



## Single Family Conventional Book Characteristics Overall

Book Profile	Sep08	Jun08	Mar08	Dec07	Dec06	Dec05	Dec04	Dec03
<b># Loans</b>	18,285,654	18,202,362	18,011,960	17,732,309	16,332,604	15,721,692	15,761,481	15,848,824
<b>Book Volume (\$B)</b>	\$2,701.5	\$2,667.4	\$2,605.6	\$2,531.2	\$2,211.1	\$2,038.4	\$1,982.9	\$1,947.7
<b>Original Loan-to-Value Ratio (Sums to 100%)</b>								
OLTV <= 60.00%	22.6%	22.7%	22.8%	23.0%	24.9%	26.1%	26.1%	25.5%
OLTV 60.01% - 70.00%	15.8%	15.9%	15.8%	15.8%	16.6%	17.0%	17.0%	16.9%
OLTV 70.01% - 75.00%	9.8%	9.8%	9.8%	9.8%	10.1%	10.6%	11.3%	12.1%
OLTV 75.01% - 80.00%	32.9%	32.9%	33.2%	33.6%	32.8%	30.5%	28.6%	27.3%
OLTV 80.01% - 90.00%	8.6%	8.4%	8.2%	7.8%	7.6%	8.1%	8.9%	9.9%
OLTV 90.01% - 95.00%	4.8%	4.7%	4.6%	4.4%	4.1%	4.5%	5.2%	5.8%
OLTV 95.01% - 97.00%	0.7%	0.6%	0.6%	0.6%	0.7%	0.8%	1.0%	1.1%
OLTV 97.01% - 100.00%	4.7%	4.9%	4.9%	4.8%	3.1%	2.3%	1.8%	1.2%
OLTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%
OLTV Missing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Wtd Avg OLTV</b>	71.8%	71.8%	71.7%	71.5%	70.4%	69.8%	69.9%	70.1%
<b>Combined Original Loan-to-Value Ratio (Sums to 100%)</b>								
Comb LTV <= 60.00%	20.1%	20.2%	20.2%	20.5%	22.0%	22.8%	22.5%	21.5%
Comb LTV 60.01% - 70.00%	14.7%	14.8%	14.7%	14.7%	15.4%	15.7%	15.4%	14.8%
Comb LTV 70.01% - 75.00%	8.9%	8.9%	8.8%	8.8%	9.2%	9.7%	10.1%	10.4%
Comb LTV 75.01% - 80.00%	24.7%	24.5%	24.4%	24.5%	24.9%	25.0%	25.0%	23.7%
Comb LTV 80.01% - 90.00%	13.4%	13.2%	12.9%	12.6%	11.3%	10.5%	9.9%	9.6%
Comb LTV 90.01% - 95.00%	7.5%	7.4%	7.4%	7.2%	6.3%	5.9%	5.7%	5.5%
Comb LTV 95.01% - 97.00%	0.7%	0.6%	0.6%	0.6%	0.7%	0.7%	0.9%	0.9%
Comb LTV 97.01% - 100.00%	7.0%	7.3%	7.4%	7.4%	5.0%	3.1%	2.1%	1.4%
Comb LTV > 100.00%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
Comb LTV Missing	2.9%	3.1%	3.3%	3.6%	5.0%	6.4%	8.5%	12.1%
<b>Wtd Avg Comb LTV</b>	74.1%	74.1%	74.0%	73.9%	72.3%	71.3%	70.9%	70.7%
<b>Enhanced Combined Original Loan-to-Value Ratio (Sums to 100%)</b>								
Comb LTV <= 60.00%	20.1%	20.2%	20.3%	20.5%	22.1%	22.9%	22.7%	21.8%
Comb LTV 60.01% - 70.00%	14.8%	14.8%	14.7%	14.8%	15.5%	15.8%	15.5%	15.0%
Comb LTV 70.01% - 75.00%	9.0%	8.9%	8.9%	8.9%	9.3%	9.8%	10.3%	10.7%
Comb LTV 75.01% - 80.00%	24.8%	24.6%	24.5%	24.6%	25.1%	25.2%	25.3%	24.2%
Comb LTV 80.01% - 90.00%	13.4%	13.2%	13.0%	12.6%	11.4%	10.7%	10.0%	10.0%