	1.44750000
3rd Qu.:	1341.196757	11.1273500	1.1277664	1.84250000
Max:	5026.929982	15.8670000	1.6356676	3.53250000
Total N:	7232.000000	7232.000000	7232.000000	7232.000000
NA's :	0.000000	0.000000	0.000000	0.000000
Std Dev.:	876.618662	1.6156155	0.1699879	1.20555106
Skewness:	1.432116	0.8256012	0.2304005	0.04006027

	FR30.PDIFF	FR30.NDIFF	Tbond.Vol	NEGEQ.RGT1
Min:	0.000000	-8.936200	0.1524845	0.00000000
1st Qu.:	0.000000	-0.6329104	0.2876590	0.00000000
Mean:	1.1562605	-0.8175055	0.4713804	0.02841100
Median:	0.9126125	0.000000	0.4196851	0.00591650
3rd Qu.:	1.9665458	0.000000	0.6376252	0.03674750
Max:	8.1869833	0.000000	1.1849930	0.45454200
Total N:	7232.000000	7232.000000	7232.000000	7232.000000
NA's :	0.000000	0.000000	0.000000	0.000000
Std Dev.:	1.2422079	1.7646248	0.2422631	0.05161107
Skewness:	1.1718181	2.5454088	1.1930485	3.39618464

	NEGEQ.RLT1	CumDiff	RHP	ANN.HPA
Min:	0.000000	0.000000	0.4944000	0.8232404
1st Qu.:	0.000000	0.000000	0.6306750	1.0168361
Mean:	0.01362927	0.05541466	1.0507181	1.0436219
Median:	0.000000	0.02418350	0.8848000	1.0371618
3rd Qu.:	0.00673400	0.07766850	1.3311000	1.0577396
Max:	0.49136500	0.90879200	2.1790000	1.3550929
Total N:	7232.000000	7232.000000	7232.000000	7232.000000
NA's :	0.000000	0.000000	0.000000	0.000000
Std Dev.:	0.03881209	0.08294270	0.3951713	0.0478912
Skewness:	5.36325193	3.08501394	0.4692791	1.4481413

	LTV.0	LTV.AGE3	PAY.INC.AGE4	UNEMP.L0
Min:	72.238700	0.000000	0.000000	4.0666667
1st Qu.:	83.362525	40.365000	0.000000	5.2500000
Mean:	87.669762	52.1515058	11.1024075	6.1701616
Median:	86.092050	58.530000	13.4678000	6.3500000
3rd Qu.:	93.277575	71.380000	16.9040500	7.0916667
Max:	136.346300	133.270000	35.1573000	10.1333333
Total N:	7232.000000	7232.000000	7232.000000	7232.000000
NA's :	0.000000	0.000000	0.000000	0.000000
Std Dev.:	6.694290	26.9115314	7.4817606	1.3502590
Skewness:	2.154938	0.7367569	0.4642351	0.6080137

Exhibit A.13
Page 4

	AGE	AGE.2	SR
Min:	2.000000	0.000000	0.000000
1st Qu.:	3.000000	0.000000	0.000000
Mean:	6.676576	0.1420077	0.6977323
Median:	6.000000	0.000000	1.000000
3rd Qu.:	9.000000	0.000000	1.000000
Max:	25.000000	1.000000	1.000000
Total N:	7232.000000	7232.000000	7232.000000
NA's :	0.000000	0.000000	0.000000
Std Dev.:	4.083496	0.3490822	0.4592724
Skewness:	1.001975	2.0516157	0.8613059

Conditional Prepayment 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 = CPR.10K ~ INT.RT + R.Prime + Yield.Diff + FR30.PDIFF +
FR30.NDIFF +
      TBond.Vol + NEGEQ.RGT1 + NEGEQ.RLT1 + CumDiff + RHP + ANN.HPA + LTV.0 +
      LTV.AGE3 + PAY.INC.AGE4 + UNEMP.L0 + AGE + AGE.2 + SR, family = poisson(
      link = log), data = F30.LTVL, na.action = na.exclude, control = list(
      epsilon = 1e-005, maxit = 50, trace = F))
```

Deviance Residuals:

Min	1Q	Median	3Q	Max
-61.43465	-9.989931	-2.403921	6.654644	137.3681

Coefficients:

	Value	Std. Error	t value
(Intercept)	4.712432191	0.01811409518	260.15278
INT.RT	-0.089649691	0.00051252550	-174.91752
R.Prime	2.291777658	0.00898581504	255.04394
Yield.Diff	0.125468840	0.00057757886	217.23240
FR30.PDIFF	0.443197836	0.00096670308	458.46325
FR30.NDIFF	0.199074174	0.00079040531	251.86341
TBond.Vol	0.384208387	0.00209060728	183.77836
NEGEQ.RGT1	-2.378536718	0.01742198066	-136.52505
NEGEQ.RLT1	-8.163889825	0.05294392226	-154.19881
CumDiff	-8.069918125	0.01381857353	-583.99068
RHP	0.332708043	0.00106794492	311.54045
ANN.HPA	0.359857801	0.00978993308	36.75794
LTV.0	0.001156913	0.00008013955	14.43623
LTV.AGE3	-0.001306805	0.00007508291	-17.40483
PAY.INC.AGE4	0.007183189	0.00007028196	102.20530
UNEMP.L0	-0.045421363	0.00069177274	-65.65937
AGE	0.034719420	0.00027848062	124.67446
AGE.2	-0.466066566	0.00533234995	-87.40360
SR	-0.380998427	0.00183184106	-207.98662

(Dispersion Parameter for Poisson family taken to be 1)

Null Deviance: 4538881 on 6957 degrees of freedom

Residual Deviance: 1275375 on 6939 degrees of freedom

1 - RD/ND = 0.7190

Number of Fisher Scoring Iterations: 4

Analysis of Deviance Table

Poisson model

Response: CPR.10K

Terms added sequentially (first to last)

	Df	Deviance	Resid. Df	Resid. Dev
NULL			6957	4538881
INT.RT	1	211789.3	6956	4327092
R.Prime	1	577448.8	6955	3749643
Yield.Diff	1	728899.2	6954	3020744
FR30.PDIFF	1	51766.3	6953	2968977
FR30.NDIFF	1	388441.5	6952	2580536
TBond.Vol	1	388793.2	6951	2191743
NEGEQ.RGT1	1	5827.2	6950	2185915
NEGEQ.RLT1	1	97908.5	6949	2088007
CumDiff	1	495574.7	6948	1592432
RHP	1	122712.8	6947	1469719
ANN.HPA	1	3055.3	6946	1466664
LTV.0	1	0.6	6945	1466663
LTV.AGE3	1	68232.9	6944	1398431
PAY.INC.AGE4	1	19291.3	6943	1379139
UNEMP.L0	1	17178.8	6942	1361960
AGE	1	38823.0	6941	1323138
AGE.2	1	4526.4	6940	1318611
SR	1	43235.7	6939	1275375

Summary Statistics for Conditional Prepayment Rate and the Predictor Variables for the Fixed Rate 30 Year, Low LTV Category Model.

*** Summary Statistics for data in: F30.LTVL ***

	CPR.10K	INT.RT	R.Prime	Yield.Diff	FR30.PDIFF
Min:	0.000000	6.7368000	0.6329517	-1.83666667	0.000000
1st Qu.:	419.872373	9.1410500	0.8696333	0.51250000	0.000000
Mean:	1064.343185	10.3063392	0.9960993	1.37991384	1.296012
Median:	839.694656	9.7998000	1.0220063	1.44750000	1.066100
3rd Qu.:	1438.317685	11.8549250	1.1273118	1.84250000	2.067948
Max:	5289.672544	15.5978000	1.6820116	3.53250000	8.516258
Total N:	6958.000000	6958.000000	6958.000000	6958.000000	6958.000000
NA's :	0.000000	0.000000	0.000000	0.000000	0.000000
Std Dev.:	870.150828	1.7473483	0.1734461	1.18111479	1.397764
Skewness:	1.364473	0.7267612	0.1744981	0.02303333	1.177948

	FR30.NDIFF	TBond.Vol	NEGEQ.RGT1	NEGEQ.RLT1	CumDiff
Min:	-8.9940000	0.1524845	0.00000000	0.000000e+000	0.00000000
1st Qu.:	-0.6000333	0.2876590	0.00000000	0.000000e+000	0.00000000
Mean:	-0.8051608	0.4715295	0.01468582	4.712718e-003	0.06736909
Median:	0.0000000	0.4196851	0.00225000	0.000000e+000	0.02911250
3rd Qu.:	0.0000000	0.6376252	0.01356350	1.925250e-003	0.09428225
Max:	0.0000000	1.1849930	0.33774200	3.177950e-001	1.09739800
Total N:	6958.000000	6958.000000	6958.000000	6.958000e+003	6958.000000
NA's :	0.000000	0.000000	0.000000	0.000000e+000	0.00000000
Std Dev.:	1.7544310	0.2404445	0.03402768	1.628430e-002	0.10048333
Skewness:	2.5898822	1.1903379	4.58071715	8.320226e+000	2.91008350

	RHP	ANN.HPA	LTV.0	LTV.AGE3	PAY.INC.AGE4
Min:	0.4914000	0.82620365	58.1947000	0.0000000	0.0000000
1st Qu.:	0.6308000	1.01824359	70.3249000	35.6100000	7.4462500
Mean:	1.0318134	1.04149093	74.5492191	45.6387698	11.3646954
Median:	0.8799000	1.03780244	72.3558500	50.0200000	13.2950000
3rd Qu.:	1.3670750	1.05628651	81.5854750	61.1650000	16.6752000
Max:	2.1092000	1.30916450	82.1383000	91.5800000	30.2410000
Total N:	6958.000000	6958.000000	6958.000000	6958.000000	6958.000000
NA's :	0.000000	0.000000	0.000000	0.000000	0.000000
Std Dev.:	0.3746893	0.04376153	5.5070772	21.6445274	6.9480962
Skewness:	0.3787999	1.06820143	0.3027874	0.8048231	0.5962829

	UNEMP.L0	AGE	AGE.2	SR
Min:	4.0666667	2.0000000	0.0000000	0.0000000
1st Qu.:	5.2500000	4.0000000	0.0000000	0.0000000
Mean:	6.1347801	7.4330267	0.1165565	0.6981891
Median:	6.2583333	7.0000000	0.0000000	1.0000000
3rd Qu.:	7.0916667	10.0000000	0.0000000	1.0000000
Max:	10.1333333	24.0000000	1.0000000	1.0000000
Total N:	6958.000000	6958.000000	6958.000000	6958.000000
NA's :	0.000000	0.000000	0.000000	0.000000
Std Dev.:	1.3511797	4.4366120	0.3209141	0.4590766
Skewness:	0.6244996	0.8206041	2.3903826	0.8636733

Conditional Prepayment 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 = CPR.10K ~ INT.RT + R.Prime + Yield.Diff + FR30.PDIFF +
  FR30.NDIFF + Tbond.Vol + NEGEQ.RGT1 + NEGEQ.RLT1 + CumDiff +
  RHP + ANN.HPA + LTV.0 + LTV.AGE3 + PAY.INC.AGE4 + UNEMP.L0 +
  AGE + AGE.2 + SR, family = poisson(link = log), data = F15.LTVH,
  na.action = na.exclude, control = list(epsilon = 1e-005, maxit
    = 50, trace = F))
```

Deviance Residuals:

Min	1Q	Median	3Q	Max
-22.95193	-4.653417	0.01418434	4.161475	28.3376

Coefficients:

	Value	Std. Error	t value
(Intercept)	8.208972648	0.1021507743	80.361336
INT.RT	-0.167773770	0.0026620133	-63.025143
R.Prime	1.645075500	0.0331832940	49.575413
Yield.Diff	0.100058342	0.0024938894	40.121403
FR30.PDIFF	0.478351011	0.0041582375	115.036963
FR30.NDIFF	0.620459288	0.0062476631	99.310619
Tbond.Vol	0.544306004	0.0081262586	66.981133
NEGEQ.RGT1	0.118689295	0.0380527113	3.119076
NEGEQ.RLT1	0.143485254	0.0413333823	3.471413
CumDiff	-6.094671370	0.0791728067	-76.979352
RHP	0.720352011	0.0049569329	145.322123
ANN.HPA	-2.616387741	0.0742179536	-35.252760
LTV.0	0.017881692	0.0003618919	49.411695
LTV.AGE3	-0.011333675	0.0005406865	-20.961638
PAY.INC.AGE4	0.008266256	0.0002385807	34.647627
UNEMP.L0	-0.094529732	0.0030793882	-30.697569
AGE	-0.008489322	0.0036991575	-2.294934
AGE.2	-1.657497870	0.0495090820	-33.478663
SR	-0.334946640	0.0090110017	-37.170855

(Dispersion Parameter for Poisson family taken to be 1)

Null Deviance: 285857.3 on 769 degrees of freedom

Residual Deviance: 37614.96 on 751 degrees of freedom

1 - RD/ND = 0.8684

Number of Fisher Scoring Iterations: 3

Analysis of Deviance Table

Poisson model

Response: CPR.10K

Terms added sequentially (first to last)

	Df	Deviance	Resid. Df	Resid. Dev
NULL			769	285857.3
INT.RT	1	2387.84	768	283469.4
R.Prime	1	64758.80	767	218710.6
Yield.Diff	1	28857.18	766	189853.5
FR30.PDIFF	1	28536.41	765	161317.1
FR30.NDIFF	1	47592.64	764	113724.4
Tbond.Vol	1	9150.86	763	104573.6
NEGEQ.RGT1	1	3093.16	762	101480.4
NEGEQ.RLT1	1	9141.65	761	92338.7
CumDiff	1	4312.78	760	88026.0
RHP	1	17662.27	759	70363.7
ANN.HPA	1	1841.15	758	68522.5
LTV.0	1	7929.34	757	60593.2
LTV.AGE3	1	8616.49	756	51976.7
PAY.INC.AGE4	1	1221.92	755	50754.8
UNEMP.L0	1	4351.79	754	46403.0
AGE	1	5957.55	753	40445.4
AGE.2	1	1447.55	752	38997.9
SR	1	1382.94	751	37615.0

Summary Statistics for Conditional Prepayment Rate and the Predictor Variables for the Fixed Rate 15 Year, High LTV Category Model.

*** Summary Statistics for data in: F15.LTVH ***

	CPR.10K	INT.RT	R.Prime	Yield.Diff
Min:	0.0000000	6.732500	0.82298647	-8.333333e-004
1st Qu.:	575.6466984	7.991400	1.00725575	5.125000e-001
Mean:	1041.2476664	9.078308	1.08266115	1.397857e+000
Median:	947.7676492	9.106350	1.07721098	1.094167e+000
3rd Qu.:	1403.7662020	9.932175	1.16224302	1.842500e+000
Max:	3584.1313269	11.942100	1.36314545	3.532500e+000
Total N:	770.0000000	770.0000000	770.0000000	7.700000e+002
NA's :	0.0000000	0.0000000	0.0000000	0.000000e+000
Std Dev.:	626.1797680	1.360966	0.11029485	1.037080e+000
Skewness:	0.9631316	0.123659	0.01651478	9.133998e-001

	FR30.PDIFF	FR30.NDIFF	Tbond.Vol	NEGEQ.RGT1
Min:	0.0000000	-2.8063750	0.2025893	0.00000000
1st Qu.:	0.0000000	-0.2672792	0.2442056	0.00000000
Mean:	0.8710927	-0.2306234	0.3981862	0.04642488
Median:	0.5657083	0.0000000	0.3903262	0.01282150
3rd Qu.:	1.4820396	0.0000000	0.4892356	0.07146025
Max:	4.1864583	0.0000000	1.1849930	0.39105900
Total N:	770.0000000	770.0000000	770.0000000	770.00000000
NA's :	0.0000000	0.0000000	0.0000000	0.00000000
Std Dev.:	0.9321418	0.4568823	0.1917239	0.06983578
Skewness:	0.9971727	2.4372266	1.6491214	2.18616850

	NEGEQ.RLT1	CumDiff	RHP	ANN.HPA
Min:	0.00000000	0.00000000	0.4409000	0.81617769
1st Qu.:	0.00000000	0.01028675	0.5332000	1.02792739
Mean:	0.03551570	0.05811050	0.7615962	1.03493515
Median:	0.00000000	0.03002450	0.8377500	1.03497686
3rd Qu.:	0.00454300	0.08521075	0.8607000	1.04318038
Max:	0.46998000	0.39349266	1.2625000	1.12218226
Total N:	770.00000000	770.00000000	770.0000000	770.00000000
NA's :	0.00000000	0.00000000	0.0000000	0.00000000
Std Dev.:	0.07925918	0.06654712	0.2622409	0.01737301
Skewness:	2.53062633	1.67284128	0.5757294	5.21599201

	LTV.0	LTV.AGE3	PAY.INC.AGE4	UNEMP.L0	AGE
Min:	96.763200	0.0000000	0.0000000	4.0666667	2.0000000
1st Qu.:	97.082225	37.5100000	0.0000000	4.3000000	3.0000000
Mean:	100.733958	52.5131169	10.7716884	5.3878463	5.5974026
Median:	99.012000	60.9250000	14.4118000	5.4250000	5.0000000
3rd Qu.:	103.556675	74.7550000	16.4176500	6.3500000	7.0000000
Max:	113.988400	94.6200000	20.6783000	7.4250000	15.0000000
Total N:	770.0000000	770.0000000	770.0000000	770.0000000	770.0000000
NA's :	0.0000000	0.0000000	0.0000000	0.0000000	0.0000000
Std Dev.:	5.032998	28.6144580	7.4002498	1.0748832	3.0285153
Skewness:	1.311634	0.7688719	0.6579708	0.3992838	0.7954405

	AGE.2	SR
Min:	0.0000000	0.0000000
1st Qu.:	0.0000000	1.0000000
Mean:	0.1623377	0.9298701
Median:	0.0000000	1.0000000
3rd Qu.:	0.0000000	1.0000000
Max:	1.0000000	1.0000000
Total N:	770.0000000	770.0000000
NA's :	0.0000000	0.0000000
Std Dev.:	0.3690000	0.2555317
Skewness:	1.8349143	3.3732763

Conditional Prepayment Rate Model
Fixed Rate 15 Year Loans, Mid and Investor LTV category, across all
census divisions, relative house price range categories, and LTV
increments.

```
Call: glm(formula = CPR.10K ~ INT.RT + R.Prime + Yield.Diff + FR30.PDIFF +
  FR30.NDIFF + Tbond.Vol + NEGEQ.RGT1 + NEGEQ.RLT1 + CumDiff +
  RHP + ANN.HPA + LTV.0 + LTV.AGE3 + PAY.INC.AGE4 + UNEMP.L0 +
  AGE + AGE.2 + SR, family = poisson(link = log), data =
  F15.LTVM.I, na.action = na.exclude, control = list(epsilon =
  1e-005, maxit = 50, trace = F))
```

Deviance Residuals:

	Min	1Q	Median	3Q	Max
	-24.97555	-5.410057	-0.4376893	4.926226	36.56362

Coefficients:

	Value	Std. Error	t value
(Intercept)	6.289345881	0.0638513251	98.499849
INT.RT	-0.113599213	0.0016874562	-67.319801
R.Prime	1.978416451	0.0292131030	67.723598
Yield.Diff	0.134939899	0.0016734056	80.637891
FR30.PDIFF	0.408898193	0.0031955989	127.956671
FR30.NDIFF	0.458483791	0.0059363614	77.233134
Tbond.Vol	0.489434128	0.0056262600	86.991026
NEGEQ.RGT1	-1.304424296	0.0500475512	-26.063699
NEGEQ.RLT1	-2.492451559	0.0846049317	-29.459885
CumDiff	-6.635695493	0.0610285606	-108.730985
RHP	0.574161894	0.0027502432	208.767683
ANN.HPA	-1.378731225	0.0347030994	-39.729340
LTV.0	0.007532630	0.0002285257	32.961853
LTV.AGE3	0.001900434	0.0003563828	5.332564
PAY.INC.AGE4	0.009950130	0.0001733423	57.401622
UNEMP.L0	-0.131111697	0.0018711671	-70.069476
AGE	0.060631091	0.0021684540	27.960515
AGE.2	-0.539531922	0.0288288564	-18.714996
SR	-0.349941736	0.0054027171	-64.771434

(Dispersion Parameter for Poisson family taken to be 1)

Null Deviance: 619561.2 on 1397 degrees of freedom

Residual Deviance: 89812.37 on 1379 degrees of freedom

1 - RD/ND = 0.8550

Number of Fisher Scoring Iterations: 4

Analysis of Deviance Table

Poisson model

Response: CPR.10K

Terms added sequentially (first to last)

