

CitiFinancial First Mortgage Delinquency by FICO Band - (2005-2009)

CFNA - 1st Mtg (Ex PR)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2005/01	FICO => 660	\$ 3,470,284,279	\$ 79,236,578	\$ 57,335,782	\$ 50,041,910	2.28%	1.65%	1.44%
	FICO 620-659	\$ 2,750,824,561	\$ 90,973,911	\$ 66,084,214	\$ 57,428,967	3.31%	2.40%	2.09%
	FICO <620	\$ 4,767,402,442	\$ 317,204,989	\$ 218,349,775	\$ 190,338,485	6.65%	4.58%	3.99%
2005/02	FICO => 660	\$ 3,503,631,668	\$ 75,864,718	\$ 56,099,053	\$ 49,009,296	2.17%	1.60%	1.40%
	FICO 620-659	\$ 2,761,862,168	\$ 90,530,805	\$ 65,361,052	\$ 57,670,906	3.28%	2.37%	2.09%
	FICO <620	\$ 4,753,556,924	\$ 300,388,357	\$ 217,316,043	\$ 189,666,154	6.32%	4.57%	3.99%
2005/03	FICO => 660	\$ 3,540,163,850	\$ 72,397,673	\$ 54,520,117	\$ 47,582,365	2.05%	1.54%	1.34%
	FICO 620-659	\$ 2,772,348,485	\$ 82,383,887	\$ 61,091,724	\$ 55,694,534	2.97%	2.20%	2.01%
	FICO <620	\$ 4,723,927,693	\$ 276,753,480	\$ 202,054,463	\$ 183,847,378	5.86%	4.28%	3.89%
2005/04	FICO => 660	\$ 3,566,792,450	\$ 71,392,509	\$ 52,721,449	\$ 47,567,250	2.00%	1.48%	1.33%
	FICO 620-659	\$ 2,769,164,820	\$ 79,938,022	\$ 59,005,908	\$ 52,647,367	2.89%	2.13%	1.90%
	FICO <620	\$ 4,695,713,462	\$ 269,982,100	\$ 196,753,386	\$ 176,684,902	5.75%	4.19%	3.76%
2005/05	FICO => 660	\$ 3,584,883,715	\$ 71,846,567	\$ 52,462,700	\$ 47,786,829	2.00%	1.46%	1.33%
	FICO 620-659	\$ 2,765,239,029	\$ 83,430,800	\$ 58,882,841	\$ 51,795,036	3.02%	2.13%	1.87%
	FICO <620	\$ 4,677,152,106	\$ 269,757,282	\$ 189,249,148	\$ 170,998,852	5.77%	4.05%	3.66%
2005/06	FICO => 660	\$ 3,609,052,421	\$ 73,077,366	\$ 53,976,404	\$ 47,508,938	2.02%	1.50%	1.32%
	FICO 620-659	\$ 2,758,304,142	\$ 82,689,818	\$ 59,220,925	\$ 51,326,160	3.00%	2.15%	1.86%
	FICO <620	\$ 4,649,634,969	\$ 269,204,438	\$ 189,029,179	\$ 168,160,268	5.79%	4.07%	3.62%
2005/07	FICO => 660	\$ 3,640,854,943	\$ 78,359,661	\$ 56,628,302	\$ 49,095,302	2.15%	1.56%	1.35%
	FICO 620-659	\$ 2,762,810,255	\$ 86,058,669	\$ 60,298,568	\$ 53,636,832	3.11%	2.18%	1.94%
	FICO <620	\$ 4,630,254,024	\$ 283,209,692	\$ 192,211,563	\$ 170,938,001	6.12%	4.15%	3.69%
2005/08	FICO => 660	\$ 3,667,958,492	\$ 80,125,862	\$ 57,762,641	\$ 49,971,468	2.18%	1.57%	1.36%
	FICO 620-659	\$ 2,782,289,867	\$ 90,682,548	\$ 63,381,389	\$ 53,349,437	3.26%	2.28%	1.92%
	FICO <620	\$ 4,635,731,024	\$ 280,828,321	\$ 198,719,627	\$ 172,622,683	6.06%	4.29%	3.72%
2005/09	FICO => 660	\$ 3,696,449,739	\$ 78,242,496	\$ 58,978,142	\$ 51,080,296	2.12%	1.60%	1.38%
	FICO 620-659	\$ 2,801,501,865	\$ 87,400,507	\$ 64,427,856	\$ 56,855,033	3.12%	2.30%	2.03%
	FICO <620	\$ 4,652,910,369	\$ 278,649,772	\$ 198,838,227	\$ 175,753,907	5.99%	4.27%	3.78%
2005/10	FICO => 660	\$ 3,725,183,847	\$ 85,183,258	\$ 60,614,165	\$ 53,526,354	2.29%	1.63%	1.44%
	FICO 620-659	\$ 2,823,165,079	\$ 94,708,007	\$ 65,760,372	\$ 57,891,461	3.35%	2.33%	2.05%
	FICO <620	\$ 4,670,404,056	\$ 288,279,703	\$ 203,584,526	\$ 180,379,663	6.17%	4.36%	3.86%
2005/11	FICO => 660	\$ 3,745,786,229	\$ 90,905,832	\$ 64,934,206	\$ 56,049,745	2.43%	1.73%	1.50%
	FICO 620-659	\$ 2,839,701,540	\$ 95,633,943	\$ 68,923,255	\$ 59,629,553	3.37%	2.43%	2.10%
	FICO <620	\$ 4,693,943,702	\$ 285,973,392	\$ 202,378,155	\$ 175,899,372	6.09%	4.31%	3.75%

