



**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
# Loans	3,663,700	3,553,227	3,431,308	3,330,611	3,100,065	3,003,108	2,764,697	1,998,071
Book Volume (\$B)	\$569.7	\$545.5	\$517.4	\$495.8	\$441.7	\$416.6	\$378.5	\$256.4
<b>Original Loan-to-Value Ratio (Sums to 100%)</b>								
OLTV <= 60.00%	18.6%	19.1%	19.5%	19.8%	21.1%	21.5%	21.3%	17.3%
OLTV 60.01% - 70.00%	14.9%	15.2%	15.3%	15.4%	15.7%	15.5%	15.4%	13.5%
OLTV 70.01% - 75.00%	9.3%	9.4%	9.5%	9.5%	9.9%	10.7%	11.6%	12.9%
OLTV 75.01% - 80.00%	41.6%	41.6%	41.4%	41.0%	38.5%	36.4%	34.2%	35.0%
OLTV 80.01% - 90.00%	8.0%	7.9%	7.9%	7.9%	8.3%	9.1%	10.2%	12.1%
OLTV 90.01% - 95.00%	4.3%	4.0%	3.9%	4.0%	4.5%	5.2%	5.9%	7.7%
OLTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.9%
OLTV 97.01% - 100.00%	2.9%	2.5%	2.1%	2.0%	1.4%	1.1%	0.7%	0.4%
OLTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wtd Avg OLTV	73.0%	72.6%	72.4%	72.2%	71.7%	71.6%	71.8%	73.8%
<b>Combined Original Loan-to-Value Ratio (Sums to 100%)</b>								
Comb LTV <= 60.00%	17.9%	18.4%	18.8%	19.1%	20.4%	20.7%	20.3%	15.0%
Comb LTV 60.01% - 70.00%	14.4%	14.7%	14.8%	15.0%	15.3%	15.1%	14.7%	11.4%
Comb LTV 70.01% - 75.00%	8.6%	8.8%	8.9%	9.0%	9.6%	10.3%	10.9%	10.3%
Comb LTV 75.01% - 80.00%	30.6%	31.2%	31.9%	32.5%	34.4%	36.1%	33.5%	30.7%
Comb LTV 80.01% - 90.00%	13.4%	13.0%	12.6%	12.3%	10.5%	8.6%	9.3%	10.0%
Comb LTV 90.01% - 95.00%	7.4%	6.9%	6.4%	6.2%	5.6%	5.0%	5.5%	6.3%
Comb LTV 95.01% - 97.00%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.6%
Comb LTV 97.01% - 100.00%	6.4%	5.9%	5.1%	4.5%	2.2%	1.3%	0.8%	0.4%
Comb LTV > 100.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Comb LTV Missing	0.8%	0.9%	1.0%	1.1%	1.7%	2.5%	4.4%	15.3%
Wtd Avg Comb LTV	75.0%	74.5%	74.1%	73.7%	72.4%	71.7%	71.7%	73.6%
<b>Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)</b>								
Comb LTV <= 60.00%	17.9%	18.4%	18.8%	19.1%	20.4%	20.7%	20.4%	15.2%
Comb LTV 60.01% - 70.00%	14.4%	14.7%	14.9%	15.0%	15.4%	15.1%	14.8%	11.7%
Comb LTV 70.01% - 75.00%	8.7%	8.8%	8.9%	9.0%	9.6%	10.3%	10.9%	10.6%
Comb LTV 75.01% - 80.00%	30.6%	31.2%	32.0%	32.6%	34.5%	36.2%	33.7%	31.3%
Comb LTV 80.01% - 90.00%	13.4%	13.0%	12.7%	12.3%	10.5%	8.6%	9.4%	10.3%