		Df	Deviance	Resid. Df	Resid. Dev
NULL				1397	619561.2
INT.RT	1	580.6		1396	618980.6
R.Prime	1	151678.4		1395	467302.2
Yield.Diff	1	72382.7		1394	394919.6
FR30.PDIFF	1	65667.5		1393	329252.1
FR30.NDIFF	1	92683.2		1392	236568.9
Tbond.Vol	1	28500.0		1391	208068.9
NEGEQ.RGT1	1	43.6		1390	208025.4
NEGEQ.RLT1	1	4738.7		1389	203286.7
CumDiff	1	10027.8		1388	193258.9
RHP	1	42980.3		1387	150278.6
ANN.HPA	1	5390.7		1386	144887.8
LTV.0	1	2953.1		1385	141934.8
LTV.AGE3	1	24544.5		1384	117390.3
PAY.INC.AGE4	1	3077.9		1383	114312.4
UNEMP.L0	1	12652.7		1382	101659.7
AGE	1	7261.5		1381	94398.2
AGE.2	1	398.6		1380	93999.6
SR	1	4187.2		1379	89812.4

Summary Statistics for Conditional Prepayment Rate and the Predictor Variables for the Fixed Rate 15 Year, Mid and Investor LTV Category Model.

```

*** Summary Statistics for data in: F15.LTVM.I ***
      CPR.10K      INT.RT      R.Prime      Yield.Diff
Min:    13.5685210    6.9394000    0.8158444 -8.333333e-004
1st Qu.: 560.7938990    9.0472250    0.9976186  8.058333e-001
Mean: 1094.7444353    9.7816903    1.0740234  1.629695e+000
Median: 1031.1709225    9.6280000    1.0779401  1.490000e+000
3rd Qu.: 1459.7553758    10.7624500    1.1568915  2.370000e+000
Max:    3753.5014006    12.2695000    1.4177939  3.532500e+000
Total N: 1398.0000000 1398.0000000 1398.0000000 1.398000e+003
NA's :    0.0000000    0.0000000    0.0000000  0.000000e+000
Std Dev.: 693.9933023    1.0481908    0.1054215  1.106983e+000
Skewness: 0.8327046    0.2433727    0.1713969  4.869590e-001

      FR30.PDIFF      FR30.NDIFF      Tbond.Vol      NEGEQ.RGT1
Min:    0.0000000    -2.9047750    0.2025893  0.000000000
1st Qu.: 0.1028896    0.0000000    0.2442056  0.000000000
Mean:    1.0365440    -0.1979807    0.4291558  0.01993253
Median:    1.0225750    0.0000000    0.3903262  0.00630500
3rd Qu.:    1.6348167    0.0000000    0.5438436  0.02761175
Max:    4.6605583    0.0000000    1.1849930  0.20523200
Total N: 1398.0000000 1398.0000000 1398.0000000 1398.000000000
NA's :    0.0000000    0.0000000    0.0000000  0.000000000
Std Dev.: 0.8893191    0.4842038    0.2146255  0.03014868
Skewness: 0.6932711    3.1152483    1.6166685  2.29002007

      NEGEQ.RLT1      CumDiff      RHP      ANN.HPA
Min:    0.00000000    0.00000000    0.4670000    0.78559856
1st Qu.: 0.00000000    0.01353275    0.5718000    1.01972083
Mean:    0.01059834    0.06436280    0.8695340    1.02973672
Median:    0.00000000    0.04555546    0.8616500    1.03009207
3rd Qu.:    0.00000000    0.09703560    1.2069250    1.04094088
Max:    0.24750200    0.45480317    1.5998000    1.13196388
Total N: 1398.00000000 1398.00000000 1398.00000000 1398.000000000
NA's :    0.00000000    0.00000000    0.0000000    0.000000000
Std Dev.: 0.02803867    0.06552849    0.3072716    0.02794762
Skewness: 3.50360636    1.47688385    0.4774598    4.75363048

      LTV.0      LTV.AGE3      PAY.INC.AGE4      UNEMP.L0
Min:    76.9769000    0.0000000    0.0000000    4.06666667
1st Qu.: 86.1648500    28.7425000    0.0000000    5.25000000
Mean:    89.9209353    46.0122961    11.4211425    5.84735932
Median:    91.1173000    52.8500000    14.5428000    5.61666667
3rd Qu.:    95.1059000    66.4525000    16.8067000    6.60833333
Max:    102.3459000    90.2500000    21.6578000    7.42500000
Total N: 1398.0000000 1398.0000000 1398.0000000 1398.000000000
NA's :    0.0000000    0.0000000    0.0000000    0.000000000
Std Dev.: 5.1394179    25.5136723    7.2652652    1.02120256
Skewness: 0.5911631    0.6122813    0.7659052    0.06172572

```

Exhibit A.16
Page 4

	AGE	AGE.2	SR
Min:	2.000000	0.000000	0.000000
1st Qu.:	3.000000	0.000000	1.000000
Mean:	6.177396	0.1380544	0.8791130
Median:	5.000000	0.000000	1.000000
3rd Qu.:	8.000000	0.000000	1.000000
Max:	15.000000	1.000000	1.000000
Total N:	1398.000000	1398.000000	1398.000000
NA's :	0.000000	0.000000	0.000000
Std Dev.:	3.400493	0.3450805	0.3261125
Skewness:	0.684105	2.1007516	2.3283751

Conditional Prepayment Rate Model
Fixed Rate 15 Year Loans, Low LTV category, across all census divisions,
relative house price range categories, and LTV

```
Call: glm(formula = CPR.10K ~ INT.RT + R.Prime + Yield.Diff + FR30.PDIFF +
  FR30.NDIFF + Tbond.Vol + NEGEQ.RGT1 + NEGEQ.RLT1 + CumDiff +
  RHP + ANN.HPA + LTV.0 + LTV.AGE3 + PAY.INC.AGE4 + UNEMP.L0 +
  AGE + AGE.2 + SR, family = poisson(link = log), data = F15.LTVL,
  na.action = na.exclude, control = list(epsilon = 1e-005, maxit
  = 50, trace = F))
```

Deviance Residuals:

Min	1Q	Median	3Q	Max
-21.79447	-5.588955	-0.7291277	4.619077	27.42752

Coefficients:

	Value	Std. Error	t value
(Intercept)	8.851385149	0.0557616626	158.736034
INT.RT	-0.087613810	0.0024140692	-36.292999
R.Prime	1.024413274	0.0334202303	30.652490
Yield.Diff	0.150848758	0.0023000486	65.585031
FR30.PDIFF	0.405721993	0.0038562338	105.211979
FR30.NDIFF	0.536755063	0.0078611522	68.279439
Tbond.Vol	0.385344600	0.0076483632	50.382623
NEGEQ.RGT1	-4.471279020	0.3704378975	-12.070253
NEGEQ.RLT1	-5.910373754	0.7588065371	-7.789039
CumDiff	-5.386572148	0.0613665971	-87.776941
RHP	0.378528956	0.0032854751	115.212853
ANN.HPA	-2.324162076	0.0335420008	-69.291098
LTV.0	0.008753897	0.0002750360	31.828180
LTV.AGE3	-0.006273839	0.0005023183	-12.489770
PAY.INC.AGE4	0.007513785	0.0002562647	29.320407
UNEMP.L0	-0.122190214	0.0029186229	-41.865708
AGE	0.010626186	0.0022967055	4.626708
AGE.2	-0.924778823	0.0318687367	-29.018371
SR	-0.360259873	0.0076576960	-47.045465

(Dispersion Parameter for Poisson family taken to be 1)

Null Deviance: 256449.5 on 722 degrees of freedom

Residual Deviance: 45721.05 on 704 degrees of freedom

1 - RD/ND = 0.8217

Number of Fisher Scoring Iterations: 3

Analysis of Deviance Table

Poisson model

Response: CPR.10K

Terms added sequentially (first to last)

	Df	Deviance	Resid. Df	Resid. Dev
NULL			722	256449.5
INT.RT	1	7927.90	721	248521.6
R.Prime	1	40565.08	720	207956.5
Yield.Diff	1	46662.97	719	161293.6
FR30.PDIFF	1	20601.69	718	140691.9
FR30.NDIFF	1	40231.27	717	100460.6
Tbond.Vol	1	10262.71	716	90197.9
NEGEQ.RGT1	1	493.85	715	89704.0
NEGEQ.RLT1	1	2.94	714	89701.1
CumDiff	1	3099.97	713	86601.1
RHP	1	13308.01	712	73293.1
ANN.HPA	1	4282.97	711	69010.1
LTV.0	1	1336.38	710	67673.8
LTV.AGE3	1	6248.00	709	61425.8
PAY.INC.AGE4	1	2143.39	708	59282.4
UNEMP.L0	1	6968.34	707	52314.0
AGE	1	3499.55	706	48814.5
AGE.2	1	872.63	705	47941.8
SR	1	2220.79	704	45721.1

Summary Statistics for Conditional Prepayment Rate and the Predictor Variables for the Fixed Rate 15 Year, Low LTV Category Model.

*** Summary Statistics for data in: F15.LTVL ***

	CPR.10K	INT.RT	R.Prime	Yield.Diff
Min:	104.2571677	6.9167000	0.8184599	-8.333333e-004
1st Qu.:	673.7967914	8.9431000	1.0187273	5.125000e-001
Mean:	1136.5992893	9.7289534	1.1030218	1.497289e+000
Median:	1050.2958580	9.5064000	1.1127340	1.101667e+000
3rd Qu.:	1450.2585139	11.0723500	1.1848136	2.235833e+000
Max:	3282.7324478	15.5761000	1.4055577	3.532500e+000
Total N:	723.0000000	723.0000000	723.0000000	7.230000e+002
NA's :	0.0000000	0.0000000	0.0000000	0.000000e+000
Std Dev.:	639.8306027	1.3921607	0.1119666	1.066356e+000
Skewness:	0.8324092	0.3298597	0.1401370	7.450918e-001

	FR30.PDIFF	FR30.NDIFF	Tbond.Vol	NEGEQ.RGT1
Min:	0.0000000	-2.8681750	0.2025893	0.000000000
1st Qu.:	0.3304958	0.0000000	0.2442056	0.000000000
Mean:	1.2989194	-0.1636347	0.4112921	0.003677362
Median:	1.1671333	0.0000000	0.3903262	0.000661000
3rd Qu.:	1.8776000	0.0000000	0.5165396	0.004861500
Max:	4.8467333	0.0000000	1.1849930	0.036618000
Total N:	723.0000000	723.0000000	723.0000000	723.000000000
NA's :	0.0000000	0.0000000	0.0000000	0.000000000
Std Dev.:	1.1399864	0.4249552	0.1991388	0.006253477
Skewness:	0.8377386	3.3390839	1.5927544	2.435332847

	NEGEQ.RLT1	CumDiff	RHP	ANN.HPA
Min:	0.000000000	0.000000000	0.5378000	0.77727208
1st Qu.:	0.000000000	0.01894212	0.5916500	1.02177549
Mean:	0.001085407	0.08917074	0.9434129	1.02800771
Median:	0.000000000	0.06183600	0.8638000	1.03308713
3rd Qu.:	0.000000000	0.13590683	1.3414500	1.04334881
Max:	0.033398000	0.46382517	1.6295000	1.09750574
Total N:	723.000000000	723.000000000	723.0000000	723.000000000
NA's :	0.000000000	0.000000000	0.0000000	0.000000000
Std Dev.:	0.003472909	0.09027672	0.3546326	0.03631275
Skewness:	4.178216983	1.44222365	0.4954460	4.66360427

	LTV.0	LTV.AGE3	PAY.INC.AGE4	UNEMP.L0	AGE
Min:	56.9753000	0.000000	0.000000	4.0666667	2.0000000
1st Qu.:	65.9883500	21.110000	11.153200	4.5500000	4.0000000
Mean:	72.1558880	35.231328	11.917954	5.5476141	6.9336100
Median:	68.7925000	38.200000	14.441700	5.4583333	6.0000000
3rd Qu.:	81.6246500	50.930000	16.374900	6.4250000	10.0000000
Max:	82.1668000	75.990000	20.822000	7.8166667	15.0000000
Total N:	723.0000000	723.000000	723.000000	723.0000000	723.0000000
NA's :	0.0000000	0.000000	0.000000	0.0000000	0.0000000
Std Dev.:	7.8448149	20.225608	6.660482	1.0757880	3.6730684
Skewness:	0.2165007	0.322203	1.018616	0.2204184	0.4423325

	AGE.2	SR
Min:	0.0000000	0.0000000
1st Qu.:	0.0000000	1.0000000
Mean:	0.1134163	0.9114799
Median:	0.0000000	1.0000000
3rd Qu.:	0.0000000	1.0000000
Max:	1.0000000	1.0000000
Total N:	723.0000000	723.0000000
NA's :	0.0000000	0.0000000
Std Dev.:	0.3173205	0.2842464
Skewness:	2.4433087	2.9032655

Conditional Prepayment Rate Model
Adjustable Rate Loans, All LTV categories, across all census divisions,
relative house price range categories, and LTV increments.

```
Call: glm(formula = CPR.10K ~ INT.RT.t + R.Prime + Yield.Diff + FR30.PDIFF +
  FR30.NDIFF + Tbond.Vol + NEGEQ.RGT1 + NEGEQ.RLT1 + RHP + LTV.0 +
  LTV.AGE3 + PAY.INC.AGE4 + UNEMP.L0 + AGE + AGE.2 + SR, family =
  poisson(link = log), data = ARM, na.action = na.exclude, control
  = list(epsilon = 1e-005, maxit = 50, trace = F))
```

Deviance Residuals:

	Min	1Q	Median	3Q	Max
	-33.07294	-7.211536	-1.251446	6.139422	34.84483

Coefficients:

	Value	Std. Error	t value
(Intercept)	14.5477468747	0.03160097244	460.357570
INT.RT.t	-0.8175217870	0.00219551753	-372.359489
R.Prime	-1.1259275665	0.01220903542	-92.220845
Yield.Diff	-0.1999367019	0.00222614679	-89.812901
FR30.PDIFF	0.6686628090	0.00568897017	117.536705
FR30.NDIFF	0.8824259370	0.00267526107	329.846664
Tbond.Vol	-0.0221664541	0.00815490296	-2.718175
NEGEQ.RGT1	-0.5888512407	0.01378042223	-42.731001
NEGEQ.RLT1	-1.2847477320	0.02589174392	-49.619977
RHP	0.3066298196	0.00272094638	112.692342
LTV.0	-0.0004471458	0.00015272726	-2.927741
LTV.AGE3	-0.0008550991	0.00004609365	-18.551345
PAY.INC.AGE4	0.0054670058	0.00009665453	56.562332
UNEMP.L0	0.1751938613	0.00266548937	65.726715
AGE	-0.0703487022	0.00039399912	-178.550406
AGE.2	-0.7189785527	0.00460505396	-156.128149
SR	-0.0642395530	0.02272299778	-2.827072

(Dispersion Parameter for Poisson family taken to be 1)

Null Deviance: 794770 on 1673 degrees of freedom

Residual Deviance: 166284.2 on 1657 degrees of freedom

1 - RD/ND = 0.7908

Number of Fisher Scoring Iterations: 4

Analysis of Deviance Table

Poisson model

Response: CPR.10K

Terms added sequentially (first to last)

	Df	Deviance	Resid. Df	Resid. Dev
NULL			1673	794770.0
INT.RT.t	1	190593.0	1672	604177.0
R.Prime	1	16844.3	1671	587332.7
Yield.Diff	1	140587.2	1670	446745.5
FR30.PDIFF	1	27816.4	1669	418929.2
FR30.NDIFF	1	133543.4	1668	285385.7
Tbond.Vol	1	1317.1	1667	284068.6
NEGEQ.RGT1	1	2261.7	1666	281807.0
NEGEQ.RLT1	1	6453.0	1665	275353.9
RHP	1	13400.7	1664	261953.2
LTV.0	1	557.7	1663	261395.6
LTV.AGE3	1	50919.0	1662	210476.6
PAY.INC.AGE4	1	2071.1	1661	208405.4
UNEMP.L0	1	4407.9	1660	203997.6
AGE	1	14702.9	1659	189294.7
AGE.2	1	23002.6	1658	166292.1
SR	1	7.8	1657	166284.2

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

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

	CPR.10K	INT.RT.t	R.Prime	Yield.Diff
Min:	35.410765	4.7414000	0.8730635	-8.333333e-004
1st Qu.:	633.054585	6.3588167	1.0917519	5.125000e-001
Mean:	1146.018498	7.0663667	1.1875543	1.264648e+000
Median:	992.800284	6.8987167	1.2013926	1.080833e+000
3rd Qu.:	1454.595214	7.7207083	1.2634599	1.691667e+000
Max:	4341.846758	10.4927667	1.5523803	3.532500e+000
Total N:	1674.000000	1674.000000	1674.000000	1.674000e+003
NA's :	0.000000	0.000000	0.000000	0.000000e+000
Std Dev.:	770.497033	1.0854960	0.1365029	9.900580e-001
Skewness:	1.439469	0.7969323	0.1248579	1.228979e+000

	FR30.PDIFF	FR30.NDIFF	Tbond.Vol	NEGEQ.RGT1
Min:	0.00000000	-3.1022667	0.2025893	0.00000000
1st Qu.:	0.00000000	-1.4244479	0.2221844	0.02551650
Mean:	0.03864055	-1.0004704	0.3663065	0.09945057
Median:	0.00000000	-0.9907917	0.3903262	0.07690950
3rd Qu.:	0.00000000	-0.5544125	0.4196851	0.14269150
Max:	0.96232500	0.00000000	0.7438531	0.67231900
Total N:	1674.00000000	1674.00000000	1674.00000000	1674.00000000
NA's :	0.00000000	0.00000000	0.00000000	0.00000000
Std Dev.:	0.13045772	0.6663019	0.1430960	0.09987649
Skewness:	4.08466304	0.2385028	0.5399057	1.76871444

	NEGEQ.RLT1	RHP	LTV.0	LTV.AGE3
Min:	0.00000000	0.5308000	69.6973000	0.00000000
1st Qu.:	0.00000000	0.6302250	91.1037000	20.0566310
Mean:	0.01491625	0.9631146	93.4948576	56.1548547
Median:	0.00000000	0.8789000	95.2448000	71.0088504
3rd Qu.:	0.00000000	1.2229750	97.1746250	79.9853509
Max:	0.41621900	1.8677000	112.1469000	104.4599047
Total N:	1674.00000000	1674.00000000	1674.00000000	1674.00000000
NA's :	0.00000000	0.00000000	0.00000000	0.00000000
Std Dev.:	0.04438083	0.2823744	7.1617894	32.6934330
Skewness:	3.96854143	0.1332722	0.9640241	0.8453579

	PAY.INC.AGE4	UNEMP.L0	AGE	AGE.2
Min:	0.000000e+000	4.0666667	2.0000000	0.00000000
1st Qu.:	0.000000e+000	4.3000000	3.0000000	0.00000000
Mean:	1.188070e+001	5.1090104	5.0238949	0.1947431
Median:	1.334638e+001	5.1083333	4.0000000	0.00000000
3rd Qu.:	2.089116e+001	5.6166667	7.0000000	0.00000000
Max:	3.335348e+001	7.4250000	15.0000000	1.00000000
Total N:	1.674000e+003	1674.00000000	1674.00000000	1674.00000000
NA's :	0.000000e+000	0.00000000	0.00000000	0.00000000
Std Dev.:	1.004774e+001	1.0033718	2.7269705	0.3961212
Skewness:	6.254743e-003	0.7741093	0.9765187	1.5430734

```

                                SR
Min:      0.00000000
1st Qu.:  1.00000000
Mean:     0.99283154
Median:   1.00000000
3rd Qu.:  1.00000000
Max:      1.00000000
Total N: 1674.00000000
NA's :    0.00000000
Std Dev.: 0.08438795
Skewness: 11.69411164
```