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CFNA - 1st Mtg (Ex PR)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2005/12	FICO => 660	\$ 3,743,196,293	\$ 91,666,146	\$ 68,436,691	\$ 58,889,523	2.45%	1.83%	1.57%
	FICO 620-659	\$ 2,842,620,805	\$ 95,374,480	\$ 70,698,047	\$ 62,142,875	3.36%	2.49%	2.19%
	FICO <620	\$ 4,691,384,094	\$ 278,795,287	\$ 199,256,292	\$ 177,098,723	5.94%	4.25%	3.77%
2006/01	FICO => 660	\$ 3,769,114,400	\$ 90,727,950	\$ 69,556,220	\$ 62,163,971	2.41%	1.85%	1.65%
	FICO 620-659	\$ 2,864,842,175	\$ 95,297,256	\$ 69,304,958	\$ 62,134,025	3.33%	2.42%	2.17%
	FICO <620	\$ 4,718,309,715	\$ 282,695,635	\$ 200,615,578	\$ 180,033,216	5.99%	4.25%	3.82%
2006/02	FICO => 660	\$ 3,791,119,429	\$ 89,095,419	\$ 69,334,733	\$ 63,160,726	2.35%	1.83%	1.67%
	FICO 620-659	\$ 2,881,413,974	\$ 96,110,112	\$ 69,716,890	\$ 62,227,806	3.34%	2.42%	2.16%
	FICO <620	\$ 4,746,216,731	\$ 267,227,115	\$ 195,707,278	\$ 176,176,660	5.63%	4.12%	3.71%
2006/03	FICO => 660	\$ 3,798,268,586	\$ 83,377,531	\$ 67,773,219	\$ 62,450,456	2.20%	1.78%	1.64%
	FICO 620-659	\$ 2,894,848,497	\$ 86,409,859	\$ 65,256,552	\$ 59,792,927	2.98%	2.25%	2.07%
	FICO <620	\$ 4,762,662,016	\$ 248,556,299	\$ 184,905,829	\$ 170,693,257	5.22%	3.88%	3.58%
2006/04	FICO => 660	\$ 3,813,992,611	\$ 82,843,740	\$ 64,978,030	\$ 59,427,918	2.17%	1.70%	1.56%
	FICO 620-659	\$ 2,901,435,712	\$ 87,571,933	\$ 64,399,212	\$ 59,006,485	3.02%	2.22%	2.03%
	FICO <620	\$ 4,781,382,984	\$ 260,648,491	\$ 182,426,748	\$ 164,703,500	5.45%	3.82%	3.44%
2006/05	FICO => 660	\$ 3,828,547,462	\$ 80,404,687	\$ 62,100,347	\$ 56,630,585	2.10%	1.62%	1.48%
	FICO 620-659	\$ 2,916,153,039	\$ 86,802,620	\$ 65,313,231	\$ 56,488,556	2.98%	2.24%	1.94%
	FICO <620	\$ 4,805,502,738	\$ 249,396,976	\$ 180,763,400	\$ 160,429,189	5.19%	3.76%	3.34%
2006/06	FICO => 660	\$ 3,828,350,174	\$ 78,526,033	\$ 60,475,178	\$ 55,031,976	2.05%	1.58%	1.44%
	FICO 620-659	\$ 2,928,691,420	\$ 88,535,546	\$ 65,143,601	\$ 58,554,867	3.02%	2.22%	2.00%
	FICO <620	\$ 4,833,424,862	\$ 246,549,653	\$ 175,407,578	\$ 158,275,651	5.10%	3.63%	3.27%
2006/07	FICO => 660	\$ 3,829,990,235	\$ 78,520,166	\$ 59,779,354	\$ 52,586,379	2.05%	1.56%	1.37%
	FICO 620-659	\$ 2,943,943,391	\$ 89,103,736	\$ 63,469,949	\$ 55,361,713	3.03%	2.16%	1.88%
	FICO <620	\$ 4,853,534,636	\$ 259,039,005	\$ 179,473,073	\$ 158,350,372	5.34%	3.70%	3.26%
2006/08	FICO => 660	\$ 3,842,943,436	\$ 83,027,286	\$ 58,982,620	\$ 51,585,150	2.16%	1.53%	1.34%
	FICO 620-659	\$ 2,960,359,608	\$ 91,420,263	\$ 64,340,652	\$ 56,585,237	3.09%	2.17%	1.91%
	FICO <620	\$ 4,889,592,012	\$ 264,432,902	\$ 180,450,508	\$ 156,714,006	5.41%	3.69%	3.21%
2006/09	FICO => 660	\$ 3,851,404,712	\$ 85,603,693	\$ 61,296,703	\$ 50,952,279	2.22%	1.59%	1.32%
	FICO 620-659	\$ 2,972,529,458	\$ 91,735,503	\$ 65,993,325	\$ 56,654,047	3.09%	2.22%	1.91%
	FICO <620	\$ 4,918,660,598	\$ 262,440,676	\$ 181,117,508	\$ 156,590,001	5.34%	3.68%	3.18%
2006/10	FICO => 660	\$ 3,864,655,148	\$ 87,553,334	\$ 60,956,365	\$ 53,329,318	2.27%	1.58%	1.38%
	FICO 620-659	\$ 2,989,007,373	\$ 92,034,120	\$ 65,586,219	\$ 58,446,408	3.08%	2.19%	1.96%
	FICO <620	\$ 4,950,807,184	\$ 263,736,561	\$ 182,357,445	\$ 158,570,373	5.33%	3.68%	3.20%

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CFNA - 1st Mtg (Ex PR)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2006/11	FICO => 660	\$ 3,889,724,065	\$ 85,133,806	\$ 62,872,047	\$ 53,582,493	2.19%	1.62%	1.38%
	FICO 620-659	\$ 3,017,628,123	\$ 93,803,473	\$ 67,233,284	\$ 57,571,609	3.11%	2.23%	1.91%
	FICO <620	\$ 4,988,626,484	\$ 262,546,694	\$ 185,903,127	\$ 162,418,357	5.26%	3.73%	3.26%
2006/12	FICO => 660	\$ 3,893,966,793	\$ 88,082,905	\$ 64,208,918	\$ 54,954,395	2.26%	1.65%	1.41%
	FICO 620-659	\$ 3,025,048,421	\$ 94,523,725	\$ 67,831,591	\$ 59,180,569	3.12%	2.24%	1.96%
	FICO <620	\$ 4,990,151,021	\$ 268,684,658	\$ 188,689,500	\$ 162,446,313	5.38%	3.78%	3.26%
2007/01	FICO => 660	\$ 3,942,718,557	\$ 86,693,997	\$ 64,832,657	\$ 58,068,638	2.20%	1.64%	1.47%
	FICO 620-659	\$ 3,078,488,370	\$ 93,157,146	\$ 66,911,427	\$ 59,042,992	3.03%	2.17%	1.92%
	FICO <620	\$ 5,044,034,291	\$ 257,016,735	\$ 191,193,402	\$ 168,984,732	5.10%	3.79%	3.35%
2007/02	FICO => 660	\$ 4,007,456,492	\$ 85,355,551	\$ 64,926,289	\$ 58,332,370	2.13%	1.62%	1.46%
	FICO 620-659	\$ 3,131,492,842	\$ 87,738,398	\$ 67,729,279	\$ 57,808,860	2.80%	2.16%	1.85%
	FICO <620	\$ 5,083,353,509	\$ 248,521,254	\$ 185,004,772	\$ 164,461,477	4.89%	3.64%	3.24%
2007/03	FICO => 660	\$ 4,057,174,931	\$ 79,272,772	\$ 62,815,484	\$ 55,949,109	1.95%	1.55%	1.38%
	FICO 620-659	\$ 3,181,024,883	\$ 83,601,156	\$ 61,835,554	\$ 55,585,606	2.63%	1.94%	1.75%
	FICO <620	\$ 5,128,395,048	\$ 235,638,004	\$ 176,768,612	\$ 156,946,154	4.59%	3.45%	3.06%
2007/04	FICO => 660	\$ 4,083,564,247	\$ 84,235,315	\$ 62,852,396	\$ 55,647,199	2.06%	1.54%	1.36%
	FICO 620-659	\$ 3,221,366,321	\$ 86,454,289	\$ 61,981,429	\$ 52,747,788	2.68%	1.92%	1.64%
	FICO <620	\$ 5,167,671,712	\$ 249,468,711	\$ 177,682,168	\$ 155,495,781	4.83%	3.44%	3.01%
2007/05	FICO => 660	\$ 4,137,025,421	\$ 85,888,738	\$ 62,054,116	\$ 53,770,847	2.08%	1.50%	1.30%
	FICO 620-659	\$ 3,272,006,329	\$ 88,660,754	\$ 64,869,099	\$ 56,485,599	2.71%	1.98%	1.73%
	FICO <620	\$ 5,213,400,270	\$ 248,896,374	\$ 175,147,944	\$ 153,362,127	4.77%	3.36%	2.94%
2007/06	FICO => 660	\$ 4,165,852,593	\$ 89,004,806	\$ 65,283,256	\$ 54,970,532	2.14%	1.57%	1.32%
	FICO 620-659	\$ 3,296,076,502	\$ 98,135,155	\$ 66,595,847	\$ 56,149,571	2.98%	2.02%	1.70%
	FICO <620	\$ 5,245,183,645	\$ 255,636,443	\$ 182,024,910	\$ 152,403,340	4.87%	3.47%	2.91%
2007/07	FICO => 660	\$ 4,215,237,641	\$ 90,482,498	\$ 67,599,680	\$ 57,528,160	2.15%	1.60%	1.36%
	FICO 620-659	\$ 3,360,700,228	\$ 106,339,532	\$ 71,472,605	\$ 60,110,930	3.16%	2.13%	1.79%
	FICO <620	\$ 5,313,977,399	\$ 263,810,007	\$ 183,640,430	\$ 156,986,555	4.96%	3.46%	2.95%
2007/08	FICO => 660	\$ 4,251,624,538	\$ 93,746,821	\$ 71,719,096	\$ 61,165,345	2.20%	1.69%	1.44%
	FICO 620-659	\$ 3,409,722,838	\$ 106,872,783	\$ 79,265,710	\$ 64,789,064	3.13%	2.32%	1.90%
	FICO <620	\$ 5,394,036,182	\$ 269,693,007	\$ 191,737,294	\$ 161,466,857	5.00%	3.55%	2.99%
2007/09	FICO => 660	\$ 4,281,645,970	\$ 97,898,562	\$ 74,786,388	\$ 65,142,565	2.29%	1.75%	1.52%
	FICO 620-659	\$ 3,452,227,485	\$ 114,467,408	\$ 83,211,030	\$ 71,463,864	3.32%	2.41%	2.07%
	FICO <620	\$ 5,451,886,729	\$ 296,561,042	\$ 208,057,022	\$ 170,178,761	5.44%	3.82%	3.12%

