



Single Family Conventional Book Characteristics COUNTRYWIDE FINANCIAL CORPORATION

Book Profile	Sep 2007	Jun 2007	Mar 2007	Dec 2006	Dec 2005	Dec 2004	Dec 2003	Dec 2002
- Government	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
- Secondary Market (SMC)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Credit Enhancement By Product Type								
NegAm with Credit Enhancement	94.4%	94.1%	93.7%	93.3%	92.5%	8.8%	11.1%	15.0%
Interest Only with Credit Enhancement	45.8%	49.1%	50.0%	48.9%	44.5%	23.6%	8.6%	12.9%
Alt-A with Credit Enhancement	53.2%	56.8%	59.6%	59.1%	52.4%	36.5%	35.3%	32.8%
Economic Fees and Gap								
Wtd Avg Economic Gap	-8.75	-7.89	-6.70	-5.95	-4.10	-3.42	-3.33	-5.75
Wtd Avg Economic Model Fee	32.51	31.30	29.99	29.28	26.52	25.12	24.76	26.87
Wtd Avg Charged Fee	23.76	23.40	23.29	23.34	22.41	21.69	21.43	21.13
Appraisal Waivers								
Appraisal Waiver	2.1%	1.9%	1.7%	1.5%	1.0%	0.0%	0.0%	0.0%
Serious Delinquent Loans								
SDQ Rate All Loans	0.97%	0.79%	0.77%	0.83%	0.95%	0.69%	0.59%	0.62%
- SDQ Rate for Loans with CE	2.59%	2.09%	1.99%	2.14%	2.63%	2.30%	1.97%	1.68%
- SDQ Rate for Loans without CE	0.52%	0.44%	0.45%	0.50%	0.59%	0.37%	0.29%	0.31%
SDQ Rate Excl. Katrina Loans	0.95%	0.77%	0.74%	0.79%	0.77%	0.69%	0.59%	0.62%
SDQ Rate for Katrina Loans	2.92%	3.09%	3.80%	4.63%	14.60%	0.94%	0.48%	0.66%
Serious Delinquent Loans								
SDQ Loan Count	35,082	27,674	26,143	27,325	29,128	20,482	16,115	12,045
SDQ Count for Loans with CE	20,137	15,535	14,023	14,315	14,397	11,275	9,621	7,385
SDQ Count for Loans without CE	14,945	12,139	12,120	13,010	14,731	9,207	6,494	4,660
SDQ Volume (\$M)								
SDQ Volume	\$5,307.2	\$3,908.1	\$3,479.1	\$3,441.3	\$3,321.5	\$2,325.7	\$1,765.8	\$1,233.3
SDQ Volume for Loans with CE	\$3,252.9	\$2,351.3	\$1,974.5	\$1,878.4	\$1,687.5	\$1,319.7	\$1,091.2	\$773.3
SDQ Volume for Loans without CE	\$2,054.2	\$1,556.7	\$1,504.6	\$1,562.8	\$1,634.0	\$1,006.0	\$674.6	\$460.0