Conditional Prepayment 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 = CPR.10K ~ INT.RT + R.Prime + Yield.Diff + FR30.PDIFF +
FR30.NDIFF + Tbond.Vol + NEGEQ.RGT1 + NEGEQ.RLT1 + CumDiff + RHP +
ANN.HPA + LTV.0 + LTV.AGE3 + PAY.INC.AGE4 + UNEMP.L0 + AGE + AGE.2 +
SR + REFI, family = poisson(link = log), data = SRF30.F30H, na.action
= na.exclude, control = list(epsilon = 1e-005, maxit = 50, trace = F
))
```

Deviance Residuals:

	Min	1Q	Median	3Q	Max
	-62.98629	-8.995963	-1.750267	6.097287	85.31443

Coefficients:

	Value	Std. Error	t value
(Intercept)	3.504166139	0.01468921553	238.55366
INT.RT	-0.198917628	0.00045352181	-438.60653
R.Prime	2.778256951	0.00608330061	456.70223
Yield.Diff	0.099291780	0.00044519231	223.03121
FR30.PDIFF	0.508617840	0.00077508659	656.20777
FR30.NDIFF	0.156353630	0.00055577742	281.32419
Tbond.Vol	0.517240561	0.00162881446	317.55646
NEGEQ.RGT1	-0.906664954	0.00417016292	-217.41715
NEGEQ.RLT1	-1.632672070	0.00571702021	-285.58095
CumDiff	-6.945060267	0.01045716682	-664.14359
RHP	0.470922291	0.00099645971	472.59541
ANN.HPA	0.848276937	0.00865800394	97.97604
LTV.0	0.014724768	0.00006091811	241.71412
LTV.AGE3	-0.006459694	0.00004477932	-144.25621
PAY.INC.AGE4	0.006071998	0.00005043129	120.40139
UNEMP.L0	-0.029542563	0.00055081723	-53.63406
AGE	0.004048135	0.00018249442	22.18224
AGE.2	-0.924867117	0.00429103450	-215.53477
SR	-0.225448198	0.00150353958	-149.94497
REFI	0.431096641	0.00114536659	376.38311

(Dispersion Parameter for Poisson family taken to be 1)

Null Deviance: 8602298 on 15599 degrees of freedom

Residual Deviance: 2436610 on 15580 degrees of freedom

1 - RD/ND = 0.7167

Number of Fisher Scoring Iterations: 4

Analysis of Deviance Table

Poisson model

Response: CPR.10K

Terms added sequentially (first to last)

	Df	Deviance	Resid. Df	Resid. Dev
NULL			15599	8602298
INT.RT	1	89591	15598	8512707
R.Prime	1	2327170	15597	6185537
Yield.Diff	1	890779	15596	5294757
FR30.PDIFF	1	408007	15595	4886750
FR30.NDIFF	1	354254	15594	4532496
Tbond.Vol	1	353065	15593	4179431
NEGEQ.RGT1	1	26493	15592	4152939
NEGEQ.RLT1	1	474682	15591	3678257
CumDiff	1	711393	15590	2966864
RHP	1	193893	15589	2772972
ANN.HPA	1	11593	15588	2761378
LTV.0	1	11097	15587	2750281
LTV.AGE3	1	57549	15586	2692732
PAY.INC.AGE4	1	12304	15585	2680428
UNEMP.L0	1	10285	15584	2670143
AGE	1	44073	15583	2626071
AGE.2	1	39723	15582	2586348
SR	1	18764	15581	2567584
REFI	1	130974	15580	2436610

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

```

*** Summary Statistics for data in: SRF30.F30H ***
      CPR.10K      INT.RT      R.Prime      Yield.Diff
Min:      0.000000      6.896100      0.5993398      -1.8366667
1st Qu.:  377.315096      8.400775      0.8037082      0.5125000
Mean:     889.345175      9.447496      0.9609404      1.2577470
Median:   713.165621      9.027050      0.9793741      1.0941667
3rd Qu.: 1172.373635     10.061650      1.1029972      1.8425000
Max:     5882.352941     15.825000      1.5142823      3.5325000
Total N: 15600.000000 15600.000000 15600.000000 15600.000000
NA's :      0.000000      0.000000      0.0000000      0.0000000
Std Dev.: 745.350035      1.502178      0.1740419      1.1550432
Skewness: 1.766662      1.185522      0.0200286      0.1251939

      FR30.PDIFF      FR30.NDIFF      Tbond.Vol      NEGEQ.RGT1
Min:      0.0000000      -9.0851000      0.1524845      0.0000000e+000
1st Qu.:  0.0000000      -0.8981250      0.2442056      0.0000000e+000
Mean:     0.9534907      -0.9325532      0.4448494      6.879316e-002
Median:   0.5528875      0.0000000      0.4079095      1.367500e-003
3rd Qu.:  1.6013125      0.0000000      0.5650282      8.816325e-002
Max:      8.1847833      0.0000000      1.1849930      8.243420e-001
Total N: 15600.000000 15600.000000 15600.000000 1.560000e+004
NA's :      0.0000000      0.0000000      0.0000000      0.000000e+000
Std Dev.: 1.1654087      1.8710579      0.2296181      1.208780e-001
Skewness: 1.4785220      2.3767923      1.2542503      2.280842e+000

      NEGEQ.RLT1      CumDiff      RHP      ANN.HPA
Min: 0.0000000e+000 0.0000000e+000      0.0000000      0.6920591
1st Qu.: 0.0000000e+000 0.0000000e+000      0.5767000      1.0225855
Mean: 4.793328e-002 5.150550e-002      0.8064055      1.0430063
Median: 0.0000000e+000 2.088650e-002      0.8418000      1.0401815
3rd Qu.: 2.921700e-002 6.899300e-002      0.8799000      1.0551284
Max: 8.661000e-001 8.222910e-001      1.6431000      1.5304170
Total N: 1.560000e+004 1.560000e+004 15600.000000 15600.000000
NA's : 0.0000000e+000 0.0000000e+000      0.0000000      0.0000000
Std Dev.: 1.096280e-001 8.063796e-002      0.2667056      0.0417532
Skewness: 3.124681e+000 2.976047e+000      0.3004913      1.5165733

      LTV.0      LTV.AGE3      PAY.INC.AGE4      UNEMP.L0
Min: 58.213300      0.0000000      0.0000000      4.0666667
1st Qu.: 96.963875      36.1375000      5.3570500      4.5500000
Mean: 98.738785      55.2647442      10.2251203      5.8731400
Median: 98.593000      61.2400000      10.9437000      5.6166667
3rd Qu.: 99.197450      78.1700000      15.9375500      7.0500000
Max: 117.638900     126.3600000      31.1426000      10.1333333
Total N: 15600.000000 15600.000000 15600.000000 15600.000000
NA's :      0.000000      0.0000000      0.0000000      0.0000000
Std Dev.: 4.578728      28.8122473      6.8103395      1.4103268
Skewness: 2.037623      0.5321882      0.1927261      0.7352069

```

Exhibit A.19
Page 4

	AGE	AGE.2	SR	REFI
Min:	2.0000000	0.0000000	0.0000000	0.000000e+000
1st Qu.:	4.0000000	0.0000000	0.0000000	0.000000e+000
Mean:	8.5930128	0.111859	0.7430128	4.929487e-002
Median:	7.0000000	0.0000000	1.0000000	0.000000e+000
3rd Qu.:	12.0000000	0.0000000	1.0000000	0.000000e+000
Max:	26.0000000	1.0000000	1.0000000	1.000000e+000
Total N:	15600.0000000	15600.0000000	15600.0000000	1.560000e+004
NA's :	0.0000000	0.0000000	0.0000000	0.000000e+000
Std Dev.:	5.7575156	0.315203	0.4369863	2.164899e-001
Skewness:	0.9108159	2.463116	1.1123643	4.164285e+000

**Conditional Prepayment 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 = CPR.10K ~ INT.RT + R.Prime + Yield.Diff + FR30.PDIFF +
FR30.NDIFF + Tbond.Vol + NEGEQ.RGT1 + NEGEQ.RLT1 + CumDiff + RHP +
ANN.HPA + LTV.0 + LTV.AGE3 + PAY.INC.AGE4 + UNEMP.L0 + AGE + AGE.2 +
SR + REFI, family = poisson(link = log), data = SRF15.F15H, na.action
= na.exclude, control = list(epsilon = 1e-005, maxit = 50, trace = F
))
```

Deviance Residuals:

	Min	1Q	Median	3Q	Max
	-30.23951	-5.117192	-0.3160979	3.912656	38.20092

Coefficients:

	Value	Std. Error	t value
(Intercept)	9.226251540	0.0917818776	100.523674
INT.RT	-0.213316300	0.0025026788	-85.235189
R.Prime	1.024184516	0.0267581660	38.275587
Yield.Diff	0.108029230	0.0022492881	48.028188
FR30.PDIFF	0.505836677	0.0035434071	142.754321
FR30.NDIFF	0.600927949	0.0046877802	128.190299
Tbond.Vol	0.609575742	0.0072769678	83.767822
NEGEQ.RGT1	-0.195130493	0.0297718139	-6.554202
NEGEQ.RLT1	-0.119028690	0.0325029876	-3.662085
CumDiff	-5.981018077	0.0703010885	-85.077176
RHP	0.341907375	0.0030628250	111.631380
ANN.HPA	-1.864597601	0.0747346186	-24.949583
LTV.0	0.000945433	0.0002500372	3.781169
LTV.AGE3	0.000408018	0.0003503348	1.164651
PAY.INC.AGE4	0.004507993	0.0001851176	24.352049
UNEMP.L0	-0.082527163	0.0028840478	-28.615047
AGE	0.065383030	0.0025470412	25.670189
AGE.2	-0.501810563	0.0305220971	-16.440894
SR	-0.317105532	0.0086499883	-36.659649
REFI	0.113985283	0.0028997210	39.309052

(Dispersion Parameter for Poisson family taken to be 1)

Null Deviance: 358271.8 on 1100 degrees of freedom

Residual Deviance: 62472.02 on 1081 degrees of freedom

1 - RD/ND = 0.8256

Number of Fisher Scoring Iterations: 4

Analysis of Deviance Table

Poisson model

Response: CPR.10K

Terms added sequentially (first to last)

	Df	Deviance	Resid. Df	Resid. Dev
NULL			1100	358271.8
INT.RT	1	10184.20	1099	348087.6
R.Prime	1	81217.37	1098	266870.2
Yield.Diff	1	22162.39	1097	244707.9
FR30.PDIFF	1	32770.00	1096	211937.9
FR30.NDIFF	1	71961.89	1095	139976.0
Tbond.Vol	1	9649.84	1094	130326.1
NEGEQ.RGT1	1	5697.48	1093	124628.6
NEGEQ.RLT1	1	8306.29	1092	116322.4
CumDiff	1	6761.08	1091	109561.3
RHP	1	11532.07	1090	98029.2
ANN.HPA	1	1892.70	1089	96136.5
LTV.0	1	2600.53	1088	93536.0
LTV.AGE3	1	12321.56	1087	81214.4
PAY.INC.AGE4	1	2249.98	1086	78964.4
UNEMP.L0	1	4426.55	1085	74537.9
AGE	1	8625.05	1084	65912.8
AGE.2	1	417.85	1083	65495.0
SR	1	1490.01	1082	64005.0
REFI	1	1532.96	1081	62472.0

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

```

*** Summary Statistics for data in: SRF15.F15H ***
      CPR.10K      INT.RT      R.Prime      Yield.Diff      FR30.PDIFF
Min:      0.000000      6.5421000      0.82298647      -8.333333e-004      0.0000000
1st Qu.:  586.666667      7.3431000      1.00365367      5.125000e-001      0.0000000
Mean:  1003.175070      8.6083726      1.07136742      1.289683e+000      0.6725266
Median:  909.549005      8.2615000      1.06012957      1.080833e+000      0.3075750
3rd Qu.: 1324.041812      9.7604000      1.14498061      1.752500e+000      1.1434583
Max:  3696.202532      11.9421000      1.36314545      3.532500e+000      4.1864583
Total N: 1101.000000 1101.000000 1101.000000 1.101000e+003 1101.000000
NA's :      0.000000      0.0000000      0.00000000      0.000000e+000      0.0000000
Std Dev.: 580.897399      1.3772192      0.10526985      9.790970e-001      0.8555624
Skewness:  1.079257      0.5586795      0.04999684      1.149535e+000      1.3978918

      FR30.NDIFF      Tbond.Vol      NEGEQ.RGT1      NEGEQ.RLT1
Min:      -2.8063750      0.2025893      0.00000000      0.00000000
1st Qu.:  -0.4130167      0.2221844      0.00000000      0.00000000
Mean:      -0.2756818      0.3868932      0.04100203      0.03141794
Median:      0.0000000      0.3903262      0.00530800      0.00000000
3rd Qu.:      0.0000000      0.4892356      0.05669700      0.00867700
Max:      0.0000000      1.1849930      0.39105900      0.46998000
Total N: 1101.000000 1101.000000 1101.000000 1101.000000
NA's :      0.0000000      0.0000000      0.00000000      0.00000000
Std Dev.:  0.4625046      0.1795790      0.06794461      0.07244986
Skewness:  1.9382685      1.5435090      2.40101793      2.79167716

      CumDiff      RHP      ANN.HPA      LTV.0      LTV.AGE3
Min:      0.00000000      0.0000000      0.81617769      60.450400      0.0000000
1st Qu.:  0.00876900      0.5073000      1.02963859      97.025200      37.4300000
Mean:      0.04744370      0.6635870      1.03663008      98.388075      51.1425431
Median:      0.02492600      0.5611000      1.03682548      98.855900      59.3500000
3rd Qu.:  0.06563400      0.8594000      1.04459362      99.584400      73.7000000
Max:      0.39349266      1.3908000      1.12218226      113.988400      94.6200000
Total N: 1101.000000 1101.000000 1101.000000 1101.000000 1101.000000
NA's :      0.00000000      0.0000000      0.00000000      0.0000000      0.0000000
Std Dev.:  0.05915957      0.3646426      0.01549845      8.401402      28.8646225
Skewness:  2.09455960      0.2381734      5.35240518      1.734131      0.7468033

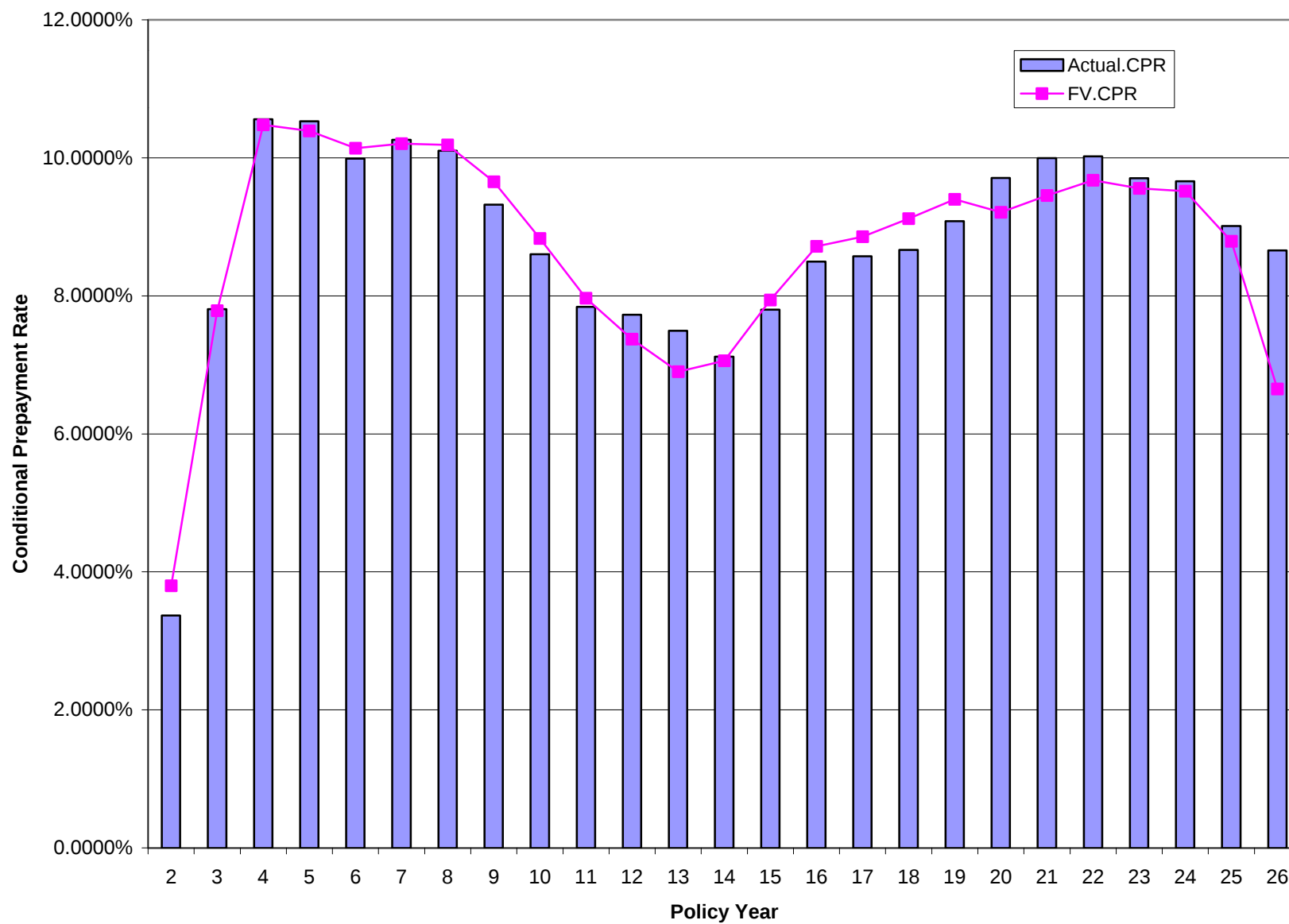
      PAY.INC.AGE4      UNEMP.L0      AGE      AGE.2      SR
Min:      0.0000000      4.0666667      2.000000      0.0000000      0.0000000
1st Qu.:  0.0000000      4.3000000      3.000000      0.0000000      1.0000000
Mean:      10.5843946      5.1778383      5.220708      0.1843778      0.9509537
Median:      14.7054000      5.1083333      5.000000      0.0000000      1.0000000
3rd Qu.:  16.8227000      5.6166667      7.000000      0.0000000      1.0000000
Max:      20.6783000      7.4250000      15.000000      1.0000000      1.0000000
Total N: 1101.000000 1101.000000 1101.000000 1101.000000 1101.000000
NA's :      0.0000000      0.0000000      0.000000      0.0000000      0.0000000
Std Dev.:  7.8321578      1.0272049      2.820278      0.3879682      0.2160629
Skewness:  0.5216003      0.6559929      0.919335      1.6300125      4.1818778

```

```

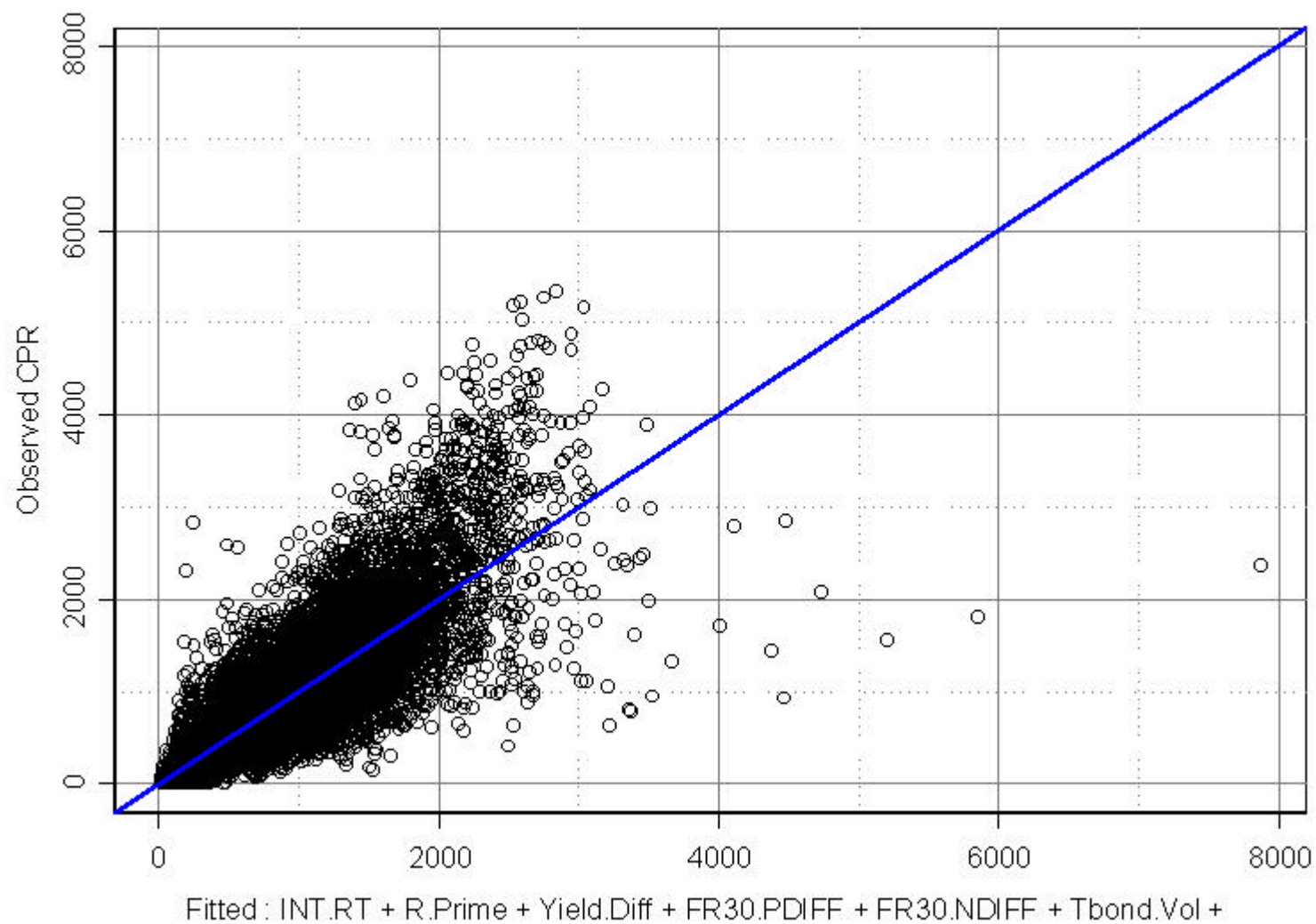
          REFI
Min:      0.0000000
1st Qu.:  0.0000000
Mean:     0.3006358
Median:   0.0000000
3rd Qu.:  1.0000000
Max:      1.0000000
Total N: 1101.0000000
NA's :    0.0000000
Std Dev.: 0.4587429
Skewness: 0.8707580
```