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CFNA - 1st Mtg (Ex PR)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2007/10	FICO => 660	\$ 4,313,694,650	\$ 96,895,546	\$ 72,401,466	\$ 63,244,325	2.25%	1.68%	1.47%
	FICO 620-659	\$ 3,484,623,851	\$ 117,202,880	\$ 84,552,427	\$ 70,243,546	3.36%	2.43%	2.02%
	FICO <620	\$ 5,527,892,121	\$ 292,490,574	\$ 207,269,594	\$ 174,992,685	5.29%	3.75%	3.17%
2007/11	FICO => 660	\$ 4,345,208,480	\$ 103,977,875	\$ 75,231,351	\$ 62,966,501	2.39%	1.73%	1.45%
	FICO 620-659	\$ 3,518,256,638	\$ 124,397,950	\$ 89,348,938	\$ 73,071,140	3.54%	2.54%	2.08%
	FICO <620	\$ 5,603,018,848	\$ 299,445,700	\$ 206,876,253	\$ 175,018,640	5.34%	3.69%	3.12%
2007/12	FICO => 660	\$ 4,345,817,731	\$ 112,925,633	\$ 81,465,093	\$ 66,907,195	2.60%	1.87%	1.54%
	FICO 620-659	\$ 3,528,285,943	\$ 134,434,752	\$ 94,883,480	\$ 80,174,431	3.81%	2.69%	2.27%
	FICO <620	\$ 5,632,576,190	\$ 320,288,131	\$ 221,205,951	\$ 183,975,002	5.69%	3.93%	3.27%
2008/01	FICO => 660	\$ 4,383,680,480	\$ 111,252,831	\$ 87,290,716	\$ 71,922,658	2.54%	1.99%	1.64%
	FICO 620-659	\$ 3,568,994,434	\$ 136,877,389	\$ 101,897,084	\$ 83,151,212	3.84%	2.86%	2.33%
	FICO <620	\$ 5,697,410,297	\$ 305,371,259	\$ 228,050,031	\$ 191,244,457	5.36%	4.00%	3.36%
2008/02	FICO => 660	\$ 4,418,976,849	\$ 108,447,625	\$ 85,080,498	\$ 74,399,157	2.45%	1.93%	1.68%
	FICO 620-659	\$ 3,595,733,347	\$ 135,861,211	\$ 105,375,500	\$ 89,509,830	3.78%	2.93%	2.49%
	FICO <620	\$ 5,747,221,638	\$ 305,795,609	\$ 224,121,818	\$ 194,686,571	5.32%	3.90%	3.39%
2008/03	FICO => 660	\$ 4,442,529,146	\$ 110,594,141	\$ 86,473,475	\$ 73,253,745	2.49%	1.95%	1.65%
	FICO 620-659	\$ 3,615,697,225	\$ 141,962,694	\$ 107,633,593	\$ 91,851,152	3.93%	2.98%	2.54%
	FICO <620	\$ 5,796,786,531	\$ 314,268,826	\$ 230,689,420	\$ 192,574,072	5.42%	3.98%	3.32%
2008/04	FICO => 660	\$ 4,460,270,042	\$ 114,613,899	\$ 85,647,723	\$ 73,982,186	2.57%	1.92%	1.66%
	FICO 620-659	\$ 3,634,331,643	\$ 149,301,443	\$ 114,132,367	\$ 94,676,950	4.11%	3.14%	2.61%
	FICO <620	\$ 5,858,815,428	\$ 317,445,881	\$ 229,935,623	\$ 197,034,468	5.42%	3.92%	3.36%
2008/05	FICO => 660	\$ 4,464,912,680	\$ 113,839,603	\$ 87,055,357	\$ 73,948,015	2.55%	1.95%	1.66%
	FICO 620-659	\$ 3,652,783,346	\$ 158,776,715	\$ 120,195,492	\$ 101,776,892	4.35%	3.29%	2.79%
	FICO <620	\$ 5,916,679,517	\$ 314,038,594	\$ 230,468,728	\$ 191,998,219	5.31%	3.90%	3.25%
2008/06	FICO => 660	\$ 4,467,743,781	\$ 119,660,900	\$ 91,044,324	\$ 77,304,400	2.68%	2.04%	1.73%
	FICO 620-659	\$ 3,664,216,873	\$ 160,655,608	\$ 124,576,690	\$ 104,847,076	4.38%	3.40%	2.86%
	FICO <620	\$ 5,980,707,328	\$ 328,162,931	\$ 237,297,267	\$ 200,244,017	5.49%	3.97%	3.35%
2008/07	FICO => 660	\$ 4,474,511,945	\$ 126,280,181	\$ 92,772,517	\$ 77,373,117	2.82%	2.07%	1.73%
	FICO 620-659	\$ 3,676,007,241	\$ 169,629,045	\$ 123,849,744	\$ 106,378,141	4.61%	3.37%	2.89%
	FICO <620	\$ 6,034,275,737	\$ 339,925,205	\$ 238,442,051	\$ 199,750,141	5.63%	3.95%	3.31%
2008/08	FICO => 660	\$ 4,486,310,611	\$ 128,114,294	\$ 99,521,791	\$ 78,460,708	2.86%	2.22%	1.75%
	FICO 620-659	\$ 3,698,239,951	\$ 170,907,658	\$ 133,045,318	\$ 109,317,501	4.62%	3.60%	2.96%
	FICO <620	\$ 6,094,600,767	\$ 347,758,317	\$ 247,259,710	\$ 202,554,243	5.71%	4.06%	3.32%