Fixed Rate 30 Year Loans, High LTV Category - CPR Model
Origination Years 1975 - 1999

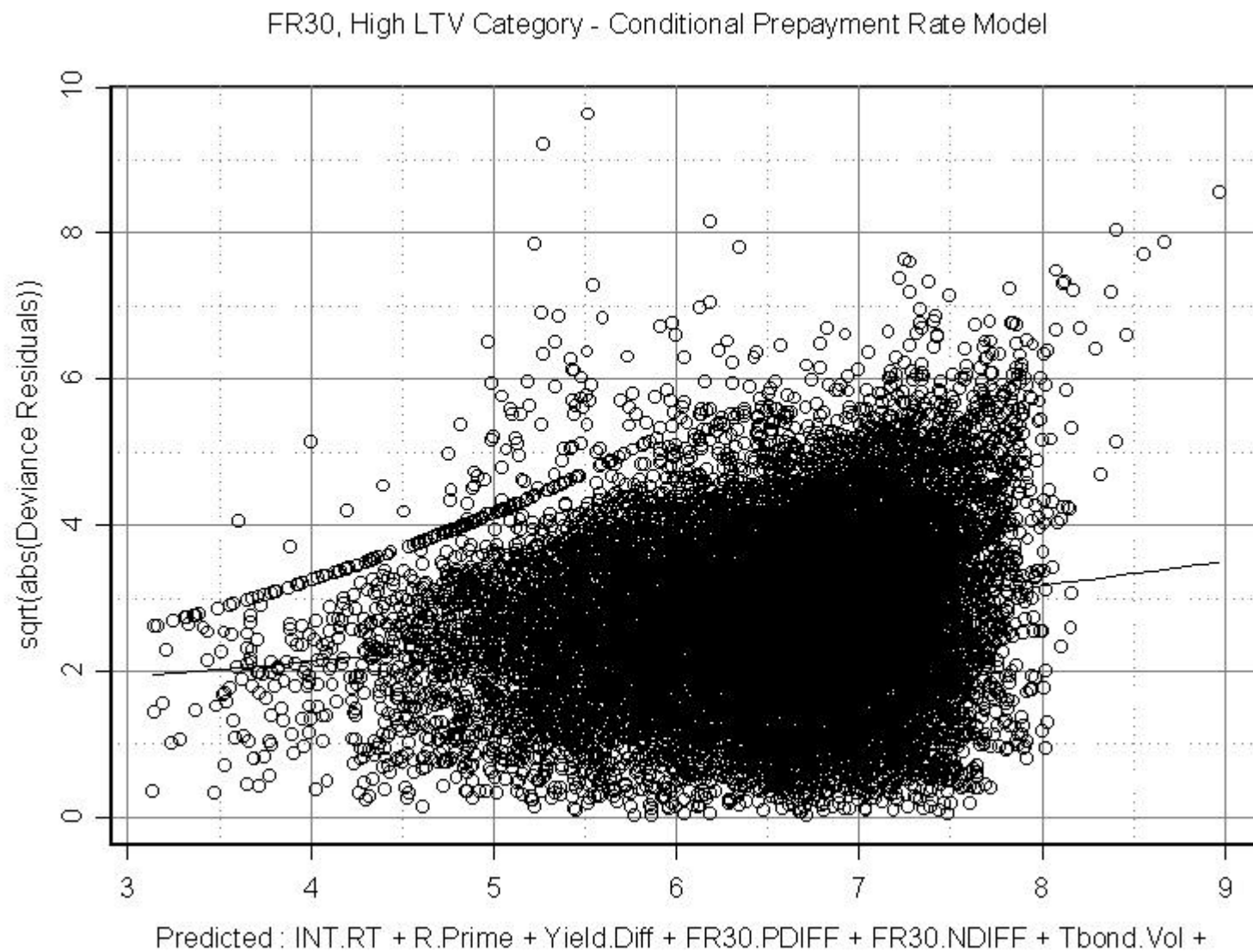


Graph A.32

FR30, High LTV Category - Conditional Prepayment Rate Model

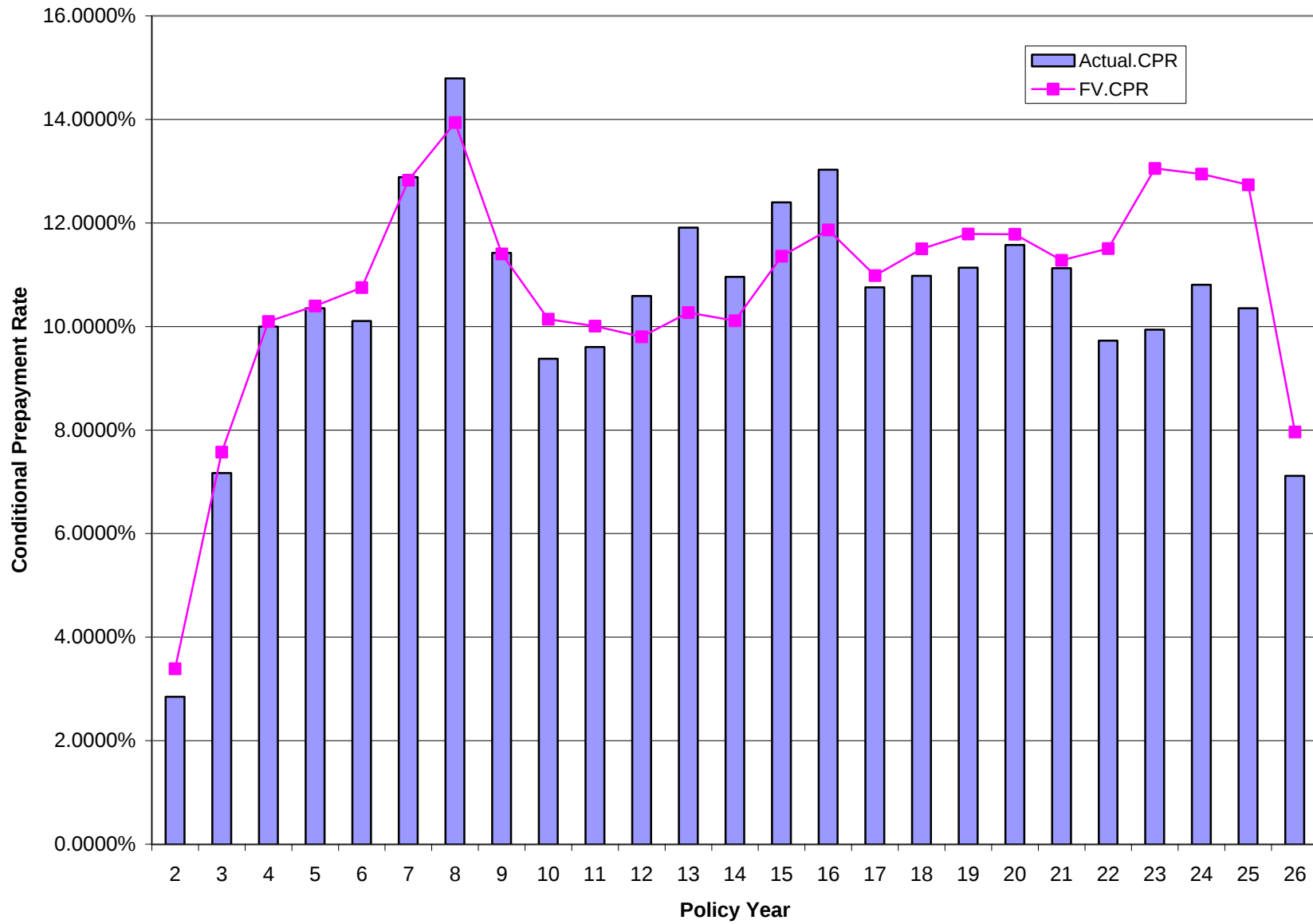


Graph A.33



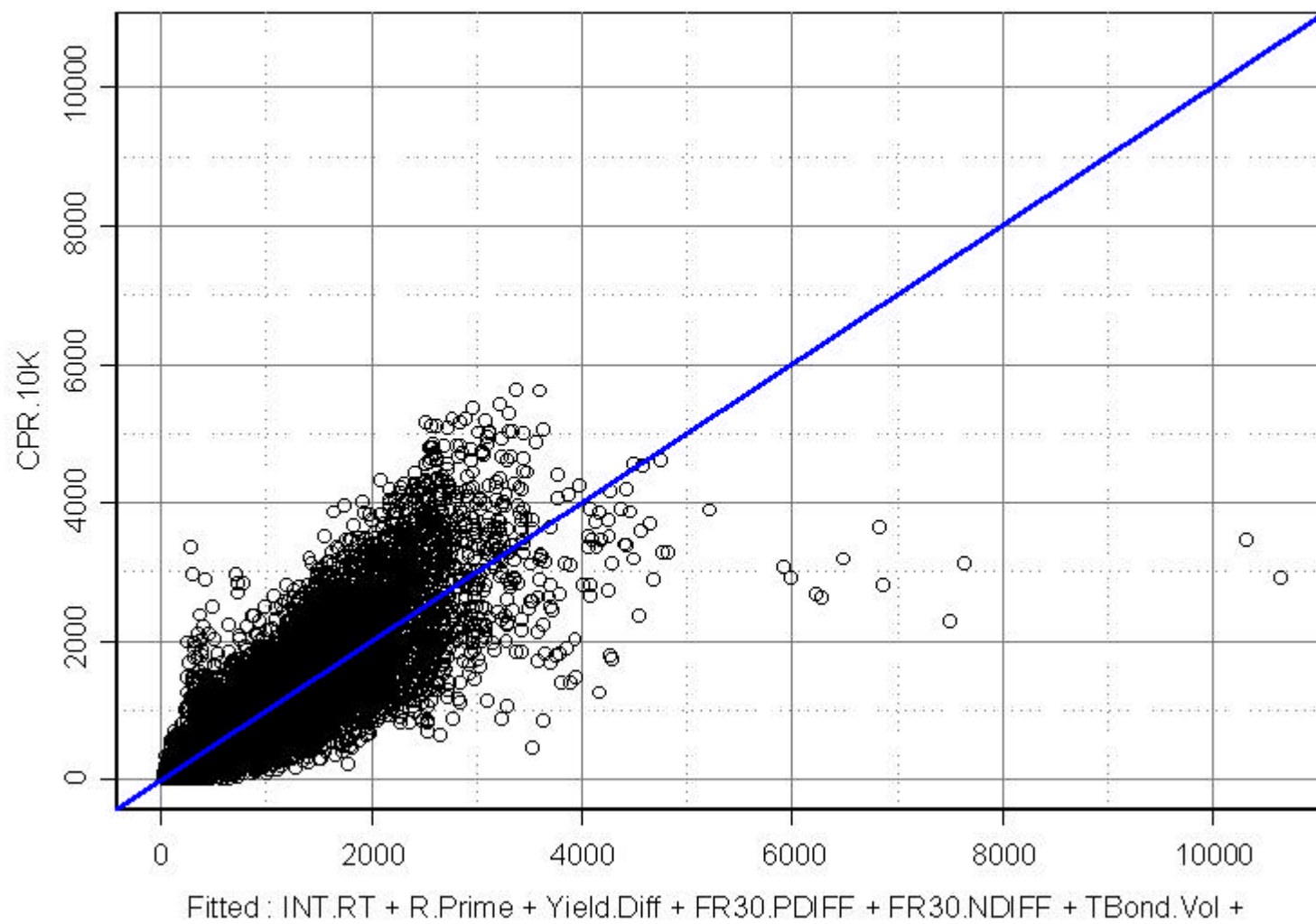
Actual vs. Fit, FR15, Mid LTV Category - CPR Model
Origination Year 1975 - 1999