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CFNA - 1st Mtg (Ex PR)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2008/09	FICO => 660	\$ 4,490,213,111	\$ 136,456,594	\$ 102,853,795	\$ 86,367,735	3.04%	2.29%	1.92%
	FICO 620-659	\$ 3,702,544,389	\$ 183,505,326	\$ 136,562,924	\$ 116,020,188	4.96%	3.69%	3.13%
	FICO <620	\$ 6,127,872,393	\$ 376,273,279	\$ 261,448,202	\$ 213,078,966	6.14%	4.27%	3.48%
2008/10	FICO => 660	\$ 4,476,235,665	\$ 141,862,174	\$ 109,616,729	\$ 90,532,075	3.17%	2.45%	2.02%
	FICO 620-659	\$ 3,694,617,341	\$ 191,740,899	\$ 143,413,053	\$ 118,146,377	5.19%	3.88%	3.20%
	FICO <620	\$ 6,120,194,014	\$ 376,106,770	\$ 270,764,999	\$ 219,302,048	6.15%	4.42%	3.58%
2008/11	FICO => 660	\$ 4,456,695,580	\$ 155,237,660	\$ 116,768,817	\$ 95,047,717	3.48%	2.62%	2.13%
	FICO 620-659	\$ 3,680,095,323	\$ 207,688,578	\$ 153,696,535	\$ 125,492,442	5.64%	4.18%	3.41%
	FICO <620	\$ 6,103,618,067	\$ 408,537,396	\$ 293,923,909	\$ 235,889,955	6.69%	4.82%	3.86%
2008/12	FICO => 660	\$ 4,432,576,887	\$ 163,317,643	\$ 124,763,669	\$ 102,779,523	3.68%	2.81%	2.32%
	FICO 620-659	\$ 3,662,771,747	\$ 212,030,248	\$ 163,425,696	\$ 132,710,116	5.79%	4.46%	3.62%
	FICO <620	\$ 6,071,187,771	\$ 419,252,892	\$ 306,177,257	\$ 252,056,143	6.91%	5.04%	4.15%
2009/01	FICO => 660	\$ 4,412,566,359	\$ 168,978,080	\$ 131,672,912	\$ 108,457,987	3.83%	2.98%	2.46%
	FICO 620-659	\$ 3,643,629,844	\$ 216,386,351	\$ 168,007,020	\$ 142,314,098	5.94%	4.61%	3.91%
	FICO <620	\$ 6,041,076,629	\$ 421,543,207	\$ 314,811,861	\$ 262,625,254	6.98%	5.21%	4.35%
2009/02	FICO => 660	\$ 4,392,323,789	\$ 167,513,492	\$ 134,166,110	\$ 113,561,619	3.81%	3.05%	2.59%
	FICO 620-659	\$ 3,631,548,078	\$ 213,605,397	\$ 172,526,060	\$ 148,142,030	5.88%	4.75%	4.08%
	FICO <620	\$ 6,017,399,222	\$ 418,712,823	\$ 322,835,599	\$ 269,150,666	6.96%	5.37%	4.47%
2009/03	FICO => 660	\$ 4,371,114,913	\$ 174,012,443	\$ 140,676,319	\$ 120,307,663	3.98%	3.22%	2.75%
	FICO 620-659	\$ 3,619,016,572	\$ 209,178,811	\$ 172,909,488	\$ 152,623,798	5.78%	4.78%	4.22%
	FICO <620	\$ 5,995,123,583	\$ 424,571,296	\$ 326,678,812	\$ 279,524,560	7.08%	5.45%	4.66%
2009/04	FICO => 660	\$ 4,354,586,377	\$ 186,119,047	\$ 146,739,375	\$ 127,271,449	4.27%	3.37%	2.92%
	FICO 620-659	\$ 3,606,474,185	\$ 215,077,467	\$ 173,733,997	\$ 154,814,483	5.96%	4.82%	4.29%
	FICO <620	\$ 5,978,510,649	\$ 442,622,008	\$ 333,885,762	\$ 287,154,483	7.40%	5.58%	4.80%
2009/05	FICO => 660	\$ 4,338,825,822	\$ 192,886,221	\$ 153,892,341	\$ 133,269,528	4.45%	3.55%	3.07%
	FICO 620-659	\$ 3,599,171,660	\$ 235,219,674	\$ 183,636,763	\$ 159,415,146	6.54%	5.10%	4.43%
	FICO <620	\$ 5,965,099,340	\$ 471,647,627	\$ 353,802,451	\$ 301,063,756	7.91%	5.93%	5.05%
2009/06	FICO => 660	\$ 4,326,739,925	\$ 199,442,787	\$ 157,631,521	\$ 137,037,672	4.61%	3.64%	3.17%
	FICO 620-659	\$ 3,588,251,897	\$ 240,070,358	\$ 190,079,926	\$ 165,929,460	6.69%	5.30%	4.62%
	FICO <620	\$ 5,948,804,309	\$ 485,337,679	\$ 371,508,296	\$ 317,381,714	8.16%	6.25%	5.34%
2009/07	FICO => 660	\$ 4,307,816,385	\$ 201,615,792	\$ 165,099,418	\$ 141,826,643	4.68%	3.83%	3.29%
	FICO 620-659	\$ 3,567,958,253	\$ 241,578,937	\$ 195,259,141	\$ 170,100,581	6.77%	5.47%	4.77%
	FICO <620	\$ 5,930,975,734	\$ 493,432,662	\$ 387,037,103	\$ 334,755,193	8.32%	6.53%	5.64%

CitiFinancial First Mortgage Delinquency by FICO Band - (2005-2009)

CFNA - 1st Mtg (Ex PR)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2009/08	FICO => 660	\$ 4,292,512,951	\$ 210,690,012	\$ 169,582,279	\$ 149,583,617	4.91%	3.95%	3.48%
	FICO 620-659	\$ 3,547,841,025	\$ 251,680,033	\$ 201,508,911	\$ 177,855,685	7.09%	5.68%	5.01%
	FICO <620	\$ 5,903,778,721	\$ 508,483,633	\$ 395,679,244	\$ 346,410,709	8.61%	6.70%	5.87%
2009/09	FICO => 660	\$ 4,270,026,778	\$ 221,105,664	\$ 173,793,103	\$ 153,865,517	5.18%	4.07%	3.60%
	FICO 620-659	\$ 3,525,739,095	\$ 261,580,153	\$ 208,425,155	\$ 183,225,499	7.42%	5.91%	5.20%
	FICO <620	\$ 5,875,808,364	\$ 528,922,300	\$ 408,897,796	\$ 356,135,421	9.00%	6.96%	6.06%
2009/10	FICO => 660	\$ 4,243,788,632	\$ 235,215,604	\$ 180,601,030	\$ 156,109,340	5.54%	4.26%	3.68%
	FICO 620-659	\$ 3,507,457,191	\$ 273,582,632	\$ 211,860,038	\$ 185,821,219	7.80%	6.04%	5.30%
	FICO <620	\$ 5,840,315,237	\$ 543,070,003	\$ 419,895,058	\$ 363,090,882	9.30%	7.19%	6.22%
2009/11	FICO => 660	\$ 4,217,047,344	\$ 243,836,162	\$ 190,998,038	\$ 161,766,608	5.78%	4.53%	3.84%
	FICO 620-659	\$ 3,485,320,715	\$ 283,723,717	\$ 218,944,514	\$ 188,598,948	8.14%	6.28%	5.41%
	FICO <620	\$ 5,810,822,531	\$ 577,303,475	\$ 434,636,655	\$ 377,010,155	9.93%	7.48%	6.49%
2009/12	FICO => 660	\$ 4,186,293,509	\$ 247,986,728	\$ 195,170,655	\$ 170,140,755	5.92%	4.66%	4.06%
	FICO 620-659	\$ 3,462,683,971	\$ 294,126,458	\$ 228,953,576	\$ 197,386,402	8.49%	6.61%	5.70%
	FICO <620	\$ 5,774,817,056	\$ 581,259,174	\$ 448,633,517	\$ 384,149,276	10.07%	7.77%	6.65%

CitiFinancial Second Mortgage Delinquency by FICO Band - (2005-2009)

CFNA 2nd MTG (ex PR)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2005/01	FICO => 660	\$ 550,841,128	\$ 9,253,946	\$ 5,826,491	\$ 4,528,612	1.68%	1.06%	0.82%
	FICO 620-659	\$ 474,587,811	\$ 10,413,585	\$ 6,480,147	\$ 4,427,685	2.19%	1.37%	0.93%
	FICO <620	\$ 907,624,095	\$ 48,455,488	\$ 31,208,610	\$ 25,026,037	5.34%	3.44%	2.76%
2005/02	FICO => 660	\$ 559,761,109	\$ 9,432,795	\$ 5,907,720	\$ 4,419,264	1.69%	1.06%	0.79%
	FICO 620-659	\$ 482,239,052	\$ 10,042,454	\$ 6,350,578	\$ 4,432,500	2.08%	1.32%	0.92%
	FICO <620	\$ 903,310,368	\$ 46,180,413	\$ 30,084,395	\$ 23,971,387	5.11%	3.33%	2.65%
2005/03	FICO => 660	\$ 568,767,496	\$ 8,565,041	\$ 5,648,924	\$ 4,189,790	1.51%	0.99%	0.74%
	FICO 620-659	\$ 492,285,757	\$ 10,091,204	\$ 6,216,326	\$ 4,381,094	2.05%	1.26%	0.89%
	FICO <620	\$ 899,985,259	\$ 41,143,707	\$ 26,975,045	\$ 22,249,431	4.57%	3.00%	2.47%
2005/04	FICO => 660	\$ 582,009,194	\$ 9,087,030	\$ 5,826,877	\$ 4,510,439	1.56%	1.00%	0.77%
	FICO 620-659	\$ 499,551,394	\$ 9,655,794	\$ 5,974,055	\$ 4,603,066	1.93%	1.20%	0.92%
	FICO <620	\$ 902,204,818	\$ 41,541,648	\$ 26,732,371	\$ 21,985,665	4.60%	2.96%	2.44%
2005/05	FICO => 660	\$ 588,978,152	\$ 9,129,374	\$ 6,020,605	\$ 4,790,893	1.55%	1.02%	0.81%
	FICO 620-659	\$ 506,933,928	\$ 10,159,588	\$ 6,227,965	\$ 4,618,834	2.00%	1.23%	0.91%
	FICO <620	\$ 903,695,645	\$ 40,706,095	\$ 26,298,077	\$ 21,665,569	4.50%	2.91%	2.40%
2005/06	FICO => 660	\$ 596,547,453	\$ 9,716,190	\$ 6,396,095	\$ 5,017,737	1.63%	1.07%	0.84%
	FICO 620-659	\$ 511,406,717	\$ 9,958,203	\$ 6,285,625	\$ 4,903,761	1.95%	1.23%	0.96%
	FICO <620	\$ 904,297,841	\$ 39,468,212	\$ 24,927,604	\$ 20,315,337	4.36%	2.76%	2.25%
2005/07	FICO => 660	\$ 600,488,525	\$ 10,353,931	\$ 6,664,519	\$ 5,325,306	1.72%	1.11%	0.89%
	FICO 620-659	\$ 519,185,370	\$ 10,779,248	\$ 6,459,199	\$ 5,078,163	2.08%	1.24%	0.98%
	FICO <620	\$ 907,285,048	\$ 41,603,862	\$ 25,051,197	\$ 19,986,281	4.59%	2.76%	2.20%
2005/08	FICO => 660	\$ 611,360,670	\$ 10,255,699	\$ 6,502,075	\$ 5,009,744	1.68%	1.06%	0.82%
	FICO 620-659	\$ 528,893,576	\$ 10,481,198	\$ 6,291,178	\$ 4,970,248	1.98%	1.19%	0.94%
	FICO <620	\$ 912,924,912	\$ 39,751,946	\$ 25,136,473	\$ 19,163,021	4.35%	2.75%	2.10%
2005/09	FICO => 660	\$ 618,232,078	\$ 10,630,566	\$ 7,129,827	\$ 5,612,491	1.72%	1.15%	0.91%
	FICO 620-659	\$ 538,239,233	\$ 10,401,397	\$ 6,787,521	\$ 5,306,864	1.93%	1.26%	0.99%
	FICO <620	\$ 920,431,458	\$ 41,241,568	\$ 25,300,856	\$ 19,716,521	4.48%	2.75%	2.14%
2005/10	FICO => 660	\$ 625,513,573	\$ 10,760,596	\$ 6,966,157	\$ 5,454,566	1.72%	1.11%	0.87%
	FICO 620-659	\$ 549,087,575	\$ 11,622,463	\$ 7,101,844	\$ 5,758,070	2.12%	1.29%	1.05%
	FICO <620	\$ 924,596,132	\$ 41,609,694	\$ 25,854,636	\$ 19,791,348	4.50%	2.80%	2.14%
2005/11	FICO => 660	\$ 636,090,456	\$ 11,019,700	\$ 6,816,059	\$ 5,274,522	1.73%	1.07%	0.83%
	FICO 620-659	\$ 556,817,141	\$ 11,619,328	\$ 6,985,992	\$ 5,161,065	2.09%	1.25%	0.93%
	FICO <620	\$ 933,746,019	\$ 40,283,822	\$ 25,913,905	\$ 19,786,857	4.31%	2.78%	2.12%

CitiFinancial Second Mortgage Delinquency by FICO Band - (2005-2009)