Graph A.34



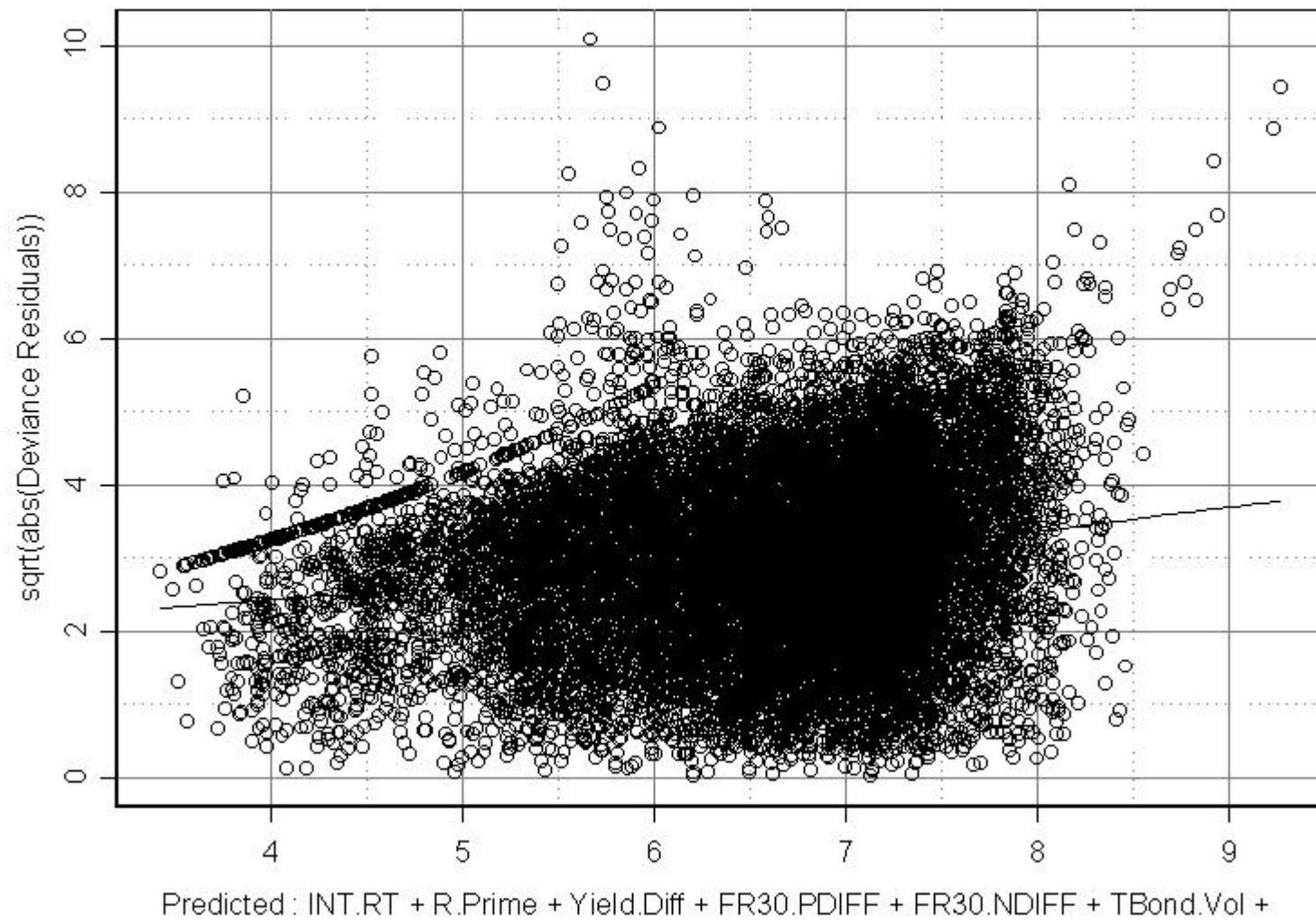
Graph A.35

FR30, Mid LTV Category - Conditional Prepayment Rate Model

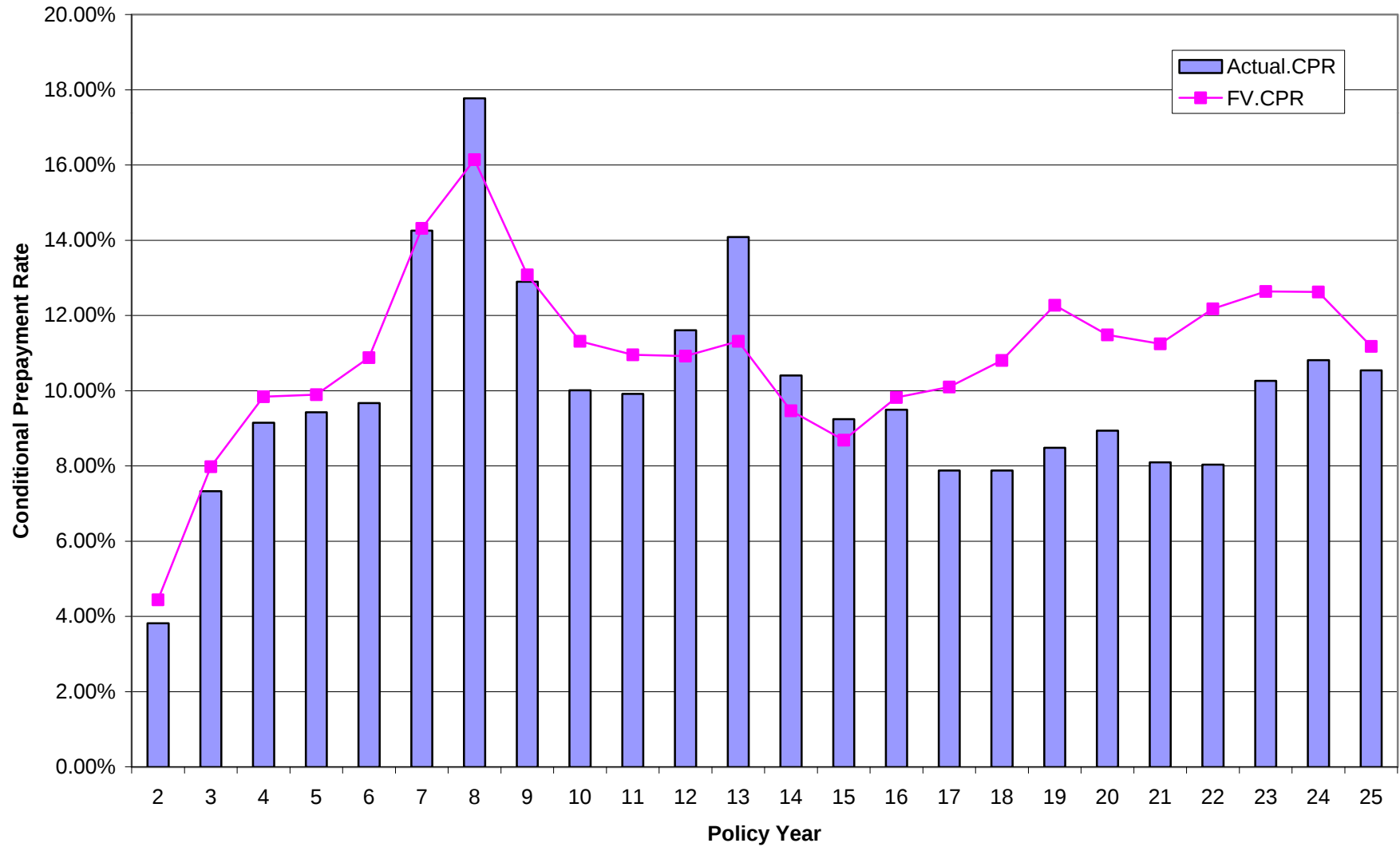


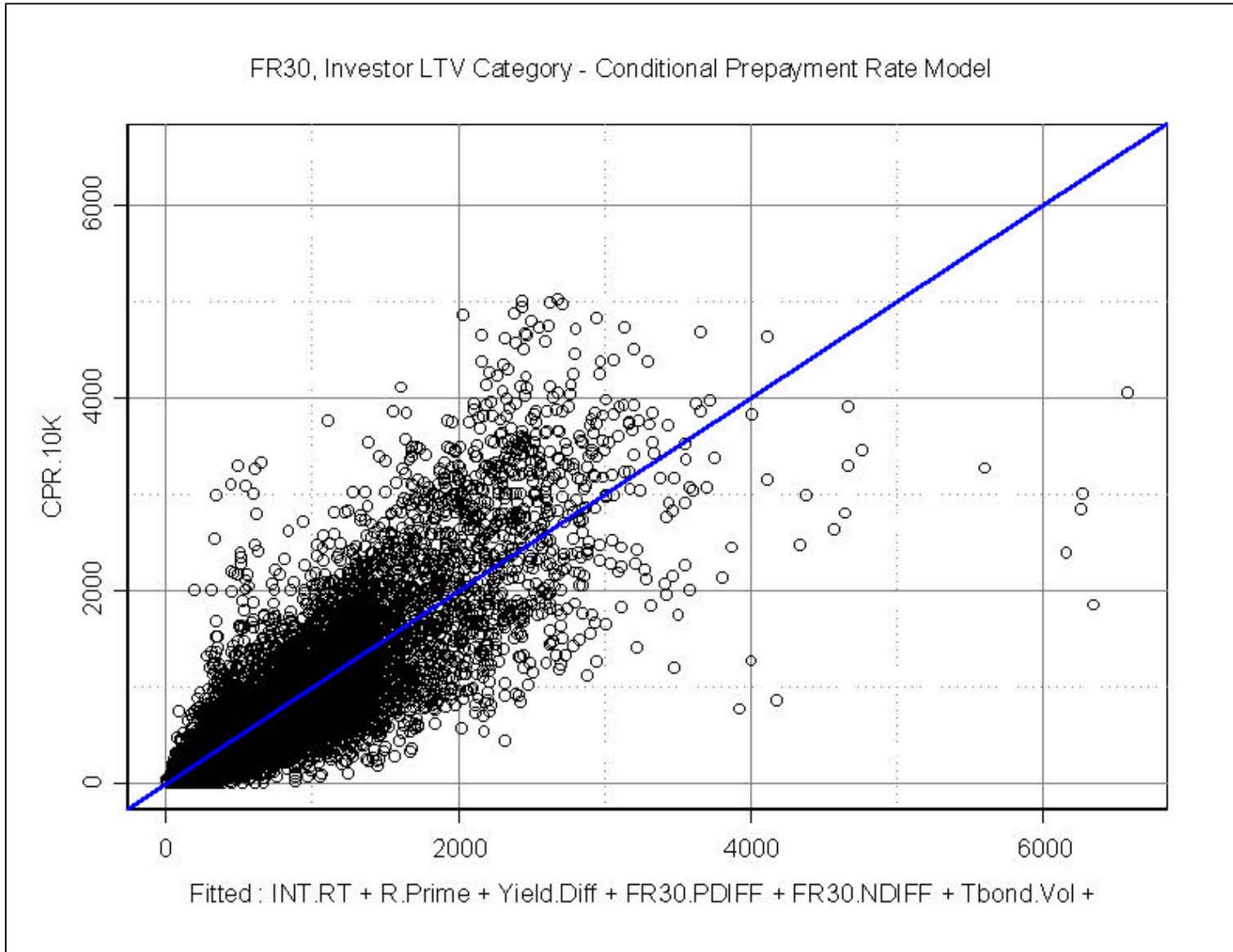
Graph A.36

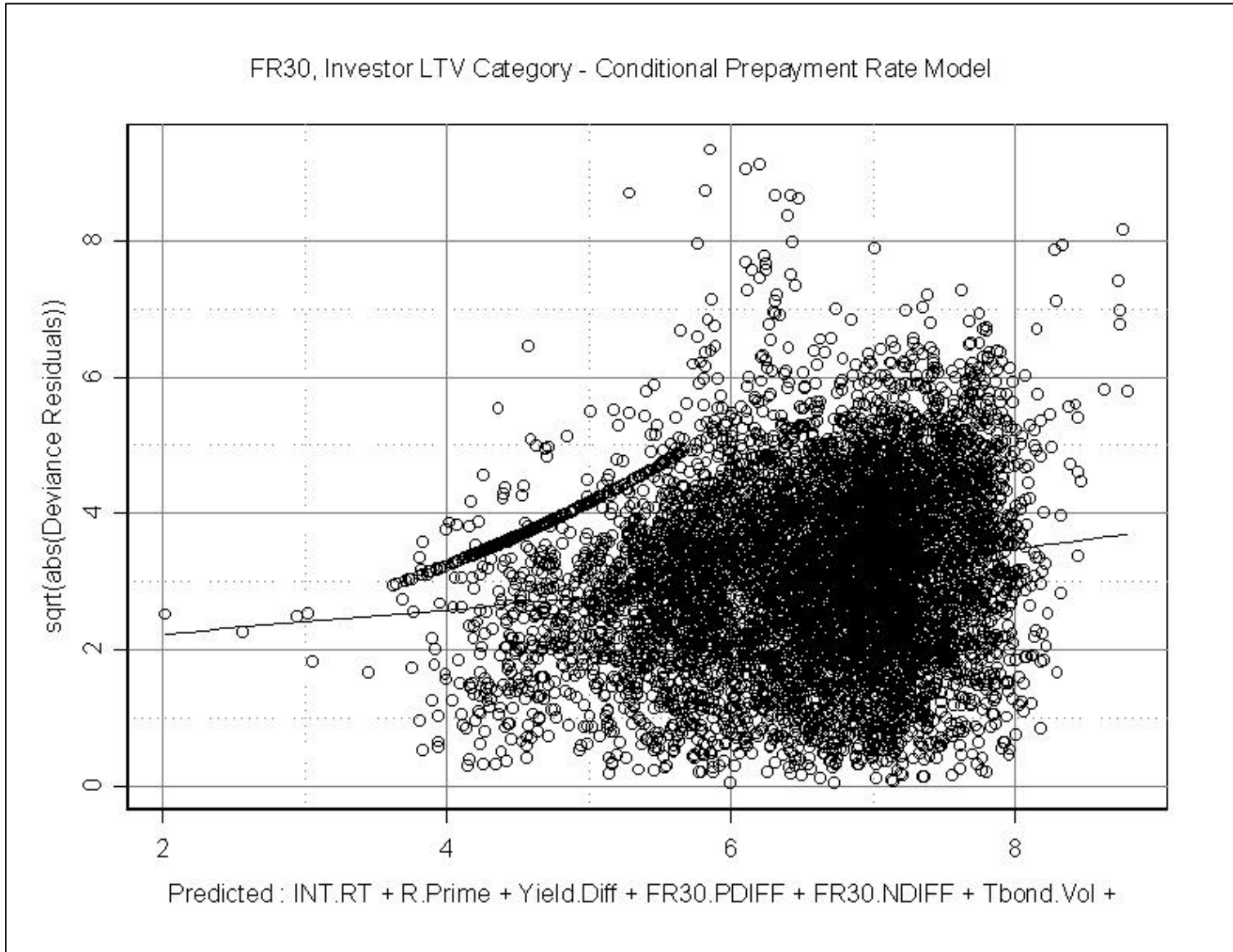
FR30, Mid LTV Category - Conditional Prepayment Rate Model



Fixed Rate 30 Year, Investor LTV Category - CPR Model
Origination Years 1975-1999

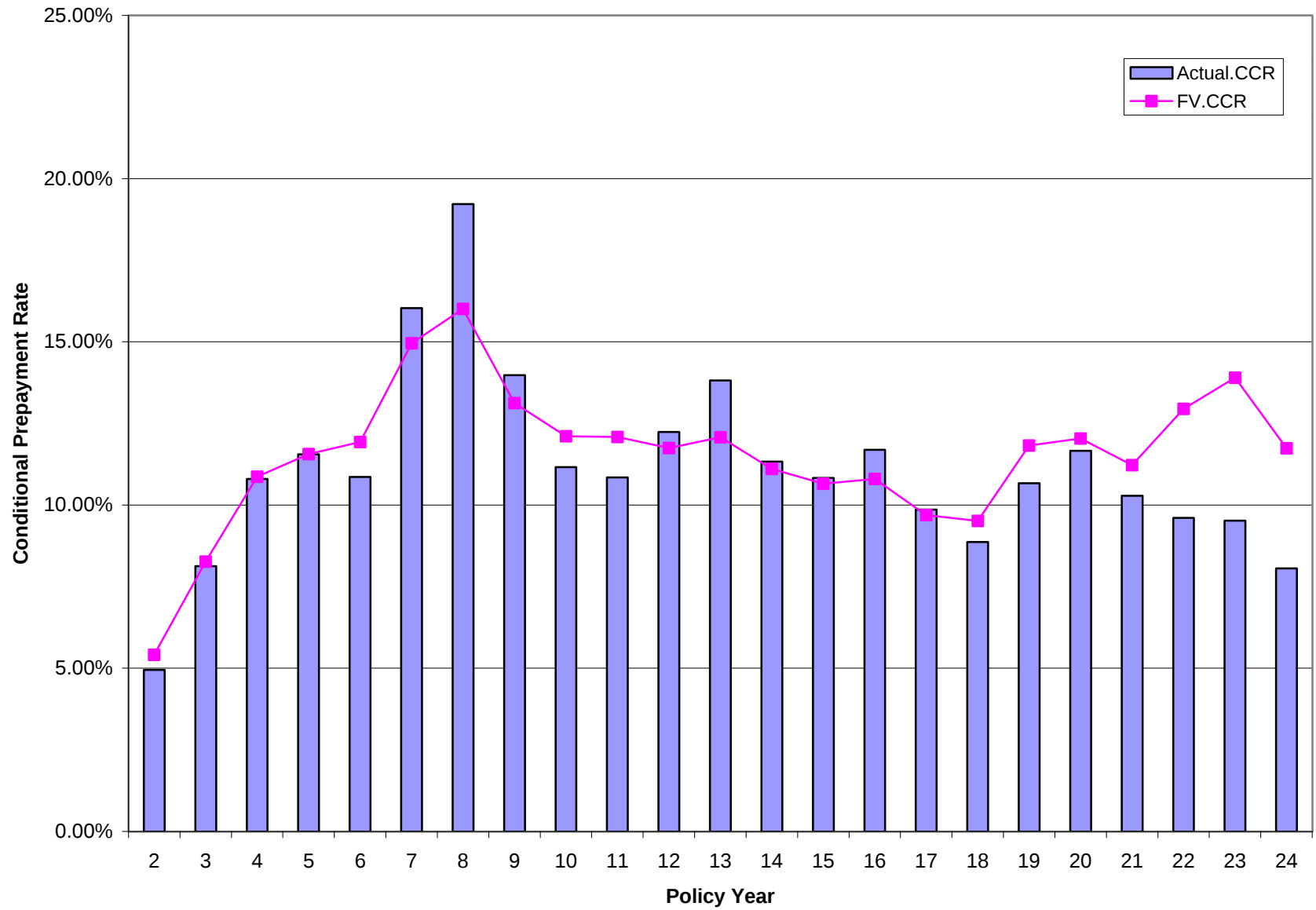






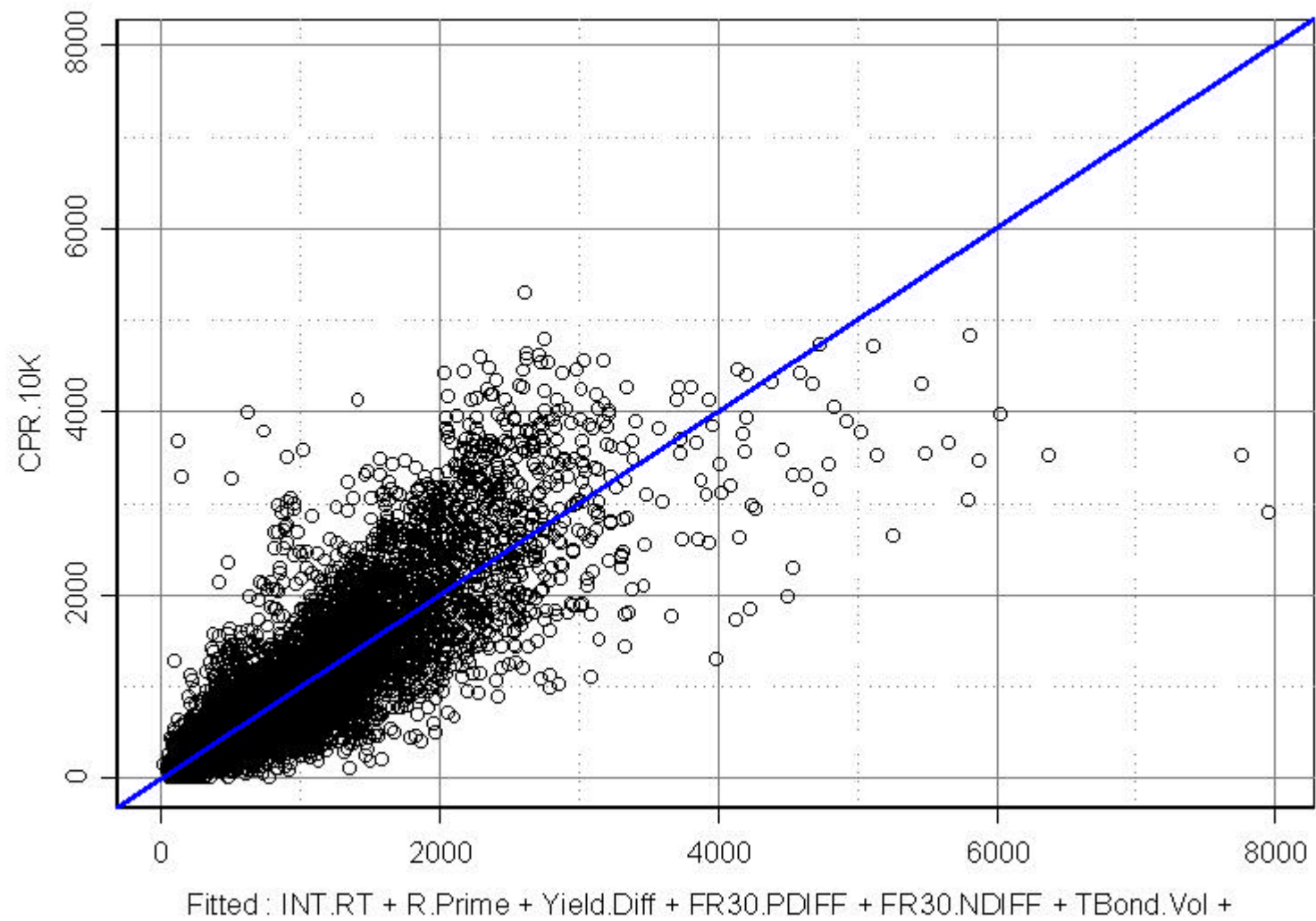
Fixed Rate 30 Year, Low LTV Category - CPR Model
Origination Years 1975-1999