CFNA 2nd MTG (ex PR)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2005/12	FICO => 660	\$ 642,099,216	\$ 10,535,426	\$ 7,498,471	\$ 5,608,667	1.64%	1.17%	0.87%
	FICO 620-659	\$ 565,087,392	\$ 12,009,289	\$ 7,800,627	\$ 5,950,682	2.13%	1.38%	1.05%
	FICO <620	\$ 940,657,103	\$ 41,335,795	\$ 26,186,486	\$ 21,219,564	4.39%	2.78%	2.26%
2006/01	FICO => 660	\$ 654,581,673	\$ 11,279,198	\$ 7,463,817	\$ 6,264,113	1.72%	1.14%	0.96%
	FICO 620-659	\$ 576,109,371	\$ 11,747,213	\$ 7,736,170	\$ 6,036,951	2.04%	1.34%	1.05%
	FICO <620	\$ 948,523,161	\$ 40,264,380	\$ 25,068,687	\$ 20,596,245	4.24%	2.64%	2.17%
2006/02	FICO => 660	\$ 667,480,937	\$ 11,162,359	\$ 7,784,723	\$ 6,376,801	1.67%	1.17%	0.96%
	FICO 620-659	\$ 587,916,423	\$ 11,682,569	\$ 7,743,110	\$ 6,278,673	1.99%	1.32%	1.07%
	FICO <620	\$ 957,022,950	\$ 37,655,872	\$ 24,124,572	\$ 19,537,464	3.93%	2.52%	2.04%
2006/03	FICO => 660	\$ 680,335,267	\$ 10,138,937	\$ 6,950,098	\$ 5,654,263	1.49%	1.02%	0.83%
	FICO 620-659	\$ 599,206,837	\$ 10,212,820	\$ 7,186,281	\$ 6,123,409	1.70%	1.20%	1.02%
	FICO <620	\$ 971,320,238	\$ 34,727,046	\$ 22,334,675	\$ 18,210,365	3.58%	2.30%	1.87%
2006/04	FICO => 660	\$ 690,808,320	\$ 10,100,771	\$ 6,385,737	\$ 5,211,533	1.46%	0.92%	0.75%
	FICO 620-659	\$ 614,401,567	\$ 10,995,186	\$ 6,778,883	\$ 5,692,602	1.79%	1.10%	0.93%
	FICO <620	\$ 988,114,790	\$ 37,364,038	\$ 23,326,107	\$ 18,357,530	3.78%	2.36%	1.86%
2006/05	FICO => 660	\$ 705,386,576	\$ 9,974,534	\$ 6,183,132	\$ 4,800,948	1.41%	0.88%	0.68%
	FICO 620-659	\$ 629,245,965	\$ 11,435,792	\$ 7,056,947	\$ 5,513,050	1.82%	1.12%	0.88%
	FICO <620	\$ 1,002,883,782	\$ 36,456,912	\$ 22,651,517	\$ 18,568,817	3.64%	2.26%	1.85%
2006/06	FICO => 660	\$ 717,574,818	\$ 9,358,473	\$ 5,881,993	\$ 4,606,534	1.30%	0.82%	0.64%
	FICO 620-659	\$ 644,176,114	\$ 11,409,607	\$ 6,842,079	\$ 5,212,006	1.77%	1.06%	0.81%
	FICO <620	\$ 1,017,790,527	\$ 36,237,919	\$ 23,004,384	\$ 18,585,539	3.56%	2.26%	1.83%
2006/07	FICO => 660	\$ 729,660,905	\$ 9,867,300	\$ 6,154,386	\$ 4,911,269	1.35%	0.84%	0.67%
	FICO 620-659	\$ 661,172,242	\$ 12,877,288	\$ 7,717,776	\$ 5,858,462	1.95%	1.17%	0.89%
	FICO <620	\$ 1,029,732,693	\$ 37,314,295	\$ 23,243,326	\$ 18,414,046	3.62%	2.26%	1.79%
2006/08	FICO => 660	\$ 741,849,171	\$ 10,586,960	\$ 6,435,414	\$ 4,820,230	1.43%	0.87%	0.65%
	FICO 620-659	\$ 675,410,760	\$ 13,401,833	\$ 8,274,937	\$ 5,991,954	1.98%	1.23%	0.89%
	FICO <620	\$ 1,049,139,894	\$ 36,251,393	\$ 23,146,329	\$ 18,406,985	3.46%	2.21%	1.75%
2006/09	FICO => 660	\$ 754,314,249	\$ 11,346,633	\$ 6,681,729	\$ 4,939,339	1.50%	0.89%	0.65%
	FICO 620-659	\$ 687,167,257	\$ 13,813,030	\$ 9,148,788	\$ 7,188,217	2.01%	1.33%	1.05%
	FICO <620	\$ 1,062,136,465	\$ 38,570,599	\$ 22,884,879	\$ 18,018,144	3.63%	2.15%	1.70%
2006/10	FICO => 660	\$ 765,904,370	\$ 11,972,846	\$ 7,709,291	\$ 5,854,761	1.56%	1.01%	0.76%
	FICO 620-659	\$ 698,476,842	\$ 14,620,795	\$ 8,827,654	\$ 7,488,995	2.09%	1.26%	1.07%
	FICO <620	\$ 1,072,858,009	\$ 38,574,386	\$ 23,126,587	\$ 17,993,998	3.60%	2.16%	1.68%

CitiFinancial Second Mortgage Delinquency by FICO Band - (2005-2009)

CFNA 2nd MTG (ex PR)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2006/11	FICO => 660	\$ 777,141,980	\$ 13,404,674	\$ 8,823,967	\$ 6,980,545	1.72%	1.14%	0.90%
	FICO 620-659	\$ 708,218,155	\$ 15,679,537	\$ 9,865,867	\$ 7,350,285	2.21%	1.39%	1.04%
	FICO <620	\$ 1,082,042,201	\$ 39,513,446	\$ 23,914,242	\$ 18,984,192	3.65%	2.21%	1.75%
2006/12	FICO => 660	\$ 784,970,294	\$ 13,507,465	\$ 9,333,856	\$ 7,336,356	1.72%	1.19%	0.93%
	FICO 620-659	\$ 708,306,174	\$ 16,227,131	\$ 10,584,174	\$ 7,948,267	2.29%	1.49%	1.12%
	FICO <620	\$ 1,086,441,858	\$ 40,698,942	\$ 24,876,645	\$ 18,604,207	3.75%	2.29%	1.71%
2007/01	FICO => 660	\$ 800,556,911	\$ 14,799,024	\$ 10,045,841	\$ 7,700,964	1.85%	1.25%	0.96%
	FICO 620-659	\$ 718,373,747	\$ 16,197,418	\$ 11,214,134	\$ 8,773,169	2.25%	1.56%	1.22%
	FICO <620	\$ 1,099,318,164	\$ 42,789,135	\$ 27,483,003	\$ 21,575,219	3.89%	2.50%	1.96%
2007/02	FICO => 660	\$ 814,099,268	\$ 13,948,628	\$ 9,918,443	\$ 7,688,662	1.71%	1.22%	0.94%
	FICO 620-659	\$ 728,476,812	\$ 15,847,932	\$ 10,840,425	\$ 9,015,010	2.18%	1.49%	1.24%
	FICO <620	\$ 1,103,850,081	\$ 39,718,924	\$ 25,041,805	\$ 20,221,975	3.60%	2.27%	1.83%
2007/03	FICO => 660	\$ 830,935,692	\$ 13,150,385	\$ 9,532,323	\$ 7,590,697	1.58%	1.15%	0.91%
	FICO 620-659	\$ 740,707,461	\$ 16,070,190	\$ 11,505,474	\$ 9,153,435	2.17%	1.55%	1.24%
	FICO <620	\$ 1,108,415,147	\$ 36,111,179	\$ 23,677,171	\$ 18,963,246	3.26%	2.14%	1.71%
2007/04	FICO => 660	\$ 845,129,262	\$ 15,259,392	\$ 10,473,123	\$ 8,359,426	1.81%	1.24%	0.99%
	FICO 620-659	\$ 753,041,378	\$ 17,849,675	\$ 11,570,877	\$ 9,600,836	2.37%	1.54%	1.27%
	FICO <620	\$ 1,119,425,047	\$ 41,738,682	\$ 24,393,767	\$ 19,326,864	3.73%	2.18%	1.73%
2007/05	FICO => 660	\$ 858,047,912	\$ 16,130,307	\$ 10,376,459	\$ 8,157,619	1.88%	1.21%	0.95%
	FICO 620-659	\$ 768,222,821	\$ 18,391,872	\$ 12,332,311	\$ 10,116,851	2.39%	1.61%	1.32%
	FICO <620	\$ 1,136,562,026	\$ 40,696,568	\$ 26,860,611	\$ 20,149,691	3.58%	2.36%	1.77%
2007/06	FICO => 660	\$ 868,351,951	\$ 17,016,435	\$ 12,555,960	\$ 9,296,148	1.96%	1.45%	1.07%
	FICO 620-659	\$ 776,324,228	\$ 17,885,847	\$ 12,345,509	\$ 9,475,903	2.30%	1.59%	1.22%
	FICO <620	\$ 1,145,490,463	\$ 43,391,444	\$ 26,902,897	\$ 21,473,236	3.79%	2.35%	1.87%
2007/07	FICO => 660	\$ 888,831,059	\$ 17,992,673	\$ 12,505,080	\$ 9,816,480	2.02%	1.41%	1.10%
	FICO 620-659	\$ 795,160,334	\$ 18,964,890	\$ 12,923,484	\$ 10,219,529	2.39%	1.63%	1.29%
	FICO <620	\$ 1,174,481,884	\$ 48,014,174	\$ 30,213,617	\$ 23,277,728	4.09%	2.57%	1.98%
2007/08	FICO => 660	\$ 903,794,461	\$ 18,527,339	\$ 13,737,514	\$ 10,400,330	2.05%	1.52%	1.15%
	FICO 620-659	\$ 816,620,200	\$ 21,070,551	\$ 14,051,749	\$ 11,112,776	2.58%	1.72%	1.36%
	FICO <620	\$ 1,209,066,401	\$ 48,116,829	\$ 32,810,158	\$ 24,639,330	3.98%	2.71%	2.04%
2007/09	FICO => 660	\$ 916,519,307	\$ 20,241,570	\$ 14,177,037	\$ 11,022,387	2.21%	1.55%	1.20%
	FICO 620-659	\$ 832,433,581	\$ 25,051,172	\$ 15,469,524	\$ 12,046,688	3.01%	1.86%	1.45%
	FICO <620	\$ 1,237,595,854	\$ 53,063,465	\$ 34,938,197	\$ 26,965,700	4.29%	2.82%	2.18%

CitiFinancial Second Mortgage Delinquency by FICO Band - (2005-2009)

CFNA 2nd MTG (ex PR)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2007/10	FICO => 660	\$ 935,388,814	\$ 21,446,682	\$ 14,647,410	\$ 11,797,115	2.29%	1.57%	1.26%
	FICO 620-659	\$ 852,351,975	\$ 26,929,766	\$ 18,043,548	\$ 13,317,317	3.16%	2.12%	1.56%
	FICO <620	\$ 1,274,729,915	\$ 53,547,894	\$ 36,008,313	\$ 28,108,657	4.20%	2.82%	2.21%
2007/11	FICO => 660	\$ 957,343,662	\$ 22,402,680	\$ 15,988,024	\$ 11,806,693	2.34%	1.67%	1.23%
	FICO 620-659	\$ 872,486,157	\$ 30,006,060	\$ 20,675,736	\$ 15,076,462	3.44%	2.37%	1.73%
	FICO <620	\$ 1,305,781,798	\$ 58,465,433	\$ 38,301,492	\$ 29,743,390	4.48%	2.93%	2.28%
2007/12	FICO => 660	\$ 965,546,066	\$ 24,074,251	\$ 17,074,678	\$ 12,756,041	2.49%	1.77%	1.32%
	FICO 620-659	\$ 879,058,449	\$ 31,675,491	\$ 22,662,393	\$ 17,450,449	3.60%	2.58%	1.99%
	FICO <620	\$ 1,328,056,166	\$ 63,845,219	\$ 42,345,366	\$ 32,190,735	4.81%	3.19%	2.42%
2008/01	FICO => 660	\$ 982,536,600	\$ 25,647,972	\$ 17,903,528	\$ 13,940,992	2.61%	1.82%	1.42%
	FICO 620-659	\$ 896,215,748	\$ 31,567,102	\$ 22,902,716	\$ 18,704,360	3.52%	2.56%	2.09%
	FICO <620	\$ 1,354,185,964	\$ 63,909,362	\$ 45,538,615	\$ 34,480,761	4.72%	3.36%	2.55%
2008/02	FICO => 660	\$ 998,900,110	\$ 26,253,671	\$ 20,054,946	\$ 15,031,264	2.63%	2.01%	1.50%
	FICO 620-659	\$ 903,885,857	\$ 32,194,882	\$ 23,039,251	\$ 18,682,140	3.56%	2.55%	2.07%
	FICO <620	\$ 1,371,220,966	\$ 62,229,798	\$ 44,750,204	\$ 36,163,755	4.54%	3.26%	2.64%
2008/03	FICO => 660	\$ 1,009,299,070	\$ 28,738,022	\$ 21,105,470	\$ 17,211,866	2.85%	2.09%	1.71%
	FICO 620-659	\$ 909,636,031	\$ 34,285,308	\$ 24,277,389	\$ 19,117,481	3.77%	2.67%	2.10%
	FICO <620	\$ 1,383,636,084	\$ 63,907,786	\$ 44,392,842	\$ 36,084,565	4.62%	3.21%	2.61%
2008/04	FICO => 660	\$ 1,019,570,963	\$ 28,832,318	\$ 21,462,244	\$ 16,110,327	2.83%	2.11%	1.58%
	FICO 620-659	\$ 909,769,073	\$ 35,533,694	\$ 25,362,229	\$ 18,662,555	3.91%	2.79%	2.05%
	FICO <620	\$ 1,388,850,885	\$ 67,041,310	\$ 46,020,809	\$ 35,208,469	4.83%	3.31%	2.54%
2008/05	FICO => 660	\$ 1,029,383,344	\$ 29,197,003	\$ 21,888,923	\$ 17,412,704	2.84%	2.13%	1.69%
	FICO 620-659	\$ 912,042,263	\$ 36,649,530	\$ 26,042,283	\$ 20,097,645	4.02%	2.86%	2.20%
	FICO <620	\$ 1,394,159,429	\$ 70,304,602	\$ 48,103,055	\$ 37,404,317	5.04%	3.45%	2.68%
2008/06	FICO => 660	\$ 1,044,018,632	\$ 29,685,443	\$ 22,302,301	\$ 18,337,337	2.84%	2.14%	1.76%
	FICO 620-659	\$ 914,232,937	\$ 38,217,127	\$ 27,754,000	\$ 21,562,292	4.18%	3.04%	2.36%
	FICO <620	\$ 1,395,466,075	\$ 69,749,147	\$ 48,441,079	\$ 37,190,752	5.00%	3.47%	2.67%
2008/07	FICO => 660	\$ 1,057,210,095	\$ 31,954,696	\$ 22,427,223	\$ 17,989,352	3.02%	2.12%	1.70%
	FICO 620-659	\$ 912,526,721	\$ 40,657,084	\$ 29,655,372	\$ 23,209,336	4.46%	3.25%	2.54%
	FICO <620	\$ 1,395,000,516	\$ 74,405,725	\$ 49,527,186	\$ 38,593,662	5.33%	3.55%	2.77%
2008/08	FICO => 660	\$ 1,073,397,735	\$ 34,810,775	\$ 25,010,034	\$ 17,627,658	3.24%	2.33%	1.64%
	FICO 620-659	\$ 912,166,863	\$ 41,952,801	\$ 31,111,311	\$ 24,059,260	4.60%	3.41%	2.64%
	FICO <620	\$ 1,394,771,208	\$ 76,232,786	\$ 52,735,830	\$ 40,475,040	5.47%	3.78%	2.90%

CitiFinancial Second Mortgage Delinquency by FICO Band - (2005-2009)