Graph A.40



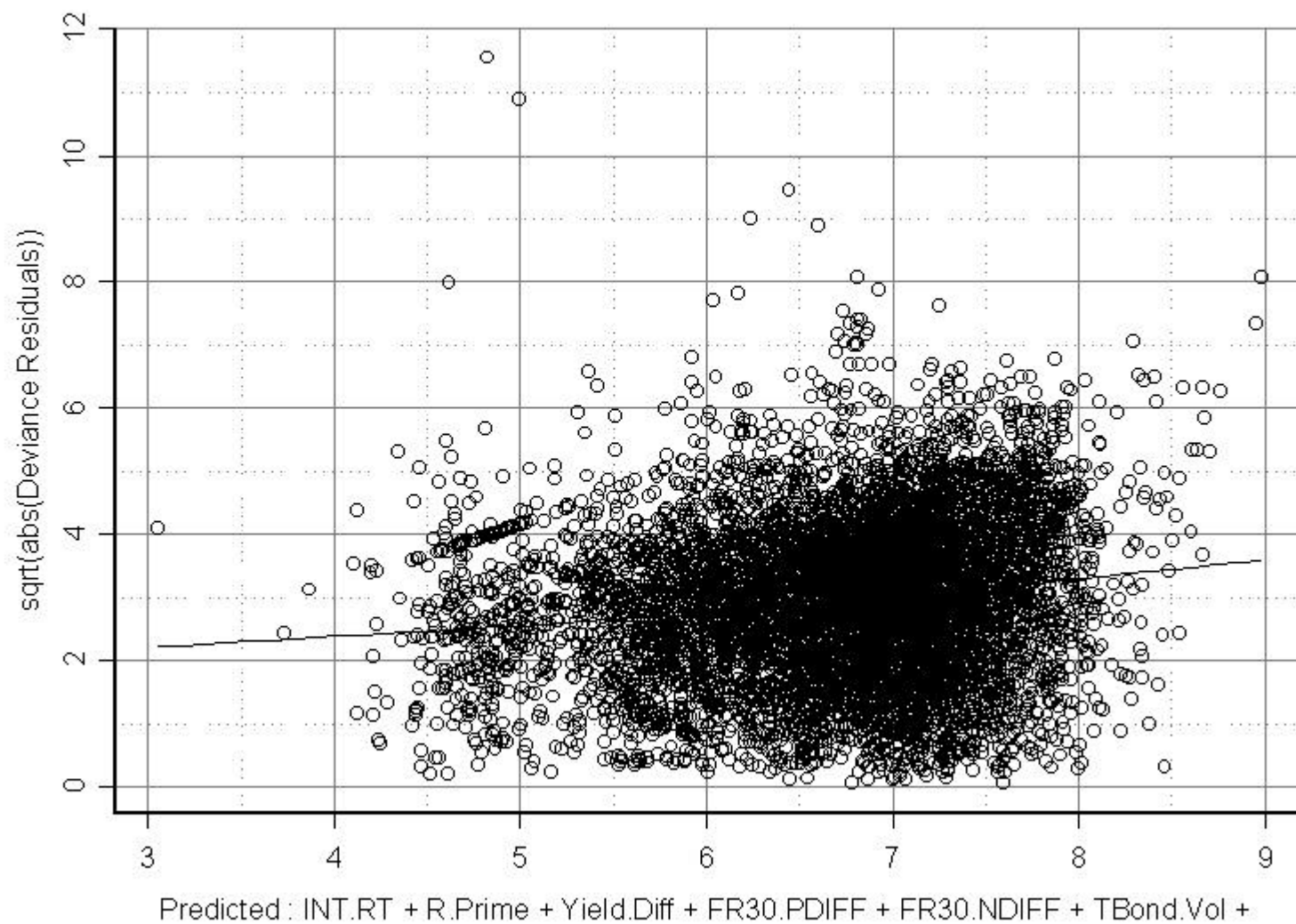
Graph A.11

FR30, Low LTV Category - Conditional Prepayment Rate Model



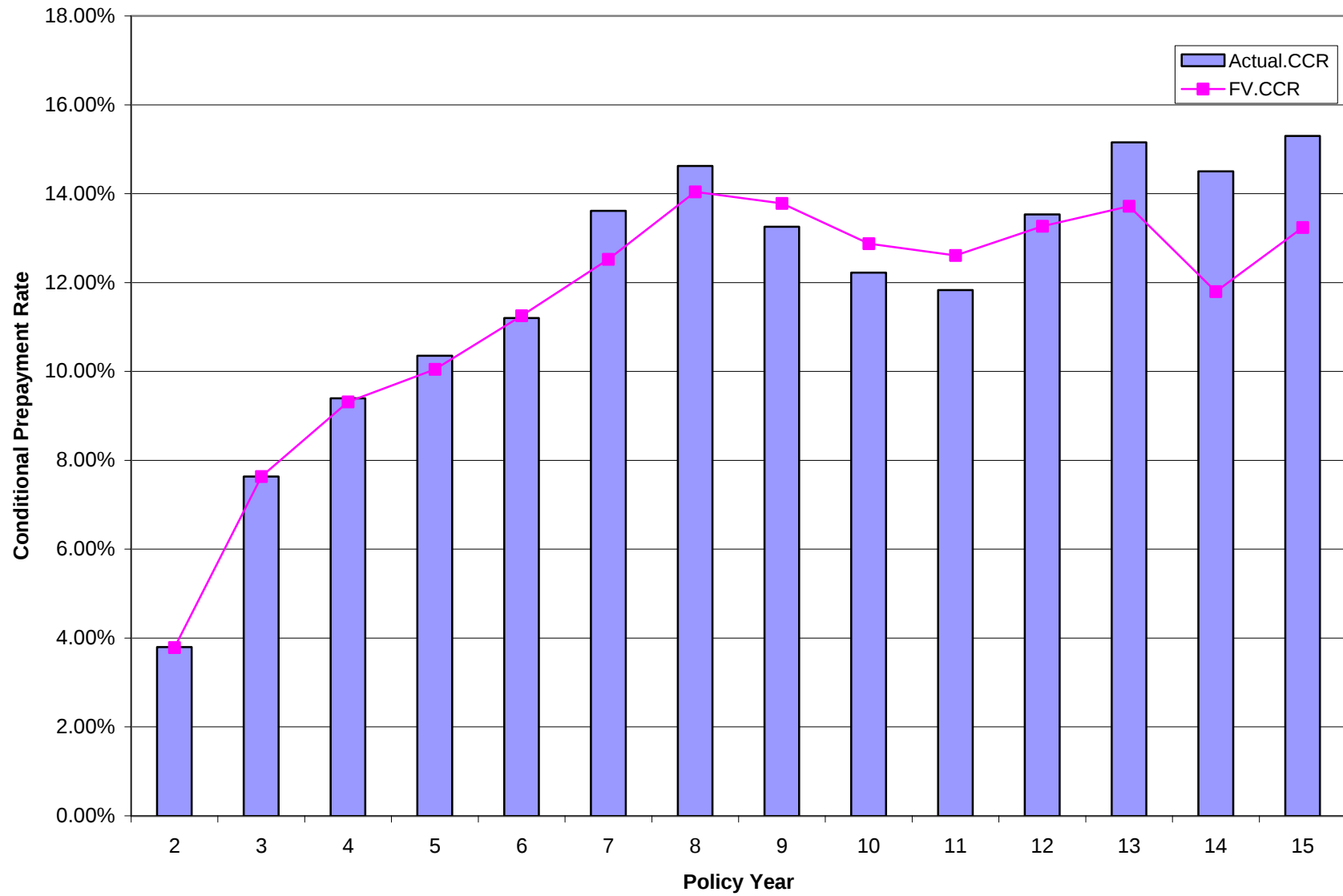
Graph A.12

FR30, Low LTV Category - Conditional Prepayment Rate Model



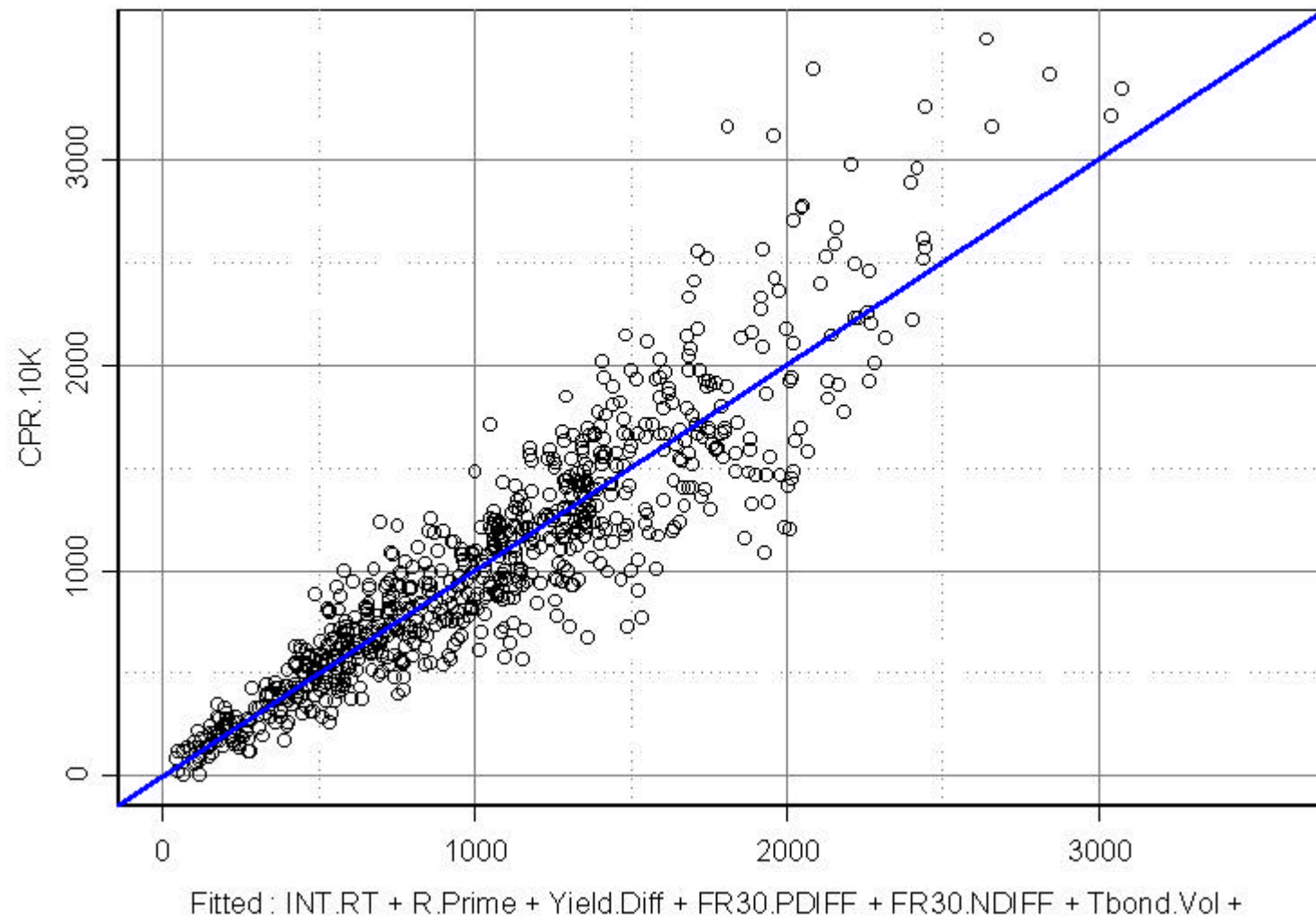
Fixed Rate 15 Year Loans, High LTV Category - CPR Model
Origination Years 1983 - 1999

Graph A.43



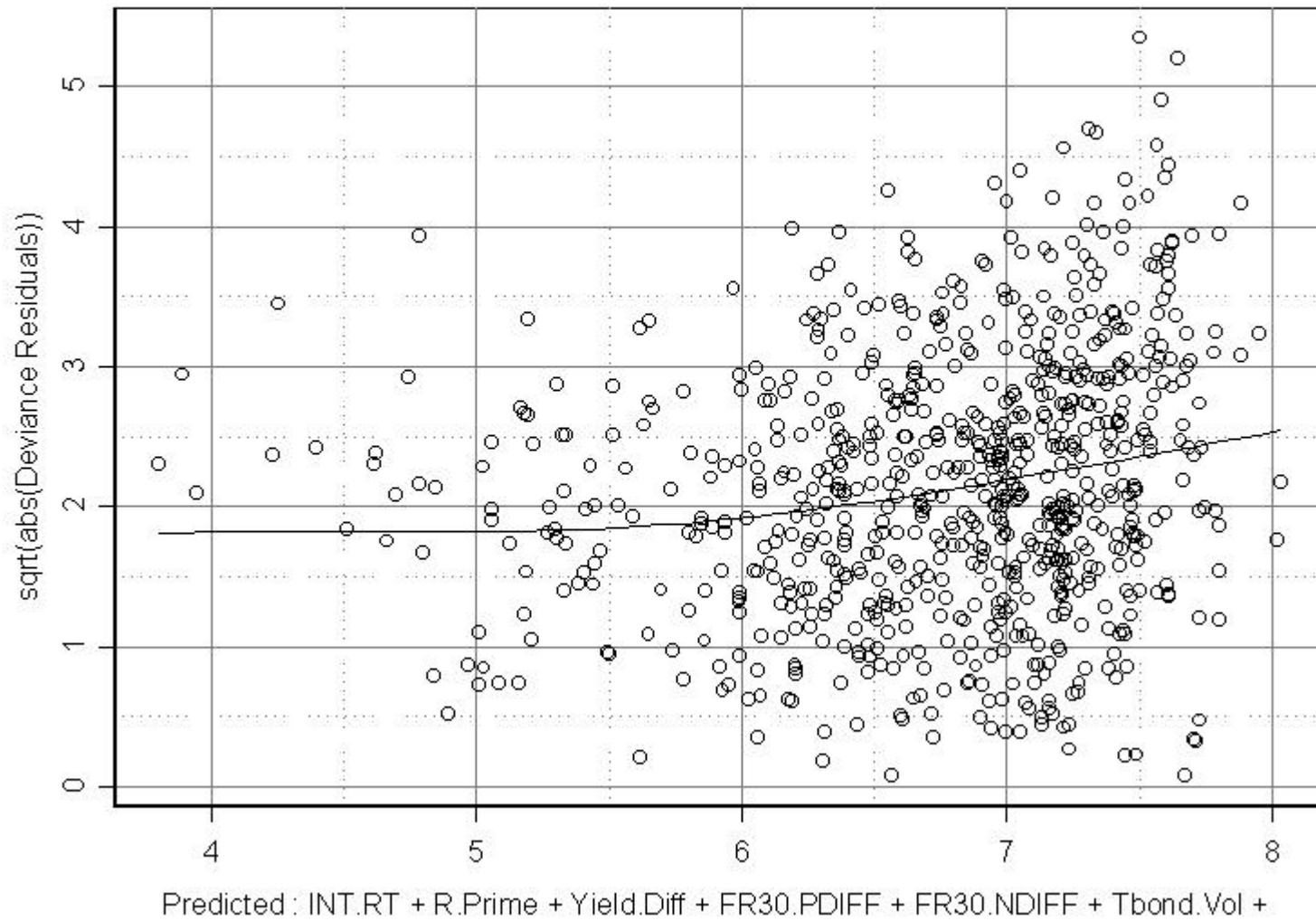
Graph A.44

F15, High LTV Category - Conditional Prepayment Rate Model



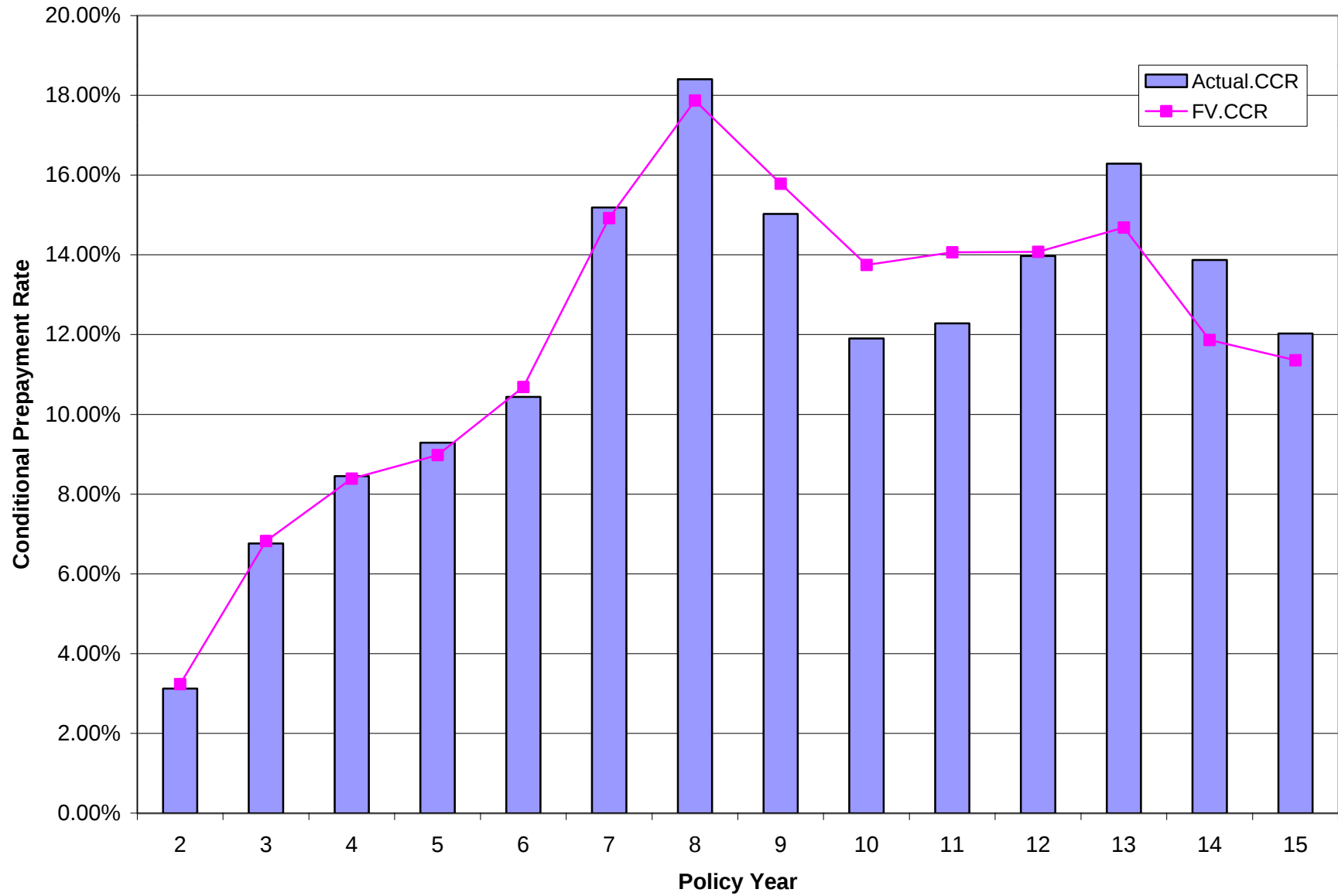
Graph A.45

F15, High LTV Category - Conditional Prepayment Rate Model



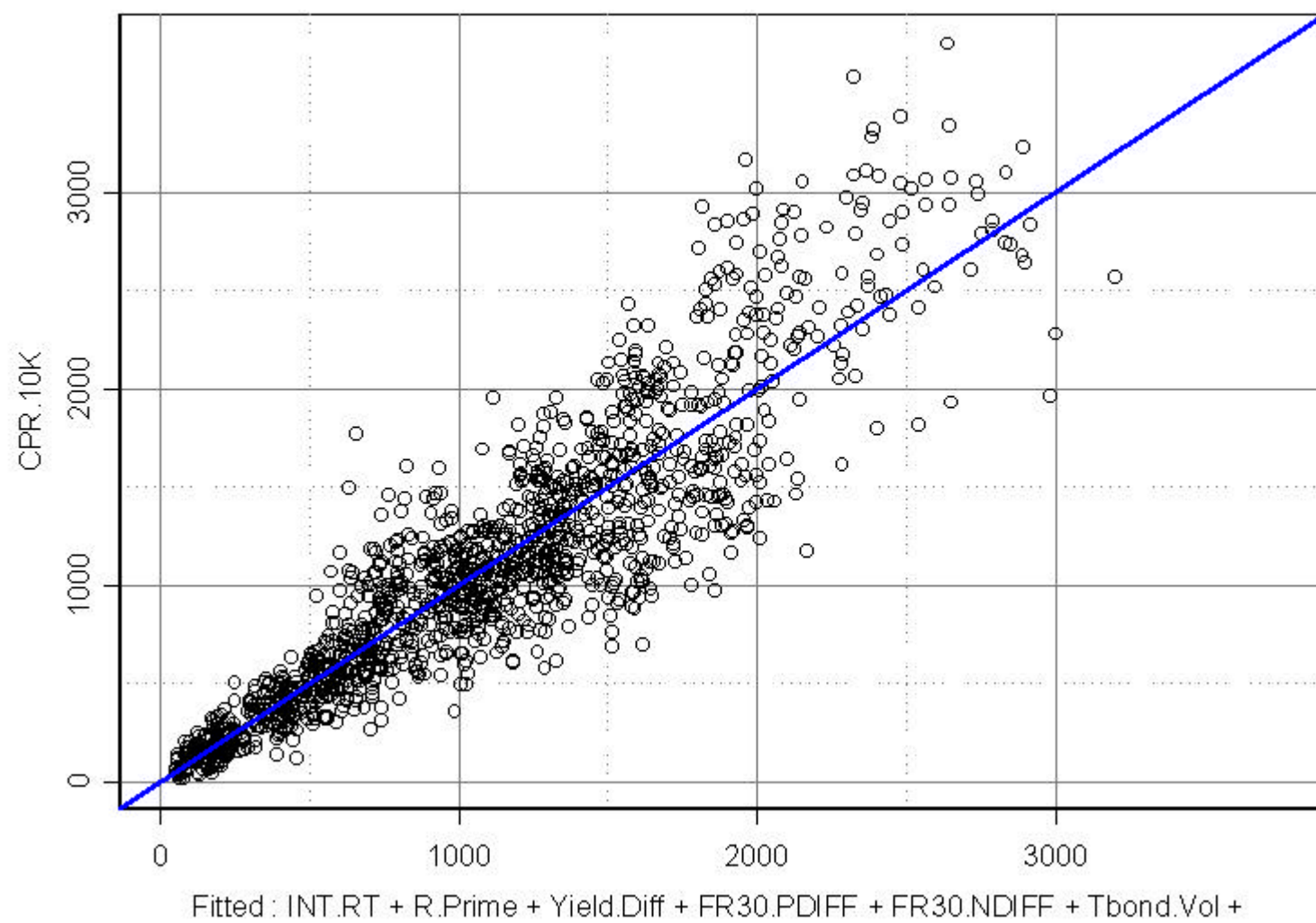
Fixed Rate 15 Year, Mid + Investor Category - CPR Model
Origination Years 1983 - 1999

Graph A.46



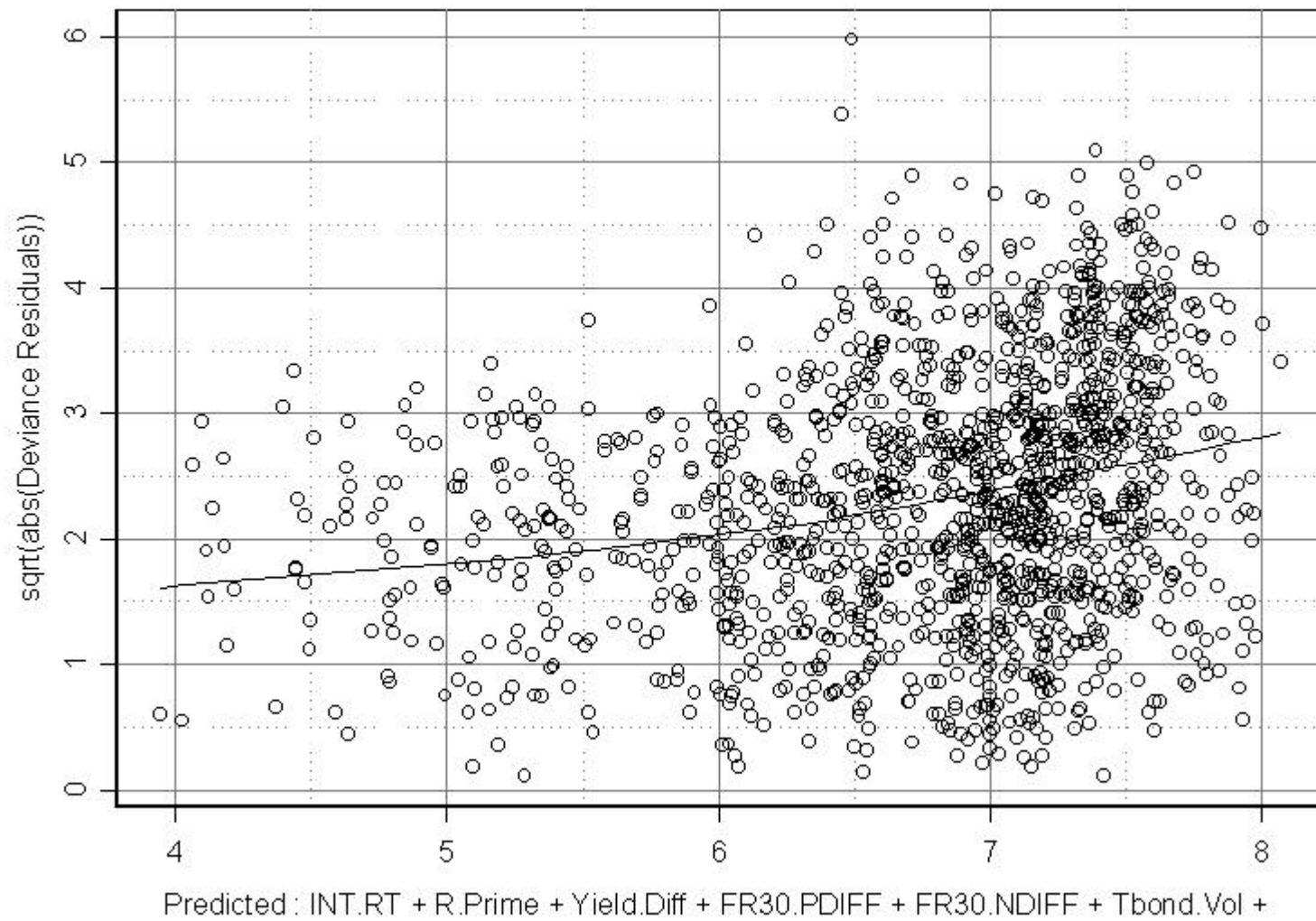
Graph A.47

FR15, Mid and Investor LTV Category - Conditional Prepayment Rate Model



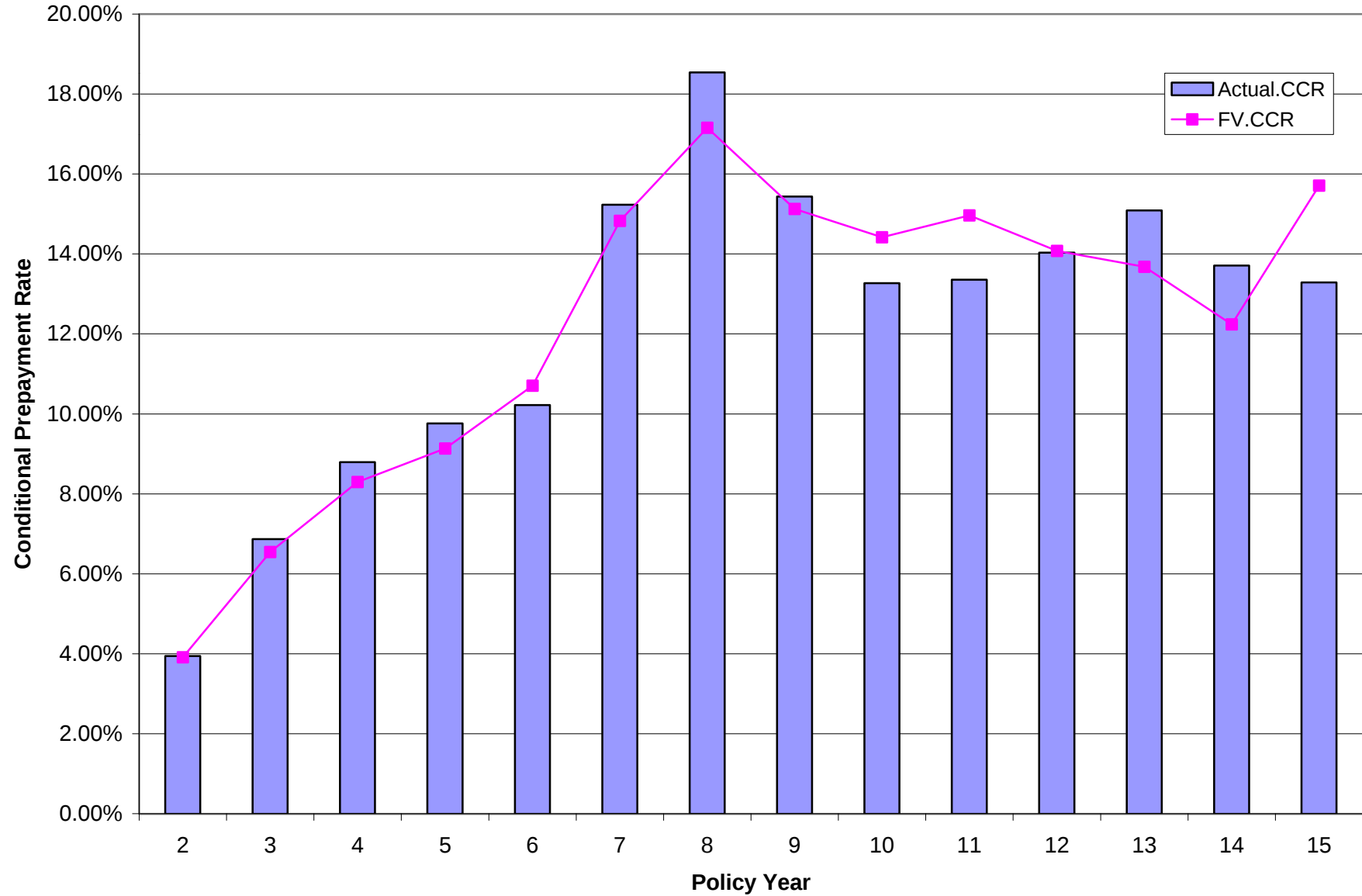
Graph A.48

FR15, Mid and Investor LTV Category - Conditional Prepayment Rate Model



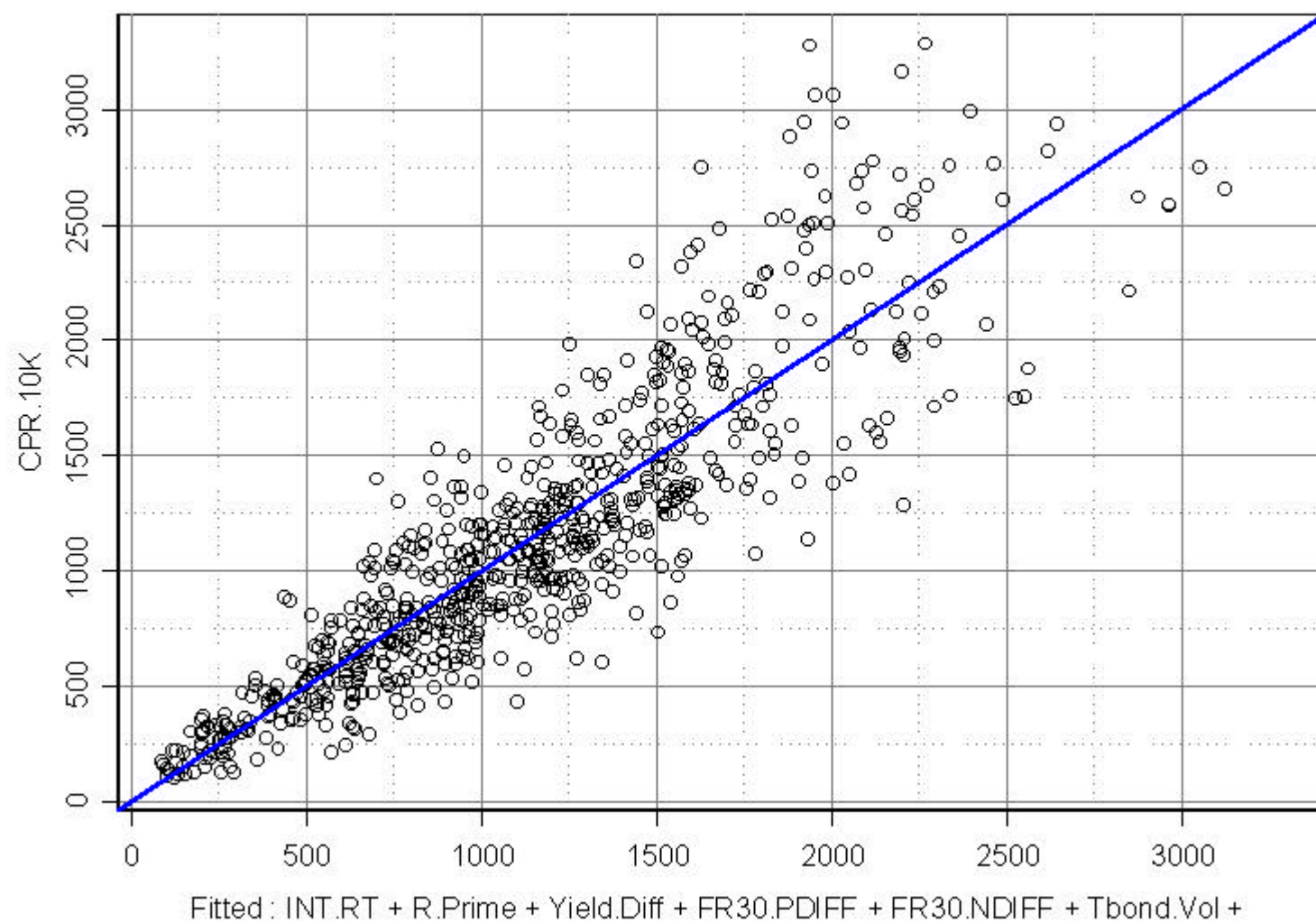
Fixed Rate 15 Year, Low LTV Category - CPR Model
Origination Year 1982 - 1999

Graph A.49



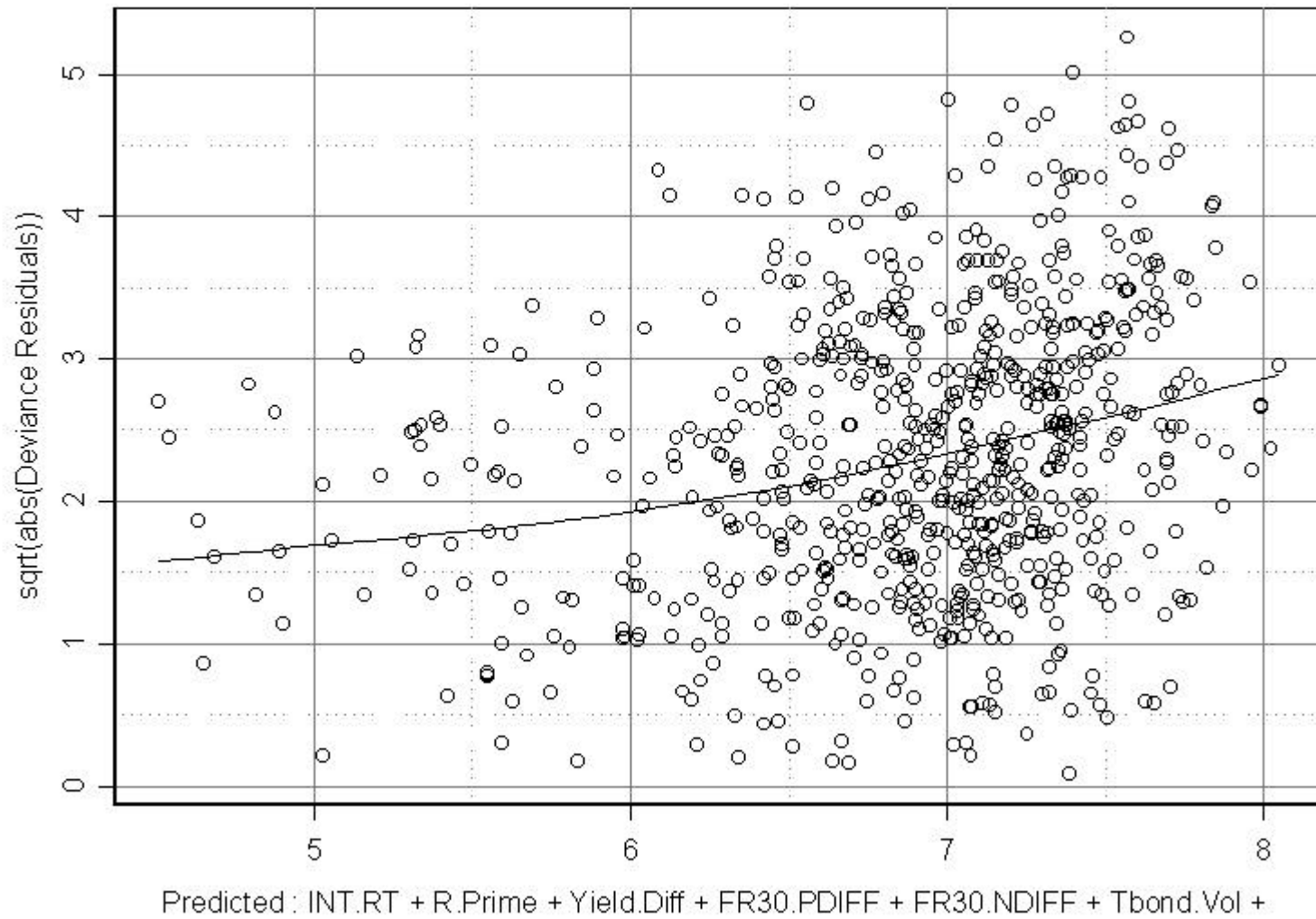
Graph A.50

FR15, Low LTV Category - Conditional Prepayment Rate Model



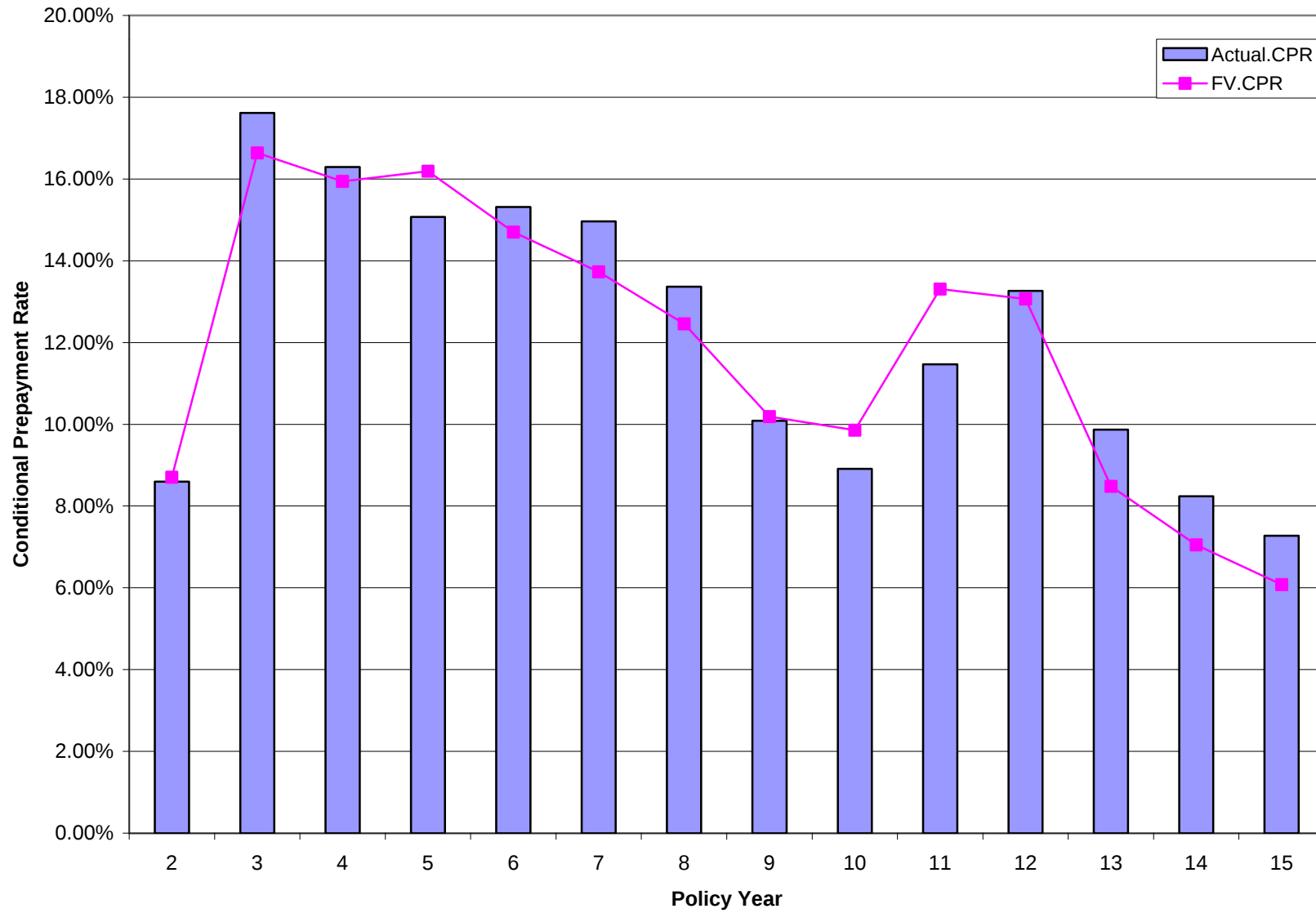
FR15, Low LTV Category - Conditional Prepayment Rate Model

Graph A.51



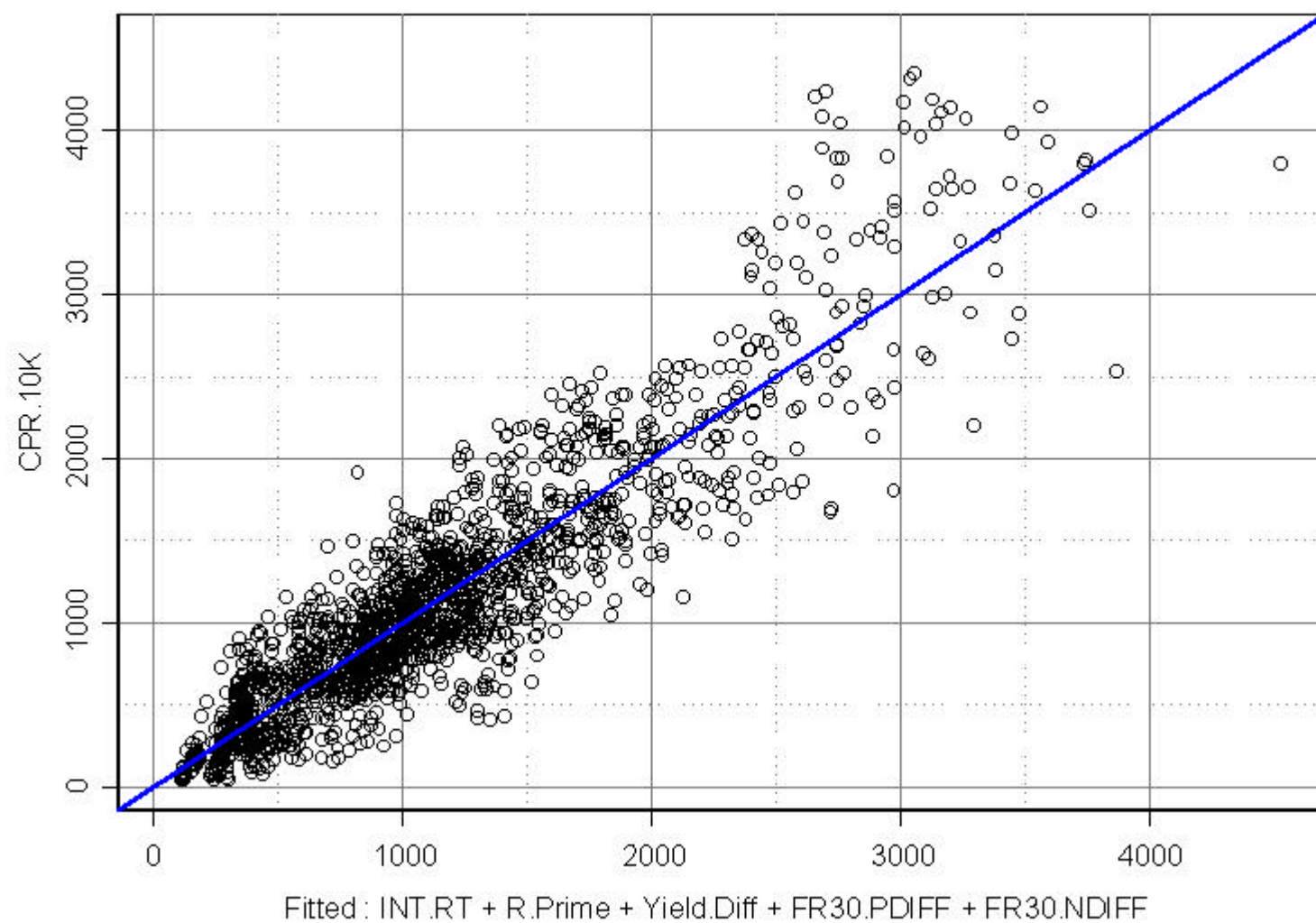
Adjustable Rate Loans, All LTV Categories - CPR Model
Origination Years 1986 - 1999