CFNA 2nd MTG (ex PR)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2008/09	FICO => 660	\$ 1,073,097,452	\$ 39,006,379	\$ 26,207,131	\$ 20,248,469	3.63%	2.44%	1.89%
	FICO 620-659	\$ 906,386,450	\$ 46,600,998	\$ 32,278,076	\$ 25,241,357	5.14%	3.56%	2.78%
	FICO <620	\$ 1,388,766,616	\$ 81,727,963	\$ 56,173,890	\$ 42,916,609	5.88%	4.04%	3.09%
2008/10	FICO => 660	\$ 1,064,947,335	\$ 40,226,430	\$ 29,123,754	\$ 20,703,578	3.78%	2.73%	1.94%
	FICO 620-659	\$ 895,754,790	\$ 47,195,955	\$ 35,053,741	\$ 25,316,900	5.27%	3.91%	2.83%
	FICO <620	\$ 1,372,015,865	\$ 82,082,917	\$ 57,209,814	\$ 44,172,571	5.98%	4.17%	3.22%
2008/11	FICO => 660	\$ 1,057,867,896	\$ 45,741,727	\$ 32,553,509	\$ 24,096,325	4.32%	3.08%	2.28%
	FICO 620-659	\$ 885,498,227	\$ 51,157,506	\$ 36,243,923	\$ 28,005,282	5.78%	4.09%	3.16%
	FICO <620	\$ 1,354,737,137	\$ 93,638,898	\$ 61,505,446	\$ 46,573,698	6.91%	4.54%	3.44%
2008/12	FICO => 660	\$ 1,047,523,051	\$ 47,005,916	\$ 35,001,807	\$ 26,716,588	4.49%	3.34%	2.55%
	FICO 620-659	\$ 873,031,883	\$ 51,486,176	\$ 37,597,344	\$ 28,669,265	5.90%	4.31%	3.28%
	FICO <620	\$ 1,337,044,537	\$ 94,531,149	\$ 66,983,365	\$ 49,211,305	7.07%	5.01%	3.68%
2009/01	FICO => 660	\$ 1,034,716,795	\$ 46,906,656	\$ 35,019,985	\$ 27,551,414	4.53%	3.38%	2.66%
	FICO 620-659	\$ 863,173,603	\$ 50,837,147	\$ 38,486,665	\$ 30,257,218	5.89%	4.46%	3.51%
	FICO <620	\$ 1,320,196,178	\$ 89,909,015	\$ 66,644,148	\$ 51,534,231	6.81%	5.05%	3.90%
2009/02	FICO => 660	\$ 1,024,628,305	\$ 46,635,379	\$ 34,872,567	\$ 27,559,492	4.55%	3.40%	2.69%
	FICO 620-659	\$ 852,692,008	\$ 50,480,541	\$ 38,235,699	\$ 31,042,340	5.92%	4.48%	3.64%
	FICO <620	\$ 1,303,907,250	\$ 87,191,612	\$ 63,676,582	\$ 51,339,594	6.69%	4.88%	3.94%
2009/03	FICO => 660	\$ 1,011,584,486	\$ 45,904,858	\$ 34,420,456	\$ 26,082,172	4.54%	3.40%	2.58%
	FICO 620-659	\$ 839,812,046	\$ 49,223,872	\$ 36,798,695	\$ 28,457,415	5.86%	4.38%	3.39%
	FICO <620	\$ 1,287,380,033	\$ 87,081,208	\$ 63,299,624	\$ 50,882,028	6.76%	4.92%	3.95%
2009/04	FICO => 660	\$ 1,000,952,543	\$ 46,389,924	\$ 34,518,414	\$ 26,329,698	4.63%	3.45%	2.63%
	FICO 620-659	\$ 830,018,916	\$ 49,842,305	\$ 37,349,987	\$ 29,258,709	6.00%	4.50%	3.53%
	FICO <620	\$ 1,271,926,881	\$ 85,636,312	\$ 63,330,786	\$ 50,454,547	6.73%	4.98%	3.97%
2009/05	FICO => 660	\$ 993,492,659	\$ 47,961,792	\$ 36,094,223	\$ 27,568,363	4.83%	3.63%	2.77%
	FICO 620-659	\$ 820,239,223	\$ 52,080,022	\$ 37,775,793	\$ 28,986,707	6.35%	4.61%	3.53%
	FICO <620	\$ 1,253,705,559	\$ 84,812,258	\$ 60,911,737	\$ 47,800,610	6.76%	4.86%	3.81%
2009/06	FICO => 660	\$ 984,511,547	\$ 50,964,125	\$ 36,867,357	\$ 28,691,261	5.18%	3.74%	2.91%
	FICO 620-659	\$ 809,850,886	\$ 52,198,204	\$ 38,142,324	\$ 29,417,462	6.45%	4.71%	3.63%
	FICO <620	\$ 1,237,686,949	\$ 87,954,521	\$ 60,763,004	\$ 47,347,659	7.11%	4.91%	3.83%
2009/07	FICO => 660	\$ 970,688,388	\$ 52,476,110	\$ 38,906,801	\$ 29,360,736	5.41%	4.01%	3.02%
	FICO 620-659	\$ 799,328,553	\$ 51,203,355	\$ 38,828,241	\$ 30,070,298	6.41%	4.86%	3.76%
	FICO <620	\$ 1,221,891,258	\$ 87,466,373	\$ 61,482,266	\$ 48,302,530	7.16%	5.03%	3.95%

CitiFinancial Second Mortgage Delinquency by FICO Band - (2005-2009)

CFNA 2nd MTG (ex PR)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2009/08	FICO => 660	\$ 957,819,269	\$ 54,303,410	\$ 40,375,251	\$ 30,844,457	5.67%	4.22%	3.22%
	FICO 620-659	\$ 788,136,061	\$ 52,779,276	\$ 38,964,859	\$ 30,609,690	6.70%	4.94%	3.88%
	FICO <620	\$ 1,204,743,454	\$ 88,510,006	\$ 62,147,312	\$ 48,195,239	7.35%	5.16%	4.00%
2009/09	FICO => 660	\$ 944,446,990	\$ 55,091,638	\$ 39,556,514	\$ 30,984,996	5.83%	4.19%	3.28%
	FICO 620-659	\$ 777,431,698	\$ 55,343,393	\$ 40,027,847	\$ 31,008,179	7.12%	5.15%	3.99%
	FICO <620	\$ 1,189,684,943	\$ 92,568,304	\$ 65,441,428	\$ 50,022,249	7.78%	5.50%	4.20%
2009/10	FICO => 660	\$ 932,055,154	\$ 55,305,043	\$ 40,045,233	\$ 30,791,427	5.93%	4.30%	3.30%
	FICO 620-659	\$ 766,351,537	\$ 54,713,340	\$ 39,424,406	\$ 30,883,672	7.14%	5.14%	4.03%
	FICO <620	\$ 1,175,249,421	\$ 92,363,863	\$ 65,450,380	\$ 50,845,524	7.86%	5.57%	4.33%
2009/11	FICO => 660	\$ 920,579,540	\$ 58,860,720	\$ 42,549,344	\$ 32,107,925	6.39%	4.62%	3.49%
	FICO 620-659	\$ 757,387,168	\$ 55,878,881	\$ 40,154,064	\$ 30,988,222	7.38%	5.30%	4.09%
	FICO <620	\$ 1,159,997,920	\$ 95,009,803	\$ 68,187,547	\$ 51,714,828	8.19%	5.88%	4.46%
2009/12	FICO => 660	\$ 907,528,002	\$ 59,249,594	\$ 42,597,128	\$ 31,879,730	6.53%	4.69%	3.51%
	FICO 620-659	\$ 746,519,559	\$ 55,374,150	\$ 39,708,403	\$ 30,121,814	7.42%	5.32%	4.03%
	FICO <620	\$ 1,142,671,312	\$ 93,130,469	\$ 66,863,317	\$ 52,777,526	8.15%	5.85%	4.62%