Graph A.52



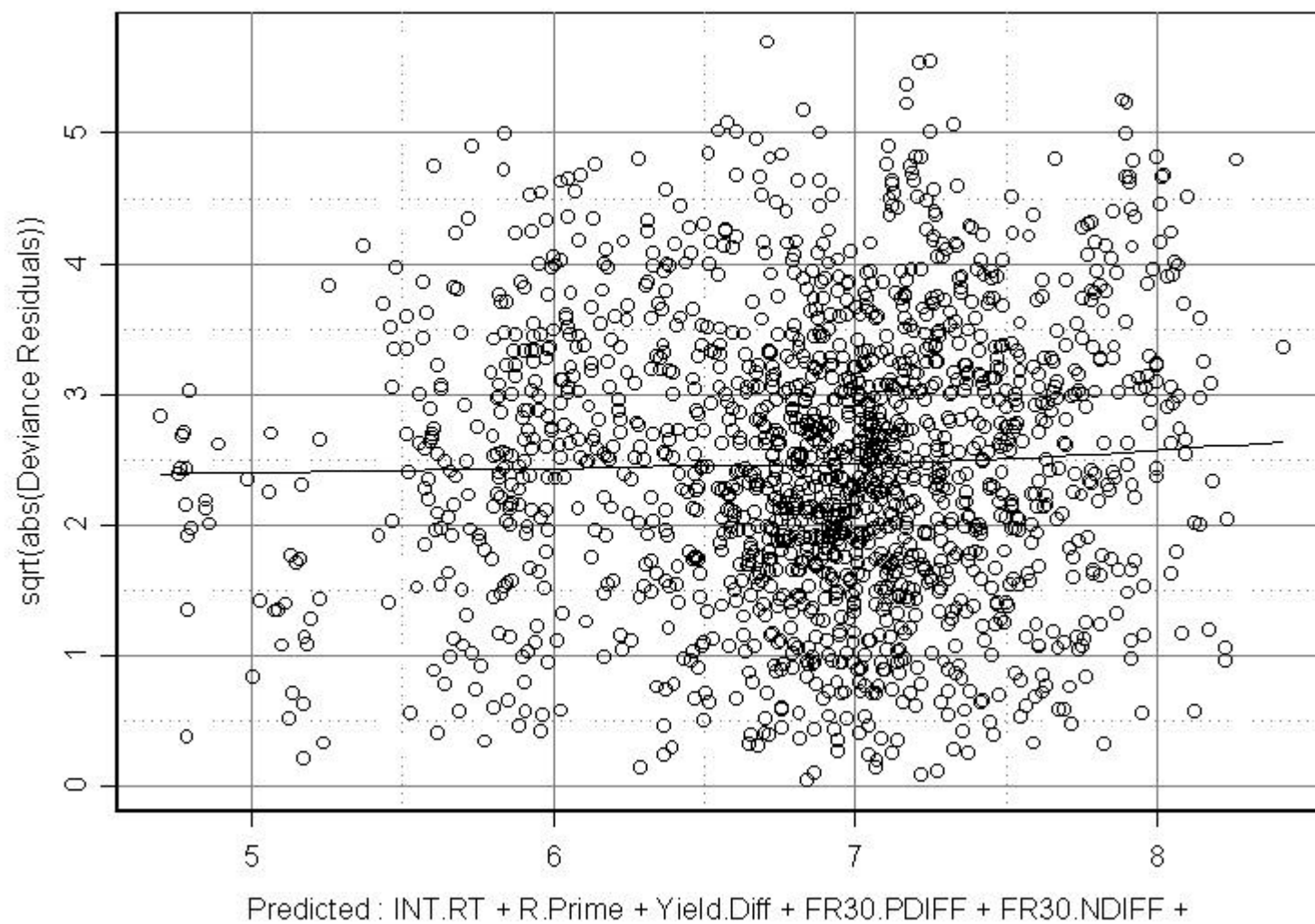
Graph A.53

ARM, All LTV Categories - Conditional Prepayment Rate Model



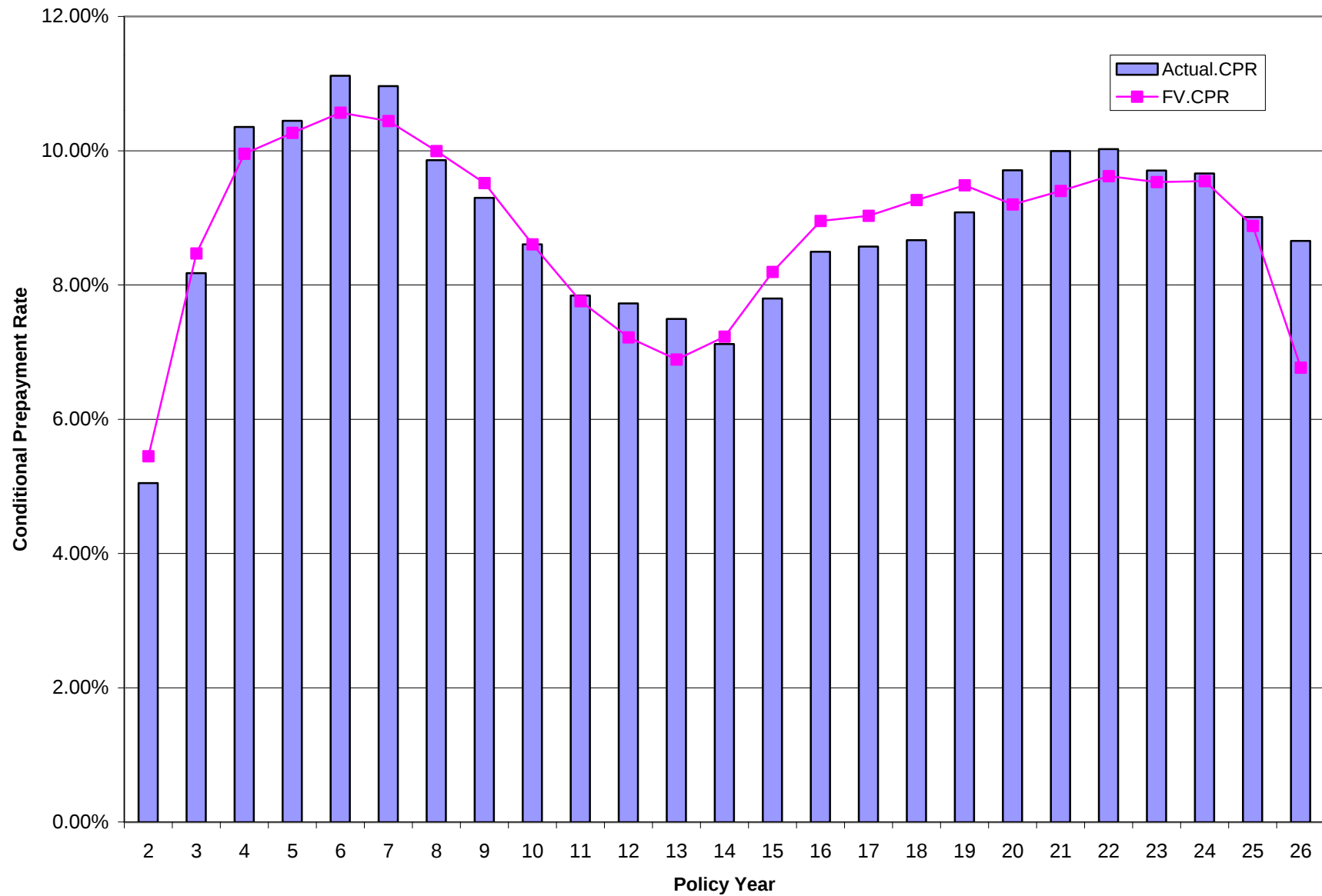
Graph A.54

ARM, All LTV Categories - Conditional Prepayment Rate Model



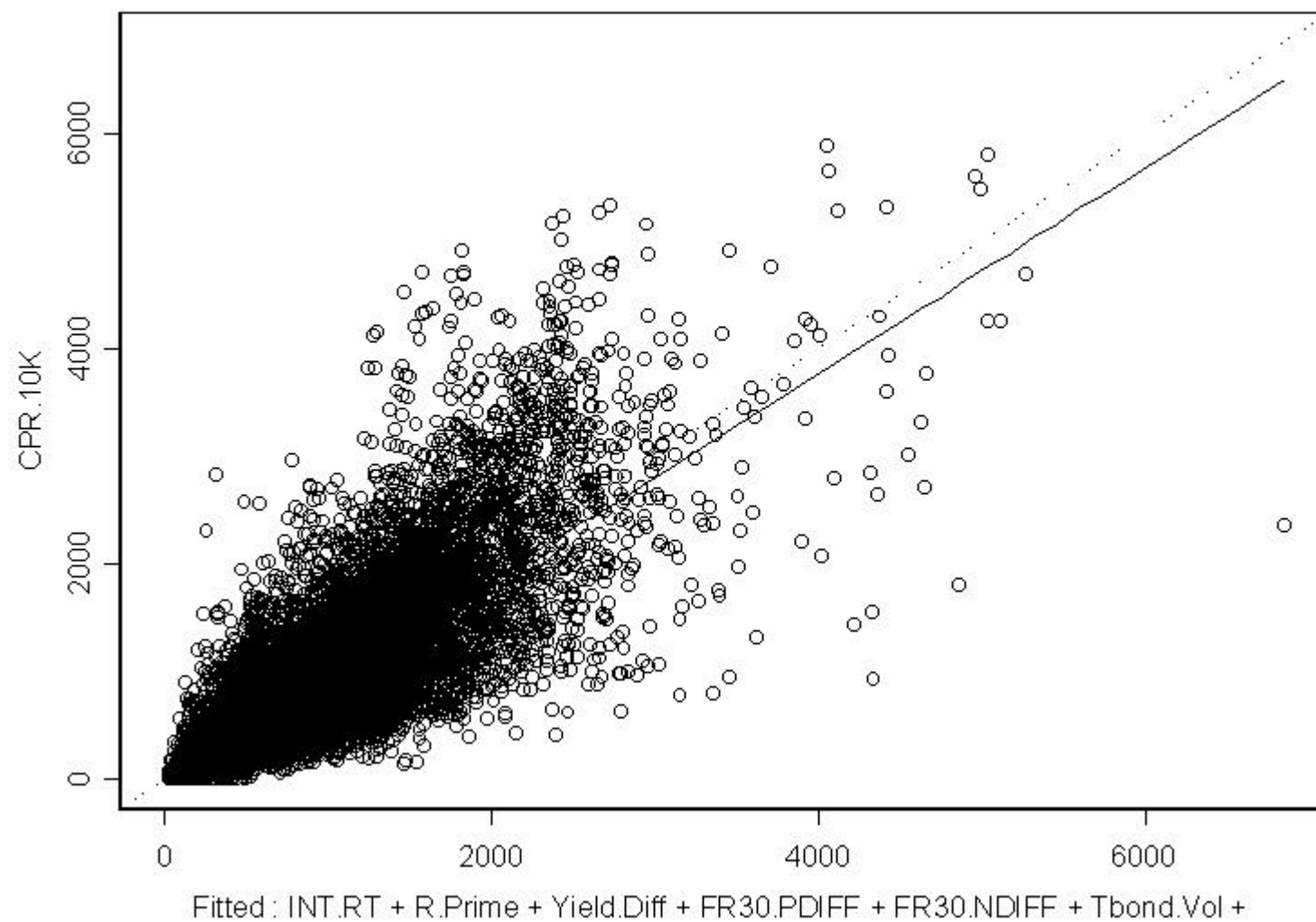
Streamline Refinanced 30 Year Loans, All LTV Categories - CPR Model
Origination Year 1975-1999

Graph A.55



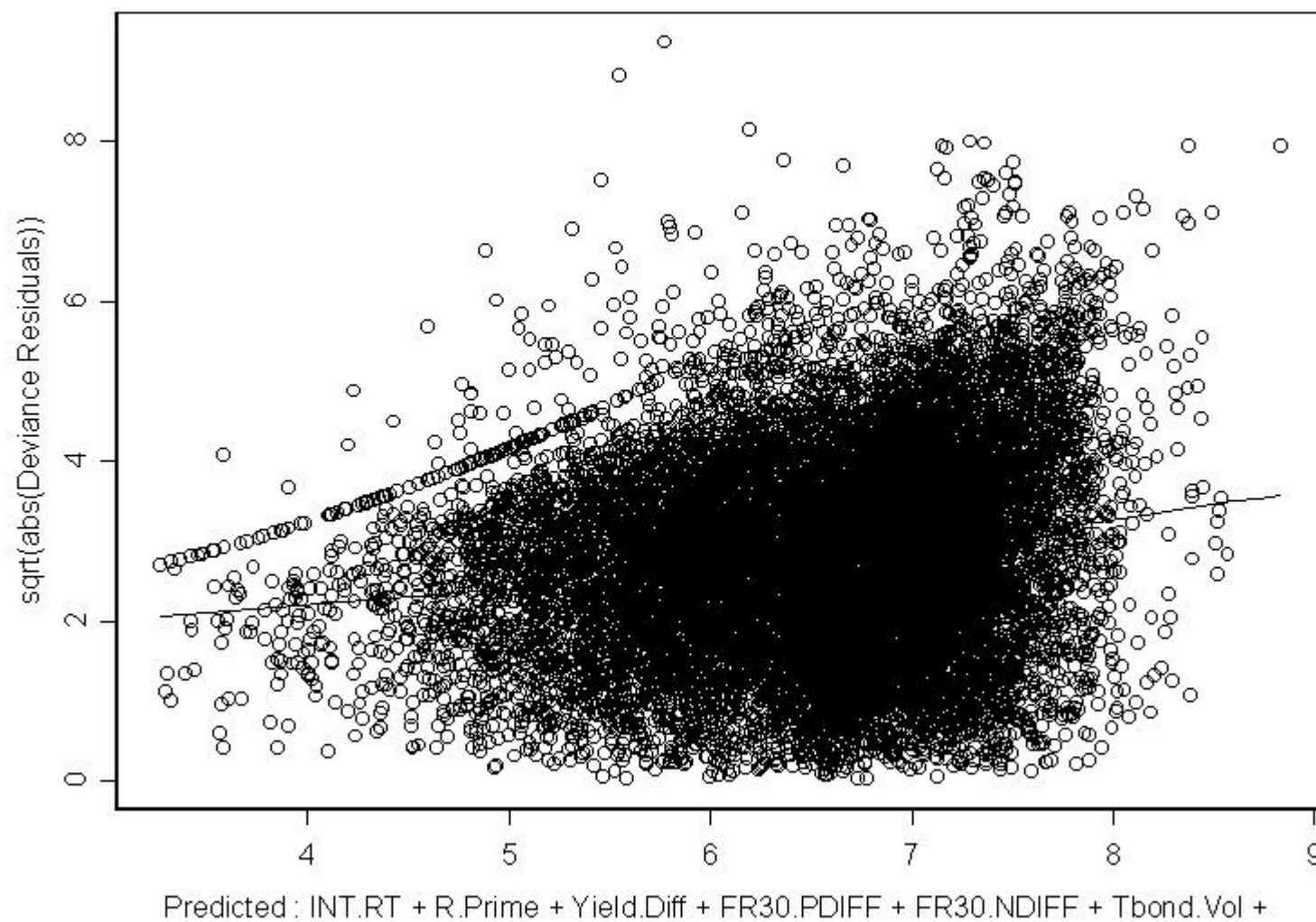
Graph A.56

Actual vs. Fit, SRF30, All LTV Categories - CPR Model



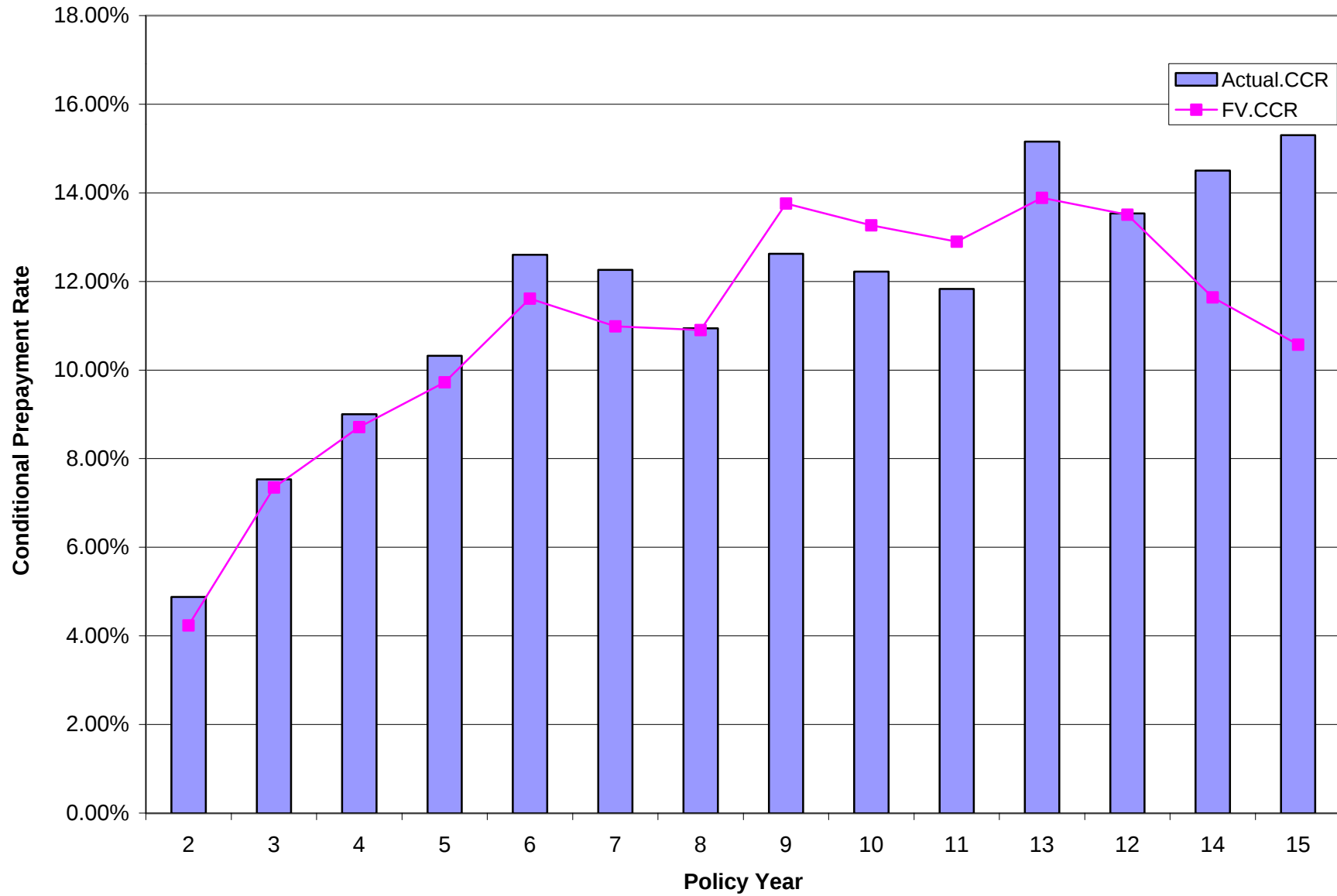
Graph A.57

SQRT[ABS(deviance residuals)], SRF30, All LTV Categories - CPR Model



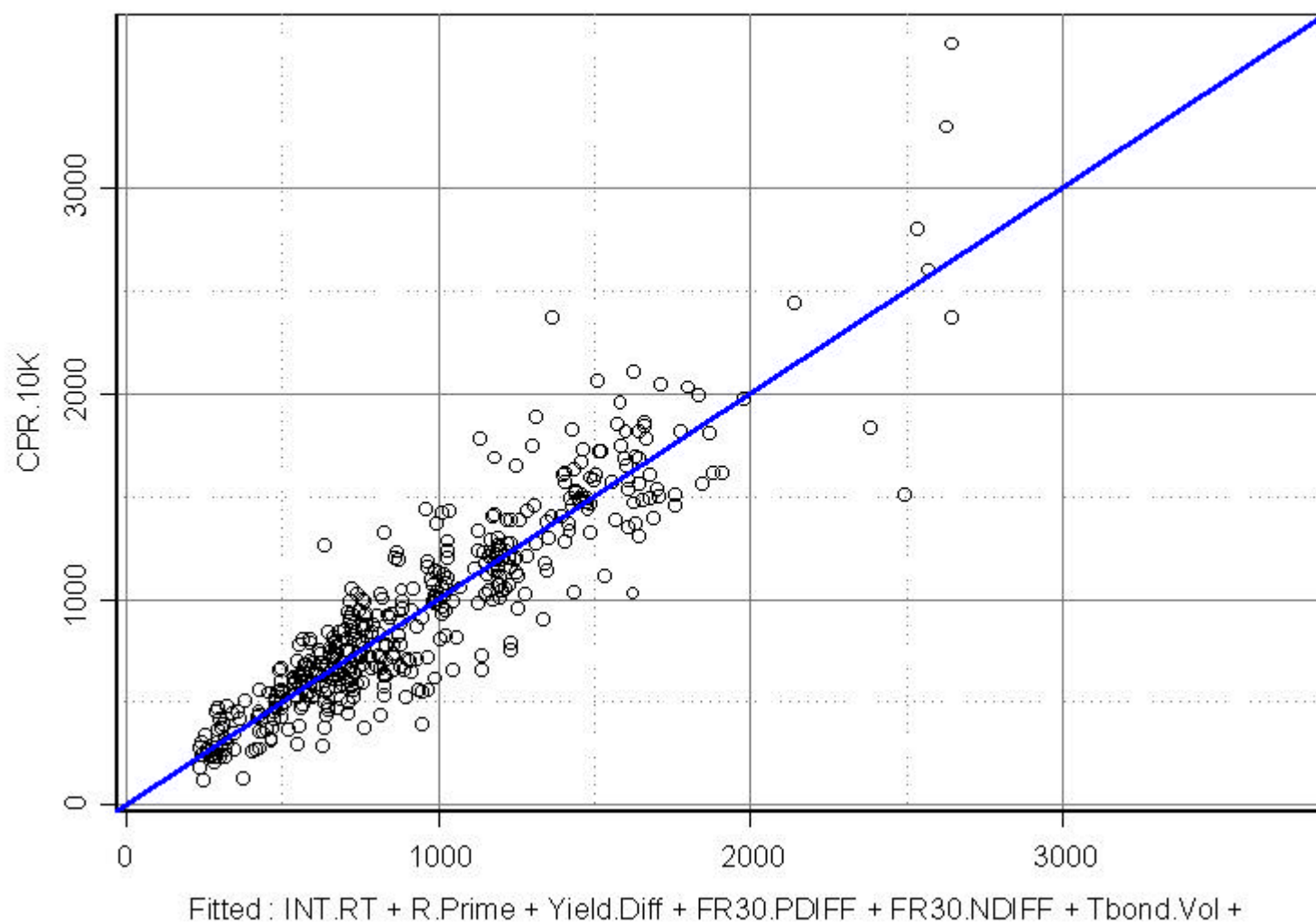
Streamline Refinanced 15 Year Loans, All LTV Categories - CPR Model
Origination Years 1983-1999

Graph A.58



Graph A.59

SFR15, All LTV Categories - Conditional Prepayment Rate Model



Graph A.60

